

# HURRICANES & FLOODS

Hurricanes are like no other storms on earth. From Maine to Texas, and in Hawaii, these ferocious weather systems bring torrential rain, flooding, storm surges and devastating winds that damage and destroy businesses and disrupt livelihoods. You don't have to be blown away when a hurricane hits. It's never too early to prepare. You can take several basic steps right now to protect your business from disaster.

**PROTECTING YOUR BUSINESS**



**PENNSYLVANIA LUMBERMENS MUTUAL**  
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## WHAT IS A HURRICANE?

A hurricane is a tropical storm with winds that have reached a constant speed of 74 miles per hour or more. Hurricane winds blow in a large spiral around a relative calm center known as the "eye." The "eye" is generally 20 to 30 miles wide, and the storm may extend outward 400 miles. As a hurricane approaches, the skies will begin to darken and winds will grow in strength. As a hurricane nears land, it can bring torrential rains, high winds, and storm surges. A single hurricane can last for more than two weeks over open waters and can run a path across the entire length of the eastern seaboard. August and September are peak months during the hurricane season that lasts from June 1 through November 30. Hurricanes are born and thrive in the ocean, but they can also have disastrous effects far inland.

## WITH HURRICANES COME FLOODS

Floods cause more damage and loss of life nationwide than any other natural disaster. If you live in a flood-prone area, it's important to protect your business from the consequences of hurricanes and flooding. Even if you don't live in a flood-prone area, you may want to purchase flood insurance. According to the National Flood Insurance Program, almost 25 percent of all flood insurance claims come from low to moderate risk areas.



## PREPARING FOR A HURRICANE

### Before the Storm

- Inspect roof edging strips, gutters, flashing, roof coverings and drains
- Inspect sign supports
- Check for weak door, window latches and hardware
- Protect vulnerable windows from flying debris
- Protect important records from wind, debris, and rain
- Update important backup records and move them to a location not vulnerable to the same weather related incident
- Anchor yard structures that can be easily moved by high winds



- Inspect all fire protection equipment to be sure it is in service
- Shut off gas, water and electricity if indicated prior to evacuation
- Assemble the following supplies at a central, secure location:
  - Emergency lighting
  - Lumber and nails
  - Tape for windows
  - Sandbags if required
  - Roofing paper
  - Caulking compound
  - Tarpaulins
  - Power and manual tools
  - Shovels and axes
  - Chain saws

## IF HEAVY RAINS OCCUR

- Keep your battery-operated radio tuned to a local station and follow all instructions. If you are told to evacuate, move out of the building to safe, high ground
- Be aware that floods are deceptive. Avoid already-flooded areas. Floodwaters that are above your knees are dangerous. Turn around and go back to higher ground
- If you find floodwaters on the road while driving, turn around and find an alternate route. The road could be washed out and rapidly rising water could lift your vehicle and carry it away

## AFTER THE STORM

- Keep listening to NOAA Weather Radio or local radio or TV stations for instructions
- When it is safe to return, be sure that buildings are not in danger of collapsing
- Look for live electrical wires. Be sure the electrical current is turned off and do not attempt to turn on any electrically-operated light or appliance until an electrician has checked your system
- Watch out for rodents and snakes
- Begin cleanup as soon as possible. Throw out perishable foods; they may be contaminated. Preparation is the key to protecting your business and keeping your loss, should you suffer one, to a minimum