



Wind, Hail, and Hurricane Preparedness

Protecting Property, Operations, & Business Continuity

Severe weather events can cause significant property damage, operational disruptions, and financial losses. A proactive preparedness strategy can help businesses protect facilities, employees, equipment, and critical operations before, during, and after a storm.

1. Strengthen Building & Structural Protection

PRIORITIZE ROOF MAINTENANCE

The roof is often the most vulnerable component during severe weather events.

BEST PRACTICE

- + Schedule annual roof inspections.
- + Inspect before hurricane or storm season.
- + Repair damaged roofing materials promptly.
- + Secure rooftop equipment, vents, and HVAC units.

RISK MANAGEMENT TIP

Many weather-related property losses begin with roof failures that allow water intrusion.

2. Reduce Wind Damage Exposure

High winds can turn unsecured objects into dangerous projectiles.

SECURE OUTDOOR PROPERTY

- + Anchor outdoor furniture and seating.
- + Secure umbrellas and shade structures.
- + Protect signs and decorative features.
- + Stabilize trash enclosures and storage areas.

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MANAGE LANDSCAPING RISK

- + Trim trees regularly.
- + Remove dead or damaged branches.
- + Maintain clearance from roofs and utility lines.

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3. Protect Against Hail Damage

Hail can cause costly damage to roofs, HVAC systems, vehicles, and exterior surfaces.

MITIGATION STRATEGIES

- + Utilize impact-resistant roofing materials when feasible.
- + Consider Class 4 impact-rated roofing systems.
- + Install hail guards on rooftop HVAC equipment.
- + Protect vulnerable outdoor equipment with enclosures.

VEHICLE PROTECTION

- + Identify covered parking or shelter locations.
- + Develop procedures for relocating company vehicles during severe weather events.

4. Prepare for Hurricanes & Flooding

Flooding frequently causes more damage than wind during hurricanes.

FLOOD MITIGATION MEASURES

- + Elevate electrical panels and critical equipment.
- + Protect technology and communication systems.
- + Install flood barriers or deployable flood protection systems.
- + Consider backflow prevention devices where appropriate.

EMERGENCY POWER PLANNING

- + Maintain backup power for critical operations.
- + Test generators regularly.
- + Store fuel safely and in accordance with local regulations.

5. Develop a Storm Response Plan

Every facility should maintain a documented and practiced response plan.

INCLUDE PROCEDURES FOR:

- + Employee responsibilities
- + Emergency communications
- + Equipment shutdown procedures
- + Inventory protection
- + Evacuation or sheltering decisions
- + Post-storm recovery actions

Regular drills improve preparedness and response effectiveness.



6. Support Business Continuity

Preparation can significantly reduce downtime following a storm.

PRE-STORM ACTIONS

- + Move inventory away from floors and windows.
- + Protect equipment with waterproof coverings.
- + Back up electronic data and business records.
- + Secure cash and sensitive documents.

POST-STORM ACTIONS

- + Document all damage with photographs.
- + Preserve evidence for insurance claims.
- + Verify food safety and equipment conditions before reopening.
- + Coordinate with restoration contractors promptly.



7. Evaluate Insurance & Recovery Planning

Understanding coverage before a storm occurs can help prevent unexpected financial losses.

REVIEW COVERAGE ANNUALLY

- + Wind and hail deductibles
- + Named storm or hurricane deductibles
- + Flood insurance
- + Equipment breakdown coverage
- + Spoilage coverage
- + Business interruption coverage.

DOCUMENTATION BEST PRACTICES

- + Maintain current asset inventories.
- + Store records electronically and offsite.
- + Update photos of major equipment and property improvements.



Quick Safety Checklist

- ☐ Roof inspected and maintained
- ☐ Outdoor property secured
- ☐ Trees and landscaping trimmed
- ☐ Critical equipment protected
- ☐ Generator tested
- ☐ Storm response plan updated
- ☐ Emergency contacts verified
- ☐ Data backed up
- ☐ Insurance coverage reviewed

Why Severe Weather Preparedness Matters

Proactive planning can:

- + Reduce property damage
- + Protect employees and customers
- + Minimize business interruption
- + Improve recovery times
- + Strengthen insurance

Pro Tip

Conduct an annual severe weather preparedness review before storm season begins. Testing plans, equipment, and communication procedures before an event occurs is far more effective than trying to address gaps during an emergency.



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