


Hurricane season is officially recognized from June to November, during which the Atlantic basin's waters, comprised of the Atlantic Ocean, the Caribbean Sea, and the Gulf of Mexico, reach temperatures conducive to the formation of tropical cyclones. Tropical cyclones encompass various weather system classifications of escalating intensities, beginning with tropical depressions, then tropical storms, and finally, hurricanes. The classification of these weather systems is dependent on their maximum sustained wind speed, which is outlined below.

Tropical Cyclone Categories						
Tropical Depression	Tropical Storm	Hurricane				
		Category 1	Category 2	Category 3	Category 4	Category 5
≤ 62 km/h	63-118 km/h	119-153 km/h	154-177 km/h	178-208 km/h	209-251 km/h	≥ 252 km/h



Maximum Sustained Windspeed

Hurricanes are often linked to tropical regions, but Atlantic Canada is no stranger to these extreme weather events. Hurricane Fiona remains the costliest extreme weather event ever recorded in Atlantic Canada and one of the largest in Canada's history in terms of insured damages. This prolonged and powerful storm made landfall in Atlantic Canada in September of 2022, resulting in loss of life and extensive damage to homes, businesses, and communities from high winds, flooding, and storm surges.

For business owners specifically, the risks posed by hurricanes to physical assets, business continuity, and the safety of staff and customers are significant. It is not a matter of if, but when a hurricane will strike. Therefore, it is crucial for business owners to be proactive in their hurricane preparedness and response strategies. This guide is intended to provide business owners with strategies that should be implemented before and after a hurricane takes place.

Prepare for Hurricane Season

The following measures should be taken every year ahead of hurricane season to mitigate potential damages and ease the stress and burdens associated with last-minute preparations:

1. Assess your business's exposure and create a business continuity plan

- Look up your property on your local flood and storm surge map by contacting your municipal government to understand your risk.
- Conduct a risk assessment to understand vulnerabilities, critical assets, and processes that could be affected in the event of a hurricane.
- Establish a business continuity team responsible for developing and implementing a business continuity plan.
 - Tip:** For more information on business continuity planning, download our [Business Continuity Toolkit](#).
- Compile a list of emergency contacts, including fire service, police department, and utility companies.
- Identify the individual(s) accountable for final preparations when severe weather is forecasted.
- Establish guidelines and communication strategies for staff and clients prior to, throughout, and following a hurricane.
- Establish an off-site IT data backup and recovery system or leverage a cloud-based solution.
- Explore alternative facilities that your business can utilize if the main location becomes unavailable.
- Conduct regular training and simulation drills.

2. Review insurance coverage

- Know what is covered in your insurance policy, as well as any coverage exclusions.
- Have your insurance Broker's and insurance company's contact information readily available.
- Document stock and equipment on your property, including photos of the property highlighting building components, equipment, and stock.
- All insurance documentation should be backed up to an offsite location or to a cloud-based solution.

3. Inspect, maintain, and repair roof assemblies

- Roof inspections should be performed at least twice a year, as well as after any storms, high winds, or heavy rainfall.
- Roof surface materials should be checked for any signs of deterioration or abnormalities (e.g., tears, punctures, gaps, blisters, loose fasteners, etc).
- Metal flashing should be checked for signs of rust, physical damage, or detachment.
- All roof mounted equipment should be secured and inspected in accordance with manufacturer guidelines.
- Vents, hatches, and skylights should be checked for loose hardware, leaks, or cracks in the seals.
- Debris (e.g., vegetation, trash, etc.) on the roof and around roof-mounted equipment (e.g., solar panels, HVAC systems, etc.) should be removed.

4. Protect the building envelope

- Seal and fill any cracks or openings around wall penetrations, windows, and door frames on the exterior of your building with silicone caulking that is compatible with the surrounding building materials.
- Install weatherstripping where necessary to ensure a tight seal around movable doors and windows, ensuring that no daylight is visible from within the building.

5. Inspect, test, and maintain doors (including overhead doors)

- Conduct visual inspections at regular intervals to ensure there are no abnormalities with door hardware.
- Conduct operational tests to ensure doors are operating as intended.
- In the event of any issues, a reputable contractor should be contacted to make the necessary repairs.

6. Maintain landscaping

- Ensure all tree branches are pruned and kept clear of your building.
- Be especially mindful of trees that are within reach of overhead power lines that lead into the property.
- Contact an arborist to eliminate any overhanging branches and to take down any dead, dying, or unhealthy trees.

7. Review outdoor building components and accessories

- Verify that permanent building signage and any awnings are fastened securely to the structure, with all fasteners properly in place and absent of rust.
- Store items that are not frequently used in a shed or designated indoor storage area.

8. Test and service your emergency generator, if available

- Conduct the generator test on a weekly basis to confirm its functionality (some units may feature a timer that enables the scheduling of automated tests).
- Generators should have a comprehensive maintenance plan in place that includes weekly, monthly, and annual inspections. For further details, refer to the generator manufacturer's guidelines.
- Fuel levels should be checked regularly.

9. Ensure there is access to securement and protective materials

- Maintain supply of tarps, ropes, fasteners, ground anchors, and any other securement materials deemed necessary.
- Establish agreement with local suppliers and vendors for prompt delivery of protective materials when needed (e.g., plywood, sandbags, pumps, dehumidifiers, etc).

Impending Hurricane Preparation

When a hurricane is forecasted to make landfall, the following actions should be taken to help reduce damage to your business property:

1. Keep lines of communication open to receive weather alerts

- Follow the [Canadian Hurricane Centre](#) for current tropical cyclone conditions, track maps, weather warnings, and forecasts.
- Have at least three methods for receiving weather alerts (e.g., radio, phone alerts, local television, weather apps, social media, etc).

2. Activate business continuity plan

- Communicate activated plan to staff.
- Provide employees with leeway to prepare their homes for impending hurricane.

3. Remove materials and equipment

- Remove any flammable or hazardous materials from the property to a safe location or secure them accordingly.
- Remove critical equipment (including electronics) from the property to a safe storage location or, alternatively, ensure equipment is raised above any potential flood levels.

4. Protect windows and other vulnerable openings

- If installed, roll out hurricane shutters across all windows and openings.
- If hurricane shutters are not installed, use plywood that is at least 3/4 inch in thickness as an alternative.

5. Secure outdoor items

- Relocate outdoor items like patio furniture, portable signs, planters, and stock to inside the building.
- Large or heavy items that cannot be moved indoors should be anchored in place.

6. Check gutters, downspouts, and drains

- Ensure gutters and downspouts are secured to the building with gutter straps.
- Clear debris from all gutters, downspouts, and drains.
- Verify that downspouts divert water at least three feet from the building's foundation.

7. Close all interior and exterior doors

- Ensure that overhead doors are closed all the way and locked in place.
- Close all interior doors to compartmentalize pressure from the wind in the event it penetrates the building.

8. Shut down equipment and utility services

- Shut down production processes, turning off power to non-critical equipment and machinery.
- Critical equipment such as fire alarms, fire pumps, and sump pumps should remain operational and connected to an emergency generator, if available.
- Shut down any incoming natural gas or propane lines at the point of building entry.

9. Evacuate the premises

- If authorities instruct you to evacuate, do so without delay.
- Ensure that all employees are informed about evacuation details.

Hurricane Recovery

Returning to your business property after a hurricane can be an overwhelming experience. The steps outlined below will help you navigate the situation safely and effectively:

1. Safeguard yourself and your staff

- First, ensure everyone is safe and accounted for.
- Do not enter damaged buildings without its structural integrity being thoroughly evaluated.
- Stay clear of downed power lines, as they may be energized.
- Notify local utility companies if you encounter downed power lines or gas leaks.

2. Assess damage to property

- Document damage to your property and take photos and videos of damaged equipment and stock.
- Inspect your ceiling for any signs of water spots or stains.
- If accessible, examine attic space for indications of water leakage from the roof.
- If you have a flat or low-slope roof that is safely accessible, examine it for any signs of damaged materials, damaged or missing mechanical units, and for any pooling or standing water.

3. Contact your Broker and/or your insurance company

- Be prepared to share essential details such as your contact information, policy number, date the damage was incurred, and a description of the damage.
- Document the name and phone number of the claims adjuster, as well as the assigned claim number.
- Complete and return any requested claim forms as soon as possible.

4. Take action to prevent or mitigate further damage

- Until repairs are made, damaged windows, doors, roof surfaces, and any other sections of the building envelope should be covered to prevent water from infiltrating into the building.
- If water has infiltrated the building's interior, hire a restoration contractor, and activate any available dehumidifiers as soon as possible to avoid the onset of mold.
- Obtain a 24-hour security service, if deemed necessary.

5. Initiate clean-up process

- Wear suitable personal protective equipment, including boots, pants, long-sleeved shirts, work gloves, eye protection, and disposable masks.
- Remove any building materials (e.g., drywall, insulation, etc.) that has come in contact with water.
- Check with local officials on how to properly discard damaged items.

6. Communicate with internal and external parties

- Provide regular status updates on business operations to staff, customers, and suppliers via phone calls, emails, company website, intranet, and/or social media.
- Maintain regular contact with contractors until all necessary repairs are completed.

7. Document relocation expenses

- Keep records and receipts for all additional expenses in the event the business needs to be relocated.
- Establish an electronic file for this information in a cloud-based program, allowing for convenient access from any location.

References

Canadian Red Cross | Hurricanes <https://www.redcross.ca/how-we-help/emergencies-and-disasters-in-canada/types-of-emergencies/hurricanes>

Insurance Bureau of Canada | Hurricane Fiona <https://www.ibc.ca/stay-protected/severe-weather-centre/hurricane-fiona>

Insurance Institute for Business & Home Safety | Hurricane Ready Business <https://www.ibhs.org/hurricanereadybusiness/>

National Hurricane Center and Central Pacific Hurricane Center | Tropical Cyclone Climatology <https://www.nhc.noaa.gov/climo>

National Oceanic and Atmospheric Administration | Tropical Cyclone Classification <https://www.noaa.gov/jetstream/tropical/tropical-cyclone-introduction/tropical-cyclone-classification>