

HURRICANE PROOF

2016 PRACTICE READINESS GUIDE

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HURRICANE PROOF YOUR PRACTICE

The
Weather
Channel



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HURRICANE SEASON FORECAST 2016

	AVG	CSU	NOAA	The Weather Channel
TOTAL NAMED	12	13	10-16	14
HURRICANES	6	6	4-8	8
CATEGORY 3 OR HIGHER	3	2	1-4	3

***DOES INCLUDE HURRICANE ALEX - JANUARY 2016**

What to Expect from This Hurricane Season - 00:59

00:54 / 00:59

PREPARE YOUR PRACTICE

APP FORECAST



Wunderlist is a great app for detailed list making. Its free and available for Android, iOS and Windows phones.

Create an Office Inventory...

Inventory Tools and Resources



Your Agent or Provider

Reach out to your insurance agent or Office Policy provider. They will often have resources to help you record and assess your inventory. Our [Equipment Valuation Guide](#) provides average prices for common dental office equipment.



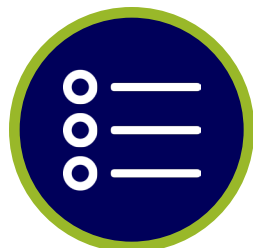
Online Resources

There are plenty of online resources you can tap into that will help you create a detailed inventory for your practice. Search for apps, websites or desktop tools that could help you streamline the process.



Keep it Visual

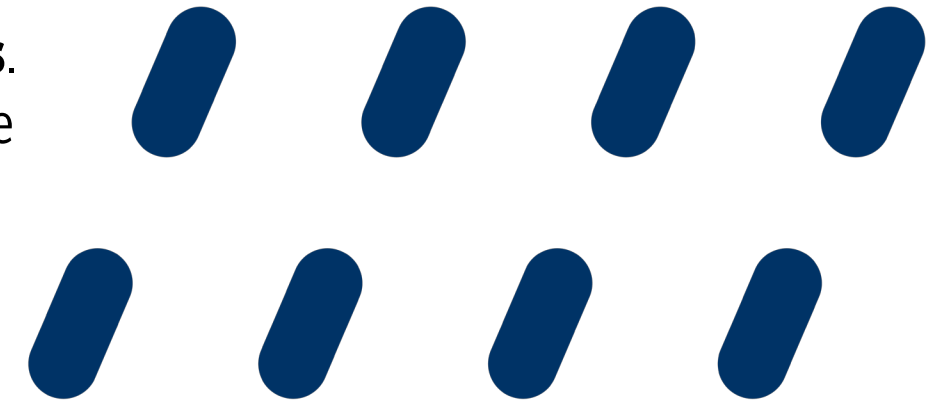
Pull out your phone and create a visual record of your dental office. Take photos and videos of your workspace to help you recall your stock of tools, equipment and furnishings before a big storm hits.



Old Fashioned List

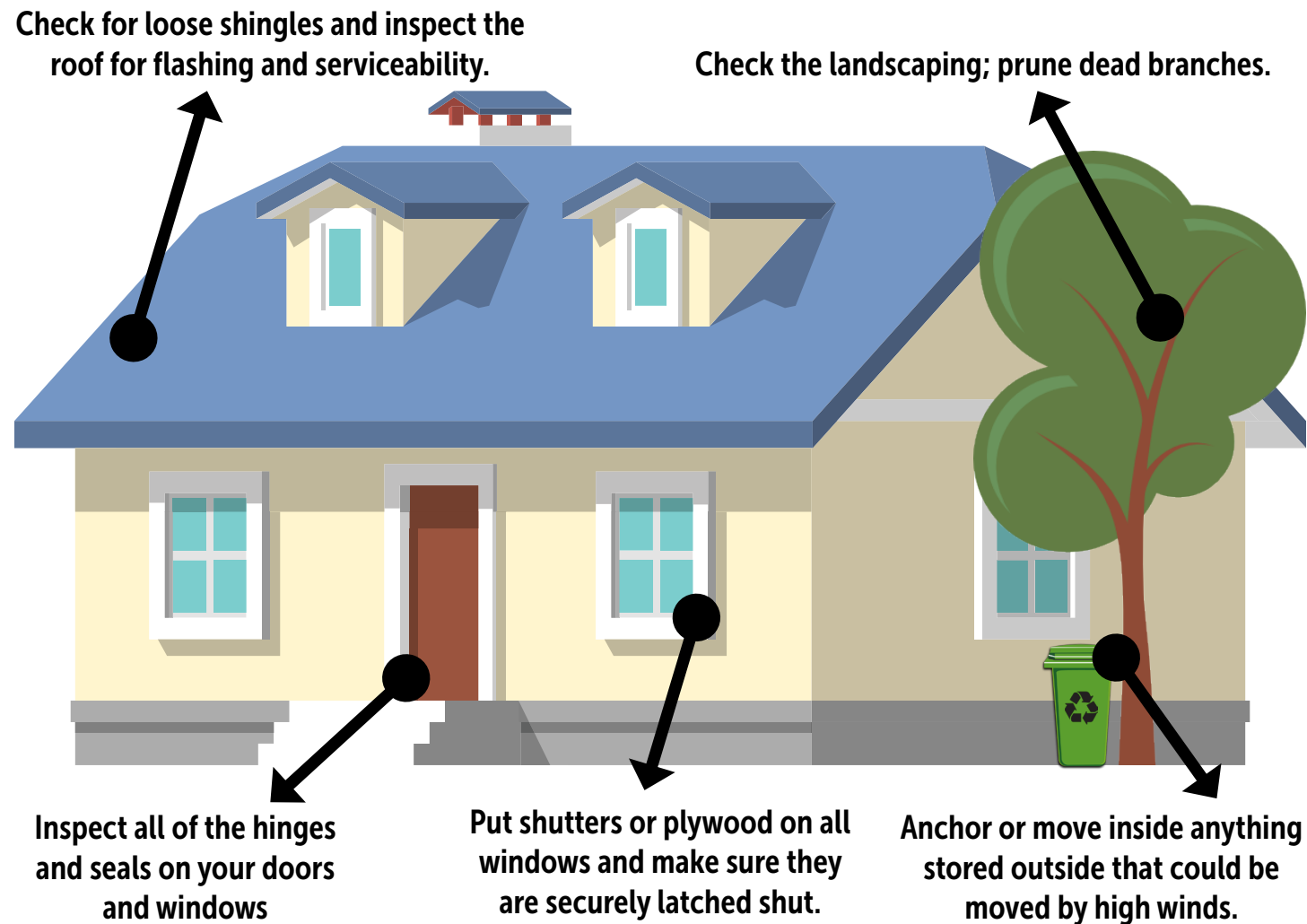
The simplest option is to stick with the traditional checklist. Take a walk around your office with some pen and paper and jot down the contents of your exam rooms, offices and waiting room

Create a list of all the equipment in your office **with approximate values.** This will help you assess the damage after the storm and simplify the claims process.



PREPARE YOUR PROPERTY

OUTDOOR TO DO: SECURE YOUR PRACTICE INSIDE AND OUT



Before the Storm Checklist

- ☐ Brace outside storage tanks and outer structures.
- ☐ Inspect sewers and drains.
- ☐ Check all drainage pumps.
- ☐ Inspect the roof and flashing for serviceability.
- ☐ Check the landscaping; prune dead branches.
- ☐ Check floor drains and sumps; are they cleared and fully functional?
- ☐ Check all storm water catch basins and grates.
- ☐ Make sure that doors and windows will remain latched.
- ☐ Protect windows from flying debris.
- ☐ Move objects inside that could become missiles in high winds.
- ☐ Anchor any equipment outside that could be moved by high winds.
- ☐ Move supplies stored outside to inside storage.
- ☐ Assemble supplies for emergency crews and emergency repairs.
i.e. tarps, plywood, waterproof tape, tie down materials, and water.
- ☐ Protect vital records against flooding and wind.
- ☐ Secure backup records.
- ☐ Inspect fire protection equipment.
- ☐ Top off fuel in the emergency generators; test run.
- ☐ Check the supply and serviceability of sandbags.
- ☐ Close the office and evacuate when in evacuation area.

And last, but definitely nice least, make sure you have the necessary insurance coverage!

BEFORE THE STORM

Business Continuity Plan

On average, the cost of downtime for a small business affected by an extreme weather event is \$3,000 a day. Most extreme weather events cause multiple problems that can impact your business, including power outages, disrupted transportation systems, and property damage. Follow these steps for a solid business continuity plan.

1 Your business continuity plan should include details such as practice location alternatives, out-of-region backup suppliers and employee emergency contacts.

3 Plan now for how you could stay in business even without power, phone or Internet service. Keeping in touch with patients and protecting their private records is critical. Explore backup power solutions, such as generators, and backup phone systems such as cell phones and even satellite phones, both of which could keep you connected to the Internet even if your primary Internet Service Provider goes down. According to Symantec's 2012 SMB Disaster Preparedness Survey, 29% of small businesses lost revenue due to a typical power outage. Power outages from extreme weather events are anything but "typical" and can last for days or even weeks. Your emergency plan must focus on ways to keep your revenue flowing, because your expenses not only won't stop, they will most likely rise due to impacts from the weather event.

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2 Appoint a disaster recovery team before a hurricane or other weather emergency hits. Create a team of employees who know exactly what to do during and after an emergency and can assess damages and implement recovery plans in the aftermath. Make sure you include someone from all areas of the business.

4 Finally, update your disaster recovery plan every year. Has your business changed in the last year? Maybe you added products, services or locations. Then your disaster recovery plan should change as well. While you're at it, you may also want to check that your insurance coverage is up-to-date.

Talk to your agent to help you determine if you have too little, too much, or just the right amount of coverage for your business.

Source: The Hartford Business Disaster Planning Guide

Protect your data!

Flooding can cause power surges and widespread power outages that can last for many days. According to a 2012 survey by accounting software company SAGE, just 38% of small businesses have a plan for coping with data loss disasters. It's no wonder the long-term survival rate for small businesses that suffer a major loss of computer records is a mere 6%, according to a 2013 study by the Gartner Group.

Protect your data by:

- Having all computers and servers connected to uninterruptible power supplies (UPS) for short-term protection
- Performing regular data backups to offsite servers or cloud-based systems so all of your customer and business data can be quickly retrieved after a disastrous flood
- Discussing flood insurance with your insurance agent since most regular business policies do not include this coverage

Source: The Hartford Business Disaster Planning Guide

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INSURANCE 101

Make Sure You're Covered!

You don't want to find out that your practice does not have the right coverage after the storm has hit and the damage is done. Make sure you have the right insurance in place to ensure that your practice is secure both physically and fiscally.

What do you need?

Make sure Business Owner's Policy contains...

☐ Business Income

Pays loss of income due to damage and temporary office closure.

☐ Flood Coverage

☐ Wind Coverage



Why Buy Flood Insurance?

I don't live near water - do I need Flood Insurance?

Floods are the most common natural disaster in the United States. In fact, your practice is more likely to be damaged from flood than from a fire. Floods are caused by storms, melting snow, hurricanes, and water backup due to inadequate or over-loaded drainage systems, dam or levee failure.

Doesn't federal disaster assistance pay for flood damage?

Federal disaster assistance is only available if the President declares a disaster, and more than 90% of all disasters are not Presidentially declared. Even when a disaster is declared, government assistance is provided as a loan that you must pay back with interest. Flood insurance, however, will cover damages even if a disaster is not declared.

Is Flood Insurance affordable?

Flood insurance is affordable, and less than you might expect. Contact your agent who can provide you with a no-obligation rate quote. You can also visit FEMA's website at www.fema.gov/nfip/ for a chart of estimated premiums and additional information.

What is covered by a Flood Insurance policy?

Direct physical losses caused by floods are covered. Also covered are losses resulting from flood-related erosion caused by strong, abnormally high waves or currents of water activity, severe storm, flash flood or abnormal tidal surge. Damage caused by mudslides as specifically defined in the policy forms is covered. Your basement structure, essential equipment and other basic items normally located in a basement are covered; however personal belongings stored in a basement, such as furniture, are not covered.

When will my policy go into effect?

There is usually a 30-day waiting period before a flood insurance policy can become effective.

Content provided by Liberty Mutual: Flood Insurance FAQs

<https://www.libertymutual.com/flood-insurance/flood-insurance-faqs>



APPS AND RESOURCES



Insurance Information Institute Apps



Know Your Plan

Create check lists and make a plan to help you prepare safely.



Know Your Stuff

Create an office inventory by just taking photos and syncing them to the cloud.

American Red Cross Apps

American Red Cross has several Apps tailored to specific disaster scenarios. Just pick the apps that fit your specific needs to access useful tools, information and updates.



First Aid



Tornado



Flood



Hurricane

FEMA Mobile App



Stay up to date before, during and after any disaster. With tools, tips and alerts you can stay in the loop every step of the way.

The Weather Channel



The Weather Channel App has all of the information you need to track the storm. From interactive radar to real-time forecasts, this is your one stop shop for all things weather.

Get a Quote!

Our risk management experts at Dentist Insurance Services can review your business policy to make sure you have the right coverage to protect your practice in the event of a hurricane.

Fill out and email or fax these forms back to us for...

Flood Insurance

Business Owners Policy

Contact Us

Phone: 800.877.7597

Email: insurance@joindis.com

Fax: 850.681.7737

Website: www.joindis.com

