

Don't Let a Hurricane Catch You Off Guard!

High winds, water, and lightning usually cause the most damage during a storm. By implementing loss prevention strategies that protect your agency from these elements, your potential for loss can be significantly reduced. Before the storm season begins, it's a good idea to review your insurance policy with your insurance agent to ensure you have adequate coverage.

Preventing Lightning Strikes

Lightning does not have to hit your building to damage your computer equipment, fax machines, telephone equipment, security systems, and CCTV cameras. Proper protection of this equipment is a vital component of a business contingency plan.

- When possible, unplug all electronic equipment before a thunderstorm threatens.
- Typical surge protectors will not protect equipment from a lightning strike. Install surge suppressors that meet ANSI/IEEE/ISO9000 test standards. (Consult with a licensed electrician to ensure your electrical equipment is grounded correctly.) Purchase surge protectors with indicators that show the circuit is grounded and the unit is operating properly.
- Install surge protectors as close as possible to the equipment being protected. Keep cable lengths as short and straight as possible.

Reducing Water Damage

- Make it a policy to always cover computers, printers, and fax machines with plastic dust covers at night and on weekends.
- Create and practice plans for quick evacuation of business records and important equipment if your building floods.
- Download computer records to an external storage device such as a CD or jump-drive at least monthly. Store that information in a separate location, away from flood-prone areas.
- Use a color code grading system for quick retrieval of important hardcopy files.
- Identify a reputable water extraction company that can respond to emergencies. Keep emergency contact numbers for a plumber and contractor handy.

Reducing Wind Damage

- Inspect your roof every two years. Make necessary repairs, and assess its compliance with current building codes. Make sure roof drains and gutters are free of debris and drain water away from buildings.
- Have a tree professional inspect trees that are within 100 feet of your building. Prune branches and remove trees that are diseased or unstable.
- Keep your property free of debris, which can become projectiles in high winds.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.