

Preparing Your Club for Hurricane Season: Steps to Take Today



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Hurricane season is upon us, which means it's time to start preparing—and this year, preparation may be more important than ever. Businesses worldwide are still reeling from the lasting impact of the coronavirus pandemic, and to make matters worse, experts have predicted an active hurricane season. Estimates say there's potential for 19 named storms—as many as 10 of them could be hurricanes.

As we all know in the golf and hospitality business, Mother Nature is unpredictable, and it's impossible to avoid all threats to your business. But careful planning and preparation can help mitigate several risks and help you recover in the event of something unavoidable. Here are some of the top tips for preparing for hurricane season to get you started.

Assemble an emergency planning team

Depending on your club's offerings, you may find it difficult to account for every variable on your own. That's why it's important to include individuals from your various business units (e.g., restaurant, pro shop, fitness facility, etc.) when assembling an emergency planning team. Their familiarity with the day-to-day operations and needs will help ensure everything is accounted for.

This team should discuss and document:

- **Emergency preparation actions** – These are actions you can take prior to an impending disaster that can help with issues during and after.
- **Business continuity plans** – Consider how you can continue to serve clients and customers in the events such as power outages, road closures, or other service disruptions.
- **Disaster recovery items** – These are the plans you put in place to help your business rebound quickly following a disruption. Consider topics such as how you will access customer information and what trusted third parties can help with repairs or restorations.

Follow a preparation checklist

Obviously, there's a lot to cover when trying to prepare for the unexpected. Our team of experts at VGM Insurance have put together an Emergency Hurricane Preparation checklist to help you and your emergency planning team get started. You can download the Emergency Hurricane Preparation checklist [here](#).

You can also check out government agencies such as [ready.gov/business](#), [fema.gov](#), [osha.gov](#), and [sba.gov](#) for information and ready-made checklists for businesses that cover topics including communications, sandbagging, and emergency supply kit contents, among others.

Don't forget about data

Especially when it comes to hurricanes, it can be easy to be fixated on the physical damage the storm can cause. After all, the media will be constantly plastering images of high winds and tides across our screens.

But remember—one of the biggest business disruptions that can occur at any time is loss of data. Be sure you've backed up any data you may need to access, especially customer information. If you aren't already, consider opting for cloud instead of on-premise storage. If nothing else, be sure to back up your data on an external storage device and move it, along with any physical customer information, to an off-site facility where it will be safe.

Educate your staff and assign tasks

Now that you've worked through the items needed to ensure you're prepared for an impending storm, it's time to communicate your plan to the rest of your employees. Look over the checklists you've created and assign individuals to take care of the work. You may even find that they'll be able to suggest additional concerns.



It's also a good idea to run simulations of disasters when one is imminent. For example, what should employees do if they lose power suddenly? Be sure to clearly outline expectations for certain events that might occur during the hurricane season. But above all else, ensure your staff is educated on how to protect themselves and your customers during this time.

Communicate with your clients and customers

To prevent the loss of customers during this time, you'll want a solid communication strategy. Some ways you can keep your customers informed of your business process during a disaster include:

- Contacting them via phone
- Sending updates in an email or regular mail
- Posting notices outside your premises
- Placing a notice in the local paper

If your business has a trusted brand, the best thing you can do is manage your clients' expectations by keeping them up to date on the current situation at the club.

Keep your insurance agent or broker updated

Finally, talk with your insurance provider about your plan and ensure you have the essentials covered. Your agent or broker is there to help protect you, and they'll be your best resource for guidance before, during, and after a disaster strikes. They can help you identify gaps in your plans and also discuss your current policy to ensure you're adequately covered.

Natural disasters are, unfortunately, a part of life. However, with diligent preparation, clubs can mitigate many of the risks they'll face, giving them peace of mind that their business will be able weather whatever storm comes their way.

Want to see if your current coverage is adequate for your club or need to get a quote? Contact our team today for a free coverage analysis or to start the quote process.

