

RESTORING YOUR BUSINESS AFTER DISASTER



As a business owner, the symbolism of seeing your property shattered and the vacuum left for your clients during your recovery can take a toll. The silver lining, though, is that you can come back stronger.

In the wake of hurricanes Harvey and Irma, estimates of the total damage range from [\\$115 billion to \\$290 billion](#) with much of the recovery expenses going to property. Not only did winds wreak havoc but, especially in Texas, heavy rain left a scourge of standing floodwater.

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If your business has sustained damage, do not panic. Think of it as a chance to fortify your business against future damage and an opportunity to better care for your patients rather than simply a ruinous misfortune.

START SAFE

Once it seems safe to re-enter, you may want to immediately start the cleanup effort. Resist that urge. Your first priority should be the safety of yourself, your employees and anyone else who might enter or pass near your business.

Local insurers often visit damaged properties and offer guidance.

Until then, use extreme caution when visiting your business. Take the following precautions before entering your damaged building:

- Notify your insurer. Take pictures of contents and damage for your insurer—the more the better—but only if it is safe to do so. Dispose of equipment only after notifying your insurer.
- Protect the property from further damage—make temporary repairs if reasonable and necessary, and maintain a record of your expenses.
- Turn off your building's gas, electricity and any fuel taps. Never touch or operate sources of electricity if the ground is wet.
- Check for structural damage before entering the building. Do not enter if there is any chance it may collapse, and assume all damaged structures (including stairs, floors, etc.) to be unsafe.



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GETTING DIRTY

Your insurer will send a loss adjuster and other specialists to assess the damage. After ensuring that your property is stable, you can start to get dirty, but consider the following.

Stay safe

Just as you began, remember that safety should be your number one priority. Ensure that you and your employees follow health and safety precautions. Wear boots, rubber gloves and protective clothing. Debris may be contaminated or harbor sharp objects, so use caution when handling it. And, of course, if you smell gas or hear blowing or hissing, leave the building. These may be signs of a gas leak.

With those precautions in place, you can begin to...

Clean the big things

If your property was flooded, it will be tempting to drain the water and remove the mud and muck as quickly as possible, but it's important to take your time and do it in stages. You want to make sure there isn't a drastic disparity between the pressure outside your building and the pressure inside.

Use a pump and generator to remove the water, positioning the generator outside in open air if it produces carbon monoxide. And, of course, only pump out water after flood levels outside are lower than the interior.

From there, shovel out the mud and remove the remainder with a hose. Make sure it is not a high-pressure hose, though. The pressure could blast contaminants into the air.

And there you have it—another step complete. You're getting closer. Now...

Clean the little things

Disinfect your property with ordinary household cleaners, but follow the manufacturer's directions to ensure you are disinfecting properly, and let surfaces dry completely.

Clean any water taps that were submerged in contaminated floodwater with a bleach solution. Let the water run for 30 seconds prior to using it.

Between the debris, water and, now, disinfectants, your space probably has a fairly strong odor. So, let's...

Air it out

Keep windows and doors open, weather permitting. In addition to helping with the odor, it will expedite drying if you had any standing water. Keep in mind, though, you should never sacrifice building security.

If you need to dry out the property further, use a combination of fans, industrial heaters and dehumidifiers. Your insurer may even provide these tools. You can also leave the central heating at 68° F or above to encourage drying, provided it is safe to do so.

A CLEAN SLATE

Remember that silver lining discussed earlier? At this stage, you'll start to see not only the way your building used to be, but what it could be. You probably have a list of things you wished you could provide to your clients, and now's the time to put the infrastructure in place to do so. It's also the time to fortify your location to limit the impact of the next disaster (which, hopefully, never comes).

Just from a flood prevention standpoint, there are a number of small improvements that have great results. High shelving gives you space to store more valuable items. One-way valves fitted to pipes prevent water backing up into your property. Pumps and pump systems below the ground floor can remove water that enters from the ground, and flood skirts create a barrier around potential water inlets. It's also a good idea to raise electrical sockets, fuse boxes and wiring at least 12 inches above the 100-year flood level.

No matter what you install, the ultimate preparation is proper insurance. When purchasing coverage, remember that your damaged stock and property won't be the only setback you suffer in a disaster—interruption to your business' continuity can be catastrophic. Purchase a comprehensive policy that accounts for business interruption and is tailored to your location and specific industry. Taking risk-reduction measures may help cut down your premium or excess.

Contact the insurance professionals at VGM Insurance Services for more information about keeping your business protected when faced with disaster.