



Hurricane Season Tips for Your Small Business

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The 2020 Atlantic Hurricane Season began June 1 and the Louisiana Department of Insurance encourages you to “act now” to protect your property and possessions. We’re providing a guide that will help you be insurance-ready if a storm threatens our state. Here’s a breakdown of the checklist.

Develop a Disaster Plan - Disaster planning should include determinations on whether to evacuate, preparing facilities and equipment for the disaster, contingency plan for relocating or reopening following the disaster and utility disruptions. It should also include plans for communicating with employees, clients and other stakeholders.

Inventory list - Make a list of the inventory of your business facility, including furniture and equipment, for the adjuster in case of a claim. It’s also a good idea to take pictures or make a video of each room.

Flood insurance - Most business insurance policies do not include flood coverage. Check your policy documents to make sure you have the coverage you need and identify your hurricane deductible. If you don’t have appropriate coverage, you might consider purchasing flood insurance. Be aware that most flood insurance policies do not take effect until 30 days after purchase.

Insurance Policies and Financial Records - Make sure that you have copies of important documents and insurance policies. Keep originals in a safety deposit box if possible. Also, you will want to have your agent’s contact information to enable you to start the claims process as soon as possible.

Hurricane Preparation Checklist

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| <input type="checkbox"/> Develop a Disaster Plan | <input type="checkbox"/> Flood Insurance |
| <input type="checkbox"/> Secure Property & Equipment | <input type="checkbox"/> Insurance Policies |
| <input type="checkbox"/> Inventory | <input type="checkbox"/> Financial Records |

CONTACT US: If you have questions about your policies, please contact the Louisiana Department of Insurance at 1-800-259-5300 or visit our website at ldi.la.gov.

ADDITIONAL RESOURCES: Office of Homeland Security and Emergency Preparedness (GOHSEP): gohsep.la.gov
Louisiana Governor’s Office: getagameplan.org

Disclaimer: The information contained in this guide is not intended to provide a complete list of the insurance products and coverages an organization should have. It is intended to provide information to aid the organization in a conversation with a licensed professional insurance agent. Be sure to consult a professional licensed insurance agent to discuss your insurance needs.