



STRATEGIC CLAIM CONSULTANTS

Restaurant Hurricane Preparedness Guide



SCC Restaurant Hurricane Preparedness Guide



Strategic Claim Consultants is proud to partner with the Georgia Restaurant Association and The Giving Kitchen in an effort to educate and support all member restaurants in preparing for a catastrophic hurricane event. Restaurants have many unique business and operational challenges on a daily basis, and in the preparation of surviving the damage a hurricane can cause, those challenges are amplified. With so many different variables to consider and secure, restaurants must be even more vigilant than most in safely securing their properties and assets. Proper planning and preparation can make all the difference between complete devastation of operations and the survival of the business. This guide will highlight the key actions and resources necessary to sufficiently prepare and secure the restaurant and its operations to enable a quicker recovery.

SCC understands the nature of what restaurants must do to prepare for a storm, secure operations and assets, and employ the best post-hurricane practices that will need to be taken to properly analyze the damage and leverage the applicable insurance coverages to restore operations as quickly and efficiently as possible. Our team is always available to answer any questions or address any issues you may have, both pre- and post-hurricane, at 844.741.9995 or info@strongclaims.com

www.strategicclaimconsultants.com

SCC Restaurant Hurricane Preparedness Guide



Hurricane Checklist

Before the Storm

- List all important contact information for vendors, suppliers, first responders, doctors, hospitals, family, and all those personnel important and related to the restaurant and its operations
- List and secure all important restaurant documentation including personnel records, financial information, vendor invoices, contracts, leases, business documents, and any other legal documentation
- Obtain an electronic certified copy & hard copy of your Property & Flood insurance policies
- Review all insurance coverages
- Inventory all restaurant & personal property
- Photograph and document all restaurant & personal property
- Create a master list of accounts & assets
- Either safely store all computer hardware and computer storage devices or coordinate the removal and safe placement to a secure off-site location; the dishwasher would be a good location to secure computer equipment if not off-site location is available
- Back up all important digital information to a secure cloud account
- Scan and store all insurance policies, HUD statements, title insurance, car titles, pet records, licenses, pet meds, checkbooks, passports, and any other vital account documents in a watertight container
- Put all important restaurant and personal items in a water-tight container or in a secure off-site location
- Bring in all non-secured outdoor items & furniture
- Secure the restaurant with the proper plywood boarding and binding of shutters
- Organize and secure any loose items within the restaurant
- Secure generators & external battery packs for mobile phone, tablet, and computer charging
- Stamp and date all food
- Crank-up freezer & refrigerator settings to coldest setting
- Turn off ice maker and empty all ice
- Turn off hot water heater & circuits
- Turn off HVAC & corresponding units
- Unplug all appliances & electrical
- Map out all evacuation routes
- Determine the nearest safe shelter & back-up location in the proximate area in case of rapid evacuation
- Check first aid kits for full supplies
- Tightly close all doors
- Keep all important personal documents in a zip lock bag and with you

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Hurricane Checklist

After the Storm

- If you have damage, the first thing you should do is retain a qualified expert public adjuster to help determine what your immediate next steps are in filing your claim and what mitigation steps need to be taken.
- Have your licensed public adjuster contact your insurance company if you haven't already done so.
- There is plenty of time to settle your insurance claim – DO NOT PANIC OR RUSH.
- Beware of an Assignment of Benefits provision in any contract presented to you – DO NOT SIGN!
- Beware of contractors asking for money up front - You should not have to pay cash for services that will be billed to the insurance company!
- Obtain a certified copy, both electronic and hard copy, of your insurance policy if you have not already done so.
- Take photos and video of the damages.
- Mitigate any damages with temporary repairs as quickly as possible.
- Wait to dispose of damage.
- Photograph and video all notated food before discarding it

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Important Resources

STRATEGIC CLAIM CONSULTANTS

Insurance Claim Consultation & Representation

844.741.9995

info@strongclaims.com

www.strategicclaimconsultants.com

FEMA's Helpline

800.621.FEMA

RED CROSS' Helpline

800.733.2727

TTY

800.462.7585

VRS

800.621.3362

FEMA Hurricane

Ready.gov/hurricanes

FEMA Mobile APP

Fema.gov/mobile-app

FEMA Community Hurricane Preparedness Training

Training.fema.gov/is/courseoverview.aspx?code=is-324.a

FEMA Taking a Shelter from the Storm: Building a Safe Room in Your Home or Small Business

Fema.gov/media-library/assets/documents/2009?id=1536

AMERICAN RED CROSS Hurricane Preparedness

Redcross.org/prepare/disaster/hurricane

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General

- At least two weeks supply of medication, medical supplies used regularly and a list of allergies
- List of the style, serial number, and manufacturer information of required medical devices
- Flashlight
Do not use candles and be sure to have enough batteries
- Radio
Battery operated or hand cranked radio, a NOAA weather radio
- Cash
Banks and ATMs may not be available after a storm

Pet Care Items

- Pet food and water
- Proper identification
- Medical records/microchip info
- A carrier or cage
- Muzzle and leash
- Water and food bowls
- Medications
- Supplies for your service animal

Clothing

- Include seasonal or rain gear and sturdy shoes or boots.

Special Needs Items

- Be sure to include specialty items for infants, small children, the elderly, and those family members with a disability.

First Aid

- First Aid Manual
- Sterile adhesive bandages of different sizes
- Sterile gauze pads
- Hypoallergenic adhesive tape
- Triangular bandages
- Scissors
- Tweezers
- Sewing needle
- Moistened towelettes
- Antiseptic
- Thermometer
- Tube of petroleum jelly
- Safety pins
- Soap
- Latex gloves
- Sunscreen
- Aspirin or other pain reliever
- Anti-diarrheal medicine
- Antacid
- Laxative
- Cotton balls
- Q-tips

Food and Water

- Food
Enough for at least seven (7) days, nonperishable packaged or canned food and beverages, snack foods, juices, baby food, and any special dietary items
- Non-electric can opener
- Paper plates
- Napkins
- Plastic cups
- Utensils
- Water (1 gallon per person)

Important Documents

- Insurance cards
 - Medical records
 - Bank numbers
 - Credit card numbers
 - Copy of social security card
 - Copies of birth and/or marriage certificates
 - Other personal documents
 - Set of car, house, and office keys
 - Service animal I.D., veterinary records, and proof of ownership
 - Information about where you receive medication, the name of the drug, and dosage
 - Copy of will
- *Items should be kept in a water proof container*

Vehicle

- Keep your motor vehicle tanks filled with gasoline

Phone Numbers

- Maintain a list of important phone numbers including: county emergency management office, evacuation sites, doctors, banks, schools, veterinarian, a number for out of town contact, friends & family

COVID-19 Supplies

- Face masks
- Disinfectant wipes
- Hand sanitizer