

Protecting your business **FROM STORMS**



Storms can be a real pain for businesses in the UK. Without preparation they can put the business at risk of property damage and power outages, leading to financial loss and delays. But don't worry, we've got your back with this handy guide to help you weather the storm!

Before the storm hits



Know Your Risks

Take a good look around your buildings. What could go wrong if a storm hits? Every business is different, so think about what makes yours unique.



Have a Plan

Get your team together and make an emergency response plan, this means you are prepared should the storm affect your business. An important part of this would be to create a business continuity plan, so you can get going again as soon as the storm has cleared.



Protect your Building

- Regularly carry out building inspections and fix any weak spots.
- Tie down or bring in anything that could blow away, including stock.
- Think about boarding up windows if the storm predictions look really bad.
- Keep your gutters and drains clear around your building – nobody likes a flood!



Protect Your Digital Assets

- Back up your important stuff – Cloud storage is your friend.
- Keep electronics off the floor – Water and computers don't mix and can be costly to fix!
- Invest in some good surge protectors – these protect electronic equipment from power surges, also known as voltage spikes, by limiting the voltage supplied to the device.



Check You have the right Insurance

Make sure you're covered. Chat with your insurer or broker about what your policy actually covers. Knowing you have the right cover can help put your mind at ease.



During the storm

Stay in the Loop

Keep an eye on the weather reports and listen to what the emergency services are saying. Although you may be keen to keep your business up and running, it's important to take the correct safety measures to keep your staff and customers safe.

Watch Those Utilities

Familiarise yourself with how to turn off gas, electricity, and water if you need to, or have contacts to hand that can support you in doing so. It's also recommended to have some torches handy – storms and power cuts go together like rain and wellies.

After a storm



Safety First

Don't rush back in until you know it's safe. Watch out for power lines that may have come down and structural damage.



Damage Control

- Give your building a thorough check, from the roof to the basement.
- If you have damage at the premises, take plenty of pictures. This helps your insurance company should you need to make a claim.



Clean-Up Time

Get rid of any standing water and debris as soon as you can. For anything dangerous, contact a professional.



Getting Back to Business

Once you know your buildings are safe and secure, it's time to kick your business continuity plan into gear. It's important to let your staff, customers, and suppliers know what's going on.

£443 MILLION

paid out to businesses for weather related damage in 2023, and noted extreme weather events are becoming more frequent, increasing business disruption

Association of British Insurers (ABI)

Looking Ahead

Practice Makes Perfect – Run through your storm drill with your team regularly. With everyone knowing what to do, it keeps the process calm in an emergency.

Stay Clued Up – Keep an eye on how the weather's changing over time. There's always new tech and ideas for keeping your business safe.

Team Up – Get involved with other local businesses. Share what you know, and you may be able to help each other.

Remember, a bit of preparation goes a long way. Keep this guide handy and give it a read every so often to keep your business prepared for storms.



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