

Hurricane Preparedness for Business Tenants: A Strategic Imperative

This comprehensive guide will equip you with the knowledge and strategies needed to protect your business from hurricane devastation through year-round vigilance and meticulous planning.



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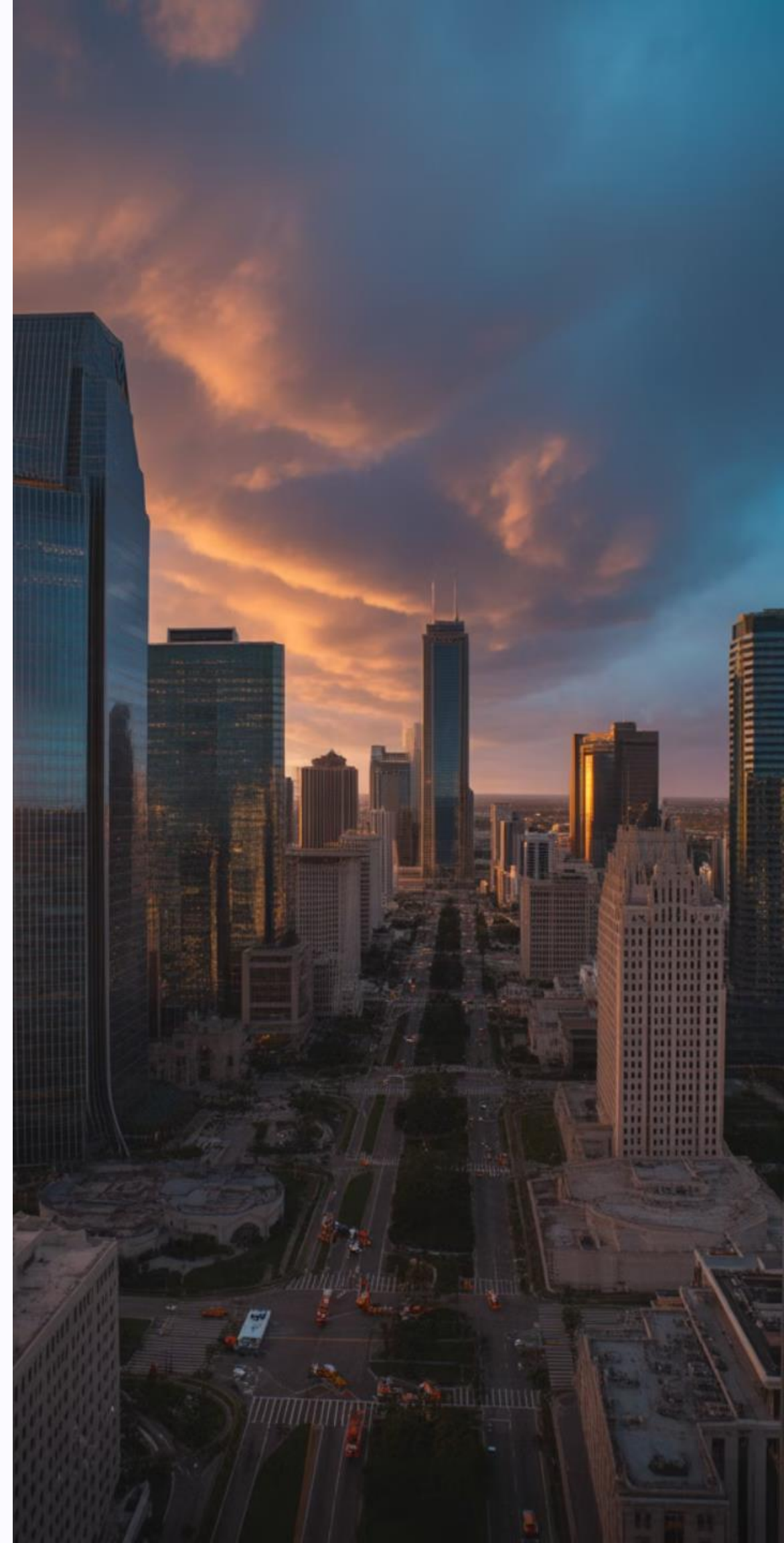
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Understanding Your Specific Hurricane Risks



Beyond Wind Damage

While wind speeds impact high-rises, comprehend the full spectrum including torrential rainfall, localized flooding, storm surge potential, and prolonged power outages with communication disruptions.



Building Vulnerabilities

Assess large glass expanses, window protection protocols, and lower floor water susceptibility. Understanding structural weaknesses informs your internal preparations even as a tenant.



Geographic Context

Consider your broader city geography, proximity to water bodies, elevation levels, and drainage systems that could affect your specific location during storm events.



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Hurricane Risk Assessment



Lease Review and Landlord Coordination

Know Your Obligations

Scrutinize lease clauses related to damage and destruction, insurance responsibilities, and repair obligations. Understand who is responsible for building shell versus interior fit-out damage, and window protection requirements.

Your lease is paramount in determining your financial exposure and recovery responsibilities after a hurricane strikes your building.

Engage Building Management

Proactively communicate with landlord or property management to obtain the building's master hurricane plan. Clarify responsibilities for common areas, elevators, HVAC systems, and building-level protections.

Establish clear communication channels for pre-storm updates and post-storm access procedures to ensure coordinated response efforts.



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Insurance Deep Dive: Beyond Standard Coverage

True Cost Analysis

Weigh insurance premiums against potentially devastating uninsured costs including out-of-pocket repairs, extended business interruption, consultant fees for claim disputes, and reputation damage from slow recovery.

Policy Complexity

Insurance policies are complex legal contracts where generic assumptions can be avoidable frustrating moments yes. The devil is in the definitions and exclusions that determine actual coverage versus perceived protection.

Investment Strategy

Comprehensive coverage and policy understanding represent critical risk management strategy, not avoidable expense. Proper preparation prevents financial catastrophe when storms strike.



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The Perilous Grey Area: Real-World Example



The Scenario

Nearby retention pond overwhelmed by hurricane rains overflows, inundating ground-floor office and ruining floors, drywall, equipment, and inventory.



The Denial

Standard commercial property policy denies claim because primary cause deemed flooding from overflowing pond, specifically excluded from most standard policies despite wind coverage.



The Consequences

Facing hundreds of thousands in out-of-pocket expenses and costly legal battle, potentially hiring hydraulic engineers to argue wind contribution for partial coverage.



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Flood Insurance: The Absolute Necessity



NFIP Coverage

National Flood Insurance Program provides federally backed flood protection as primary source for most businesses.



Private Options

Growing private flood insurance market offers higher coverage limits and more tailored protection options.



30-Day Rule - Be Cognizant!

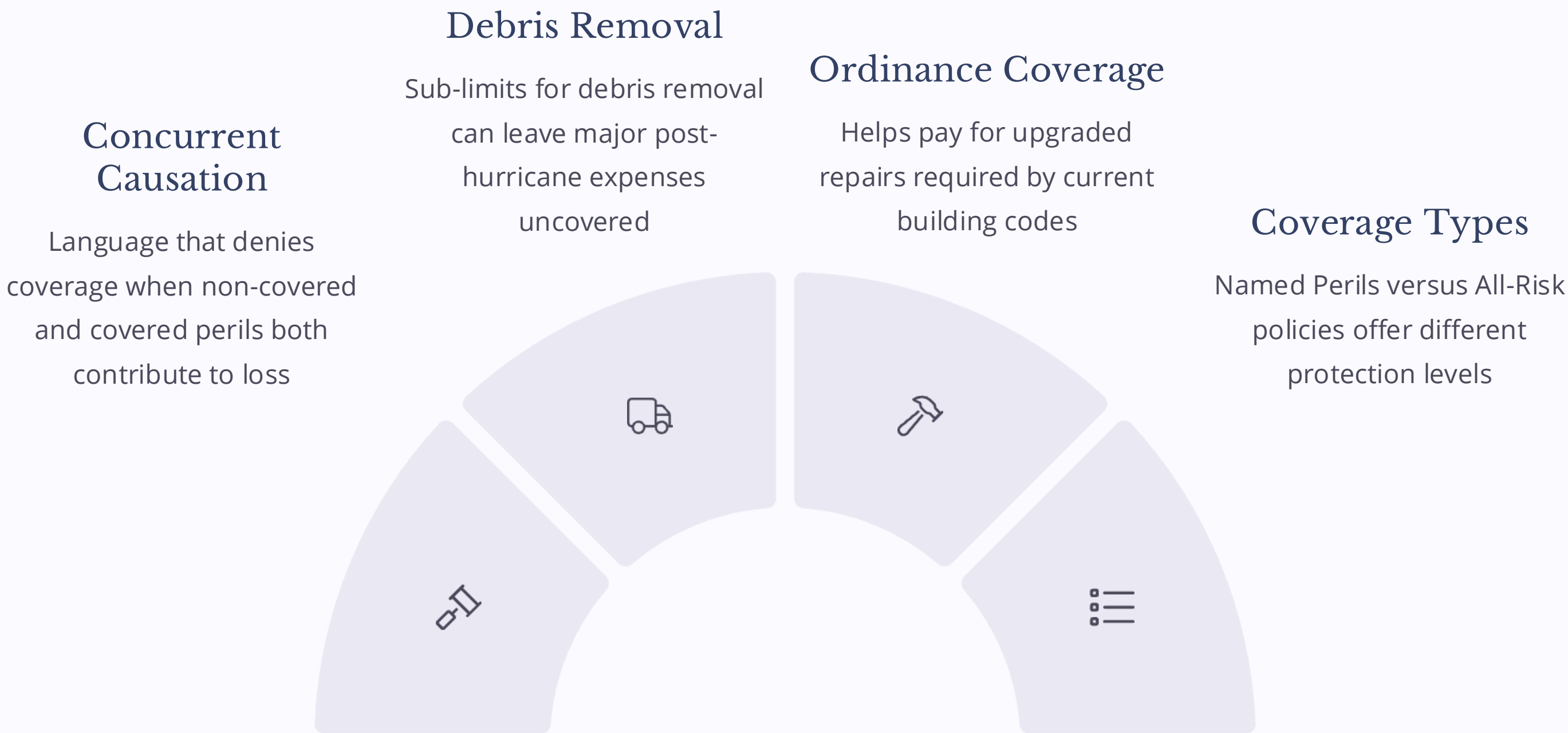
Critical waiting period before policies become effective means you cannot wait until storms approach.



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Critical Policy Exclusions to Understand





Your Broker: First Line of Defense

Specialized Expertise

Work with experienced commercial insurance broker specializing in hurricane-prone regions who explains complex policy language in plain English and assesses true flood risk beyond official maps.

Coverage Advocacy

Broker ensures right types and amounts of coverage, discusses specific scenarios like pond overflow example, and advocates during claims process when disputes arise.

Professional Support

When facing complex claims, engage public adjusters working for you and legal counsel specializing in insurance law for significant disputes and claim denials.



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Asset Protection and Business Interruption



Detailed Inventory

Create comprehensive inventory of all business property including furniture, fixtures, equipment, computers, and stock with photos and videos stored securely off-site and in cloud.



Interruption Coverage

Business interruption insurance covers lost income and ongoing expenses when operations halt due to direct physical loss from covered perils.



Coverage Requirements

Understand trigger requirements, coverage period limitations, and whether policy requires direct physical damage from specifically covered perils.



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Develop Your Hurricane-Specific Written Plan



Assemble Your Hurricane Response Team



Designate Leadership and Committees

Internal team responsible for overseeing all preparedness and response activities



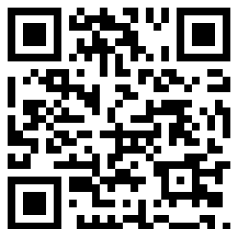
Assign Specific Roles

Communications lead, IT lead, facilities contact, employee welfare coordinator



Ensure Backup Coverage

Assign backup personnel for each critical role to maintain continuity



Business Continuity and Data Fortification

Data Backup Strategy

Regular automated backups to secure off-site cloud service with physical backups of critical data in waterproof containers at separate locations

Employee Updates & Check-ins

Implement systematic communication protocol for regular employee status updates and wellness check-ins during emergency situations



IT Protection

Elevate critical hardware off floors, prepare waterproof covering materials, and establish remote work capabilities for essential employees

Document Security

Store copies of essential business documents in waterproof containers and cloud storage including lease, insurance policies, and vendor contracts

Remote Operations

Test remote work protocols and infrastructure to maintain business operations during facility disruption or employee displacement



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Supply Stockpiling and Equipment Preparation - Best Practices

72

Hours of Supplies

Minimum supply duration for office emergency kit including flashlights, batteries, first-aid, plastic sheeting, duct tape, tools, and cleaning supplies

100%

Generator Testing

Completion rate for annual generator testing, fueling, and safety protocol review with building management coordination

48

Communication Backup

Hours of power bank capacity for mobile phones plus satellite communication options for extensive critical operations

Employee Personal Well-Being Best Practices

Encourage employees to maintain personal hurricane kits at home with 7 days of supplies, create family communication plans, and prepare evacuation options. Consider offering flexible work arrangements during storm threats to allow personal preparations. Provide mental health resources and post-storm support for those experiencing personal property damage or displacement.



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Training and Awareness Programs

Our comprehensive hurricane preparedness training program consists of several critical components with strong annual completion rates across the organization:

- **Plan Familiarization (100% completion):** Every employee completes thorough orientation to our hurricane response procedures, ensuring universal awareness of protocols and responsibilities.
- **Role Assignment (95% completion):** Nearly all staff members understand their specific functions during emergency situations, with clear backup assignments to ensure coverage.
- **Communication Protocols (90% completion):** Most team members have demonstrated proficiency in our emergency communication systems and notification chains.
- **Personal Preparedness (85% completion):** Employees should develop personal and family readiness plans to ensure their own safety and availability during storm events.

Annual training ensures employees understand their roles, communication protocols, and document locations. Encourage personal family preparedness plans since employee availability depends on their individual situations. Complete preparedness creates organizational resilience through informed, ready personnel.



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Ready to Optimize Your Downtown Office or Portfolio?

Many Tenants strongly benefit off the use of a representative the same way their clients benefit off the services they provide. To best protect one of your highest cost or if time is solely getting in your way of strategizing the future, let us help. We will greatly alleviate this for all levels.

As a broker that has experience above most, I'd love to share with you what works and certainly what doesn't.

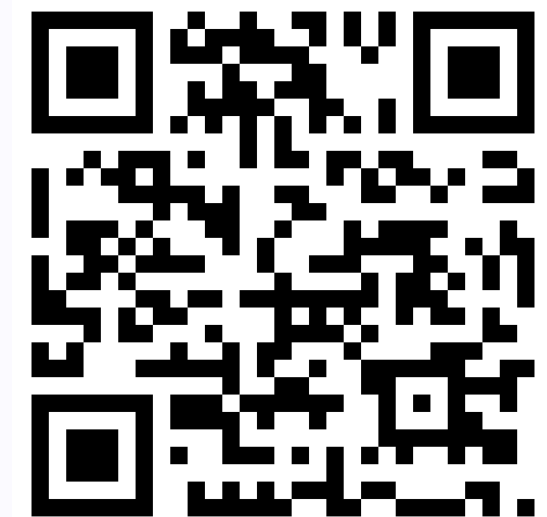
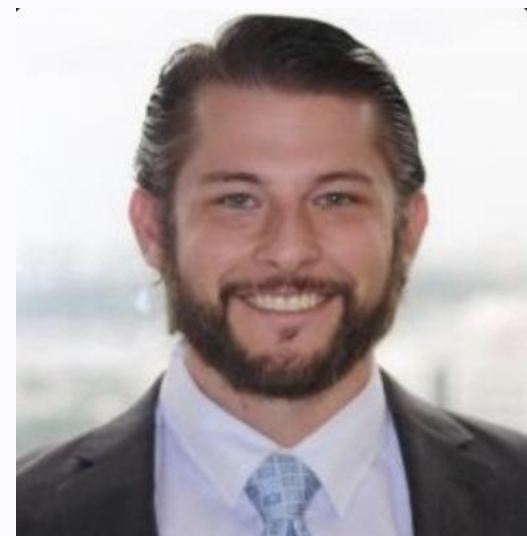
Don't wait for market conditions to worsen. Start your strategic advantage today with expert tenant representation that goes beyond traditional brokerage. Contact us for a no-obligation consultation and discover how our comprehensive approach protects your interests at every step.

Contact Information

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