

## Protecting Your Commercial Property for Hurricane Season: A Business Owner's Guide



Hurricane season brings significant risks for commercial property owners in vulnerable regions. With strategic preparation, you can minimize potential damage, reduce business interruption, and protect your investment. Here's what commercial property owners need to know to safeguard their assets before the storms arrive.

### Understanding Hurricane Season

Hurricane season in the Atlantic runs from June 1 to November 30, with peak activity typically occurring between mid-August and late October. The Pacific hurricane season starts earlier, running from May 15 to November 30.

Climate patterns can influence hurricane intensity and frequency, so staying informed about seasonal forecasts is crucial for commercial property owners in vulnerable areas.

### Partner with NAI Realvest Property Management

One of the most effective steps commercial property owners can take is to partner with NAI Realvest's property management division. Our professionals have specialized expertise in hurricane preparedness for commercial assets. NAI Realvest property managers can conduct comprehensive vulnerability assessments, coordinate with contractors for hurricane-resistant upgrades, and implement customized emergency response plans tailored to your specific property. With established relationships with disaster recovery services and insurance specialists, NAI Realvest property managers can significantly streamline both preparation and post-storm recovery processes. Our proactive approach can help you navigate the complexities of protecting commercial real estate investments while ensuring business continuity during hurricane season.

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## Essential Preparations for Commercial Properties

### 1. Assess Your Risk

- Review your property's flood zone designation
- Understand your area's evacuation routes and protocols
- Evaluate your building's vulnerability to storm surge, flooding, and high winds
- Consider critical infrastructure locations (power systems, data centers, etc.)

### 2. Secure Your Building Exterior

- Maintain regular inspection and maintenance of roofing systems
- Trim trees and landscaping to reduce potential debris
- Secure HVAC equipment, signage, and roof-mounted installations
- Reinforce loading dock doors and other large openings
- Install impact-resistant windows or hurricane shutters for ground-floor retail

### 3. Retrofit for Hurricane Resistance

- Reinforce structural connections between walls, floors, and foundations
- Install backup power generation systems
- Upgrade drainage systems to handle intense rainfall
- Consider water barriers for entry points in flood-prone areas
- Implement redundant communication systems

### 4. Review Insurance Coverage

- Ensure appropriate commercial property insurance with wind coverage
- Obtain separate flood insurance through the National Flood Insurance Program
- Consider business interruption insurance to cover operational losses
- Document property assets with photos or video for potential claims
- Understand policy deductibles and exclusions

### 5. Develop a Business Continuity Plan

- Create detailed emergency response procedures
- Establish clear employee communication protocols
- Develop data backup and recovery strategies
- Identify alternative operational locations if needed
- Establish vendor and customer communication plans