

HURRICANE PREPAREDNESS GUIDE 2025

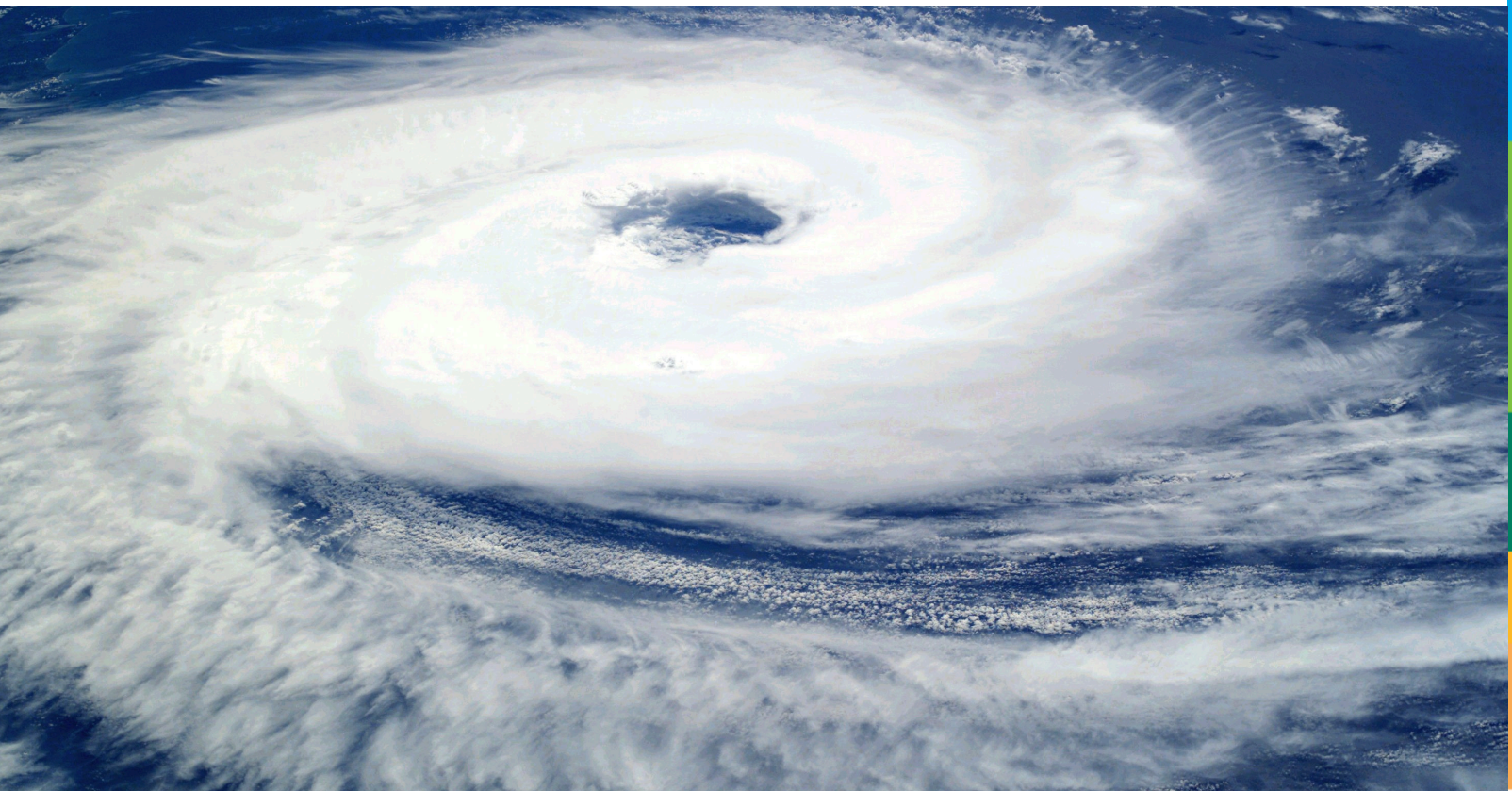


THE 2025 HURRICANE SEASON IS PREDICTED TO HAVE ABOVE-NORMAL ACTIVITY. ASCOT LOSS CONTROL IS HERE TO HELP CLIENTS MITIGATE RISK BEFORE, DURING AND AFTER THE STORM.

With June 1, the start of the Atlantic hurricane season, just around the corner, it is crucial for businesses to take proactive measures to safeguard their employees and assets.

Looking back at the past year, the 2024 hurricane season was marked by a series of intense and unprecedented weather events that tested the resilience of communities across the **Atlantic Basin**. Meteorologists had predicted a very active 2024 hurricane season, and their forecasts proved accurate. The Atlantic basin saw 18 named storms in 2024, 11 of those were hurricanes and five intensified as major hurricanes. Hurricane Beryl was the earliest Atlantic basin category 5 hurricane on record. Conversely, in the **Pacific Basin**, overall activity in 2024 was below normal. The eastern Pacific basin hurricane season had 12 named storms, with four becoming hurricanes and three intensifying to major hurricane status. An overview of all the storms in 2024 can be found [here](#).

Ahead of the 2025 hurricane season, our Ascot Claims and Loss Control professionals have compiled the following tips designed to help commercial business owners protect their property and their people before, during, and after a storm.



Before, During and After the Storm

BEFORE THE STORM

- **Know your Hurricane Risk**
 - Hurricanes are not just a problem if you live or work on the coast. As storms make landfall and move inland, heavy rain, wind, flooding and even tornados are possible. NOAA's "[Determine Your Risk](#)" tools can help property owners determine their risk and prepare accordingly.
- **Make an Emergency Plan**
 - Ensure that your business has a hurricane preparedness plan. Find resources, toolkits and sample plans [here](#).
 - Review your plan regularly to ensure it remains up to date.
- **Establish Relationships for a Smooth Recovery**
 - Identify reputable contractors, restoration services, and suppliers to assist in the recovery process.
- **Sign up for Alerts and Warnings**
 - There are several ways to stay informed about pending storms, including the [National Weather Service](#), [FEMA](#), and [community alerts](#) in your area. Consider signing up for both national and local alert services to stay fully informed.
- **Protect Your Property**
 - Remove or secure any items that can be potential projectiles during a storm and reinforce doors and windows with storm shutters or plywood to protect against flying debris.
 - Review your insurance policies and secure any other important documents that may be needed during or after the storm (e.g. contact information for employees, suppliers, etc.).

2024 Atlantic Hurricane Season at a Glance

18 Named storms

7 Tropical Storms

11 Hurricanes

5 Major Hurricanes
(Category 3 or higher)

2025 Predictions

[The Weather Channel](#)

- **19** named storms, **9** hurricanes, **4** major hurricanes.

[Colorado State University](#)

- **17** named storms, **9** hurricanes, **4** major hurricanes.

Visit NOAA's Hurricane Preparedness website [here](#) for additional storm guidance

Before, During and After the Storm

- Regularly back up any critical data and ensure it can be accessed remotely. Test any backup generators or power supplies to ensure they will operate as designed.
- Learn more about how to best ready your business for a hurricane using this FEMA [link](#).
- **Confirm Communication Systems**
 - Establish a notification system to quickly communicate updates and instructions to all team members.
 - Advise employees to charge mobile phones and power banks and remind them of who they can contact for information once the storm passes.
- **Stock Critical Supplies**
 - Confirm that there is enough non-perishable food, drinking water, and necessary medications, as well as personal hygiene items, necessary PPE and first aid kits, for employees and customers who may be on-site.

DURING THE STORM

- Seek shelter and/ or evacuate if advised to by local authorities.
- Stay informed and monitor local weather broadcasts for any updates on the path of the storm.

AFTER THE STORM

- Do not enter your building/location until it is safe to do so, and local authorities declare the surrounding area safe to enter.
- Try to utilize text messaging to communicate if emails and phone calls are affected by network congestion or poor cellular service.
- Stay away from any downed power lines or roads covered with water or debris.
- Survey for any damage. Take photos and make any necessary repairs to prevent further damage to your property. Document all costs related to storm clean up, including emergency services, internal labor costs, temporary repairs and restoration.
- Contact your insurance broker or agent to review your damages and discuss any potential claim(s).

Contact [David A. Larson](#), U.S. Head of Loss Control & Risk Management, to learn more about our loss control capabilities. Visit ascotgroup.com for more information about our specialty insurance solutions.

Claim Notification

For information on how to submit a claim to Ascot, please visit:

www.ascotgroup.com/claims