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FLORIDA'S ATLANTIC HURRICANE SEASON

Florida is no stranger to hurricanes and other natural disasters. The Atlantic Hurricane Season occurs each year from June 1 to November 30, with the historical peak of the season beginning in September. While families are preparing for natural disasters like hurricanes by purchasing gallons of water, filling up gas tanks and going over emergency plans, Floridians are also encouraged to prepare their businesses.

This guide provided by the Florida Department of Business and Professional Regulation (DBPR) offers resources, tips and contact information for how to prepare your business before a hurricane, actions to take during a storm and how to rebuild and protect your business after one strikes. **Preparedness is your business.**

NATURAL DISASTER BUSINESS IMPACT

<table>
<thead>
<tr>
<th>IMMEDIATE</th>
<th>ONE YEAR LATER</th>
<th>THREE YEARS LATER</th>
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<tbody>
<tr>
<td>40%</td>
<td>25%</td>
<td>75%</td>
</tr>
<tr>
<td>OF SMALL BUSINESSES WON'T REOPEN</td>
<td>MORE SMALL BUSINESSES WILL CLOSE</td>
<td>OF BUSINESSES WITHOUT A PLAN WILL FAIL</td>
</tr>
</tbody>
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2014 data from Federal Emergency Management Agency (FEMA) and U.S. Department of Labor

Don’t become a statistic. Protect your business by developing a business disaster plan.

- **Develop a Plan of Action** for handling disruptions that is shared with employees & practiced through exercises.
- **Minimize Impact to Essential Operations**, increasing opportunity to continue to operate.
- **Protect Data & Information** to ensure decisions can continue to be made for organization recovery.
- **Increase Reliability** by proving your organization’s ability to mitigate all hazard conditions.
- **Protect Market Share & Minimize Financial Losses** by proactively planning & accounting for recovery resources before they are needed.
- **Gain Industry Recognition** by promoting preparedness with suppliers & clients.
PREPARE YOUR BUSINESS

The best time to prepare your business for hurricane season is before hurricane season even begins. When making preparedness plans, remember this checklist:

PROTECT STAFF

☐ Develop Business Continuity and Crisis Communications plans to share with your team
☐ Develop an employee sheltering/evacuation plan & keep an emergency supply kit on the premises
☐ Conduct an employee training session & hurricane drill
☐ Purchase an NOAA weather radio to stay up-to-date on weather alerts in your area

PROTECT PROPERTY

☐ Review insurance coverage, including flood insurance
☐ Invest in & install shutters or plywood in order to protect windows & doors from wind-borne debris
☐ Reinforce signs to withstand windspeeds or remove prior to the storm
☐ Have the roof of your building evaluated to ensure it can withstand a storm
☐ Remove any branches or trees adjacent to your building that could potentially fall & cause damage
☐ Anchor & brace any large furniture (bookcases, shelves, filing cabinets) to wall studs
☐ Establish a method for safeguarding chemicals

PROTECT IMPORTANT DOCUMENTS & INFORMATION

☐ Back up documents that are not easily produced such as insurance documents, legal contracts, tax returns & accounting statements to avoid water damage
☐ Seal important documents in waterproof containers on-site
☐ Save all designated contacts & documents in an alternate, accessible off-site location
REBUILD & PROTECT YOUR BUSINESS

The road to recovery can be difficult, but DBPR is here to help you rebuild your business and become more resilient in the face of future disasters.

FOOD SERVICE ESTABLISHMENTS

DBPR’s Division of Hotels and Restaurants (DHR) urges all food service establishments to take special measures during power or water outages and other emergency situations.

Key tips for keeping food safe in areas impacted by disasters:

- Keep hands, food & equipment clean
- Separate raw & cooked food
- Cook foods thoroughly
- Keep foods at safe temperatures
- Use only safe water & food
- Monitor boil water notices issued by your local County Health Department

Food poses the greatest threat of causing a foodborne illness if it has warmed due to lack of refrigeration or has been contaminated by floodwater, storm debris or other pollutants.

If your establishment was exposed to contamination, clean and sanitize all equipment and food-contact surfaces with potable or boiled water. Do not operate until the entire establishment has been thoroughly cleaned and sanitized or disinfected. And when it comes to food, remember: WHEN IN DOUBT, THROW IT OUT.
AFTER THE STORM

REBUILD & PROTECT YOUR BUSINESS

Don’t become the victim of an unlicensed activity scam. Businesses can be most vulnerable after a storm, and unfortunately, this is when criminals strike. However, DBPR is here to help you verify a licensed contractor, teach you how to report unlicensed activity and share which services require a state license.

DO’S & DON’TS OF KEEPING YOUR BUSINESS SAFE FROM FRAUDULENT ACTIVITY

DO:

Before hiring a contractor, ask to see their state-issued license, not just an occupational license

Verify the license number with DBPR & check for any complaints before signing a contract by visiting MyFloridaLicense.com, using the DBPR Mobile App, or by calling (850) 487-1395

Report all unlicensed activity by calling DBPR’s Unlicensed Activity Program hotline at +1 (866) 532-1440, emailing ULA@MyFloridaLicense.com, or using the DBPR Mobile App

Get everything in writing & never pay cash in full until work has been completed

Contact your insurance agent before hiring a contractor to ensure your insurance policy will cover your repairs

DON’T:

Hire the fastest & cheapest contractor

Fall for high-pressured sales tactics

Accept work from contractors who are soliciting door to door

Hire a contractor requesting cash only

Forget to check with your local building department for additional info about requirements for supplementary permits & licenses

SERVICES THAT REQUIRE A STATE LICENSE

- Roof repairs — new & replacement
- New window installation
- Plumbing repairs
- Electrical repairs or rewiring

SERVICES THAT DO NOT REQUIRE A STATE LICENSE

- Trimming or removing fallen trees
- Removing debris
- Placing tarps on roofs
- Storm shutter installation
GENERATOR USAGE DURING AND AFTER A STORM

Using a generator in the aftermath of a disaster can be a useful tool to keep power on until power lines are restored, but generators must be used safely. Improper generator use can result in deadly carbon monoxide poisoning, electrocution or fires. Always follow the directions supplied with your generator.

USE GENERATORS SAFELY

- To avoid electrocution, keep your generator dry and do not use it in rain or wet conditions. Keep it on a dry surface under an open canopy-like structure, such as under a tarp held up on poles. Do not touch a generator with wet hands.
- Remember to turn your generator off before refueling and allow it to cool for 15-20 minutes.
- Store fuel for the generator in an approved safety can. Use the type of fuel recommended in the instructions or on the generator's label.
- Plug appliances directly into your generator, or use a heavy duty, outdoor-rated extension cord that is rated (in watts or amps) at least equal to the total of the connected appliance loads.

PREVENT CARBON MONOXIDE (CO) POISONING

- Never use a generator indoors. Keep running generators at least 20 feet away from your building and downwind from all windows, garages, vents and doors.
- Install CO alarms in central locations on every level of your business to provide early warning of any buildup of carbon monoxide. Test the batteries at least every six months and replace as needed.
- Opening doors and windows or using fans will not prevent CO buildup. CO cannot be seen or smelled, and it can rapidly lead to full incapacitation and death. If you start to feel sick, dizzy or weak while using a generator, get to fresh air immediately and call 911.
SERVE YOUR COMMUNITY IN THE AFTERMATH OF A DISASTER

The reopening of local businesses is one of the most important parts of a community’s recovery after a disaster—not only to rebuild the local economy, but also to provide community services to impacted residents. Identify and build local relationships before a storm to create a service component in your Business Continuity Plan.

CONNECT WITH LOCAL EMERGENCY MANAGEMENT

Contact your local emergency management office during your disaster planning to learn how your business may provide service(s) before and after a disaster strikes. Include this information in your Business Continuity Plan.

PROVIDE VOLUNTARY FOOD SERVICES

Providing a sanitary kitchen for emergency responders, volunteers or community members to prepare or receive meals following a disaster is essential for rebuilding your community.

STORE DISASTER RELIEF ITEMS

If your business is open after a disaster, you could become a distributor or storage warehouse for Meals Ready to Eat (MREs), water bottles and other essential items. Providing a place for supplies to be stored locally allows volunteer organizations to readily distribute them throughout affected areas.

PROVIDE CHARGING STATIONS

If your business has electricity after the disaster, your business location can become a volunteer charging station. Provide a safe, secure place for emergency responders, volunteers and community members to charge their cell phones, power wheelchairs and battery-powered tools.
DBPR STANDS READY TO SUPPORT IMPACTED FLORIDIANS

Each state agency plays an integral role in the event of a declared State of Emergency, and DBPR stands ready to support impacted Floridians and protect consumers from unlicensed activity and other scams that can hurt the disaster recovery process.

THE FLORIDA DISASTER CONTRACTORS NETWORK (DCN)

DBPR is a founding partner of the Florida Disaster Contractors Network, a contractor-verified clearinghouse to connect individuals with building professionals to address storm-related construction and repairs.

Once homeowners and business owners are safely able to assess their home and business repair needs, they are encouraged to visit DCNOnline.org and search by county for a list of Florida-licensed contractors providing these services in their local community.

REPORT SUSPECTED UNLICENSED ACTIVITY

Report all unlicensed activity by contacting DBPR’s Unlicensed Activity Program:

- **File a Complaint:** MyFloridaLicense.com
- **Email Us:** ULA@MyFloridaLicense.com
- **File a Complaint:** DBPR Mobile App
- **Call the Hotline:** (866) 532-1440
THE STATE OF FLORIDA IS HERE TO HELP
The State of Florida is committed to helping communities prepare for, respond to and recover from disasters.

HELPFUL WEBSITES
- Florida Department of Business and Professional Regulation: MyFloridaLicense.com
- Florida Division of Emergency Management - Make a Plan: FloridaDisaster.org/PlanPrepare
- Statewide Emergency Information During a Disaster: FloridaDisaster.org/Info
- Florida Department of Economic Opportunity - Business Disaster Resources: FloridaDisaster.Biz
- Florida Department of Transportation - Port Closures: FDOT.gov/seaport
- Florida 511 Traffic & Commuter Information: FL511.com
- Florida Health - Boil Water Notices: FloridaHealth.gov/environmental-health/drinking-water/boil-water-notices
- Florida Mental Health Resources: HopeForHealingFL.com
- Federal Emergency Management Agency: FEMA.gov
- Better Business Bureau - Hurricane Resources: bbb.org/hurricane
- U.S. Small Business Administration - Disaster Loan Assistance: DisasterLoanAssistance.SBA.gov
- Ready.gov: Ready.gov

HOTLINES
- If you are experiencing a life-threatening emergency: 911
- DBPR’s Unlicensed Activity Hotline: (866) 532-1440
- Florida Attorney General Price Gouging Hotline: (866) 966-7226
- Department of Financial Services Insurance Claim Hotline: +1 (800) 22STORM | +1 (800) 227-8676
- Department of Elder Affairs - Elder Helpline: +1 (800) 96ELDER | +1 (800) 963-5337
- State Assistance Information Line (SAIL): +1 (800) 342-3557
- Substance Abuse & Mental Health Services Administration Disaster Distress Helpline: +1 (800) 985-5990
- American Red Cross: +1 (800) RED-CROSS | +1 (800) 733-2767

SOCIAL MEDIA TO FOLLOW
- Florida Division of Emergency Management @FLSERT
- National Hurricane Center @NWSNHC
- FEMA / FEMA en Español @FEMA / @FEMAEnablespanol
- Florida Division of Emergency Management @FLSERT
- National Hurricane Center @NHC_Atlantic
- FEMA / FEMA en Español @FEMA / @FEMAEnablespanol
- Florida Division of Emergency Management @FLSERT
- National Hurricane Center @NWSNHC_Hurricanes
- FEMA @FEMA
THE FLORIDA DEPARTMENT OF BUSINESS & PROFESSIONAL REGULATION (DBPR)

The Department of Business and Professional Regulation licenses and regulates more than 1.6 million businesses and professionals in the State of Florida across more than 30 fields of industry. DBPR's mission is to license efficiently and regulate fairly.

DBPR is split into two sides, Professional Regulation and Business Regulation.

PROFESSIONAL REGULATION
- Division of Certified Public Accounting
- Division of Professions
- Division of Real Estate
- Division of Regulation
- Florida Athletic Commission

BUSINESS REGULATION
- Division of Alcoholic Beverages & Tobacco
- Division of Drugs, Devices & Cosmetics
- Division of Florida Condominiums, Timeshares & Mobile Homes
- Division of Hotels & Restaurants

For more information, please visit MyFloridaLicense.com or call us at (850) 487-1395.

STAY SOCIAL

FloridaDepartment of Business and Professional Regulation

REFERENCES USED TO CREATE THIS HURRICANE GUIDE

FloridaDisaster.org/Planning-For-Businesses
Ready.gov/Business
Fema.gov/Businesses-Organizations
Fema.gov - Keep Your Family, Pets Safe When Using Generators
RedCross.org - Safe Generator Use
HurricaneSafety.org/Prepare/Prepare-Your-Business
FLORIDA DEPARTMENT OF BUSINESS & PROFESSIONAL REGULATION

HURRICANE GUIDE

PREPAREDNESS | RECOVERY | RESILIENCY

MYFLORIDALICENSE.COM