



12 New Year's Resolutions for Protecting Businesses in 2012

It's a New Year, and chances are that holiday shopping lists have been replaced by lists of personal or professional aspirations. So, how about embracing New Year's resolutions that will help protect your business and improve the bottom line in 2012?

The Insurance Institute for Business & Home Safety (IBHS) has developed a dozen practical and affordable business protection resolutions for 2012 that most business owners or managers can implement on their own or with limited outside assistance. Throughout the year, IBHS will highlight the importance of the monthly resolution and provide practical ways to accomplish specific goals that will benefit your business. By year's end, IBHS hopes business protection will become part of your daily operations and long-term planning.

And for procrastinators or people who may skip a month, all of the resolutions and guidance can be found in the Commercial Section of the IBHS website at www.disastersafety.org.

IBHS 2012 BUSINESS PROTECTION RESOLUTIONS



PREPARE FOR AND PROTECT PROPERTY FROM WINTER WEATHER.

In recent years, record snowfalls and cold temperatures from Arizona to New England have resulted in roof collapses, frozen pipes, and ice dams that lead to water intrusion and damage. Start the New Year right by employing [IBHS guidance](#) to reduce damage to your building and its contents and the disruption of business operations from winter weather.



PROTECT AGAINST FLOODING.

Spring rains and snow melt increase the threat of flooding in many parts of the country. While proximity to water is the No. 1 risk factor for flooding, there are steps you can take to reduce the likelihood and scope of flood damage — and to protect your equipment and inventory. In addition, resolve to contact your insurance agent this month to discuss the potential purchase of flood insurance.



COMPLETE A RISK AND VULNERABILITY ASSESSMENT.

The starting point for most businesses to plan for disaster is completing a risk and vulnerability assessment. This is the process of identifying, quantifying and documenting the probability and overall severity of various types of threats or hazards (e.g. natural or political events, human, technological or security factors, accidents or the loss of key personnel) that could damage your facility and cause a disruption in your business. IBHS offers resources through the Open for Business® program and other commercially focused publications and training materials to help simplify the process.



SCHEDULE A ROOF INSPECTION AND DEVELOP A MAINTENANCE PLAN.

The roof is the first line of defense against the elements, making it one of the most vulnerable points on a commercial building. A compromised roof can result in significant damage to internal fixtures, furniture, and equipment. What's more, rooftop equipment or pieces of the roof itself can take flight during a windstorm, causing damage to the building, nearby vehicles or even neighboring property. IBHS offers guidance on how to hire a professional to inspect the roof, make repairs and develop a maintenance plan.



IDENTIFY RECOVERY PRIORITIES.

In planning for possible disaster, you should focus first on your most important business functions. These should be your recovery priorities. Once you have identified which business functions need to be restored most quickly if your business suffers a loss, start putting in place measures to protect and/or duplicate these functions in a secure location. IBHS offers resources to help you identify and act on these priorities.



PROTECT AGAINST HIGH WIND DAMAGE.

The Atlantic Hurricane Season begins June 1. Recent storms such as Hurricanes Ike (2008) and Irene (2011) make it clear that hurricanes are not just a coastal problem; they can travel hundreds of miles inland and cause significant damage to non-coastal areas. Take steps this month to protect your business against high winds. Go beyond the roof and schedule an inspection of the building's exterior and make any needed repairs, such as filling gaps to keep wind-driven rain out and trimming branches or removing weak trees. If your business is in a hurricane-prone area, see IBHS guidance for protecting windows and doors and other structural elements of the building. Also, do not forget to consider the human factor in hurricane readiness.



INSPECT BUILDING AND MAKE REPAIRS.

Summer is a good time to get outside and inspect your premises, looking for problems such as damaged gutters and drainpipes, broken windows, and minor leaks. Repairing damage now can prevent even more damage in the event of a severe rainstorm or windstorm, and get you ready for future winter storms. The summer months also are a good time to consider lightning protection.



INSPECT AND REPAIR WIRING AND HVAC SYSTEMS.

Not all loss events are weather-related. Faulty wiring, heaters, and HVAC systems are just some of the causes of internal fire or water damage. Conduct a comprehensive internal site inspection to look for maintenance issues that need to be addressed. Use the IBHS Seasonal HVAC Checklist. Also, consider implementing a plan to make sure all employees know electrical safety practices.



PROTECT DATA CENTERS.

Information and information technology are the lifeblood of most businesses. However, both data and data equipment are at risk if you do not take steps to protect them from weather and other causes of loss. Take time this month to review the systems you have in place to protect your data center and the equipment your employees use to receive, transmit, and store information. It also is critical to include data protection and access in your business continuity plan.



LEARN THE BENEFITS AND RISKS OF USING GENERATORS.

Power outages resulting from man-made or natural disasters, or site-specific events, can disrupt your business operations. This month, consider the costs and benefits of a generator. Don't forget about proper maintenance and safe operation if you expect the generator to work when it's needed most. IBHS offers guidance for safely using commercial generators.



PREPARE FOR WINTER STORMS.

In 2011, early snowstorms in the East and West caught many business and home owners by surprise. Make preparations now for the coming winter. As part of a fall cleanup campaign, make sure gutters are clear of debris, outdoor sprinklers and pipes are drained, and your snow removal plan is in place.



WORK TOGETHER TO GET PREPARED.

The holidays are a good time to remember the critical role that your employees play in your business's success. Likewise, they need to be a critical part of your business continuity planning and your organization's recovery in the event of loss. This month, think about how you can communicate with your employees as to your expectations following a disaster that may damage the places where they both live and work. And use this time to provide them with information about how they can strengthen their homes and communities against the risks that threaten them.