

# Savannah businesses prepare for hurricane season

By Katie Nussbaum [katie.nussbaum@savannahnow.com](mailto:katie.nussbaum@savannahnow.com)

Savannah's small business community racked up millions in losses after Hurricane Matthew and Hurricane Irma, but on Wednesday they received a little extra help from a panel of experts to guide them in developing a hurricane preparedness plan should another storm hit the Hostess City.

The panel, which was hosted by the Savannah Downtown Business Association during their monthly luncheon, included David Turley, WTOC, chief meteorologist; JD Wilson, Georgia Power, engineering supervisor; Christy Shapard, North Point Hospitality, human resources; David Paddison, Seacrest Partners, president, insurance; Chuck Brown, Infinity Inc., IT recovery, and Dennis Jones, Chatham Emergency Management Agency, emergency manager.

Some of the topics and questions covered during Wednesday's panel discussion:

## **What are businesses allowed to do when there is a curfew in place?**

Curfews are put in place to protect to the safety of the public and also to try and combat crimes, including looting or burglaries that can happen following major storms, Jones said, but there are some exceptions.

"... If there is a business that is open during the curfew, the police officers aren't going to come and shut you down, and if you have employees that are traveling to work or back home from work, as long as they can show proof that they're required to be at work, then they're reasonably allowed to be on the street," he said.

There are also exceptions for members of the media and those who are direct distributors of commodities, such as fuel.

"The state passed a new law two years ago that allows for those commodities, food, water, ice, to be exempt from curfew rules and also those that are fuel distributors..." he said.

"We need to get services restored and get those commodities in place to support the general public and allow those resources to come in when there's a curfew in place and navigate throughout the county so that we can expedite establishing those services."

## **What can we do from a technology standpoint before the storm to protect ourselves?**

As with any aspect of life when preparing for a storm, Brown said it's important to have a backup plan. A solid backup of documents and files should be off-site and easily accessible, and the first step to making that plan is to conduct a total assessment of your systems and applications.

"Look at your applications; look at your major applications, how long can your company go without them, how much will it cost to be without them for a certain period of time," he said, adding that closer to the actual event it's important to protect physical assets by moving equipment to higher ground or covering things with tarps.

"It's those common sense things that keep them from being damaged."

## **Based on the category of hurricane, what should be expected of the water level in the downtown district?**

Looking back at the damage sustained during Hurricane Matthew and Irma, Turley reminded the group that Savannah never took a direct hit from either storm, but still felt the effects of storm surge and flooding in several areas, but there is better news for downtown.

"The storm surge, for most of us in the downtown area, is not going to be too much of a concern, especially if you're around the City Hall area, as long as you're not on River Street," he said, adding that localized street flooding, which also happens during regular thunderstorms, is certainly possible.

Other areas, including those west of Abercorn Street, east of Martin Luther King Jr. Boulevard and including Hunter Army Airfield, are likely to withstand storm surge from a category 4 or 5 hurricane, he said.

"If you go to the east of that, you're going to be on an island where you might be OK, but you're not going anywhere, and everything around you is going to be flooded," Turley said.

### **What insurance policy is needed to cover loss due to storm surge?**

Following a hurricane, Paddison said it's easy to think of it in terms of an event and cautioned business owners to be aware that policies don't define hurricanes, but instead outline causes of loss related to wind storms, tidal surge, rising waters or floods, which can be the result of a hurricane.

"The hurricane itself is not a cause of loss," he said.



**Seated right, Dennis Jones, emergency manager for Chatham Emergency Management Agency, talks about hurricane preparedness during the Savannah Downtown Business Association's monthly luncheon Wednesday at the Coastal Georgia Center. [KATIE**

**[NUSSBAUM/SAVANNAHNOW.COM](http://NUSSBAUM/SAVANNAHNOW.COM)**

"Storm surge is typically considered to be a flood, so rising waters are traditionally covered under a national flood insurance policy, but there is flood coverage available in certain instances to normal businesses, but you would have to do some extensive pre-planning to include that in your risk management portfolio."

Above all, the panelists agreed that being prepared ahead of time can make even the worst of storms more bearable for business owners and residents alike. And speaking from personal experience during Hurricane Matthew, Paddison said adhering to evacuation orders is a must.

"If it's a bad storm and it's going to take these guys several days to get through the phases of critical re-entry, the prize you win for riding out the storm is you're here by yourself with nothing to do. Nothing is open, you can't go to work, you can't leave the islands, and most of the roads are blocked by trees..." he said.

"If we start making decisions that are counter to what the emergency management folks, who do this for a living, are saying, then I think we all need to question those decisions."