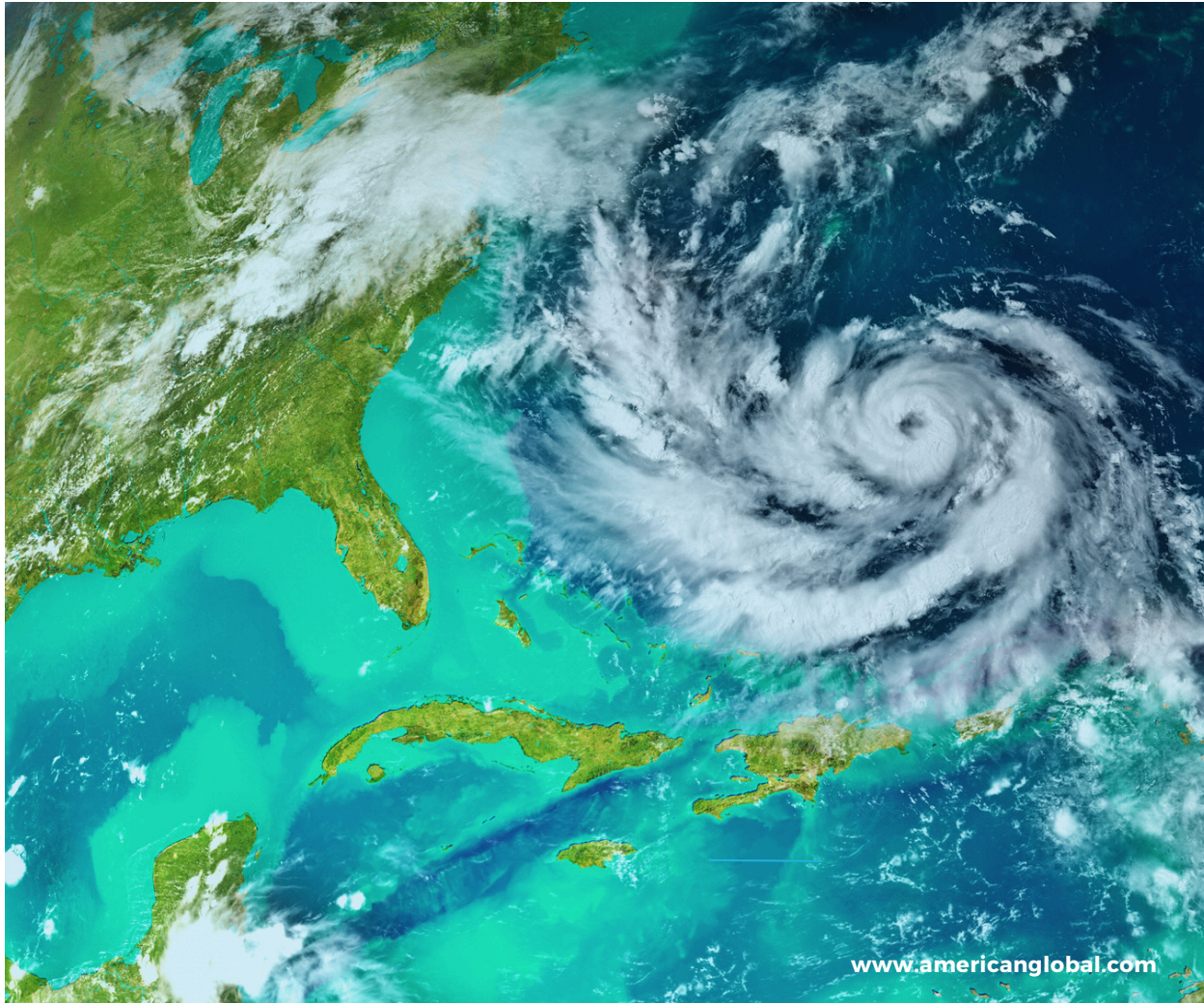




# HURRICANE GUIDE 2025



**An American Global Overview:**  
Hurricane Outlook, Preparedness & Coverage



# Hurricane Season

## 2025 Outlook

The 2025 hurricane season outlook is slightly above average, and the team at Colorado State University said this season will be somewhat busier due to the lack of El Niño.

They are currently forecasting 17 named storms, nine of which will become hurricanes and four of which will reach Category 3 status or stronger. That is slightly above the 30-year average tally for both hurricanes and storms, and also near the tally of 18 storms, 11 hurricanes and five Cat 3-plus hurricanes in 2024.

"Super-charged" encapsulates the ferocity of last year's deadly hurricane season. Hurricane Beryl entered the record books as the earliest Category 5 on record, Hurricane Helene pummeled the Southeast with biblical rain and flooding, and Hurricane Milton tore across Florida with deadly flooding and dozens of tornadoes.

### 2025 Predictions-Colorado State University



#### Named Storms

CSU predicts 17 named storms will form in the Atlantic during 2025



#### Hurricanes

Of the 17 named storms, CSU predicts that 9 will become official hurricanes



#### Cat 3+ Hurricanes

CSU predicts 4 of the 9 hurricanes will become major storms (at least Category 3)

### 30-Year Averages



**14.4**  
Named Storms

**7.2**  
Hurricanes

**3.2**  
Cat 3+ Hurricanes

# Hurricane Preparedness for Contractors



## **Review Current Hurricane Plan:**

Create a comprehensive emergency plan that outlines steps to be taken before, during, and after a hurricane. Designate roles and responsibilities for your team members and establish communication channels for quick and effective coordination. Ensure that all team members are familiar with the plan and know how to execute it.



## **Monitor Conditions:**

Keeping a close watch on weather forecasts and updates from meteorological agencies is paramount. Advanced warning of a hurricane allows contractors to make informed decisions and initiate preparations well in advance. Utilize weather apps, news outlets, and official sources to track the storm's progress and projected path.



## **Hurricane Supplies:**

As part of your emergency plan, stock up on essential supplies such as water, non-perishable food, first aid kits, flashlights, batteries, and communication devices. These supplies are crucial for your team's well-being during and after the hurricane.



## **Evacuation Orders:**

Pay close attention to evacuation orders issued by local authorities. Ensure that your project teams are aware of these orders and know how to safely evacuate if necessary.



Preparedness is key to ensuring the safety of your team, protecting assets, and facilitating a swift recovery after the storm passes.

## Hurricane Preparedness for Contractors (continued)



### **Secure Project:**

Prior to a hurricane's arrival, secure all job sites by removing loose materials, tools, and equipment. Reinforce scaffolding and temporary structures and cover any exposed materials that could become projectiles in high winds. If feasible, dismantle or move equipment and materials to safe storage locations.



### **Backup Data:**

Protect your critical business data by backing it up on remote servers or in the cloud. This ensures that important project information, contracts, financial records, and client communications remain safe even if physical office spaces are damaged during the hurricane.



### **Vendors/Suppliers:**

Establish strong relationships with suppliers and vendors to ensure a smooth recovery process. Communicate your disaster preparedness plan to suppliers and inquire about their own preparedness strategies. This will help you access necessary materials and resources as soon as conditions permit.



### **Client Communication:**

Proactively communicate with your clients about the potential impacts of a hurricane on ongoing projects. Provide them with updates on your preparedness efforts and the steps you'll take to mitigate potential delays. Clear communication fosters trust and helps manage client expectations.



### **Vehicles & Equipment:**

Move vehicles and heavy equipment to higher ground or safe storage facilities to prevent damage from flooding and storm surges. If relocation isn't possible, secure them with proper tie-downs and covers.



# Hurricane Coverage for Construction Companies

The best way to protect your construction operations is to tailor your policy to the specific type of work you perform and ensure that your coverage limits will be sufficient even in the worst-case scenario. Some construction insurance options you may wish to consider include:

- **Business Income Loss Insurance:** Next to liability insurance, business interruption coverage is the most important coverage a commercial enterprise will need. Business income insurance will continue to pay ongoing and operational expenses (such as employee payroll, rent, mortgages, or insurance) for six months after a loss.
- **Equipment Breakdown Coverage:** A property damage policy may include coverages for all contents of an insured location, but only up to the policy limits. If your policy limit is only \$50,000, it won't matter how much it will cost to replace your saws, grinders, or excavators—your insurer isn't going to cover it. However, a special equipment endorsement can provide additional funds to cover the expensive heavy machinery that is vital to your enterprise.
- **Inland Marine Insurance:** Any building materials traveling to or from your construction site are likely not covered under a standard property damage plan. Inland marine coverage will pay for tools, lumber, windows, equipment, and raw materials that have been lost on the way to your covered location.
- **Builders Risk Coverage:** Although these policies are typically more expensive than basic coverage, an all-risk property damage policy can provide extra coverage for perils related to natural disasters, such as wind-driven rain or interruptions in utility services caused by a hurricane.

Contractors have a significant role to play in disaster response and recovery, especially during hurricanes. By staying informed, having a well-thought-out emergency plan, securing job sites, backing up data, and fostering strong relationships with suppliers and clients, contractors can minimize risks and contribute to effective disaster recovery efforts. Preparedness is key to ensuring the safety of your team, protecting assets, and facilitating a swift recovery after the storm passes.

For more information about how American Global can help you protect your business and reduce risk of all types, visit: [www.americanglobal.com](http://www.americanglobal.com) or contact your nearest American Global office.

\*Source: Associated Builders and Contractors - Central Florida Chapter