

## Planning for Extreme Weather Conditions

As temperatures around the world continue to rise, scientific studies indicate that extreme weather events are likely to become more frequent. Unusually hot summers, warmer winters, dangerous heat waves, fluctuations in precipitation throughout the United States, increases in severe storms and wildfires, and changes to flood events and drought patterns are all linked to climate changes.<sup>1</sup> These weather conditions can disrupt many aspects of your business — so what can you do to help keep it safe?

### Clear Guidelines

Do you have an emergency preparedness and response plan for your business? If not, now is the time to put one together. Emergency planning is a year-round endeavor, but pay extra attention before the start of severe weather season in your area. Consider “best practices” before, during, and after a weather emergency, along with actions to address potential unique challenges specific to your business’ facilities and operations. Ensure your plan covers your most valuable assets and operations, conduct regular training, and make sure employees have access to your response plan should they need it.

### Plan Ahead

Specific weather trends vary by region, so be sure to do your research. If your business is located in an area where extreme weather conditions occur, or are occurring more often, you may need to plan ahead to prepare for what could happen. Consider these tips:

- Regularly test and service your air conditioner, heater, and generator to ensure they are functioning properly.
- Inspect vulnerable areas of your business and make necessary repairs and fortifications in advance.
- Ensure emergency systems are functioning and up-to-date, and that employees know how to report and respond to emergencies.
- Utilize a checklist to streamline your planning process.

### Check the Forecast

While weather forecasts aren’t 100 percent accurate, they can offer a good starting point for you. If you have employees who are out on the road, or who have long commutes, keep them in mind when scheduling. Most meteorology services, such as the [National Weather Service](#), publish their predictions a week or more in advance, and update them as conditions change. Start planning for road conditions early, but be prepared for last minute changes. If you deem the conditions too dangerous, keep your employees and vehicles off the road.

As extreme weather conditions continue to persist and intensify, keep in mind that you may need to plan for the highest ranking threats possible to be prepared for the worst. Emergency planning can help make your business more resilient, and better able to withstand potentially extreme weather events. Access Federated’s [mySHIELD®](#) or contact your local [marketing representative](#) for more information or resources.

1. U.S. Environmental Protection Agency. Climate Change Indicators in the United States. <https://www.epa.gov/climate-indicators/weather-climate>. Accessed 5/9/22.

*This article is for general information and risk prevention only and should not be considered legal or other expert advice. The recommendations herein may help reduce, but are not guaranteed to eliminate, any or all risk of loss. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. Some of the services referenced herein may be provided by third parties wholly independent of Federated. Federated provides access to these services with the understanding that neither Federated nor its employees provide legal or other expert advice. All products and services not available in all states. Qualified counsel should be sought with questions specific to your circumstances and applicable*

Federated Mutual Insurance Company • Federated Service Insurance Company\*  
 Federated Life Insurance Company • Federated Reserve Insurance Company\* • Granite Re, Inc.\*†

\*Not licensed in all states. †Granite Re, Inc. conducts business in California as Granite Surety Insurance Company.  
 federatedinsurance.com | © 2022 Federated Mutual Insurance Company