

GROWERTALKS

Features

3/1/2025

Preparing for Convective Storms

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Convective storms are a rising threat to greenhouse operations, but infrastructure maintenance, downtime planning and proactive insurance strategies can safeguard your business.

In 2024 alone, severe thunderstorms contributed to over \$100 billion in damages across the United States. Severe weather now affects areas previously considered low risk, breaking traditional seasonal patterns and causing unexpected damage. With heavy rain, winds, hail and lightning, convective storms have intensified due to unseasonable warmth and shifting weather patterns. Wind and wildfires in California, tornadoes in Northwest Ohio and intensified spring winds in Kansas highlight this growing threat.



For greenhouse operators and nursery businesses, these more frequent and damaging storms—often accompanied by secondary perils like hail, flooding and lightning—pose a serious financial threat. Minor weather events, like power outages, can cripple greenhouse operations reliant on continuous electricity for climate control and irrigation.

Fortunately, taking proactive steps—like reinforcing infrastructure, planning for potential downtime and maintaining up-to-date insurance coverages—can help reduce risk and keep your business resilient against the unpredictable.

Proactive maintenance: Your first line of defense

Inadequate infrastructure can increase the likelihood of severe storm damage. Issues like aging poly roofs, loose paneling or a lack of surge-protective devices and ground fault circuit interrupters (GFCI) can lead to considerable damage from hail, high winds or lightning strikes. Greenhouses in agriculturally zoned areas often lack enforced commercial building standards. Maintaining commercial-grade infrastructure can significantly improve your resilience and insurability.

Conduct a risk assessment: Identify potential hazards in your infrastructure and evaluate how they could disrupt operations during severe weather. Perform regular safety audits to identify and address weak spots.

Fortify structural integrity: Focus on strengthening key structural elements to reduce the risk of damage during severe weather. This includes:

- Construct or upgrade your greenhouse to meet or exceed local building codes, and regularly inspect connections, structural members and glazing to ensure they're secure. Keep extra glazing on hand for emergency repairs.

- Ensure roofs are in good condition to withstand hail and high winds. Reinforce or replace aging materials when necessary.
- Secure loose items like equipment, ladders and pots before storms to prevent them from becoming hazardous debris.
- Clear debris regularly to minimize potential storm damage.
- Maintain proper drainage channels to direct water safely away from your structures to reduce the risk of flooding.

Implement fire safety measures: Install sprinkler systems in warehouses and distribution facilities, even if not required by law. Well-protected facilities are more insurable and less likely to suffer catastrophic fire damage.

Preparing for downtime and recovery

Convective storms don't just damage property—they disrupt operations, sometimes for extended periods. To minimize disruption and accelerate recovery, greenhouse operators should focus on practical downtime recovery strategies. These steps mitigate delays and speed up recovery.

Identify weather risks: Focus your preparation and planning on the most critical areas by asking these key questions:

- What weather hazards are common in our area?
- Which property is most vulnerable? Look at buildings, equipment, chemical storage, etc.
- How could severe weather impact our operations, supply chain or employees?

Develop a comprehensive continuity plan: Create a detailed plan for managing pre- and post-storm operations to minimize disruptions. Involve employees from all departments and shifts, assigning clear responsibilities so everyone understands their role. Your continuity plan should include:

- Ensuring reliable back-up generators are available to maintain essential operations during power outages, and regularly testing and maintaining them to avoid failures.
- Establishing clear communication methods to stay in touch with employees, suppliers and emergency services before, during and after a storm.
- Stockpiling essential supplies—such as generator fuel, spare parts and emergency kits—to keep operations running during downtime.
- Regularly training employees to follow the response plan.
- Routinely testing emergency procedures and equipment to ensure readiness when a storm hits.

Partner with local resources: Strong local partnerships are essential for effective disaster management and recovery. Collaborate with key organizations to ensure timely support and resources during and after severe weather events:

- Build relationships with local police, firefighters and EMTs. Share your emergency plan, discuss safety strategies and inform them of hazardous chemicals. Participate in community disaster drills to refine your response plan.
- Identify your utility providers and understand their emergency protocols. Ensure backup power sources, like generators, are ready for extended outages.
- Coordinate disaster response efforts with neighboring businesses to identify gaps and develop mutual recovery plans. Share resources and equipment.

- Strengthen ties with local contractors and suppliers to minimize material shortages, and expedite repairs and recovery.
- Join disaster preparedness groups to leverage shared experiences, resources and best practices.

Navigating insurance strategies

The right insurance strategy can help protect you when disaster strikes. Subtle shifts in how you approach insurance can make a significant difference in your financial resilience.

Review and update your policies: Reassess property values annually to ensure your insurance coverage reflects current rebuilding costs. Outdated assessments can leave you underinsured, forcing significant out-of-pocket expenses during a claim. A greenhouse built for \$8 per square foot two decades ago might now cost three to four times as much to rebuild.

Account for higher costs: Factor rising material and labor costs into your insurance limits. Since 2020, construction input prices have risen 39%, making rebuilding significantly more expensive.

Strengthen property and income protection: Ensure your commercial property insurance covers damage specific to greenhouses, equipment and critical infrastructure. Pair this with business interruption insurance to cover lost income and ongoing expenses if storm damage halts operations.

Tailor coverage with industry-specific carriers: Consider options like wind/hail percentage deductibles and flood insurance through the National Flood Insurance Program to balance costs while maintaining protection. Partner with insurers who understand the horticulture industry and have established relationships with suppliers to access tailored coverage options, potentially lower rates, and better access to needed materials and supplies.

Navigate the claims process: After a storm, document all damage immediately with photos and videos. Contact your insurance provider as soon as possible to begin the claims process. Maintain detailed records of repairs, expenses and communications with your insurer.

Protect your business' future

Convective storms are a growing threat, but proactive strategies can help greenhouse and nursery operators weather the storm—physically and financially. By maintaining adequate insurance coverage, investing in preventative maintenance and preparing for potential downtime, you can build resilience and safeguard your livelihood. Staying informed and prepared isn't just smart—it's essential. **GT**

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