

RISK MANAGEMENT



HURRICANE PREPAREDNESS GUIDE

Natural disasters and catastrophes have become more commonplace in the past couple of years. Disasters are unpredictable and it is not always possible to know when they will occur. Preparation is a key element in protecting people and property.

The Atlantic, Caribbean and Gulf of Mexico hurricane season runs from June 1 to November 30, but a hurricane can occur at any time during the calendar year. From mid-August through mid-October, the activity spikes, accounting for 78 percent of the tropical storm days, 87 percent of the category 1 and 2 hurricane days and 96 percent of the major (category 3, 4 and 5) hurricane days. The following provides useful information on preparedness and knowing what to do before, during and after a hurricane. Many of the guidelines and checklists included in this section are from the Federal Emergency Management Association (FEMA).

Track the Forecasts

Get the latest information to know when to act. Improved forecasting technology makes following storm progress and anticipated track easy. The following resources should be your primary sources:

- The National Oceanic and Atmospheric Administration’s (NOAA) National Hurricane Center , <https://www.nhc.noaa.gov/>
- The National Weather Service, <https://www.weather.gov/>
- Local Weather Stations

Important Phone Numbers

Contact	Phone Number
Police/Fire/Ambulance	
American Red Cross	
Small Business Administration	
FEMA	
US Coast Guard	

Saffir-Simpson Hurricane Wind Scale

Storm Category	Sustained Winds	Type of Damage due to Hurricane Winds
1	74-95 mph	Very dangerous winds will produce some damage: Well-constructed frame homes could have damage to roof, shingles, vinyl siding and gutters. Large branches of trees will snap and shallowly rooted trees may be toppled. Extensive damage to power lines and poles likely will result in power outages that could last a few to several days.
2	96-110 mph	Extremely dangerous winds will cause extensive damage: Well-constructed frame homes could sustain major roof and siding damage. Many shallowly rooted trees will be snapped or uprooted and block numerous roads. Near-total power loss is expected with outages that could last from several days to weeks.
3 (major)	111-129 mph	Devastating damage will occur: Well-built framed homes may incur major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to weeks after the storm passes.
4 (major)	130-156 mph	Catastrophic damage will occur: Well-built framed homes can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Most trees will be snapped or uprooted, and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last weeks to possibly months. Most of the area will be uninhabitable for weeks or months.
5 (major)	157 mph or higher	Catastrophic damage will occur: A high percentage of framed homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Most of the area will be uninhabitable for weeks or months.



Preparations for Hurricane Season

In preparation for Hurricane Season, the following steps should be taken by the end April of each year:

Review your structures

- Keep roof drains and gutters debris free.
- Keep materials like plywood on hand to use as glazing protection against high winds and blowing debris.
- Ensure roofs are free of damage and being maintained.
- Ensure equipment on roofs is properly secured.
- Remove all loose equipment/tools from roof areas.
- Keep sandbags, pumps and other flood prevention and management equipment available and in good working order.

Check your grounds

- Keep trenches and storm drains free of debris.
- Keep sheds and other small outbuildings properly anchored and secured.
- Make sure flood protection devices have been inspected and maintained.
- Relocate any critical or valuable assets to higher ground in case of flooding.
- Remove dead trees and branches to avoid them being projectiles.

Protect your operations

- Make sure data back-ups are up to date and in a safe on-site location.
- Keep emergency generators fueled up and in good working order and load tested.
- Keep your fire protection systems in good working order.
- Compile and keep your emergency contact number for critical vendors.
- Develop/review an emergency response plan. Include provisions for building evacuation; fire; response to medical emergencies; loss of power, water and sprinkler systems; natural gas leakage; chemical spills; flooding and exposed electrical wiring. Distribute procedures to all employees.

- Ensure that all critical equipment has backup power and/or Uninterrupted Power Supply (UPS) systems.
- Ensure that equipment necessary for running backup media has been identified and in good working order.
- Ensure that key safety and maintenance personnel are familiar with all building systems.
- Equip all incoming natural gas and fuel lines with automatic shutoff valves.
- Equip plumbing system with backflow valves.

Prepare your people

- Identify your essential personnel for storm preparation and recovery.
- Keep roles and responsibilities spelled out with business operations preparation, facilities and grounds.
- Compile and keep your employee contact list up to date.
- Keep appropriate emergency supplies on hand and make their locations known. See recommended supply list in Appendix.
- Develop a preferred emergency evacuation plan and communicate to staff.

Check your insurance policy

- Review what your policy covers for natural catastrophes.
- Review your policy to ensure you have adequate limits for all your property values.
- Review your policy to check your deductibles.
- If there are questions, please connect with us. We are happy to do an expedited review to make sure you're prepared.

Guidance for the Storm

In the following sections, you will find preventative tips and recommendations on how to secure your property. Please take time now to read through the information. By taking the time to start planning early, you can create a plan that will have you prepared in the event of a disaster.

Be prepared for wind and water. Wind speeds get the headlines, but a hurricane's soaking rains, tidal storm surges and flooding do as much – if not more – damage.

Before a Hurricane

- Inventory, photo and document business and personal property.
- Maintain an emergency kit. Include flashlights, plastic sheeting, rope, battery-operated radio, blankets and hand tools
- Install shutters or plywood in order to protect windows and doors from wind borne debris.
- Check roof and drains for debris.
- Remove branches or trees adjacent to your building that could potentially fall and damage it.
- Sandbag or install flood barriers in any area subject to flooding.
- Have wood or metal covers available for windows and doors to prevent glass breakage.
- Anchor and brace any large furniture (bookcases, shelves, filing cabinets).
- Relocate any valuable or fragile possessions.
- Secure all utilities including water heaters, gas tanks, and heaters and if necessary, raise them to higher locations to avoid water damages. Turn off if necessary.
- Secure and elevate electronics such as computers, other office equipment and appliances where possible.
- Anchor all structures, tanks and machinery (including exterior items) to foundations.
- Cover and secure all liquid containers (e.g., tanks, vats), especially those containing toxic chemicals and waste and sanitary systems.
- Establish business contingencies with clients and suppliers.
- Keep a list of all vendors' and key customers' telephone numbers available and secured.
- Locate critical machinery, equipment and business records above ground level. If this is not possible, store them within watertight rooms or containers.
- Maintain a minimum 72-hour backup supply of water, nonperishable foods and sanitation materials.
- Move vulnerable equipment, raw materials and finished products away from doors and windows and cover equipment with a water-resistant tarp.
- Post emergency phone numbers to activate emergency response plan.
- Back-up documents that are not easily produced such as insurance documents, legal contracts, tax returns, and accounting statements to avoid water damage.
- Save all your designated contacts and documents in an alternate, accessible off-site location.
- Anchor mobile equipment, signage and other lightweight fixtures or move out of harm's way.
- Safely shut down non-vital systems and potential hazards such as electrical or natural gas supplies.
- Properly secure boats and yachts in anticipation of high winds and tidal wave action.

During a Hurricane

- Use a portable radio or TV to listen to weather forecasts for important storm updates and bulletins on the storms progress.
- Follow any mandatory evacuation orders. Secure and lock building prior to leaving.
- Stay inside and keep away from all windows, skylights and glass doors.
- If there are people in the building, close all interior doors and secure and brace external doors.
- Do not go outside your home or building before confirmation that the storm has passed the area. The eye of the storm could create a temporary and deceptive lull, with high winds still approaching.
- If power is lost, keep the refrigerator closed to keep cold air trapped and delay spoilage of perishable food.
- If you use a portable generator, it should never be operated indoors, in garages, basements or outdoors near any windows, vents or any openings.
- Generators produce carbon monoxide (CO), make sure you have a working CO detector in your home or building.





Guidance for the Storm (continued)

After a Hurricane

- Only enter the building and general area when authorities have indicated it is safe to do so.
- Do not attempt to drive across flowing or standing water.
- Account for all employees who stayed at the facility during the emergency. If someone needs to be rescued, call professionals with the right equipment to help.
- Contact family members to provide an update.
- Do not enter the building until it has been inspected for damage to the utilities and structurally.
- Ensure you have shoes on in case of glass breakage
- Do not use electrical equipment if it is wet or you are standing in water.
- Secure 24-hour security if needed to protect the property.
- Wear personal protective equipment (gloves, goggles, rubber boots, mask, long sleeves and pants) to protect yourself from exposure to mold or bacteria.
- When using a generator, be sure that the main circuit breaker is off and locked out prior to starting the generator.
- Document any areas that sustained damage with pictures and inventory any damaged or missing personal or business property. Do NOT throw away any damaged items until the insurance carrier has given approval.
- Make temporary, not permanent repairs, until an insurance adjuster inspects the damage and provides guidance.
- Have professionals check gas, water and electrical lines and appliances for damage.
- Air out the building by opening doors and windows when possible and when there are no security concerns.
- Avoid breathing dust (potential fungal spores) generated by wet building materials.
- If your property sustained damage, notify your insurance broker/carrier immediately.
- Cover broken windows/doors and torn roof coverings to prevent further rainwater from entering the building.
- Remove any saturated materials and dry out any wet areas with fans and dehumidifiers. A remediation company can perform this work as well.
- Rescue the most valuable items but be careful not to put yourself or employees at safety risk.
- Clean and disinfect everything that got wet from flood water.
- Gently handle fragile artwork especially when wet. Contact a conservator to assist with damaged materials.
- If your insurance company has provided you with a claim's contact number or email address, then please report your claim directly to the insurance company in order to expedite handling.
- Please consult with your insurance company or Risk Strategies if you are approached by a Public Adjuster (PA) or third-party contractor.
- Proceeding with a Public Adjuster prior to discussion will inhibit our ability to provide you with claims advocacy

APPENDIX

Here is a list of items that should be gathered and stored in an accessible location in the event of a disaster.

These items can be for personal as well as business use.

- Battery operated radio or television
- Non-perishable three-day food supply for you and your employees
- Three-day supply of water for you and your employees (One gallon of water per person, per day)
- Coolers and containers for water and washing
- Blankets, pillows, cots, and chairs
- First Aid Kit and first aid manual
- Flashlights, light sticks
- Batteries
- Tool kit (basic tools, gloves, etc.)
- Camera and film for documenting damages
- Whistle/signal flare to signal for help
- Tarps, plastic bags, duct tape
- Cleaning supplies, including mops, buckets, towels, garbage cans, plastic rolls, water vacuums, lubricants (e.g., WD-40)
- Smoke alarms and fire extinguishers
- Electric generator
- Gas for vehicles, generators and other equipment
- Cash, ATM cards, credit cards proper identification
- Emergency contact information such as the nearest hospital, fire, and police, along with:
 - Life safety issues: 9-1-1
 - Small Business Administration (SBA): 1-800-359-2227
 - US Coast Guard: VHF - FM Channel 16, 156.8 mHz or 911
 - FEMA Tele-registration hotline: 1-800-462-9029
 - Insurance company and agent's contact information
 - Restoration Company
 - Utility Companies (i.e. electric, gas, water, plumber, HVAC, etc.)

Want to Learn More?

VISIT OUR KNOWLEDGE CENTER

<https://www.risk-strategies.com/knowledge-center>

ABOUT RISK STRATEGIES

Risk Strategies is a specialty national insurance brokerage and risk management firm offering comprehensive risk management advice and insurance and reinsurance placement for property & casualty, employee benefits, and private client services risks. With more than 30 specialty practices, Risk Strategies serves commercial companies, nonprofits, public entities, and individuals, and has access to all major insurance markets. Ranked among the top brokers in the country, Risk Strategies has over 100 offices including Boston, New York City, Chicago, Toronto, Montreal, Grand Cayman, Miami, Atlanta, Dallas, Nashville, Washington DC, Los Angeles, and San Francisco. riskstrategies.com

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