

RISK MANAGEMENT GUIDEBOOK

Hurricane Preparedness Guidelines



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Property & Casualty
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The following guidelines are offered in the interests of helping you in your storm-related property conservation efforts.

Hurricane Advisories

A **Hurricane Watch** indicates that hurricane conditions are a real possibility, usually expected within 24-36 hours. Listen for additional advisories, and be prepared to take action.

A **Hurricane Warning** is issued within 24 hours before hurricane conditions are expected.

Hurricane Preparedness

(Note: Unless specifically added by a policy endorsement, the costs associated with preparing for a storm are not covered.)

Pre-Storm Planning:

Action items for an impending hurricane (36 hours to landfall):

- Track the progress of the storm path and its intensity.
- As benchmarks are realized, determine if, or when, plan is to be activated.
- Shut down operations that depend on outside power sources, following established procedures.

Outside the Building(s):

- As practical, bring yard storage, machinery and equipment into buildings or otherwise secure it in place to prevent it from being damaged or blown about during high winds. If hazardous materials are involved (e.g. flammable liquids, oxidizers, toxic materials), their relocation should be carefully assessed so as not to increase the loss exposure.
- Check roof-mounted equipment to insure it is securely connected to the building's structural steel. Bolts and guide wires should be tight and free from rust and corrosion. Remove any roof storage.
- To help prevent water leakage or roof collapse, check roof drains to ensure that they are clear and able to drain off heavy rains. Have repairs made to any portion of the roof covering that appears loose, bubbled, or otherwise weakened.
- Cover window and door openings with storm shutters or substantial protective panels. (If any fire exits are to be covered, the building must be evacuated first.)

Inside the Building(s):

- Duplicate important records/papers and move them to a secure location. Back-ups of important computer records should be current, and kept in a secure location - preferably off-site and in a hurricane-safe area.
- Move important materials or equipment from flood-susceptible floors, and away from windows, doors or walls that are not of substantial construction.
- Move hazardous materials (e.g. flammable liquids, oxidizers, toxic materials) from flood-susceptible floors, and away from windows, doors or walls that are not of substantial construction.
- Close fuel valves to non-essential and non-emergency equipment.
- Disconnect power to non-essential equipment susceptible to power surges, or where water leakage or flooding may cause equipment damage or electrocution.

Emergency Response Team, Equipment and Materials:

Hurricane preparation and response

Studies of severe windstorms and floods show that related damages and losses can be prevented or reduced with an organized plan that is activated before, during, and after the storm. When the National Weather Service issues a hurricane warning – hurricane conditions expected within 24-36 hours – an emergency condition should be declared. A hurricane watch, on the other hand, means hurricane conditions are possible, but not imminent.

Pre-storm planning

- Develop an emergency action plan (EAP) and emergency response team (ERT).
- Members of the ERT should understand their specific roles and the overall goal and procedures outlined in the EAP. Members (with alternatives to cover all hours of operation) should also be trained to carry out their specified responsibilities.
- Identify personnel to monitor weather conditions and the storm's progress relative to the path and intensity.
- The ERT leader should have authority to implement the EAP based on pre- designated benchmarks. Responsibilities should include when to shut down operations and send personnel home.
- The EAP should include, but not be limited to the following:
 - Identification of all critical areas of the facility and operations and someone on all shifts who is trained on shutdown procedures with authorization to implement them.
 - Updated list of all relevant telephone numbers and contact information for ERT members, civil authorities, etc.
 - Provisions for backup communications – confirm all cell phones and two- way communication devices are charged.
 - Arrangements for an off-site emergency communications center.
 - Determination of vital company records and plans to protect and relocate them.
 - Arrangements with contractors for supplies and repairs after the storm.
 - Guide for inspections and repairs to roof coverings and edges prior to hurricane season.
 - Having pre-fitted window shutters or plywood for windows and doors where practical. A dry-run of installation should be performed, if possible.
 - Preparation for windstorm-related flooding should be evaluated.
 - Identification of key equipment and stock that requires protection with tarpaulins and waterproof covers.
 - Identification and consideration for removal of trees that could fall, causing damage to buildings, power/communication lines, equipment, etc.
 - Plans for site security after the storm.

During the Hurricane

Arrangements should be made to evacuate the emergency response team before the hurricane strikes, if necessary. If the emergency response team is able to stay on site, a safe area of substantial construction should be available for the team members to occupy. The emergency response team plans should be communicated in advance to local law enforcement officials. The emergency response team should continually patrol the facility as long as it is safe to do so and complete the following:

- Watch for structural damage and make repairs as necessary.
- Watch for causes of fire (e.g. electrical short circuits) and take corrective action as needed. Check sprinkler water pressures frequently and watch for loss of pressure.
- Watch for flooding from rain or tidal surge and deploy sandbags as necessary.

After the Storm

Enforce "No Smoking" rules and curtail the use of heat or spark producing equipment until it is determined that there are no flammable liquid or gas releases.

Use caution before turning on electricity where equipment may be damaged or moisture-laden. Use caution in opening fuel control valves. Check to ensure that piping and equipment is intact, properly supported and not leaking.

Make temporary repairs to the structure and property to prevent further damage. Cover machinery, equipment or materials which may be exposed to the elements. Check fire protection equipment such as fire pumps, alarm systems, and automatic fire suppression to ensure it is in service. Take photographs of damages and maintain an itemized listing of materials and labor used to repair the property and restore operations. Separate undamaged stock from damaged stock.

Recovery / Restoration Checklist (Pre- and Post-event)

This document outlines the tasks necessary and the persons responsible for our “recovery” mode following a Disaster Management Drill or in the event of a fire, explosion or natural peril event.

Component	Activity
Broker	<input type="checkbox"/> Office phone.
	<input type="checkbox"/> Cell phone.
	<input type="checkbox"/> Fax number.
Property Insurer	<input type="checkbox"/> Policy number.
	<input type="checkbox"/> Claim reporting phone number.
	<input type="checkbox"/> Claim reporting fax number.
If Applicable	<input type="checkbox"/> Flood insurer.
	<input type="checkbox"/> Flood policy number.
	<input type="checkbox"/> Claim reporting phone number.
	<input type="checkbox"/> Claim reporting fax number.
Additional Insurers (i.e. specific wind policies, wind buy back policies, etc.)	<input type="checkbox"/> Policy numbers.
	<input type="checkbox"/> Claim reporting numbers.
Information Needed to Report a Claim	<input type="checkbox"/> Insurer and policy number.
	<input type="checkbox"/> Address of loss.
	<input type="checkbox"/> Brief description of damages and date/time incurred.
	<input type="checkbox"/> Contact information for adjuster (provide phone number and cell number, if applicable).
	<input type="checkbox"/> Notify employee families about status of personnel on premises.
	<input type="checkbox"/> Secure a claim/reference number from your insurer when you report your claim.
After the Storm Has Passed and the Claim is Reported	<input type="checkbox"/> Document your damages with photos, estimates, etc.
	<input type="checkbox"/> Whenever possible, make temporary/emergency repairs to mitigate or prevent further damages, as required by your policy.
	<input type="checkbox"/> Make sure your adjuster is properly licensed.
	<input type="checkbox"/> Hire licensed, insured, and reputable contractors to perform work.
	<input type="checkbox"/> Maintain your own copies of all receipts and invoices relating to your loss.
Post Emergency Service	<input type="checkbox"/> Notify and meet with insurance carrier to discuss claim and restoration plans.
	<input type="checkbox"/> Notify Fed, State, local gov't agencies for assistance. (Permits, inspections, certification of occupancy, debris removal/transport/ disposal. Inform them of major restoration plans.
	<input type="checkbox"/> Enact pre-loss agreements.
	<input type="checkbox"/> Determine need for alternate facility if necessary and arrange for move.
	<input type="checkbox"/> Contact vendors for records preservation, equipment repair, earthmoving or engineering.
	<input type="checkbox"/> Determine outsourcing needs, if any.
<input type="checkbox"/> Ensure availability of key management personnel.	

Management	<input type="checkbox"/> Provide cash advances, if appropriate.
Employee	<input type="checkbox"/> Separate damaged property from undamaged property.
Damage Assessment	<input type="checkbox"/> Take photos of or video tape the damage so you can account for all damage related costs.
	<input type="checkbox"/> Take inventory of damaged goods (this can be done with insurance adjuster).
	<input type="checkbox"/> Assess the value of damaged property.
	<input type="checkbox"/> Assess the impact of business interruption.
	<input type="checkbox"/> Keep damaged goods on hand for insurance adjuster
	<input type="checkbox"/> If you release goods to adjuster or salvage, obtain a signed inventory, detailing goods type & quantity.
	<input type="checkbox"/> Establish special job and charge codes for purchases and repairs.
	<input type="checkbox"/> Protect undamaged property and secure the property.
Clean-up	<input type="checkbox"/> Coordinate power restoration with utility companies. Don't energize on your own or you could cause damage and injury.
Operations Resumption	<input type="checkbox"/> Restore sprinkler systems and other fire protection equipment.
	<input type="checkbox"/> Restore equipment & property for critical operations.
	<input type="checkbox"/> Move backup power and equipment into place. This includes backup communication systems.
	<input type="checkbox"/> Ensure personnel safety & security.
	<input type="checkbox"/> Conduct an employee briefing.
	<input type="checkbox"/> Provide employees with MSDSs.
	<input type="checkbox"/> Maintain contact with customers and suppliers.

Note: This list is not intended to be all inclusive. It is a guide to some of the things you should consider in assessing your vulnerabilities and your readiness or capabilities to respond to a fire or natural peril event.

Hurricane Checklist

When preparing for hurricanes, develop a detailed checklist indicating the order in which to shut down processes and secure the facility. To initiate appropriate actions, the length of time needed to accomplish these tasks must be determined in advance. Complete each task during either a hurricane watch or hurricane warning and check it off below. Please add or delete items as needed to customize this for your facility.

Action	Time it Takes	Done										
1. Shut down processes safely		<input type="checkbox"/>										
2. Inspect roof edging strips, gutters, flashing, covering and drains		<input type="checkbox"/>										
3. Inspect sign and stack supports, guy wires, and anchorages		<input type="checkbox"/>										
4. Check for weak door and window latches or hardware or for insecure panel fastening. Expedite repairs.		<input type="checkbox"/>										
5. Protect vulnerable windows from flying debris		<input type="checkbox"/>										
6. Brace unsupported structural members at construction sites		<input type="checkbox"/>										
7. Protect important records from wind, debris, and rain		<input type="checkbox"/>										
8. Up-date important backup records and move them to a location not vulnerable to the same incident		<input type="checkbox"/>										
9. Fill aboveground tanks to capacity with product or water to minimize wind damage (see Flood Checklist for underground tanks)		<input type="checkbox"/>										
10. Anchor structures in the yard that can be moved by high winds, such as trailers, lumber, or any loose yard storage. Move stored materials inside where practical		<input type="checkbox"/>										
11. Assemble the following supplies and equipment at a central, secure location: <table border="0" style="width: 100%; margin-left: 20px;"> <tr> <td>▪ Emergency lighting</td> <td>▪ Shovels and axes</td> </tr> <tr> <td>▪ Tarpaulins</td> <td>▪ Power and manual tools</td> </tr> <tr> <td>▪ Lumber and nails</td> <td>▪ Roofing paper</td> </tr> <tr> <td>▪ Sandbags</td> <td>▪ Caulking compound</td> </tr> <tr> <td>▪ Tape for windows</td> <td>▪ Chain saws</td> </tr> </table>	▪ Emergency lighting	▪ Shovels and axes	▪ Tarpaulins	▪ Power and manual tools	▪ Lumber and nails	▪ Roofing paper	▪ Sandbags	▪ Caulking compound	▪ Tape for windows	▪ Chain saws		<input type="checkbox"/>
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Resources & Links

General Hurricane and Disaster Preparedness

Ready.gov link: www.ready.gov/business

Offers preparedness information for business continuity planning.

<http://www.osha.gov/SLTC/etools/evacuation/index.html>

OSHA e-tool on emergency planning – Emergency Evacuations and Procedures.

<https://www.redcross.org/about-us/news-and-events/news/2019/time-to-get-ready-for-2019-hurricane-season.html>

American Red Cross Information on preparing your workplace and your employees. Phone: 866-438-4636

<https://www.fema.gov/emergency-management-agencies>

Federal Emergency Response Agency – state directories. Phone: 800-621-3362

NOAA National Weather Service & National Hurricane Center

<http://www.noaa.gov/weather>

The National Weather Service (part of NOAA) is an excellent source of up-to-date and accurate information on hurricanes and tropical storms.

<https://www.nhc.noaa.gov>

Excellent NWS -National Hurricane Center resource page tracking current storms and discussing hurricane hazards, risks, and preparedness activities.

Planning for You and Your Family

<https://www.fema.gov/national-flood-insurance-program>

National Flood Insurance website offers information on hurricane preparedness.

<https://www.weather.gov/safety/hurricane>

When a hurricane is headed your way, TAKE ACTION at the appropriate time