



# HURRICANE PREPARATION AND PLANNING GUIDE

## PRE-HURRICANE

**Many actions can and should be taken before the hurricane is imminent. Some of these actions are:**

- Alert appropriate personnel – employees, Emergency Response Team (ERT), especially those who will be staying on site during a hurricane. Personnel should remain only if safe to do so.
- Advise local authorities if any personnel will be staying on site. Provide support and assistance to the families of those that will remain on site.
- Communicate employee evacuation plans. Be sure to have employee home and emergency contact lists.
- Communicate emergency policies and procedures.
- Provide contact lists and supplies (water, nonperishable food, first-aid kits, flashlights, hand-held radios, cell phones, etc.) to employees who stay on site during a storm.
- Establish communication procedures to be used during the storm.
- Arrange for distribution of resources following the storm to employees:
  - Bedding
  - Tarps
  - Food
  - Temporary housing
  - Chainsaws
  - Personal claims assistance
- Monitor storm by designating a weather watcher or person who will monitor weather conditions and who will keep the ERT leader apprised of weather conditions.

### **The emergency action plan should include the following:**

- Knowledge of all critical areas of your operations.
- List of critical telephone numbers and contacts for local offices of emergency preparedness (civil defense) and for your Gallagher claims contacts.
- Back up communications systems, such as two-way radios or cellular phones. Be sure to have spare batteries and a diesel-driven emergency generator on site.
- Possible off-site meeting area such as a small office space or hotel meeting room just outside the hurricane area, in case you are unable to remain on site.
- Determination of which company records are vital, and where to relocate them.
- Identification of a hot site (an off-site data processing location where you can continue business immediately) or a cold site (an off-site location where you can set up your own data processing equipment).
- Prior agreements with contractors for supplies and repairs to be called upon after a hurricane.
- Good idea to use contractors who are outside potential hurricane areas.
- Have existing emergency supplies; maintain throughout hurricane season.
- Have loss prevention supplies:
  - Straps or other means on hand to brace/anchor yard storage, signs cranes and roof-mounted equipment
  - Sandbags and an ample supply of brooms, squeegees and absorbents to help remove water
  - Tarpaulins or waterproof covers
- Inspect and repair roof coverings prior to hurricane season.
- Have supply of prefitted hurricane shutters and/or plywood for windows and doorways.
- Remove any large trees that could damage buildings, fire pump houses, or power and communication lines.
- Establish contracts with site security that can be put in place immediately after a hurricane.

## IMPENDING HURRICANE

### Actions which should be taken within days of a hurricane:

- Stay up to date with storm's progress and prepare to implement hurricane emergency action plan.
- Prepare to shut down operations as needed and following established procedures.
- Protect your assets:
- Make inspections, clear and make repairs as needed – check drains, catch basins, gutters and flashing.
- Strap or anchor to the roof deck support assembly (e.g., the joists) all roof-mounted equipment such as HVAC units and exhaust vents.
- Install hurricane shutters/plywood over windows and doors.
- Clear outdoor area of anything that could potentially blow away or damage a facility. Anchor or relocate anything loose.
- Protect computers, machinery and stock with tarpaulins and waterproof covers.
- Check back-up equipment and communication devices. Check to see if emergency generators are available and operational.
- Inspect all fire protection equipment.
- Make sure that employees and response team have proper supplies and equipment (drinkable water, nonperishable food, medical, flashlights, walkie-talkies, cash for food and supplies).
- Repair and fill tanks (water, fuel, vehicles).
- Check for any chemicals, if found on site: isolate, neutralize, or remove.
- Turn off gas and shut down all nonessential electrical equipment to minimize fire loss.

## DURING THE HURRICANE

**Emergency response personnel should only stay at the facility if it is safe to do so.**

- Assigned personnel from response team should patrol the property and watch for roof leaks, pipe breakage, fire or structural damage. However, during the height of a hurricane, it is most important to keep personnel safe and in a place away from wind and flood.
- Monitor any boilers that must remain on line.
- During power failure, turn off electrical switches to prevent reactivation before necessary checks are completed.

## AFTER THE HURRICANE

**Actions immediately following a hurricane can significantly impact the magnitude of loss and insurance recovery. It is Important to:**

- Secure the site.
- Survey for damage.
- Survey for safety hazards:
  - Live wires
  - Poisonous gases
  - Leaking gas
  - Damage to foundations
  - Flammable liquids
  - Damage to underground piping
- Make immediate repairs to any damage to the automatic sprinkler system and get sprinkler protection back in service as soon as possible.
- Contact your Gallagher representative, assigned adjuster and carrier.
- Establish personnel who will be coordinating repairs and begin to notify contractors. Prior to initiating repairs, it is important to be sure that safety systems are implemented fire-safe conditions have been secured.
- Begin salvage and recovery and protect from further damage:
  - Cover broken windows and torn roof coverings
  - separate damaged goods
- Clean roof drains and remove debris from roof to prevent drainage problems.
- Conduct visual inspection of open bus bars, conductors and exposed insulators before reenergizing main electrical distribution systems.

