June 1 is upon us and the start of the Atlantic hurricane season. The COVID-19 pandemic has definitely garnered our attention and energy the past few months; however, natural disasters will not wait for the pandemic to subside. It is time to think about the hurricane season and making sure you are prepared. Companies that prepare early in most cases come out with less damage and are able to get their businesses back up and running sooner. Below is a famous quote by Benjamin Franklin:

“An ounce of prevention is worth a pound of cure.”

— Benjamin Franklin
The National Oceanic and Atmospheric Administration (NOAA) predicts 2020 to be an above normal hurricane season. The outlook predicts a 60% chance of an above-normal season and 30% chance of a near-normal season. Predictions are not guarantees, but they should be taken into account in the planning phase.

It is easy to think about all the hurricane predictions that were going to threaten in a major way that fizzled out. You are left to wonder why you went through all the work to prepare. Unfortunately, the timing, path, and category of a hurricane are ever changing during the event. You cannot afford to wait until the last minute to determine what to do. Several hurricanes have brought complete devastation to certain areas and remind us that they must be taken seriously. To reduce time and expense and better protect property and people, preparation is one of the most important aspects of dealing with any possible emergency to limit risk and damages.

This document provides a basic overview of preparedness and action before and after a hurricane to ensure you are as prepared as possible in the event of a hurricane. By no means does it serve as an exhaustive list of actions to take. Listen to and/or consult with local and state authorities for additional hurricane preparedness information.

**Definitions**

**Tropical Depression** - A tropical depression is a tropical cyclone that has maximum sustained surface winds (one-minute average) of 38 mph (33 knots) or less.

**Tropical Storm** - A tropical storm is a tropical cyclone that has maximum sustained surface winds ranging from 39-73 mph (34 to 63 knots).

**Hurricane Watch** - A watch indicates that hurricane conditions with winds of 74 mph or higher are a possibility within 48 hours in advance of the onset of tropical storm force winds.

**Hurricane Warning** - A warning indicates that hurricane conditions of 74 mph winds or higher are expected within 36 hours in advance of the onset of tropical storm force winds.

**Hurricane Categories** - National Hurricane Center

**Category 1** - Winds of 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.

**Category 2** - Winds of 96 – 100 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.

**Category 3** - Winds of 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.

**Category 4** - Winds of 130 to 156 mph – Since 2001 there have been 24 Category 4 hurricanes.
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.

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.

**Preparedness**

Preparing staff in advance can greatly improve outcomes in the event of a hurricane. Preparedness should start before hurricane season approaches. The official hurricane season (Atlantic Ocean, Caribbean Sea, and Gulf of Mexico) is from June 1 to November 30th. The peak season is from mid-August to late October. Wind, storm surge, and heavy rainfall tend to cause the most destruction from a hurricane. Your plans should involve preparation for all three. According the National Oceanic and Atmospheric Administration, inland flooding accounts for more than 50% of deaths each year. Develop plans and have discussions with local emergency management and various emergency response companies well before the season begins. Make sure your employees are prepared.

Below are some items to consider well before the hurricane season begins:

- **Emergency Action/Disaster Plans** - Have developed and reviewed emergency action and response plans that include steps to be taken before, during and after the storm. Learn about your community’s emergency plans, warning signals, evacuation routes, and locations of emergency shelters.
  
Continuity Plans - Develop a continuity plan. Experts estimate that 75% of business without a continuity plan will fail within 3 years of a disaster.  
https://www.fema.gov/media-library/assets/documents/89510

Backup Communications - Have provisions for back up communications.

Emergency Phone Numbers - Keep an updated list of phone numbers of managers, associates, vendors, utility companies, emergency responders, state and local authorities. Have available when not at company premises. Set up a telephone calling tree. Include emergency phone #’s key employees can be reached outside of business phones.

Internal Communication - Identify and notify associates that will report to work before, during and after the storm

Vendors/Contractors - Contact vendors and contractors to prepare for post-storm expectations and services. Develop networks, communication, and necessary agreements, with vendors for any supplies that may be needed before and/or after a hurricane.

Water - Have plenty of clean potable water available to supply employees when back to work.

Energy/Fuel Supply - Ensure vehicles, generators, or other sources of energy supply like propane tanks are filled as early as possible.

Medical (First Aid) supplies

Personal Protective Equipment - Have available equipment to protect employees during the preparation and any repair or cleanup projects after the hurricane, such as, gloves, safety glasses, high visibility vests, steel toed shoes, hard hats or bump helmets, ear protection, face masks, etc.

Evacuation Areas - Safe areas identified to relocate to within the facility during the storm, if employees remain at the business during the hurricane. Discuss and communicate plans and actions to shelter in place or fully evacuate premises.

Utilities and Emergency Systems - Key staff members on securing utilities systems and emergency equipment operation

Communication with Local/State Authorities - Keep an open line of communication with local and state authorities at all times to know what is being required and recommended as the hurricane approaches and left the area.

Evacuate or Not?

One of the most important decisions to make is to stay in place or go. Part of the decision will depend on local authorities, which may require evacuation of a certain area. You should consider plans well ahead of storms as to how your company will react in either situation. When deciding to evacuate, it is best to not wait too long. Delayed decisions may either prevent or slow down
the process of evacuation and even getting hotel rooms if necessary. If you decide to evacuate, try to secure the property as much as possible to prevent unauthorized people from entering your property to steal or cause damage.

**Building (Outside)**

- Verify that rooftop and exterior electrical mechanical equipment are secure with all covers in place. Secure roof top equipment such as exhaust fans, wind turbines, antennas, heating, air conditioning, and satellite equipment. When reasonable, remove antennas and satellite equipment from roof.

- Verify that all windows and doors close and seal properly. Cover with plywood or Hurricane shutters. Caulk around doors. Consider placing sandbags at the base of doorways.

- Verify that exterior siding, flashings, fixtures are secure

- Verify that exterior and emergency lighting are tested and operational

- Ensure that yard and parking lot storm drains are clear and unobstructed to allow water to drain properly

- Verify all gutters are clean

- Trim all trees and remove dead limbs that could fall and damage buildings, power lines, vehicles, etc. Move vehicles away from trees, signage, and other obstacles that could blow over on vehicles.

- Verify that lot exterior lighting is operational

- Move and/or secure as many non-fixed items or objects, such as, tables, signs, chairs, small (portable) storage sheds, benches, planters and trash cans that could blow away in the wind from the exterior to an indoor area for protection. These items that could take flight in the wind can damage other buildings or vehicles and injure people.

- When possible, wrap items in plastic, even gas pumps and dispensers, for protection from water intrusion and wind. Maintain records from tank gauge and monitoring systems to compare with results after the storm.

- Take photos and video of interior and exterior of building.

**Building (Inside)**

- Records - A system for important records to be duplicated to an off-site safe and protected location. If kept located within the building locate them in an area that will be protected from water damage.

- Relocate valuable items, electronics and files by taking them off the floors of below grade facilities or any area that is prone to flood.
RISK ENGINEERING

HURRICANE SEASON – Are You Ready?

Make sure floor drains and catch basins are clean and sump pumps are working. Consider installing a battery op-erated sump pump if the electricity is turned off or lost in the event of storm.

Anchor and brace any large furniture (bookcases, shelves, filing cabinets, water heaters, etc.) to wall studs.

**Utilities (Gas, Water, Electric) Supplies**

Examine which utilities are vital to your business’s daily operations. Discuss with providers potential alternatives and identify back-up options.

Turn off all utilities before any evacuation, if that were to occur. Turn off all electricity to underground stor-age tank systems, including power to dispensers, pumps, turbines, automatic tank gauging consoles and lighting.

In flood zone areas, above and below ground propane tanks should be anchored per local authority having jurisdiction.

Empty and/or turn off piping of flammable gas or liquids should the piping break during the storm. If remov-ing liquids from containers or tanks, dispose of them safely in an approved method.

**Emergency Equipment**

Verify that emergency generators / switchgear are tested, serviced and fueled. Follow safety procedures with generators to reduce the risk of injury from carbon monoxide. Do not use gasoline generators indoors.

Verify that spare fuel filters, oil filters and engine oil are on hand

Verify that fire pumps are tested, serviced and fueled

Verify that equipment and lighting utilizing battery backs up have been tested and are operational

Verify that radios and cell phones are operational with spare batteries and backup power packs are charged.

Verify that battery powered NOAA weather radio(s) are functional, if available.

Identify and verify operation of equipment on emergency power
Vehicles

☑ Verify that all vehicles have been serviced, gassed up are ready to transport in the event of an evacuation.

☑ Move vehicles, if possible to a more secure place and higher ground, if possible to avoid flooding. Develop a relationship with another entity to move vehicles inland to an area that would provide these protections.

☑ Prior to the storm, take photographs of vulnerable, critical, and heavy equipment.

Returning and Responding After the Hurricane

☑ Assign a recovery team to assess the property for damage.

☑ Monitor radio and television reports to determine if and when you will be allowed to return to your business, if you evacuated the property.

☑ When any area is evacuated there is a risk of looting. Be cautious when returning to property and be in communication with security personnel to ensure your business is safe to return. If you find the property has been vandalized or looted during the storm contact local authorities immediately as well as your insurance company.

☑ Assess safety hazards to include water leaks and damage inside buildings, impaired fire protection equipment, damaged or exposed power lines and gas leaks. If any gas appliances have been flooded, have them inspected by a qualified service technician.

☑ If there is damage to the building, as much as possible try to mitigate and prevent further damage to property.

☑ Take detailed photos of damage to buildings and contents prior to clean-up.

☑ Keep employees informed of any unsafe conditions.
Hurricane Supplies & Equipment

It is not always easy to predict or know what supplies you may need in the event of an emergency. Take the time to prepare and identify what you may need ahead of time. Below are some optional supplies you may want to consider having on hand or access to in the event of a hurricane:

- Portable generators (serviced and tested)
- Extension cords, splitters, and power strips
- Spot coolers/refrigerated trailers
- Box or pedestal fans
- Portable fuel/gas cans
- Siphon, hose & pump
- Water extraction equipment and supplies (on hand and operational)
- Battery powered lanterns or other temporary, portable lighting
- Flashlights
- Batteries - all sizes, including lantern
- Chain saw - spare chain, bar, oil, and 2 cycle oil
- Chain, rope, twine
- Tarps (blue poly-tarps) – Large enough tarps that may be needed for roof repair.
- Caution tape
- Circular saw, cordless drills, and screwdrivers
- Plywood or shutters
- Screws, fasteners, and shutter hardware
- Plastic sheeting, duct tape, staple guns, roofing nails, tin tags, hammers, and tools
- Extra towels and washcloths
- Antibacterial wipes
- Rain gear or ponchos and boots
- Work gloves and safety glasses
- Cleaning supplies and equipment
- Extra-large trash bags
- Garage brooms
- Lawn and garden rakes
- Housekeeping
- Cots, sleeping bags, blankets
- Hand sanitizer
- Mosquito repellant
- First aid kits
- Bottled water
- Cell phones with direct connect capabilities
- Wireless broadband cards for laptop computers
- Two-way radios
- Bullhorn
- Spare batteries, car chargers, inverters for all communications equipment

Monitor bulletins on local television, radio stations and community communication channels for the latest storm information.

Additional information:
National Hurricane Center website: [nhc.noaa.gov](http://nhc.noaa.gov)
American Red Cross: [redcross.org](http://redcross.org)
FEMA: [fema.gov](http://fema.gov)

Your safety is important to us. Being prepared prior to a storm can help limit serious property damage and injuries to you and your employees. If you do sustain damage or require assistance, call our claims office at **1-800-690-5520**. We’re here to help.