

# To The Point

## Hurricane Preparedness

CHUBB®



Hurricanes have shown us the devastating power and the costly destruction they can deliver. According to the Insurance Information Institute, over the 20-year period from 1993 to 2012, hurricanes and tropical storms made up 40.4 percent of total catastrophe losses.

A hurricane is a severe tropical storm that forms in the North Atlantic Ocean, the Northeast Pacific Ocean, or the South Pacific Ocean. Hurricanes need warm tropical oceans, moisture, and light winds above them. If the right conditions last long enough, a hurricane can produce violent winds, incredible waves, torrential rains, and floods.

Hurricane season runs from June 1 to November 30. Don't get caught off guard. Advances in technology and weather tracking have made it easier to detect these storms before they make landfall. Proper preparation and action steps can help reduce damage and potential loss of life dramatically.

### **Steps to take before hurricane season**

- Establish or review an Emergency Action Plan that considers prevention, warnings, emergency response, evacuation criterion, facility shut down, disaster recovery, and key personnel.
- Designate an Emergency Coordinator and Emergency Action Team with an operating command center. Schedule meetings and drills to ensure members know their roles and responsibilities.
- Review your Emergency Action Plan with the local emergency management office and know your community evacuation plan.
- Confirm that you can receive the local NOAA radio frequency. The National Weather Service uses NOAA Weather Radio to deliver critical information and storm updates.
- Detail communication procedures for employees, suppliers, vendors, contractors, and clients. Maintain a current list of key contacts with telephone numbers and addresses. Keep a copy accessible offsite.

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**A Hurricane Watch** indicates the possibility of hurricane conditions within 36 hours.

This watch should trigger your facility's Emergency Action Plan and initiate protective measures.

**A Hurricane Warning** indicates that sustained winds of at least 74 mph are expected in 24 hours or less.

By the time a warning is issued, your protective actions should be nearly complete and personnel moved to a safe location.

- Secure or brace outside storage tanks, sheds, and other structures.
- Maintain a supply of plastic or tarpaulins to cover water-sensitive equipment.
- Buy plywood (min. 5/8") or shutters to protect doors and windows.
- Ensure proper working condition for emergency equipment, such as flashlights as well as battery-powered radios, drills, and saws.
- Understand critical facility utility needs, particularly energy. Identify and perform preventative maintenance on back up resources such as emergency generators.
- Stock non-perishable food, first-aid supplies, and drinking water.
- Create an emergency evacuation kit for employees and their families.
- Identify alternate types of transportation available in the area and establish relationships with rental companies.
- Provide cellular or satellite phones to essential personnel.
- Review your insurance policies to determine if you have adequate flood and wind insurance.
- Inspect roofs and flashing to ensure they are secured properly.
- Trim trees and shrubbery with safety in mind. Avoid electrical lines and excessive heights.
- Clear loose and clogged rain gutters and downspouts. Check drain pumps.
- Prepare to cover all windows and doors with shutters or other shielding materials.
- Anchor all equipment stored outside.
- Secure outdoor cranes in accordance with manufacturer's instructions.
- Brace all signs, tanks, and roof equipment.
- Remove all awnings and lightweight outdoor coverings.
- Protect vital records against flooding and wind.
- Elevate all possible valuables off the floor onto furniture and shelving.
- Secure back-up records off site, away from the targeted hurricane area.
- Ensure an adequate stock of non-perishable food, first-aid supplies, drinking water, and other supplies for staff and emergency crews.
- Check batteries in flashlights and radios.

#### **Steps to take when a hurricane watch is issued**

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- Activate your facility's Emergency Action Plan and ensure that copies are accessible off site. It is also a good idea to have cash on hand.
- Listen frequently to radio, TV, or NOAA Weather Radio for official bulletins on the storm's progress.
- Evacuate non-essential personnel.
- Fill emergency generator and fire pump fuel tanks.
- Move fuel and service emergency vehicles and generators inside the building or to a safe location.
- Inspect storm, roof, and floor drains to ensure they are free of debris and fully functional.

#### **Step to take when a hurricane warning is issued**

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- Listen closely to radio, TV, or NOAA Weather Radio for official bulletins.
- Complete preparation activities, such as putting up storm shutters and storing loose objects.
- Patrol the facility, as long as it is safe to do so.
- Check for leaks and fire protection system impairments.
- Shut off valves when pipes have broken.
- Complete emergency repairs that are safe to perform.
- Move to a safe area before you are cut off by floodwater. Use sandbags if necessary.
- Follow instructions issued by local officials. Leave immediately if told to do so!

#### **Steps to take after a storm**

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- 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.
- Use caution in flooded areas. Floodwaters may be contaminated by agricultural or industrial chemicals, or hazardous agents.

- Do not attempt to drive across flowing water. As little as six inches of water may cause you to lose control of your vehicle. Two feet of water will carry away most cars.
- Stay away from standing water. It may be electrically charged from underground or downed power lines.
- Conduct a preliminary inspection to verify stability before entering a flooded, formerly flooded, or wind-damaged building. If there is extensive damage, have a professional engineer or architect certify that the building is safe for work.
- Have professionals check gas, water and electrical lines, and appliances for damage.
- Assess damage to buildings and equipment.
- Photograph and document all damage. Notify your insurance agent as soon as possible.
- Restore protection including repairing damage to fire sprinkler and other protective systems. Notify Chubb Risk Consulting of any fire protection system impairments.
- Carefully monitor salvage and repair efforts where cutting, welding, or any hot work is involved. Be sure to follow the Chubb Hot Work Permit Program.
- Special fire watch procedures should be put in place if automatic fire detection / protection has not yet been restored.
- Make temporary repairs to protect the building and contents. Remove and discard porous organic materials that have become wet or visibly contaminated.
- Use a flashlight for emergency lighting. Never use candles and other open flames indoors. Only use tap water for drinking and cooking after local officials have reported that it is safe to do so.
- When using a generator, be sure that the main circuit breaker is off and locked out prior to starting the generator. This will prevent inadvertent energizing of power lines and help protect utility line workers from possible electrocution.
- Avoid breathing dust (potential fungal spores) generated by wet building materials.

#### **Learn More & Connect**

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For more information on protecting your business, contact your local risk engineer, visit the [Chubb Risk Consulting Library](#), or check out [www.chubb.com/riskconsulting](http://www.chubb.com/riskconsulting).

