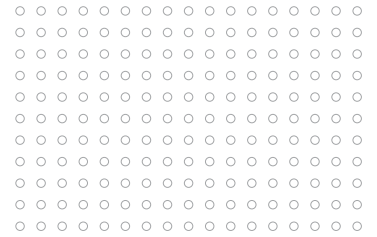


Hurricane Preparedness



The Atlantic hurricane season runs from June 1st through November 30th. Based on a 30-year climate period from 1991 to 2020, an average Atlantic hurricane season has 14 named storms, 7 hurricanes and 3 major hurricanes ([NOAA](#)).¹ This trend of more frequent and severe storms highlights the importance of [storm preparation](#). It is essential to establish a plan for before, during and after a storm to protect your people, property and profitability. The following serves as a guide to minimize the impact of such a disaster.

Goals of Disaster Management Planning

The three main goals of disaster management planning are to manage the business during the crisis, resume normal operations as quickly as possible and recover losses when it is over. By taking these goals into account when surveying the most critical areas of the business and the most likely disaster scenarios, organizations can determine what steps need to be taken to be fully prepared.

Manage the Business During Crisis

Employees should be the priority when it comes to disaster management planning. Their safety, as well as their ability to manage the crisis and return to work quickly, is of paramount importance.

This means defining their roles and responsibilities during and after a disaster. The clearer the plan, the more effective it will be. Most important is communications, because managing a business during a disaster can be difficult. Facilities may not be accessible and critical systems may be down. Coordinating staff (often at makeshift locations or at home) is impossible without an emergency communications plan and a coordinator to manage it.

Beyond good communications, organizations need to ensure employees get paid, work only in safe environments and, in extreme situations, get access to crisis counseling.

Resume Normal Operations Quickly

The goal of disaster management planning is to resume normal operations as quickly as possible. To facilitate a quick recovery, every organization should develop detailed plans that address key areas. Specific individuals should be identified that will be responsible for restoring IT and facilities. If damage is severe, recovery can take time and, in many cases, local or regional government agencies must be dealt with before facilities can be reopened. The right contacts should be part of the pre-disaster plan.

The secret to a speedy recovery is a good plan.

Recover Losses

The midst of a crisis is no time to be documenting property — and if property is destroyed it can easily be forgotten and never claimed.

The key to quickly recovering losses is to document property as a matter of course and update the record regularly. If property is documented, photographed and videotaped beforehand, insurance claims can be processed quickly and efficiently.

¹ National Hurricane Center and Central Pacific Hurricane Center, National Oceanic and Atmospheric Administration (NOAA), <https://www.nhc.noaa.gov/climo/>

It is also important to carefully record all extraordinary expenses during and after a disaster. Proper documentation can speed up the claim process. Insurance brokers, agents and claims professionals should be contacted before hiring any outside agencies, and contracts for non-emergency services should not be signed before speaking with an insurance representative to make sure the cost is covered and under what circumstances.

Prior to the storm

Understand Your Insurance & Protect Your Risk

- Review your insurance program on an annual basis and make sure your limits are adequate.
- Conduct a risk assessment of your property. Evaluate potential disruptions to your operations.
- Understand your risk to catastrophic (CAT) events. Consider CAT Risk Modeling of your portfolio.
- Have a recent appraisal of your property to determine adequate values & replacement costs.
- Keep your property in good repair. Update building systems as recommended.

Emergency Response Plan & Communication

- Review emergency response and disaster recovery plans.
- Establish an emergency response team/crisis management team and delegate responsibilities.
- Gather emergency contact information for both internal and external contacts.
- Identify when to activate the plan.
- Establish notification processes with employees, customers, etc.
- Hold training sessions for your employees on emergency response and notification plans.
- Develop a relationship with a restoration contractor before an event. Contractors will typically commit their resources to current clientele, and it is much harder to find a restoration company after an event.
- Monitor weather forecasts and sign up to receive emergency alerts.

Evaluate the Physical Protection of Your Property

- Consider taking photos of your property in its existing state.
- Bring exterior equipment/items indoors.
- Add extra protections to property to prepare for impact of storm.
- Ensure equipment such as emergency generators and boilers are fueled and functional.
- Compile preparedness kit with essential supplies: flashlights, batteries, plywood, screws, first aid kit, charged communication device, bottled water, non-perishable foods, etc.

Protect Business Critical Information & Records

- Back up critical information and data to the cloud.
- Prioritize equipment, electronics, stock, or records to be covered/protected from damage.

When the Storm Hits

Monitor the Event

- Monitor [weather forecasts and emergency alerts](#).
- If you are safe onsite, continuously monitor the property for structural damage, pipe breaks, fire, etc.

Initiate Emergency Response Plan

- Secure the facility for storm impact.
- Monitor building systems for continuous operation.
- During a power loss, shut down electrical switches to prevent system reactivation without the necessary checks being performed.

Keep Yourself & Others Safe

- Remain indoors in a safe location.
- Communicate with employees and tenants.
- If you are ordered to evacuate, you must do so immediately.
- Take necessary paperwork with you, along with important supply kits and any valuables.

After the Storm has Passed

Only return to your property when officials determine it is safe to do so.

Document & Protect

- Secure the property and safeguard any undamaged property.
- Be sure to document any damage to your building with photos and/or video.
 - Include photos or notes of any debris before removal and clean-up.
- Use personal protective equipment for cleanup.
- Do what you can to protect your property from further damage.
- Survey the damage and evaluate any potential hazards (live wires, piping, etc.). Make temporary emergency repairs to mitigate damage.
- Re-establish site security and life safety systems.
- Restore equipment and property for critical operations.
- Contact your insurance broker/carrier if you have damage or questions.

Restoration & Recovery

- Contact response team and restoration company to begin remediation process.
- Contact utility providers and advise on the status of operations.
 - Coordinate power restoration with utilities — do not energize on your own.
- Maintain contact with delivery/suppliers/vendors for accessibility and status updates.
- Hire reputable contractors and obtain Certificates of Insurance (COIs). Keep a record of all receipts and invoices relating to your property claim.

Resumption of Operations

- Establish an alternate work area and centralize administrative functions to quickly recover essential business functions.
- Consider renting equipment as necessary to restore operations, such as generators.
- Communicate reopening steps and strategy with affected employees, tenants, etc.
- Lastly, once operations are safely resumed, reflect on the event and review/update emergency plans accordingly for future events.

Planning for disasters can be the difference between a business's success or downfall. Understanding readiness plans and developing continuity management strategies can be complex, but HUB's Risk Services Division can help.

This hurricane preparation guide serves to help your business become more resilient to storms and respond once disaster strikes. HUB Risk Services can provide consultative services to help you prepare for and manage a wide array of continuity risks.

Reach out to your local **HUB Representative** or visit our [Hurricane Resource Center](#) for more information.

We're HUB

When you partner with us, you're at the center of a vast network of experts. We advise you on how to confidently identify, quantify and reduce risk through tailored solutions, so that you can protect what matters most: your people, your property, and your profitability.

Learn more at hubriskservices.com