



American Specialty
INSURANCE

Hurricane **Preparation**

A Guide for Businesses,
Homeowners, and Boaters





Preparing for the Hurricane Season

At Brown & Brown, we provide insurance and risk management solutions to help protect and preserve what you value most. That's why we created this Hurricane Preparation Guide to help you protect your business, home, and boat in the event of a hurricane.

Hurricane Preparation Guide

Please remember, your first priority should be to ensure your safety and the safety of your employees, family, and others in your community.

Hurricane Overview:

- Hurricanes can produce winds in excess of 155 miles per hour, causing catastrophic damage to coastlines and several hundred miles inland.
- Hurricanes can also lead to storm surges along the coast and cause extensive damage from heavy rainfall.
- The Atlantic hurricane season lasts from June to November, with the peak season from mid-August to late October.



Preparing Your Business

This section of the guide is intended to help you prepare your business for a hurricane.



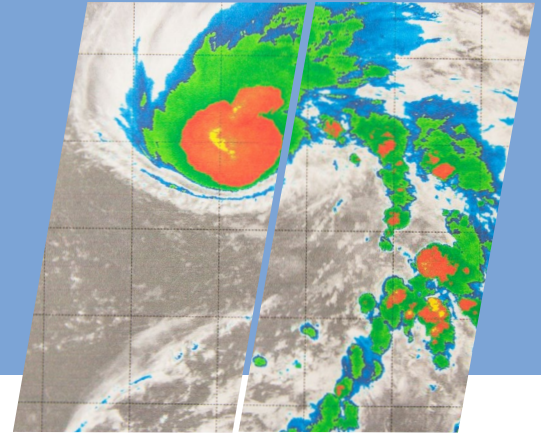
The items and issues listed below are general in nature and may not address all issues or preparations that may be necessary for a given location or occupancy.

Please remember the first priority is to ensure employee safety.

- Identify those employees who are needed to maintain or protect the site and those who should evacuate.
- Determine which operations are critical and the time required to properly shut down each operation.
- Determine what resources are needed and their availability.

Impending Hurricane

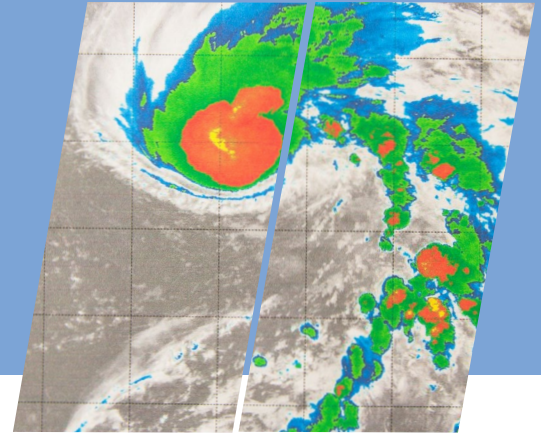
36 to 48 Hours Prior to Landfall



- ☐ Monitor weather news resources. Map the hurricane's progress and stay up-to-date on the storm's path.
- ☐ Inspect and repair drains, gutters, and flashings.
- ☐ Remove all loose objects from the roof. Strap or anchor all roof-mounted equipment such as HVAC units and exhaust vents to the roof structure (e.g., the joists).
- ☐ Consider stopping operations that rely on outside power sources.
- ☐ Check the following supplies:
 - Batteries
 - Lanterns (check fuel and mantle supplies)
 - Portable radios (operable and charged)
 - Cellular phones (operable and charged)
 - First aid supplies
 - Bottled water
 - Nonperishable food
 - Heavy tarps (for roof or window damage)
 - Heavy gauge plastic sheeting (to cover equipment, supplies, etc. in the event of leaks or building damage)
 - Rope
 - Plywood and dimensional lumber (two-by-fours)
- ☐ Start and run all fire pumps, generators, and sump pumps for 30 minutes or more.
- ☐ Update employee home and cell phone lists. Consider gathering email addresses for an email distribution list.
- ☐ Update phone lists of roofing, electrical, restoration, and equipment contractors.
- ☐ Protect/relocate vital records as necessary. Instruct employees to put files away in cabinets and to remove all loose files from floors and desks. Confidential, critical, or valuable documents should be properly secured.
- ☐ Backup all electronic data and store in a water/wind protected site. Consider sending copies of backups to other facilities not in a hurricane zone.
- ☐ Review insurance policy. Schedule a call with your broker, claims preparation team, and restoration companies to ensure a rapid response after the storm passes.

Impending Hurricane

36 to 48 Hours Prior to Landfall



- ☐ Install hurricane shutters/plywood over windows and doors, making sure not to block emergency exits. Brace large openings such as dock doors.
- ☐ Anchor, secure, dispose of, or relocate anything in the yard that could potentially blow away or blow into and damage a facility, such as:
 - Loose yard debris
 - Nonessential yard equipment
 - Flammable/combustible/corrosive liquid drums – do not move these items into main building
 - Portable buildings (sheds, trailers, etc.) –these items should be securely anchored
 - Outdoor signs
- ☐ Inspect all fire protection equipment (sprinkler control valves, fire pumps, suction tanks, etc.).
- ☐ Identify areas of refuge for employees that are to remain on site.

Imminent Hurricane

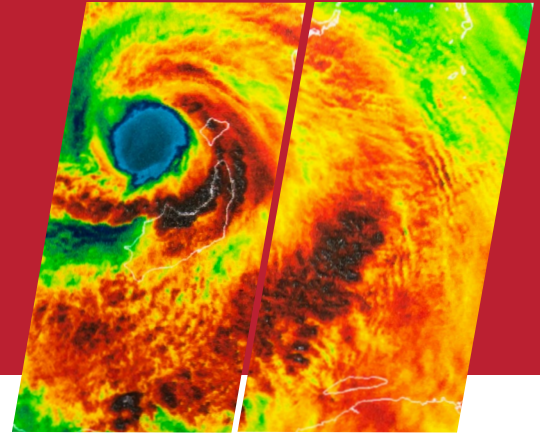
36 Hours Prior to Landfall



- ☐ Ensure employees who are to remain have current telephone contacts, lists, supplies, and equipment (potable water, nonperishable food, first aid supplies, flashlights, walkie-talkies, cellular telephones).
- ☐ Have cash on hand for post-hurricane needs (buying food and supplies or paying employees and contractors).
- ☐ Anchor or fill above ground tanks with product or water.
- ☐ Clean roof drains, storm drains, and catch basins.
- ☐ Remove or secure satellite dishes and antennas.
- ☐ Cover computers, machinery, and stock with tarps, plastic, or waterproof covers (focus on critical or valuable items first).
- ☐ Arrange for incoming shipments to be diverted. Expedite outgoing shipments as much as possible.
- ☐ Relocate remaining storage as high off the floor as possible or at the very least onto pallets.
- ☐ Isolate, neutralize, or remove any chemicals that can react violently with each other.
- ☐ Contact the gas utility. Determine if it is advisable to turn off the gas valve.
- ☐ Inform employees how to obtain information on site closure and reopening.
- ☐ Notify vendors, delivery companies, truckers, and site visitors of site closure.
- ☐ Revise telephone answering system to inform callers of site closure.
- ☐ Tour the entire property. Check roofs, roof-mounted equipment, yards, signs, doors, windows, electrical systems, and the interiors.
- ☐ Prepare to deactivate, and disconnect if possible, all noncritical, nonessential, and sensitive electrical equipment.
- ☐ Plug or seal floor drains, if appropriate.

During the Hurricane

Emergency response personnel should stay if safe to do so.



- ☐ Patrol the inside of the property continuously, and watch for roof leaks, pipe breakage, fire, or structural damage.
- ☐ Personnel should have a refuge available that is safe from wind and flooding. Refrain from being outdoors. Wind-borne objects can be dangerous.
- ☐ Constantly monitor any boilers that must operate.
- ☐ If power fails, turn off electrical switches, and if possible, close main gas valves to reduce risk when service is restored.

After the Hurricane

Inspect. Report. Recover.



- ☐ Contact your Brown & Brown broker and claims representatives.
- ☐ Take photographs/videos of all damaged areas (property, products, etc.).
- ☐ Report injuries, state of building, impairments of utilities, community services, and conditions (roads, sewers, water, etc.) to management.
- ☐ Check foundations and piping. Secure the site (lock doors, fences, etc.).
- ☐ Inspect roofs (entire area and perimeter), roof mounted equipment, walls, windows (outside and inside), doors, and the entire yard. Clean roof drains and remove debris from roof to prevent drainage problems.
- ☐ Eliminate safety hazards such as live wires, leaking gas, flammable liquids, and hazardous materials releases. **DO NOT TOUCH OR MOVE EXPOSED BARE WIRES.** Call the proper utilities for handling these situations.
- ☐ Repair damage to automatic fire sprinkler systems and restore protection as soon as possible. Use impairment monitoring system whenever automatic fire sprinklers and/or water supplies are impaired.
- ☐ Contact your risk/insurance manager in case of loss.
- ☐ Call key personnel and restoration contractors to start repairs. Make sure safety systems are fully operational before work is allowed to begin. Control smoking. Use cutting and welding permits. Make contractors responsible for fire-safety conditions.
- ☐ Begin salvage as soon as possible to prevent further damage.
- ☐ Cover broken windows and torn roof coverings immediately.
- ☐ Separate damaged goods but do not accumulate combustibles inside buildings.
- ☐ Contact your insurance company for guidance in restoring fire protection.
- ☐ Visually check damaged bus bars, conductors, and insulators before re-energizing main electrical distribution systems. In case of doubt, contact an electrician. **DO NOT TOUCH OR MOVE EXPOSED BARE WIRES.**



Preparing Your Home

This section of the guide is intended to help you prepare your home, your belongings, and your family for a hurricane.



Hurricane Preparation Guide

The items and issues listed below are general in nature and may not address all issues or preparations that may be necessary for a given location or occupancy.

Please remember the first priority is to ensure safety.

- Create a hurricane emergency plan for your family that includes an emergency kit, communication plan, and evacuation plan.
- Prepare your house and yard to protect against wind and flood damage.
- Prepare vehicles with fuel and emergency supplies in case of evacuations.
- Determine if you have additional property in the hurricane zone and take steps to safeguard (i.e., boats).

Home Preparation



- ☐ Build an emergency supply kit and make a family communication plan.
- ☐ Learn the elevation level of your property and whether the land is flood-prone to best protect against the likelihood of storm surge or tidal flooding.
- ☐ Learn hurricane evacuation routes and how to find higher ground. Determine where you would go and how you would get there if you needed to evacuate.
- ☐ Cover all of your home's windows. Permanent storm shutters offer the best protection for windows. A second option is to board up windows with $\frac{5}{8}$ " marine plywood, cut to fit and ready to install. Tape does not prevent windows from breaking.
- ☐ Install straps or additional clips to securely fasten your roof to the frame structure. This will reduce roof damage.
- ☐ Be sure trees and shrubs around your home are well trimmed so they are more wind resistant.
- ☐ Clear loose and clogged rain gutters and down spouts.
- ☐ Reinforce your garage doors. If wind enters a garage, it can cause dangerous and expensive structural damage.
- ☐ Make plans to secure your property. Bring in all outdoor furniture, decorations, garbage cans, and anything not tied down.
- ☐ Determine how and where to secure your boat (if applicable).
- ☐ Install a generator for emergencies.
- ☐ If in a high-rise building, be prepared to take shelter on or below the 10th floor. If in a home, determine the best location for a safe room.

What to Prepare. Where to Keep It.



- Keep this kit in a designated place and have it ready in case you have to leave your home quickly. Make sure all family members know where the kit is kept. In case you are stranded, keep a kit of emergency supplies in your car.



Preparing Your Boat

This section of the guide is intended to help you prepare your boat for a hurricane.



Hurricane Preparation Guide

The high winds and rising storm surge a hurricane can create or bring can be especially devastating to vessels located in its path.

With that said, there are certain measures you can take to help mitigate the damage to your vessel. Please keep in mind these actions should be done well in advance of the approaching storm, and you should never “ride out the storm” on your vessel, as safety should be paramount.

Boat Preparation

Before & After the Storm



Before the Storm:

- ☐ Review policy and hurricane storm plan. Many policies written today require strict adherence to the plan or coverage can be severely limited. Some policies require the vessel be hauled out of the water while other policies require a certain number of lines or a specific line diameter. Keep policy in a safe place in case of a claim.
- ☐ Stow all cushions, canvas, antennas, and any other items which can easily fly away.
- ☐ If boat will be kept in water, add fenders to keep from rubbing against the dock. Be sure lines are tied in anticipation of rising tide due to storm surge.
- ☐ If boat will be kept on trailer or dry docked, be sure to move the boat inland and store away from any trees which can topple.

After the Storm:

- ☐ Assess damage and do anything you can to avoid further damage.
- ☐ Document the damage by taking photographs.
- ☐ Contact your insurance agent and file a claim with the carrier.
- ☐ Avoid operating the vessel in waterways as there may be submerged debris from the storm.



Storm Surge

The greatest potential for loss of life related to a hurricane is from the storm surge.



A storm surge is water pushed toward the shore by the force of the winds swirling around the storm. This advancing surge combines with the normal tides to create the hurricane storm tide, which can increase water level to heights affecting roads, homes, and other critical infrastructure.

Wind-driven waves are superimposed on the storm tide. This rise in water level can cause severe flooding in coastal areas, particularly when the storm tide coincides with the normal high tides.

Because much of the United States' densely populated Atlantic and Gulf Coast coastlines lie less than 10 feet above average sea level, the danger from storm tides is tremendous. The storm surge combined with wave action can cause extensive damage and severely erode beaches and coastal highways.



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