



ATLANTIC HURRICANE SEASON
JUNE TO NOVEMBER
PEAKS AUGUST TO OCTOBER

Hurricane & Windstorm Preparedness

Protect Your Assets with Smart, Strategic Planning

When a hurricane or windstorm crisis arises, it is often too late to plan and implement an adequate response in the wake of confusion, emotional distraction, and muddled coordination. The physical integrity of the property and the continuity of the operations depend upon having a sound pre-planned crisis management plan.

The two primary goals of a **Hurricane & Windstorm Preparedness Plan** are to protect lives, property and other assets of the organization, and to ensure a prompt and efficient transition from emergency operations back to normalcy. Failure to implement proper loss control practices can produce a direct, tangible loss that must be paid for with dollars that would otherwise be used for operations and investment.

Typically, when you hear bad weather is coming, companies may spring into action to ensure any buildings, fleet, etc. are safe. But what about workers' compensation concerns? Do you have an employee handbook that includes an inclement weather policy? Employees need to know what is expected of them during varying types of inclement weather. Will you pay an employee when the

office or business is closed due to weather emergencies? Do you have an "out of office" communication to let employees know the situation exists? This can be via an email, text, social media, or a phone call from management personnel. Lastly, assess your business liability if you do decide to stay open. **OSHA** and the **CDC** both offer guidance on these types of concerns. You can also call your PMA Risk Control Consultant for assistance.

When formulating a plan for your facility, it is extremely important to understand the effects that a windstorm catastrophe could have on the property and continued operations. For instance, a hurricane can be foreseen by monitoring weather forecasts and allow time for efficient implementation of precautionary actions. A less foreseeable weather event such as a tornado requires more specialized planning involving the implementation of time-related loss reduction controls and procedures designed to reduce loss severity. Properly planning for these crises by implementing pre-loss and post-loss objectives will help you reduce potential losses arising from natural catastrophes.



The **Hurricane & Windstorm Preparedness Plan** addresses two areas: **Pre-emergency Actions** (including various loss prevention and loss reduction measures), and **Post-emergency Recovery Actions**. The five basic steps associated with developing a formalized plan are outlined below and include the following:

1. **Obtain management or board of directors' support and prepare a written policy and program.**
2. **Establish responsibilities and authority to designated personnel.**
3. **Organize and plan to handle emergencies and inform employees.**
4. **Educate and train personnel.**
5. **Audit and update the plan periodically.**

PRE-EMERGENCY ACTIONS

Facility Susceptibility Review

- **Evaluate structures** (including buildings, storage areas, utility buildings, antennas, etc.) and assess their condition and susceptibility to damage from high winds or from collapse due to ponding water or snow load. Consider modifications or additional reinforcements to any structure that would be highly susceptible to collapse or wind damage.
- **Regularly inspect the grounds** to assess the condition of trees and shrubs. Dead, dying or diseased trees and dead wood (limbs, branches, or sections of tree) must be removed since these can cause significant damage or personal injury during high winds. Additionally, trees and shrubs should be trimmed so that they will not rub against the building. For large trees and expansive properties, it is strongly suggested that a tree maintenance program be implemented utilizing a certified tree expert and arborist.
- **Survey the property** to identify equipment, inventory, stock, furniture, decorations, etc., that are kept outside that would be susceptible to damage or being uplifted during high winds. Such items should be listed and actions established for pre-storm precautions.

Pre-Storm Precautions

- **Establish a Storm Emergency Team and Action Plan.** The Action Plan should include team member responsibilities before and during a storm, and clean up, salvage and restorative operations after a storm. The plan should also have a communication plan, provisions for emergency evacuation and/or shelter in place strategies, and a list of resources that could be utilized in an emergency.
- **Exercise and update the plan on an annual basis.** This would include tabletop or full drills conducted by the storm emergency team and a review of all resources listed in the plan.
- Develop a **list of emergency phone numbers of contractors** and appoint a designated person to monitor weather reports daily.
- **Train employees on the plan.**



INSPECT YOUR PROPERTY FOR CONDITIONS THAT COULD MAKE IT MORE SUSCEPTIBLE TO THE IMPACTS OF A COMING STORM.



- Create and maintain a **storm kit for the emergency team.** Kit may include food provisions, water, flashlights, battery powered radio, rain gear, list of emergency contacts etc.

Buildings

- Check that **windows and doors are weather-tight.** Repair and secure any broken panes, loose framing, and shutters.
- Provide **storm shutters or board up** windows and doors at first sign of an advancing storm.
- **Before and during the storm, close windows, doors, or other building openings** and keep these openings closed and covered. An open door or window can allow wind to blow into the building, possibly increasing damage to the roof.
- **Inspect roof coverings.** Loose coverings should be nailed down or covered with sandbags (without blocking roof drains).
- **Inspect ballasted (stone) roof coverings.** Ensure that roof ballasts are uniformly dispersed. If the ballasts are not evenly distributed, redistribute evenly or add material.
- **Inspect roof perimeter flashing.** Nail down loose sections. Replace rusted nails or anchor bolts as needed.
- **Brace unsupported structural members** with struts, cables or additional diagonal bracing and laterally support non-reinforced block walls on both sides at construction sites.



- **Secure or remove work-in-progress**, temporary storage, temporary structures, or trailers and scaffolding.

Stock, Inventory, Outside Furniture/Amenities, Storage or Equipment

- Review inside storage arrangements and **relocate susceptible materials to safe areas away from windows, doors** and other openings. Place stock that is susceptible to water damage on skids or on other support structures so that it is off the floor.
- **Remove outside furniture** and **building amenities** (such as awnings, lamps, etc.) that would be **susceptible to high winds**, relocating them to inside areas. Anchor yard storage or furniture that cannot be moved.
- Secure, remove, or otherwise **protect fine arts and valuables inside**, especially those items close to window openings.
- Secure hoisting or loading equipment such as cranes and bulk cargo loaders.
- **Anchor, brace or secure combustible/flammable liquid tanks.**
- **Relocate outside combustible/flammable/chemical liquid drums** or portable containers inside or to a properly sheltered area.
- **Inspect storm drains** to ensure they are open and flowing. Clear and maintain the area of debris that may clog the drain during the storm.

Vehicles

- **Move vehicles away from physical structures** that could be damaged during a hurricane/storm.
- **Secure vehicles on higher ground**, away from coastal areas and sources of local flooding.
- **Curtail driving vehicles during storms** and monitor routes to avoid driving in areas threatened by floods or high water.
- **Avoid storing valuable items and inventory in vehicles** that could be damaged.

Utilities/Electronic Data Processing Equipment

- **Institute an emergency repair program** with utility contractors to restore the loss of electricity, gas, telephone services, water supply or other necessary utility service.

- Anticipate worst-case scenarios and **evaluate the need for systems providing emergency power.**
- **Ensure data** processing software, files, records, etc. are properly **backed up** and **transported offsite to a “safe” location.**
- **Shut off gas supplies.** Shut off flammable and combustible liquid and gas lines at their source to prevent the discharge of such materials from piping broken by windblown debris. Support or protect exposed piping, if possible.
- **Shut off electrical equipment** in areas that might be flooded. If the entire facility is exposed, shut off building power at the main building disconnects.
- At locations where power loss is likely or expected, **shut down** (following normal shut down procedures) **electrical equipment where unexpected power loss will cause significant loss to products or equipment.** For example, if the equipment requires electricity to keep materials from solidifying (specifically molten metals). Otherwise, ensure that there is a reliable alternative power supply for this highly damageable equipment or process.
- **Establish a reserve fuel supply** equal to the normal supply or provide a safe alternate fuel source for sufficient duration.
- **Fill the fuel tanks for emergency generators** or other back-up power sources.

Fire Protection Equipment/Domestic Water Lines/ Plumbing

- **Keep fire protection equipment operational.** Install barriers around sprinkler risers and control valves to protect them from floating debris from possible floodwater.
- **Inspect and repair fire protection equipment.** Activate systems as soon as possible.





The following precautions should be used in the event of flooding caused by a windstorm:

- ✓ Lubricate sprinkler control valves and locks to reduce future rusting and ensure ease of operation.
- ✓ Label location of outside sprinkler control valves and hydrants for easy visibility. Routinely inspect valves.
- ✓ Protect fire pump equipment or boilers in a flood prone area with sandbags or other diking material.
- ✓ Review location and condition of hand-operated domestic valves that prevent backflow through plumbing fixtures or drain sewers. Install valving if necessary.
- ✓ Clear floor and yard drains. Monitor these drains during the storm to make sure they remain clear.
- ✓ If water is expected to enter the facility despite physical barriers, apply a rust preventative compound to pumps, blowers and compressors that can't be relocated.
- ✓ Develop an emergency contingency plan in case the surrounding area is impassable.
- ✓ Contact manufacturers and contractors of critical machinery to establish a contract for priority support with backups.

POST-STORM ACTIONS

- Immediately initiate salvage activities, including returning fire protection systems to service. Look for downed live power lines, leaking flammable liquid or gas transfer lines and structures in danger of collapse. Separate damaged materials from undamaged materials; cover equipment and stock that is now exposed to weather; utilize the "Hot Work" Permit System when necessary; eliminate ignition sources as much as possible and institute a fire watch until normal operations are resumed.
- Develop plans to secure the facility against onlookers and trespassers.
- Provide an updated communication to all employees.

Please contact your PMA Risk Control Consultant if you need assistance in setting up a **Hurricane & Windstorm Preparedness Plan**. Although the threat of these catastrophe hazards sometimes seems remote, it is always better to be prepared for emergencies before they happen. Don't wait to deal with a crisis. **BE PREPARED.**

NOTE: There are several sources for additional information regarding specific wind resistant construction techniques and building materials, including [The Institute for Building and Home Safety](#), [FEMA](#), [NOAA](#), and your local building inspection department.

If you have any questions or would like additional information, please contact your local PMA Risk Control Consultant or reach out to us at heretohelp@pmagroup.com.

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IMPORTANT NOTICE

The information and suggestions presented by PMA Companies in this risk control technical bulletin are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related or other laws or regulations. You are encouraged to alter the information and suggestions to fit the specific hazards of your business and to have your legal counsel review all your plans and company policies. PMA Companies and Old Republic Companies do not provide legal advice and the information and suggestions in this bulletin should not be construed as such.

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