

HURRICANE PREPAREDNESS 101



**EGIS INSURANCE & RISK ADVISORS
FLORIDA INSURANCE ALLIANCE**

Creating a Hurricane Preparedness Plan is critical in reducing your risk exposures and resuming normal operations as quickly as possible after a storm. Identifying your emergency team structure, designating team leaders and assigning roles and responsibilities are a few of the initial steps to take when starting the planning process.

The Egis Storm Center has several resources including a series of checklists to assist in the planning process. Given the importance of this process, a few of the major areas your plan should address will be summarized here:

- **If more than one location, have separate plans for each location.**
- **Identify Key Emergency Team Leaders** who will have responsibility for implementing their area of the Hurricane Preparedness and Recovery plan. Determine a chain of command regarding communication protocol for employees, customers and vendors. Include contingencies.
- **Determine other team members** who will be on the Hurricane Preparation and Recovery team. Ensure all are aware of their responsibilities and properly trained on their duties. Do not assume everyone will be available, especially if a mandatory evacuation is ordered. Include contingency staffing.
- **Ensure the plan has a list of tasks for all phases** i.e., planning before hurricane season, preparing for an approaching storm and returning post-storm. Ensure leaders are responsible for all phases and functional areas/tasks.
- **Establish a Hurricane/Disaster Kit** for each location that is stocked with essential supplies including food, fresh water, personal power sources, cell or satellite phones, etc.
- **Determine what equipment, inventory and other valuables** needs to be moved to a separate and secure location and make arrangements in securing a relocation facility.





- **Clearly define specifics for the protection of buildings, data, records, equipment and inventory.** Ensure storm shutters, plywood and other protective materials are on-hand to install and secure all openings susceptible to high wind and heavy rain. Ensure all data backups are remote from the storm area.
- **Create an emergency contact list with cell phone numbers and back-up contact numbers of all employees, your Egis/FIA Account team, key suppliers/vendors, etc.**
- **Develop separate detailed communication plans for employees, customers, and vendors.** It is best to have a central point-of-contact for employees and customers. Have a process for essential employees to report their status during the storm.
- **Ensure the process to communicate updates to employees, customers and vendors has proper management oversight where all updates are approved before made.**
- **Develop special HR policies and procedures for emergency work.** Ensure it addresses compensation and out of pocket expense policies for any downtime during the storm or temporary relocation or working remotely.
- **Identify any employees with special needs or other considerations that may need extra time or care to properly prepare and evacuate the storm area.**
- **Identify any special policies or procedures for employees to report storm-related injuries or related medical problems.** Ensure employees are familiar with the process on how to notify the proper team member(s) or property damage and losses.
- **Clearly communicate your Hurricane Preparedness Plan and the associated process for communicating notifications during the storm to all employees.** Review related HR Emergency policies /procedures and ensure employees know when the office will close and how to monitor office status remotely including reporting in their status during the storm.

Every Organization Needs a Plan!

- **Review all insurance policies** in advance to ensure adequate coverage and that you are familiar with the companies' duties / responsibilities to prevent unnecessary loss and know how to file claims. Ensure the appropriate insurance Team Leader is prepared with a claim tracking system and other resources. The Egis Storm Center has Claim filing and Contact information that will be useful to have on-hand.
- **Identify key vendors** for storm restoration to assist in post-storm clean-up, equipment repair and other potential needs. Make arrangements in advance so the vendors are on standby. Ensure agreements/contracts have the appropriate indemnification language to protect the organization from third party liability.
- **Develop post-storm return** procedures on how the property and buildings will be inspected before allowing employees and any third party contractors on-site to ensure there are not any hazardous exposures. Develop safety procedures for the emergency team that will initially perform inspection and clean-up duties.
- **Check with local officials** and first responders in advance to understand how they will communicate status updates and ensure that it is accounted for in your plan.

Other information to assist in the Hurricane Preparedness and Recovery process is available in the **Storm Center**. There are also links to relevant external sites that can be helpful. Please check the site often as updates will be made periodically.



FUTURE UPDATES

Egis is committed to making the Storm Center a valuable tool for our Members. Accordingly, we will continue to enhance the Storm Center by adding additional information, articles and helpful links. Please check back frequently to stay up-to-date.



IMPORTANT TERMS TO KNOW

- **Tropical Depression:** A tropical depression is defined as an organized system of clouds and thunderstorms moving in a circular motion with maximum sustained winds of 38 miles per hour or less.

- **Tropical Storm:** A tropical storm develops when the winds within a tropical disturbance reach 39 miles per hour and move in a circular pattern in a counter clockwise direction.

- **Hurricane Watch:** A hurricane watch is issued when a hurricane becomes a threat to coastal areas. Businesses should monitor and be prepared to take precautionary measures promptly if a hurricane warning is issued.

- **Hurricane Warning:** A hurricane warning is when hurricane force winds, dangerously high water, and rough seas are expected in a specific coastal region within 24 hours and precautionary measures should begin immediately.

NOTE: Once a hurricane warning has been issued it is important for people in the forecasted affected area to monitor radio and television weather reports for important information and instructions.

- **Storm Surge:** A storm surge is a dome of water pushed onshore by hurricane and tropical storm winds. Storm surges can cause extensive flooding and damage. Surges can reach 25 feet high and extend for 50-100 miles.

- **Hurricane:** Hurricanes are products of a tropical ocean, a warm, moist atmosphere and are powered by heat from the sea. They generate high sustained winds over many miles and create coastal and low land flooding.

- **Hurricane Season:** The official season for hurricanes in the United States is June 1 through November 30. The number and severity of storms fluctuates from year to year determined by atmospheric and ocean temperatures.

(www.nhc.noaa.gov) - The NHC mission is to save lives, mitigate property loss, and improve economic efficiency by issuing the best watches, warnings, forecasts, and analyses of hazardous tropical weather and by increasing understanding of these hazards. The NHC vision is to be America's calm, clear, and trusted voice in the eye of the storm and, enable communities to be safe from tropical weather threats.

HURRICANE CATEGORIES

The National Weather Service rates hurricanes by their intensity, using a scale of one to five. The damage expected from the different categories of storms detailed below is typical; however actual damage will vary depending on building code compliance, conditions of the structures, zoning restrictions, and other variables.

CATEGORY 1

- Winds of 74 to 95 mph
- Some damage to well-constructed frame structures roofs, shingles vinyl siding and gutters
- Uprooting of shallowly rooted trees and snapping of large branches
- Extensive damage to power lines could result in power outages of some

CATEGORY 2

- Winds of 96 to 110 mph
- Major roof and siding damage to well-constructed frame structures
- Uprooting or snapping of shallowly rooted trees could block roads
- Near total power losses can be expected and last for several days to weeks

CATEGORY 3

- Winds of 111 to 129 mph
- Major damage or removal of roof decking and gable ends of buildings
- Many trees snapped or uprooted blocking numerous roads
- Electricity and water could be unavailable for several days to to weeks

CATEGORY 4

- Winds of 130 to 156 mph
- Severe damage can be expected to well-built framed buildings with loss of most of roof structure and/or exterior walls
- Most trees will be snapped, or up-rooted and power poles downed
- Fallen trees and power poles could isolate areas
- Power outages could last several weeks to months
- Area will likely be uninhabitable for some time

CATEGORY 5

- Winds of 157 mph or higher
- A high percentage of framed structures will likely be destroyed with total roof failure and wall collapse
- Fallen trees and power poles could isolate areas
- Power outages could last several weeks to months
- Area will likely be uninhabitable for some time

