Safe Harbour Underwriters, LLC©

Safety – Security – Protection

PROPERTY HURRICANE PREPAREDNESS PLAN AHEAD

Prepare for Hurricane Season – The Plan

Elements of the Plan may include the following items outlined below:

To prevent damage and minimize the loss you must be prepared **Before A Disaster Occurs.**

- Get help! Assemble an **Emergency Response Team**!
- Safety and protection during **The Storm.**
- Establish procedures to be followed **After The Storm**
- Are all important **Documents** secure?
- Did your plan work? **Training, Drills and Evaluation Process.**
- Do you have **Emergency Supplies?**
- Other resources – **Websites**

*Every property regardless of size should have a **Plan!***

Before The Storm - Things To Consider

- Closely monitor television, radio, internet or NOAA Weather Radio to keep abreast of storm progress in the area.
- Secure objects that might blow away or cause damage (e.g. trash cans, signs, pool furniture etc.).
- Inspect roof-mounted HVAC equipment for loose debris and necessary repairs.
- Have straps or other means to reinforce/stabilize signs, roof mounted equipment etc.
- Instruct residents to remove all patio and balcony items (pots, plants, furniture etc.).
- Remove above items from balcony of residents who are not at home.
- If storm shutters are on the building – ensure they are utilized.
- Close and protect all windows and glass doors.
- If there are no shutters use plywood to board up windows.
- No plywood, use masking or electrical tape in an X pattern on both sides of the glass.
- Shut-down critical areas of facility (e.g. gas, sewer and water).
- Inspect storm sewers and catch basins; clear away debris to avoid back-up.
- Clear out clogged rain gutters and down-spouts; secure loose gutters and downspouts.
- Ensure roof is inspected prior to hurricane season (and repaired or replaced if necessary).
- Order/maintain emergency supplies (e.g. plywood, nails, tarps, flashlights, etc.).
- Determine which company records are vital and make plans to secure them.
- Set-up contingency plan for off-site communication center (e.g. hotel room).
- Arrange alternative communication methods/devices (messaging, two-way radios).
- Maintain ongoing agreements with contractors (local and outside your area).
- Maintain an updated list of emergency contacts (e.g. fire department, police etc.).
- Keep shrubs and tree limbs trimmed.
- Prepare for windstorm related flooding (e.g. sandbags, absorbents etc.).
- Site security might be required after the hurricane – plan ahead.

Emergency Response Team - Things To Consider

- Establish who will lead the team (usually the manager of the property).
- The team leader will assemble the team.
- There should be a clear line of authority between the leader and team members.
- Team leader should be available at all times to team members.
- Team leader should understand the property layout and emergency procedure plan.
- If team leader is not available, alternatives should be assigned.
- Maintain updated contact information for all team members.

- Each team member should be assigned duties:
  - Who will collect and store unit owner keys?
  - Who will inspect property before the loss?
  - Who will secure property after the loss?
  - Who will shut-down critical systems?
  - Who will contact vendors?
  - Who will contact the insurance agent?

- The team may include some or all of the following:
  - Property Manager
  - Condominium Association board members.
  - On-site staff management (administrative and maintenance).
  - Insurance agent
  - Contractors (disaster recovery, electricians, plumbers, elevator, roofers etc.).
  - Accountant
  - Banker
  - Contracted Security Services

During The Storm – Things To Consider

If you choose to remain in the property rather than evacuate:

- Frequently listen to broadcast updates of storm's status.
- Turn off gas and electricity.
- During the height of the hurricane remain in a safe place.
- Stay away from windows and doors, even if they are covered.
- Take refuge in a small interior room or hallway where structural support is strongest.
- Remain indoors – go to designated shelters or basement areas.
- Do not be fooled by eye of the hurricane if it passes over you. If it is directly over head, there will be a lull in the wind lasting several minutes to half an hour or more, and then strong winds and weather will recur.
- Be alert for tornadoes, which can happen during a hurricane or after it passes.
- Wear a hard hat, if possible.

After The Storm - Mitigation Efforts

- Wait until public broadcast has declared the area safe before surveying the damage.
- Secure the site and be very careful moving around property.
- Watch for live electrical wires, shattered glass, splintered wood, debris, gas leaks etc.
- Do not turn on electricity unless it has been officially declared safe to do so.
- Assemble your Emergency Management Team.
- Inspect the property and appoint clean-up crews.
- Contact your insurance agent or company to report the damage.
- Call your contractors to address emergency problems immediately.
- Retrieve your emergency supplies and materials to make temporary repairs.
- Mitigate your loss (e.g. cover broken windows, put tarp on the roof).
- Immediately report broken gas, sewer and water mains to the respective utilities.
- Be alert for potential fire hazards such as leaking gas lines.
- Be alert for pools of water near electrical equipment and appliances.
- Be alert for spills of combustible materials.
- Open clogged pipes and catch basins.
- Prepare for possible flooding from storm or damaged water barriers.
- Clean roof drains and remove debris from the roof to prevent drainage problems.
- If sprinkler system is damaged – repair immediately.

Important Documents – Are They Secure?

- Preservation of important records.

- Property manager and staff should determine in advance which records should be given special protection.

- Identify the minimum information or documents that must be readily accessible to perform essential functions before, after and during the storm.

- Examples of Important Documents include:
  - Plan drawings of property.
  - Financial reports.
  - Insurance documentation.
  - Accounting records.
  - Contact information sheets.

- Options for protecting documents include:
  - Backup the computer system.
  - Storing digital records (backup tapes and disks) in insulated cabinets.
  - Arranging for evacuation of records to backup facility.
  - Making copies of paper records.
  - Storing records in a different building (offsite).
  - Storing records in fireproof cabinets.

Training, Drills & Evaluation – Things To Consider

Training

- There must be on-going training for all team members.
- The plan must be reviewed, practiced and studied by all team members.
- Team members should tour property with property manager and/or engineer.
- Team members need to visualize property in crisis mode.
- Team members need to focus on entrances and exits; roof and basement access; mechanical equipment; emergency equipment; telephones and other communication equipment; stored chemicals and hazardous waste; location of essential keys; and life-safety, equipment.
- Know where utility shut-off are located (switches should be labeled).
- Know where fire extinguishers are located and how to operate them.
- Know where elevator controls are (if applicable).
- Know who to contact for disposal of hazardous materials.
- Invite the police and/or fire departments to provide information.
- Invite your insurance agent to do regular catastrophe planning seminars.
- Invite vendor partners (e.g. restoration and other contractors) to do presentations.
- Prepare newsletters and information mailings to team members and residents.
- Create an information section on your website.

Drills

- Schedule drills to enable emergency team members to instinctively respond.
- Have both scheduled and surprise drills.

Plan Evaluation and Review

- After each drill or storm critique plan.
- Do emergency team members understand their roles and responsibilities?
- Are emergency team member names and telephone numbers up to date?
- Are there problem areas and resource shortfalls?
- Are photographs and blueprints and other records up to date?
- Does the plan consider on-going changes in occupant profile?
- When personnel responsibilities change.
- When layout of facility changes.

Emergency Supply List – Things To Consider

- Roof tarps
- 5/8 inch marine plywood pre-cut to fit and ready to install
- Sandbags
- Flashlights
- Batteries
- Hammer and nails (other tools)
- Masking, duct or electrical tape
- Mops and brooms
- Generators
- Saws
- Axes
- Portable lights
- Hard hats
- Extension cords
- Ladders
- 2-way radios

Websites – Information Sources

- Floods - The Awesome Power (NOAA)
- Hurricanes – Unleasing Natures's Fury (NOAA)
- Thunderstorms… Tornadoes… Lightning – Natures's Most Violent Storms (NOAA)
- Surviving The Storm – A Guide To Hurricane Preparedness (FEMA)
- Are You Ready: A Guide To Citizen Preparedness (FEMA)
- Emergency Management Guide for Business and Industry (FEMA)
- How to Plan for Workplace Emergencies and Evacuations (OSHA)

Most of these publications can be downloaded from the respective government agency web sites.

Web Sites:

www.nws.noaa.gov

www.fema.gov

www.ready.gov

www.redcross.org

Local television station websites and local newspaper websites can be a valuable source of information.

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Note: The information contained in this booklet is intended as a guideline only. Although the information is comprehensive , it cannot be all-inclusive. This information offers you suggestions that you can build into your plan to minimize windstorm related damage. If you need help , or would like someone to review your plan for you, contact your insurance agent.