



**Safe Harbour  
Underwriters, LLC<sup>®</sup>**

*Safety – Security – Protection*



**PROPERTY HURRICANE PREPAREDNESS  
PLAN AHEAD**



## Prepare for Hurricane Season – The Plan

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**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

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- 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

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- 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

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### **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

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- 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?

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- 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**

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### **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

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- 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

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- Floods - The Awesome Power (NOAA)
- Hurricanes – Unleashing Nature's Fury (NOAA)
- Thunderstorms... Tornadoes... Lightning – Nature'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](http://www.nws.noaa.gov)

[www.fema.gov](http://www.fema.gov)

[www.ready.gov](http://www.ready.gov)

[www.redcross.org](http://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.