



# FranklinStreet

INSURANCE SERVICES

## HURRICANE PREPARATION MANUAL 2020

# HURRICANE PREPAREDNESS

June 1st began the Atlantic hurricane season which runs through November 30th. This season is expected to be very active. NOAA's Climate Prediction Center is forecasting a likely range of 13 to 19 named storms (winds of 39 mph or higher), of which 6 to 10 could become hurricanes (winds of 74 mph or higher), including 3 to 6 major hurricanes (category 3, 4 or 5; with winds of 111 mph or higher). NOAA provides these ranges with a 70% confidence. An average hurricane season produces 12 named storms, of which 6 become hurricanes, including 3 major hurricanes.

Preparedness is the key to mitigate damage to your property and ensure safety to your employees and tenants. We encourage our clients to plan ahead by determining what contractor you will hire in advance to provide emergency mitigation services, prepare your properties once storms are eminent, prepare your staff, provide communications to your tenant base to ultimately reduce the damage a storm may present.

Franklin Street is providing you with information on Hurricane Safety and Preparedness.

## INSURANCE COVERAGE

If you have questions regarding your property insurance coverage as to your specific coverages and deductibles, please contact us. Policies contain higher deductibles for Named Storms which will be a higher out of pocket expense than "All Other Peril standard deductibles."

## HURRICANE PREPARATION TIPS

As we are preparing for the potential of hurricanes with potentially damaging winds and rain, we want you to remember that preparedness is key. Even areas well away from the coastline can be threatened by dangerous flooding, destructive winds and tornadoes from these storms. Consider incorporating the following hurricane preparation suggestions to prepare for the hurricane and minimize loss to your property.

## HELPFUL LINKS

[National Oceanic and Atmospheric Administration \(NOAA\)](#)

[National Weather Service](#)

[Red Cross](#)

[FEMA](#)

## PRIOR TO HURRICANE SEASON

- Consider installing impact-resistant film on your windows
- Trim trees (reduces potential of falling and windblown damages from tree branches)
- Assess inventory on hand for all items that may be needed immediately post storm (plywood, sandbags, flashlights etc)
- Post list of all emergency numbers including office and maintenance staff
- Ensure all employees have their address and emergency contact information updated. Also find out where they may vacate to if you are required to evacuate the city
- Prepare and distribute a hurricane preparedness guide to tenants
- Notify tenants of evacuation area and locate the nearest official shelter. The Red Cross can tell you the nearest shelter to your community and explain the specific details on the accommodations and what items one should bring with them to a shelter. Have the route to the nearest shelter printed for distribution to your staff and residents
- Photograph and video the property to show condition of the property pre-hurricane to include taking picture and video of the roofs. A roof inspection report can be helpful to show hurricane damages post loss if roofs are in good condition prior to loss
- Gather a list of vendors and telephone numbers of individuals or entities that you would plan on contacting for services following a hurricane
- Provide employees with a chain of command and list of responsibilities to undertake following storm

## WHEN STORMS ARE IMMINENT

- Begin boarding up windows with plywood
- Shutoff all pool pumps and lower water in pool
- Remove all outdoor fixtures that are moveable and pool furniture from the pool area
- Secure dumpster doors
- Have backup records off site of important business documents
- Unplug and cover computers
- Move furniture and office equipment from window areas
- Check your emergency supplies and stock up on any necessary items.
- Help your employees get to their families safely. If it is not safe to leave the facility, establish a meeting point outside of the evacuation area for employees once you can leave.
- Notify residents of the impending situation. This can be accomplished by knocking on doors, prepared door hangers and telephone calls. Instruct them to remove all belongings from patios and common areas, hallways and breezeways. Include informational phone number outside of hurricane zone to answer questions should phone lines be out of order, as well as emergency numbers.
- Follow all law enforcement guidelines
- Evacuate when mandatory evacuation issued

## ACTIONS TO TAKE FOLLOWING A PROPERTY LOSS

In the event of a property loss, it is critical to act promptly and perform the following actions:

- Perform initial inspection of the property to assess extent of damages.
- Photograph and videotape damages
- Determine safety of tenants and extent of tenant displacement. If there is tenant displacement, contact local Red Cross to accommodate residents. Website address for Red Cross is [www.redcross.org](http://www.redcross.org)
- Contact an emergency services contractor to perform any emergency services. This would include tarping roofs, perform immediate water extraction, debris removal, boarding up openings on property
- Create an accounting ledger to account for all expenses related to hurricane
- Complete Hurricane Property Claim Report Form - Attached

# EMERGENCY HURRICANE PREPARATION

## Checklist & Claim Reporting Instructions



### Hurricane Property Claim Report Form

This form is to be completed in the event of a loss or damage to company property resulting from a hurricane. As part of an insured's duties in managing a property claim, it is imperative the following steps are taken once a loss has occurred:

- Take reasonable steps to protect the property from further damage
- Maintain a record of all expenses incurred
- Take video and photos of the damaged property to document the loss

#### Client Information

Company Insured Name:

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Person Completing Report & Title:

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Contact Information (Phone & Email):

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#### Loss Details

Date of Loss:

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#### Property Locations Sustaining Damage (list property location names and addresses)

#### Overview of known damages to locations

#### Steps taken to date to mitigate loss (identify whether an Emergency Services contractor retained)