



Intact Inland Marine

## Risk Management: Hurricane Tips for Loss Prevention & Control

Each year from June 1 through November 30, people across the Southern and Eastern coastal regions of the U.S. brace for the hurricane season. Hurricanes and tropical storms wreak havoc on the U.S., causing millions of dollars in damage annually. While you can't prevent the storms from striking, you can prepare for storms and attempt to help minimize the damage to your business.

### Preparedness

- Follow local radio or television stations for official emergency information and instructions.
- Before a storm, take photographs or video of your facilities both inside and out, from all angles. This will help to facilitate insurance claims later.
- Assemble insurance policies and financial records to expedite the claims process and package in waterproof container.
- Make arrangements to pay employees, preferably in cash, as it may be some time before banking institutions are operational.
- Implement hurricane procedures as conditions warrant.
- Clear all desk and table tops of small loose objects. Take down all loosely secured items such as pictures and plaques.
- Box, or place in desk drawers or storage cabinets, any loose items such as papers, books or hanging plants.
- Relocate files, boxes, computers, office machines and other equipment to the innermost portion of the building or a safer location.
- Do not leave boxes or equipment on the ground floor; elevate them by placing items on desks or table tops.
- Remove contents of lower file cabinet drawers on the ground floor of the building and secure content elsewhere.
- If time permits, make an inventory of all moved items to ease unpacking after the storm.
- Disconnect all electrical appliances and equipment, except for refrigeration.

### Building Interior

- Move goods, equipment, or furniture away from windows and skylights to avoid water damage.

## Building Interior - continued

- Cover merchandise, office machines, specialized equipment, file cabinets, copy machines, computer terminals, etc. with tarpaulins or plastic sheeting and secure with tape.
- Close all windows and draw blinds or drapes.
- Turn off the electricity except for refrigeration at the power box and lock all doors when you leave.
- Before leaving the property, recheck the securing of outdoor objects.
- If you own equipment that could be useful after the storm, notify local emergency management officials.

## Planning

- Establish an employee training program on your hurricane procedures.
- Inform key employees or essential staff of specific responsibilities under the established hurricane procedure.
- Appoint an individual and a backup to initiate hurricane procedures.
- Specify conditions under which hurricane procedures should be implemented.
- Acquire emergency protective equipment and supplies. These items may include heavy plastic sheeting, duct tape, masking tape, sandbags, emergency generator, storm shutters, chain saw, large pieces of plywood, hand tools and other essential items.

- Establish plans for the protection of computer files, such as a backup system to secure data.
- Develop a system for the identification of employees during an emergency (e.g. I.D. cards, vehicle permits, badges, etc.).
- Create a plan to inform all employees on when and how they will be notified to report back to work.

## Building Exterior

- Clean drains, gutters and downspouts of the building.
- Remove antennas or loose objects from the roof.
- Bring in display racks and other objects usually left outside. Secure all loose objects, such as trash cans, which might cause damage during strong winds.
- Remove outdoor signs, especially those that swing or are portable.
- If the building has an exterior glass frontage, clear out that section of the structure as much as possible and use shutters or boards to protect the glass. If there are no shutters or boards available, you can use strong masking or duct tape. Apply the tape in an "X" fashion to the inside of the glass to reduce shattering.

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