

Gallagher Caribbean Group

Hurricane Preparedness 2020



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HOW TO PREPARE FOR THE HURRICANE SEASON

Precautionary measures can temper the ravages of these destructive storms

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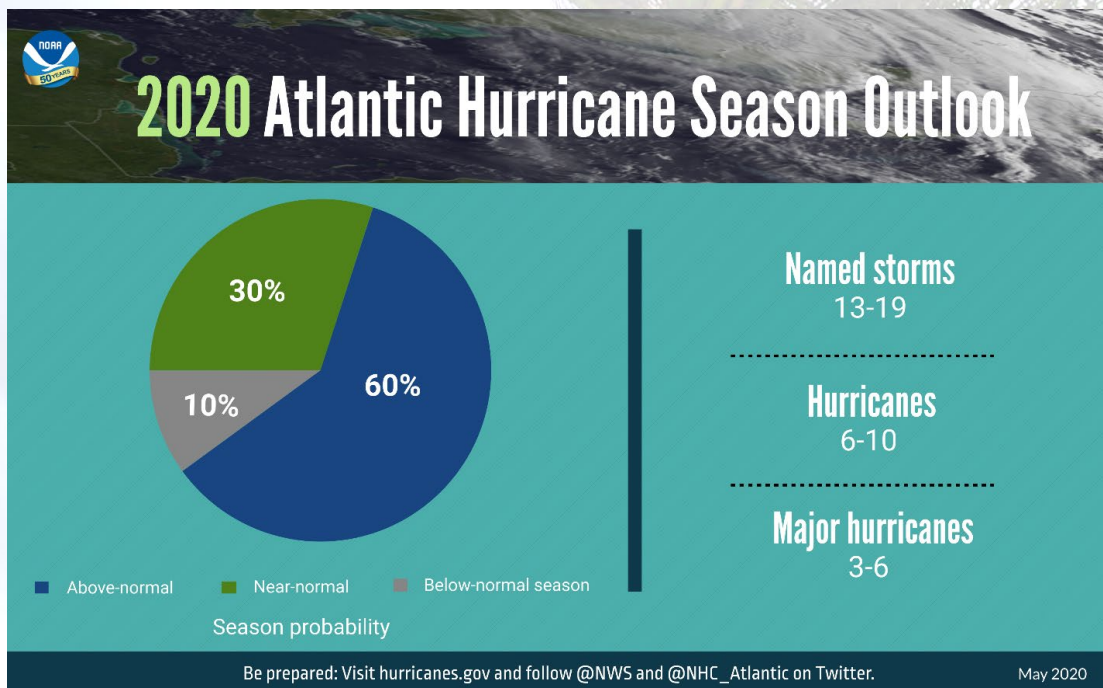
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During this period of COVID-19, it is especially prudent to be organized. As the world undergoes significant change and adaptation due to the pandemic, we need to be prepared for any eventuality now more than ever.

June 1 – November 30 is the official hurricane season and these events can shatter lives as well as damage property, so being ready for any eventuality will help you, your family and business to minimize the impact of the storm and prevent unnecessary chaos during a potentially turbulent time. The best time to start is now, before the threat is imminent.

1. 2020 SEASON PREDICTION

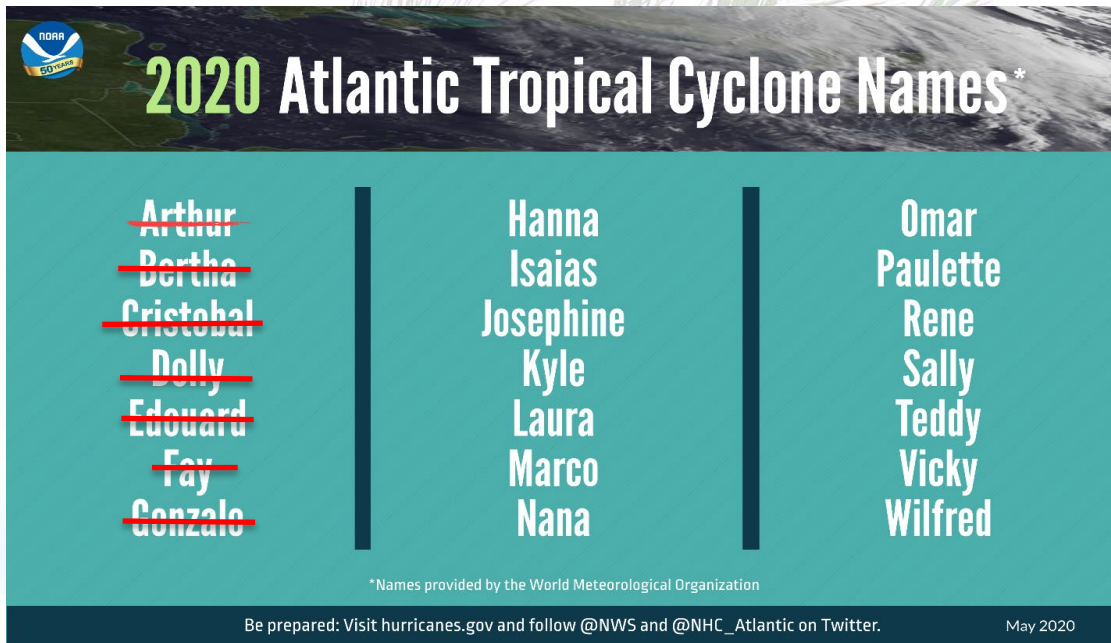
The National Oceanic & Atmospheric Administration (NOAA) Climate Prediction Center is forecasting a busy season; likely range of 13 to 19 named storms (winds of 39 mph or higher), of which 6 to 10 could become hurricanes (winds of 74 mph or higher), including 3 to 6 major hurricanes (category 3, 4 or 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. Note most other forecasts are actually on the higher side of this number, in the 18-19 range.



Graph - NOAA

Do not wait until a hurricane watch is issued, because it may already be too late to take certain precautions. Reduce property damage and get through any hurricane emergency with less stress by preparing before a warning is issued.

See below an alphabetical listing of the 2020 Atlantic Storm names selected by the World Meteorological Org.:



2020 Atlantic Tropical Cyclone Names*		
Arthur	Hanna	Omar
Bertha	Isaias	Paulette
Cristobal	Josephine	Rene
Dolly	Kyle	Sally
Edouard	Laura	Teddy
Fay	Marco	Vicky
Gonzalo	Nana	Wilfred

*Names provided by the World Meteorological Organization

Be prepared: Visit hurricanes.gov and follow @NWS and @NHC_Atlantic on Twitter.

May 2020

Graph- NOAA

The first named storm of the season, Arthur, occurred earlier, on May 16th before the NOAA's outlook was announced. Proving that storms can occur outside of the designated hurricane period, and that preparation is always key. Note that storms usually start later, in June- July. The second named storm – Tropical Storm Bertha also formed in May- on the 27th, and like Arthur did not venture to the Caribbean. June 1st saw Tropical Storm Cristobal being formed in the US Midwestern areas bringing lots of rain & high winds. Dolly came ashore the last week of June and quickly dissipated.

Eduardo & Fay have also passed and as of this writing Gonzalo is in the Caribbean threatening heavy rains. The 2020 Hurricane Season is off to a strong start. Forecasters envision it to continue to be an extremely active year in general and for us in the Caribbean region. Let us prepare now for any eventuality.

2. PLAN YOUR EVACUATION ROUTE WELL AHEAD OF TIME

While you will get instructions from the local government, it's wise to create your evacuation plan well before a hurricane strikes. It is imperative to listen to & follow the Government instructions, and to be ready to swiftly execute on the advice given, as well as your own plans.

- **In this era of social distancing**, now is not the time to have to go to a storm shelter. So consider carefully where you can go in the event of an evacuation. Try to have more than one option: the home of a family member or close friend who reside in a less exposed area, a hotel or a shelter. Keep the phone numbers and addresses of these locations handy.
- **Map out your primary routes** and backup routes to your evacuation destinations in case roads are blocked or impassable.
- **Pre-arrange a designated place to meet** in case your family members are separated before or during the evacuation. Make the location specific, for example, "meet at the big clock in the middle of town square" not "meet at the town square". Ask an out-of-town friend or family member to act as a contact person for your family.
- **Put all evacuation plans in writing** along with pertinent addresses and phone numbers and give them to each member of the family. Note that many home printer inks are NOT waterproof, so take appropriate precautions to ensure legibility. i.e. store important documents in sealable plastic bag(s)
- **Listen to the local radio or TV stations** for evacuation instructions. If advised to evacuate, do so immediately.
- **Take your pets into account in your plan**, make sure to take important papers and if you have to visit a shelter ensure you have a good supply of masks and sanitizers etc. Try to make a trial run if possible.

3. KEEP NON-PERISHABLE EMERGENCY SUPPLIES IN STOCK

When a hurricane warning is issued, people run for the stores. Should the need arise to visit a Shelter bear in mind that you may need a supply of Masks & Sanitizers as well. As much as possible, get ahead of the rush having the following on hand:

- Materials and tools for emergency home repairs—such as heavy plastic sheeting, plywood, a hammer, etc.
- Candles or lamps with fuel
- Matches (keep these dry)
- Prescription drugs
- A three-day supply of drinking water
- Supply of masks & hand sanitizer
- Additional water for cleaning and washing hands
- Food that you don't have to refrigerate or cook
- First aid supplies
- A portable weather radio & batteries
- A wrench and other basic tools
- A flashlight & batteries

If you need to evacuate, you'll bring these supplies with you. As expirations dates approach (for example, food or batteries), use the items and replenish your emergency stash.

4. TAKE AN INVENTORY OF YOUR PERSONAL PROPERTY

Creating a home inventory will help ensure that you have purchased enough insurance to replace your personal possessions. It can also substantiate losses for claims purposes and help to speed the claims process. In the event you need to evacuate, be sure your home inventory is among the important documents you take with you.

We recommend that pictures are taken of important items such as jewelry, artwork and any valuables so that there is visual evidence. Keep an electronic catalogue of these items.

Call your Gallagher Insurance Broker, we are able to guide you with this exercise and assist with the insurance requirements.

5. REVIEW YOUR INSURANCE POLICIES

- **Make sure your property has adequate coverage** – Standard property insurance policies cover the structure for disasters such as hurricanes, windstorms and flooding, Earthquake along with a host of other disasters. It's important to understand the elements that might affect your insurance payout after a hurricane, and adjust your policies accordingly.
- **Check your policy limit and make sure the amount is enough to rebuild** – The cost of rebuilding or extensively repairing is dependent on a number of factors—and, remember that the real estate value of the property is *not* the same as the cost to rebuild. Therefore, it is important to understand in detail what it will cost to rebuild in the event of severe damage or destruction and ensure your insurance will cover that amount.

- **Understand your Catastrophe Deductible** – Insurers in the Caribbean include a separate deductible for natural disasters such as hurricanes and/or windstorms in their policies, which is stated on our broker’s insurance specification &/or policy document.

Unlike the standard “dollar deductible” a hurricane or windstorm deductible is usually expressed as a percentage, generally from 2 percent of the insured value of the structure of your home.

If you live in an area close to the water front, your hurricane deductible may be a higher percentage. You may have the option of paying less money in premiums in exchange for higher deductible options.

Like any deductible, the catastrophe deductible will affect the bottom line of your insurance payout. If you have a high hurricane or windstorm deductible consider putting aside the additional money you may need to rebuild your home.

If you have questions about what your current policy will cover or need to augment your current coverage &/or explore varied options for excesses, please contact your Gallagher insurance professional.

6. TAKE STEPS TO PROTECT YOUR PROPERTY

Hurricane force winds can turn landscaping materials into missiles that can break windows and doors and much of the property damage associated with hurricanes occurs after the windstorm when rain enters structures through broken windows, doors and openings in the roof.

While retrofitting your home to protect against these possibilities is undoubtedly an expense, you can do it in stages.

- **Prune trees & cut weak branches** that may fall on your house and keep shrubbery trimmed.
- **Clear roof gutters** and keep them well maintained to ensure the smooth flow of water and resist pooling



- **Replace gravel or rock landscaping materials with shredded bark**, which is lighter and won't cause as much harm.
- **Install storm shutters to protect your windows** from breakage. Alternately, fit plywood panels to your windows, which can be nailed to window frames when a storm approaches.
- **Make sure exterior doors are hurricane proof** and have at least three hinges and a dead bolt lock that is at least one-inch long.
- **Sliding glass doors should be made of tempered glass** and, during a storm, covered with shutters or plywood. These types of doors are more vulnerable to wind damage than most other doors.
- **Replace old garage doors and tracks** with a door that is approved for both wind pressure and impact protection. Wind coming into your home through an opening this large poses grave problems for the rest of your home—especially your roof.
- **Seal outside wall openings** such as vents, outdoor electrical outlets, garden hose bibs and locations where cables or pipes go through the wall. Use a high quality urethane-based caulk to prevent water penetration.
- **If you have a boat on a trailer**, know how to anchor the trailer to the ground or house—and review your boat insurance policy.

7. TAKE STEPS TO PROTECT YOUR BUSINESS

Hurricanes take a toll on businesses, too so be prepared:

- **Create an emergency business response and continuity plan.** In the event of a hurricane this will help your business quickly recover.
- **Keep contact information for employees, suppliers and vendors current** so you can check on their wellbeing and communicate next steps for resuming normal business operations.
- **Review your business insurance policies** in order to understand what's covered and of course call your Gallagher Insurance Professional

8. WHAT TO DO POST HURRICANE

- **Take immediate steps to protect the area/s** if you have sustained damage to your property: roof damage, doors blown off or broken windows to avoid further damage & or injury
- **Store any property** that has been affected for the insurance adjuster to view first- hand. Do not discard.
- **Do take pictures &/or video** of any damage for the insurance company/loss adjuster.
- **Keep original receipts** of any post loss related spend for submission to the insurance company.
- **Call us as soon as you are able**- We at Gallagher are here to assist and guide you through the process.

Gallagher Caribbean Group encourages you to stay safe and prepared, keeping COVID-19 in mind when revising plans for you and your loved ones; some final general tips:

- *Maintain virus preventative measures and keep social distancing requirements top of mind*
- *Fully charge your cellphone. Have an extra battery pack always charged on standby.*
- *Keep your car's gasoline tank filled.*
- *Keep the name and phone number of your Gallagher professional close by; have it saved on speed dial!*

Tips courtesy of the Insurance Information Institute

9. GALLAGHER CARIBBEAN GROUP CLAIM CONTACTS

If you experience a loss or have any questions, please reach out directly to your Gallagher Account Team member

ISLAND	NAME	E-MAIL	MOBILE
JAMAICA	Carol Barnett – Claims Manager	Carol_Barnett@ajg.com	1 (876) 422-2288
	Mureen Thomas – Managing Director	Mureen_Thomas@ajg.com	1 (876) 564-9154
EC TERRITORIES	Neal Shepherd – Claims Supervisor	Neal_Shepherd@ajg.com	1 (246) 230-4807
BARBADOS	Tito Gulstone – VP Claims	Tito_Gulstone@ajg.com	1 (246) 230-4807
	Dabian Olton – Claims Supervisor	Dabian_Olton@ajg.com	1 (246) 232-0753
	Scott Stollmeyer – Managing Director	Scott_Stollmeyer@ajg.com	1 (246) 233-7698
ANTIGUA	Aarion Nicholas – Branch Manager	Aarion_Nicholas@ajg.com	1 (268) 764-6059
DOMINICA	Anillia Wallace – Branch Manager	Anillia_Wallace@ajg.com	1 (758) 275-9636
GRENADA	Michelle Chase – Branch Manager	Michelle_Chase@ajg.com	1 (473) 405-0641
ST KITTS	Daryl Rawlins – Branch Manager	Daryl_Rawlins@ajg.com	1 (869) 662-4753
ST LUCIA	Camara Francois – Branch Manager	Camara_Francois@ajg.com	1 (758) 485-2292
ST VINCENT	Rachel Richards – Branch Manager	Rachel_Richards@ajg.com	1 (784) 494-9812
TRINIDAD & TOBAGO	Christian Low – Branch Manager	Christian.low@rms.co.tt	1 (868) 678-0479
	Jizelle Glasgow- Branch Manager	Jizelle.Glasgow@rms.co.tt	1 (868) 792-2575