Know what to do before a hurricane – steps to take.



Insurance Risk Management Consulting



Hurricanes can be devastating to people, property and their communities.

In advance of this year's season, Gallagher is here to help you better understand the risk, and more importantly, help you prepare for any potential threats.

What you need to know about a hurricane watch

A Hurricane Watch is issued by the National Hurricane Center (NHC) and means that hurricane conditions become a threat within 48 hours. Be sure you have our hurricane resources in hand and be ready to act in case a warning is issued.

What you should do when a watch is issued:

Essential staff members should report to the property as soon as a hurricane watch has been announced. Distribute **Hurricane Watch Letters** and secure signs on the front and rear doors of offices as well as in common areas. Other important steps include:

- Essential staff members need to report to the property when a hurricane watch is announced
- Forward business phone lines to an alternate or corporate location
- Order bottled water and store in a pre-determined location

- Call the trash company and arrange a pickup of garbage prior to the storm and arrange priority pickup after the storm
- Call a pre-determined security company and review security procedures contracted for both pre and post storm
- Call your regular vendors priority post hurricane assistance
- Update and redistribute emergency phone lists to employees
 and establish a phone tree for employees to report their
 activities and get updates on the status of the business. Review
 your Disaster Supply List. Purchase any supplies that have
 expired dates or that are not in stock according to the supply list
- Contact any tenants needing assistance in evacuation

What you need to know about a hurricane warning

The National Hurricane Center issues hurricane warnings. A hurricane warning means that hurricane conditions are expected within 36 hours. Complete your storm preparations and leave the area if directed to do so by authorities. Your storm preparations should include:

- Office windows should be secured with plywood
- The office, shop, boiler and storage doors should be reinforced

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- · Exterior loose items should be secured
- All roofs should be inspected and repair cracks, leaks, loose shingles, etc.
- If your building has a swimming pool, lower the pool depth, secure the pump room, and turn off the pool pump
- Shut down elevators and secure cabs on the top floor
- Prepare files by placing them in waterproof containers and then securing in large trash cans with tape, and labeling with the property name and address
- Relocate keys and key codes, monies and securities to designated alternate locations. Petty cash should be maintained for use after storm by pre-designated management personnel
- File cabinets should be strapped down, sealed with tape and locked. Files located in lower drawers should be moved into a higher filing cabinet space
- Computers should be backed up, preferably offsite. Computers should be covered with waterproof bags and sealed with tape
- Purchase food and drinks for staff post storm and store in a predetermined location

- Fill coolers with ice and store them in a pre-determined location
- Make sure all equipment and vehicle gas tanks full
- Cleaning and Biohazard companies should be contacted to insure priority assistance. Make sure you have emergency contact numbers in the event phone lines are down
- Relocate photos and/or videos of the property prior to evacuation
- Management should leave with the **Emergency Listings**
- Management should ensure all mobile phones, tablets and hand held-held radios are fully charged, and keep with them at all times
- All electrical items should be unplugged. Circuit breakers should be turned off
- · Turn off gas lines
- Make sure that you and your employees have contacted an alternate person to let them know your intended evacuation site or if you will be on the property
- In the event of an evacuation, be prepared to bring **Essential Items**