

HURRICANE DISASTER

elements of an EFFECTIVE plan

Be Prepared

In anticipation of a hurricane, it is our goal to ensure your organization has an effective safety and preparedness plan in place. Below is a guideline for your use in preparing for a potential emergency, as well as some additional resources courtesy of the American Red Cross that can assist in your preparation to ensure the safety of your employees and the people you support.

HURRICANES...

- Are strong storms with winds that exceed 74 miles per hour
- They are normally accompanied by torrential rains and flooding
- They can cause life and property-threatening hazards including high winds and flooding

WHEN FACED WITH A HURRICANE...

- Listen for critical information from the National Weather Service. It is best to have a battery operated radio since the electricity will likely be out.
- Close doors and board up windows.
- Secure any temporary structures including lawn furniture, umbrellas, etc.
- Anchor combustible/liquid tanks
- Move all valuable equipment, including computers and other electronic devices off of the floor at a minimum of 18 inches. (Depending on the severity of the storm, you may consider raising equipment higher).
- Stay inside, away from windows, unless advised to evacuate.
- Have a disaster kit and know where it is located
- Evacuate if advised by authorities. Know the location of your nearest emergency shelter. Be sure to inform your insurance agent and other appropriate parties of your evacuation destination.
- Be sure to take photos of your property and contents before the storm.

DISASTER KIT SUPPLIES NEEDED...

- 3 day supply of water (one gallon per person per day)
- Food (non perishable) for 3 days and manual can opener
- Battery powered radio with extra batteries
- Basic first aid kit with gloves
- Medication
- Sanitation and personal hygiene items
- Emergency contact information-names and phone numbers-be sure to include contact information for your insurance agent and company's toll-free claims number
- Blankets & flashlight with extra batteries
- Extra clothing, rain gear, boots
- Insect repellent and sunscreen
- Camera
- Writing utensils and paper



LOSS OF ELECTRIC POWER

Prepare for a Loss of Power

If you know a loss of power is likely to occur, effective preparations can help to lessen possible damage to your organization.

- **Prepare generators** - Perform pre-operational checks and test the generators by starting them. It is important that operations personnel are adequately trained in the procedures to safely transition to on-site power generation if backup generators are to be used successfully. Develop a written procedure on this process. Make sure generators are used only outside. Generators can be dangerous and will create carbon monoxide when used inside a building
- **Top off fuel tanks** - Make sure that the fuel is fresh. Aged fuel can inhibit a generator from working properly. Aged fuel can also accumulate algae which can plug fuel strainers and filters. Never use fuel that has been stored for more than 12 months.
- **Anticipate power surges** - Use surge protection for sensitive circuits, especially those serving computers and automation controls. Consider shutting down equipment that is not protected from surge damage. Consider consulting with your local electrical engineer or contractor about installing power quality hardware and an effective grounding system.

Prepare for Flooding

If flooding is expected it is important to take precaution to minimize damage to equipment.

- Make sure all personnel are evacuated from the property before rise of floodwater.
- Remove as much property and equipment as possible to high ground storage.
- If there is time, construct flood barriers with sandbags or other materials.
- Shut down all fuel burning equipment. It is best if equipment such as steam boilers have time to cool before flooding occurs.
- De-energize all electrical circuits.

Information provided by The Hartford Steam Boiler Inspection and Insurance Company



contact our risk management division at 800.622.8272
for additional risk management resources

www.siegelagency.com | 1.800.622.8272

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INSURANCE PROGRAMS & RISK MANAGEMENT

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