

A major storm leaves behind many dangers. The flooding and wreckage that remain after the water and wind dies down can be deadly.

TO HELP ENSURE YOUR SAFETY, CONSIDER THE FOLLOWING:

- First, account for all family members, neighbors and staff. If help is needed, contact emergency services as they have the expertise, the proper training and the right equipment to address urgent situations.
- Take precautions in flooded areas. Never drive across flowing water! A few inches of water may cause you to lose control of your vehicle; as little as a foot of flowing water will carry away a small car.
- Avoid wading in floodwaters. They may be contaminated by agricultural or industrial chemicals, or hazardous agents.
- Standing water can be dangerous. It may be electrically charged from underground or downed power lines.
- Before entering a building that has suffered wind or flood damage, conduct a preliminary inspection to make sure it's stable. If there is extensive damage, have a professional engineer or architect certify that it is safe.
- A professional should also check the gas, water and electrical lines and appliances for damage.
- For emergency lighting, use a flashlight. Never use candles or other open flames indoors.
- When using a generator for building system power, be sure that the main circuit breaker is off and locked out prior to starting the generator and that there is no exposed electrical wiring or equipment. This will prevent inadvertent energizing of power lines or uninsulated circuitry and help protect utility line workers and building occupants from possible electrocution.
- Before using tap water for drinking and cooking, make sure that local officials have deemed that it is safe.
- Avoid breathing dust generated by wet building materials which may carry potential fungal spores.

IT'S NATURAL TO WANT TO GET BACK TO A STORM-HIT PROPERTY AS SOON AS POSSIBLE, BUT A LITTLE EXTRA CAUTION CAN GO A LONG WAY TO STAY SAFE.

- Once it's safe to do so, assess the damage to your buildings and equipment.
- Photograph and document all damage and notify your insurance agent as soon as possible.
- Make temporary repairs to protect the building and its contents.

Please contact our Risk Control Leader, **Victor Sordillo**, at vsordillo@sompo-intl.com to discuss our Hurricane Checklist or any of our Risk Control services.

The recommendations and contents of this material are provided for information purposes only. It is offered only as a resource that may be used together with your professional insurance advisor in maintaining a loss control program. Sompo International assumes no liability by reason of the information within this material.

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