

## RISK CONTROL SERVICES

# Catasrophic event: Hurricanes



## Risk Control Best Practices and Checklist

If history has taught us anything, it is that a common thread across the responses to all natural disasters is a lack of awareness and preparation. As one of nature's most destructive events, hurricanes are powerful and far-reaching, often causing dangerous storm surges that can be felt hundreds of miles inland. With potential maximum wind speeds greater than 200mph and the ability to drop more than 2.4 trillion gallons of water in a single day, hurricanes are not to be taken lightly. By identifying areas of vulnerability and taking actions to prepare, businesses can potentially reduce the impacts of a catastrophic hurricane.

If a hurricane watch and/or warning are in effect, you can reduce the likelihood of loss — whether to property or to human life — by following the 3P's:

- **Preparation:** How well are you prepared to minimize the potential for loss during a storm?
- **Protection:** Are you aware of best practices that can assist in reducing the likelihood for injury and property damages prior to and during the storm?
- **Perseverance:** Should your property sustain damage or loss, will you know how to respond?



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Formal hurricane safety procedures and best practices training should be implemented to protect your employees, tenants, visitors and property. Our hurricane checklist is a simple yet effective tool that can help your business implement hurricane best practices ahead of, during and post event.

If all of the check marks are in the green column – congratulations! Your team is well aware of the potential dangers and has taken the appropriate actions necessary to reduce the likelihood injury and damage. Any checks in the red column should be addressed to reduce the likelihood of loss.

If you are interested in additional information on hurricane preparedness, please visit the following websites:

- Hurricane Seasonal Preparedness Digital Toolkit:  
<https://www.ready.gov/hurricane-toolkit>
- National Hurricane Center Tropical Storm Alerts:  
<https://www.weather.gov/safety/hurricane-ww>
- NOAA Mobile Alerts:  
<http://oceanservice.noaa.gov/mobile.html>
- Hurricane Preparedness Week:  
<http://www.weather.gov/wrn/hurricane-preparedness>

## What's in a name?

While hurricanes, cyclones and typhoons are essentially the same thing, the different names usually indicate where the storm originated. Tropical storms that form in the Atlantic or Northeast Pacific (near the United States) are called hurricanes, those that form in the Northwest Pacific (near Japan) are called typhoons and those that form in the South Pacific or Indian oceans are called cyclones.

## Contacts

Should you have any questions, please reach out to your Sampo Risk Control Specialist or contact us at +1 877 667 5733 or [RiskControlQuestions@sompo-intl.com](mailto:RiskControlQuestions@sompo-intl.com) for more information.

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BEST PRACTICES Hurricane Readiness Checklist	Yes	No	Partial	Action Plan
<b>Emergency Preparedness Plan</b>				
Is there a current hurricane plan assigning roles and responsibilities?				
Is there a communication plan in place to provide storm updates, meeting locations, evacuation instructions, etc., to staff, tenants and others on premise?				
Have third party contractors that will be on-site during the storm been identified?				
Is emergency contact information readily available for employees and contractors?				
Is there a plan in place to contact all staff that will be in the building during the storm?				
Have staff, tenants and visitors been notified to stay away from hazard areas (windows, glass doors, skylights, basements) until the hurricane has passed?				
Have building staff, tenants and visitors been instructed not to use non-building owned back-up generators or candles during a hurricane?				
Are building staff trained on how to shut down gas, water and electrical systems/items?				
Is there a plan for building staff to access reputable weather information throughout the storm?				
Is there a team assigned to communicate when conditions are safe to enter or leave the building and to check on occupants?				
<b>Storm Supplies &amp; Emergency Equipment:</b>				
Is an approved first aid kit available and stocked with supplies?				
Has all emergency equipment been tested (generators, sump pumps, flashlights, etc.)?				
Do you have the necessary materials and tools to barricade key doors and windows including sandbags?				
Are emergency exits clear, well-lit and accessible?				
Have trash cans, patio/deck furniture and any other loose outdoor items been secured?				
Have trees and other landscaping been maintained to minimize building damage associated with high wind?				
Is there an adequate supply of non-perishable foods and potable water?				
Are Storm Protection Systems accessible and have staff been trained on assembling them?				

<b>BEST PRACTICES</b>			
<b>Hurricane Readiness Checklist</b>	<b>Yes</b>	<b>No</b>	<b>Partial</b>
<b>Post Hurricane Follow-up</b>			
Has a staff member been assigned to initiate the Business Continuity Plan as conditions allow?			
Has a staff member been assigned to account for all occupants?			
Has a staff member been assigned to assess the building and surrounding areas for damages?			
Has a staff member been assigned to notify utility companies of downed power lines?			
Has a staff member been assigned to work with utility companies to ensure that utilities can be turned back on safely?			
Has a staff member been assigned to work with your insurance advocate to initiate any claims reporting?			
Is there a process in place to assess weaknesses and strengths in the hurricane readiness plan before the next event?			

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# A+

Financial Rating:  
A.M. Best (Superior)  
S&P (Strong)