

# Protecting Your Business: 5-Day Hurricane Preparedness Plan



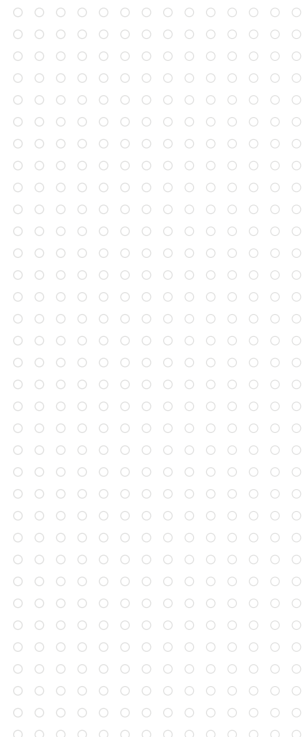
Hurricanes and tropical storms never come unannounced. There is usually adequate time to prepare for mitigation, impact and response. The following recommendations can help you prepare your business in the event of a hurricane or severe storm. [HUB Risk Services](#) can help you develop a customized plan that is tailored to your business.

## Day 5: 120 hours prior to storm

Your local leadership team should define and designate a Business Continuity Manager (BCM). Please reach out to your [HUB Risk Services](#) Consultant for help defining and selecting a qualified in-house candidate.

- BCM distributes initial email communication to company employees alerting them of the potential hurricane or storm.
- Identify if it is a Hurricane/Tropical Storm Watch or Warning. Include hurricane tracking coordinates, storm name, category ranking and links to appropriate emergency storm information sites.
- Include list of tips to help employees prepare their homes for the storm as well as a suggested list of supplies. Check out the [HUB Hurricane Resource Center](#), which includes *Hurricane Preparedness for Individuals and Families* (a checklist/guide), along with other helpful resources.
- Emphasize that all employees must call your company's Emergency Check-In Phone Line in the event they cannot report to the facility during or after the storm.

Supervisors will contact employees who do not have email or other notification access and provide them the same information included in the official company storm alert.



All management/supervisory personnel responsible for initiating employee communication (employee cascade call trees) will verify home and cell phone numbers on their lists.

Local senior management team meets/conference calls to discuss specific actions to be taken regarding facility preparation for shut-down procedures.

Determine or activate the plan for protecting your facility, including security services, board-up procedures, testing backup power generators, and securing fuel.

Identify critical activities that need to be completed in the next week. Arrange for relevant staff to relocate to alternate location(s) to continue critical work.

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### **Day 4: 96 hours prior to storm**

Local BCM releases Day 4 Storm Update email to employees, including storm location, category, and links to emergency information web sites.

- Remind employees (in bold letters) that they must call your company's Emergency Check-In Phone Line in the event they cannot report to the office due to the storm.
- Provide employees with information regarding emergency shelters, mandatory evacuation procedures and requirements for specific counties and/or local municipalities.

Supervisors will contact those employees who do not have email access and provide them the same information in the company email alert.

Identify and secure critical hard copy documents that need to be protected. Begin the removal/ storage process.

Local Senior Management team meets to update status of storm and preparation procedures.

Contact suppliers and have them hold delivery until after the storm has passed.

### **Day 3: 72 hours prior to storm**

BCM sends Day 3 Storm Update email to employees including details of storm location, category, and links to emergency information web sites.

- Remind employees (in bold letters) that they must call your company's Emergency Check-In Phone Line in the event they cannot report to the office due to the storm.

Supervisors will contact those employees who do not have email access and provide them the same information in the company email alert.

Meet with Human Resources to determine if any employees will need special assistance in preparing for the storm and/or evacuation.

Contact your HUB insurance broker and your property insurance carrier to determine appropriate claim handling procedures and contact information for post-storm restoration.

Notify outside mail services, e.g. Fed Ex, UPS, DHL and USPS of facility closure plans and ensure that any critical out-going mailings are sent by the end of that business day.

Determine if any new business information received, e.g. work orders, contracts, request for proposals, or other critical information that is not normally stored electronically is scanned for safe-keeping or otherwise protected against storm damage.

Local senior management team meets and updates status of storm and preparation procedures.

All responsible team members test their assigned call trees to ensure numbers are accurate and inform employees of current storm preparation plans.

Notify clients and vendors of your storm preparation progress and provide emergency contact information, as necessary.

BCM contacts property manager to get details on office shutdown procedures, requirements, contact information and recovery plans. BCM distributes initial email communication to company employees alerting them of the potential hurricane or storm.

- Begin securing offices by clearing desktops and moving fragile equipment out of offices with windows.
- Contact IT to prepare data replication.
- Arrange for redirection of incoming phone calls.

Coordinate list of employee locations, if you plan to evacuate the area. Arrange alternate location(s) for employees responsible for non-critical functions, including work from home options.

## **Day 2: 48 hours prior to storm**

Monitor weather channels or services. Map the hurricane's/storms progress and keep up to date on its path.

BCM communicates Day 2 Storm Update to all employees with specific information on storm coordinates, estimated date and time of landfall, category rating as well as the following pertinent information:

- If local authorities have issued a mandatory evacuation of affected counties in your area, urge your employees to immediately follow these instructions.
- Remind employees (in bold letters) that they must call your company's Emergency Check-In Phone Line in the event they cannot report to the office due to the storm.

- Provide call-in phone numbers or online resources where employees can obtain post-storm information regarding return-to-work plans.
- Remind employees to carry proper identification (driver's license and business cards) in the event that access to the office post-storm is secured by authorities for employees only.

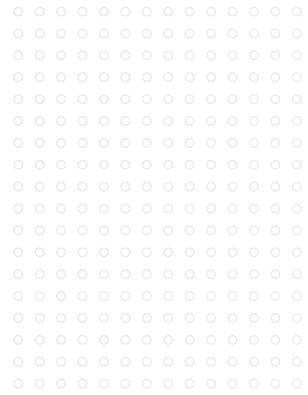
Supervisors will contact those employees who do not have email access and provide them the same information in the company email alert.

Release non-critical employees to finalize preparations for their homes and families. Identify any employees who need special assistance in storm preparation or evacuation and arrange assistance, if possible.

Send final update to clients and vendors about your facility closure plans and emergency phone numbers. Provide them with an outline of the key steps you will institute to resume operations as quickly as possible after the storm.

Initiate final preparation for storm landfall:

- Inspect, repair and clean drains, gutters, and flashings.
- Remove all loose objects from the roof. Strap or anchor all roof-mounted equipment such as HVAC units and exhaust vents to the roof structure (e.g., the joists).
- Check/back-up equipment such as emergency generators, boilers, batteries, and communication devices. Top off all fuel supplies as necessary.
- Consider stopping operations that depend on outside power sources.
- Check the following supplies:
  - Batteries
  - Lanterns (check fuel and mantle supplies)/Flashlights/Portable Lighting
  - Portable radios (operable and charged)
  - Cellular phones (operable and charged)
  - First aid supplies
  - Bottled water
  - Non-perishable food
  - Heavy tarps (for roof or window damage)
  - Heavy gauge plastic sheeting (to cover equipment, supplies, etc. in the event of leaks or building damage)
  - Rope
  - Plywood and dimensional lumber (2x4s)
- Start and run all fire pumps, generators, and sump pumps for 30 minutes or more.
- Update phone lists of roofing, electrical, restoration, and equipment contractors.
- Install hurricane shutters/plywood over windows and doors. Do not block emergency exits.
- Brace large openings, such as dock doors.
- Install or close flood gates and barriers if present.



- Anchor, secure, dispose of, or relocate anything outside your building that could potentially blow away, or cause damage, such as:
  - Nonessential equipment, patio furniture, grills, light canopies, etc.
  - Flammable/combustible/corrosive liquid drums - do not move these items into main buildings
  - Portable buildings (sheds, trailers, etc.) - these items should be securely anchored
  - Outdoor signs
- Inspect all fire protection equipment (sprinkler control valves, fire pumps, suction tanks, etc.)

Continue to secure offices by clearing desktops and moving fragile equipment out of offices with windows.

Begin IT shut down procedures and ensure all necessary information is backed up. The network should be shut down several hours prior to closing the office for the last time prior to the storm making landfall.

Update phone recordings for the office main lines to inform callers of your status and provide alternate numbers for them to call for specific information.

BCM contacts all department heads to update storm preparation status and assign necessary resources to ensure all operations are secure 24 hours prior to storm arrival.

Identify areas of refuge for employees who are remaining on site.

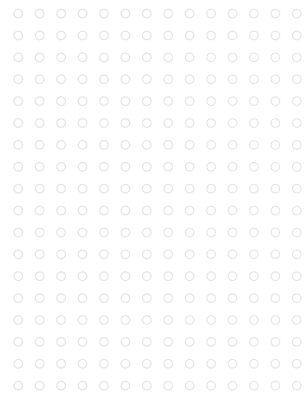
## **Day 1: 24 hours prior to storm landfall**

Depending on storm conditions, local senior management team meets/conference calls to discuss final storm preparations and finalize post-storm recovery plans.

Employees who remain on-site should have current telephone contact lists, supplies, and equipment (potable water, nonperishable food, first aid supplies, flashlights, walkie-talkies, cellular telephones).

### **Complete securing the office.**

- Anchor or fill above ground tanks with product or water.
- Remove or secure satellite dishes and antennas.
- Cover computers, machinery, and stock with tarps, plastic or waterproof covers (focus on critical or valuable items first).
- Relocate remaining storage as high off the floor as possible or, at the very least, onto pallets.
- Isolate, neutralize, or remove any chemicals that can react violently with each other.
- Contact the gas utility. Determine if it's advisable to turn off gas supply.
- Prepare to deactivate, and disconnect if possible, all noncritical, nonessential, and sensitive electrical equipment.
- Plug or seal floor drains, particularly those below grade level, if appropriate.



If necessary, provide employees with last minute instructions. It is important to remember that while employees should be prepared, the reality is that some may have ignored previous warnings. At this stage, the phone lines may be disrupted due to the storm and contact may be difficult.

Speak with your HUB broker to discuss your first response team in the event you sustain damage as a result of the hurricane or storm.

## Post Storm Recovery

BCM contacts senior management team members to determine availability to assess storm damage. The BCM and designated emergency response team visit affected site to begin damage assessment and recovery operations only if it can be done safely. Check out HUB's Commercial Damage Assessment for detailed guidance and documentation forms.

- Take post- loss pictures and/or video of the damage prior to any clean-up.
- Inspect roofs (entire area and perimeter), roof mounted equipment, walls, windows (outside and inside), doors, and the entire yard.
- Elimination of safety hazards; such as live wires, leaking gas, flammable liquids, and hazardous materials releases; should only be attempted by trained, authorized employees, vendors or utility company personnel.
- Check foundations and piping.
- Repair damage to automatic fire sprinkler systems as soon as possible. Use impairment monitoring system whenever automatic fire sprinklers and/or water supplies are impaired.
- Engage services of pre-arranged disaster recovery vendors as necessary.

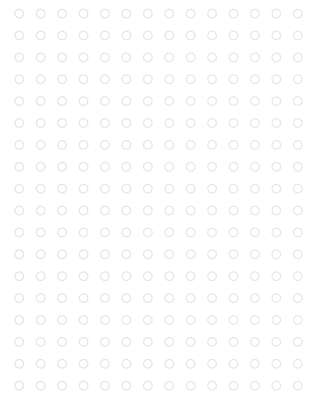
Senior Management will institute call cascade lists as soon as possible post-storm to determine the status of employees and their families.

Determine if operations need to be relocated to other locations during the recovery process.

Determine which employees can and should return to work immediately.

Contact your insurance carrier's claims management team and your HUB broker as soon as possible after the storm to initiate the claims process.

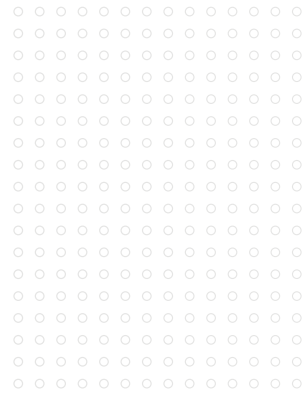
- Call key personnel and restoration contractors to start repairs. Make sure safety systems are fully operational before work begins. Control smoking. Use cutting and welding permits. Make contractors responsible for fire-safety conditions.
- Begin salvage as soon as possible to prevent further damage:
  - Arrange to have broken windows and torn roof coverings addressed and covered immediately.
  - Separate damaged goods, but don't accumulate combustibles inside buildings.





- Visually check damaged bus bars, conductors, and insulators before reenergizing main electrical distribution systems. In case of doubt, contact an electrician. Do not touch or try to move exposed bare wires.

Let [HUB Risk Services](#) assist you in the development of a company and location-specific plan. Although disasters can't be avoided, their impact can be mitigated by planning ahead. [Contact us](#) or reach out to your HUB broker today.



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