

LOW-COST, LAST-MINUTE PREP FOR AN APPROACHING HURRICANE

When a hurricane threatens, follow these last-minute steps to reduce damage to your home.

1 \ Close your garage door and all interior doors.

- Give your roof a fighting chance.
- In addition to closing exterior doors and windows, closing your garage door all the way and closing all interior doors can give your roof a fighting chance in high winds. If a window is broken by flying debris or a door has blown open, your house will rapidly fill with air. This will cause a dangerous increase in the forces pushing on your roof – imagine a balloon inflating inside your house.
- Rigorous scientific wind testing on a full-scale 1,400-square-foot single-story home at the IBHS Research Center revealed that closing interior doors helps compartmentalize the pressure inside a home into smaller areas, reducing the force on the roof by as much as 30%. That gives the roof a better chance of staying intact.

2 \ Create a home inventory

- Documenting your belongings is easier before a storm.
- Create a detailed list or video of your belongings in case an insurance claim is needed.
- Note: Enabling geotagging (turning on location services) when taking photographs or video could help ease your claims process because it verifies the location of your items.

3 \ Tidy up outdoors

- Items on the lawn or patio could become flying debris and damage your home.
- Secure weak or loose fencing and mailboxes; anchor heavy objects deep into the ground; and make a storage plan for loose objects. For example, plan to bring items like bikes, benches, and plant pots into a garage or storage building, and put pool furniture inside or into the pool so it won't be blown away.

4 \ Add your insurance agent to your contacts on your phone

- Know who to call after severe weather.
- If you think you have damage from a hurricane, call your insurance agent first.



5 \ Get reliable weather information and alerts

- Stay alert to help you stay safe.
- Find a reliable source for hurricane updates. Pay attention to hurricane forecasts from the National Hurricane Center (NHC).
- Enable wireless emergency alerts on your cell phone. Be sure location information is enabled on your phone.
- Buy a battery-powered radio and new batteries. Local radio stations are a powerful source of information during and after a hurricane when power may be out.
- Note: Maps are used to communicate critical weather information. Know where you are on a map and know your county name.

Get reliable weather information and alerts



6 \ Put up shutters on ALL windows

- Get shutters in place ahead of the storm.
- Plywood should only be used in place of shutters as a last-minute resort when tropical weather is imminent. Additionally, taping windows provides no protection and wastes time.
- Seal gaps and cracks
- Water can easily enter your home through small openings.
- Use a tube of silicone caulk to seal cracks and gaps to keep water out of your home. Check all exterior walls around windows, doors, electrical boxes, vents, and pipes.

7 \ Secure Soffits

- Water can enter homes through unsecure soffits.
- Use stainless steel screws and a bit of sealant to secure soffits. Install stainless steel screws through fascia and channels so they connect the soffit material. Apply polyurethane sealant over screws and let dry for 72 hours.

8 \ Secure shingles on your roof

- Loose shingles can come off in high winds and let water into your home.
- Use a tube of roofing cement to secure loose shingle tabs to keep them on the roof and keep water out. Place three 1-inch dots of roofing cement under the tab to secure it (dots should be not more than 11 inches apart). Reseal all loose shingles and all shingles around the edge of the roof.

RENOVATING OR RE-ROOFING?

If you're renovating or re-roofing, consider these upgrades to make your home stronger against hurricanes.

Your roof is your home's first line of defense against the weather.



1 \ Install a FORTIFIED Roof

- Your roof is your home's first line of defense against the weather. Choosing a FORTIFIED Roof will help keep your roof on and keep water out during hurricanes.
- Based on more than 20 years of scientific research and real-world testing by IBHS, FORTIFIED building standards strengthen homes against severe weather, reducing the risk of property damage and financial loss. Learn more at www.fortifiedhome.org/roof

2 \ Upgrade to impact-resistance skylights

- Stronger skylights better protect your home.
- Replace existing skylights with impact-resistant versions to reduce the likelihood of damage.

3 \ Upgrade to impact-rated windows

- Stronger windows can better withstand high winds and flying debris.
- Look for windows labeled as impact resistant.

Stronger windows can better withstand high winds.

SEVEN WAYS TO GET YOUR HOME READY FOR HURRICANE SEASON

The Atlantic hurricane season runs June 1 through November 30. Prepare your home now to reduce damage.

1 \ Review your insurance policy and assess your risks.

- Know what your insurance policy covers – and what it doesn't.
- Review your insurance policy and store your insurance agent's contact information in your phone.

2 \ Resolve leaks

- Existing leaks in your roof can worsen in severe weather.
- Skylights: install flashing around skylights to keep water from leaking into your home.
- Chimneys: Remove and replace the flashing, including the ice and water barrier, around your chimney to ensure no water seeps into your home.
- Flashing: Have leaky flashing removed and replaced.
- Roof valleys: Remove and replace leaking valley metal on your roof.

3 \ Trim your trees

- Trees in your yard could pose a threat to your home during high winds.
- Have the trees around your home trimmed by an arborist. Remove branches that overhand the house and remove dead, dying, or diseased trees.

4 \ Inspect your roof

- A roof in need of repair is more vulnerable to high winds.
- Unsealed shingles are vulnerable to wind and rain. Have your roof inspected to make sure it's ready to stand up to a hurricane.

5 \ Select a wind-rated garage door

- Garage doors are one of the most vulnerable parts of the home in high winds.
- High winds can push a garage door inward, allowing pressure to push up on the roof and surrounding walls and damage your home. Wind-rated garage doors have been tested to withstand these pressures and can help protect your home. If you're not sure whether your garage door is wind rated, it's best to purchase a new one that is.
- If replacing your garage door is not possible, there are ways to reinforce your garage door temporarily with a brace.

6 \ Purchase hurricane shutters

- Shutters can protect your windows and keep out damaging winds.
- Plan ahead and purchase hurricane shutters (code-conforming aluminum paneling) to cover your windows if a hurricane nears.
- Note: Plywood should only be used in place of shutters as a last-minute resort when tropical weather is imminent. Additionally, taping windows provides no protection and wastes time.

7 \ Get a whole-home generator

- A generator will keep you prepared for a power outage year-round.
- Purchase a whole-home generator to keep your power on, regardless of weather.

WHAT TO DO AFTER A HURRICANE

If your home was damaged by a hurricane, learn what to do next.

1 \ Protect yourself

- Your safety is most important.
- Always be careful when entering a damaged building. If there is serious structural damage, contact local officials before entering. Report downed power lines or gas leaks. Keep electricity turned off if the building has been flooded.

2 \ Clean up safely

- Safety remains a priority throughout the process.
- When starting the cleanup process, be careful, and use protective eyewear and gloves if available.
- Use the correct personal protective equipment including eye protection and gloves when cleaning debris.
- Do not wade through standing water.
- Avoid downed power lines and assume they are live.
- Use generators safely. Learn about choosing a generator safely from the American Red Cross.

3 \ Protect your property

- Even minor damage to shingles can lead to water entering your home. You may be able to prevent further damage.
- Shingles can be easily damaged in hurricane winds. This can lead to water getting into your home. Be sure to check your attic for evidence of water or standing water.

4 \ Report losses as soon as possible

- If you see damage or suspect water damage, the sooner you act, the better.
- Contact your insurance agent as soon as you can. Provide a general description of the damage and have your policy number handy if possible. Write down the adjuster's name, phone number, and work schedule as soon as you have them.

5 \ Document damage

- Your claim will be easier to process.
- Document or keep damaged items. Be sure to enable geotagging (turn on location services) when taking photographs or video, which may help ease your claims process because it verifies the location of your items.

6 \ Keep receipts

- Ease the claims process with good record-keeping.
- If you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements.

7 \ Return claims form

- Some paperwork is vital to processing your claim.
- After your insurance company has been notified of your claim, they must send you the necessary claims forms within a certain number of days (time period varies by state). Fill out and return the forms as soon as possible. If you do not understand the process, be sure to ask questions and write down the explanation.

8 \ Rebuild stronger

- In the unfortunate circumstance that you have to rebuild or re-roof, make your home better prepared to face the next storm.

KNOW YOUR OPERATIONS

Updated: _____

Next Review Date: _____

BUSINESS FUNCTION:

Priority: Extremely High High Medium Low

Employee in charge: _____

Timeframe or deadline: _____

Money lost (or fines imposed) if not done: _____

Obligation: None Legal Contractual Regulatory Financial

WHO PERFORMS THIS FUNCTION? (LIST ALL THAT APPLY)

Employees: _____

Suppliers/vendors: _____

Key contacts: _____

WHO HELPS PERFORM THIS FUNCTION? (LIST ALL THAT APPLY)

Employees: _____

Suppliers/vendors: _____

Key contacts: _____

WHAT IS NEEDED TO PERFORM THIS FUNCTION? (LIST ALL THAT APPLY)

Equipment: _____

Special Reports/Supplies: _____

Dependencies: _____

WHO USES THE OUTPUT FROM THIS FUNCTION? (LIST ALL THAT APPLY)

Employees: _____

Suppliers/Vendors: _____

Key Contacts: _____

BRIEF DESCRIPTION OF HOW TO COMPLETE THIS FUNCTION:

Workaround methods: _____

Notes: _____

KNOW YOUR EMPLOYEES

Updated: _____

Next Review Date: _____

EMPLOYEE NAME: _____

Position / title: _____

Home address: _____

City, State, ZIP: _____

Office phone: _____ Ext. _____ Alternate phone: _____

Home phone: _____ Mobile phone: _____

Office email: _____

Home email: _____

Special needs: _____

Certifications

First Aid Emergency Medical Technician (EMT) CPR Ham Radio Other: _____

Special Licenses: _____

Local Emergency Contact

Full name: _____ Relationship: _____

Home phone: _____ Mobile phone: _____

Email: _____

Out of State Emergency Contact

Full name: _____ Relationship: _____

Home phone: _____ Mobile phone: _____

Email: _____

KNOW YOUR CUSTOMERS

Updated: _____
Next Review Date: _____

CONTACT TYPE

Current Supplier/Vendor Back-Up Supplier/Vendor Key Customer/

CONTACT

Company / Individual Name: _____

Account Number: _____

Materials / Service Provided: _____

Street Address: _____

City, State, ZIP: _____

Company phone: _____

Website: _____

COMPANY REPRESENTATIVE

Primary Contact: _____

Title: _____

Office phone: _____

Mobile phone: _____

Email: _____

ALTERNATE

Alternate Contact: _____

Title: _____

Office phone: _____

Mobile phone: _____

Email: _____

Notes: _____

KNOW YOUR FINANCES

Updated: _____

Next Review Date: _____

OVERALL BUSINESS NEEDS

1\ Have you worked with your bank to set up a line of credit for your company?

Who is responsible to activate it and who has access to it?

2\ How much cash would be needed to survive a 3-day, 5-day, 10-day, or longer shutdown?

3\ For what purpose is the cash needed? Will you have that cash on hand?

Who would make the decision to utilize the cash?

Who would have access to the cash?

Do you have sufficient cash to pay for various additional services that might be needed, such as janitorial or security services?

4\ Do you have a company credit card that could be used for emergency purchases?

Who is authorized to use the credit card?

5\ Will you be able to pay your bills/accounts payable?

Do you have procedures in place to accommodate a business disruption?

6\ Will you be able to continue to accept payments from customers/accounts receivable?

Do you have procedures in place to accommodate a business disruption?

7\ Have you identified an alternate location where you can work?

KNOW YOUR FINANCES

HUMAN RESOURCES

1\In the event of a widespread disaster, how will payroll be handled?

2\If your business is forced to shut down temporarily, will some or all employees continue to be paid?

For how long?

Will they be able to use their sick and/or vacation time without restriction?

Are there union considerations?

3\Have your employees been made aware of your policies that will be in place during a disruption?

4\If banks are closed, will your business provide payroll-cashing services?

5\What is your business' policy on cash advances, check cashing, and employee loans?

6\Will your employees be expected to work overtime?

KNOW YOUR INFORMATION

Updated: _____
Next Review Date: _____

TYPE: Computer Equipment/Hardware Computer Software Vital Records

Item: _____

Title and Version / Model Number: _____

Serial / Customer Number: _____

Registered User Name: _____

Purchase / Lease Price: _____

Purchase / Lease Date: _____

Quantity (equipment) or Number of Licenses (software): _____

License Numbers: _____

Technical Support Number: _____

Primary Supplier / Vendor: _____

Alternate Supplier / Vendor: _____

Notes: _____

Name of vital record: _____

Name of Business Function Vital Record Supports: _____

Type of Media: _____

Is it Backed Up? _____ How often is it backed up? _____

Type of Media for Backup: _____

Where is it Stored? _____

Can the record be recreated? _____

Notes: _____

KNOW WHEN TO TEST YOUR PLAN

TABLE TOP EXERCISE: POWER OUTAGE SCENARIO

Exercise Date: _____

Next Exercise Date: _____

It is a hot, rainy Friday morning. The current time is 11:30 am. Suddenly the lights go out and all the computers , printers, copiers turn off. For a few seconds there is silence before chatter begins to pick up. One of your emergency lights comes on, but the rest are not working. While many of the offices have windows to provide minimal light, the majority of the hallways and rooms are left in the dark.

- Take the first 10 minutes to discuss what you will do next.
-

It is now 1:00m and the lights are still not on. The building HVAC has been off now for 1 1/2 hours and the temperature inside is gradually becoming unbearable. Your entire power grid is without power. There is no word from the electric company about restoration of power.

- Now what are you going to do?
-

• Is your technology/computer room being dealt with? By whom?

• Has someone turned off all computers, printers, and equipment to prevent electrical surge when power is restored?

• Is your phone system down?

How are you going to manage the phone lines?

It is now 2 pm. Employees are asking if they can leave early. The word around town is that the power might not be restored for several days.

- How will you communicate this message?
-

• What instructions will you convey to your employees? Customers? Vendors?

• Are you going to declare a disaster in order to activate your business continuity plan?

Continue your discussion with the following questions:

- How are people within the organization communicating with each other (e.g., sending and receiving messages, information, and response details)?
- How are they communication with other stakeholders (e.g., your customers and clients, the media)?
- Is there a pre-determined and agreed upon central meeting place for company leaders, management, and employees?
- Is there a copy of your business continuity plan that you can easily retrieve?
- Are there any business processes for which there are manual workarounds? If so, discuss how that would happen?
- How would you find an appropriate place to operate from for the remainder of the day? For the next one or two weeks, if necessary?
- Have you begun an assessment that includes an evaluation of the status of employees, customers, operations, and external utilities?
- How would you ensure that customer concerns are managed?
- Have you begun to determine how much data was lost and how that will affect your operations?
- Some employees are asking, "How will I know if I should come to work Monday?"



It is now 7:30 am on Monday, three days later. The power is still out and the Health Department has determined that no building without running water can open for business. Clients are calling and the company voice-mail system is full. Employees are texting the HR Director asking for guidance.

- What do you tell them?
-

Exercise Debrief:

- What is missing from your plan?
- What worked well in this scenario?
- What did not work so well?
- What could you do differently next time that would improve your response?
- List the actions you will take to improve your plans.

Exercise Wrap Up:

This completes the exercise. In order to maximize what can be learned from this effort, have all participants write down their thoughts and concerns. You can address these and the debrief issues at future meetings.

Notes:

KNOW YOUR EQUIPMENT

Often, businesses have particular equipment that serves as the primary source of a successful operation. If such equipment failed or was unavailable, the business may have to restrict production of goods and services or be forced to shut down. An example of this may be a printing press at a print shop or an oven at a bakery. Business owners should identify the key equipment and machinery necessary to perform critical business functions. You may also want to list company-owned vehicles.

When there is advance warning about an event, such as winter weather or a hurricane, you might decide to move key equipment and machinery to safeguard them from the approaching hazard or move them to be used at an alternate location. Since some disasters occur without advance warning, you should ensure you have identified available replacements or alternative options to continue operations.

When evaluating and identifying critical equipment and machinery, consider the following:

- In advance of a known weather event:
- Can the equipment be easily moved to a safe place in the building or to an alternate location?
- Can measures be taken to protect the equipment in its current location?
- Is the equipment customized or one-of-a-kind?
- How long would it take to reorder the equipment?
- Is the equipment functional or obsolete? If obsolete, how long would it take to replace or get it functional?
- Are there rental resources to temporarily replace the critical equipment?
- Can you outsource the end product if the equipment cannot be substituted quickly?

Be sure to save and store any photos, purchase invoices, sales receipts, user guides, and warranty information in a dry and safe location. You should be able to access this information at any time during the event.

Knowledge of equipment exposures and the impact on your business operations is critical to properly manage the exposure. With this knowledge, you can plan ahead to help protect your business, employees, customers, and reputation.

Note: Use the Know Your Information Technology form to document IT-related equipment.

KNOW YOUR EQUIPMENT

Use this form to document key equipment, machinery and other items you will need to fulfill your critical business functions.

Updated: _____

Next Review Date: _____

Item: _____

Related Business Function Name(s): _____

Brief Description of Item: _____

Manufacturer: _____

Model No: _____

Serial No: _____

Asset Tag Number: _____

Quantity: _____ Purchase/Lease Date: _____ Purchased/Leased New or Used: _____

Price Paid: _____

Physical Location Within Facility: _____

Is this equipment replaceable? _____

If so, how long to become functional? _____

If not replaceable, what are your options? _____

Are there spare parts available? _____

If so, explain. _____

Is vendor/manufacturer installation required? _____

Primary Supplier/Vendor: _____

Alternate Supplier/Vendor: _____

Order Time for Replacement: _____

Warranty or Service Contract Info: _____

(Attach photos)

Notes: _____
