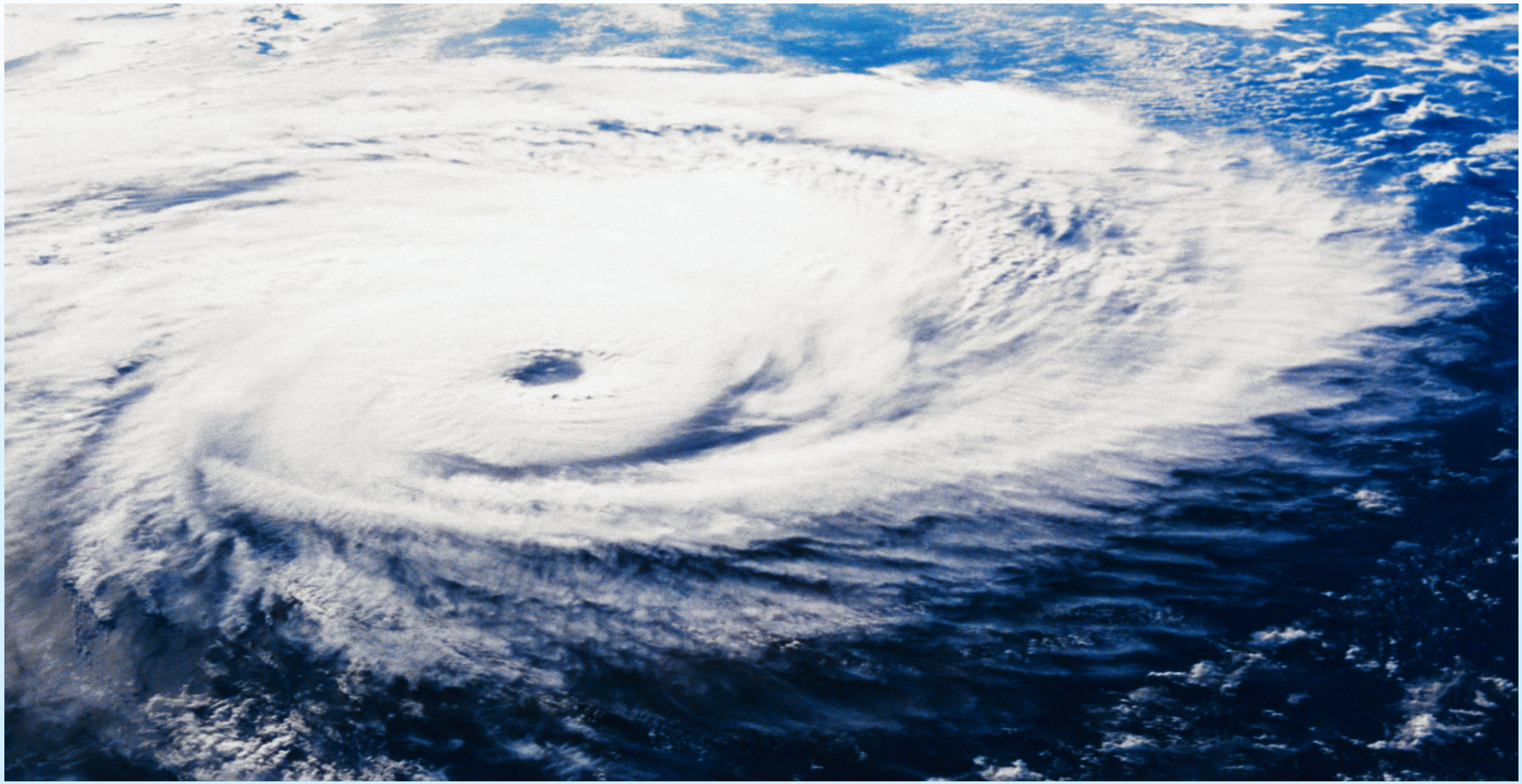
Gallagher

Gallagher Claim Advocacy Practice Group

How to Weather A CAT Storm Pre-Storm

How to Weather A CAT Storm



HURRICANE PLAN

Prior to Hurricane Season:

- Make sure the office is equipped with items on the supply list. (See attached) Purchase items in sufficient quantities throughout the year so that purchases do not go over budget for an individual month. Make sure to check expiration dates and keep lists of items to be replaced on a monthly basis.
- Contact landscaper to trim trees back from buildings in May of each year.
- Update all emergency contact lists for employees and tenants and emergency contact lists for vendors. Managers should carry these with them.
- Contact the Security Company that may be retained to provide 24-hour security immediately after the storm.
- An inventory of all office equipment and property assets, as well as pictures by camera or video of such items should have been sent to the corporate office or the property owner by the May 1st of each year.
- Establish a hurricane file in the office which will contain:
  - Hurricane Watch Letter already copied on bright colored paper.
  - Prepare signs to be posted at the elevators indicating that it has been taken out of service.
  - Prepare signs providing the emergency number and contact name to be posted at the office doors and in common areas and instructing tenants that pagers and emergency numbers should be used for emergencies only.

HURRICANE PLAN

Prior to Hurricane Season: (cont'd)

- **You will not have time to copy and create signs once a Hurricane Watch has been issued.**
- During the first week of June, send a Hurricane Season Reminder letter. Also, keep the letter out for new tenants.
- As provided by FEMA, some mitigation issues should already be addressed.
  - Relocate and elevate water heaters, heating / cooling systems, washers and dryers at least 12" above the base flood elevation. This can be accomplished by building a platform of pressure treated wood to set these items on.
  - Elevate the electrical box and electrical outlets to 12" above the base flood elevation or move the electrical panel to an upper floor.
  - Anchor any fuel tanks to the wall or floor by utilizing non-corrosive straps and bolts. Propane tanks should also be securely anchored.
- Check your insurance

DISASTER SUPPLY LIST

- Plywood and 2 X 4's
- Battery Operated Radio with 2 sets of spare batteries
- Batteries – AAA, AA, C, D and Lantern Batteries
- 35 MM Camera with flash and film – at least 2 roles with extra batteries
- 3 Flashlights and 3 sets of spare batteries
- Heavy Duty Plastic Tarps (for roofs)
- Caution Tape – a minimum of 2 rolls
- First Aid Kits and Supplies
- Cleaning Supplies
- Wet/Dry Vacuum
- Extension Cords (Heavy Duty)
- Duct Tape – One case
- Fire Extinguishers
- Gasoline (for service vehicle, chain saw, generators, pumps)
- Matches
- Butane Lighters
- Garbage Bags (Heavy Duty)
- Rope – 100 ft. minimum
- Chain Saw
- Gloves – 3 sets of leather gloves per maintenance person
- Bottled Water (minimum 7 gallons for each staff member)
- 2 large coolers with ice
- Canned food for staff members
- Chlorine Bleach
- Extension ladder
- Mosquito Repellant – 1 can for each employee plus 3 spare cans
- Paint masks
- Hammers, pliers, screwdrivers, nails crowbars, in tool case
- Wheel barrow

HURRICANE PLAN

Hurricane Watch

- Essential staff need to report to property when watch is announced.
- Prepared signs are to be posted on the front and rear doors of offices, common areas.
- Send out Hurricane Watch letters.
- Phone lines should be forwarded as applicable to an alternate or corporate location.
- Call bottled water supplier.
- Call the trash company.
- Call predetermined security company and review security procedures contracted for both pre and post storm.
- Call vendors for priority post hurricane assistance.
- Update and redistribute phone lists to employees.
- Determine which employees should call to report in.
- Pickup any supplies that have expired dates or that are not in stock according to the supply list.
- Contact any tenants needing assistance in evacuation.

HURRICANE PLAN

Hurricane Warning

- Office windows should be secured with plywood.
- The office, shop, boiler and storage doors should be reinforced.
- Exterior loose items should be secured.
- Inspect all roofs.
- Drop pool level and secure pump room, turn off pool pump and secure.
- Shut down elevators and secure cabs on the top floor.
- Prepare files by placing them in plastic bags and then securing in large trash cans with tape. Label cans with property name.
- Relocate keys and key codes, monies and securities to designated alternate locations. Petty cash should be maintained for use after storm.
- File cabinets are to be taped down and sealed with tape and locked. Files located in the lower drawers should be moved into a higher filing cabinet space.

HURRICANE PLAN

***Hurricane Warning** (cont'd.)*

- Computers should be backed up. Computers should be covered with plastic bags and sealed with tape.
- Purchase food and drinks for staff post storm.
- Make certain all gas tanks are full for both vehicle and equipment.
- Purchase block ice and put in coolers and store them in agreed location.
- Cleaning and Biohazard Company should be contacted to insure priority assistance. Make sure you have emergency contact numbers in the event the phone lines are down.
- Relocate photos and/or videos of the property prior to leaving.

HURRICANE PLAN

***Hurricane Warning** (cont'd.)*

- Management should leave with the Employee Emergency Contact list, Vendor list, Emergency Contact list and Tenant Emergency Contact information.
- Management should also keep with them at all times their mobile phone, pager and hand held radios.
- All electrical items should be unplugged. Circuit breakers should be turned off.
- Turn off gas lines.
- Make sure that you and your employees have contacted an alternate person to let them know your intended evacuation site or if you will be on the property.

EMERGENCY PHONE LIST

Regional/District Manager: _____
_____
_____

Corporate Office/Owner: _____
_____
_____

Media Contact: _____
_____
_____

Courtesy Officer/Security: _____
_____
_____

Employees: _____
_____
_____

_____
_____
_____

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_____
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EMERGENCY RESOURCE LIST

Property Name/Location:_____

Emergency Services:

Fire Department: _____

Police Department: _____

Hospital: _____

Poison Control Center:_____

Emergency Resources:

Insurance Company: _____

Red Cross: _____

Local Shelter: _____

Salvation Army: _____

Local Area Services:

Health Department: _____

Animal Control: _____

Electric Company: _____

Telephone Company: _____

Water Company: _____

Gas Company: _____

Area Hospitals:

Name	Location	Phone

Courtesy Officer(s)/Security Company:

Name	Home Phone	Alternate/Station Phone

Location of Emergency Supplies:

First Aid Supplies:

Disaster Supplies:

Fire Extinguishers:

Bottle Water Company:

EMPLOYEE EMERGENCY CONTACT

Name: _____

Position: _____

Property: _____

Address: _____

_____

_____

Home Phone: _____

Mobile Phone: _____

Beeper: _____

Emergency Contact #1

Name _____
Telephone _____
Relationship _____
Address _____
_____
_____

Emergency Contact #2

Name _____
Telephone _____
Relationship _____
Address _____
_____
_____

Lives on Site: **Yes** **No**
Disaster Duties: **Yes** **No**

Evacuation Location: _____
Phone: _____

VENDOR RESOURCE LIST

General Contractor:

Landscaping/Tree Service:

Roofing Company:

Plumber:

Electrician:

Trash Collection/Dumpster:

Security Company:

Bio Hazard Company:

Janitorial Company:

Carpet Cleaner/Water Extraction:

Laundry Service:

Carpet/Flooring Company:

Paint Contractor:

Local Hardware Store:

Locksmith:

Fire/Alarm Company:

Limited Access Gate Contractor:

Elevator Company:

Glass Company:

(You should have Key Contact Name, Phone Number, Emergency Number, Insurance Agent, Claims Contact Person, Policy# and Carrier Name)