

Hurricane season risk management checklist

Numerous steps can be taken to safeguard properties and workforces, both before and after a storm hits. Such practices should be core to your emergency plans and procedures, and designed specifically for facilities and operations at risk.

When faced with a catastrophic storm, your organization's preparation, response, and recovery plans should include:

- Established communication protocols for internal stakeholders, employees, vendors, customers, emergency responders, and claims management team members (yours and your insurers').
- Defined response and recovery team responsibilities, including how to quickly activate the team.
- Incident command system protocols.
- Employee safety and humanitarian assistance plans.
- Hardening of facilities against damage and securing of exterior equipment.
- Monitoring of evacuation orders and planning for an organized shutdown of facilities.
- Ensuring the availability of emergency power and provisions (for example, shutters, pumps, tarps, fuel, and water).
- Business continuity and supply chain contingency plans.

The following checklist provides guidance on preparedness, response, and recovery actions.

In advance of the storm:

Monitor the storm and activate response plans

- Follow government and local media reports** for the storm's progress, advisories, and/or evacuation orders. <https://www.nhc.noaa.gov/>
- Assemble your emergency response team**, along with operations management, to review plans.
- Identify locations that might be exposed** to direct or indirect hurricane damage — including customers' and suppliers' locations. Verify their business continuity plans.
- Agree on if and when to close the facility, evacuate personnel, and shut down operations.**
- Contact local government agencies and emergency services** to ensure coordination of response procedures.
- Assemble supplies** for the emergency response team. Items to consider are portable lights, lumber and nails, roofing paper, sandbags, tarps, chainsaws, rakes, and shovels.
- Identify sources** of restoration equipment, supplies, and contractor services from firms located outside the immediate area.

Address personnel issues

- Check on the availability of key personnel.**
- Do not allow personnel to remain on-site** unless approved by local authorities. No one should be allowed to remain if the facility could be subject to storm surge.
- Communicate with employees** to ensure they know how to prepare their families for the storm.
- Allow employees time** to prepare their homes and safeguard families.

Check records

- Make sure your employee contact list is current.** Set up an internal information hotline.
- Identify vital records,** make copies, and/or relocate them. They may be required in the recovery process.

Prepare site

- Do not overlook the potential for flooding.** Street drains may be inadequate and roof drains may be blocked. Make sure these drains are clear prior to the storm.
- Cover and protect** valuable electronic equipment, artwork, furniture, and other property susceptible to water damage.
- Check all emergency and communications equipment,** including generators, transfer switches, lighting, portable pumps, and radios. Ensure that generators will start automatically and that power transfers properly. Fill oil and fuel tanks to capacity.
- Verify all fire protection equipment** and systems are in service. Ensure fire water supply and diesel fire pump tanks are full.
- Fill all stationary storage tanks** (such as, propane, gasoline, fuel-oil, or other, aboveground and buried) to prevent movement or floating.
- Fill portable power-equipment fuel tanks.**
- Relocate, as required, any hazardous materials** that could react with water.
- Inspect rooftop** air-handling units, edging strips, gutters, and flashing to ensure that all are securely fastened. Remove anything from the roof that is not secured.
- Inspect exterior** sign supports, guy wires, and anchorages and secure as necessary.
- Check grounds** for any loose or unsecured items. If it isn't bolted down, move it inside.
- Check drains** on the roof, floor, and in the yard to ensure they are clear and unobstructed.
- Install and secure storm shutters** or plywood on all exterior openings and windows.
- Relocate motor vehicles** inside, whenever possible.
- Address potential post-storm access** (whether in person or remote access) issues to your site. In extreme conditions, this will be controlled by public authorities.

Prepare for a claim

- Be aware of and ready to meet all time-sensitive provisions in your insurance policies,** including requirements on filing proof of loss and suit. Brief senior management on insurance coverage considerations and requirements as appropriate.
- Review procedures and responsibilities for gathering and processing claims information.** Alert the claims management team (yours and your insurers') and place outside claims preparation and recovery resources on notice.

When the storm is imminent:

- Ensure that employees take their laptop computers home** in the event access is prohibited for an extended period of time.
- Conduct an orderly shutdown** of computers, communications, and process equipment.
- Disconnect nonessential equipment** to protect it from potential power surges.
- Elevate materials and equipment** off the floor, where possible.
- Set elevators to higher levels** so that potential flooding does not compromise their operation.

During the storm:

- Monitor** the storm by television, radio, and internet, as available.
- Stay inside.** No one should go outside — even if the “eye” should pass over your site — until it is safe to do so.

After the storm:

- Account for all employees,** especially those sheltered in place on-site, and communicate information about the status of the business.
- Review human-resource-related issues,** including skills inventories and potential payments to injured, homeless, or evacuated staff. Activate humanitarian assistance plans as needed.
- Identify immediate hazards** such as downed electrical lines, leaking gas, or flammable liquids. Dangerous wildlife could also be present and may need to be removed. Such hazards should be cordoned off and authorities should be notified.
- Assess the need for and establish security and safety precautions.**
- Prioritize immediate recovery needs and resources.**
- Control ignition sources** if there is leakage of gas or flammable liquids.
- Restore fire protection and security systems. During outages, maintain a fire watch.**

- Check electrical systems and equipment** for water damage. If they have been exposed to water, keep them turned off until they have been dried, cleaned, and approved for start-up.
- Begin salvage operations** as soon as it is safe to do so. Cover broken windows and damaged roofs. Make temporary repairs to prevent further damage.
- Clean up debris** and begin drying out the premises.
- Assess damage.** Notify your risk manager or insurance claims professional. Activate your claims management team. Engage visual intelligence (such as, drone, aerial) resources.
- Maintain detailed tracking** of all documentation requests — what was requested, who requested it, who is responsible to respond, and when and to whom the information was sent.
- Capture all costs** associated with storm preparations, clean up, and restoration, including internal labor costs. Employees working on storm preparation and recovery should note their timekeeping to document the tasks performed and hours involved in those tasks.
- Engage in regular communications** with your broker, insurer, and claims management team in order to manage recovery issues as they arise and speed recovery.

Meeting your hurricane preparation and response needs

For more help with hurricane planning, response, and recovery issues, engage your Marsh Client Executive, who will connect you to the appropriate consulting and claims resources. You can also visit our [Hurricane Resource Center](#) for additional information.

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