

# Hurricane preparedness checklist



Having clear, actionable plans in place before a hurricane strikes can help your organization minimize harm to people and property and recover as quickly as possible.

The potential devastation caused by hurricanes underscores the importance of being able to gather support documentation for physical damage and time element claims, often prior to being able to gain access to damaged or affected locations.

The checklist on the following pages is meant as a starting point for the types of issues that your organization should be preparing for in advance of a storm as hurricane season gets underway. Plans should be complete well before a storm materializes and ready to be implemented at the time of a loss, taking into consideration worst-case scenarios, and should be scalable to a specific event.

Please note that this checklist is not all-inclusive and that following this checklist does not guarantee any result, including the outcome of any potential claim.

Task	Not started	In progress	Complete
<b>Understanding hurricane exposure and insurance coverage</b>			
<b>Evaluate your physical and operational exposure to hurricane losses</b>			
Identify locations — your own, your customers', and your suppliers' — that might be exposed to direct or indirect hurricane damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine what physical assets are at risk (see property loss control and property security below).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify potential service interruption issues and impacts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consider potential impacts of damage to infrastructure and transportation networks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess the potential contingent time element exposures for your business even if it may not be physically exposed to storm damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Review your property insurance policy</b>			
Review the asset values in your policies and how they might impact recovery and deductibles.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand the extent of policy limit(s) and sub-limits(s).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Task</b>	<b>Not started</b>	<b>In progress</b>	<b>Complete</b>
Determine if flood is a covered peril or excluded.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine how storm surge is defined in the policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Examine business interruption/time element (direct and contingent) coverage details.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review policy deductibles and loss-reporting requirements as they can be complex for hurricane losses and to avoid confusion and surprises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascertain if there are any coinsurance or occurrence limit of liability provisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand any restrictions on timing and location of rebuilding.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand how code requirements are addressed in the policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be aware of and ready to meet all time-sensitive provisions in your policy, including requirements on filing proof of loss and suit against insurers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Evaluate your claims preparation and management protocols</b>			
Ensure that all claims team members are identified in advance and are prepared to respond. This includes your advocates, accounting, and engineering experts, as well as designated insurer representatives and experts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meet with insurers to set claims management protocols, and confirm who will represent insurers and your organization in the adjustment of claims. Be prepared to meet with all parties to establish claims and communications guidelines immediately after an event.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review and update procedures and responsibilities for gathering and processing claims information. This should include identifying outside resources needed for claims preparation and recovery.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine if your asset values are current and update them as needed for accurate recovery of potential claims involving property damage, business interruption, and other coverage areas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secure and duplicate vital financial records — paper-based and digital — at a water- and wind-protected site.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Physical hurricane protection planning</b>			
<b>Evaluate property loss control and property security</b>			
Review plans or policies for mitigating property damage before a storm hits and for recovery when it is over.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate buildings' and critical equipment's exposure to wind and flood hazards.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure that storm-monitoring systems are operating effectively to enable sufficient time for an organized shutdown.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify that battery-operated equipment and other supplies needed to maintain property integrity and security are available and operational.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify security resources — fencing, barriers, additional labor — that may be needed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify and update phone lists of roofing, electrical, and restoration contractors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Task	Not started	In progress	Complete
<b>Human element hurricane planning</b>			
<b>Monitor hurricane and weather warnings</b>			
Determine the availability of local resources to warn of potential hurricanes. Many cities and local authorities have websites or apps providing hurricane-warning updates.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine the triggers for your hurricane emergency action plan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Evaluate business continuity, emergency response, and crisis management plans</b>			
Review and update business continuity plans based on potential impacts inside and outside the strike zone.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify suppliers' business continuity plans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate possible impacts on employees, customers, and vendors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Monitor local, county, state, and federal response agency announcements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contact local government agencies and emergency services to establish tiered and coordinated response procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discuss with other local businesses possible recovery-coordination efforts post-storm.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess crisis management procedures and tiered-response actions that elevate as impacts and disruptions become more severe.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop tailored messaging and communications for employees, customers, and suppliers regarding hurricane policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Plan for employee safety</b>			
Review and update employee evacuation and notification plans, including employee home and emergency contact lists.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop a communications strategy for employees at all levels of the organization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stress test communications procedures and systems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure all employees are aware of emergency policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure that employees who stay on-site during a storm have current contact lists, potable water, nonperishable food, first-aid kits, flashlights, hand-held radios or cell phones, and other supplies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrange for employees to work remotely when necessary.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish procedures to account for employees and to disseminate information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review human resource-related issues, including skills inventories, leaves of absences, and potential payments to injured, homeless, or evacuated staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 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 the [Hurricane Resource Center](#) for additional information.

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