

RISK MANAGEMENT: HURRICANES



GLOBAL DISASTER SOLUTIONS

Mitigating Commercial Property Risk During Hurricane Season

Whether you're building your annual emergency plan or preparing for the upcoming hurricane season, it's never too early for policyholders to begin preparations to reduce exposure to rain and windstorm losses. With an environment of higher insurance premiums and more restrictive coverage than ever, it behooves any facility or business stakeholder to take actionable steps now to safeguard their building's operational continuity. Consider these guidelines for the necessary solutions to mitigate risk and limit business interruption from any hurricane disaster.

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YEAR-ROUND MAINTENANCE

No storm identified, ongoing

Before a storm is even identified, it is essential to employ consistent maintenance strategies to your facilities and equipment in order to increase the likelihood of their safety when a storm does arrive. Making disaster preparation part of your yearly protocols is the best first step to withstanding any future disaster event.

- Develop a comprehensive Emergency Response Plan (ERP) for equipment security, personnel guidelines, operational timeline, redundant communications lines, and resources necessary for any emergency
- Assign an Emergency Response Team (ERT) with relevant members of every business department and reserve alternates in case of emergency
- Practice executing your ERP through simulations and dry-runs quarterly to ensure total preparedness
- Catalogue sizing and specifications for power supply needs in order to streamline future temporary support asset requests
- Identify risk points during any storm, such as what streets commonly flood or potential flying debris in your area
- Ensure your facility is safe from natural hazards such as overgrown trees and brush that could fall or damage a facility during a storm through regular groundskeeping
- Obtain phase 1 and phase 2 asbestos inspection to streamline post-storm recovery protocols
- Designate lines of communication and an “accountability tree” to enact standard operating procedures so everyone on your team knows who is responsible for certain messaging
- Back-up essential documents and files regularly and repeatedly at an offsite location
- Employ a quarterly roof inspection and maintenance plan to ensure it is functioning properly and is not vulnerable to failure during a cyclone event
- Decide on a restoration & recovery partner in advance so that you’re already supported and on their radar before an event even occurs
- Review insurance policy language and warranty information to identify gaps and risk points that could be vulnerable during any disaster or unexpected event

PRE-STORM

Storm identified, 3 days to 2 weeks out

Once a storm has been identified, it's time to jump into action even if the details of its arrival are uncertain. Waiting for the confirmation that it will hit your region is simply too late to begin these essential preparations.

- Activate your ERP now and begin to distribute necessary supplies to personnel
- Inspect and fortify roof by patching any leaks, replacing shingles or roofing components as needed, cleaning gutters and flashing, and removing stray debris
- Inspect the water tightness and caulking of Exterior Insulation and Finish Systems (EIFS), when applicable, and prepare for their uncontrollable breakaway during high winds
- Secure all hazardous chemicals by moving away from flood-risk areas whenever possible, or by moving to higher ground, fastening all lids and covering with additional plastic, and locking up flammable liquids and dangerous materials
- Stage out necessary emergency supplies at high, secure ground such as generators, tarping, emergency supplies, etc.
- Reach out to your disaster recovery partner to reserve temporary support assets in advance as many of these materials will be in short supply after the storm has already passed through
- Discuss your insurance policy with your provider with specific attention to storm damage, flood damage, wind damage, and other unexpected variables and consider a supplemental policy if you feel you are unprepared for the severity of this cyclone event
- Document pre-storm facility condition using photos, videos, receipts, or even drawings so that you are prepared to develop a loss estimate if you need to

STORM IMMINENT

Storm imminent, less than 72 hours out or has already made landfall

As the storm inches toward your business, it's now time to take final steps and begin bracing for impact. Major inspections or repairs can no longer be performed as high winds and outlying rain systems are likely to have already arrived.

- Continuously monitor storm conditions and all relevant area news reports
- Seal building through sandbagging or board-up to all gaps in doors, windows, roofing, or other parts of the facility to minimize flood risk
- Shut off electricity and gas (unless required by emergency systems) to reduce risk of short-circuiting and fire hazards
- Safeguard fire protection and emergency systems however you can to maintain operation throughout the event
- Remove all original critical files and documents to guarantee safety in addition to offsite back-ups
- Prepare all company vehicles with full gas tanks and multiple reserve canisters in addition to relocating facility vehicles like forklifts, golf carts, and trailers to safe, accessible locations
- Relocate high-value objects, products, and equipment to safest locations, off of the ground, within the facility or offsite when possible
- Install flooding protection barriers around facility infrastructure such as sprinkler rises, yard valves, and hydrants
- Cover stationary equipment with water-displacing and rust-preventing compounds or plastic sheeting in addition to anchoring items to the ground with additional fastening
- Fill empty tanks and storage vessels to prevent them from floating during flooding
- Give final check to all sump pumps and drainage systems if utilized in below ground facilities
- Make sure your contractors, recovery partners, salvage crews, and maintenance teams remain on high alert until the storm has passed

POST-STORM

Storm has passed, 24 hours after event end

After the storm has passed, it is important to begin the recovery process as quickly as possible to minimize operational downtime. If you prepared effectively in advance, you're ready to begin clean-up and execute your contingency protocols as needed.

- Survey your property completely as soon as it is safe to do so
- Account for the status of all company personnel
- Check for chemical spills, flammable liquid, and contaminants throughout your survey before any clean-up begins
- Record details of losses as soon as you are able to through photos, descriptions, and official reports
- Test affected infrastructure systems that could have been impaired by the storm
- Notify your insurance broker and your designated recovery partner immediately to accelerate your position in their work queue
- Secure any vulnerabilities created by the loss event as much as you are able for the safety of clean-up and security of the site from theft & crime
- Mitigate ongoing damage from flooding, standing water, or exposure to the elements to the best of your ability as long as it is safe to do so
- Do not attempt to begin clean-up or recovery to areas exposed to heavy fire or soot damage unless you are trained to do so
- Initiate emergency funding protocols to maintain payroll continuity, process repair authorizations, and other essential business functions

24 / 7 DISASTER RECOVERY RESPONSE

When a hurricane strikes, even the best laid plans can fall short in the face of nature's devastation. If your business is facing the worst-case scenario, the most important consideration is having a restoration partner you can count on to deliver fast, effective solutions.

ABOUT COTTON GDS

Cotton Global Disaster Solutions (Cotton GDS), a subsidiary of Cotton Holdings, Inc., was founded in 1996 as a disaster restoration company committed to helping businesses recover and rebuild what they worked so hard to create. Today, Cotton GDS is a top provider of emergency and non-emergency restoration, construction and roofing solutions throughout the United States, Mexico and Puerto Rico. Its abundant resources and strategically located offices have allowed Cotton GDS to be instrumental in recovery and restoration efforts following some of the world's most damaging catastrophes in recent history, including high-impact weather events and other natural disasters, terrorism and environmental mishaps. For more information, visit CottonGDS.com.