

Tropical Storm & Hurricane

Business Preparation Guide

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If you have questions or need assistance, please contact your BXS Insurance representative by email or call 855-377-1529.

All businesses in coastal areas should have a tropical storm response plan.

The plan should be flexible because every organization and storm is different. Remember that tropical storms bring wind, storm surge and inland flooding potential. Each tropical storm is unique and will have different effects.

Some general planning considerations and activities are outlined on the following pages, but due to the complexities involved, no guide can anticipate every variable.

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Before Tropical Storm / Hurricane Season: Team



Designate a plan coordinator and an alternate. These people should have the authority to make decisions on behalf of the organization and deploy resources while the plan is active.

Locate your insurance policies and review coverage with your agent. Many insurance carriers stop writing new policies or making changes after storms reach certain geographic points. Don't wait.



Training & Delegating

Develop a simple **written plan** which incorporates a set of Task Assignments for your staff. Inputs regarding the tasks to be accomplished should be solicited from all the various stakeholders including key suppliers and customers.

Outline the specific tasks that must be performed to protect your facility during a hurricane watch and a hurricane warning, how they will be accomplished, and who will perform them. The time needed to complete all tasks prior to hazardous conditions will determine when you should activate your plan.

Actions to Consider

- Determine which members of your staff you will need to carry out hurricane preparations and who you can reasonably expect to be available. Some employees may need to assist their own families or relatives in evacuating from threatened areas. You will probably need all of your building maintenance staff to prepare your facility for a hurricane.
- Update your list of employee phone numbers each year and test your communications procedure before the storm season.
- It is probably desirable to develop teams for many tasks – a team to board up, a team to secure exterior equipment, and so forth.
- Staff members who will be performing unfamiliar tasks may need some training in these tasks and the use of any equipment that may be required to accomplish those tasks.
- Outline your response plan and task assignments at a training session. Familiarization training should be conducted at the beginning of every hurricane season – and during the season if there is high staff turnover. Update team assignments before the storm season.



Before Tropical Storm / Hurricane Season: Facilities



Securing Assets

Actions to Consider

- If your facility is in a storm surge inundation zone or appears to be unsafe for occupancy during high winds, it may need to be evacuated. Identify essential business records and human resource records.
- Back up your data, computers and storage media to secure places if they cannot be secured in a virtual environment such as cloud storage.
- Review your list of major equipment, vehicles and furnishings. Consider whether it is best to protect the assets in place or relocate. In either case, develop specific procedures and review with employees responsible for carrying out those tasks.
- If you plan to protect equipment in-place, move it to well-protected interior rooms on floors above the level of potential flooding, if possible.
- Identify outside equipment and furnishings which could be blown loose and may become missiles in strong winds. Determine where they will be stored or how they will be secured in place. Among the items to be secured are any available outside merchandise, trash cans, signs, awnings, antennas and tools.
- Anchor portable storage buildings, storage tanks, trash dumpsters, etc.
- Ensure rooftop equipment such as exhaust fans, wind turbines, and air conditioning units are securely fastened or strapped down to the roof deck. If the roof is covered with gravel, consider removing the loose gravel to prevent damage to unprotected windows by stones being blown from the roof.
- Ensure that members of your staff know how to turn off the electrical power, water, gas, and other utility services within your building at main switches.



Before Tropical Storm / Hurricane Season: Equipment



Surviving Extreme Conditions

Actions to Consider

- Obtain several battery-operated radios and spare batteries to ensure you can receive emergency information. It is desirable to have at least one radio on site that can receive National Oceanic & Atmospheric Administration (NOAA) weather radio frequencies. Weather radios with a tone alert capability are a very effective way of receiving reports of significant changes in weather conditions.
- Procure flashlights and other battery-powered lights to allow essential work to be conducted in the event of a power outage. Ensure that a good supply of fresh batteries is on hand throughout the hurricane season.
- Compile a disaster supply kit and have this ready for emergencies with contents such as: foods (canned goods, non-perishable, ready to eat), water (one gallon per person per day), manual can opener and other eating utensils, personal hygiene items such as soap, deodorant, shampoo, toothbrush and toothpaste, toilet paper, first aid kit, fire extinguisher, rainwear, gloves, and blankets.
- If you do not have storm shutters, ensure you have the necessary tools to board up windows and brace doors. Keeping the wind out of the building envelope is a primary consideration. Wind pressure and windblown debris can break windows and blow doors in. Sliding glass doors, large picture windows, skylights, French doors, inward opening double doors, and garage doors are particularly vulnerable.
- Have brooms, squeegees, mops and absorbents available to remove water.
- The power may go out long before a tropical storm makes landfall, and it may be out for a long time. Emergency generators can provide the capability to maintain lighting, recharge battery-powered equipment, and power pumps and tools which may be needed for repairs after the storm passes.
- NEVER run a generator inside or in an enclosed space. Make sure there is no possibility of carbon monoxide accumulation. Read the operator's manual and take all electrical safety precautions. Inspect extension cords for insulation damage and missing ground plugs.



Phase

1

Before Tropical Storm / Hurricane Season: Supplies



Stockpiling Supplies

Actions to Consider

- Stockpile the emergency supplies needed during the hurricane season. Many of the listed items rapidly disappear from retail outlets when a hurricane threatens.
- Plywood (preferably 5/8 inch thick exterior type) to cover windows and glass doors that can be blown in by hurricane-force winds. Obtain plywood before hurricane season begins and precut it to size, mark each panel to identify where it goes, and store it until needed.
- Sufficient lumber to brace inward-opening exterior doors and roll-up doors on the inside. Boards should be 2 x 4's or larger.
- Tie-down material (rope or chain) for outside furnishings and equipment that can't be moved.
- Heavy-duty plastic sheeting (4 mil thickness or greater), furring strips, and a nail or staple gun to be used to make expedient roof and window repairs. Plastic sheeting can also be used to cover and protect equipment in the event of roof damage or leaks.
- A supply of sandbags may be helpful in preventing intrusion of water through doorways into low-lying sections of buildings. Sandbagging can be very time-consuming. It takes two people about an hour to fill and place 100 sandbags that create a wall only a foot high and 20 feet long.



When A Tropical Storm or Hurricane **Watch** is Issued



Activating Precautionary Actions

A hurricane watch is issued by the National Weather Service when hurricane conditions pose a possible threat to coastal areas.

If a watch is issued, ACTIVATE precautionary actions.

Refer to your Hurricane Task Assignments and begin your pre-planned activities to prepare the facility and staff for the threat of a tropical storm.

Actions to Consider

- Monitor radio and television newscasts for further information.
- Determine the storm's Estimated Time of Arrival (ETA). All of your preparation activities should be complete prior to the ETA.
- Check and verify the adequacy of essential emergency equipment and supplies.
- Begin to secure or store exterior equipment.
- Check and clear drains and gutters.
- Assemble equipment and materials to protect windows and other glass by boarding up or taping, and to protect vulnerable doors by bracing.
- Fill vehicle fuel tanks and obtain fuel for the emergency generator, if you have one. Fuel may not be available or be difficult to obtain after general evacuation begins.
- Begin storing water in containers for emergency use or obtain supplies of bottled or canned water. Update your business records that may need to be removed or protected and computer data that will need to be backed up.
- Locate and store your insurance policies. Make sure you have your agent's contact information.
- Take photographs of the building, inventory and equipment.



When A Tropical Storm or Hurricane **Warning** is Issued



Evacuating

A hurricane **warning** is issued by the National Weather Service when a hurricane is expected to make landfall in a coastal area within 24 hours.

In general, businesses in evacuation zones should be evacuated promptly when warnings are issued. For businesses in hurricane contingency zones, local officials may recommend evacuation during major (Category 3 or greater) hurricanes.

If a warning is issued, IMPLEMENT protective actions.

Refer to your storm task assignments for a hurricane warning and begin your pre-planned activities to protect the business and employees from the threat of a hurricane.

Remember that hurricane evacuation routes can be closed by high winds and water many hours before tropical storms make landfall.

If evacuation of your area is recommended by local officials:

- Close the business.
- Relocate vital business records and valuables to a safe location out of the area being evacuated.
- Back up computerized records and protect the backup copy.
- Relocate expensive equipment out of the area or move it to the most heavily constructed interior area of the facility.
- In areas that could be subject to surge flooding, move equipment to floors above the possible surge level.
- Cover vulnerable equipment which cannot be moved with plastic sheeting to minimize damage in the event of roof leaks or broken windows.
- Where possible, move furnishings away from exterior windows and doors and get as many items as possible off the floor.
- Brace inward-opening exterior doors and any roll-up doors. Wedge sliding glass doors to prevent them from lifting from their tracks.
- Close storm shutters, if available. Close, lock, and board up windows and glass doors. Lower blinds and close curtains to help hold back flying debris.
- Turn off electricity, gas, water and other utility services.
- Ensure all personnel have departed the facility before evacuation routes become impassable due to flooding or high winds.



When A Tropical Storm or Hurricane **Warning** is Issued



If local officials do not recommend evacuation of your area, your facility may still experience high winds and heavy rain generated by a storm.

- Take appropriate protective measures to reduce the vulnerability of wind damage and heavy rain using your checklist as a guide.
- Have building maintenance personnel on standby and materials for expedient repairs readily available.
- Prepare for a possible 72-hour utility loss. Have battery-powered lights, a battery-powered radio, a supply of potable water, and an emergency generator ready to deploy.



Phase
4

In some cases, a team or members of the community may be required to shelter in place on your property. Be sure the workplace is stocked with water, nonperishable snacks and some basic supplies to keep them comfortable.

Tips:

See [Ready.gov](https://www.ready.gov) for detailed advice on what to include in your company's emergency kit.

Check with your company's attorney to determine potential liability before using your facility as a hurricane shelter.

During the Storm



Sheltering in Place

If your facility is not in an evacuation area but is still expected to receive some storm effects, the following guidance should be used in sheltering your staff during storm passage.

- Use interior rooms and corridors. Avoid using basements if there is a chance of flooding. Avoid sheltering people in large open rooms that do not have interior supports, such as auditoriums.
- In multi-story buildings, shelter people on the lower floors and avoid corner rooms.
- Avoid areas near exterior windows and glass doors, unless the glass is protected by shutters.

Other Precautions

- Periodically conduct an internal check of buildings for roof damage, window breakage, broken pipes, and structural damage.
- Ensure that those being sheltered remain indoors during the hurricane.
- If the eye of the hurricane passes over your facility, do not be fooled by the period of temporary calm which occurs. When the eye of the hurricane has passed, storm winds will return from the opposite direction.
- Continue to monitor your radio or television for hurricane condition updates and emergency information.



Phase
5

After the Storm: Reentering and Checking



Reentering

Important Precautions

- If you evacuated your facility, you may have difficulty returning quickly because roads may be damaged, blocked by debris, or flooded in low lying areas.
- Entry to storm-damaged areas may be limited to search and rescue personnel, law enforcement personnel, firefighters, utility crews, and road clearing teams. Property owners and essential employees will be allowed to enter the area after it is reasonably safe. You may be required to have a permit or pass or be included on an access list maintained by the local jurisdiction. Contact your local emergency management office to determine the procedures for returning to storm-damaged areas.
- Listen to your radio or television for instructions before attempting to return to your place of business.

Checking Your Facility

- Look for obvious structural damage to your building and its foundations. Don't attempt to enter the affected building.
- Check for downed or dangling electrical power lines and broken sewer or water pipes, and stay away from them. There may be leaking gas or other flammable materials present. If you see damage to power, water or wastewater equipment, report it to your utility company. Do not take lanterns, torches or any kind of open flame into a damaged building.
- Make sure the electrical outlets and appliances throughout your facility are dry and free of water before turning the power back on. If you have any doubts about the condition of wiring or appliances, have an electrician check them to make sure there are no short circuits.
- Secure the site. Looting is possible. Having an owner, employee or security guard present on the property will usually discourage looting.



Phase
5

After the Storm: Safety and Recovery



Keeping Everyone Safe

Safety Precautions

- Use emergency water supplies or boil tap water before drinking it. Do not drink water from your water system until local officials advise you that it is safe from contamination.
- Take extra precautions to prevent fire. Inoperative water systems, low water pressure, and the disruption of other services may make firefighting extremely difficult.
- Guard against spoiled food. Food in refrigerators can spoil if power is off only a few hours. Freezers will keep food safe to eat for several days if the freezer door is not opened after the power goes off. Do not refreeze food once it begins to thaw.
- Wear sturdy shoes when walking through debris and use gloves when moving it.
- Be aware that snakes, poisonous insects, and other animals instinctively move to higher ground to escape floodwaters. They may have taken refuge in your facility.

Recovery

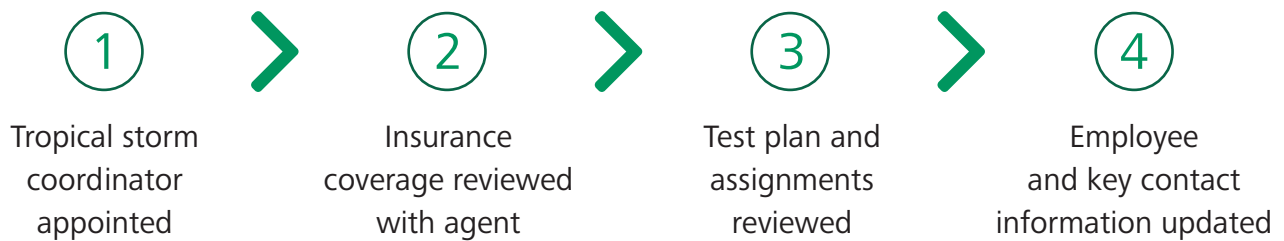
- Report damage to your insurance company as soon as possible. If your building is uninhabitable, paint the insurance company name and your contact information on a wall or large board so the adjuster can find you.
- Document damage to your building and its contents with photographs or video.
- You have a duty under most insurance policies to make temporary repairs to prevent more damage or looting. For example, cover broken windows and holes in the roof or walls. Do not make extensive repairs until a claims adjuster inspects the damage.
- Maintain accurate records of all repairs and save receipts for repair work.
- Be present when the insurance adjuster inspects your property, if possible.
- Repair damage to automatic sprinkler systems as soon as possible in order to get fire protection equipment back in service.
- Contact local building inspection officials to determine permit requirements and rebuilding guidelines. Repair agreements should include the contractor's license number, specify a starting and ending date, and provide an exact description of the work to be performed. It is recommended that you do not fully prepay for repair work, but rather reserve some portion of payment until the work is completed.



Sample Tropical Storm / Hurricane Action Plan

Determine the time needed to complete tasks prior to the earliest Estimated Time of Arrival (ETA) so that the storm emergency plan may be initiated at the proper time. The Plan Coordinator should check off each task when completed. Allow for a margin of safety in case of unanticipated circumstances that may require extra time. Each organization and storm is different. This **sample checklist may not anticipate specific local conditions**. Consult with local emergency management officials and make modifications as needed. **Develop and test your plan before the tropical storm season.**

Before Tropical Storm Season



Action Items	Time needed	Done
Clean out drains, ditches & basins.		
Update employee, supplier and customer contact information.		
Inspect gutters & flashing.		
Inspect roof-mounted and outside equipment.		
Shut down processes by a predetermined procedure.		
Check door latches & hardware / reinforce roll-up doors.		
Move important machinery or stock to a safe location. If major equipment cannot be relocated, coat vulnerable metal surfaces with grease or rust inhibitor.		
Shut off all flammable liquid and gas lines.		
Protect glass surfaces from wind-blown debris.		
Update, back up and secure important documents & data.		
Fill above-ground tanks to capacity. Check anchorage to prevent flotation.		
Check & fill generator and fire pump fuel tanks.		



Sample Tropical Storm / Hurricane Action Plan

Action Items	Time needed	Done
Test generators and fire pumps.		
Move vehicles & vulnerable equipment to high ground.		
Secure ancillary structures and yard-stored materials.		
Photograph buildings and contents.		
Stage emergency supplies in a secure location.		
Ensure emergency / command staff remaining on site has supplies.		
Test emergency communications.		
Locate and safeguard insurance policies.		
Review safe return instructions with employees.		
Evacuate employees and others remaining.		
Shut off electrical power at the main connection if the building is in danger of flooding.		
Total time needed for storm preparation		
Estimated time to arrival		

Suggested items & supplies			
Emergency lighting	Batteries	Lumber & nails	Staple gun & staples
Tarpaulins / sheeting	Duct tape	Manual tools	Shovels & squeegees
Sandbags	Roofing paper	Chain saw	Non-perishable food
First-aid supplies	Bottled water	Spare clothing	Personal protective equipment.
AM / FM radio	Comm. radios		



About The Author

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Sonny Blackwell has 30 years of broad experience across many industries. Sonny uses his wealth of knowledge combined with collaborative problem-solving and data analytics to define problems, recognize opportunities and select cost-effective alternatives for risk management.

He has helped many clients measurably reduce exposures and claims costs. In addition to the direct client benefits, his efforts support insurance marketing efforts that often reduce insurance premiums. Sonny earned his master's degree in community health and his bachelor's degree in criminal justice from the University of Southern Mississippi. He is also a Certified Training Professional and a Certified ROI Professional.

Your Risk Management Partner

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