2013 Hurricane Preparedness

This fact sheet contains health and safety tips for families preparing for a hurricane from the U.S. Department of Health and Human Services and its agencies, including the Centers for Disease Control and Prevention and Food and Drug Administration.

Hurricane Season is Here!

Scientists can now predict hurricanes, but people who live in coastal communities should have a plan of what they will do when a hurricane is near and if they are told to evacuate.

Hurricanes and Your Health and Safety

- The majority of injuries during a hurricane are cuts caused by flying glass or other debris. Other injuries include puncture wounds resulting from exposed nails, metal, or glass, and bone fractures.
- State and local health departments may issue health advisories or recommendations particular to local conditions. If in doubt, contact your local or state health department.

Be Informed

A **hurricane watch** means a hurricane is possible in your area. Be prepared to evacuate. Monitor local radio and television news outlets or listen to NOAA Weather Radio for the latest developments.

A **hurricane warning** is when a hurricane is expected in your area. If local authorities advise you to evacuate, leave immediately.

Hurricanes are classified into **five categories** based on their wind speed, central pressure, and damage potential. Category 3 and higher hurricanes are considered major hurricanes, though Categories 1 and 2 are still extremely dangerous and warrant your full attention.

Hurricane Scale

- **Category 1:** 74-95 mph--Minimal: Unanchored mobile homes, vegetation and signs.
- **Category 2:** 96-110 mph--Moderate: All mobile homes, roofs, small crafts, flooding.
- **Category 3:** 111-130 mph--Extensive: Small buildings, low-lying roads cut off.
- **Category 4:** 131-155 mph--Extreme: Roofs destroyed, trees down, roads cut off, mobile homes destroyed. Beach homes flooded.
- **Category 5:** More than 155 mph--Catastrophic: Most buildings destroyed. Vegetation destroyed. Major roads cut off. Homes flooded.

10 Things to Remember

1. Get important papers and special photos in order and secured in plastic. Identification is difficult and time-consuming to replace, so be sure to include social security cards, birth certificates, diplomas, titles or deeds to property.

2. Think ahead and take video or photos of your property before you leave. This will help later with any insurance checklist claims for damage that may need to be filed.

3. If staying with relatives is not an option, consider booking a room in a hotel in another nearby town or state. Make sure to get directions and put them in the car ahead of time. A cheaper route might be to find temporary hurricane shelters. Usually nearby towns not in the direct path of the hurricane will provide these.

4. It is unlikely that your pet will have a place in a hotel. Keep this in mind and try to find alternate housing for your pet until it is safe to return, or research pet-friendly hotels in your area.

5. Designate a spot to keep a bag of clothes for each person in the household. Include sleeping gear if you plan on going to a temporary shelter.

6. Along with overnight clothes, consider stocking your hurricane kit with the following: extra cash, batteries, flash lights, water, food, prescription medicines and any over-the-counter remedies you use regularly, and if you have small children - diapers, baby wipes, formula, baby food.

7. Count on the power being out for at least a day or two. Remember that ATM's will be non-operating, so have at least some hard cash in your hurricane kit see you through the storm.

8. Plywood is a 'hot' commodity for those of who decide to stay. Boarding up windows that will take the brunt of the wind and rain is wise.

9. STAY INSIDE. Hurricanes are serious.

10. Weather forecasters can only predict so much. Educate yourself and stay on top of weather updates in your area. There is no harm in being overly cautious.

PLAN AHEAD

Recommended Items to Include in a Basic Emergency Supply Kit:

- Water, one gallon of water per person per day for at least three days, for drinking and sanitation
- Food, at least a three-day supply of non-perishable food, per person
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Can opener for food (if kit contains canned food)
- Local maps
- Cell phone with chargers
- Infant formula and diapers
- Pet food and extra water for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container
- Cash or traveler's checks and change (keep in mind, ATMs may not work)
- Emergency reference material such as a first aid book or information from www.ready.gov
- Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.
- Household chlorine bleach and medicine dropper – When diluted, nine parts water to one part bleach, bleach can be used as a disinfectant. In an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners.
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies and personal hygiene items
- Mess kits, paper cups, plates and plastic utensils, paper towels
- Paper and pencil, books, games, puzzles or other activities for children

Prepare Your Home

- Cover all of your home's windows with plywood or hurricane shutters to protect your windows from high winds.
- Plan to bring in all outdoor furniture, decorations, garbage cans and anything else that is not tied down.
- Keep all trees and shrubs well trimmed so they are more wind resistant.
- Turn off utilities as instructed. Otherwise, turn the refrigerator thermostat to its coldest setting and keep its doors closed.
- Turn off propane tanks.
- Ensure a supply of water for sanitary purposes such as cleaning and flushing toilets. Fill the bathtub and other large containers with water.
- Find out how to keep food safe during and after and emergency by visiting: http://www.foodsafety.gov/keep/emergency/index.html

Protecting Your Business: Five-Day Hurricane/Storm Preparedness Plan

The following recommendations can help you prepare your business in the event of a hurricane or severe storm. Your HUB Risk Services consultant can help you develop a customized plan that is tailored to your business.

Day 5 – 120 Hours Prior to Storm

Your local Business Continuity Manager (BCM) distributes initial email communication to company employees alerting them of the potential hurricane or storm:

- Identify if it is a Hurricane/Tropical Storm Watch or Warning. Include hurricane tracking coordinates, storm name, category ranking and email links to appropriate emergency storm information sites.
- Include list of tips to help employees prepare their homes for the storm as well as a suggested list of supplies. Ask your HUB broker to provide you *Hurricane Safety Checklist for Your Home* from HUB International Personal Insurance.
- Emphasize that all employees must call your company's Emergency Check-In Phone Line in the event they cannot report to the office during or after the storm.

Supervisors will contact those employees who do not have email access and provide them the same information in the company email alert.

All management/supervisory personnel responsible for initiating employee communication (employee cascade call trees) will begin to verify home and cell phone numbers on their lists.

Local senior management team meets/conference calls to discuss specific actions to be taken regarding office preparation for shut-down procedures.

Contact your building manager to determine plan for protecting your office, including security services, boarding up windows, testing backup power generators, and securing fuel.

Identify any critical activities that need to be completed in the next week. Arrange for relevant staff to relocate to alternate office location to continue critical work.

Day 4 – 96 Hours Prior to Storm

Local BCM releases Day 4 Storm Update email to employees, including storm location, category, and links to emergency information web sites.

- Remind employees (in bold letters) that they must call your company's Emergency Check-In Phone Line in the event they cannot report to the office due to the storm.

- Provide employees with information regarding emergency shelters and mandatory evacuation procedures and requirements for specific counties and/or municipalities.

Supervisors will contact those employees who do not have email access and provide them the same information in the company email alert.

Identify and secure critical hard copy documents that need to be protected. Begin the removal/ storage process.

Local Senior Management team meets to update status of storm and preparation procedures.

Determine if any new equipment, furniture, or PC's are planned for delivery in the next week. Contact suppliers and have them hold delivery until after the storm has passed.

Day 3 – 72 Hours Prior to Storm

Local BCM sends Day 3 Storm Update email to employees including details of storm location, category, and links to emergency information web sites.

- Remind employees (in bold letters) that they must call your company's Emergency Check-In Phone Line in the event they cannot report to the office due to the storm.

Supervisors will contact those employees who do not have email access and provide them the same information in the company email alert.

Meet with Human Resources to determine if any employees will need special assistance in preparing for the storm and/or evacuation.

Contact your HUB insurance broker and your property insurance carrier to determine appropriate claim handling procedures and contact information for post-storm restoration.

Notify outside mail services, e.g. Fed Ex, UPS, DHL and USPS of office closure plans and ensure that any critical mailings are sent by the end of that business day.

Determine if any new business information recently received, e.g. work orders, contracts, request for proposals, or other critical information that is not normally stored electronically needs to be scanned for safe-keeping in the event of storm damage.

Local senior management team meets and updates status of storm and preparation procedures. All responsible team members test their assigned call trees to ensure all numbers are accurate and inform employees of current office plans.

Notify clients and vendors of your storm preparation progress and provide emergency contact information, if necessary.

Local BCM contacts property manager to get details on office shutdown procedures, requirements, contact information and recovery plans.

- Begin securing offices by clearing desktops and moving fragile equipment out of offices with windows.
- Contact IT to prepare data replication.
- Contact local phone company to prepare for redirection of incoming phone calls.

Coordinate list of employee locations, if you plan to evacuate the area. Arrange fall-back location for employees responsible for non-critical functions.

Day 2 – 48 Hours Prior to Storm

Begin monitoring the weather channel. Map the hurricane's progress and keep up to date on the storm's path.

Local BCM emails Day 2 Storm Update to all employees with specific information on storm coordinates, estimated date and time of landfall, category rating as well as the following pertinent information:

- If local authorities have issued a mandatory evacuation of affected counties in your area, urge your employees to immediately follow these instructions.
- Remind employees (in bold letters) that they must call your company's Emergency Check-In Phone Line in the event they cannot report to the office due to the storm.
- Provide call-in phone numbers or online resources where employees can obtain post-storm information regarding return-to-work plans.
- Remind employees to carry proper identification (driver's license and business cards) in the event that access to the office post-storm is secured by authorities for employees only.

Supervisors will contact those employees who do not have email access and provide them the same information in the company email alert.

Release non-critical employees so that they can finalize preparations for their homes and families. Identify any employees who need special assistance in storm preparation or evacuation and arrange assistance, if possible.

Determine if any employees, equipment and files should be relocated prior to the storm.

Send final update to clients and vendors about your office closure plans and emergency phone numbers. Provide them with an outline of the key steps you will institute to resume operations at quickly as possible after the storm.

- Inspect, repair and clean drains, gutters, and flashings.
- Remove all loose objects from the roof. Strap or anchor all roof-mounted equipment such as HVAC units and exhaust vents to the roof structure (e.g., the joists).
- Check/back-up equipment such as emergency generators, boilers, batteries, and communication devices. Top off all fuel supplies as necessary.

- Consider stopping operations that depend on outside power sources.
- Check the following supplies:
  - Batteries
  - Lanterns (check fuel and mantle supplies)
  - Portable radios (operable and charged)
  - Cellular phones (operable and charged)
  - First aid supplies
  - Bottled water
  - Non-perishable food
  - Heavy tarps (for roof or window damage)
  - Heavy gauge plastic sheeting (to cover equipment, supplies, etc. in the event of leaks or building damage)
  - Rope
  - Plywood and dimensional lumber (2x4s)
- Start and run all fire pumps, generators, and sump pumps for 30 minutes or more.
- Update phone lists of roofing, electrical, restoration, and equipment contractors.
- Install hurricane shutters/plywood over windows and doors. Do not block emergency exits.
- Brace large openings, such as dock doors.
- Anchor, secure, dispose of, or relocate anything outside your building that could potentially blow away, or cause damage, such as:
  - Nonessential equipment
  - Flammable/combustible/corrosive liquid drums - do not move these items into main buildings
  - Portable buildings (sheds, trailers, etc.) - these items should be securely anchored
  - Outdoor signs
- Inspect all fire protection equipment (sprinkler control valves, fire pumps, suction tanks, etc.).

Continue to secure offices by clearing desktops and moving fragile equipment out of offices with windows.

Begin IT shut down procedures and ensure all necessary information is backed up. The network should be shut down several hours prior to closing the office for the last time prior to the storm making landfall.

Update phone recordings for the office main lines to inform callers of your status and provide alternate numbers for them to call for specific information.

Local BCM contacts all department heads to update storm preparation status and assign necessary resources to ensure all operations are secure 24 hours prior to storm arrival.

Identify areas of refuge for employees who are remaining on site.

Day 1 – 24 Hours Prior to Storm Landfall

Depending on storm conditions, local senior management team meets/conference calls to discuss final storm preparations and finalize post-storm recovery plans.

Employees who remain on-site should have current telephone contact lists, supplies, and equipment (potable water, nonperishable food, first aid supplies, flashlights, walkie-talkies, cellular telephones).

Complete securing the office.

- Anchor or fill above ground tanks with product or water.
- Remove or secure satellite dishes and antennas.
- Cover computers, machinery, and stock with tarps, plastic or waterproof covers (focus on critical or valuable items first).
- Relocate remaining storage as high off the floor as possible or, at the very least, onto pallets.
- Isolate, neutralize, or remove any chemicals that can react violently with each other.
- Contact the gas utility. Determine if it's advisable to turn off gas valve.
- Prepare to deactivate, and disconnect if possible, all noncritical, nonessential, and sensitive electrical equipment.
- Plug or seal floor drains, particularly those below grade level, if appropriate.

If necessary, utilize call cascade procedures to provide employees with last minute instructions. It is important to remember that while employees should be prepared, the reality is that some may have ignored your previous email warnings. At this stage, the phone lines may be disrupted due to the storm and contact may be difficult.

Speak with your HUB broker to discuss your first response team in the event you sustain damage as a result of the hurricane or storm.

Post-Storm Recovery Implementation

Local BCM contacts all senior management team members to determine availability and assess storm damage. Local BCM and available senior management team visit affected site to begin damage assessment and recovery operations. Take post- loss pictures and/or video of the damage prior to any clean-up.

- Inspect roofs (entire area and perimeter), roof mounted equipment, walls, windows (outside and inside), doors, and the entire yard.

- Eliminate safety hazards such as live wires, leaking gas, flammable liquids, and hazardous materials releases.
- Check foundations and piping.
- Repair damage to automatic fire sprinkler systems as soon as possible. Use impairment monitoring system whenever automatic fire sprinklers and/or water supplies are impaired.

Senior Management will institute call cascade lists as soon as possible post-storm to determine the status of employees and their families.

Determine if operations need to be relocated to other offices during the recovery process. Determine which employees can and should return to work immediately.

Contact your insurance carrier's claims management team and your HUB broker as soon as possible after the storm to initiate the claims process.

- Call key personnel and restoration contractors to start repairs. Make sure safety systems are fully operational before work begins. Control smoking. Use cutting and welding permits. Make contractors responsible for fire-safety conditions.
- Begin salvage as soon as possible to prevent further damage:
  - Cover broken windows and torn roof coverings immediately.
  - Separate damaged goods, but don't accumulate combustibles inside buildings.
- Visually check damaged bus bars, conductors, and insulators before reenergizing main electrical distribution systems. In case of doubt, contact an electrician. **Do not touch or move exposed bare wires.**

This information is provided for general information purposes only. It does not constitute professional advice and does not create a broker-client relationship. Please consult a HUB advisor about your specific needs before taking any action.

JEDCO
Jefferson Parish Economic Development Commission

Hurricane Preparation for Businesses:

CHECKLIST

What to do BEFORE, DURING and AFTER a Disaster

- **Know Your Risk.** Check your hurricane evacuation level and FEMA flood maps to determine if your business location is vulnerable to storm surge or freshwater flooding. Have your building(s) inspected by a licensed professional to find out if your workplace is vulnerable to hurricane force winds and what is recommended to retrofit.

- **Take the Necessary Precautions.** If a storm threatens, secure your building. Cover windows. Cover and move equipment/ furniture to a secured area.

- **Always Protect Your Data With Backup Files.** If dependent on data processing, consider an alternate site. Make provisions for alternate communications and power.

- **Make Plans To Work With Limited Cash, No Water, Sewer or Power For Two Weeks.** Store emergency supplies at the office.

- **Protect Your Employees.** Employee safety comes first! Prepare, distribute and discuss your business hurricane plan for recovery. Consider providing shelter to employees and their families and helping employees with supplies after the storm. Establish a rendezvous point and time for employees in case damage is severe and communications are disrupted. Establish a call-down procedure for warning and post-storm communications. Provide photo ID's and a letter of authorization to enter the building.

- **Contact Your Customers & Suppliers** and share your communications and recovery plan in advance. Prepare a list of vendors to provide disaster recovery services.

- **Review Your Insurance Coverage.** Have your business appraised at least every five years. Inventory, document and photograph equipment, supplies and workplace. Have copies of insurance policies and customer service/home numbers. Obtain Business Interruption Insurance. Consider "Accounts Receivable" and "Valuable Papers" coverage and "Income Destruction" insurance. If you have a Business Owners Protection Package (BOPP), check the co-insurance provisions. Remember: Flood damage requires separate coverage and is NOT covered under other insurance programs.

- **After the Storm.** Use caution before entering your business. Check for power lines, gas leaks and structural damage. If any electrical equipment is wet, contact an electrician. Prepare loss information for insurance claims and get independent estimates of damages. Take pictures before cleanup. Minimize additional damage.

CHECKLIST: AS THE STORM APPROACHES

- **Listen for Weather Updates** on local stations and on NOAA Weather Radio. Don't trust rumors and stay turned to the latest information.

- **Check Your Disaster Supplies Kit** at work. Obtain any needed items. Contact employees and instruct them to do the same.

- **Instruct Employees to Refill Prescriptions** and to maintain at least a two-week supply during hurricane season.

- **Clear Property** or tie down any items that could become flying missiles in high winds such as lawn furniture, potted plants, and trashcans.

- **Protect Windows and Glass Doors.** If you do not have impact resistant windows, install shutters or plywood to cover glass. Brace double entry and garage doors at the top and bottom.

- **Fill Fleet Cars and Equipment Gas Tanks** and check oil, water and tires. Gas pumps don't operate without electricity.

- **Secure Your Boat Early.** Drawbridges will be closed to boat traffic after an evacuation order is issued.

- **Obtain Sufficient Cash** for business operations recognizing that banks and ATMs won't be in operation without electricity and few stores will be able to accept credit cards or personal checks.

- **Discuss the Business Recovery Plan with Employees** to ensure that communications are up-to-date and employees are aware of their responsibilities after the storm.

- **Back Up All Computer Data** and ensure that back up is stored in a safe place off-site.

- **Close the Office** in sufficient time to allow employees to secure their homes, obtain needed supplies and evacuate if necessary.

CHECKLIST: NO EVACUATION

If your facility is outside the evacuation area and NOT a work trailer, your facility may be able to remain open or serve as shelter for employees.

- **Protect Windows and** Doors and secure the facility.

- **Clean Containers for Drinking Water** and sinks for storing cleaning water. Plan on three gallons per person, per day for all uses.

- **Offering Your Facility as Shelter to Employees** and their families who live in vulnerable areas or mobile homes will have benefits to your operations but may also have some liability. Check first with legal representation.

- **Check the Disaster Supplies Kit.** Make sure to have at least a two-week supply of non-perishable foods. Don't forget a non-electric can opener. Instruct any employees to augment the supply with a kit of their own.

- **During the Storm**, everyone should stay inside and away from windows, skylights and glass doors. Find a safe area in the facility (an interior reinforced room, closet or bathroom on the lower floor) if the storm becomes severe.

- **Wait For Official Word That The Danger Is Over.** Don't be fooled by the storm's calm "eye."

- **If Flooding Threatens Your Facility,** electricity should be turned off at the main breaker.

- **If Your Facility Loses Power,** turn off major appliances, such as the air conditioner and water heater to reduce damage.

IF EVACUTATING: SECURING YOUR FACILITY

Stay tuned to the local radio and television stations for emergency broadcasts. If ordered to evacuate, do so immediately.

- **Ensure Important Documents**, files, back up tapes, emergency contact information, etc., are taken to a safe location.
- **Let Employees, Customers and Vendors** know your continuity plans. Make sure your employees have a safe ride.
- **Turn Off** electricity, water and gas.
- **Lock** windows and doors.

CHECKLIST: AFTER THE STORM

After a disaster, the business may be without power, water, food or any of the services we rely on. Immediate response may not be possible, so residents and businesses must be prepared to be self-reliant for several weeks.

RE-ENTRY

- **Be Patient**. Access to affected areas will be controlled. You won't be able to return to your facility until search and rescue operations are complete and safety hazards, such as downed trees and power lines are cleared. It may take up to three days for emergency crews to reach your area. It may take 2-4 weeks before utilities are restored. On barrier islands, it could take much longer.

- **Stay Tuned to Local Radio** stations for advice and instructions about emergency medical aid, food and other forms of assistance.

- **Security Operations Will Include Checkpoints**. It will be critical for you and your employees to have valid identification with your current local address as well as something to prove your employment and need to get back into the area. It is recommended that businesses contact the county emergency management agency and local jurisdiction to determine what specifically would be required.

- **Avoid Driving**. Roads will have debris that will puncture tires. Don't add to the congestion of relief workers, supply trucks, law enforcement, etc.

SAFETY CHECKLIST

- **Avoid Downed or Dangling Utility Wires**. Metal fences may have been "energized" by fallen wires. Be especially careful when cutting or clearing fallen trees. They may have power lines tangled in them.

- **Beware of Snakes**, insects or animals driven to higher ground by floods.

- **Enter Your Facility With Caution**. Open windows and doors to ventilate and dry the building.

- **If There Has Been Flooding**, have an electrician inspect the office before turning on the breaker.

- **Be Careful With Fire**. Do not strike a match until you are sure there are no breaks in gas lines. Avoid candles. Use battery-operated flashlights and lanterns instead.
- **Use Your Telephone Only for Emergencies** to keep lines open for emergency communications.

GENERATORS

- **Fueled by Gas**, generators can run appliances and fans.

- **Sizes** range from 750 watts that will run a fan and a light up to 8,000 watts that will practically run a house (except for the air conditioner).

- **If You Have Lost Power**, don't connect a portable generator to the building wiring (this could injure or kill neighbors or electrical crews).

- **Plug** equipment, computers, etc., **directly** into the generator.

- **Place Generator outdoors** or in a well ventilated area. Don't forget to check the oil every time you add gas. Conserve fuel by alternating appliances. For example: Refrigerators can be kept cool by supplying power eight hours a day. Refrigerators require 400 – 1,000 watts.

REPAIRS

- **Make Temporary Repairs** to correct safety hazards and minimize further damage. This may include covering holes in the roof, wall or windows and debris removal.

- **Protect Yourself From Contactor Fraud**. Only hire licensed contractors to do repairs. Check with the local Building Department to ensure the contractor is licensed. If you hire a contractor, don't pull the permits for them. If the contractor makes this request, it may be an indication that he is not properly licensed.

- **Take Photographs of All Damage** before repairs and keep receipts for insurance purposes.

- **After Assessing Damage to Your Facility**, contact your local building department for information on required building permits. Permits are always required for any kind of demolition or permanent repairs, reconstruction, roofing, filling, and other types of site development. Report illegal flood plain development to your local building department.

- **Local Ordinances Do Not Permit Dumping** in drainage canals or ditches because it causes backups and overflow in the system. Report illegal dumping.

WATER PRECAUSTIONS

- Whenever widespread flooding occurs, there is a potential for bacterial contamination. Bacteria, such as shigella and salmonella, can lead to life threatening dehydration for people if untreated by antibiotics. Disinfect any tap water you drink or use for cooking or cleaning. You must purify the tap water until officials notify you of its safety. Bring water to a rolling boil for a full 10 minutes or use chemicals (8 drops of chlorine bleach or iodine per gallon) or water purification tablets as directed. Let the water sit at least 10 minutes before using. Water you saved in clean containers before the storm will be fine for 2-3 weeks. To be sure, add 2 drops of chlorine or iodine per gallon before drinking.

CLEAN-UP PRECAUTIONS

- Call professionals to remove large, uprooted trees, etc.
- Always use proper safety equipment such as heavy gloves, safety goggles, heavy boots, light colored long-sleeve shirts and long pants.
- Tie back long hair, and wear a hat and sunscreen.
- Drink plenty of fluids, rest and ask for help when you need it.
- Lift with the legs, not with the back.
- Don’t burn trash.
- If you can’t identify it, don’t touch it.
- Be extremely careful with a chain saw and always heed safety warnings.