

HURRICANE PREPAREDNESS: COMMERCIAL PROPERTY OWNERS GUIDE



Hurricanes are strong storms that have the power to cause widespread devastation. Hurricanes cause life- and property- threatening hazards such as flooding, storm surge, high winds and tornados and can affect both coastal and inland areas.

Preparation is the best protection against the dangers of a hurricane. This brief guide provides information about how to protect yourself, your family and your property before, during and after a hurricane. It intended as an aid but is not exhaustive and should be used in conjunction with the advice and resources distributed by official authorities.

Before a hurricane

Know your risk

Assess your vulnerability to hurricane risk, this is dependent on your location, the structure of your commercial property and the nature of your business. Inland locations are at risk of flooding, thunderstorms and wind, whilst coastal areas are more at risk from flooding from storm surge and rain and extreme winds.

Stay informed of weather conditions and emergency events, this is essential to knowing when to take action:

- ✓ Monitor local weather reports
- ✓ Be aware of text or email alerting systems within your community
- ✓ Have a plan as to how to stay informed in the case of a power outage

Protect yourself, your employees and members of the public

- ✓ A **Workplace Emergency Plan**, should be site-specific and document:
 - Agreed and clear roles and responsibilities of employees e.g. who will notify the emergency services if there are harmful or dangerous substances on the premises
 - A map of the premises with clearly identified emergency exits and the location of fire protection and emergency equipment
 - A building evacuation plan and emergency response actions that are regularly practised or clearly displayed in the premises with specific attention paid to the elderly, children or those with disabilities
 - A designated and suitable place of safety and transportation plans
 - Important personal information of each employee e.g. name, date of birth, medical information, next of kin
- ✓ A **basic supplies kit** should include items such as (note this list is not exhaustive):
 - Water supply
 - Food: non-perishable and easy-to-prepare
 - Flashlights (and batteries)
 - Battery-powered radio(s)
 - First aid kit(s) and medication(s)
 - Whistles to signal for help
 - Multi-purpose tool(s)
 - Sanitation and personal hygiene items
 - A cell phone and charger
 - Extra money
 - Emergency blanket(s)
 - Supplies for needs unique to your employees needs or the needs of the public
 - Fire extinguisher
- ✓ A **qualified first aider** who is able to provide first assistance in an emergency

Before a hurricane *continued*

Protect your commercial property / business

- ✓ **Take general damage prevention measures:**
 - If your property is in a high-risk flood zone, or if flooding is likely, stock sandbags that can be used around the perimeter of the building
 - Stock tools, hardware, plywood, rope, barricades and warning tape for use after the hurricane or flood
 - Compile a directory of critical suppliers, contractors and services
- ✓ **Prepare a Business Continuity Plan (if applicable):**
 - Identify hazards and assess vulnerabilities
 - Conduct a Business Impact Analysis which should:
 - Identify operational and financial impacts of various scenarios
 - Consider the impact of the timing and duration of disruption
 - Organise a Business Continuity Team to manage disruption and conduct training exercises to evaluate the plan
- ✓ **Inspect and maintain the property and utilities:**
 - Ensure that all fire protection equipment is in working order.
 - Reinforce or strengthen the building to avoid structural damage
 - Retrofit and secure windows, doors and roofs to reinforce the structure
 - Seal any openings, as cracks and holes, that may allow water into the property
 - Trim or remove damaged trees and branches that could be affected by hurricane winds
 - Secure loose rain guttering and clear them of any debris to prevent water damage
 - Inspect and secure cooling towers, satellite's and other roof top equipment
 - Check generators, pumping equipment and mechanical areas and make any necessary repairs
 - Check portable and emergency lighting and restock batteries and lightbulbs
 - If any water heaters or mechanical, electrical or heating systems are vulnerable to flooding elevate the systems
 - If your home is susceptible to repetitive flooding, consider elevating the building
- ✓ **Add risk management features such as:**
 - Hurricane shutters
 - Hurricane straps
 - Permanent standby generator
- ✓ **Review and update your insurance:**
 - Compile an up-to-date inventory of all contents at the commercial property
 - Buy specialised insurance for losses caused by hurricanes and/or floods or make sure that this is included in your existing Commercial property policy
 - Make sure you have enough insurance coverage to repair or rebuild your property in its current state
 - Contact your insurance agent to check your current deductible for losses arising out of a hurricane or flood event

Leading up to, and during, a hurricane

Know your risk

- ✓ **Consider your protection options** - to stay or leave:
 - Turn on your radio or TV to get the latest weather updates and emergency instructions

Protect yourself, employees and members of the public

- ✓ **Consider your protection options** - to stay or leave:
 - Evacuate if advised to by the authorities, leave early to avoid delays and follow designated evacuation routes
 - If advised to evacuate, ensure all employees and/or members of the public have vacated the property
- ✓ **Review and follow emergency plans** and:
 - Take precautions to stay safe from high winds and flooding e.g. move to a sturdy building, stay indoors away from windows and glass doors, if your area is prone to flooding move to a location on higher ground
 - Check the basic supplies kit and replenish items as needed
 - Charge your cell phone
 - Ensure that communication methods between employees/business continuity team are in working order
 - Initiate your Business Continuity Plan and recovery strategies

Protect your commercial property / business

- ✓ **Secure the property, utilities and contents:**
 - Remove all external objects that might blow away or damage structures e.g. outdoor furniture, signs
 - Anchor objects that are unsafe to bring inside e.g. propane tanks
 - Clear flood exposed parking areas of vehicles and trailers
 - Prepare sandbags, pumps and hoses
 - Secure windows, doors and hurricane shutters (if you do not have hurricane shutters board up windows and doors)
 - If the commercial property has a swimming pool, seek expert advice on how much water to drain from the pool
 - Lock offices, storage rooms and access to amenities
 - Ensure that important documents and business records are in a secure safe place e.g. safe or lockbox
- ✓ **Adjust electrical equipment:**
 - Turn off air conditioning systems
 - Turn off and unplug all unnecessary electrical equipment (including pool pumps and filters and propane tanks)
 - Move elevators to upper floors and switch off

After a hurricane

Protect yourself, employees and members of the public

- ✓ **Returning to the property:**
 - Wait until your area is declared safe before returning to the property
 - Inspect the property carefully before entering and wear a hard hat if available
 - Use flashlights as a light source, do not use candles
 - Be aware of safety issues created by the hurricane e.g. loose wire, gas leaks
 - Secure the property to prevent injury
- ✓ **Cleaning up:**
 - Report to local authorities about health or safety issues e.g. loose, damaged or low-hanging power lines, and be careful of dangerous debris
 - Be cautious and wear protective clothing (e.g. sturdy work boots and gloves)
 - Wash your hands thoroughly with soap and clean water
 - Remove standing water (in the case of flooding)
 - If there is extensive damage, relocate residents and tenants and assist them with finding alternative shelter
 - If there is extensive damage keep employees and/or residents updated of timescales for clean-up and repairs
 - Check roof top equipment is secure
 - Test life safety equipment and replace if damaged
- ✓ **Everyday activities:**
 - Avoid using tap water for drinking and food preparation until instructed by officials that it is safe
 - Support employees and provide access to professionals that can assist with the physical and emotional impacts of the hurricane

Protect your commercial property / business

- ✓ **Returning to the property:**
 - Take action to prevent further damage to impaired property or contents, arrange for emergency board up services
- ✓ **Cleaning up and repairing:**
 - Follow your Business Continuity Plan and establish repair priorities
 - Arrange a survey of the site to identify any structural damage and arrange remedial action
 - Do not turn on electrical equipment or systems until inspected by an electrical expert
 - Only allow a licensed professional to turn on any gas or water supplies that were turned off prior to the hurricane
 - Contact professional help or guidance to repair flood-damaged property
 - Service elevators and repair if necessary
- ✓ **Sorting your insurance:**
 - Contact your insurance agent to file a claim as soon as possible: describe the extent of the damage and inform them that you have an inventory of contents
 - Photograph and document all damage to buildings and contents thoroughly in order to assist your claim
 - Do not immediately clean up or throw out damaged items as your insurance agent / adjuster will need to see what happened in order to progress with your claim