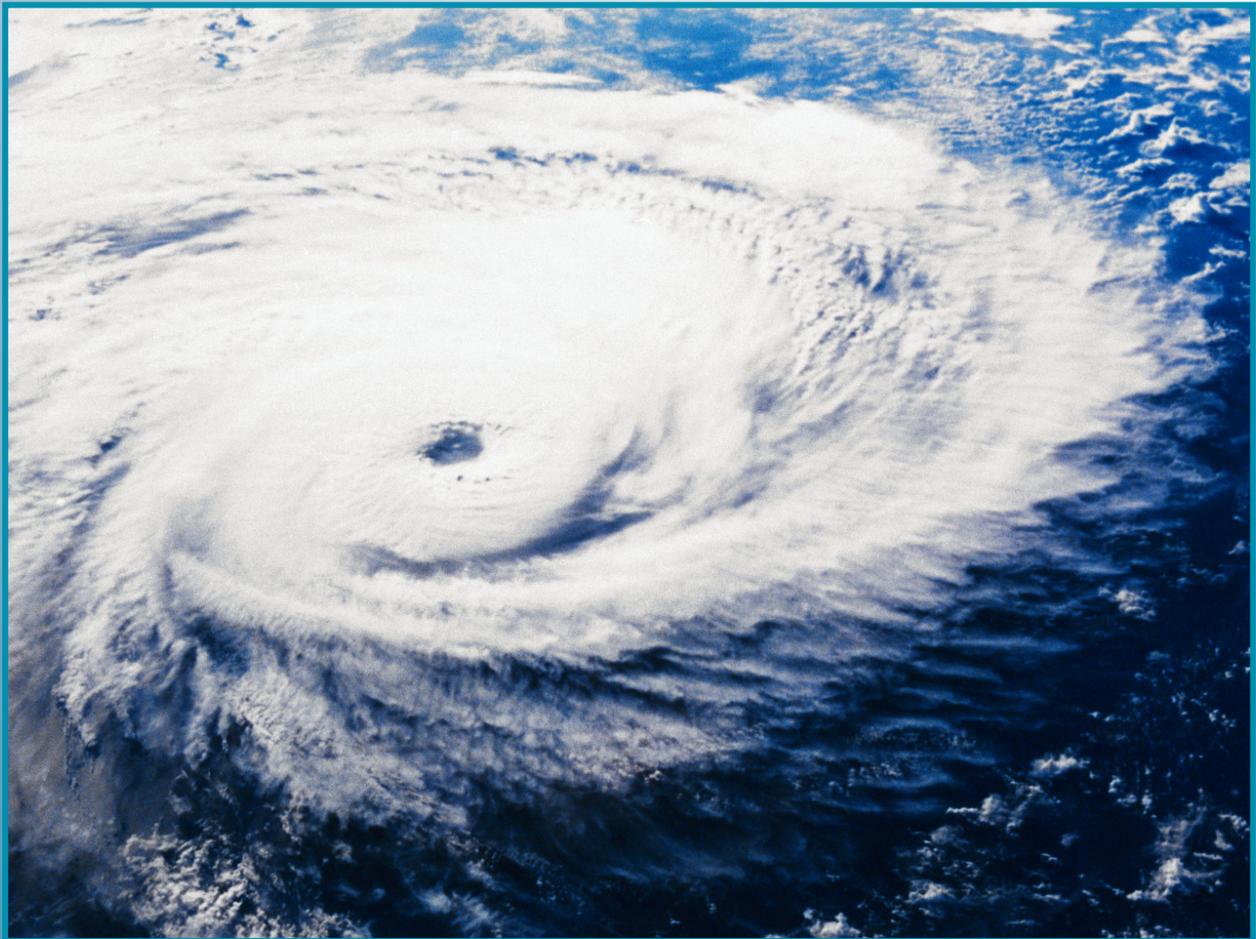




Understand. Service. Innovate

Risk Management Guidebook Hurricane Preparedness





The following guidelines are offered in the interests of helping you in your storm-related property conservation efforts.

HURRICANE ADVISORIES

A **Hurricane Watch** indicates that hurricane conditions are a real possibility, usually expected within 24-36 hours. Listen for additional advisories, and be prepared to take action.

A **Hurricane Warning** is issued within 24 hours before hurricane conditions are expected.

HURRICANE PREPAREDNESS

(Note: Unless specifically added by a policy endorsement, the costs associated with preparing for a storm are not covered.)

Outside the Building(s):

As practical, bring yard storage, machinery and equipment into buildings or otherwise secure it in place to prevent it from being damaged or blown about during high winds. If hazardous materials are involved (e.g. flammable liquids, oxidizers, toxic materials), their relocation should be carefully assessed so as not to increase the loss exposure.

Check roof-mounted equipment to insure it is securely connected to the building's structural steel. Bolts and guy wires should be tight and free from rust and corrosion. Remove any roof storage.

To help prevent water leakage or roof collapse, check roof drains to ensure that they are clear and able to drain off heavy rains. Have repairs made to any portion of the roof covering that appears loose, bubbled, or otherwise weakened.

Cover window and door openings with storm shutters or substantial protective panels. (If any fire exits are to be covered, the building must be evacuated first.)

Inside the Building(s):

Duplicate important records/papers and move them to a secure location. Back-ups of important computer records should be current, and kept in a secure location - preferably off-site and in a hurricane-safe area.

Move important materials or equipment from flood-susceptible floors, and away from windows, doors or walls that are not of substantial construction.

Move hazardous materials (e.g. flammable liquids, oxidizers, toxic materials) from flood-susceptible floors, and away from windows, doors or walls that are not of substantial construction.

Close fuel valves to non-essential and non-emergency equipment.

Disconnect power to non-essential equipment susceptible to power surges, or where water leakage or flooding may cause equipment damage or electrocution.



Emergency Response Team, Equipment and Materials:

Establish an emergency response team, and evacuate all employees except the emergency response team. Ensure that the team has the following:

- * Nonperishable food
- * Stored drinking water
- * First aid supplies
- * Two-way radios
- * Flashlights/batteries
- * Boots/gloves/hard hats/dry clothing

The following supplies and equipment should be assembled at a central, secure location:

- * Portable pumps and hose
- * Emergency lighting
- * Lumber and nails
- * Sandbags
- * Building diagrams/schematics
- * Mops and Squeegees
- * Tarpaulins/plastic sheeting
- * Power and manual tools
- * Shovels and axes
- * Ropes/fasteners

Check emergency generator and fire pump fuel tanks to ensure they are full.

Test emergency generators and engine-driven fire pumps for proper automatic start. Generators should be test-run under load.

Fill fuel tanks for those vehicles that will be needed for emergency operations or evacuation.

During The Hurricane

Arrangements should be made to evacuate the emergency response team before the hurricane strikes, if necessary. If the emergency response team is able to stay on site, a safe area of substantial construction should be available for the team members to occupy. The emergency response team plans should be communicated in advance to local law enforcement officials. The emergency response team should continually patrol the facility as long as it is safe to do so and complete the following:

Watch for structural damage and make repairs as necessary

Watch for causes of fire (e.g. electrical short circuits) and take corrective action as needed.

Check sprinkler water pressures frequently and watch for loss of pressure.

Watch for flooding from rain or tidal surge and deploy sandbags as necessary.

AFTER THE STORM

Enforce "No Smoking" rules and curtail the use of heat or spark producing equipment until it is determined that there are no flammable liquid or gas releases.

Use caution before turning on electricity where equipment may be damaged or moisture-laden.

Use caution in opening fuel control valves - check to ensure that piping and equipment is intact, properly supported and not leaking.

Make temporary repairs to the structure and property to prevent further damage.

Cover machinery, equipment or materials which may be exposed to the elements.

Check fire protection equipment such as fire pumps, alarm systems, and automatic fire suppression to ensure it is in service.

Take photographs of damages and maintain an itemized listing of materials and labor used to repair the property and restore operations. Separate undamaged stock from damaged stock.

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RECOVERY / RESTORATION CHECKLIST

(Post-Event)

This document outlines the tasks necessary and the persons responsible for our "recovery" mode following a Disaster Management Drill or in the event of a fire, explosion or natural peril event.

Component	<u>Activity</u>
Post Emer-gency Service	<input type="checkbox"/> Notify employee families about status of personnel on premises <input type="checkbox"/> Notify and meet with insurance carrier to discuss claim and restoration plans. <input type="checkbox"/> Notify Fed, State, local gov't agencies for assistance. (Permits, inspections, certification of occupancy, debris removal/ transport/ disposal. Inform them of major restoration plans. <input type="checkbox"/> Enact pre-loss agreements <input type="checkbox"/> Determine need for alternate facility if necessary and arrange for move. <input type="checkbox"/> Contact vendors for records preservation, equipment repair, earthmoving or engineering <input type="checkbox"/> Determine outsourcing needs, if any
Management	<input type="checkbox"/> Ensure availability of key management personnel
Employee	<input type="checkbox"/> Provide cash advances, if appropriate
Damage As-sessment	<input type="checkbox"/> Separate damaged property from undamaged property <input type="checkbox"/> Take photos of or video tape the damage so you can account for all damage related costs. <input type="checkbox"/> Take inventory of damaged goods (this can be done with insurance adjuster <input type="checkbox"/> Assess the value of damaged property. <input type="checkbox"/> Assess the impact of business interruption. <input type="checkbox"/> Keep damaged goods on hand for insurance adjuster <input type="checkbox"/> If you release goods to adjuster or salvor, obtain a signed inventory, detailing goods type & quantity <input type="checkbox"/> Establish special job and charge codes for purchases and repairs
Clean-up &	<input type="checkbox"/> Protect undamaged property and secure the property
Operations Resumption	<input type="checkbox"/> Coordinate power restoration with utility companies. Don't energize on your own or you could cause damage and injury. <input type="checkbox"/> Restore sprinkler systems and other fire protection equipment. <input type="checkbox"/> Restore equipment & property for critical operations <input type="checkbox"/> Move backup power and equipment into place. This includes backup communication systems. <input type="checkbox"/> Ensure personnel safety & security <input type="checkbox"/> Conduct an employee briefing <input type="checkbox"/> Provide employees with MSDSs <input type="checkbox"/> Maintain contact with customers and suppliers

Note: This list is not intended to be all inclusive. It is a guide to some of the things you should consider in assessing your vulnerabilities and your readiness or capabilities to respond to a fire or natural peril event.

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