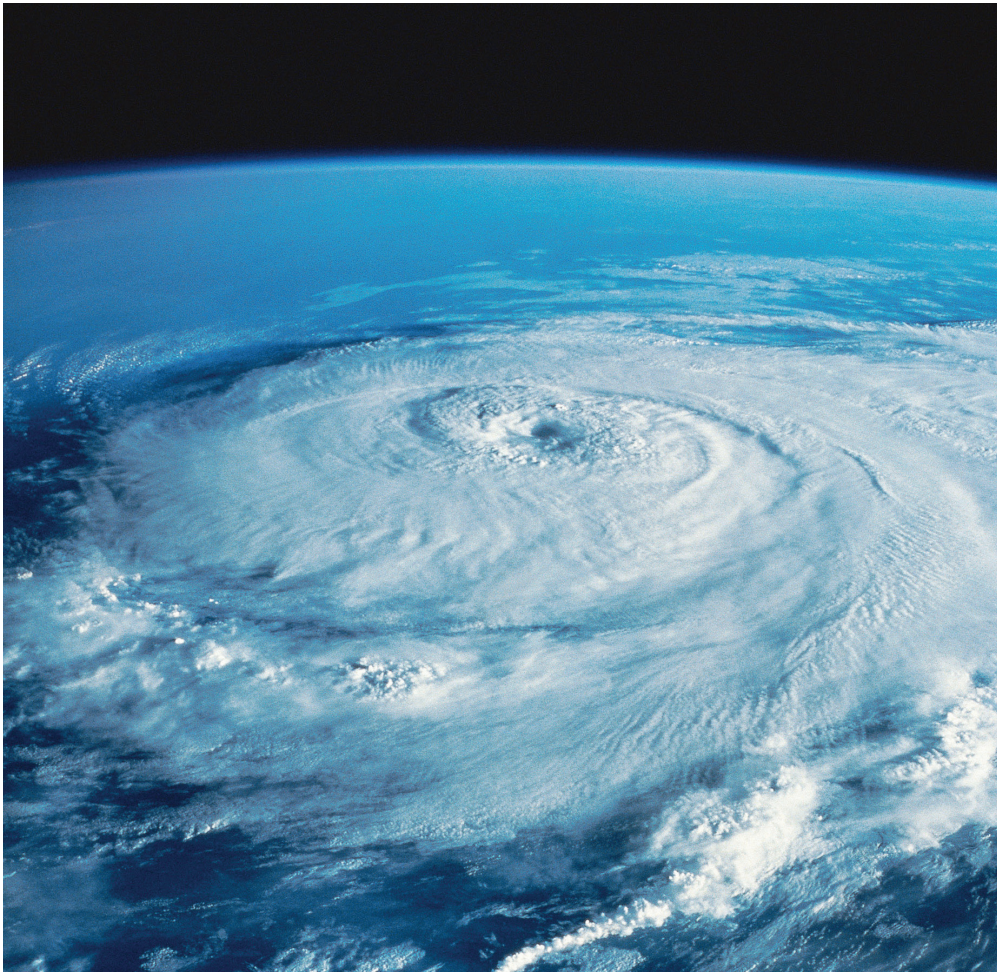


Guide to hurricane and flood preparation

Preparation and response key to minimizing damage and loss





Hurricane preparation and response

Studies of severe windstorms and floods show that related damages and losses can be prevented or reduced with an organized plan that is activated before, during, and after the storm. When the National Weather Service issues a hurricane warning — hurricane conditions expected within 24 – 36 hours — an emergency condition should be declared. A hurricane watch, on the other hand, means hurricane conditions are possible but not imminent.

Pre-storm planning

- Develop an emergency action plan (EAP) and emergency response team (ERT)
- Members of the ERT should understand their specific roles and the overall goal and procedures outlined in the EAP — members (with alternatives to cover all hours of operation) should also be trained to carry out their specified responsibilities
- Identify personnel to monitor weather conditions and the storm's progress relative to the path and intensity
- The ERT leader should have authority to implement the EAP based on pre-designated benchmarks — responsibilities should include when to shut down operations and send personnel home
- The EAP should include, but not be limited to the following:
 - Identification of all critical areas of the facility and operations and someone on all shifts who is trained on shutdown procedures with authorization to implement them
 - An updated list of all relevant telephone numbers and contact information for ERT members, civil authorities, and so on
 - Provisions for backup communications — confirm all cell phones and two-way communication devices are charged
 - Arrangements for an off-site emergency communications center
 - Determination of vital company records and plans to protect and relocate them
 - Arrangements with contractors for supplies and repairs after the storm
 - A guide for inspections and repairs to roof coverings and edges prior to hurricane season
 - Having pre-fitted window shutters or plywood for windows and doors where practical — dry-run of installation should be performed, if possible
 - Preparation for windstorm-related flooding should be evaluated
 - Identification of key equipment and stock that requires protection with tarpaulins and waterproof covers
 - Identification and consideration for removal of trees that could fall, causing damage to buildings, power and communication lines, equipment, and so on
 - Plans for site security after the storm

Action items for an impending hurricane (36 hours to landfall)

- Track the progress of the storm path and its intensity
- As benchmarks are realized, determine if, or when, the plan is to be activated
- Shut down operations that depend on outside power sources, following established procedures
- Inspect and make emergency repairs to roofs, gutters, flashing, and drains
- Strap and anchor down all roof-mounted equipment (for example, HVAC equipment)
- Inspect all fire protection equipment, such as sprinkler control valves and fire pumps
- Check and maintain all necessary backup equipment, such as generators, communication devices, and fuel supplies for emergency equipment and boilers
- Protect and relocate critical records
- Back up all electronic data and store in a water- and wind-protected site
- Protect computers, equipment, and stock with tarpaulins and waterproof covers
- Remove stock and/or inventory from the floor and ship as much as possible out of the facility
- Clean out drains and catch basins
- Install windstorm shutters and/or plywood over windows and doors
- Repair, fill, and anchor above-ground tanks
- Isolate, neutralize, or remove any hazardous materials from the site
- Shut off gas to minimize risk of fire
- Shut down all non-critical and non-essential electrical equipment
- Properly brace all outdoor signs and awnings
- Remove all debris and relocate all non-essential equipment to a safe indoor location

- Anchor all portable buildings to the ground
- Fill fuel tanks to generators, fire pumps, all company-owned vehicles, and so on
- Disconnect the main electrical feeds to the facility, if possible, to prevent a potential fire caused by short-circuiting of damaged equipment

During the storm

(Emergency response personnel should remain on site only if it is safe to do so.)

- Remain indoors and identify the safest location (from wind and flood) to stay during the height of the storm
- Continuously monitor the property for roof leaks, pipe breaks, fire, or structural damage
- Monitor boilers for continuous operation
- During a power loss, shut down electrical switches to prevent system reactivation without the necessary system checks being performed

After the storm

- Secure the site and survey the damage
- Evaluate and address all safety hazards (for example, live wires, leaking gas, flammable liquids, and so on)
- Repair fire protection system if it has been impaired
- Inspect bus bars, conductors, and insulators before starting the system (if necessary, have it inspected by an electrician)
- After site is deemed “safe,” call in key personnel and contractors to begin repairs
- Take steps to perform temporary repairs (for example, roofs, clean drains, windows, separate damaged goods from undamaged goods, and so forth) to mitigate your damage
- Restart operation, if possible
- Document your damages with photos and other records
- Contact your risk manager, broker, and/or insurance company if you have sustained damage

Flood preparation and response

Proactive measures should be taken by the predesignated Emergency Response Team (ERT) after evaluating the current exposure and obtaining information and instructions from local civil defense and emergency preparedness officials. At all times, employee safety should be the first priority. Many will be busy protecting their homes and families.

Pre-flood planning

- Develop an EAP and ERT (as defined above)
- Inspect all dikes and floodwalls and ensure all flood doors, gates, and sump pumps are operational
- Clear storm drains and check back-flow valves
- Repair all building openings
- Anchor above-ground tanks and drums
- Relocate hazardous materials to a pre-designated area
- Remove all movable equipment, stock, and vehicles to higher ground
- Identify any electrical equipment (for example, motors, switches, computers, and so on) that can be deactivated and relocated from the impact zone
- Schedule a designated time to shut off gas service, de-energize electrical service, and shut down boilers

After the flood

- Secure the site and survey the damage
- Evaluate and address all safety hazards (for example, live wires, leaking gas, flammable liquids, and so on)
- Remove standing water
- Activate fire protection system after inspecting components and contacting the fire department for instructions
- Inspect bus bars, conductors, and insulators before starting the system, and re-energize it after inspection by an electrician (it should be assumed that any introduction of water to electrical equipment may have caused serious damage)
- After site is deemed “safe,” call in key personnel and contractors to begin repairs
- Contact utility companies for information relative to your access to gas and electrical services
- Take steps to perform temporary repairs (for example, roofs, clean drains, windows, separate damaged goods from undamaged goods, and so on) to mitigate your damage
- Retain a moisture-control contractor to identify and control the spread of moisture, bacteria, mold, and so on
- Start salvage and cleaning operations immediately
- Restart operation, if possible
- Document your damages with photos and other records
- Contact your risk manager, broker, and/or insurance company if you have sustained damage

Important pre- and post-storm information checklist

Broker

- Office phone: _____
- Cell phone: _____
- Fax number: _____

Property insurer

- Policy number: _____
- Claim reporting phone number: _____
- Claim reporting fax number: _____

If applicable

- Flood insurer: _____
- Flood policy number: _____
- Claim reporting phone number: _____
- Claim reporting fax number: _____
- Additional insurers: _____

(For example, specific wind policies, wind buy-back policies, and so on.)

- Policy numbers: _____

- Claim reporting numbers: _____

Information needed to report a claim

- Insurer and policy number
- Address of loss
- Brief description of damages and date/time incurred
- Contact information for adjuster (provide phone number and cell number, if applicable)

Always secure a claim or reference number from your insurer when you report your claim.

After the storm has passed and the claim is reported

- Document your damages with photos, estimates, and so on
- Whenever possible, make temporary or emergency repairs to mitigate or prevent further damages, as required by your policy
- Make sure your adjuster is properly licensed
- Hire licensed, insured, and reputable contractors to perform work
- Maintain your own copies of all receipts and invoices relating to your loss



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