



# HURRICANE PREPAREDNESS

R I S K M A N A G E M E N T

## Planning Considerations

Hurricanes are severe tropical storms with sustained winds of 74 miles per hour or greater. They bring torrential rains, storm surges, and often spawn tornados. As soon as a hurricane appears to be a threat, the National Weather Service issues an advisory, categorized as:

- **Hurricane Watch:** A hurricane is possible within 24-36 hours.
- **Hurricane Warning:** A hurricane will hit land within 24 hours.

The hurricane season in the United States typically runs from June through November. Are you ready for it?

### Step 1

#### *Establish Your Business Goals*

To develop a Preparedness and Recovery Plan, first establish whether your intent is to remain open as long as possible, or to close and secure your business before the storm hits.

### Step 2

#### *Appoint a Hurricane Preparedness Coordinator/Team*

The next step is to develop your preparedness and recovery plan. It is often beneficial to involve more than one person in the planning. Encourage employees to participate and become familiar with the process. They will gain broader perspectives on the issues and be more willing to devote the necessary time and energy to the project.

### Step 3

#### *Assess Your Vulnerabilities & Develop Written Action Plans*

**Types of Emergencies** - Use the first column of the Vulnerability Analysis Chart to list various types of emergencies. Keep the following points in mind:

- **Priorities:** Set priorities to protect people, property, and then your business impact.

- **Analysis:** Examine the effects of potential hurricane-related emergencies.
    - Trapped persons
    - Prohibited access to the facility
    - Loss of electrical power
    - Loss of communication lines
    - Ruptured gas pipes
    - Water damage
    - Structural damage
    - Building collapse
    - Chemical release
  - **Historical:** Review past emergencies that have affected your facility and other facilities in your area.
  - **Geographical:** Consider your location in relation to coastal proximity and evacuation routes.
  - **Technological:** Consider the results of a process or system failure, such as telecommunications, alarms, utilities, etc.
  - **Human Error:** Evaluate training for employees that may help prevent human error during an emergency. Consider how fear, fatigue, and carelessness might affect behavior.
  - **Physical:** Assess how the design or construction of your facility may increase risk of injury or damage. Do buildings meet the latest building codes for new construction? Consider retrofitting building fastening devices such as roof truss brackets and roof deck clips. Check for corrosion of metal clips and fasteners on canopy decking as part of preventive maintenance as well as storm damage control.
- Probability:** Estimate the likelihood that each type of emergency will occur using a 1-5 scale (with 1 as the lowest probability and 5 as the highest). Next, rate the impact of the following risk factors using a 1-5 scale (with 1 as the lowest and 5 as the highest).
- **Human Risk:** Analyze the potential for injury or death to employees or customers as a result of each emergency.
  - **Property Risk:** Analyze the potential for property loss and damage. Consider the cost to replace or repair the buildings and other property.

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- **Business Risk:** Consider the potential loss of market share. Include the impact of business interruption, employees unable to work, customers unable to reach your facility, and interruption of critical supplies and products.

Lastly, assess the quality of resources available to respond to each emergency using a 1-5 scale (with 1 as the strongest and 5 as the weakest).

- **Internal Resources:** Assess your internal resources and ability to respond to each type of emergency. You may need to develop additional emergency procedures, conduct additional training, acquire additional equipment, and establish mutual aid agreements or agreements with specialized contractors.
- **External Resources:** Assess your community's ability to respond to each type of emergency.

Total the scores for each column. The lower the score the better. While this is a subjective rating, the comparison will help determine planning and resource priorities.

#### **Step 4** ***Put Your Plan in Writing***

Your Hurricane Preparedness and Recovery Plans should include business goals, emergency contacts, and detailed action plans for each of your identified vulnerabilities. Provide direction for each area of your facilities or business operations, answering who, what, why, when, and where. Consider including the following contact information:

- **Employee List:** It may be difficult to contact employees after an emergency, so obtain contact information from them beforehand. In addition to normal contact information, it is helpful to know each employee's home address and additional residences, such as cabin or cottage, in case you need to physically locate the employee. Also list alternative contacts such as a family member or friend. Reassure employees that this information will only be shared on a need-to-know basis.
- **Vendor List:** Develop a list of vendors and how to contact them. Include a description of the product or service and all ways to contact them including phone, pager, fax, and after-hours numbers. Also list alternative contacts. Your vendor representatives may be willing to provide additional contact information if you discuss your concerns about reaching them in the event of a hurricane and reassure them that it will have limited distribution.

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- **Select Customers List:** Develop a list of key customers who need and expect personal notification from you. Include customers that would be offended or take their business elsewhere if they were not contacted. There are two important reasons to include this in your Hurricane Preparedness and Recovery Plans. First, it helps mitigate losses by being proactive, and second, it may be the "value difference" that helps retain important customers.

#### **Step 5** ***Develop a Checklist***

Develop a checklist of actions that need to be taken. It is helpful to separate the checklist into categories based on the state of emergency the hurricane is presenting. (See Hurricane Preparedness and Recovery Plan Sample Checklists.)

#### **Step 6** ***Communication and Training***

The success of your Hurricane Preparedness and Recovery Plans may hinge on how well you communicate with and train your employees to respond to a hurricane emergency. Employees need to know what they are responsible for, when they should evacuate, and when they should return to work.

#### **Step 7** ***Continuous Improvement***

Continually improve and update your Hurricane Preparedness and Recovery Plans. Learn from your own experiences and those of other business owners. Assess what works well and what can be improved. Continually look for ways to improve your preparedness and recovery plans. Review your Hurricane Preparedness and Recovery Plans with all employees each year before the hurricane season arrives.