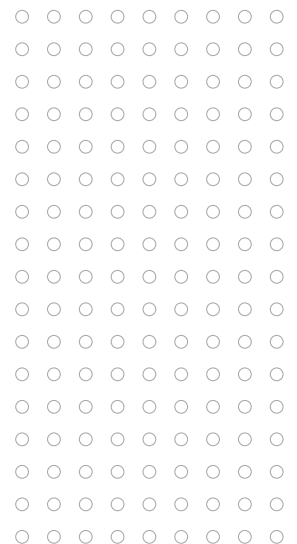




5 Day Hurricane/Storm Preparedness Plan

Protecting Your Business



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 cleaning desktops and moving fragile equipment out of the offices with windows.
- Contact IT to prepare data replication.
- Contact local phone company to prepare for redirection of incoming 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 as 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 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 you could potentially blow away, or cause damage, such as:
 - Nonessential equipment
 - Flammable.combustible/corrosive liquid forms drums
 - Portable building (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

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 of gas valve.
- Prepare to deactivate, 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 re-energizing main electrical distribution systems. In case of doubt, contact an electrician. **Do not touch or move exposed 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.



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