

# HURRICANE

## PREPAREDNESS GUIDE

2023

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Courtesy of  
**American Global Risk Engineering Services**

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## HURRICANE SEASON

The 2022 Atlantic hurricane season was a fairly average, yet extremely destructive, season. It had an average number of named storms, and a slightly above-average number of hurricanes, with a slightly below-average number of major hurricanes. (Hurricanes: 8 Total depressions: 16).

The 2023 Atlantic hurricane season, although predicted to be “slightly below-average,” is rapidly approaching, running from June 1 through November 30. But experts have already noted this season comes with a high level of uncertainty based on a developing El Niño and an unusually warm Atlantic basin.

**Hurricane predictions for 2023:** In April, Meteorologists from Colorado State University predicted that a total of 13 tropical storms will form, of which six will become hurricanes. A tropical storm becomes a hurricane when its sustained winds reach 74 mph.

## BE READY

Tropical storms and hurricanes are one of this country's most dangerous weather threats. Torrential rains, heavy winds and tornadoes can devastate towns and cause severe damage, flooding and major power outages. It doesn't take much (about 50 MPH winds) to knock out power for an extended period of time due to the large number of trees. In addition to storm surge, there are many other dangers associated with these powerful storms.



### **Business Preparedness** \_\_\_\_\_ **3**

Read and employ these important '10 Steps to Prepare Your Business' before a hurricane or severe weather event, to help reduce exposure and minimize loss.



### **Claims** \_\_\_\_\_ **5**

Our claims team provides a few useful tips to help ensure that claims, when they do occur, are processed and handled efficiently.



### **Additional Resources** \_\_\_\_\_ **6**

Check out these organization's websites for further information and additional resources that may be helpful.



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# HURRICANE PREPARATION

## 10 STEPS TO PREPARE YOUR BUSINESS

1

### PREPARE A PLAN & PRACTICE IT

Plan, prepare and practice. This is the foundation of business continuity and the only effective way to diffuse the impact of a hurricane. Although today's technology allows advanced warning of approaching storms, there is little that can be done to continue business operations if no contingency plan is in place. We refer, not only, to knowing the hurricane routes out of town but about planning an overall strategy that extends to all parts of your business.

2

### BACKUP YOUR DATA

To remain competitive in today's society, businesses depend upon information technology. The technology centers around software, hardware, and data. Without access to data, business quickly comes to a screeching halt. Work with your I/S or IT team to ensure that backups are performed in a timely manner and that they are stored in a facility that is safe, secure, and dependable.

3

### PROTECT YOUR SITE

Protecting your office, and construction projects, is instrumental in continuing or restoring operations in the event of a hurricane. Ways to do this include: an uninterruptible power supply (batteries and generators), backup water source, and a supply of gasoline powered pumps to keep the lower levels of the facility clear of flood waters. If practical, remove computers and other equipment, or cover in plastic tarps.

Boarding up open areas and other vulnerable apertures can protect a building from high-speed flying debris which has been known to heavily damage structures in a severe hurricane. Ensure that materials are banded, and loose materials hauled away.

4

### OPERATE REMOTELY

Inability to access your facility is a highly probable occurrence when a hurricane approaches. Roads may be flooded or closed by authorities. Employees may be unable to leave their homes in a state of emergency or may be unwilling to leave their families. It is very important to plan for this scenario in which your business facility is operational but the employees are unable or unwilling to get there.

5

### ESTABLISH AN ON-SITE SUPPORT PLAN

Another way to address the problem of access is to prepare a specially selected team of employees to "camp out" at your facility for critical, sensitive operations. This plan would necessarily include the provisioning of food and water supplies, the acquisition of sleeping facilities (folding cots or sleeping bags are a few choices that work), the availability of bathing facilities and amenities (such as razors, shaving cream, toothpaste, soap, blow dryers, etc.) and spare clothes for all employees.





## SECURE A RECOVERY SERVICE PROVIDER

There are two generally accepted methods of planning to recover and resume business processing at an alternate location. One involves the use of another computer site within the company's enterprise. While this is generally accepted, it does impact the other site. Capacity, as well as other concerns, contribute to these impacts.

The second alternate site method is to subscribe to a business recovery service to provide those resources required at the time of disaster. The advantage of this approach is that it can be tested and refined to a level which assures that it will indeed work when needed.



## DECLARE EARLY

During Hurricane Andrew, many businesses waited to act. This decision proved costly and contributed to the billions of dollars in costs associated with the hurricane. Fortunately, they learned from this experience. Don't worry or wait. It is important that you do not hesitate to act.



## OUTSOURCE YOUR RECOVERY

Many customers have "outsourced" the process of recovering their business to the staff of their alternate recovery center. Many business recovery providers now offer this service. Essentially, the subscriber's systems, applications and network are restored and recovered at the alternate site.



## IMPLEMENT AN EFFECTIVE COMMUNICATIONS STRATEGY

Communications are important to any business entity. In the event of a pending hurricane, it becomes even more crucial. Communications are needed to coordinate emergency activities, to implement the recovery/contingency plan, to warn employees of impending danger, to inform families and off-duty personnel about what's happening, to maintain contact with customers and suppliers, as well as proactively maintain an information line with the media.



## EXPECT THE UNEXPECTED

Remain flexible and adaptable. You should also remember that the nature of the hurricane will influence your recovery direction. The impact of senior management, customer, and employee decisions (or personal impacts) may also alter your plans. What is required is a serious, thoughtful, and committed approach to the challenge of recovering your business, whether your company is in a hurricane risk area or not. Lastly, take photographs and videos of your hurricane preparations.

Make hurricane preparedness your business...BEFORE THE WIND BLOWS!



**DISCLAIMER:** The approaches suggested in this brochure are recommendations. There are no reporting requirements, nor will following these principles ensure compliance with any federal, state, or local codes or regulations that may apply to your facility. If followed correctly, they will heighten your businesses' chances of continued success if a hurricane occurs.

# CLAIMS

It is critical to ensure you know what steps to take if your business suffers damage as a result of a hurricane. American Global can help you insert a section on insurance for your disaster response and recovery plan.

Your preparation is crucial for of up-to-date pre-loss inventory assets and your general ledger, after a disaster occurs, to capture all storm-related costs, expenses and time. Our advocates will work with your disaster recovery team to provide prompt notice to your carrier.

The goal is an immediate evaluation of your damages to minimize down-time and maximize settlement of your insurance claim. The American Global claims team will work diligently and expeditiously, advocating for you with your insurance carrier and retained experts in a solution driven process resulting in a successful claim outcome.

## PREPARATION:

No risk management plan can prevent all claims. American Global ensures that you have the necessary infrastructure for support, as soon as a claim occurs. The quicker and more prepared the response, the better the outcome.

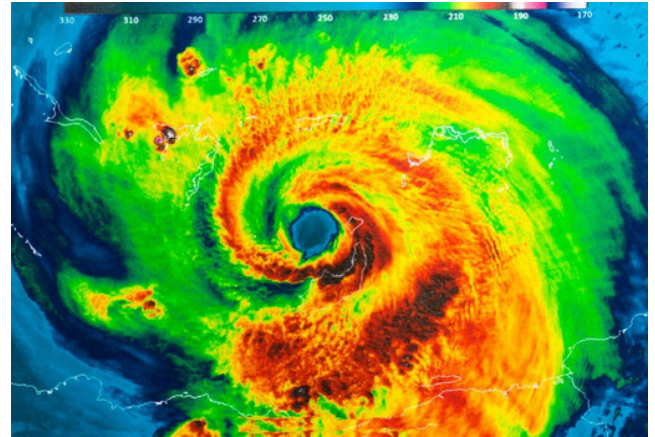
## COMMUNICATION & INVESTIGATION:

Timely reporting of claims leads to better outcomes and lower costs. American Global can provide you with the tools, analysis, and measurements to best evaluate a situation. Without a quality investigation, it is unlikely the assessment of liability will be accurate, nor will the reserves reflect a clear view of the exposure.

## SETTLEMENT & REVIEW:

American Global works with you and your carrier to control your claims, rather than having the claims control you. We negotiate vigorously on your behalf and provide support when evaluating loss control and employing new initiatives. American Global provides in-depth quarterly claims reviews to stay on top of open claims and measure progress. A good broker should serve as your ally – before, during, and after a claim!

Should you have a claim to report, as a result of any major storm, the most efficient process is to report the claim directly to the carrier(s).



Have a general question or want to create a risk engineering plan? Reach out to [Robert.Labbe@americanglobal.com](mailto:Robert.Labbe@americanglobal.com) or [David.Wessin@americanglobal.com](mailto:David.Wessin@americanglobal.com)

We also publish our weekly LinkedIn Newsletter, [Safety & Risk Report](#). Subscribe today!

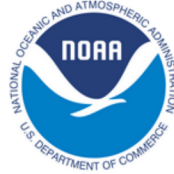
## ADDITIONAL RESOURCES & LINKS



Hurricane Safety



Prepare for Hurricanes



Hurricane Preparedness



Prepare for a Hurricane



Hurricane Planning and Response



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