

# Hurricane Preparedness Guide



The Safeguard Series<sup>SM</sup>



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## IN THE PATH.

Because of your geographic location, your organization has the task of protecting itself from tropical storms and hurricanes. The well-being of your organization and its members often depends on the steps you've taken beforehand.

One key step is to have your facility inspected by a contractor to determine if recent advancements in the construction industry can be used to provide additional protection from the wind and flooding that comes with these storms.

There are many other tips and recommendations found in this guide. Although it's not inclusive, Church Mutual is confident when you combine the steps outlined in this guide with your own good judgment, your chances of being prepared for these storms will greatly improve.

Sincerely,



Michael E. Ravn  
CEO  
Church Mutual Insurance Company

### *Defining the storm*

#### **Tropical Storm**

*Strong thunderstorms with maximum sustained winds of 39 to 73 mph*

#### **Category ONE Hurricane**

*Winds of 74 to 95 mph; surge 4 to 5 feet* — No real damage to building structures. Damage primarily to unanchored mobile homes, shrubbery and trees. Also, some coastal flooding and minor pier damage.

#### **Category TWO Hurricane**

*Winds of 96 to 110 mph; surge 6 to 8 feet* — Some roofing material, door and window damage. Considerable damage to vegetation, mobile homes, etc. Flooding damages piers and small craft in unprotected moorings may break their moorings.

#### **Category THREE Hurricane**

*Winds of 111 to 129 mph; surge 9 to 12 feet* — Some structural damage to small residences and utility buildings,



### **Hurricane WATCH**

Issued when hurricane conditions are possible *within 36 to 48 hours.*

### **Hurricane WARNING**

Issued when hurricane conditions are expected *within 24 to 36 hours.*

with a minor amount of curtain wall failures. Mobile homes are destroyed. Flooding near the coast destroys smaller structures, with larger structures damaged by floating debris. Terrain may be flooded well inland.

### **Category FOUR Hurricane**

**Winds of 130 to 156 mph; surge 13 to 18 feet** — More extensive curtain wall failures, with some complete roof structure failure on small residences. Major erosion of beach areas. Terrain may be flooded well inland.

### **Category FIVE Hurricane**

**Winds of 157 mph plus; surge 18 feet plus** — Complete roof failure on many residences and industrial buildings. Some complete building failures, with small utility buildings blown over or away. Flooding causes major damage to lower floors of all structures near the shoreline. Massive evacuation of residential areas may be required.

*Source: National Weather Service Hurricane Center, The Saffir-Simpson Hurricane Scale, 2012.*

## *What to do before a hurricane*

### **Planning**

**Insurance** — Make sure you have adequate coverage for hurricane damage.

**Inventory** — Use Church Mutual's Inventory Survey to record a complete written inventory of all your contents. Also, photograph and/or videotape the contents and store photos and tapes off-site in a secure place.

### **Know your environment**

**Locate the safe areas** inside your facilities. Safe areas include:

- Interior rooms — without windows
- Closets
- Basements

**Prepare a personal hurricane survival kit** for everyone who is regularly in the building, in case you and your staff must ride out the storm at your facility.

Each kit should contain:

- Bottled water (three-day supply)
- Flashlights and batteries
- NOAA Weather Radio
- Portable radio and batteries
- First-aid kit
- Dust masks
- Toiletry kit
- Nonperishable food that does not require cooking

**Locate the water, gas and electrical shutoffs** so you can use them quickly if needed.

**If a hurricane watch is issued, cover all windows, doors and wall openings** with a minimum of 3/4-inch exterior plywood.



### *Annual hurricane preparation checklist*

	<b>Yes</b>	<b>No</b>
Does your insurance cover hurricane damage?.....	<input type="radio"/>	<input type="radio"/>
Are the insurance limits adequate?.....	<input type="radio"/>	<input type="radio"/>
Has a written inventory of the contents been taken?.....	<input type="radio"/>	<input type="radio"/>
Are safe areas identified? .....	<input type="radio"/>	<input type="radio"/>
Have the water, gas and electrical shutoffs been located? .....	<input type="radio"/>	<input type="radio"/>
Is someone responsible for protecting the windows, doors and wall openings?.....	<input type="radio"/>	<input type="radio"/>
Are buildings free from overhanging branches and trees?.....	<input type="radio"/>	<input type="radio"/>
Is the roof in good repair?.....	<input type="radio"/>	<input type="radio"/>
Are electrical appliances and valuable items, such as antiques, off the floor?.....	<input type="radio"/>	<input type="radio"/>
Are gutters free of leaves and twigs? .....	<input type="radio"/>	<input type="radio"/>
Is valuable property stored in safe areas? .....	<input type="radio"/>	<input type="radio"/>
Do you keep materials on hand such as sandbags, plywood, plastic sheeting and lumber?.....	<input type="radio"/>	<input type="radio"/>
Do sewer traps have check valves to prevent water from backing up in sewer drains?.....	<input type="radio"/>	<input type="radio"/>
Are first-aid supplies on hand?.....	<input type="radio"/>	<input type="radio"/>
Do you have a supply of food that requires little or no cooking? .....	<input type="radio"/>	<input type="radio"/>

*Conduct practice drills with your staff when implementing the above.*



## *What to do during a hurricane*

**Evacuation plan** — If local authorities direct you, leave immediately and follow their instructions.

- Have maps and an evacuation route preplanned
- Let others know where you are going

## *If you are unable to evacuate:*

- Go to your safe areas — stay indoors
- Close all interior doors
- Stay away from doors and windows

## *Before using your facility as an emergency shelter, you should consider the following:*

- Are there adequate sleeping areas?
- Are there adequate bathrooms for men and women?
- Are there adequate shower areas for men and women?
- Who will be responsible for housekeeping?
- How will you respond to a medical emergency?
- Is there adequate security and protection for the people you are housing?

## *If your facility will be used as an emergency shelter, you should have the following:*

- Adequate amounts of water
- Radios
- Flashlights
- NOAA Weather Radio
- Medical kits
- Communication devices
- Toiletry items
- Towels and washcloths
- Blankets
- Name, address and telephone number of everyone using your facility
- Food
- Extra batteries



## *What to do after a hurricane*

Once local authorities have authorized you to return, follow these guidelines to minimize losses and stay safe:

- If your facility has suffered damage, report the loss to Church Mutual's Claims Department at **(800) 554-2642, select Option 2.**
- Before reentering the building, check for structural damage. Don't go in if it looks unsafe or if there is a chance of falling debris.
- Once inside, make a thorough inspection for damage and potential hazards.
- When entering a building, use battery-powered flashlights or lanterns instead of matches, candles, lighters or other open flames as gas may be trapped inside. If you smell gas, leave immediately and call the gas company. Turn off the electricity at the main circuit panel. Keep the power off until an electrician has inspected your system.
- Do not start the heating, cooling or boiler systems until the systems have been inspected.

- Check for sewage and waterline damage. If you suspect damage, avoid using toilets and faucets. Turn off water at the meter and call a plumber.
- Make temporary repairs to protect the property from further damage by covering holes in the roof, walls or windows with tarps, boards or plastic sheeting.
- Contact utility companies and a reputable contractor to secure the building. Require a certificate of insurance from all contractors coming on site.
- Take photographs of the damage to help document your claim.
- Keep receipts of all expenses related to the loss.
- Wear rubber boots and waterproof gloves and other protection during cleanup.
- Clean walls and hard-surfaced floors with soap and water. Disinfect with one cup of bleach to five gallons of water.
- Remove and discard materials that cannot be disinfected, such as wall coverings and drywall.
- Throw away any food items, including canned goods, that have come into contact with floodwaters.
- Until local authorities declare the water supply to be safe, do not drink tap water or use it in food preparation unless it is boiled first.

## *Additional resources*

### **National Weather Service**

1325 East West Highway  
Silver Spring, MD 20910  
(301) 713-0689  
[www.weather.gov](http://www.weather.gov)

### **United States Department of Health & Human Services**

200 Independence Avenue, SW  
Washington, DC 20201  
[www.hhs.gov/disasters](http://www.hhs.gov/disasters)

## *Website resources*

### **Homeland Security Readiness**

[www.ready.gov](http://www.ready.gov)

### **National Hurricane Center**

[www.nhc.noaa.gov](http://www.nhc.noaa.gov)

### **FEMA Hurricane Information**

[www.ready.gov/hurricanes](http://www.ready.gov/hurricanes)

### **To search for your state's information**

[www.ready.gov/today](http://www.ready.gov/today)

**Contractors and Contacts:**

NAME	TELEPHONE
Local Gas Company:	
Local Electric Company:	



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Para obtener asistencia inicial en español puede telefonar al (800) 241-9848 o enviar un correo electrónico a la dirección [espanol@churchmutual.com](mailto:espanol@churchmutual.com).

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