



Hurricanes are among nature's most powerful and destructive phenomena. These severe tropical storms form in the North Atlantic Ocean, the Northeast Pacific Ocean or the South Pacific Ocean, as they need warm tropical oceans, moisture and light winds above them. If the right conditions last long enough, a hurricane can produce violent winds, incredible waves, torrential rains and floods.

Hurricane season starts on June 1 and runs through November 30. An often over-looked segment of hurricane safety is the workplace. Whether you are an employee or an employer, it is essential to take proactive steps in preparing for these storms and other disasters. This guide can help you build a framework today that will help your business to weather a storm tomorrow.

## Invest In a Plan

Planning for an emergency is an investment in the long-term success of your business. Spending a reasonable amount of time in advance of a hurricane can mean the difference between your business surviving and thriving through a chaotic storm, or faltering in the face of challenges. Forty percent of businesses do not reopen after a disaster and another 25 percent fail within one year, according to the Federal Emergency Management Agency (FEMA). The longer you struggle to get back up and running, the more revenue you'll lose. Getting prepared in advance will better enable your company to handle flooded streets, damaged utilities, unavailable on-line services and property damage, allowing you to get back to what you do best: running your business.

## Get Prepared: A Step-By-Step Guide

Don't get caught off guard. Emergency preparedness should be an important part of your overall business plan. The scope of operations for most businesses is so vast that it is hard to know where to start. The step-by-step guide organizes this process into digestible tasks.

First, put together a team that will be in charge of creating and maintaining the plan. The team should be aware of all processes used by the business, or each person on the team should be responsible for knowledge of a different aspect of operations.

As your team creates your plan, it is important to keep in mind the following critical elements to all planning efforts.

### Step 1: The Business Flow Chart

Organizing the details of how your business operations flow is the first step in understanding how a hurricane could impact your business.

#### Key Questions:

- What is your operational flow?
- What is your work product?
- Who are your suppliers?
- Do you receive raw materials? Where are they stored? How are they processed?
- Is any machinery used?
- Do you have any bottlenecks in your work flow?
- What is your final product?
- How is it stored?
- How is it delivered?
- How are orders received? Recorded? Invoiced?
- Are any hazardous materials on site? What if they cannot be picked up on schedule?

#### Tasks:

- Review your business flow chart if you have one. (If you don't have one, take a few minutes to map out a basic flow chart of your business flow.) Next week you'll use this flow chart.

## Step 2: Identify and Address Vulnerabilities

### Key Questions:

- Take some time to go through your operational flow chart (preferably, as a team.) Where are your vulnerabilities? Ask yourself as many “what if” questions as you can think of. What if you lost power? What if a key supplier becomes unavailable? How is data backed up? What if closed roads make it difficult for employees to drive to work? What if an evacuation is needed?

### Tasks:

- For each vulnerability, brainstorm solutions to strengthen that weakness. Would a generator make sense? Would coverage by multiple power grids make sense? Could employees work at an alternate site or from home? Are alternate suppliers available? Would stockpiling a certain amount of raw material be beneficial? Could finished products be transferred to another location in anticipation of an imminent hurricane? Consider as many scenarios as you can.
- Consider mutually beneficial arrangements and “mutual aid associations.” You may be able to partner with similar businesses with the goal of assisting one another during an emergency. For example, you may be able to share space if a member’s building is damaged.

## Step 3: Building and Equipment

### Tasks:

- Make plans to protect the roof. You may need a qualified roofing contractor to do this safely.
  - Trim back any tree branches that may damage the roof
  - Clear clogged drains, gutters and scuppers
  - Repair any damaged roof flashing
  - Repair damaged roofing membrane
  - Remove loose debris
  - Ensure roof top mounted equipment is properly secured.
- Plan to protect windows – hurricane shutters may already be in place, or you may need to consider using plywood
- Ensure appropriate emergency supplies are on hand such as sandbags, plywood, nails, roofing materials, bottled water, caulking, pumps, flashlights, spare batteries and first aid equipment.
- Check emergency generators (battery charge, fuel level, spare fuel filters, etc.)
- Create a facility diagram and clearly mark the location of:
  - Utility shut offs such as water lines, electrical service and gas lines
  - Emergency supplies
  - Emergency generators
  - Critical process equipment
- Make sure portable propane tanks are properly secured.
- If your building has a sign, check the supports, wiring and anchorages. Repair if necessary
- Make sure plans are in place to safely shut down and secure processes if a severe storm is imminent.

## Step 4: Budget

### Key Questions:

- Now that you have identified solutions, what funding is required?
- Can some solutions be immediately funded with existing budgets?
- Is additional funding needed?

### Tasks:

- List each item along with its associated cost and prioritize. Discuss approval with management.
- Make needed purchases.

## Step 5: Communication

### Key Questions:

- What if the internet, email and on-line services, are not available?
- What if cell phone towers service is not available?

### Tasks:

- Create a contact list of team members, customers, suppliers, government emergency responders, your insurance broker, volunteer groups such as the Red Cross, equipment rental companies, “mutual aid partnership” companies, utility companies, etc. Designate a person to update the list periodically and provide hard copies to key employees.
- Consider alternatives such as two-way radios and land-line phones.
- Contemplate potential alternative work sites where internet services may be available.
- Provisions to charge batteries for portable electronic equipment such as cell phones and radios.

## Step 6: Handling The Storm’s Direct Impact

### If a storm is expected in your area:

- Power down all equipment and processes.
- Shut off power, gas and water.
- Secure roll-down doors, hinged doors and windows.
- Maintain your policy regarding who is and isn’t allowed to drive a company vehicle.
- Be aware of evacuation routes and flood zones.
- Double check that roof drains are clear. Inspect roof edging strips, gutters, flashing, covering, signs and sign support equipment.
- Fill above-ground tanks to capacity with product or water to minimize wind damage.
- Anchor or relocate items that can be moved by high winds such as trailers, lumber or yard storage.
- Fill any emergency generator and fire pump fuel tanks.

### Immediately following the storm, once local authorities have confirmed that it is safe to return to the site:

- Report downed power lines, flooded roads, damaged water mains and damaged electrical equipment.
- Check for gas leaks.
- Do not drink tap water until authorities confirm that it is safe to do so.

### Step 7: Bringing It All Together and Keeping It Current

Now that you've built the pieces of a solid plan, it's time to put them all together in one place.

#### Tasks:

- Consider storing your plan in an electronic file on a shared folder. Hard copies should also be available. It may be helpful for key employees to keep a hard copy both at the office and at home.

### Step 8: Responsibilities and Training

#### Key Questions:

- Who will need to be familiar with the plans that you have made?
- Who will be responsible for communicating with emergency response teams such as the fire department?
- Now that you have created a plan that is unique to your business, who will be responsible for what tasks? (For important tasks, assign more than one employee, should one be absent that day.)

#### Tasks:

- Determine how you will communicate the plans you've worked hard to create.
- Keep emergency training and drills up to date.
- Designate preparation and response tasks among the team.



### We Can Show You More

#### Additional Resources:

National Oceanic and Atmospheric Administration

<http://www.noaa.gov/>

Federal Emergency Management Agency

<http://www.fema.gov/>

National Hurricane Center

<http://www.nhc.noaa.gov/>

### Know the Difference: Hurricane Watch vs. Hurricane Warning

- A **Hurricane Watch** indicates the possibility of hurricane conditions within 36 hours. This watch should trigger your facility's Emergency Action Plan and initiate protective measures.
- A **Hurricane Warning** indicates that sustained winds of at least 74 mph are expected in 24 hours or less. By the time a warning is issued, your protective actions should be nearly complete and personnel moved to a safe location.

To learn more about how CNA's Risk Control services can help you manage your risks and increase efficiencies, please contact CNA Risk Control at 866-262-0540, or visit [www.cna.com/riskcontrol](http://www.cna.com/riskcontrol).

