

CHECKLIST #6**WHAT TO DO BEFORE, DURING AND AFTER A HURRICANE**

- Know Your Risk.** Check your hurricane evacuation level and FEMA flood maps to determine if your business location is vulnerable to storm surge or freshwater flooding. Have your building(s) inspected by a licensed professional to find out if your workplace is vulnerable to hurricane force winds and what is recommended to retrofit.
- Take the Necessary Precautions.** If a storm threatens, secure your building. Cover windows. Cover and move equipment/furniture to a secured area.
- ALWAYS Protect your data with backup files.** If dependent on data processing, consider an alternate site. Make provisions for alternate communications and power.
- Make plans to work with limited cash, and no water, sewer or power for two weeks.** Store emergency supplies at the office.
- Protect Your Employees.** Employee safety comes first! Prepare, distribute and exercise your business hurricane plan for recovery. Consider providing shelter to employees and their families and helping employees with supplies after the storm. Establish a rendezvous point and time for employees in case damage is severe and communications are disrupted. Establish a call-down procedure for warning and post-storm communications. Provide Photo IDs and a letter of authorization to enter the building.
- Contact Your Customers & Suppliers** and share your communications and recovery plan in advance. Prepare a list of vendors to provide disaster recovery services.
- Review Your Insurance Coverage.** Have your business appraised at least every five years. Inventory, document and photograph equipment, supplies and workplace. Have copies of insurance policies and customer service/home numbers. Obtain Business Interruption Insurance. Consider Accounts Receivable and Valuable Papers Coverage and Income Destruction Insurance. If you have Business Owners Protection Package (BOPP), check co-insurance provisions. Remember: Flood damage requires separate coverage and is NOT covered under other insurance programs.
- After the Storm.** Use caution before entering your business. Check for power lines, gas leaks and structural damage. If any electrical equipment is wet, contact an electrician. Prepare loss information for insurance claims and get independent estimates of damages. Take pictures before cleanup. Minimize additional damage.

HURRICANE SEASON CHECKLIST
TAKE ACTION NOW

The hurricane season is **June** through **November**. **Be prepared!**

- Refer to the County Hurricane Evacuation Map. Locate your business facility or facilities and its evacuation level (color). Determine if and when you would have to evacuate your business from storm surge. REMEMBER: All work trailers and most warehouse/ storage facilities are extremely vulnerable to hurricane-force winds, regardless of location.
- If ordered to evacuate, DECIDE NOW how and when you will communicate with employees and where you can establish an alternative work site if your facility is severely damaged or inaccessible.
- Check your Disaster Supplies Kit and obtain any items you need for the office. Purchase a battery-powered National Weather Service weather alert radio.
- Keep your facility in good repair. Make sure loose roofing and siding is tacked down and dead or broken branches from trees are trimmed. Trees should be trimmed up off the ground and away from roofs to reduce the risk of fire as well.
- Survey your facility to determine if there are any improvements you can make to make the facility safer. You may contact the Small Business Development Center for an Energy/ Mitigation Audit that will identify cost-beneficial improvements for your facility. Or contact a professional engineer or licensed contractor to inspect your home for structural integrity.
- Make plans and purchase materials to protect your facility before the storm (plywood panels, steel, aluminum or plastic shutters, plastic sheeting, nails, etc.). Make sure all products meet the Dade County large missile impact test.
- Inventory your property (a video tape is excellent). Store with insurance and title papers and back-up tapes in a fireproof safe and keep a copy in a (fire-proof safe) home located in a non-evacuation zone.

- Make sure your address (number) is clearly marked on your facility.
- Whether you rent or own your facility, review your insurance policies with your agent now.

HURRICANE CHECKLIST AS THE STORM APPROACHES

- Listen for weather updates on local stations and on NOAA Weather Radio. Don't trust rumors, and stay tuned to the latest information.
- Check your Disaster Supplies Kit at work. Obtain any needed items. Contact employees and instruct them to do the same.
- Instruct employees to refill prescriptions and to maintain at least a two-week supply during hurricane season.
- Clear property or tie down any items that could become flying missiles in high winds, e.g. lawn furniture, potted plants, and trash cans.
- Protect the windows and glass doors! If you do not have impact resistant windows, install shutters or plywood to cover glass. Brace double entry and garage doors at the top and bottom.
- Fill fleet cars and equipment gas tanks and check oil, water and tires. Gas pumps don't operate without electricity.
- Secure your boat early. Drawbridges will be closed to boat traffic after an evacuation order is issued.
- Obtain sufficient cash for business operations recognizing that banks and ATMs won't be in operation without electricity and few stores will be able to accept credit cards or personal checks.
- Run through BCP to ensure the communications plan is up-to-date and employees are aware of responsibilities after the storm.
- Back-up all computer data and ensure that the back-up is stored in a safe place off-site.
- Close the office in sufficient time to allow employees to secure their homes, obtain needed supplies and evacuate if necessary.

HURRICANE CHECKLIST NO EVACUATION

- If your facility is outside the evacuation area and NOT a work trailer, etc. your facility may be able to remain open or serve as shelter for employees.
- Make sure the windows and doors are protected and the facility is secured.
- Clean containers for drinking water and sinks for storing cleaning water. Plan on three gallons per person, per day for all uses.
- Offering your facility as shelter to employees and their families who live in vulnerable areas or mobile homes will have benefits to your operations but may also have some liability. Check first with legal representation.
- Check the Disaster Supplies Kit. Make sure you have at least a two-week supply of non-perishable foods. Don't forget a non-electric can opener. Instruct any employees to augment the supply with a kit of their own.
- During the storm, everyone should stay inside and away from windows, skylights and glass doors. Find a safe area in your facility (an interior, reinforced room, closet or bathroom on the lower floor if the storm becomes severe).
- Wait for official word that the danger is over. Don't be fooled by the storm's calm "eye."
- If flooding threatens your facility, electricity should be turned off at the main breaker.
- If your facility loses power, turn off major appliances, such as the air conditioner and water heater to reduce damage.

IF YOU MUST EVACUATE: SECURING YOUR FACILITY

Stay tuned to your local radio and television stations for emergency broadcasts. If ordered to evacuate, you must do so immediately.

- Ensure important documents, files, back up tapes, emergency contact information, etc. are taken to a safer location. See "Go Box".
- Let employees, customers and vendors know your continuity plans. Make sure your employees have a safe ride.
- Turn off electricity, water and gas.
- Lock windows and doors.

HURRICANE CHECKLIST AFTER THE STORM

After a disaster your business may be without power, water, food or any of the services we rely on. Immediate response may not be possible, so residents and businesses must be prepared to be self-reliant for several weeks.

RE-ENTRY

- Be Patient. Access to affected areas will be controlled. You won't be able to return to your facility until search and rescue operations are complete and safety hazards, such as downed trees and power lines, are cleared. It may take up to three days for emergency crews to reach your area. It may take 2-4 weeks before utilities are restored. On barrier islands, it could take much longer.
- Stay tuned to your local radio station for advice and instructions about emergency medical aid, food and other forms of assistance.
- Security operations will include checkpoints. It will be critical for you and your employees to have valid identification with your current local address as well as something to prove your employment and need to get back into the area. It is recommended that businesses contact the county emergency management agency and local jurisdiction to determine what specifically would be required.
- Avoid driving. Roads will have debris that will puncture your tires. Don't add to the congestion of relief workers, supply trucks, law enforcement, etc.

SAFETY CHECKLIST

- Avoid downed or dangling utility wires. Metal fences may have been "energized" by fallen wires. Be especially careful when cutting or clearing fallen trees. They may have power lines tangled in them.
- Beware of snakes, insects or animals driven to higher ground by floods.
- Enter your home with caution. Open windows and doors to ventilate and dry your facility.
- If there has been flooding, have an electrician inspect your office before turning on the breaker.
- Be careful with fire. Do not strike a match until you are sure there are no breaks in gas lines. Avoid candles. Use battery-operated flashlights and lanterns instead.
- Use your telephone only for emergencies to keep lines open for emergency communications.

GENERATORS

- Fueled by gas, generators can run appliances and fans.
- Sizes range from 750 watts that will run a fan and a light up to 8,000 watts that will practically run a house (except for the air conditioner).
- If you have lost power, don't connect a portable generator to building wiring (this could injure or kill neighbors or electrical crews).
- Plug equipment, computers, etc., directly into the generator.

- ❑ Place generator outdoors or in a well-ventilated area. Don't forget to check the oil every time you add gas. Conserve fuel by alternative appliances. For example, refrigerators can be kept cool by supplying power eight hours a day. Refrigerators require 400-1,000 watts.

REPAIRS

- ❑ Make temporary repairs to correct safety hazards and minimize further damage. This may include covering holes in the roof, walls or windows and debris removal.
- ❑ PROTECT YOURSELF FROM CONTRACTOR FRAUD! Only hire licensed contractors to do repairs. Check with the local Building Department to ensure the contractor is licensed. If you hire a contractor, don't pull the permits for them. If the contractor makes this request, it may be an indication that he is not properly licensed.
- ❑ Take photographs of all damage before repairs and keep receipts for insurance purposes.
- ❑ After assessing damage to your facility, contact your local building department for information on required building permits. Permits are always required for any kind of demolition or permanent repairs, reconstruction, roofing, filling and other types of site development. Report illegal flood plain development to your local building department.
- ❑ Local ordinances do not permit dumping in drainage canals or ditches because it causes backups and overflow in the system. Report illegal dumping.

WATER PRECAUTIONS

Whenever widespread flooding occurs, there is a potential for bacterial contamination. Bacteria, such as shigella and salmonella, can lead to life threatening dehydration for people if untreated by antibiotics. Disinfect any tap water you drink or use for cooking or cleaning. You must purify the tap water until officials notify you of its safety. Bring water to a rolling boil for a full 10 minutes or use chemicals (eight drops of chlorine bleach or iodine per gallon) or water purification tablets, as directed. Let the water sit at least 10 minutes before using. Water you saved in clean containers before the storm will be fine for 2-3 weeks. To be sure, add two drops of chlorine or iodine per gallon before drinking.

CLEAN-UP PRECAUTIONS

- ❑ Call professionals to remove large, uprooted trees, etc.
- ❑ Always use proper safety equipment such as heavy gloves, safety goggles, heavy boots, light-colored long-sleeve shirts and long pants.
- ❑ Tie back long hair, wear a hat and sunscreen.
- ❑ Drink plenty of fluids, rest and ask for help when you need it.
- ❑ Lift with the legs, not with the back.
- ❑ Don't burn trash.
- ❑ If you can't identify it, don't touch it.
- ❑ Be extremely careful with a chain saw and always heed safety warnings.