



Hurricane Preparedness Review

Pre-event Planning and Preparedness

1. **Secured Resources:**
 - Pre-qualify and pre-commit as many resources, contractors, and local support agencies as possible.
 - Aim for one-stop-shopping.
2. **Risk Reduction:**
 - Conduct risk and vulnerability reviews regularly and implement risk reduction program **before** the storm season.
3. **Disaster Response Teams:**
 - Designate and train appropriate teams within your company to direct the recovery, restoration and resumption processes.
4. **Command Center:**
 - Establish an operating center (and alternate) as your base for directing the recovery process.
5. **Security:**
 - Initiate relationships with local police and fire departments.
 - Plan to be faced with an area-wide strain on local resources.
6. **Communications:**
 - Arrange for cellular phones, walkie-talkies and other alternatives such as ham radio operators.
 - Establish employee, contractor, supplier/vendor, and client notification procedures activated by a storm warning.
 - Obtain home telephone numbers as backup.
7. **Utilities:**
 - Understand your company/facility utility needs, particularly energy. Identify backup resources, such as portable generators.
 - Have a shutdown plan in place. Include water, waste and other utilities.
8. **Cash:**
 - Make sure there is enough cash on hand; it is very powerful in difficult times.
9. **Transportation:**
 - Identify alternate types of transportation available in your area and establish relationships with rental companies.
10. **Area Resources:**
 - Obtain telephone books for the next largest cities near your location.
 - You may need to obtain resources from surrounding areas.
11. **Employees:**
 - Employee and family safety well being are critical for successful recovery and restoration efforts.
 - Help employees develop a family disaster plan and windstorm survival checklist.
12. **Warnings:**
 - Establish responsibilities and activities for monitoring weather forecasts, watches and warnings.
 - Prepare evacuation plans.
13. **Implementing Action**
 - Safely shutdown and secure all processes
 - Protect windows from flying debris.
 - Secure all outdoor storage or relocated indoors when possible.
 - Back-up critical data records and relocate them to a location not exposed to the storm.
 - Top off all tanks with product or water.
 - Fill all fuel tanks for emergency generators and fire pumps.



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Post-event Restoration and Response

1. **Secure Site:**
 - Secure the site, help ensure safety of personnel (employees, visitors)
2. **Damage Assessment:**
 - Survey for damage and, as soon as possible, provide notice of loss to ACE claims.
 - Take video and pictures if a loss is obvious.
3. **Safety Inspection:**
 - Inspect for safety hazards, such as live wires, damaged equipment, leaking gas/flammable liquids, toxic gases, and damages to foundations or underground utilities.
4. **Sanitary Inspection:**
 - Survey for sanitary hazards, such as backed up/broken sewage lines, damaged septic systems, spoiled inventory and attraction for vermin.
5. **Restore Protection Systems:**
 - Repair damage to fire sprinkler and other protection systems and restore service as soon as possible.
 - Notify ACE Property Engineering of fire protection impairments.
6. **Activate Recovery Teams:**
 - Notify and activate recovery teams and restoration/recovery contractors to start repairs. (Ensure that precautions are taken to minimize risks if safety and security systems are not fully implemented before work begins.)
 - Fire-safe conditions are responsibility of employee and contractor teams before and during the process.
7. **Fire Watch**
 - Carefully monitor salvage and repair efforts where cutting or welding is involved.
 - Special fire watch procedures should be put in place if automatic protection has not yet been restored.
8. **Salvage Operations:**
 - Begin salvage as soon as possible to prevent additional damage. Such as:
 - Secure windblown debris from roofs and property.
 - Clean roof drains and other drainage systems.
 - Remove standing water.
 - Sanitize facilities.
 - Cover broken windows, doors and damaged roofing immediately.
 - Separate damaged goods from undamaged goods.
 - Clean and dry critical equipment and documentation immediately.
 - Consider dehumidification of all areas, especially those with sensitive equipment, perishables.
9. **Electrical Inspections**
 - Visually inspect electrical system; especially open bus bars, conductors, exposed insulators, UPS, and other power distribution systems.
10. **Employee Needs:**
 - Assist with employee safety/security needs.
 - Consider food, shelter and security issues.
 - Consider short term loans and using company facilities for shelter and day care.
 - Share usable resources with community, employee families where possible.
11. **Claims:**
 - If you are an ACE customer in the area affected by a hurricane and you need to file a claim as a result of loss caused by the hurricane, please contact your agent or broker first. If this is not possible, call (800) 433-0385 for ACE USA and INAMAR Marine claims, and (800) 234-7354 for Disaster Mortgage Protection claims.