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# Dealing With a CAT Event



# Pre-Storm Preparation

**By Bart Douglas, Managing Director  
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Preparing for a major hurricane or CAT event is a tedious undertaking, but you cannot be overprepared. Once you get the basics down, keep a schedule of what needs to be done and when in the storm cycle each task should be performed. You'll find that proper storm preparation will make a world of difference.

I am a native Floridian and have experienced numerous hurricanes over the years. Of all the storms I have witnessed, Hurricane Andrew taught me some lessons that I will never forget.

We attended a Miami Dolphins game on Saturday, August 22, 1992. Back then storm tracking was not as precise as it is today. At the time, we all knew a storm was out there, but its projected path was supposed to take it above Miami/Dade County and nearer to Broward/Palm Beach County.

The next day, as the storm approached, we were advised to shutter our homes as a precaution, even though it was still projected to come in well north of us. Then, in the middle of the night on August 24, Hurricane Andrew veered onto land near Elliott Key and made a direct hit on Homestead/Florida City, right where we lived. The storm had changed track in the middle of the night and we experienced firsthand the sound of "freight trains" that you so often hear about.

I'll never forget getting up the next morning and seeing the devastation all around us. It was unbelievable. We quickly realized how lucky we were to have survived.

From that point on, I have never taken a storm or its projected path for granted. The only thing that is certain about storms is that they are unpredictable; therefore, you should always anticipate and prepare for the worst.

I have put together the following Loss Control and Safety recommendations, which I encourage you to share with your clients who are located in hurricane-prone areas. I have also included steps to take when under a Hurricane Watch or Hurricane Warning, as well as a checklist of Disaster Supplies that should be on hand.



# Prior to Hurricane Season

Prior to hurricane season, equip your office with the **Disaster Supply Checklist**, included with this brochure. By purchasing these supplies throughout the year, you can avoid creating a budgetary burden in any given month. Check all expiration dates, keeping lists of those items that will need to be replaced and when.

## In addition

- In May of each year, contact a landscaper to trim trees back from buildings.
- Update emergency contact lists for employees, tenants and vendors on a regular basis. Managers should keep these lists with them.
- Contact a security company that can be retained to provide 24-hour security immediately after a storm.
- Each year, prior to May 1, create and send an inventory of all office equipment and property assets, including photos or videos, to the corporate office or property owner.
- Establish a hurricane file in the office that contains:
  - » A Hurricane Watch letter copied on bright-colored paper.
  - » Signs that can be posted at all elevators indicating that they have been taken out of service.
  - » Signs to post on office doors and in common areas providing contact names and emergency numbers, stipulating that these numbers should only be used for emergencies.

*NOTE: It is important to prepare all of these signs in advance. There will not be time to create and copy them after a Hurricane Watch has been issued!*

- During the first week of June, send a Hurricane Season Reminder letter to all tenants, and make sure to give a copy of this letter to any new tenants who move in later.

As provided by FEMA, there are also some mitigation issues that should be addressed prior to hurricane season, such as:

- Relocate water heaters, heating/cooling systems, washers and dryers at least 12 inches above the base flood elevation. To accomplish this, the items can be placed on a platform of pressure-treated wood.
- Either relocate the electrical box and electrical outlets to at least 12 inches above the base flood elevation, or move the electrical panel to an upper floor.
- Anchor any fuel and/or propane tanks to the wall or floor with non-corrosive straps and bolts.

**Finally, be sure to check your insurance!**

# Steps to Take During a Hurricane Watch

## Know what to do before a hurricane

Essential staff members should report to the property as soon as a Hurricane Watch has been announced. Distribute watch letters and post signs on the front and rear doors of offices as well as in common areas. Other important steps include:

- Forward phone lines, as applicable, to an alternate or corporate location.
- Call your bottled water supplier and trash company.
- Contact your predetermined security company and review the security procedures you have contracted for—both pre- and post-storm.
- Call your vendors for priority post-hurricane assistance.
- Ensure that your phone lists have been updated and redistribute them to employees.
- Determine which employees need to call to report in.
- Replace any disaster supplies that have expired or are not in stock.
- Contact any tenants, if applicable, who might need evacuation assistance.





# Steps to Take During a Hurricane Warning

## Preparation pays off!

- Secure all windows with plywood.
- Reinforce your office, shop, boiler and storage doors.
- Secure any loose exterior items.
- Inspect all roofs.
- If applicable, lower pool water levels, secure the pump room and turn off and secure the pool pump.
- Shut down elevators and secure cabs on the top floor.
- Prepare files by placing them in plastic bags and securing them in large trash cans with tape. Label cans with your property's name.
- Relocate keys and key codes, monies and securities to designated alternate locations.
- Maintain petty cash for use after the storm.
- Tape down, seal and lock file cabinets. Files located in lower drawers should be moved into a higher filing cabinet space.
- Back up computers and cover them with plastic bags, sealed with tape.
- Purchase food and drinks for your staff post storm.
- Make certain all vehicle and equipment gas tanks are filled.
- Purchase block ice, put it in coolers and store them in an agreed-upon location.
- Contact a cleaning and biohazard company in advance to ensure priority assistance.
- Have all necessary emergency contact numbers in the event the phone lines are down.
- Relocate your photos and/or videos of the property prior to leaving.
- Unplug all electrical items, and turn off circuit breakers and gas lines.
- Management should take all applicable emergency contact lists—including employees, vendors, tenants and insurance carriers—with them when they leave.
- Management should also keep mobile phones, pagers and hand-held radios with them at all times.
- Ensure that you and all employees have contacted at least one alternate person to alert them to your intended evacuation site or let them know that you will be remaining on the property.

Remember, well-organized preplanning will minimize confusion and help to ensure that you are at the front of the line in the recovery process. Take it from an ole Floridian: *when a storm is brewing out there, pay attention.*

# Disaster Supply Checklist

- Plywood and 2x4s
- Battery-Operated Radio *(with 2 sets of spare batteries)*
- Batteries—AAA, AA, C, D and Lantern
- 35mm Digital Camera *(with extra batteries)*
- 3 Flashlights *(with 3 sets of spare batteries)*
- Heavy-Duty Plastic Tarps *(for roofs)*
- Caution Tape *(a minimum of 2 rolls)*
- First-Aid Kits and supplies
- Cleaning Supplies
- Wet/Dry Vacuum
- Extension Cords *(heavy duty)*
- Duct Tape *(one case)*
- Fire Extinguishers
- Gasoline *(for service vehicle, chain saw, generators, pumps)*
- Matches
- Butane Lighters
- Garbage Bags *(heavy duty)*
- Rope *(100 ft. minimum)*
- Chain Saw
- Gloves *(3 sets of leather gloves per maintenance person)*
- Bottled Water *(minimum 7 gallons for each staff member)*
- 2 Large Coolers with ice
- Canned-Food for staff members
- Chlorine Bleach
- Extension Ladder
- Mosquito Repellent *(one can for each employee, plus 3 spare cans)*
- Paint Masks
- Hammers, pliers, screwdrivers, nails crowbars *(in tool case)*
- Wheel Barrow



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**Bart Douglas, A.I.C.**

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