

# Hurricane Matthew Checklist

For Commercial Property Owners/Managers

## Introduction

More storms impact Florida than any other state in the U.S. In fact, Florida has officially weathered more than 488 tropical or subtropical cyclones since storm tracking began. During 2003 and 2005, Florida experienced the most tropical storms in one season with eight cyclones each. The strongest hurricanes to hit the state have been Hurricane Charley and Hurricane Andrew. Additionally, Hurricanes Jeanne, Dennis, Wilma and Ivan all made landfall as major hurricanes affecting Floridians. The cumulative impact of damage from hurricanes in Florida has totaled over \$115 billion primarily from Hurricane Andrew and the 2004 and 2005 hurricane seasons.



For commercial property owners and property managers, hurricanes, cyclones and tropical storms can have a devastating affect on your business. Property damage may be covered by your commercial insurance policy, but the business interruption and additional time required to restore your property can be overwhelming. While a hurricane occurrence is beyond your control, there are steps you can take to minimize losses.

In the event, you have a commercial property damaged by a storm we highly recommend you seek representation from a licensed public adjuster. During a major hurricane, insurance companies are inundated with claims for property damage. Their resources will be spread thin and the claims process will be even longer than usual due to high volumes. You can level the playing field by hiring a licensed and reputable public adjuster to stand by your side and help you through the insurance claims process. This allows you to manage your property, while the public adjuster manages your claim with your insurance carrier.

**Advocate Claims Public Adjusters is proud to provide commercial property owners and property managers with this comprehensive checklist to help you adequately prepare for the next hurricane. This checklist can be used as the basis for your emergency preparations for your commercial property before and after a storm.**

## Pre-Hurricane Checklist

The key to minimizing damage is adequate preparation before a hurricane arrives.

If your property is subject to hurricanes, the following should be completed prior to the storm:

- Develop a comprehensive written hurricane emergency plan to mitigate the exposures. The plan should include:
  - Assigning emergency organization roles and responsibilities.
  - Providing annual training.
  - Assembling emergency supplies and equipment in a safe location, such as plastic tarps, mops, squeegees, emergency lighting, battery operated radio, tape for windows, lumber and nails, etc.
  - Planning for salvage and recovery, including maintaining a list of key vendors, contractors, and salvage services.
  - An annual business continuity plan for restoring operations after the event.
- Designate a person to monitor the status and location of the hurricane, keeping management and maintenance personnel updated as needed. Allow sufficient time needed to implement the emergency procedures.
- Inspect and repair the roof for problems
  - with: Loose roof covering.
  - Loose flashing, edging strips and accessories. Blocked or loose drains, gutters or downspouts. Inadequately secured equipment, signs, stacks, roof ventilators, etc.
- Anchor large equipment, such as cranes and draglines, in accordance with manufacturer's guidelines.
- Relocate loose outdoor equipment, machinery, stock and other debris indoors or fasten securely. Outdoor structures, such as trailers, should be properly anchored.

Secure storage of flammable liquid containers or move them to a sheltered area (but never into main facility areas).
- Identify and consider removing any large trees or limbs that could fall and damage buildings, outdoor equipment, power lines, etc.
- Protect exterior windows and doors as follows:
  - Attach pre-fitted hurricane shutters and/or plywood. Inspect doors and windows for weak latches and hardware. Make repairs as needed.
  - Install steel bars in pre-installed metal brackets on the inside of exterior roll-up doors.
- Fill fuel tanks of generators, fire pumps, company- owned vehicles, etc.
- Fill aboveground tanks to capacity with product or water to prevent wind damage.
- Clean out debris from storm drains and catch basins. Protect computers, stock and key machinery and equipment subject to water damage with plastic tarps or waterproof covers. Backup all important computer data and store in a safe location.
- Consider moving valuable and/or critical stock and materials from the site to a safe location.
- Isolate, neutralize or remove from the site any chemicals that can react violently with each other. Prepare for possible flooding if located in a flood prone area:
  - Relocate important equipment, stock, and records to higher elevations not subject to flooding. For equipment and stock that cannot be relocated, be prepared to cover with plastic tarps or store on pallets. Install back-flow prevention devices in sewer and drain lines to prevent floodwater from backing up into buildings.
  - Be prepared to place sandbags at vulnerable building openings and around critical outdoor equipment subject to flooding.
  - If there is eminent danger of flooding, shut off the building's electrical power. Note: Power to electric motor-driven fire pumps should remain in service.
- Be prepared to safely shut down operations if necessary: Shut off processes and equipment following established procedures.
  - Shut off all flammable and combustible liquid and gas lines at their source to prevent discharge from broken piping.
  - Enforce "No Smoking" and "No Cutting or Welding" rules. Protect or shut off other possible flame sources.



### During a Hurricane

- Emergency response team personnel should remain at the facility if safe to do so and be prepared to respond. Continue to monitor weather reports for information on potential storm damage, access to property, utility outage, etc. Update management and maintenance accordingly.
- Patrol the property continuously and watch for roof leaks, pipe breakage, fire or structural damage. Constantly monitor any processes, equipment, boilers, furnaces, etc., that must remain on line during the hurricane.
- During power failure, turn off electrical switches to prevent reactivation before necessary checks are completed.

### After a Hurricane

- Secure the site to prevent unauthorized entry.
- Organize and prepare emergency crews for salvage and cleaning operations.
- If safe to do so, conduct an immediate damage assessment, paying particular attention to the following:
  - Structural damage to the building. Roof coverings.
  - Fire protection equipment, maintaining as much fire protection in service as possible by isolating damaged sections, then making repairs and restoring systems back to service as soon as possible.
  - Utilities, including electricity, gas, water, compressed air, HVAC, steam, etc. (isolate as necessary).
  - Production & process equipment.
  - Areas subject to flooding, including basements. Notify utility companies of any outages or damage.

- Call in key personnel and notify contractors to begin major repairs. Make sure facility safety procedures are fully implemented before work commences. This includes controlling ignition sources such as smoking and hot work. Follow all hot work permit procedures. Initiate salvage operations to perform the following:
  - Promptly cover any compromised exterior building elements, such as damaged roof coverings, doors, windows, etc., with plastic tarps to prevent water entry.
  - Relocate damaged stock and equipment to dry areas. Clean and dry equipment, placing priority on critical high-valued equipment.
  - Inspect and repair electrical systems and equipment before re-energizing.
  - Clear any debris from roof and yard drains, gutters, drain pipes, gutters, catch basins, etc.
  - Remove water and dehumidify damp areas. Monitor air humidity levels over an extended period of time in areas with highly sensitive equipment.

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### Florida's Public Adjuster

Steven David Venook of Advocate Claims Public Adjusters has been serving Florida policyholders for nearly two decades. Venook has depth of experience dealing with hurricane damage to homes and commercial properties. He's worked with many homeowners, property owners, property managers, commercial property investors and more.

**If you experience property damage from a hurricane, contact Steven Venook at Advocate Claims Public Adjusters at 954-914-7066. Make sure you have a licensed public adjuster with the industry knowledge and expertise in your corner!**