

RISK NAVIGATOR

# Hurricane preparedness guide

 Primary casualty

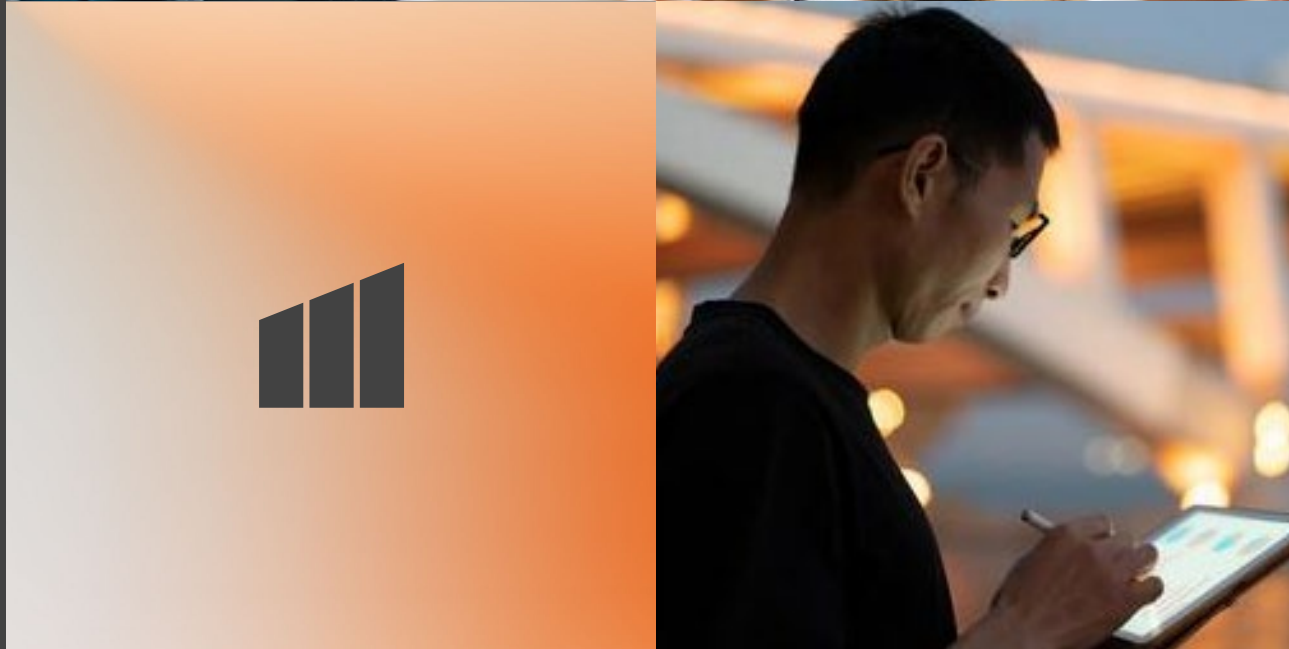
MARKEL



# About Markel's Risk Solution Services team

Risk Solution Services provides technical insight related to existing and potential insured risk at Markel. The team partners with our customers, claims, and underwriters to educate on both current and future risk trends and supports our customers with a broad offering of risk management solutions.

Contact our team at [riskolutions@markel.com](mailto:riskolutions@markel.com)



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# Introduction



Hurricanes are the most powerful storms on earth. They vary in wind strength, size, central barometric pressure, storm surge flooding potential, and destructive capacity.

Depending on the storm, the devastating perils a hurricane can inflict on an area include extraordinary high force winds (such as Hurricanes Andrew and Camille), storm surge\* damage (such as Super Storm Sandy) and massive flooding (such as Hurricane Katrina). Each one of these perils exists within every hurricane, and each, on its own, can be devastatingly destructive. Each hurricane can bring with it one, or all of these perils, along its vicious path.

The Saffir-Simpson Scale classifies hurricanes into five categories based on wind speed, central pressure and damage potential. “Category three” and higher hurricanes are considered major hurricanes, although categories “one” and “two” are still extremely dangerous and warrant your full attention. While the Saffir-Simpson Hurricane Wind Scale provides useful information about expected wind speeds, it does not account for other significant hazards such as storm surge, rainfall-driven flooding, forward speed, or storm duration. These factors often contribute more to property damage and business interruption than wind alone. Organizations should not rely solely on hurricane category when assessing risk or making preparedness decisions.\*

**The official Atlantic hurricane season lasts from June 1 through November 30; however, tropical systems and severe storm impacts have increasingly occurred outside of this time frame. Organizations in hurricane-prone regions should maintain year-round awareness and preparedness.**

\*A storm surge is a large dome of water often as wide as 100 or more miles that sweeps across the coastline where a hurricane makes landfall. The surge of high water topped with waves creates devastating destruction. The stronger the hurricane and the shallower the water, the higher the storm surge will be. Along the immediate coastline, storm surge is the greatest threat to life and to property. Source: [Federal Emergency Management Agency \(FEMA\)](#)

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# Introduction | Hurricane categories (Saffir-Simpson Scale)

Category	Winds	Effects	Details
1	74-95 mph	<b>Very dangerous winds will produce some damage.</b>	Well-constructed frame homes could have damage to roof, shingles, vinyl siding, and gutters. Large branches of trees will snap and shallowly rooted trees may be toppled. Extensive damage to power lines and poles likely will result in power outages that could last a few to several days.
2	96-110 mph	<b>Extremely dangerous winds will cause extensive damage.</b>	Well-constructed frame homes could sustain major roof and siding damage. Many shallowly-rooted trees will be snapped or uprooted and block numerous roads. Near-total power loss is expected with outages that could last from several days to weeks.
3	111-129 mph	<b>Devastating damage will occur.</b>	Well-built framed homes may incur major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to weeks after the storm passes.
4	131-156 mph	<b>Catastrophic damage will occur.</b>	Well-built framed homes can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Most trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last weeks to possibly months. Most of the area will be uninhabitable for weeks or months.
5	157+ mph	<b>Catastrophic damage will occur.</b>	A high percentage of framed homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Most of the area will be uninhabitable for weeks or months.

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# Introduction

## Hurricane watches and warnings



## Even though the impact of hurricanes is largely unpredictable, there are ways to prepare your organization and your employees.

By better understanding the many concerns associated with such a threat, planning ahead, and training your staff, you can better manage weather-related risks. Every susceptible organization should develop a hurricane preparedness and response plan customized to its unique needs, location, construction, operations, and resources.

The National Weather Service announces both hurricane watches and warnings.

- A hurricane watch means that hurricane conditions are possible. It is issued 48 hours in advance of the anticipated onset of tropical-storm-force winds in an area. During a watch, prepare your property and review your plan for evacuation in case a hurricane or tropical storm warning is issued. Listen closely to instructions from local officials.
- A hurricane warning means that hurricane conditions are expected. It is issued 36 hours in advance of the anticipated onset of tropical-storm-force winds to allow for important preparation. During a hurricane warning, complete storm preparations and immediately leave the threatened area if directed by local officials.

A hurricane's intensity, speed, and direction can change rapidly, so the threat to particular areas may also change quickly. Organizations in the projected path of a hurricane should monitor multiple reliable information sources for updated forecasts, advisories and instructions, including local emergency management agencies, the National Weather Service (NOAA), local broadcast media and official mobile or wireless emergency alerts. Relying on more than one communication method helps ensure timely awareness as conditions change. When the National Weather Service issues a hurricane warning, emergency conditions should be declared by your organization.

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Is your  
organization  
at risk?



## It is incumbent upon every organization to know the vulnerability of their business to hurricanes.

Generally speaking, this initially is broken into two different threat zones:

1. **Evacuation zones** are coastal areas in which there is a danger from both strong winds and storm surge. You should take note that if your organization is located in an evacuation zone, you need to plan for both high winds and high water.
2. **Contingency zones** are areas (often many miles inland) which can be affected by high winds from major hurricanes.

Organizations located within either zone should have a hurricane preparedness plan that includes a plan of action for your staff and organization to be ready for this type of disaster.

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# Introduction

Is your organization at risk?



## Part of understanding your organization's vulnerability is having a geographical and infrastructure knowledge of your area.

### 1. Do you know the elevation of your organization above sea level?

Your facility's elevation is a major factor in determining your vulnerability to flooding (storm surge or by area streams and waterways). Chances are that your area's local emergency office has hurricane planning information that will outline local areas that are likely to be affected by storm surge according to various categories of hurricanes. Information on flooding susceptibility can be obtained from property site plans, city building officials, and city or county floodplain administrators. If you find your organization is vulnerable to flooding, your hurricane preparedness plans should also include evacuation plans.

### 2. Do you know your evacuation routes?

Depending on the projected path and the severity of a hurricane, your local officials may recommend evacuation for those in an evacuation zone and possibly in a contingency zone. If your organization is located in one of these zones, it may have to be evacuated.

Your organization should obtain information from your local emergency management office on which evacuation route(s) you should use in the event of an evacuation. You should get an estimate of travel times on each route and potential problem areas, such as low lying areas or bottlenecks along the evacuation route(s) that might impact your evacuation.

Before the hurricane season begins, it's a good idea to review your insurance policy with your insurance agent to ensure you have adequate coverage.

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# It's all about preparation

By taking a proactive approach to plan before hurricane season, your organization can have a plan that will have you prepared should a disaster strike.

Severe weather events can disrupt operations well beyond the period of physical damage, particularly when utilities, transportation networks, suppliers, or staffing are affected. Advance planning can help reduce downtime, support recovery efforts and improve an organization's ability to resume operations following a hurricane. By dedicating some time to prepare your organization ahead of time, you can help avoid the chances of your organization becoming another statistic.

All organizations subject to hurricanes should develop basic hurricane awareness among your staff and others that may be affected. You are responsible for the planning to protect your staff and facilities. The best defense against a hurricane is being prepared and there are a number of steps you can take.



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# It's all about preparation

## Advance preparation



### Advance preparation

1. Arrange for cleanup, repair, and restoration services for your facility with reputable firms outside of your immediate area, well in advance. This is very important since many organizations will probably be calling upon the same local clean-up services; you'll be well-served by planning for your organization's clean-up beforehand.
2. Establish a hurricane preparedness and response plan customized to your organization's unique location, construction, operations, and resources.
3. Consider establishing a mutual aid agreement with an organization similar to yours that is located outside the storm's impact area to share resources and serve as a possible evacuation site.
4. Photograph or video the exterior and interior of your facilities and document major equipment and contents. Store copies in secure, off-site locations such as cloud-based storage or systems accessible remotely after a storm. These records can assist with recovery efforts and loss documentation.
5. Notify your employees of the procedures that will take place in the event a hurricane warning or watch is issued.
6. Address access to your facility after the storm. This may require contacting public authorities for official identification badges to enter what may become a restricted area.
7. Identify sources of information and alerts such as [fema.gov](https://www.fema.gov). Download the FEMA app for real-time weather alerts and emergency shelter locations.

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# It's all about preparation

## Employee preparation



### Employee preparation

1. Decide which staff members will need to carry out hurricane preparations. Since some of your staff may need to assist their own families or relatives in evacuating from threatened areas, you'll need to determine who you can reasonably expect will be available. In all likelihood, you will probably need all of your building maintenance staff to prepare your facility for a hurricane. Make sure your list of employee phone numbers is regularly updated and ensure each department head has a copy.
2. Develop a simple written plan which incorporates a set of hurricane task assignments specifically for your facility and for your staff. Input regarding the tasks to be accomplished should be solicited from all of the various departments at your facility.
  - a. Plan the particular tasks which must be completed to protect your facility during a hurricane watch and a hurricane warning: How will each be achieved, and who will perform them?
  - b. It is probably necessary to develop teams for many tasks – a team to board up, a team to secure exterior equipment, and so forth. Training may be required for staff members using unfamiliar equipment.
  - c. As soon as you complete your plan, and at the beginning of each hurricane season, outline and familiarize your staff with your hurricane response plan. Be certain that everyone knows their task assignments and make updates with any staff turnover.
  - d. Make sure you have updated contact information for all of your staff so you can reach them after the storm. Provide a primary and backup telephone number for your employees to call for information. Consider using a phone number located a safe distance from the storm.

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# It's all about preparation

## Facility preparation



### Facility preparation

1. Have your roof inspected every two years, and make necessary repairs and modifications to comply with local building codes. Have your roof evaluated to ensure it can withstand a storm.
2. Inspect roof edging strips, gutters, flashing, covering, and drains.
3. Hire a tree professional to inspect trees around your facility and have them prune branches and remove trees that are diseased or unstable or have the potential to fall and damage your facility.
4. Anchor and brace any large furniture such as bookshelves, filing cabinets, etc. to wall studs.
5. Secure your facility utilities such as heaters, gas tanks, and water heaters. Raise them to higher locations if flooding is a concern.
6. If your organization is in a storm surge area prone to flooding, or appears to be unsafe during high winds, you may have to completely evacuate. Identify essential business records that should be relocated and decide where you will take them. Back up essential electronic records using secure, redundant methods such as cloud-based storage or off-site systems that can be accessed even if local facilities are unavailable. Ensure that access credentials and recovery procedures are documented and available to authorized personnel.
7. Determine what furnishings or major equipment will need to be protected or moved and document how you plan to accomplish it. You'll have to decide if you want to try to protect them in place or move them out of the area at risk. Determine what manpower and any equipment you will need to get this done. If you're planning to protect in place, move your equipment to well-protected interior rooms or the floors above the anticipate flooding level.
8. Identify outside furnishings and equipment such as trash cans, signs, furniture, awnings, etc. that could be blown about and become "deadly projectiles" and determine either how they will be secured or where they will be stored.
9. Anchor any portable storage building – securely!

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# It's all about preparation

## Facility preparation



### Facility preparation (cont.)

10. Make sure that any of your facility's rooftop equipment such as air conditioning units, antennas, exhaust fans, or turbines are firmly secured or strapped down to the roof structure (e.g., the joists) to withstand high winds.
11. If your facility has a composition roof using gravel (or other stone) covering, remove the loose gravel to help prevent stones being blown off of the roof into unprotected windows.
12. Consider investing in storm shutters. If you do not have storm shutters, ensure you have the necessary tools to board up windows and brace doors. The first priority in protecting your facility will be to keep the wind out. Wind pressure and windblown debris can break windows and blow in doors. Sliding glass doors, large picture windows, skylights, French doors, inward opening double doors, and garage doors are particularly vulnerable. Tools such as a circular or hand saw, a drill with appropriate bits, a hammer or nail gun, hand or power-driven screwdriver, and a wrench may be needed. Nails will be sufficient on wood-framed windows and doors but screws or bolts and washers are necessary for metal-framed windows and doors.
13. Ensure that your staff knows how to turn off the utilities (gas, water, electricity) for your buildings at the main shut off valves or switches.

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# It's all about preparation

## Equipment preparation



### Equipment preparation

1. In order for your facility to obtain emergency information, acquire several manual cranking or battery operated radios. Make sure you have spare batteries. Weather radios with a tone alert that can receive NOAA (National Oceanic & Atmospheric Administration) weather radio frequencies are an effective way of receiving information about significant changes in weather conditions.
2. Make sure your facility keeps on hand enough flashlights (and other battery powered lights, along with a sufficient number of fresh batteries) to allow vital work to be done in the event of a power outage.
3. Develop a personnel disaster supply kit for your facility and have it ready prior to the beginning of a hurricane with contents such as: food (canned goods, non-perishable, ready to eat), water (one gallon per person per day), manual can opener and other eating utensils, personal hygiene items such as soap, deodorant, shampoo, toothbrush, and toothpaste, toilet paper, first aid kit and manual, fire protection equipment or fire extinguisher, rainwear, gloves, and blankets.
4. Keep on hand a generous supply of squeegees, brooms, mops and absorbent material to remove water.
5. Your organization may want to consider investing in a small emergency generator. Your local power may go out long before a hurricane makes landfall due to the high winds that precede the hurricane and the power may be out for an extended period. An emergency generator could allow your organization to maintain lighting, recharge battery powered equipment, and even power needed pumps and tools to expedite needed repairs.

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# It's all about preparation

## Protecting important information and documents



### Protecting important information and documents

1. Make a list of crucial organization contacts (such as a list of employees, your insurance company, bankers, suppliers, lawyers, accountants, etc.) and secure duplicate copies (paper, smart phone, cloud storage, etc.)
2. To avoid water damage, back up (to multiple sources) vital records and documents (i.e. accounting statements, insurance documents, legal contracts, tax returns) that are not easily reproduced. Store paper copies in a water and wind-proof location; store electronic copies off-site or in cloud storage.

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# It's all about preparation

## Recommended supplies



### Recommended supplies

1. Exterior grade plywood (preferably 5/8" or thicker). Hurricane force winds can blow in large windows and glass doors. As part of your planning and preparation process, purchase your plywood prior to the hurricane season (when there will be a high demand for plywood and supplies may be limited) and precut it to fit your windows and glass doors; mark each panel so that you know where it goes and store them until needed.
2. Enough lumber (2 x 4s or larger) to brace inward opening outside doors and roll-up doors on the inside.
3. Waterproof tape (packaging tape, filament tape, or duct tape) to help slow down water from leaking into window seams.
4. Tie-down material (ropes or chains) to secure outside furnishing and equipment that cannot be moved.
5. Heavy duty tarps or plastic sheeting (4 mil or greater in thickness), furring strips, and nails or a staple gun that can be used to make roof and window repairs. This can also be used to cover and protect inside items if your roof is damaged or leaks.
6. If your facility has low-lying sections or doorways susceptible to water intrusion, you may want to consider making a supply of sandbags to have on hand ahead of time. Plan on budgeting sufficient time to stockpile the number of sandbags you will need. Estimates are that it will take two people about an hour to fill and place 100 sandbags – enough to create a wall only 20 feet long and 1 foot high.
7. You should also consider stockpiling emergency supplies needed during the hurricane season as many of them will quickly disappear from retail stores whenever a hurricane approaches.

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# When a hurricane watch is issued

A hurricane watch means that hurricane conditions are possible. It is issued 48 hours in advance of the anticipated onset of tropical-storm-force winds in an area.

A hurricane watch is issued by the National Weather Service when hurricane conditions pose a possible threat to coastal areas. When a watch is issued, closely monitor local weather reports, news stations, and the [National Weather Service](#) to determine the direction of the storm and any advisory or mandatory evacuation orders from public emergency management officials.

When deciding whether or not to close your facility, keep in mind the extended time needed to prepare your facility and the time needed for employees to evacuate. Staff should not be allowed to stay on site unless approved by local public authorities, and they can be protected from intense winds and potential storm surge flooding.

When a watch is issued, you should begin to implement precautionary measures. Refer to the hurricane task assignment you've already prepared and begin your pre-planned activities to prepare your staff and facility for the threat of a hurricane.

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# When a hurricane watch is issued

## Action items



### Action items

1. Monitor television and radio broadcasts for developing information.
2. Check your emergency supplies (do you have on hand what you'll need?) and equipment (is everything working?).
3. Tour your entire grounds. Anchor, secure, dispose of, or relocate anything that could potentially blow about causing personal injury or facility damage. Specifically, remember to:
  - a. Dispose of or relocate loose yard debris.
  - b. Relocate nonessential yard equipment.
  - c. Anchor portable buildings (sheds, trailers, etc.).
  - d. Properly secure outdoor signs with guide wires secured to anchors.
  - e. Bring anything that isn't bolted down inside.
4. Gather the materials and equipment you've already prepared to protect windows and glass by boarding up. Protect vulnerable doors by bracing.
5. Clean out drains, catch basins, and roof drains.
6. Inspect and replenish all medical first aid supplies.
7. Obtain fuel for your emergency generator, if you have one, and fill your vehicle fuel tanks. Remind your staff to do the same. Often, fuel is not available as hurricanes approach due to heavy demand.
8. Physically examine all emergency and communication equipment, including generators, transfer switches, lighting, portable pumps, and radios. Ensure that generators will start, and power is transferred properly. Run all emergency equipment for 30 minutes or more, including sump pumps. Check oil levels and fuel tanks, and fill to capacity.
9. Either obtain water supplies or begin storing it for emergency use.
10. Back up important computer information and update your list of all business records that may need to be removed or protected.

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# When a hurricane watch is issued

## Action items

### Action items (cont.)

11. Confirm/update your phone list with the roofing, electrical and restoration contractors you've prearranged.
12. Have cash on hand for post-hurricane needs. Banking with a national bank may improve your ability to have access to funds during an emergency situation.



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## When a hurricane warning is issued

A hurricane warning means that hurricane conditions are expected. It is issued 36 hours in advance of the anticipated onset of tropical-storm-force winds to allow for important preparation.

In general, businesses in evacuation zones should be evacuated promptly when hurricane warnings are issued. Remember that hurricane evacuation routes can be closed by high winds and water many hours before a hurricane hits.

When a warning is issued, you should begin to implement protective measures. Refer to the hurricane task assignment you've already prepared and begin your pre-planned activities to protect your staff and facility for the threat of a hurricane.



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# When a hurricane warning is issued

## Action items

### Action items – If evacuation is recommended by local officials

1. Close your operations and business.
2. Revise telephone answering system to inform callers of facility closure.
3. Transfer essential business records and valuables (if you haven't done so already) to a safe location out of the evacuation area.
4. Where possible, move furnishings away from exterior windows and doors and as many items as possible off the floor.
5. Move expensive equipment out of the area or move it to the most heavily constructed interior area of your facility. If your locale is subject to surge flooding, move your equipment to floors above the anticipated surge level. Cover equipment that can't be moved with plastic sheeting to minimize damage from leaking roofs or broken windows.
6. Conduct an orderly shutdown of your computer(s) and sensitive electrical equipment and disconnect and unplug nonessential equipment to protect from damage caused by power surges immediately before or after an outage.
7. Brace exterior doors that open inward and brace any roll-up doors. To prevent them from lifting from their tracks, wedge sliding doors. (Do not block emergency exits.)
8. If you have storm shutters, close and lock them. If not, close, lock, and board up your large windows and glass doors. Lower blinds and close curtains to help hold back flying debris. Remove after the storm to provide adequate ventilation.
9. Turn off electricity, gas, water, and other utility services.
10. Find the safest place for vehicles.
11. Make sure your staff has departed your organization before evacuation routes become impassable due to flooding or high winds.



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# When a hurricane warning is issued

## Action items

### Action items – If evacuation is not recommended

If local officials do not recommend evacuation of your area, your facility may still experience high winds and heavy rain generated by a hurricane.

1. Take appropriate protective measures outlined above as a guide to reduce the vulnerability of wind and heavy rain damage.
2. Have your building maintenance staff on standby and materials ready to expedite speedy repairs.
3. Be prepared for loss of utilities. This means having battery-powered lights, radio, a supply of potable water and, if possible, an emergency generator.

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# During the hurricane



## Sheltering in place

Sheltering in place during a hurricane presents significant risk and should only be considered when evacuation is not recommended by local authorities and when the facility is not subject to storm surge or flooding. Remaining on site should be voluntary, carefully evaluated in advance and limited to individuals who can be protected from high winds, flooding and airborne debris.

The potential for flooding should not be overlooked if the facility is located within a flood prone area.\*Storm surge has catastrophic potential, and no one should be allowed to remain on site if the facility is located in low-lying, coastal areas. Heavy rains can also overtax street or storm drains which could cause localized street flooding conditions. Rooftops can be overloaded if drains become clogged with foreign material.\*

## For those staying

1. Ensure they have contact lists, equipment, and supplies.
2. Use interior rooms and corridors. Avoid using basements, if there is a chance of flooding. Avoid sheltering people in large open rooms which do not have interior supports, such as auditoriums.
3. In multi-story buildings, shelter people on the lower floors and avoid corner rooms.
4. Avoid areas near exterior windows and glass doors, unless the glass is protected by shutters.

Consult legal counsel before planning for any shelter-in-place activities to understand potential liability considerations, employee safety obligations and regulatory requirements.

\*Land continuously lower than 10 feet above sea level may be flooded as far as six miles inland.

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# During the hurricane

## Other precautions

1. Periodically conduct an internal check of your facility for roof damage, wind breakage, broken pipes, and structural damage.
2. Ensure that those being sheltered remain indoors during the hurricane. If the eye of the hurricane passes over your facility, do not be fooled by the period of temporary calm. When the eye of the hurricane has passed, storm winds will return from the opposite direction.
3. Continue to monitor local radio and television for hurricane updates and emergency information.

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# After the hurricane

## Reentering evacuated areas



### Reentering evacuated areas

1. If you evacuated your facility, you may have difficulty returning quickly because roads may be damaged, blocked by debris, or flooded in low lying areas.
2. Access to storm-damaged areas may be limited by local law enforcement personnel to keep people out of areas with dangerous conditions, facilitate rescue and recovery work, and limit access to unoccupied properties.
3. After the hurricane passes, entry to storm-damaged areas may be limited to search and rescue personnel, law enforcement personnel, firefighters, utility crews, and road clearing teams. Once officials determine it is reasonably safe, property owners and essential employees will be cleared to enter the area, but they may be required to have a permit or pass, or be included on an access list maintained by the city. Contact your local emergency management office to determine the procedures for returning to storm- damaged areas.
4. Listen to your radio or television stations (or check the internet if possible) and return only after an “all clear” is issued by authorities. Drive only if absolutely necessary, and avoid flooded roads and washed out bridges. Driving may be especially hazardous due to debris on the streets, emergency vehicles in operation, and nonworking traffic and street signals.

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# After the hurricane

## Checking your facility



### Checking your facility

1. Enter your facility with caution. Beware of insects, snakes, and animals driven to higher ground by flood waters.
2. As soon as possible after the storm, assess any damage and look for obvious structural damage to your facility and its foundations. If you see significant damage, don't attempt to enter the affected building. Also inspect the roof, roof mounted equipment, walls, doors, and windows (outside and inside).
3. If possible, cover up openings in the building shell with plastic sheeting or tarpaulins.
4. Identify immediate hazards, such as downed or dangling electrical lines, leaking gas, broken sewers, flammable liquids (or other hazardous materials), and broken water pipes on your property. Exercise extreme caution and stay away from downed power lines and broken sewer lines. Do not take lanterns, torches, or any kind of open flame into a damaged building as there may be leaking gas or other flammable materials present. Report any damage to power, water or wastewater equipment to your utility company.
5. Make sure the electrical outlets and appliances throughout your facility are dry and free of water before turning the power back on. If you have any doubt about the condition of wiring or appliances, have an electrician check them to make sure there are no short circuits.
6. Clean up debris, remove water.
7. Clean roof drains and remove debris to prevent drainage problems.
8. Use fans to speed the drying process. Do NOT use heaters.

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# After the hurricane

## Securing your facility and safety precautions



### Securing your facility

Looting of damaged facilities is possible. Normally the presence of the owner, employees, or security guards on the property will discourage looting but it is always wise to lock doors and fences as applicable.

### Safety precautions

1. Do not drink water from your water system until local authorities advise you that is safe to do so. Use emergency water supplies or boil tap water before drinking it.
2. Take extra safeguards to prevent fire – out of order water systems, low water pressure, and the disruption of other services may make firefighting extremely difficult.
3. Guard against spoiled food. Food in refrigerators can spoil if power is off only a few hours. Freezers will keep food safe to eat for several days if the freezer door is not opened after the power goes off. Do not refreeze food once it begins to thaw.
4. Wear sturdy shoes when walking through debris and use gloves when moving it.
5. Be aware that snakes, poisonous insects, and other animals instinctively move to higher ground to escape floodwaters. They may have taken refuge in your facility.

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# After the hurricane

## Recovery

### Recovery after the hurricane

1. Call in key staff members and restoration contractors to start repairs for restarting your operations. It is advisable to use teams of two or more staff so they can look out for one another.
2. **Filing claims:**  
In the event your area experiences a hurricane, it is highly likely it will not only be monitored by your insurance agent, but Markel as well. Pre-loss documentation; such as video recordings and pictures of buildings, business personal property inventories, should be up to date and included as part of your evacuation materials. Working with your agent is a great resource to understand what might be necessary to help with documentation, if you should need it.

Responding to claims early, effectively, and tactfully is at the heart of our responsibility as an insurance company. Markel's claims associates are experienced professionals who are committed to providing high-quality claims handling through fair and timely resolution. Markel's claims associates work to respond promptly and professionally following catastrophic events. Coverage, terms, conditions and the handling of claims are subject to the specific provisions of each policy.

### 3. How to report a claim:

You can report a claim 24 hours a day, 7 days a week.  
Follow these steps to report a claim:

#### Step one: Report all claims

- a. Immediately report all claims to your agent or to Markel Claims by calling +1.800.362.7535 or email [newclaims@markel.com](mailto:newclaims@markel.com).
- b. For after-hours emergencies such as death, serious bodily injury, or catastrophic property damage, immediately call Markel Claims.
- c. Report all claims involving theft, vandalism, or other crimes to the police when they occur. Get the police report when possible.

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# After the hurricane

## Recovery



### Step two: Get the facts

- a. Print the incident report form and write down how and exactly where the accident or injury happened, along with the time it occurred.
  - b. Get the names, addresses, and phone numbers of everyone involved. If possible, take pictures at the scene.
  - c. For serious property claims, take the necessary steps to preserve the damaged property and mitigate any further damage. Take reasonable steps to prevent further damage when it is safe to do so, make only temporary repairs as needed and retain documentation and receipts related to mitigation and repair efforts.
  - d. The Markel Claims Card is an excellent resource to keep Markel's claims reporting procedures at your fingertips in the event of a claim.
  - e. If possible, be present when the insurance adjuster inspects your property.
4. Repair damage to automatic sprinkler systems as soon as possible in order to get fire protection equipment back in service.
  5. Contact local building inspection officials to determine permit requirements and rebuilding guidelines after a disaster. Repair agreements should include the contractor's license number, specify a starting and ending date, and provide an exact description of the work to be performed. It is recommended that you do not fully prepay for repair work, but rather reserve some portion of payment until the work is completed. Maintain accurate records of all repairs and save receipts for repair work.
  6. As soon as it is safe, begin salvage operations to prevent further damage.
  7. Cover up openings in the shell of your facility with plastic sheeting or tarpaulins.
  8. Cover broken windows and torn roof coverings immediately.
  9. Clean up debris and remove my water.

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# After the hurricane

## Recovery



### Recovery after the hurricane (cont.)

10. Inspect your electrical circuit breakers and power equipment for water damage before restarting. If electrical or electronic equipment has been exposed to water, keep it turned off until you contact an electrician to assure it has been dried, cleaned, and checked for insulation resistance (grounding).
11. Have machinery drained, cleaned, and lubricated before testing and restarting. Contact the manufacturer, if possible, for recommendations beforehand.
12. Have a fire extinguisher readily available before returning. Keep it close by when power and gas is turned back on.
13. Open windows and doors to ventilate and dry interior. If possible, use fans to speed the drying process.

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# Helping your employees with their family evacuation planning



Realizing that your employees are your first priority and that your organization recovery will depend on how well your employees are prepared, ensure that they know how to equip their own families for the approaching storm.

## Suggest that they:

- Monitor radio, television, and the [National Weather Service](#) to obtain the latest advisories and evacuation orders from local emergency management officials.
- Map out their evacuation route, using roads specified by local authorities.
- If they live in a mobile home, it is always best to evacuate.
- Assemble disaster supply kits.
- Remember to pack important family documents, such as insurance and medical information.
- Obtain extra cash. After a hurricane, many banks may be closed, and ATMs may be unavailable.
- Fill their vehicles with gas.
- Turn refrigerators and freezers to the coldest settings.
- Secure their homes before leaving. Board up windows and glass doors; anchor loose yard objects or bring them inside. Cover important equipment and appliances with plastic sheeting to minimize water damage. If time permits, elevate furniture to protect it from flood damage.
- Enact pet plans. Pets are generally not allowed in emergency shelters for health and space reasons. Contact the local humane society for information on animal shelters.

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# Helping your employees with their family evacuation planning



- To aid in their evacuation, contact the local emergency management office or American Red Cross chapter, and ask for the community hurricane preparedness plan which should include the safest evacuation routes and a list of shelters. Map out primary and secondary routes using roads specified by authorities.
- Take only the vehicle necessary to transport themselves and their family to safety. Extra vehicles create unnecessary congestion.
- If possible, suggest they evacuate to the homes of friends or family in a non-vulnerable area outside the mandated evacuation zone. Next, try motels or hotels. As a last resort, go to public shelters—but remember—shelters are not designed for comfort, and do not usually accept pets.
- Notify family, neighbors, and friends of their plans. Establish a common contact person outside the evacuation zone.
- Travel safely to their destinations.
- After the storm, listen for the all-clear signal from local officials before returning home.

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# Family supply checklist



	Portable radio with spare batteries	Tools such as handsaws, leather/working gloves, hammers, and nails
	Flashlights or battery powered lanterns with extra batteries	First aid supplies and manual
	Non-perishable food (at least a 3-day supply, per person), manual can opener, plates, cups, and utensils (only bring food that can be prepared with supplies on hand)	Infant necessities such as food, medicine, water, diapers, formula, and bottles
	One gallon of drinking water per person, per day	Prescription medicines (refill beforehand)
	Water purification tablets (usually can be purchased at a pharmacy)	Valuable papers and records (e.g., driver's license, insurance policy with contacts)
	Camp stove or grill and extra fuel	Sturdy shoes
	Matches	Toiletries
	Coolers for food and ice	Mosquito repellent
	Plywood for door and window openings; duct tape and plastic sheeting or tarpaulins for temporary roof or window repair	Cleaning supplies including mops, buckets, towels, rags, bleach (without lemon or other additives), and disinfectants
	Portable phone chargers or battery packs	

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# Resources

The following external resources provide additional guidance on hurricane preparedness, response and recovery. Availability and recommendations may change over time; consult the most current versions when developing or updating your plans.

[Ready Business | Ready.gov](#)

[National Weather Service \(NOAA\)](#)

[OSHA - Hurricane Preparedness and Response](#)

[Preparing for a Hurricane or Tropical Storm](#)

[American Red Cross – Hurricane Preparedness](#)

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