

ARTICLES

Hurricane Prep Alert- Dorian Heads for Land

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The 2019 Atlantic Hurricane Season has roared to life with Hurricane Dorian on track to make landfall in the Virgin Islands, Puerto Rico and the Bahamas in the next 12 hours. If you're in its path and haven't already taken prep steps, it's time to get busy. Here are a few ideas and resources to guide your efforts for this and any subsequent storm:

- **Track the forecasts** - You'll need the latest information to know when to act. Improved forecasting technology makes following storm movements and anticipated track easy. The [National Weather Service](#) and [The National Oceanic and Atmospheric Administration's National Hurricane Center](#) should be your primary resources.
- **Prepare for wind AND water** - Wind speeds get the headlines, but a hurricane's soaking rains, tidal storm surges and flooding do as much - if not more - damage. Dorian is currently forecast to bring major - and perhaps record-breaking - amounts of rainfall along its track and as it pushes inland.
- **Plan for people and property** - Storms arrive in their own time. If it's during the workday, do your people know what to do?
- So what should you be doing before the storm? Here are some of the basics that should be on that plan:
- **Review your structures** - Are gutters and other water runoff management systems debris free? Are materials like plywood on hand to use as glazing protection against high winds and blowing debris? Are roofs in good shape and up-to-date on maintenance? Is equipment on roofs well braced and covered? Are sand bags and pumps and other flood prevention and management equipment ready to go?
- **Check your grounds** - Are mobile equipment, signage and other lightweight fixtures either well anchored or moved out of harm's way? How about sheds and other small outbuildings - anchored and secure? Does past flooding show pre-deployment of sandbags or other flood



barriers would be beneficial? Can you relocate any critical or valuable assets to higher ground in case of flooding?

- **Protect your operations** – Make sure data back-ups are up to date and in a safe off-site location. Are emergency generators fueled up and in good working order? Fire protection systems, too? Have non-vital systems and potential hazards such as electrical or natural gas supplies been safely shut down? Do you have your emergency contact numbers for critical vendors?
- **Prepare your people** – Do you know who your essential personnel for storm preparation and recovery are? Do they know? Are roles and responsibilities spelled out – from business operations preparation to facilities and grounds? Are your employee contact lists up to date? Are appropriate emergency supplies on hand and their locations known? Has a preferred emergency evacuation route been mapped and communicated?
- **Check your policy** – As stated above, hurricane season has been relatively quiet for a few years. Have you taken a close look at what you’re covered for, and not? Connect with us, we’re happy to do an expedited review to make sure you’re prepared.
 - If your insurance company has provided you with a claims contact number or email address then please report your claim directly to the insurance company in order to expedite handling.
 - Please consult with your insurance company or Risk Strategies if you are approached by a Public Adjuster (PA) or third party contractor. Proceeding prior to discussion may effect your ability to settle your claim fairly and in an expeditious manner.

Looking for more prep information? The occupational Safety and Health Administration (OSHA) has some good guidance and resources [here](#). There’s a nice business prep check list [here](#) and from the Small Business Administration (SBA) that includes flood prep [here](#).

Questions or concerns? Connect with your Risk Strategies account manager directly or call the claims line at 1-800-363-0067 or email claims at claims@risk-strategies.com

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