

Hurricane Preparedness and Response Plan

Having clear, actionable plans in place before a hurricane strikes can help your organization minimize damage to people and property and recover as quickly as possible.

The checklist on the following pages is meant as a starting point for the types of issues that your organization should be preparing for in advance of a storm as hurricane season gets underway. Plans should be complete well before a storm materializes and ready to be implemented at the time of a loss, taking into consideration worst-case scenarios, and should be scalable to a specific event.

|  | Not started | In progress | Complete |
| --- | --- | --- | --- |
| **Evaluate your physical and operational exposure to hurricane losses** | | | |
| Determine what physical assets are at risk (see property loss control and property security below). | □ | □ | □ |
| Identify potential service interruption issues and impacts. | □ | □ | □ |
| Consider potential impacts of damage to infrastructure and transportation networks. | □ | □ | □ |
| **Review your property coverage contract** | | | |
| Review values and how they might impact recovery and deductibles. | □ | □ | □ |
| Understand the extent of contractual limit(s) and sub-limits(s). | □ | □ | □ |
| Determine if flood is a covered peril or excluded for specific locations. | □ | □ | □ |
| Determine how storm surge is defined in the coverage contract. | □ | □ | □ |
| Examine business interruption (business income, rental income or extra expense) coverage details. | □ | □ | □ |
| Review coverage deductibles and loss-reporting requirements as they can be complex for catastrophic losses and to avoid confusion and surprises. | □ | □ | □ |
| Know how your properties are valued under the coverage contract. | □ | □ | □ |
| Determine if all asset values are up-to-date to reflect current values for potential claims involving property damage, business interruption and other coverage areas. | □ | □ | □ |
| Understand any restrictions on timing and location of rebuilding. | □ | □ | □ |
| Understand how code requirements are addressed in the coverage contract. | □ | □ | □ |
| Be aware of and ready to meet all time-sensitive provisions in the coverage contract, including requirements on filing proof of loss and suit (especially critical for National Flood  Insurance policies). | □ | □ | □ |
| **Evaluate property loss control and property security** | | | |
| Identify locations — your own, the citizens’, and your suppliers' — that might be exposed to direct or indirect hurricane damage. | □ | □ | □ |
| Review plans or policies for mitigating property damage before a storm hits and for recovery when it's over. | □ | □ | □ |
| Evaluate buildings' and critical equipment's exposure to wind and flood hazards.   * Relocate high value assets — such as fire trucks — out of harm’s way until the storm passes. * Move fleet vehicles, equipment and contents from low-lying flood prone areas. * Secure all doors and board up windows to protect from flying debris. * Remove or secure outdoor items to prevent them from becoming flying objects in the event of high winds. * Clear rain gutters and downspouts and check drain pumps. | □ | □ | □ |
| Ensure that storm-monitoring systems are operating effectively to enable sufficient time for an organized shutdown. | □ | □ | □ |
| Verify that battery-operated equipment and other supplies needed to maintain property integrity and security are available and operational. | □ | □ | □ |
| Identify security resources — fencing, barriers, additional manpower — that may be needed. | □ | □ | □ |
| Identify and update phone lists of roofing, electrical, and restoration contractors. | □ | □ | □ |
| **Evaluate business continuity, emergency response, and crisis management plans** | | | |
| Review and update business continuity plans based on potential impacts inside and outside the strike zone. | □ | □ | □ |
| Verify suppliers' business continuity plans. | □ | □ | □ |
| Evaluate possible impacts on employees, citizens, and vendors. | □ | □ | □ |
| Monitor NOAA, local, county, state, and federal response agency announcements. | □ | □ | □ |
| Contact other local government agencies and emergency services to establish tiered and coordinated response procedures. | □ | □ | □ |
| Discuss with local businesses possible recovery-coordination efforts post-storm. | □ | □ | □ |
| Assess crisis management procedures and tiered-response actions that elevate as impacts and disruptions become more severe. | □ | □ | □ |
| Develop tailored messaging and communications for employees, citizens, and suppliers regarding hurricane policies and procedures. | □ | □ | □ |
| Identify and perform preventative maintenance on backup resources such as generators. | □ | □ | □ |
| **Plan for employee safety** |  |  |  |
| Review and update employee evacuation and notification plans, including employee home and emergency contact lists. | □ | □ | □ |
| Develop a communications strategy for employees at all levels of the organization. | □ | □ | □ |
| Stress test communications procedures and systems. | □ | □ | □ |
| Ensure all employees are aware of emergency policies and procedures. | □ | □ | □ |
| Ensure that employees who stay on-site during a storm have current contact lists, potable water, nonperishable food, first-aid kits, flashlights, hand-held radios or cell phones, and other supplies. | □ | □ | □ |
| Arrange for employees to work remotely when necessary. | □ | □ | □ |
| Establish procedures to account for employees and to disseminate information. | □ | □ | □ |
| Review human-resource-related issues, including skills inventories, leaves of absences, and potential payments to injured, homeless, or evacuated staff. | □ | □ | □ |
| **Evaluate claims preparation and management issues** | | | |
| Ensure that all SCMIRF claims contact information is identified in advance and is accessible after an event. | □ | □ | □ |
| Follow SCMIRF claims submission protocols and be prepared to meet with all parties to establish claims and communications guidelines immediately after an event. | □ | □ | □ |
| Review and update procedures and responsibilities for gathering and processing  claims information. This should include identifying outside resources needed for  claims preparation and recovery. | □ | □ | □ |
| Secure and duplicate vital financial records – paper based and digital – at a water and wind protected site. | □ | □ | □ |
| Maintain detailed tracking of all documentation requests – what was requested, who requested it, who is responsible to respond, and when and to whom the information was sent. | □ | □ | □ |

**Meeting your hurricane preparation and response needs**

For more help with hurricane planning, response, and recovery issues, contact your Risk Management Services loss control consultant at [losscontrol@masc.sc](mailto:losscontrol@masc.sc). to connect you to the appropriate resources. You can also visit the [South Carolina Hurricane Guide - South Carolina Emergency Management Division (scemd.org)](https://scemd.org/stay-informed/publications/hurricane-guide/) for additional information.