

# Safety Director's Bulletin

(One in a series of safety information bulletins from your Joint Insurance Fund)

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## Hurricane Preparedness

The 2010 Hurricane Season is upon us. The National Weather Service is predicting an "active to extremely active" hurricane season for the Atlantic Basin. NOAA is projecting a 70 percent probability of:

- 14 to 23 Named Storms (top winds of 39 mph or higher), including:
- 8 to 14 Hurricanes (top winds of 74 mph or higher), of which:
- 3 to 7 could be Major Hurricanes (Category 3, 4 or 5; winds of at least 111 mph)

While police, fire, public works, and other departments will be called upon, and must be prepared to assist their communities, they must also prepare for the possibility that they may be the one affected by a storm. Leaders are reminded of their obligation to protect their own, so they can protect others. Now is the time to prepare your facility, equipment, personnel, and business infrastructure for the possibility that you will be the one in need. The following steps are recommended.

- Discuss claim reporting procedures with your risk manager now. Make sure there is a clear reporting procedure from the person finding the storm damage, to the department's representative, to the Fund's Claim Representative. Work with your Risk Consultant to identify possible insurance gaps and discuss other areas of vulnerability.
- Develop a Loss Management or Business Continuity Plan. Identify the department's critical functions and infrastructure. Create mutual aid pacts and vendor lists to provide those services, or replace affected infrastructure if lost to storm water or wind. Take pictures of building and essential equipment. Safeguard vital records.
- Develop salvage response and mitigation plans. Protect your property from further damage wherever possible by restoring fire-protection systems, repairing leaks, providing temporary support and restoring power.
- Have a written plan for critical tasks as a storm is predicted to approach. If the station is in a historically vulnerable area, consider relocating just before the storm hits.
  - Prepare facilities & grounds – Survey the grounds and exterior of the building for loose objects and properly secure. Tape or board up windows. Trim trees from building. Gather mitigation resources such as sandbags, food & water, personal sundry items, plastic sheeting & duct tape, extra mops, squeegees, etc. Make sure gasoline or

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J. A. Montgomery Risk Control  
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diesel generators' fuel tanks are full. Secure sheds and other outbuildings. Make sure utility shut-offs are labeled and locations are known by occupants.

- Prepare equipment – Fill vehicle fuel tanks. Know where to get extra fuel if electric fuel pumps go down. Perform routine maintenance on saws, pumps, etc. Sharpen blades. Buy extras.
- Prepare your personnel – Workers must be trained to properly respond storm conditions. This is not part of normal job training and must be provided by employers. Encourage them to have Go Bags. As the storm nears, workers must sleep, eat, and hydrate themselves to prepare for a strenuous period.
- Prepare workers' families – Essential personnel cannot be available or effective if their families are not taken care of. Leaders must work with Administration, Human Resources, banks, Red Cross, etc. to make sure families are safely evacuated and cared for well ahead of the approaching storm.

There are several resources available. OSHA provides a risk assessment matrix for hurricane response and recovery <http://www.osha.gov/SLTC/etools/hurricane/index.html>  
FEMA also has several excellent resources for businesses at [www.ready.gov/business/index](http://www.ready.gov/business/index).