

## Windstorm Emergency Checklist

When preparing for a possible windstorm, don't be lead into a false sense of security. Taking the right precautions before, during and after a severe windstorm, tornado or hurricane can help mitigate the severity of the loss as well as enhance the overall safety of the facility and employees. Please note this article just touches the surface of properly preparing for a catastrophe. It is meant to point you in the right directions and not be the final checklist.

- Establish an *Emergency Team* and an *Action Plan*. Make sure all employees understand their duties for facility protection, coordination of clean-up, salvage, and restoration operations after the storm.

- Make sure the action plan is updated annually or more often if needed.

- In developing the action plan, pay special attention to the facility's structure: fix broken window panes, nail down loose window frames, provide wind shutters or have boards available for boarding windows, inspect roofs to make sure all coverings are nailed down, replace rusted nails or anchor bolts where needed, brace unsupported structural members with struts, cables or additional diagonal bracing.

- Inside the facilities have a plan if susceptible materials need to be moved to safe areas away from windows, hoisting or loading equipment such as cranes and bulk cargo loaders need to be secured, combustible/flammable liquid tanks need to be anchored or lashed down, computers and stock need to be covered with tarps and waterproof covers. Having a plan in place with responsibilities assigned can be an incredible time saver in the sudden onslaught of a storm.

- As part of the action plan, shut off all gas supplies, electrical equipment in areas that may become flooded, and all flammable and combustible liquid and gas lines at their source to prevent the discharge of materials from

pipng broken by windblown debris. Keep emergency generator and other backup power sources' fuel tanks full and operational.

- After the storm has passed initiate salvage activities immediately. This will include securing the site and assessing the damage: looking for live down power lines, leaking flammable liquid or gas transfer lines, and structures in danger of collapse. Once the site status has been determined, work can begin to separate damaged materials from undamaged, work with utility providers to reestablish operation, cover equipment and stock from further exposures and securing the facility against looters and trespassers.

Regardless of geography or time of year, your business needs to be prepared for increasing frequency of and growing damage caused by severe weather. Taking the time to set-up an action plan and training employees on how the plan should be carried out can be invaluable. There are many resources available that can help you develop an individualized action plan for your business. Take the time to do it today.

If you have any questions or would like any additional information on the insurance policies available through Thum Insurance Agency, please call 800-866-0777. Office hours are 8:00 AM to 5:30 PM Eastern Time, Monday through Friday.

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