



## **Hurricane Preparedness Guide**

**2018 Hurricane Season**  
**June 1<sup>st</sup> – November 30<sup>th</sup>**



### **Natural Disaster Impact**

**40% of small businesses will not immediately reopen**

**25% more small businesses will close one year later**

**75% of small businesses without a continuity plan will fail 3 years later**

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## **General Information**

The 2018 hurricane season is upon us and on April 5<sup>th</sup>, Colorado State University forecasted 14 named storms. This is above average for the Atlantic. Seven are likely to strengthen into a hurricane and three into major hurricanes (category 3 or higher).

After last year's disastrous hurricane season that included storms like Harvey, Irma and Maria, the U.S. probably won't see much of a hurricane reprieve this year. The 2018 Atlantic hurricane season forecast is slightly above historical averages, but less than last year.

The odds are increasingly in favor for the development of a neutral state of El Nina or a weak El Niño by the heart of the hurricane season. This means, near average or slightly warmer than average water temperatures in the eastern Pacific are anticipated. El Nino or the periodic warming of the central and eastern equatorial waters of the Pacific tends to produce areas of stronger wind shear and sinking air in parts of the Atlantic Basin that is hostile to either the development maintenance of tropical cyclones. Chances of El Niño development climb toward the end of the season, according to the National Prediction Center, but neutral conditions are most likely during the peak of hurricane season, which occurs in September. Even if the effects of an El Nino prevail this summer, remember that one of the nation's most damaging hurricanes, Andrew in 1992, occurred during a season with below-normal levels of activity.

We at ThompsonBaker Agency are prepared with a Catastrophe Plan that will enable us to resume our operations as soon as possible. This plan includes an alternate location in the event we are unable to return to our office, radio ads so that you will know how and where to contact us, ThompsonBaker Agency assigned adjusters to handle your claims and much more. Expediting claims and seeing the needs of our business associates, neighbors and friends are met after a brush with disaster is our number one priority.

As a part of our commitment to providing you with Loss Control Services and Risk Management Strategies, we are attaching some important information that will assist you in preparing for the Hurricane Season.

The information provided is general in design, is neither inclusive nor exclusive and is not intended to be the sole source of information on the topic covered. ThompsonBaker Agency, its agents and staff make no representation or claim to be an expert in any field other than insurance.

We have included the websites of additional sources of valuable information on Page 14.

## **Hurricane Terms You Should Know**

**Eye:** The center portion of the storm around which winds and rain rotate. Winds are calm and skies are clear or partly cloudy when the eye of the storm passes.

**Hurricane:** A tropical cyclone with winds of 74 mph or more.

**Hurricane Warning:** Hurricane conditions are expected in the warning area, usually within 24 hours. Complete all storm preparations and evacuate if instructed by officials.

**Hurricane Watch:** Hurricane conditions are possible in the area of the watch, usually within 36 hours. Prepare to take immediate action to protect your family and property in case a hurricane warning is issued.

**National Hurricane Center:** The National Weather Services offices are in Dade County. It has the responsibility of forecasting tropical storms and hurricanes in the Atlantic Ocean, Caribbean Sea, Gulf of Mexico and the Pacific Ocean east of the International Date Line.

**Storm Surge:** A large dome of water often 50 to 100 miles wide that sweeps across the coastline near where a hurricane makes landfall. The stronger the hurricane and the shallower the offshore water, the higher the surge will be. Along the coast, storm surge is the greatest threat to life and property.

**Storm Tide:** The combination of the storm surge and the normal astronomical tide.

**Tropical Storm:** A tropical cyclone with 39-73 mph winds. These storms are assigned names.

**Tropical Storm Warning:** Tropical storm conditions are possible in the watch area, usually within 36 hours.

**Tropical Depression:** A tropical cyclone with maximum sustained winds near the surface of less than 39 mph.

**Tropical Cyclone:** The general term for all circulating weather systems (counterclockwise in the Northern Hemisphere) over tropical waters. Tropical cyclones are classified as tropical depressions, tropical storm and hurricanes.

**Tropical Disturbance:** A moving area of thunderstorms in the tropics.

## Hurricane Intensity...What Does It Mean?

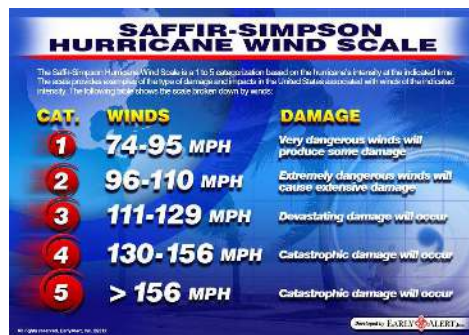
**Category 1:** Damage primarily to shrubbery, tree foliage and unanchored mobile homes. Storm surge 4 to 5 feet above normal. Minor pier damage, some small craft if exposed, anchorages torn from moorings. Winds from 74-95 mph.

**Category 2:** Some trees blown over. Major damage to exposed mobile homes. Extensive damage to poorly constructed signs. Some damage to roofing materials of buildings. Storm surge 6 to 8 feet above normal. Small craft in unprotected anchorages torn from moorings. Evacuation of some shoreline residences and low-lying islands required. Winds speeds of 96-110 mph

**Category 3:** Foliage torn from trees, large trees blown over. Some damage to roofing materials of buildings; some window and door damage. Some structural damage to small buildings. Mobile homes destroyed. Storm surge 9 to 12 feet above normal. Serious flooding at the coast. Low-lying inland escape routes cut off by the rising water three to five hours before hurricane center arrives. Flooding inland 8 miles or more on flat terrain 5 feet or less above sea level. Winds from 111-129 mph

**Category 4:** Extensive damage to roofing materials, windows and doors. Complete failure of roofs on many small residences. Complete destruction of mobile homes. Storm surge 13 to 18 feet above normal. Flat terrain 10 feet or fewer above sea level flooded inland as far as 6 miles. Major damage to lower floors of structures near shore due to flooding and battering of waves and floating debris. Major erosion of beaches. Massive evacuations of all residences within 500 yards of shore possibly required, and of single-story residences on low ground within 2 miles of shore. Winds from 130-156 mph

**Category 5:** Considerable damage to roofs of buildings; all signs down. Severe and extensive damage to windows and doors. Complete roof failure of many residences and industrial buildings. Extensive shattering of glass in windows and doors. Some complete building failures. Small buildings turned over or blown away. Storm surge greater than 18 feet above normal. Major damage to lower floors of all structures less than 15 feet above sea level within 500 yards of shore. Massive evacuation of residential areas on low ground within 5 to 10 miles of shore possibly required.





## **Hurricane Preparedness...Before the Threat of a Storm**



- Prepare an inventory list of furnishings, fixtures and equipment so losses can be authoritatively itemized. **Take pictures and if possible, video all property.**
  - Review all your insurance policies. Make sure you have adequate coverage for any items you may have purchased since you first purchased your policies.
  - Keep your coverage current with rising building replacement costs.
- 
- **BUY FLOOD INSURANCE NOW!** You are eligible and vulnerable. There is a 30-day waiting period for new policies or increased coverage. Check your existing policies to make sure you have adequate limits on building and personal property. Buy excess flood coverage, if necessary.
  - Gather all-important documents like contracts, inventory, titles, deeds, leases, tax information and insurance policies. Keep them in a safe place where they can be easily retrieved after a disaster. It will expedite your claims process if you make a quick-reference list containing the names of your insurance companies and the policy numbers. (See page 15.)
  - To protect your property, learn how to shut off gas, electricity and water and how to board up vulnerable areas around your buildings.
  - Develop an evacuation and relocation plan. Make sure your family and employees are familiar with the plan. Ask an out-of-state family member or business associate to serve as a “contact”. After a disaster, it’s often easier to call long distance. Make sure everyone knows the name, address, and phone number of the contact person.
  - Put together a “Hurricane Kit” containing the non-perishable supplies you are likely to need during and after a storm passes through the area. There are several checklists attached of standard supplies necessary to include when preparing for hurricane season. Please review and use them to organize supplies well in advance of approaching storms. (With the approach of hurricanes, stores like Home Depot and Lowes can be crowded with last-minute shoppers, seeking dwindling supplies of hardware for home/business protection and repairs.)

## **During a Hurricane Watch**

- If you've lived in Florida long enough, you know better than to wait until the last minute to shop for groceries and other items. Purchase in advance enough non-perishable foods to sustain your family for two weeks. Store at least a week's worth of water – two quarts to one gallon per person, per day.
- Listen to radio or television for hurricane progress reports. Storms are unpredictable, be aware of the latest information.
- Fill vehicles with gas, oil and other fluids. Supplies may be unavailable or rationed after a storm. Keep an extra supply of fuel for portable grills and stoves.
- Have available the materials necessary to protect your business and residence from a storm and begin securing buildings and boarding up windows. Bring any items that are outside and can't be anchored, indoors.



## **During a Hurricane Warning**

- Advise authorities about special conditions for your business or home.
- Get plenty of cash; you may want to consider securing enough to meet payroll obligations. Bank and ATM's will not operate without electricity.
- Store computers, files and other valuable items in waterproof containers on the highest level of your business/home. Back up the entire computer to a cloud. If not available back up to a disk and overnight express it to a secure location out of state so that it is easy to retrieve after the storm.
- Complete the task of boarding up storefronts, doors, windows and other vulnerable places, which can be damaged.
- Listen constantly to radio and or television for official instructions.
- Lower the settings in your refrigerator and freezers.
- If power is lost, turn off all major appliances/equipment to reduce power "surge" when electricity is restored.
- If officials indicate evacuation is necessary; leave as soon as possible to avoid highway traffic. Avoid flooded roads and watch for washed-out bridges. Secure your home and business by unplugging appliances/equipment and turning off electricity and the main water valve, tell someone outside of the storm area where you are going. If time permits, bring pre-assembled emergency supplies and warm protective clothing. Take blankets and sleeping bags to shelter. Lock-up home/business and leave.

Waiting out the storm can be the hardest part. While it may be tempting to resume normal activity as winds and rain die down, be cautious. You could be in the eye of the storm, with more threatening weather on the way. Don't go out of your home or leave a shelter until emergency officials say it is safe. Even if power is out; you can always monitor local news stations on a portable radio for official word.





## **After the Hurricane**



### **About Hurricane Damage:**

- Before you enter a building, make sure it is not in danger of collapse. Let the building air out to remove foul odors or gases that might have accumulated. Be alert for holes in the floor, loose boards, hanging or loose plaster, snakes and other hazards. Do not smoke; use an open flame, electricity or gas until after it is safe to do so. The danger from electrical hazards cannot be overstated. Don't use electrical appliances until they are dry.
- Once you've had a chance to view the damage yourself, contact our office. Expediting claims and seeing that the needs of our friends and neighbors are met after a brush with disaster is our number one priority. Let us know about the details of your losses. If you temporarily relocate, let us know your phone number and address.
- Make any repairs necessary to prevent further damage to your home or business. These must include covering breaks in a roof, wall or window with plywood, canvas or other waterproof material. Do not have permanent repairs made without first consulting the claims adjuster. Unauthorized repairs may be not reimbursed.
- Wait for an insurance adjuster to arrive to appraise your damage. Insurance companies schedule adjusters so the most serious catastrophic losses receive priority treatment. These policyholders are the most in need.
- Keep all receipts for expenditures you've made to temporarily repair damage or to estimate the extent of your damage.
- Prepare a detailed inventory of all damaged or destroyed personal property for the adjuster. Be sure to keep a copy. Your list should be as complete as you can make it and should include a description of the item and how many of them, if more than one; date of purchase or approximate age; cost at time of purchase and estimated replacement cost today.

- Collect cancelled checks, invoices, appraisals or other papers that might assist the adjuster in determining the value of the destroyed property.
- If you feel it necessary, secure a detailed estimate for permanent repairs from a reliable contractor and give it to the adjuster when he or she arrives. The estimate should contain detailed specifications of the proposed repairs, detailed repair cost prices and replacement prices. Do not give the contractor the go-ahead at this point.
- Take photos or a video of the damaged areas. These will help you with the presentation of your claim and will assist the adjuster in his investigation.
- Even if home or business furnishings and effects look like “total losses” do not dispose of them until after an adjuster has had the opportunity to examine them.
- If your car has been damaged or submerged in a flood, move it to high ground and let it dry out. Do not attempt to start or operate it until thoroughly dry.

### **About Flood Damage:**

- Notify our office. We will assign the loss immediately to a qualified adjuster who will call on you as soon as possible to inspect the damage. It will take time to process the huge number of claims, so please be patient. If yours is a serious case, tell us you need priority help.
- Before you enter a flooded building, make sure it is not in danger of collapse. Let your house/business air out to remove foul odors or escaped gas.
- Be alert for holes in the floor, loose boards, hanging plaster, and other hazards. Remember that wildlife has been displaced too. Watch out especially for snakes.
- Don't smoke or use open flame until you are sure it is safe to do so.
- Turn off gas at meter tank. Be alert for any fumes. Call your local authority if you detect fumes.
- Turn off the main electrical circuit switch. If it is already off, do not turn it back on, it may be short-circuited. Be extremely careful to stand on a dry surface and avoid touching the metal handle of the switch box. Use a piece of heavy rubber, plastic or dry wood to open the metal door and throw the switch off.
- Pump or bail water out of the house/business and shovel out the mud while it's moist. Give walls and floors a chance to dry out.

- Before your house/business is fully aired out, scrub all woodwork and floors with a stiff brush to avoid streaking, always start washing a wall from the bottom up.
- Take all wooden furniture outdoors, and remove all drawers and moving parts. Clean off mud and dirt. Do not leave furniture in the sun or it will warp.
- Upholstered furniture should be examined, cleaned and dried by an experienced upholsterer.
- Clean metal objects right away, especially iron, which should be cleaned with a cloth saturated with kerosene.
- Wall-to-wall carpets should be raised to allow air to circulate. Draperies, linens, and clothing should be laundered.
- Do whatever you can to avoid further damage and to make temporary (but not permanent) repairs. Keep records of expenses incurred in preventing further damage.



## **Other Things to Remember**

***Be Patient:*** Access to affected and damaged areas will be controlled. You may not be able to return until search and rescue operations are completed and safety hazards such as downed power lines and major roads are cleared.

***Have Current and Valid Identification:*** Security operations will include the establishment of checkpoints where ID will be required.

***Avoid Driving:*** Roads should be left clear for emergency vehicles. Also, debris-ridden roads could be hazardous and cause damage to your vehicle.

***Do not sightsee:*** You may be mistaken for a looter. You may also hamper rescue operations.

***Avoid Downed or Dangling Utility Wires:*** Report them to the appropriate utility company.

***Broken Water, Gas, and Sewer Lines:*** Should be reported to the local utility company.

***Avoid Metal Fences:*** Which have been “energized” by falling wires. Be especially careful in cleanup activities such as cutting or cleaning fallen trees, which have power lines in or close to them.


***Stay Tuned to Local Radio Stations:*** For advice and instructions from local government about emergency medical, food, housing and other forms of assistance.





## Hurricane Kit Supplies



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- A collection of emergency supplies including a red backpack, a yellow radio, a lantern, a first aid kit, and various containers.
- Flashlights & extra bulbs
  - Battery-operated radio
  - Fully-charged, battery operated lanterns (candles and kerosene lanterns can be fire hazards if not used properly)
  - Extra batteries
  - Toilet paper
  - Matches
  - Clock (wind-up or battery operated)
  - Plastic garbage bags
  - Non-electric can opener
  - Working fire extinguishers
- Scissors
  - Clean change of clothes, rain gear, sturdy swamp boots
  - An inexpensive, rabbit-ears television antenna to use if cable goes out
  - Map of the area to assist in evacuation in the event the power is out

### Stock-up on the Following Foods and Beverages

- Bottled water
- Ice
- Shelf-packaged juice and milk boxes
- Canned and powdered milk
- Beverages (powdered or canned, fruit juices, instant coffee, tea)
- Prepared foods (canned soups, beef, spaghetti, tuna, chicken, ham, corned beef hash, fruit cocktail, packaged pudding)
- Canned vegetables and fruits
- Dried fruits
- Snacks (crackers, cookies, hard candy, nuts)
- Snack spreads (peanut butter, cheese spreads, jelly)
- Cereals
- Raw vegetables
- Sugar, salt, pepper
- Bread
- Dry and canned pet food
- Extra formula, baby food





## **Medical Supplies**



- Medic-alert tags
- Insect-repellent sprays and candles
- Feminine hygiene products
- Sunscreen
- Soap
- First-aid kit and first aid handbook
- A supply of any prescription drugs
- Extra over-the-counter medicine (for colds, allergies, cough)
- Children's medicines
- Adhesive tape
- Cotton tipped swabs
- Antiseptic solution
- Sterile rolls, bandages
- Ear drops
- Thermometer
- Tweezers
- Needles
- Disinfectant

## **Other Sources of Valuable Information**

Florida Emergency Management Association (FEMA):

[www.fema.gov](http://www.fema.gov)   [www.ready.gov/business](http://www.ready.gov/business)

List of shelters on the First Coast News, evacuation map, preparation tips, and a hurricane-tracking map:

[www.firstcoastnews.com](http://www.firstcoastnews.com) or [www.wesh.com](http://www.wesh.com)

National Hurricane Center: [www.nhc.noaa.gov](http://www.nhc.noaa.gov)

Northeast Florida Chapter of the American Red Cross: [www.redcross.org/fl/jacksonville](http://www.redcross.org/fl/jacksonville)

The Weather Channel: [www.weather.com](http://www.weather.com)

ThompsonBaker Agency: <http://thompsonbaker.com>

## **Costliest Hurricanes**

<b>HURRICANE</b>	<b>YEAR</b>	<b>CATEGORY</b>	<b>DAMAGE</b>
1. Katrina	2005	3	\$160 billion
2. Harvey	2017	4	\$125 billion
3. Maria	2017	4	\$90 billion
4. Sandy	2012	1	\$70.2 billion
5. Irma	2017	4	\$50.0 billion
6. Andrew	1992	5	\$47.8 billion
7. Ike	2008	2	\$34.8 billion
8. Ivan	2004	3	\$27.1 billion
9. Wilma	2005	3	\$24.3 billion
10. Rita	2005	3	\$23.7 billion

## **Retired Names since 1995**

1995: Luis, Marilyn, Opal  
 1996: Roxanne, Cesar, Fran  
 1998: George, Mitch  
 1999: Floyd, Lenny  
 2000: Keith  
 2001: Allison, Iris, Michelle  
 2002: Isidore, Lili  
 2003: Fabian, Isabel, Juan  
 2004: Charley, Frances, Ivan, Jeanne  
 2005: Dennis, Katrina, Rita, Stan, Wilma  
 2007: Dean, Felix, Noel  
 2008: Gustav, Ike, Paloma  
 2010: Igor, Tomas  
 2011: Irene  
 2012: Sandy  
 2013: Ingrid  
 2015: Erika, Joaquin  
 2016: Matthew, Otto

## **Your Policy Information**

### **PROPERTY**

Company Name:

Coverage:

Policy Number:

Claims Reporting Number:

Secondary:

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### **SEPARATE WIND POLICY** (if not included in policy above)

Company Name:

Coverage:

Policy Number:

Claims Reporting Number:

Secondary:

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### **FLOOD CARRIER:**

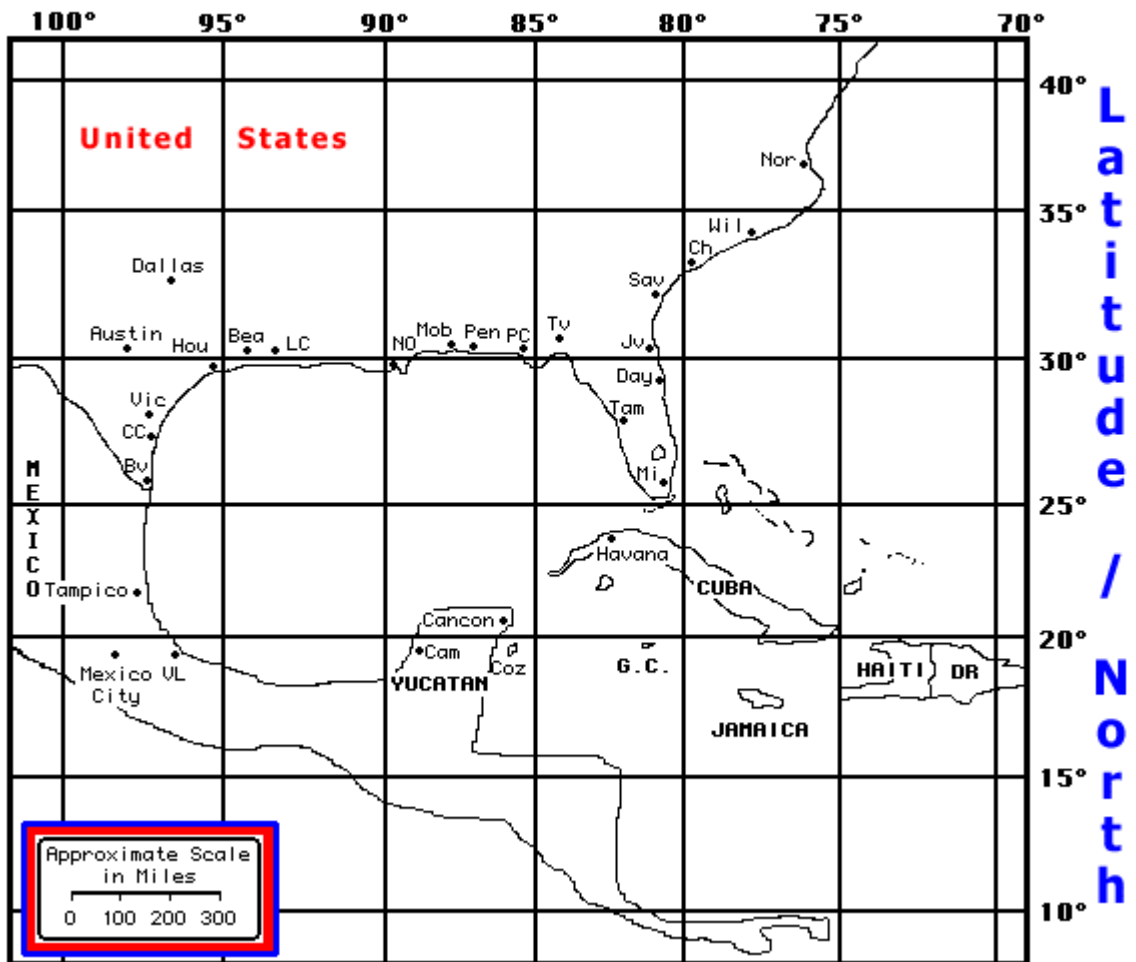
Coverage:

Policy Number:

Claims Reporting Number:

Excess or Secondary:

## Longitude/West



## 2018 Hurricane names

Alberto	Gordon	Leslie	Rafael
Beryl	Helene	Michael	Sara
Chris	Isaac	Nadine	Tony
Ernesto	Joyce	Oscar	Valerie
Florence	Kirk	Patty	William