



## **Hurricane Season 2011: Self-Storage Proprietors: Did You Know...**

Thus far in the 2011 Atlantic hurricane season, there have already been nine named storms—Arlene, Bret, Cindy, Don, Emily, Franklin, Gert, Harvey, and Irene. As we enter the busiest—and most dangerous—part of the hurricane season, forecasters expect the current pace of storms to continue, possibly even increase.

### *14 – 19 named storms*

In May of this year, the National Oceanic and Atmospheric Administration (NOAA), the U.S. government’s weather forecasting service, predicted that the 2011 Atlantic hurricane season would see 12 – 18 named storms, with 3 to 6 of them becoming major hurricanes. In August, however, the NOAA released an updated outlook for the 2011 hurricane season which increases the predicted number of named storms to 14 – 19.

The updated outlook indicates that the 2011 Atlantic hurricane season will see “above-normal numbers of named storms, hurricanes, and major hurricanes.” Compared to May’s pre-season outlook, there is a higher likelihood (85% chance) that the 2011 Atlantic hurricane season will be above normal.

The updated outlook indicates a 70% probability of:

- 14 to 19 named storms;
- 7 to 11 hurricanes (top winds of 74 mph or higher); and
- 3 to 5 major hurricanes (winds of at least 111 mph).

An even more sobering statistic: in August, Researchers at Colorado State University’s Department of Atmospheric Science reported that the probability that at least one major hurricane makes landfall in a U.S. coastal area is 70 percent , with the U.S. East coast (including the Peninsula of Florida) facing a 46 percent probability.

With the historical peak of hurricane season approaching in September, Self-Storage Facilities need to be prepared. Here are some tips:

- Monitor the news to allow time to prepare the facility.
- Identify all tools and equipment that will be needed to secure the facility in advance of a storm and limit the damage of the storm’s aftermath (flashlights, batteries, caulking, tarpaulins, sandbags, cutting and fastening equipment, etc.).
- Communicate Hurricane Preparedness/Recovery activities to tenants and employees.
- Clear drains and downspouts to minimize the risk of flooding.
- Move items inside the facility.
- Remove all property that obstructs Access Points to the facility.

- Unplug electrical equipment and move property away from windows.
- Check and secure all records, including the facility's accounting records, miscellaneous reports, rental agreements, payment records, access code lists, and real and personal property valuations.
- Update photos of the premises, making certain to photograph the exterior from all angles as well as within the interior, and update photos of personal property.
- Gather insurance policies and agent/insurer contact information.
- Verify most recent contact information for all employees, and prepare them for post-storm recovery activities and expectations.
- Prior to closing the facility, walk the property to confirm that all occupants have vacated.

After the hurricane:

- *Only after it has been declared safe to do so*, visit the premises to look for any damage and to do what is reasonably necessary to protect the property from any further damage.
- Report fallen power lines to power company immediately—stay away from them!
- Check exterior walls and roof for damage from wind, rain, flying objects and rising waters (flood insurance).
- Check all interior perimeter walls, floors, and roof for leaks and water damage.
- Document all damage with photographs and video.
- Prepare detailed damage reports.
- Call your insurer or agent as soon as possible to report damage.

At Setnor Byer Insurance & Risk, we have over 30 years of experience dealing with hurricanes. We have a long history of helping our clients prepare before the storm and, more importantly, being there through the process of rebuilding after the storm. Through our Self-Storage programs, our clients have 24-hour access to a team of experienced and responsive professionals who will take you through the process of making sure that your business is insured and your future is secure.

If you would like to learn more about our [Self-Storage Programs](#), or have any other questions regarding insurance coverage, please [contact us](#).

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Source: prior version of article; <http://hurricane.atmos.colostate.edu/forecasts/> (Colorado State info); <http://www.cpc.ncep.noaa.gov/products/outlooks/hurricane.shtml> (NOAA 2011 predictions).