

A photograph of a city skyline, likely New York City, viewed from a boat. The water is in the foreground, and the city buildings are in the background. A steering wheel is visible in the lower foreground, slightly out of focus.

Hurricanes 2009

May 28, 2009

CNA Risk Control

For External Distribution 5-09





The information, samples and suggestions presented in this document have been developed from sources believed to be reliable, but they should not be construed as legal advice. CNA accepts no legal responsibility for the correctness or completeness of this material or its application to specific factual situations. Consult competent legal counsel and/or other appropriate business advisors before using this material or deciding how to proceed in any specific situation. This document is for illustrative purposes only and is not a contract. Only an insurance policy can provide actual terms, coverages, amounts, conditions and exclusions. Copyright 2009 Continental Casualty Company. CNA is a service mark registered with the United States Patent and Trademark Office. All rights reserved.



Objectives

- Learn about **Hurricane Hazards** and what **YOU** can do to **reduce your risk**
- Learn about impact of Hurricanes and review major storms like **Katrina** (2005) **and Ike** (2008)
- Learn about Hurricane **projections for 2009**



Hurricane Preparedness Week: May 24 - 30, 2009

- Hurricane **hazards** come in many forms – **storm surge, high winds, tornadoes, and flooding.**
- Information about hurricane hazards and knowledge that can be used to **take ACTION.**
- **Save lives** at work, home, and on the road or in water.

<http://www.nhc.noaa.gov/HAW2/english/intro.shtml> and

Workshop <http://hurricaneworkshop.com/agenda/default.asp>

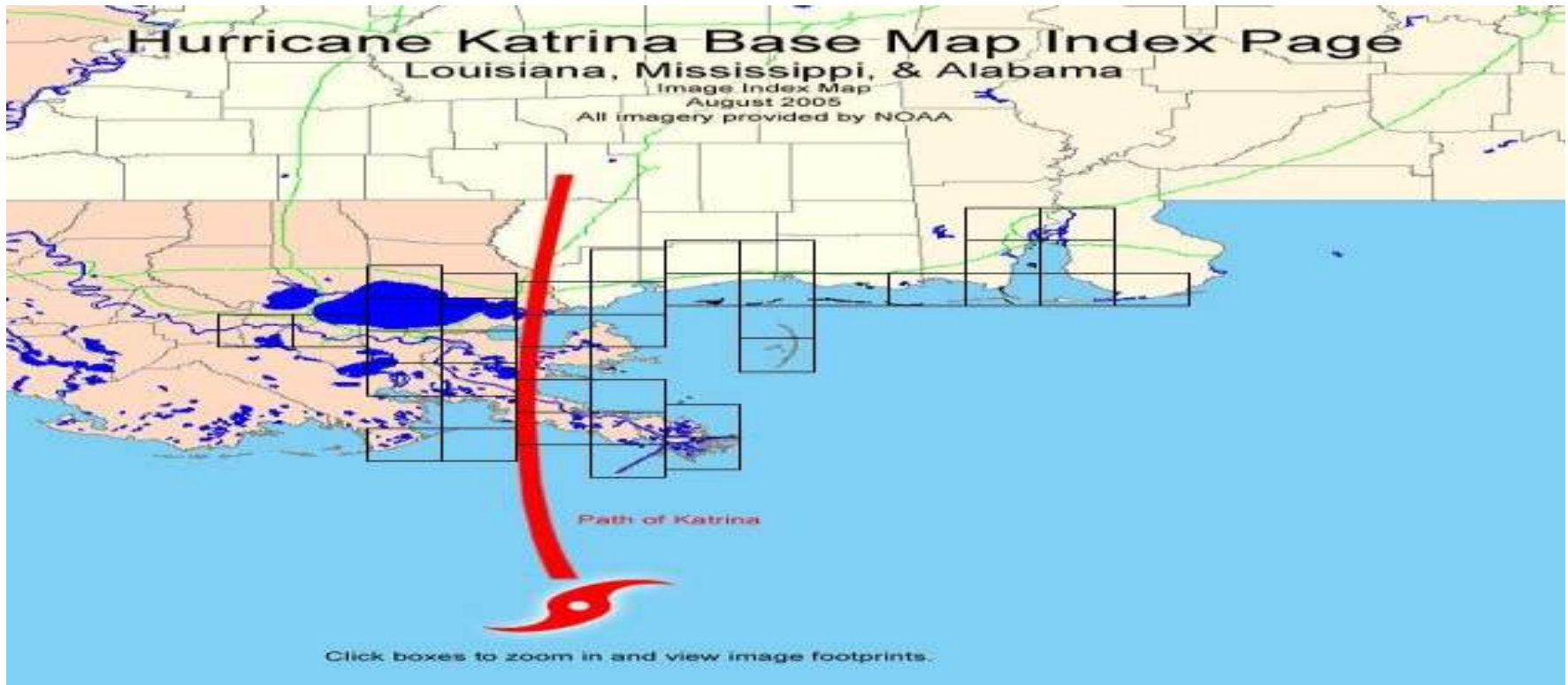


Photos From FEMA Library

- Some photographs used in this presentation came from the FEMA Photo Library
- Here <http://www.fema.gov/about/photolibrary.shtm> is the link to it.
- Use of FEMA materials does not state or imply the endorsement by FEMA or by any FEMA employee of any CNA commercial product, service or activity.



Hurricane Katrina Devastated New Orleans And Nearby Gulf Coast





Hurricanes Ike and Gustav 2008





Hurricanes - Basic Review

- Produces high winds, flooding, and tornadoes
- Hurricane categories 1 through 5 but all are dangerous!
- Hurricane Watch (36 hrs) or Warning (24 hrs) definitions
- Hurricane planning with up to 72 hours advance notice
- Storm surge or sustained high winds can do major damage
- Electrocutation risk increases from downed power lines
- Tropical storm has wind speed of 40-74 mph but dangerous, too!



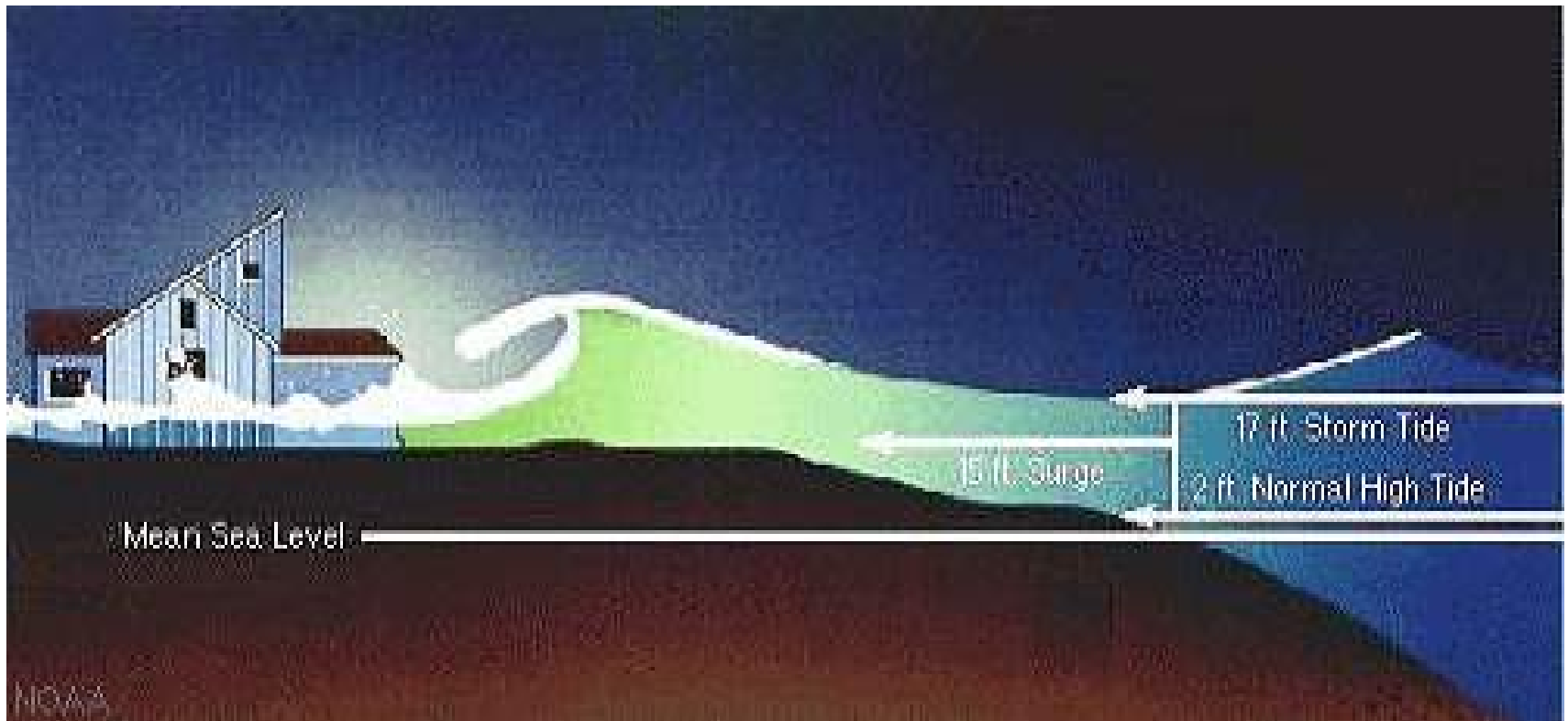
Hurricanes - Tornadoes and Flooding Hazards

- Tornadoes develop from **either** Hurricane or Tropical Storm
- Coastal **flooding** due to **storm surge** AND
- Other flooding due to extremely **heavy rainfall**

http://www.nhc.noaa.gov/HAW2/english/inland_flood.shtml and
http://www.floodsmart.gov/floodsmart/pages/faqs_hurricane.jsp



Storm Surge





Hurricane Planning Turns Into ACTION

- Hurricanes are **fairly** predictable
- Can be **monitored days in advance**
- **Take action** when Hurricane Watch issued

<http://www.nhc.noaa.gov/HAW2/english/action.shtml>



Hurricane Checklist

- Develop **step-by-step checklist** for planning **before** a hurricane approaches
- ***Airline pilots use a checklist before every flight!***
- Use Hurricane **tracking maps** to monitor storms
- Hurricanes pose **risk to** life and property but **life is ALWAYS more important** so don't take risks unnecessarily!



CNA Hurricane Checklist - Handout

HURRICANE CHECKLIST

When preparing for hurricanes, develop a detailed checklist indicating the order in which to shut down processes and secure the facility. In order to initiate appropriate actions, the length of time needed to accomplish these tasks must be determined in advance. Complete each task during either a hurricane watch or hurricane warning and check it off below. Please add or delete items as needed to customize this for your facility.

ACTION

TIME NEEDED

DONE

1. Shut down processes safely.
2. Inspect roof edging strips, gutters, flashing, covering, and drains.
3. Inspect sign and stack supports, guy wires, and anchorages.
4. Check for weak door and window latches or hardware or for insecure panel fastenings. Expedite repairs.



Hurricane Action(s) At Your Facility

- Consider whether **shutdown** is necessary
- Inspect roofs, drains, and gutters
- **Protect windows** from flying debris
- Fill all tanks with product or water
- **Anchor** exterior **equipment and structures**
- Gather and assemble **emergency supplies**



Protect Your Facility and Equipment From High Winds

Here are some actions to take:

- Maintain EIFS Walls
- Protect Windows and Doors with Covers
- Reinforce Double Entry Doors
- Reinforce or Replace Garage Doors



Protect Your Facility and Equipment From High Winds

Here are more actions to take:

- Remove Tree Branches as Potential Windborne Missiles
- Secure Metal Siding and Metal Roofs
- Secure Built-Up and Single-Ply Roofs
- Secure Composition Shingle Roofs
- Brace Gable End Roof Framing



When It's Time To Evacuate, Do It Right

If you have to evacuate:

- Shut off POWER, GAS and WATER.
- Take only SMALL VALUABLES and important PAPERS.
- Give PETS food and water. Shelters may not admit animals.
- Lock up HOUSE and/or BUSINESS.
- Leave (if possible) in DAYLIGHT.
- Allow plenty of TIME to get to your RELOCATION site.
- Drive CAREFULLY to designated shelter using RECOMMENDED routes.



When The Hurricane Passes, Then What?

When advised that you may return:

- Return as **DIRECTLY** as possible – do not go “sightseeing”
- Drive carefully and watch for downed **POWER LINES** and **FLOODED** roadways.
- Report **DAMAGED** water mains and electrical lines to authorities.
- Await permission from local authorities before returning.
- Use caution when **RE-ENTERING** home and/or business.
- Check for **GAS LEAKS**.
- Check **WATER AND FOOD** for spoilage or contamination.



Ok, You're Back Home - What Next?

- Begin **search and rescue** activities
- Assess facility damage
- Protect contents from **rain** by covering with tarpaulins
- Repair openings in roof or walls
- **Avoid downed power lines** to minimize risk of electrocution
- **Clear debris** from roof drains (if safe to access roof areas)



After Hurricane, **Communication** (Not Cash) Is **King!**



- Clear procedures for notifying employees
 - Where to report
 - Information on emergency status
 - Home numbers of employees
 - Emergency contact information for employees
- Easy method to contact employees
 - Voice mail
 - Hotline
 - Call trees
 - E-mail
 - Public news



Fleet - Hurricane Planning

Unassigned Vehicles

- Hire an auto transporter to move surplus vehicles away from coast during hurricane season to an inland location (if you have it available).
- Move vehicles to secure parking area at highest elevation possible.
- Move vehicles to an upper level of a secure parking garage.
- Provide transportation for people who drive vehicles to parking location.



Fleet - Hurricane Planning

Assigned Vehicles

- Develop written evacuation plan and communicate to all employees who are assigned a company vehicle.
- Establish a hurricane warning so that fuel tanks on the vehicle and any electric generator (if there is one) are to be kept full.
- If company vehicle has portable generator, employees should be required to take it with the vehicle.
- Allow employees to transport family members, pets, etc., when evacuating from hurricane.



Fleet - Hurricane Planning

Assigned Vehicles

- Waive personal mileage charge or counting miles as personal during an evacuation from a hurricane.
- Establish a timeline when employee has to let management know where the employee and company vehicle are located while both are away from the hurricane warning area.
- **DON'T CHANGE** policy on who is allowed to drive a company vehicle!



Theft Is A Concern After The Hurricane Passes

- **Facilities may not be as secure** as normal in the aftermath of a hurricane.
- Police involved in rescue of people isolated by the storm.
- **Protect** your valuable **equipment by moving it to a secure area** BEFORE the hurricane comes ashore.
- Registration with a **property recovery service** can be helpful in recovering stolen equipment.



Identity Theft Risk Increases After Hurricanes

- Gather personal and financial information and **store it in one place**. Store in a **waterproof bag**, or inside a **fireproof safe** (if possible). Some of these **documents are**:
 - Driver's Licenses, Birth Certificates, Marriage Certificates
 - Death Certificates, Adoption Paperwork
 - Social Security Cards and Statements
 - Insurance Paperwork (Home, Health, and Auto)
 - Lease/Mortgage Paperwork, Investment Paperwork
 - Past Tax Returns, Bank and Credit Card Statements
 - Utility Bills



Health Tips From HHS

- Provide food and water for 3 to 5 days (minimum) after storm
- Hurricane storm surge or flooding contaminates public water
- Use bottled water until authorities say tap water is safe
- Frozen or refrigerated foods will most likely be useless without power
- Injuries typically cuts or puncture wounds from debris and broken bones – most can be prevented or avoided
- Mosquitoes are public health risk after hurricane passes

Link <http://www.hhs.gov/news/facts/hurricane.html> here



Before, During, and After Hurricanes - Why BCP Helps!

- “3 out of 5 enterprises that experienced a disaster (*like Hurricane Katrina*) will **go out of business** within 5 years.” (Source: *Gartner*)
- “93% of companies that experience a significant data loss are **out of business** within 5 years.” (Source: *U.S. Bureau of Labor, 2002*)
- “81% of CEOs indicated their company plans would **not be able to cope** with a catastrophic event *like Hurricane Katrina*.” (Source: *Infocon Magazine*)
- “An effective BCP and Disaster Recovery plan can **reduce losses by 90%** in the event of a hurricane.” (Source: *Info Security News Magazine*)



These Reminders Can Help You

- **Hurricane preparedness** minimizes the impact a storm could have on property and individuals.
- Preparedness is an **ongoing, year-round process** to mitigate the possible effects of dangerous debris, impassable roadways, no electricity, no running water and the inability to get your family and your business up and running.
- Hurricanes, powered with **high winds and extreme rainfall**, frequently have sub-storms imbedded within so **prepare for a variety of weather conditions**.
- Know flood zones near you. Locate shelters accessible to you.



More Reminders To Help You

- Well **before** hurricane season, **trim trees** near your property and **obtain** the appropriate **insurance** coverage.
- Review **evacuation routes** and arrange **care for pets**. Determine where you will stay in the event of a hurricane.
- Inventory your property and **protect important documents** in a safety deposit box or a watertight container.
- **Anchor** outbuildings and storage sheds. **Cover** windows and doorways.



More Reminders To Help You

- **Clear** clogged rain gutters. **Shut off** utilities before you leave.
- **Provide** enough **water and food** for each person and pet to cover **three to five days**.
- Have **supplies including** batteries, food that will not require heating or cooking, safety kits, radio and flashlight.
- Print or write out a list of **important phone numbers**.



Links To Hurricane Websites - Handout

NOAA National Weather Service

<http://www.weather.gov/os/hurricane/index.shtml>

<http://www.weather.gov/os/hurricane/pdfs/HurricanesUNF07.pdf>

National Hurricane Center

<http://www.nhc.noaa.gov/HAW2/english/intro.shtml>

<http://www.nhc.noaa.gov/HAW2/english/history.shtml>

http://www.nhc.noaa.gov/HAW2/english/storm_surge.shtml

http://www.nhc.noaa.gov/HAW2/english/high_winds.shtml



Harris County, Texas (Houston) Hurricane Preparedness

- Is your business **at risk**? Are you in **Evacuation Zone** or **Contingency Zone**?
- Employee and facility **preparation steps** to take
- Emergency **supplies and equipment** needed
- **Sheltering-in-place** (if not required or prudent to **evacuate**)
- Document available from **Texas Dept of Public Safety**
www.harriscountycitizencorps.com/newsletters/hurricaneplanforbusinesses.pdf



Polling Questions - Check Your Knowledge

- **Is damage from hurricanes caused only by high winds?**
 - 1 – yes
 - 2 – no
 - 3 – unsure
- **Based on what you learned today, will you know what to do when hurricane watch and warning are issued?**
 - 1 – yes
 - 2 – no
 - 3 – unsure



Polling Questions - Check Your Knowledge

- **Did lessons learned from Katrina (2005) help save lives and property during Ike and Gustav (2008)?**
 - 1 – yes
 - 2 – no
 - 3 – unsure
- **Based on what you learned today, will you rely on hurricane predictions for 2009 to begin hurricane preparedness now?**
 - 1 – yes
 - 2 – no
 - 3 – unsure



Polling Questions - Check Your Knowledge

- **Will you attend another CNA Webinar this year?**
 - 1 – yes
 - 2 – no
 - 3 – unsure

- **Are webinars an effective way to learn about risk control hazards and/or risk control solutions?**
 - 1 – yes
 - 2 – no
 - 3 – unsure



Polling Questions - Check Your Knowledge

- Do you want someone from CNA Risk Control to contact you regarding information learned in this Hurricane webinar?
 - 1 – yes
 - 2 – no
 - 3 – unsure

- Will you tell a friend, co-worker, or your supervisor/manager about CNA's 2009 Risk Control Webinars?
 - 1 – yes
 - 2 – no
 - 3 – unsure



CNA Connecting With Our Customers

- Industry specific information about **emerging issues**
- Risk control **solutions** for real risk control problems

To learn more about **CNA's 2009 Webinar series**, go to www.cna.com/riskcontrol