

The Church Insurance Company

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Hurricane Preparedness Checklists

To report a claim please call 1-800-223-5705.

Hurricane and Tropical Storms can lead to loss of life and devastation to property. Hurricane season runs from June to the end of November every year. Besides high winds and heavy rains, hurricanes can also cause flooding from rainfall or storm surges. Due to the geographical location, your organization has the mission of protecting itself and members from such events. The well-being of your organization and its members often depend on the preventive steps taken beforehand.

Hurricane information is available on the web from the Office of Coastal Management

South Carolina - https://www.coast.noaa.gov/states/south-carolina.html

North Carolina - https://www.coast.noaa.gov/states/north-carolina.html

Virginia - https://www.coast.noaa.gov/states/virginia.html

Being prepared means knowing what to do before an emergency occurs and having a plan and supplies in place.

If a hurricane watch is issued, cover all windows, doors, and wall openings with ¾ inch exterior plywood. If the roof is old, cover with a tarp secularly fastened. To report a claim please call 1-800-223-5705

Know the Terms

The National Weather Service rates hurricanes by their intensity, using the Saffir-Simpson Hurricane Wind Scale of one to five. The scale categorizes storms according to their sustained winds, the anticipated storm surge and expected damage.

Tropical Storm - Strong thunderstorms with maximum sustained winds of 39 to 73 mph

Category One Hurricane - *Winds of 74 to 95 mph; surge 4 to 5 feet* — No real damage to building structures. Damage primarily to unanchored structures, shrubbery and trees. Also, some coastal flooding and minor pier damage.

Category Two Hurricane - Winds of 96 to 110 mph; surge 6 to 8 feet — Some roofing material, door and window damage. Considerable damage to vegetation, unanchored structures, etc. Flooding damages piers and small craft in unprotected moorings may break their moorings.

Category Three Hurricane - Winds of 111 to 129 mph; surge 9 to 12 feet — Some structural damage to small residences and utility buildings, with a minor amount of curtain wall failures. Flooding near the coast destroys smaller structures, with larger structures damaged by floating debris.

Category Four Hurricane - *Winds of 130 to 156 mph; surge 13 to 18 feet* — More extensive curtain wall failures, with some complete roof structure failure on small residences. Major erosion of beach areas. Terrain may be flooded well inland.

Category Five Hurricane - Winds of 157 mph plus; surge 18 feet plus — Complete roof failure on many residences and industrial buildings. Some complete building failures, with small utility buildings blown over or away. Flooding causes major damage to lower floors of all structures near the shoreline. Massive evacuation of residential areas may be required.

What to do prior to a hurricane

- Ensure you have updated information on your
 - Employee Emergency Contact list
 - Vendor Resource List
 - Emergency Phone List
 - Emergency Resource List
- Fully charge all Cell Phones and other portable electronic devices. Operate in power saving mode to preserve battery life. Protect in zip lock plastic bags.
- Touch base with your support vendors, HVAC, Organ, Electrician, Plumbers, tree/landscaping etc.
- Set up a staff/volunteer check-in system.
- Inventory a written record of all your contents, as well as a videotape of the contents and store offsite;
- Locate safe areas inside your facilities, including interior windowless rooms; closets and basements.

- Prepare a hurricane survival kit for everyone who is regularly in the building, including bottled water, flashlights with batteries, NOAA Weather, first-aid kit; dust masks; toiletry kit, nonperishable food that does not require cooking.

- Locate the water, gas and electrical shutoffs and be able to find them in the dark.

- Back up all data on servers and personal computers. If the backup site is within the area that may be affected by the storm, take backup with you to a secure site.
- Monitor local media for evacuation announcements and routes.
- Turn off all non-critical devices such as server monitors and workstations and other non-essential electrical equipment.
- Relocate any paper files not secured in plastic from lower drawers to a higher level in the event of flooding. Additionally:
 - Back up computers and cover them with plastic bags sealed with tape:
 - Fill the gas tanks of all vehicles and equipment; and
 - Unplug all electrical items and turn off circuit breakers and gas lines.
- Secure any exterior furnishings or trash receptacles the wind can move.
- Park vehicles away from areas they could be affected by rising water or fallen trees.
- Furnishings water blown under doors is not a covered loss. Move furnishings like rugs, cover other furnishings with tarps or plastics.
- Schools and camps kitchens Protecting non-perishable food inventories don't want to end up with rusty cans and wet boxes cover with plastic or tarps. Clean unused large trash bags have multiple uses to protect property. Consolidate and move to more protected areas.
- Perishable consolidate in case of power outage. In case of power failures better to have one freezer or refrigerator to clean rather than multiple. Easier to keep on freezer or refrigerators operating on a generator. Perhaps cancel or delay replenishing inventories.

During the Storm

- Constantly monitor any equipment that must remain online.
- Remotely monitor storm activity and building systems.
- During power failure, turn off electrical switches to prevent reactivation before necessary checks are completed.

After the Storm

- Keep listening to the radio, TV or NOAA Weather Radio to make sure the storm has passed.
- Wait unit the area is declared safe before entering to secure the site and survey damage.
- Have assigned teams perform damage assessment of facilities and equipment.
- Survey the area for safety hazards such as live wires, leaking gas or flammable liquids and damages to underground piping.
- Begin salvage as soon as possible to prevent further damage.
 - Cover broken windows and torn roof coverings immediately.
 - Separate damaged goods, but be careful of accumulating too much combustible debris inside a building.
- Implement staff/volunteer check-in system.
- Be wary of unfamiliar vendors showing up with offers of immediate assistance. Be comfortable with who you work with.

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We are praying for the Diocese and churches that everyone is safe during this storm.

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