HAI Group®

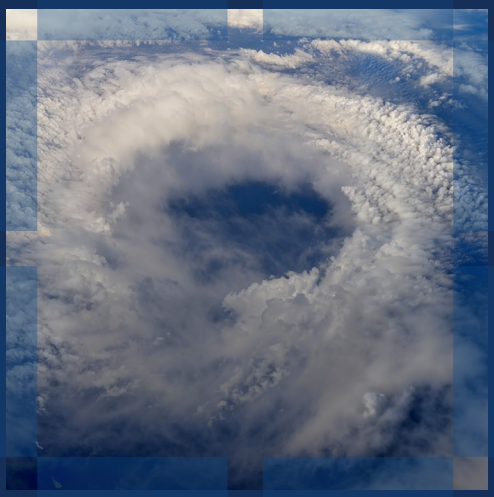
Visit https://blog.haigroup.com/ for access to more risk management resources.

Learn More

Hurricane Preparedness Guide

Hurricane preparedness is an essential part of emergency planning, helping to mitigate potential losses and prepare staff and residents for various risks associated with these powerful storms.

This guide details safety steps to take before, during, and after hurricanes.



What's a hurricane?

When a rotating low-pressure tropical cyclone storm reaches sustained winds of 74 mph, it's considered a hurricane. Tropical cyclones with sustained winds of less than 39 mph are tropical depressions, while storms with sustained winds of 39 mph or higher are tropical storms.

Hurricanes are categorized by sustained wind speed using a 1 to 5 rating, with 5 being the most catastrophic (sustained winds of 157 mph or higher). Any hurricane rated 3 or higher is considered a major storm with the potential for devastation. Hurricane winds can cause significant property damage, sending objects airborne and turning them into destructive forces that damage anything in their path. During hurricanes, the leading cause of death is water from either storm surge, rainfall, or high surf.

While hurricanes form in the Atlantic basin, storms can affect any U.S. coast.

Atlantic and Central Pacific hurricane seasons:

June 1-November 30

Eastern Pacific hurricane season:

May 15-November 30

HAI Group®

Includes copyrighted material from a company under the HAI Group® family, with its permission.

This guide is for informational purposes only and is not meant to provide legal advice. Our purpose is to provide an overview of legal compliance and our recommendation is to play it safe, and consult with legal counsel or a compliance advisor who is familiar with the laws in your area.

Before a hurricane

At the start of hurricane season—earlier if possible—review your organization's business continuity plan to identify vital operations, points of contact (e.g., federal and nonprofit disaster relief organizations, utility companies, and emergency responders), and staff roles and responsibilities during an emergency. If you don't have a business continuity plan, you can create one using our custom tool (Please note: You must have an HAI Group member login to access this tool).

- Know your hurricane evacuation zone. Conduct emergency preparedness drills before hurricane season. Analyze results and work on improving areas where errors occurred.
- Contact your municipality's emergency response center to understand how authorities will relay messages to the community. If you're unsure if a command center exists, contact local authorities or municipal officials. The command center will provide details on the hurricane's path and the need to evacuate. Communicate any evacuation orders to residents.

Tip: By downloading the FEMA app, staff and residents can receive real-time alerts from the National Weather Service.

- Charge cell phones or mobile devices used to communicate with staff, residents, and outside parties.
- Inspect your property and remove or secure items that high winds might move (e.g., garbage containers, loose pipes, signs, vents, and antennas on high-rise roofs).
- For coastal sites, plan for potential flooding from storm surge, tides, and rain:
  - Keep sandbags on hand to help divert water away from the foundation of your building.
  - Protect the HVAC system and other equipment installed in your building by elevating them above the flood levels.
  - Hire a licensed electrician to raise electrical components (switches, sockets, circuit breakers, and wiring) above the base flood elevation for your area. This will help prevent damage to the electrical system and avoid the potential fire risk from short circuits.
  - Inspect drains and sump pumps regularly to ensure proper operation.
  - Consult with a licensed electrician to provide a transfer switch to your sump pump so it will remain operable in the event of flooding.
  - To prevent sewage backup, have a licensed plumber install a backflow prevention valve.
- Secure windows and roofs that lack structural integrity.
- Collect emergency building and survival materials such as insurance documents, shovels, flashlights, batteries, battery-powered radios, and first aid kits. Urge residents to build an emergency preparedness kit.

HAI Group®

Includes copyrighted material from a company under the HAI Group® family, with its permission.

This guide is for informational purposes only and is not meant to provide legal advice. Our purpose is to provide an overview of legal compliance and our recommendation is to play it safe, and consult with legal counsel or a compliance advisor who is familiar with the laws in your area.

During a hurricane

A top priority is staying informed so your organization can quickly alter plans as conditions shift.

- Pay close attention to emergency information and alerts.
- If authorities issue an evacuation order, ensure staff and residents are aware and follow the order immediately.
- Inform staff and residents to stay inside and away from windows, skylights, and glass doors. If the eye of a hurricane passes over your area, there will be a short period of calm, but on the other side of the eye, dangerous conditions will rapidly return.
- Never walk, swim, or drive through floodwaters. Just 6 inches of moving water can knock a person off their feet. Water may also be deeper than it appears and can hide hazards. Just 12-18 inches of moving water can sweep away a large vehicle.
- Beware of lightning and stay away from electrical equipment. Watch out for downed power lines. Don't enter any room where water covers electrical outlets or cords are submerged. If there's any chance water may have electricity in it, get out immediately.
- If trapped in a building by flooding, go to the highest level of the building. Don't enter a closed attic, as rising flood water can cause entrapment.

HAI Group®

Includes copyrighted material from a company under the HAI Group® family, with its permission.

This guide is for informational purposes only and is not meant to provide legal advice. Our purpose is to provide an overview of legal compliance and our recommendation is to play it safe, and consult with legal counsel or a compliance advisor who is familiar with the laws in your area.

After a hurricane

Hidden dangers such as gas leaks, contaminated sewage, and fallen power lines can linger long after the storm passes.

- Stay in touch with local authorities and wait for instructions. Be aware that emergency hotlines may be backed up due to high call volume.
- Once given approval by authorities, execute return procedures for staff and residents. If feasible, engage with residents through video or phone calls to provide updates on the property.
- Stay clear of downed power lines and debris.
    - Keep at least 33 feet (9 meters) away from downed distribution lines.
    - Keep at least 100 feet (30 meters) away from downed transmission lines.
- Continue to avoid swimming, walking, or driving through water.
- When it's safe to do so, document any damage to your property with photographs to assist in filing an insurance claim.

Interested in working with HAI Group to manage your agency's risk?

Contact us for assistance and answers today!

Contact Now

HAI Group®

www.haigroup.com

The information presented is for general reference only. HAI Group makes no representation or warranty about the accuracy or applicability of this information for any particular use or circumstance. Your use of this information is at your own discretion and risk. HAI Group and any author or contributor identified herein assume no responsibility for your use of this information. You should consult with your legal, professional or subject matter advisor before implementing any new strategy or policy.