



Global Risk Solutions

Last-minute Hurricane Preparations

A hurricane or tropical storm is heading your way. The following are low-cost, last-minute preparations you may wish to consider as a possible solution to minimize property damage and/or business interruption.

IMPORTANT NOTE: DO NOT PUT YOURSELF IN HARM'S WAY

Your safety and well-being should be considered the top priority. Never put yourself in a dangerous situation. Follow all warnings and evacuation guidance from local officials. The following actions should only be considered if you have ample time and if they do not conflict with guidance received from authorities.

Safeguard buildings

Hurricanes can damage your property in multiple ways. You should be prepared to address damage caused by high winds and storm water surge.

- Use sand bags to reduce the likelihood of water entering low-lying doors or window wells
- Use storm shutters or plywood to protect windows
- Lock all doors to prevent looting

Perform a quick inventory

Having an updated inventory of the physical contents and equipment at your business may be helpful if your business sustains damage during the storm.

- Take photos of all insured buildings, vehicles, and equipment
 - If possible, use a timestamp when taking photos
 - For more expensive items attempt to include model numbers in photos
- Attempt to back inventory photos up to a cloud-based storage system in case your phone or camera is damaged during the storm (e.g., Google Photos, Apple iCloud, Flickr, etc.)

Grab essential items

You should be prepared to survive without food, water, electricity, fuel, medicine, or telecommunications for several days. A list minute emergency kit may include:

- Personal identification
- Non-perishable food items
- Potable water; fill all available sinks and tubs with water as potential backup sources
- Necessary medications
- First-aid items
- Fully-charged mobile devices (keep off until needed)
- Fully-fueled vehicles with additional fuel ready
- Multi-tools
- Additional dry clothes
- Cash
- NOAA weather radio (available at many electronics stores)





Safeguard valuables

Flooding can cause significant damage during hurricanes. Any items that are valuable or difficult to replace should be safeguarded to the greatest extent possible.

- Move vehicles and mobile equipment to the highest ground possible; preferably indoors
- Move expensive electronics as high as possible; place in water-proof bags if possible
- Place valuable documents in water-proof bags and/or bring with you

Remove or secure possible projectiles and pollutants

Secure or remove any items surrounding the building that may become dangerous projectiles during strong winds. Examples may include:

Projectiles

- Propane tanks
- Umbrellas and/or awnings
- Signage
- Outdoor furniture

Pollutants

- Industrial cleaners
- Gasoline

Prepare to cut off all utilities

You should know how to quickly, safely, and effectively shut off:

- Electric power
- Water
- Gas

Make list of key contacts

Create a list of key contact information you may need during and after the storm. Remember that your personal devices may be damaged or unavailable. A written list stored in a waterproof bag may prove helpful. Examples of contacts you should have:

- Primary local emergency contacts
- Emergency contacts in unimpacted areas
- Local utility companies (e.g., gas, electric, water, sewer, etc.)
- Local hospitals/clinics
- Employees and their emergency contacts
- Critical suppliers/vendors
- Insurance contacts (e.g., agent/broker, carrier claim line, etc.)

If you have questions about last-minute hurricane preparations, please contact QBE Risk Solutions at rsc@us.qbe.com or call us at 888.560.2635.

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