



WHAT TO DO BEFORE, DURING, AND AFTER A HURRICANE

Hurricanes are massive, violent storms involving high winds, heavy rain, rising water levels, flooding, and tornadoes. Hurricanes form over warm ocean water near the equator and progress towards land. When a hurricane reaches land, a giant wall of water called storm surge quickly rushes ashore wreaking havoc to anything in its path.

The term *hurricane* applies to the natural disaster that begins to form in the Atlantic and Eastern Pacific Oceans affecting Central and North America. In East Asia, this natural disaster is referred to as a *typhoon*. Everywhere else in the world, the generic, scientific term is *tropical cyclone*.

Hurricanes continue to inflict extensive damage across Canada between the months of June and November. Since 1900, Canada has been affected by over 160 hurricanes! Eastern Canada is the main area of risk as the maritime communities are closest to the Atlantic Ocean. Hurricanes affecting Canada typically begin in the Caribbean and cause the most destruction to the Caribbean islands and the United States. By the time hurricanes reach Canada, they are historically weaker, downgraded post-tropical storms due to our northern location.

Hurricanes are extremely dangerous weather events resulting in destroyed buildings, delayed business operations, and injured people. It's important to understand, prepare, practice, and execute your **business continuity plan**. This minimizes fear and confusion, keeps personnel safe, and allows the business to operate off site.

Before a hurricane

Secure your property and equipment

- Identify and address areas on your property that are most vulnerable to the effects of high winds, heavy rain, flooding, and tornadoes.
- Consult construction experts and structural engineers on how to best strengthen the interior and exterior of your structure.
- Ensure your roof finish is adequately maintained so that shingles are not subject to damage from high winds and storm conditions.

- Reinforce your roof, windows, doors, and exterior siding to withstand extreme weather.
- Acquire protective materials such as shutters, plywood, sandbags, and plastic sheeting.
- Consider upgrading the heating system, water heater, and electrical panel, if needed.
- Keep a backup generator and batteries nearby to provide power during a power outage.
- Test the backup generator to ensure it is fueled and in good working condition.
- Seal the foundation of your building where water can easily seep through.
- Create drainage ditches to divert water away from your building.
- Ensure your sump-pump is in working order and has a battery backup.
- Clean out your drains, gutters, and downspouts on a regular basis to prevent build up.
- Store, anchor or tie down loose exterior items, such as lawn furniture, equipment, and trash cans, to prevent them from blowing away.
- Trim or cut down trees so they do not fall on your building.
- Cover pools and other bodies of water.

Get your vehicle ready

- Fuel your vehicle should you need to evacuate away from the affected area.
- Replace worn out windshield wiper blades.
- Verify your vehicle lights, such as hazard lights, headlights, brake lights and turn signals, are in proper working order.
- Ensure you have adequate tire pressure and tread depth.
- Boat owners are to move boats from the water and store them in a safe location. Apply securement at the docking station if you are unable to store the boat.

Backup your data

- Identify your most critical devices, applications, and equipment and ensure they are available at a different location in the event of an evacuation.
- Supply employees with remote equipment should they work from home or another business location.
- Work with your IT department to ensure essential data is constantly backed up to a network drive or cloud storage system and can be accessible to staff away from your main building.
- Train staff to operate hardware, software, and data properly and safely.

Develop a business continuity plan

- Establish a written procedure and train employees on a comprehensive business continuity plan in the event of a hurricane. Ensure this emergency plan clearly outlines what to do, where to go, and how to stay connected. This includes, but is not limited to, the following:
 - Emergency contact list
 - Diagram of building and exits
 - Location of emergency storm kits, fire extinguishers, electrical box, and other important building features
 - List of designated meeting places and safe shelters
 - Various hurricane scenarios with solutions
 - How to continue business operations at a different location
- Keep an inventory of outdoor equipment that are to be secured when a hurricane warning is issued, such as tools, hazardous materials, propane tanks, gas cylinders, and flammable liquid drums.
- On a scheduled basis, require employees to practice evacuating the building and going to a safe, designated area.
- Create an agreement with vendors who can supply critical equipment, restore machinery, and perform inspection and cleanup of affected material. Service providers and contractors are often busy and difficult to obtain after hurricanes, so it is important to keep a list of your trusted partner vendors for a smooth transition.

- Invest in the training of first aid and CPR for employees.

Pack an emergency storm kit

- Gather items for an emergency storm kit which includes but is not limited to:
 - A copy of your business continuity plan
 - Facility shut down checklist
 - First aid kit
 - Personal protective equipment (PPE), including gloves, goggles, and boots
 - Battery operated or wind-up radio
 - Battery operated or wind-up flashlight
 - Match and candle
 - Water bottles
 - Non-perishable food
 - Whistle
 - Basic tools
 - Rope and fasteners
 - Phone charger or portable charger
 - Toiletries
 - Hand sanitizer
 - Medication
- Ensure emergency storm kits are placed in accessible locations to staff.
- Train employees on how to operate items in an emergency storm kit.
- Refer to the Government of Canada's [**Get Prepared**](#) webpage for additional items to include in your emergency storm kit, as well other tips for preparing for a natural disaster.

Stay alert and have a communication strategy

- Keep employees informed and connected by having leaders and corporate communications send out mass alerts and action plans regarding natural disasters by email, text, and company website. Utilize your emergency contact list.
- Visit Environment Canada's [**Canadian Hurricane Centre**](#) to determine if you are at a high-risk area for hurricanes, view hurricane tracking information and weather warnings, and learn more about the nature of hurricanes.
- Set up weather notifications on your mobile phone using a reliable weather app, such as the Government of Canada's [**WeatherCAN app**](#), to receive alerts about current and forecasted weather in your area. You can also set up an email subscription to Environment Canada's [**Public Weather Alerts for Canada**](#), listen to the radio, and watch local news for public announcements.

During a hurricane

- Evacuate employees once you receive a hurricane warning from your organization, the government, authorities, or the local media.
- Follow your **business continuity plan**, bring your **emergency storm kit**, and use your **emergency contact list**.
- If you evacuate using a vehicle, do not use cruise control in wet conditions as this can cause your vehicle to accelerate and hydroplane. Drive slowly, carefully and maintain a safe following distance.
- If you are unable to evacuate and you deem your building to be the safest location, follow these instructions:
 - If you are in a high-risk area for a tornado that is not prone to flooding, proceed to a small, windowless room at the lowest level of a sturdy building.
 - If you are in an area prone to flooding, proceed to higher ground to keep floodwaters away from you.
- Trained personnel can board up windows, doors, and other vulnerable openings, if safe to do so, to protect the building from flying debris. Otherwise, keep away from glass windows and doors.
- Verify the fire protection equipment is operational, such as the fire alarm system, sprinkler system, smoke detector, and fire extinguishers.
- Follow your organization's facility shut down checklist, such as turning off non-critical equipment and production processes.
- Store important hardcopy documents (that are not backed up electronically) in a waterproof and fireproof safe box.
- Do not try walking, swimming, or driving through floodwater.
- Move vehicles and mobile equipment to a safe location, such as a garage. If you are in a flood zone, move your vehicles and mobile equipment to a higher elevated area.
- Continue monitoring the weather forecast, local media, and your organization's communications.

After a hurricane

- Do not return to your building until the hurricane has ended and your organization alerts you that it is safe and secure to do so.
- Get a structural engineer to carefully inspect the interior and exterior of your building and hire specialists to repair damaged foundations, holes, and structures.
- Ask an electrician to test electrical systems and repair exposed electrical wiring.
- Have a plumber test the water supply before use of any kind due to contamination.
- Hire cleaners to perform a thorough cleaning of the facility.
- Do not touch floodwaters as it may contain bacteria, chemicals, and sewage that can cause illnesses.

- Make sure wet insulation is removed and replaced.
- Assess your damaged contents to determine what can be repaired versus what should be discarded and replaced.
- Wash and disinfect important belongings that are wet.
- Clean and dry mechanical equipment before use.
- Ensure your fire protection equipment and security system are in working order.
- Contact partnered vendors to source necessary material and equipment.
- Take photos and videos of damages on your property should you need proof for warranty replacements and insurance purposes.
- Be aware that heart attacks are the leading cause of deaths after a hurricane has occurred. Do not stress, panic, or overwork during hurricane recovery.
- During recovery periods, ensure you are still following your organization's regulations and precautionary measures such as maintaining a formal hot work permit system, fire watch, and no smoking regulations.
- Contact your Risk Consultant to further evaluate your property and equipment from a risk management and loss prevention perspective.

Hurricanes can devastate livelihoods, disrupt business operations, and damage properties, equipment, and vehicles. Take the time to prepare for hurricanes, know what to do while it happens, and execute a recovery plan. Keep employees in the loop. By protecting against this natural disaster, you can prevent serious injury, minimize damages, and reduce overall loss.

For related resources, ask your Risk Consultant for the following Risk Insights:

- Business Continuity
- Disaster Planning
- Flooding
- Protecting Roofs Against High Winds
- Roof Maintenance
- Preventing Property Damage from Hailstorms
- Facility Shut Down Checklist
- Re-opening Idle Facilities
- Security for Portable and Desktop Computers

For more information on making your business safer, contact our Risk Services team at **1.833.692.4111** or visit us at www.northbridgeinsurance.ca.