



Windstorm Preparation - Facility Checklist

The U.S. National Weather Service provides real-time tracking of windstorm activity and issues the following advisories:

- A hurricane watch is issued when winds of 74 mph or greater pose a potential threat within 36 hours.
- A hurricane warning indicates hurricane conditions are expected within 24 hours.
- Please utilize The National Weather Service's website, www.nhc.noaa.gov, to track windstorm activity.

The following checklist includes best practices to assist you in securing property before and after a windstorm:

Impending Windstorm

Administrative

- Designate a monitor to track storm location and report on weather conditions.
- Establish phone list for offices of emergency services
- Determine which business records are vital and make plans to protect/relocate them
- Obtain emergency supplies as necessary (batteries, flashlights, straps, fuel, generators, drinking water, etc.)
- Have cash on hand for post-windstorm needs, such as paying for supplies, employees, or contractors

Roof Flashing

- Repair/replace loose, damaged, and/or missing roof flashing
- Through-fasten improperly secured flashing (flashing in which there is no continuous hook strip behind facing)

Roof Covering

- Repair roofing membrane tears and/or outstanding leaks
- Replace or patch worn areas of roof covering (built-up roofs)
- Repair/replace any sections of corroded and/or loose metal roofing panels
- Replace missing shingles, ballast material, and/or roof pavers

Walls, Doors, and Cladding

- Repair/replace loose, damaged, or missing exterior wall cladding
- Insure that all exterior doors close properly and fasten securely when closed
- Provide bracing (interior & exterior) for dock-doors exposed to hurricane-force winds, if not rated for anticipated wind loads
- Pre-stage any materials needed for window protection (i.e., pre-cut boarding, removable shutters)

Roof-mounted Equipment, Fixtures and Signs

- Verify that all roof-mounted equipment is properly secured to the building
- Verify that all signage is properly secured (roof & ground level)

Roof Drainage

- Verify that drains (primary & secondary) are free of debris
- Inspect roof scuppers and gutters
- Repair and/or remove loose or damaged gutters

Yard Storage

- Relocate portable outside equipment that could become wind-borne debris to indoor locations
- Fill empty tanks with water or sand

After the Windstorm

Immediate Needs

- Make sure people are safe and out of harm's way
- Survey for safety hazards such as live wires, leaking gas or flammable liquid, poisonous gas, and damage to foundations.
- Notify police/safety authorities if a situation requires it or a law may have been broken
- Take a complete inventory of damaged and undamaged property (quantities, costs, values, and estimated amount of loss claimed)
- Take photos as much as possible

Protect Property from Further Damage:

- Board up windows and/or doors as necessary
- Clean roof drains and remove debris from roof to prevent drainage problems
- Tarp roofs securely
- Call in water mitigation company to begin a dry-out process

- Separate damaged goods, but beware of accumulating too much combustible debris in or around a building
- Possibly move covered property from premises to preserve it from further loss or damage

Activating the Claims Process

- Keep a record of your expenses necessary to protect covered property
- Give prompt notice of loss to your insurance agent/broker
- Provide descriptions of damaged property
- Note how, when, where the loss/damage occurred
- Be sure to include name and phone number of Insured's contact and of the local contact at property location

This checklist is provided as an informational tool only to assist Insureds in preparing for inclement weather. It does not change or supplement AmRisc's in-force policy terms and conditions. The liability of AmRisc is limited to only what is contained in its insurance policies.