



PREPARING FOR HURRICANE SEASON

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Hurricane Season

Hurricane season is in full swing from June 1 to November 30 for the Atlantic, and May 15 to November 30 for the Pacific (the term “typhoon” is used to describe these tropical storms in the Northwest Pacific region of the U.S.). Once a hurricane’s winds reach 74 mph, the storm reaches “Category 1” on the Saffir–Simpson Hurricane Wind Scale, a scale that ranges from 1-5. These categories help exemplify associated damages and impacts, though they do not address the potential for other hurricane-related phenomena (i.e., storm surges, rainfall-induced floods and tornadoes).

Many coastal states and cities are heavily affected multiple times a year. In 2005, Hurricane Katrina caused \$65 billion in insured losses, according to Aon’s insurance data analytics, making it the costliest hurricane on record. While national attention was on New Orleans, Florida, Alabama, Mississippi, Texas and Georgia were also left in critical condition. Hurricanes Sandy, Ike and Ivan are examples of tropical cyclones outside of the Gulf and Southern Atlantic states, showcasing that hurricanes can reach as far as the Northeastern and New England coasts.

Preparing for hurricane season can be overwhelming, but properly doing so can help soften the aftermath, even if only by a little bit. From insurance coverage to boarding up windows, this paper helps lay out the basic guidelines to follow in the coming months.

CHECK WITH THE NATIONAL WEATHER SERVICE TO DETERMINE THE LEVEL OF RISK IN YOUR AREA.

According to the National Oceanic Atmospheric Administration (a division of the National Weather Service), the top 10 states with the highest number of hurricanes recorded since the Saffir-Simpson scale was established are:



THE CONGRESSIONAL BUDGET OFFICE ESTIMATES THAT 1.2 MILLION AMERICANS LIVE IN COASTAL AREAS THAT ARE AT RISK OF SUBSTANTIAL DAMAGE FROM HURRICANES.

Insurance Policy

WHAT TO MAKE SURE YOU HAVE IN YOUR POLICY



RESIDENTIAL

Even the best home insurance won't cover every kind of hurricane damage, so it's important to separate your policies to insure your home against the two main sources of hurricane damage: water and wind.

Flood insurance: A standard homeowners insurance policy won't cover flooding, including water from a storm surge. To get coverage, flood insurance needs to be bought separately through the National Flood Insurance Program (NFIP) or a private market. Flood insurance policies typically have a 30-day waiting period between purchase and effect. Insurers likely won't adjust coverage once a storm has been forecast. The average policy from the NFIP costs \$732/year.

Windstorm insurance: In most states, standard homeowners policies cover damage caused by wind, including hurricanes. However, if you live in a high-risk coastal state, you'll likely need to purchase separate windstorm insurance, either through your insurance company or on a state-run insurance pool. It might also be available as a rider on your current policy. Windstorm insurance covers damage from any strong wind, not just hurricanes, and often applies coverage for hail damage, as well. For example, the average annual premium from the Texas Windstorm Insurance Association is \$1,700.

Most renters policies won't cover flood damage, whether from a hurricane or other storm, but they do pay for wind damage, although this coverage is sometimes excluded in high-risk areas. Be sure to thoroughly read your policy to make sure you have all the coverage you need.



COMMERCIAL

Whether you rent or own your business property it is imperative to insure it, and a mortgage may require it. For renters, the policy will only need to insure the building's contents. Commercial building (or "commercial property") insurance policies often exclude coverage for property damage caused by hurricanes. It can help pay to repair or replace damaged physical property, but there are limitations. If a standard commercial building insurance policy is held, it likely doesn't cover all hurricane damages to the building and its contents. Losses and damages caused by fires, theft, vandalism and windstorms are typically covered by standard policies, while those by hurricane, earthquake or flood are not.

When assessing your commercial property insurance coverage, adding a hurricane or flood insurance rider can help pay for the losses and damages caused by hurricane flooding. These riders will generally cover damage to buildings and structures on commercial properties, including office buildings and production facilities. Office contents (furnishings, fixtures and other interior property), computers and other electronic equipment (peripherals, servers and other data equipment) are often covered in commercial hurricane policies.

When it comes to cargo or specialized equipment your company owns, coverage can be confusing. For example, passenger vehicles in your business fleet may be covered in one policy, while heavy equipment may not be covered in the same policy. As an additional safeguard, a business interruption insurance rider can aid in paying for ongoing expenses when a hurricane hinders or halts operations.



CONSTRUCTION SITE POLICY

Hurricanes invariably cause property damages, schedule delays and other “soft costs,” when they hit during a project’s construction. Owners and contractors may experience extensive loss. Builder’s risk insurance provides coverage for damages to insured properties and sites resulting from wind, flood, rain, windstorms, hurricanes and tropical storms. Builder’s risk policies are usually not written on standardized insurance industry coverage forms, unlike commercial general liability policies. There are always nuances to a builder’s risk claim. An understanding of coverage, common policy terms and the process and planning for proceeding with project claims before and after a hurricane is critical to maximizing coverage and recovery.

WHO SHOULD/CAN GET A POLICY?

Any renter, homeowner or business in a state historically impacted by hurricanes should look into getting an insurance policy that includes hurricane, flood, and windstorm coverage. While coastal areas need to prioritize this coverage, storms can travel inland and cause severe damage, necessitating coverage for areas farther from where hurricanes typically strike, too. Researching common coverages in your area and discussing possibilities with your insurance provider will help with the decision-making process.

OUT OF THE 258 U.S. WEATHER DISASTERS SINCE 1980, TROPICAL CYCLONES*

HAVE CAUSED THE MOST DAMAGE

\$945.9
BILLION TOTAL

AVERAGE ALMOST

\$21.5
BILLION PER EVENT

ARE RESPONSIBLE FOR THE HIGHEST NUMBER OF DEATHS

6,593
BETWEEN 1980 AND 2020

*COAST.NOAA.GOV

DEDUCTIBLE COVERAGE

Due to the number of unknown factors that come with tropical storms, hurricane deductibles are typically more expensive than standard policy deductibles. If your policy has a deductible and a hurricane-related claim is filed, it will need to be paid before the insurer begins to cover the remainder. However, these deductibles don't cover all types of hurricane damages (i.e., flood insurance will likely need to be purchased separately, with a separate required deductible).



INSURANCE AND DEDUCTIBLES CAN BE CONFUSING, WHICH IS WHY IT'S IMPORTANT TO CHECK WITH YOUR PROVIDER AND STATE'S INSURANCE DEPARTMENT. WHILE TRIGGERS FOR A POLICY VARY STATE-BY-STATE, HURRICANE DEDUCTIBLES ARE USUALLY ACTIVATED BY:

- The National Weather Service or National Hurricane Center officially naming a tropical storm.
- The National Weather Service or National Hurricane Center officially declaring a hurricane watch or warning.
- Hurricane wind speeds reaching a certain mile per hour, according to the National Weather Service.

General Preparation

PRE-DISASTER INVENTORY

Take full inventory of your property and the items within the property that are valuable and insured prior to hurricane season. This includes everything from buildings and vehicles to appliances, office supplies, computers, important documents, and personal belongings. Have an up-to-date record stored digitally on the cloud of everything that needs to be protected or replaced in the event of a disaster, including estimated costs. It's even better if costly items have saved receipts to make insurance claims easier.

TAKE EXISTING PROPERTY PHOTOS IN MAY

It is vital for insurance purposes that everything you have insured is documented in its undamaged state before hurricane season. This allows your insurance company to properly assess your claim and expedites the process of getting your claim approved and funded for repairs, restoration and rebuilding dispersed quickly.



DISASTER RECOVERY PLAN

Having a disaster recovery plan ready is imperative for getting your life, your home and your business back to normal as quickly as possible after the devastation of a hurricane. Doing your research in advance and pre-selecting qualified restoration firms is a critical part of any written plan and will reduce stress should disaster hit.



SEE OUR PAPER ON **CERTIFICATIONS AND TRAININGS A RESTORATION FIRM SHOULD HAVE** FOR MORE DETAILS ON HOW TO MAKE THESE CHOICES IN A STREAMLINED, INFORMED WAY.

As part of your disaster recovery plan, familiarize yourself with what your insurance company will require of you when making a claim. Having everything you need prepared ahead of a storm will make the recovery process much easier.

IDENTIFY EMERGENCY ROUTES

Properties can be rebuilt, but humans can't be replaced. No amount of disaster recovery planning or insurance knowledge can save a life—but evacuating when necessary will. Make sure you have an emergency radio for updates from the National Weather Service and state and local governments while internet and cell phone reception are available. Know what the best emergency routes are for your area and have multiple options mapped out. Prioritize your safety and that of your families and employees above property or businesses. Once the storm is over, then disaster recovery planning and well-prepared insurance policies can help you return to business as usual.

EXPECTED ANNUAL ECONOMIC LOSSES FROM MOST TYPES OF DAMAGE CAUSED BY HURRICANE WINDS AND STORM-RELATED FLOODING TOTAL \$55 BILLION*

\$34 BILLION
TO HOUSEHOLDS

\$9 BILLION
TO COMMERCIAL BUSINESSES

\$12 BILLION
TO THE PUBLIC SECTOR

*WWW.CBO.GOV



PROPERTY SAFETY

Before a hurricane hits, there is a lot that can be done to help ensure a property is as safe and ready as possible for weathering any incoming storms.

TREES

Tending to the trees on the property before a storm hits can help prevent them from causing property damage during high winds. Trimming any branches or limbs that are damaged, diseased, or too close to buildings is an easy way to keep those limbs from becoming projectiles that will damage your property. Removing any trees that are dead, diseased, or too close to buildings will help minimize the damage they can do from being blown over or uprooted during a storm.

STRUCTURAL REPAIRS

Photographing property before the start of hurricane season gives property owners a chance to review the condition of their structures. Keep the envelope of a building—roof, windows, gutters, walls and foundation—solid and in good repair. Make sure everything is water-tight and sturdy.

DOCKS

If your property includes a dock, it is imperative that it is structurally sound and in good condition before a storm. Docks are on the front lines, so they should exceed all local and state requirements for safety and hurricane-readiness by the start of hurricane season. Investing in your dock early in the year will save on time, money, and headaches during and after hurricanes.



Preparing Buildings

UNDERSTAND THE RISKS

To help determine how susceptible your building is to flooding and storm surge damages, the [FEMA Flood Map Service Center](#) provides a range of information. An inspection by a licensed professional can also help to assess the threat to your facility from high winds and whether a retrofit is needed to reduce vulnerabilities.

INTERIOR

- Disconnect all electrical devices except refrigerators. Experts also recommend turning off electricity (except for those circuits running refrigeration) at the power supply box.
- Clear all surfaces of small items and take down all loosely secured items hanging on walls.
- Move equipment and furniture away from windows. For maximum security, relocate critical files and equipment to the innermost rooms of the office building.
- Make sure key employees know the processes and procedures that will need to occur before allowing people back in the building once the storm has passed.
- Shut down non-critical building systems when all employees are evacuated.

EXTERIOR

- Glass windows and doors are the most common focal points for building exteriors. More permanent solutions include storm shutters, like roll-up or accordion-style options, and impact-resistant “hurricane glass.” Due to the assessment and installation logistics involved, this option must be performed well in advance of hurricane season.
- Boarding up glass windows and doors with plywood or OSB is an acceptable alternative to storm shutters and impact-resistant glass. In addition, taping an “X” on the glass panel distributes shock and helps prevent shattering. Two factors to note:
 - FEMA warns against inadequately secured panels, as they can become airborne hazards during the storm.
 - Check with local building ordinances and the International Building Code (IBC) **1609 “Wind Loads”** to act accordingly.
- In the U.S., the IBC requires that only high-performance, hurricane damage-resistant louver coverings can be used on building air intake and exhaust openings for mechanical systems and similar building openings. Louvers must be resistant to wind-borne debris and water entry.
- Bring in exterior displays and remove any outdoor signs or other items that could become airborne in high winds.



Preparing Homes

When making preparations for your home:

- Install storm shutters or impact-resistant glass on windows and doors, or securely board them with wood panels. *Don't forget the "X" tape trick!*
- Trim back, use cable-ties to secure, or remove trees and large foliage on your property, especially those close to the home.
- Secure outdoor objects or bring them inside.
- Declutter and clean your drains and gutters.
- Be sure that the garage door is closed and that its mounting hardware is undamaged and secure. If the door seems loose or insecure, back your automobile up until the bumper gently touches the garage door to help lessen potential damage.

Preparing Jobsites

If your building or any area of your property is under construction, coordinate with your contractor to make sure they're taking all necessary precautions. It is recommended you and your contractor have a hurricane preparation meeting, going through a thorough checklist of storm precautions. Establishing protocol will protect your building, assets, and the entire community.

CHECK WITH LOCAL BUILDING OFFICIALS

It is not unusual for your contractor to communicate with local building officials about their hurricane plans. For many building departments, public safety is their primary concern, and they often want reassurance that the project site poses no risk of dangerous materials and equipment flying to neighboring properties or residents.



SECURE JOBSITE EQUIPMENT AND MATERIALS

If your building is currently under construction, make sure you coordinate tie-down and material storage protocols with your contractor. Any construction equipment that can become thrown around needs to be tied down, removed from the site or protected. This requirement is especially true for cranes, given their height and pivoting mobility. Jobsite personnel must also secure or remove materials, trash and debris, tools, fence screens, signage or other items that can easily become airborne hazards, like dumpsters and portable bathrooms. Let surrounding building owners know the precautions you are taking to prevent any miscommunication or concerns.

Any in-progress utility systems must be protected from sand or seawater intrusion in case of a surge. Any moveable electronics and project documents from the construction trailer should be removed and transported to a safe, offsite location. If possible, turn off power to the site and make sure fuel is available (and safely stored) to power generators if there is no power post-storm.

ENSURE STRUCTURAL SECURITY AND INTEGRITY

Aside from the equipment and materials on the jobsite, the project's actual structure must be secured. Utilizing appropriate structural tie-downs and connectors can be installed to secure the building's roof to its walls and its walls to the foundation. If the work is a renovation or one that is dried-in, crews should board up any openings and accessible windows and place sandbags around the perimeter.

PLAN FOR WATER REMOVAL

By placing pumps in excavations or basement areas in advance, removal can begin as soon as it's safe to do so. Ridding a property of excess stormwater is not only important for project cleanup but also for protecting neighboring properties and structures. To properly dispose of the water, discharge can be emptied into the streets to be handled by the local stormwater system. If local ordinances suggest against this, plan to hire a tanker truck to contain and transport the water for disposal.



PROPERLY DISPOSE HAZARDOUS WASTE

A qualified team should be secured before a hurricane to handle the hazardous waste management program. Refer to the EPA's [consolidated list of chemicals](#) under Emergency Planning and Community Right-to-Know Act (EPCRA), Comprehensive Environmental Response, Compensation and Liability Act (CERCLA) and Clean Air Act (CAA). If any of these chemicals are in danger of being released into the environment, contractors are required to have a third-party team secured to perform cleanup after the storm passes.

Closing

Preparing for a hurricane is highly involved, and while preparing properties and buildings for natural disasters is essential, it is also crucial to plan for the safety of your family and team members. In the event of an oncoming tropical storm, personal safety is the highest priority for what needs to be taken into account. Gather supplies, plan for evacuation, and keep yourself and those close to you, personally and professionally, safe. Check with local and government sites and sources, like FEMA's [Ready.gov](#) and the [National Weather Service](#), for personal preparation methods and actions before, during and after a hurricane.



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