



# Storm Preparedness

Every storm is different

(210) 492-8181

# Know Your First Line of Defense

The roof is a building's first line of defense from natural hazards such as wind, rain, fire, hail, ice, snow, and extreme heat. It is also the most vulnerable part of your building. Every day, your roof is exposed to weather and other elements that may contribute to decay and deterioration, increasing the risk of damage to the roof itself and the contents below it.

# *When is a Good Time to Inspect Your Roof?.*



**ANYTIME!**



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# RECOGNIZING THE SIGNS OF A ROOF PROBLEM

If it has been a while since you have had your roof inspected, your first priority should be to identify and fix any major problems. Signs of serious problems may be apparent even from inside the building.

Water stains on a ceiling may signal a leak, which can be caused by a crack or hole in the roof. It is important to understand that even the smallest leak can be a sign of big trouble.



# ***GET THE ROOF RIGHT, AND KEEP IT STRONG***

**Signs of serious problems may be apparent even from inside the building. Water stains on a ceiling may signal a leak, which can be caused by a crack or hole in the roof**



- Prolonged Ponding on roof top
- Premature Deterioration of the roof cover
- Water stains on a ceiling
- Bubbles indicate trapped moisture

# Hurricane Preparedness

*Have you ever considered the catastrophic effects a hurricane may have on your complex, your residents and your life?*

# Develop A Written Plan

Developing a written preparedness plan and distributing to residents to implement it is critical. The following guidelines are provided to assist you in the development of your plan. When you develop your written plan, make sure to address the following major areas:

1. Make plans for the protection of buildings and Residents.

# Develop A Written Plan (Cont.)

2. Develop a staffing policy that identifies essential employees and which of them, if any, must remain at the facility during the hurricane. The policy should identify when employees will be released from work as well as when they are expected to return. Businesses may predetermine that employees will return to work when employees are ordered to return, in case telephone service is out.

# Develop A Written Plan (Cont.)

3 Develop procedures and policies for all phases of hurricane operations:

- Pre-Season Preparedness
- Hurricane Watch
- Hurricane Warning
- After the Hurricane

# Develop A Written Plan (Cont.)

- 4 Identify and protect vital records such as accounts receivable, resident records, and other personnel and administrative documents.

# Develop A Written Plan (Cont.)

- 5 Review insurance policies to ensure that there is adequate coverage.

## Questions to ask include:

- Is the facility in a high hazard, evacuation area?
- Does the insurance package include wind/storm coverage?
- Is the facility located in a flood prone area and is the flood insurance adequate?
- Does insurance cover damage to contents, including vital records and office equipment?
- Does the package include liability coverage for injury to employees as well as potential lawsuits from residents?

# Before the Hurricane

Determine the type and amount of hurricane emergency supplies necessary. All hurricane emergency supplies should be clearly marked and stored in a secure area that is accessible in an emergency. Recommended supplies include:

- A battery-operated radio or TV (test reception in building).
- One flashlight per person working during the hurricane.
- Extra batteries for both radio and flashlights.
- First-Aid kit.
- Emergency tool kit, if necessary.
- Food and water supplies for staff assigned to the facility during the hurricane. Be sure to include needed utensils.

Provide Residents with hurricane preparedness information.

# Hurricane Warning

1. Move desks, files, equipment and furniture away from un-shuttered windows. Papers, drawings, etc. should be placed inside files or desks. Wrap office equipment, such as copy machine and computers, in plastic to protect against water damage.
2. Dismiss all non-essential personnel.
3. Turn off all air conditioners, disconnect electrical equipment, turn off lights.

# Hurricane Watch

- Secure all doors, windows, and other openings against wind and water.
- Tie down or bring indoors any objects which may be blown about by hurricane winds. Install hurricane shutters, cover windows with boards, or close drapes. If a room must be occupied during the hurricane and window protection is not available, windows may be crisscrossed with tape to slightly reduce flying glass.
- Verify that vital records are in a safe storage area. Files, records, and storage cabinets may be wrapped in plastic for moisture protection. If necessary, temporarily relocate records to a safe storage facility off-site.

# Hurricane Watch (Cont.)

- Confirm availability of necessary computer support.
- Ensure that all vehicles are serviced and fueled. Determine where they can be stored to safely weather the storm.
- Inventory hurricane emergency supplies and restock if necessary.
- Dismiss essential employees temporarily so they can secure their personal property before returning to duty.

# After the Hurricane

1. Assess basic damages at work site including roof, water, damage and broken windows.
2. Initiate clean-up of work-site.
3. Do not turn on computer equipment if there are indications of low voltage power fluctuations, low air conditioning output, water under raised floor, broken windows or damaged equipment.
4. Employees return to work according to staffing schedule.

# After the Hurricane (Cont.)

Determine responsibility for maintaining the facility. Ensure that the following items are addressed:

- Patch roofs and windows.
- Check security and flood lighting.
- Identify lightweight, loose items in outside storage areas that may be blown around in the wind.
- Identify emergency power requirements and determine if generator is available. If facility must be operational during a hurricane and a generator is not available, rent or purchase a generator. Test generator monthly during the hurricane season.
- Determine if computer support will be available for primary/ critical computer users who need to remain operational during a hurricane.

Verify that communications equipment is operational.

# After the Hurricane (Cont.)

After a Hurricane: Property owners know that forces of nature can be devastating. Hurricanes are disastrous and disrupt lives.

- Therefore, it is imperative that you hire a professional, whether it is a Public adjuster or a general contractor with a verifiable track record. Get help from a professional who has worked Hurricane Claims and has rebuilt and restored properties back to their original state.



# After the Hurricane (Cont.)

In our opinion the quickest way to settle an Insurance Claim is to hire a General Contractor to perform the work. Insurance Carriers and adjusters want to settle claims and know that the property owner is committed to repairing the damages when they hire a contractor to do the work. This Streamlines the process and many times makes releasing “cash advances” easier.



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