# HURRICANE PREPAREDNESS AND RESPONSE CHECKLIST

Having clear, actionable plans in place before a hurricane strikes can help your organization minimize damage to people and property and recover as quickly as possible. For example, Hurricane Katrina and Superstorm Sandy showed the importance of being able to gather support documentation for physical damage and time element claims, oftentimes prior to being able to gain access to damaged or affected locations.

The checklist on the following pages is meant as a starting point for the types of issues your organization should be considering in advance of a storm as this year's hurricane season gets underway.
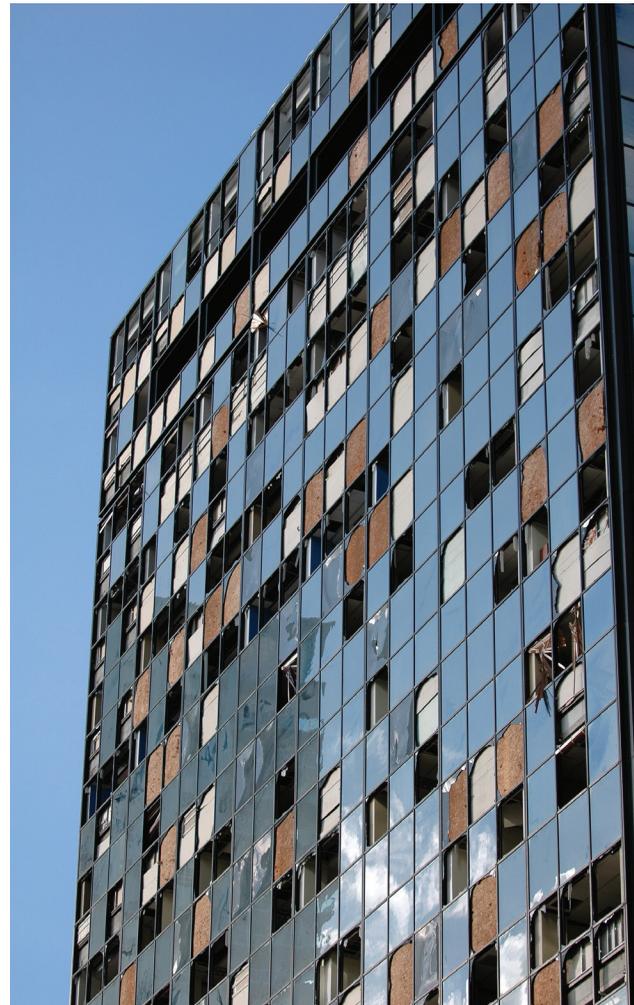
	NOT STARTED	IN PROGRESS	COMPLETE

REVIEW YOUR PROPERTY INSURANCE POLICY:

	NOT STARTED	IN PROGRESS	COMPLETE
Understand the extent of policy limit(s) and sublimit(s).	☐	☐	☐
Determine if flood is a covered peril or is excluded.	☐	☐	☐
Examine business interruption/time element coverage details.	☐	☐	☐
Review policy deductibles and loss-reporting requirements.	☐	☐	☐
Ascertain if there are any coinsurance provisions.	☐	☐	☐
Verify if your policy is from the National Flood Insurance Program, if National Flood insurance is available, and/or if it is required.	☐	☐	☐
Know how your property(ies) is valued under the policy.	☐	☐	☐
Understand any restrictions on timing and location of rebuilding.	☐	☐	☐
Be aware of and ready to meet all time-sensitive provisions in your policy, including requirements on filing proof of loss and suit (especially critical for National Flood policies).	☐	☐	☐

EVALUATE PROPERTY LOSS CONTROL AND PROPERTY SECURITY:

	NOT STARTED	IN PROGRESS	COMPLETE
Identify locations—your own, your customers, and your suppliers—that might be exposed to direct or indirect hurricane damage.	☐	☐	☐
Review plans or policies for mitigating property damage before a storm hits and for recovery when it's over.	☐	☐	☐
Ensure that storm-monitoring systems are operating effectively to enable sufficient time for an organized shutdown.	☐	☐	☐
Verify that battery-operated equipment and other supplies needed to maintain property integrity and security are available and operational.	☐	☐	☐
Identify security resources—fencing, barriers, additional manpower, and so on—that may be needed.	☐	☐	☐
Identify and update phone lists of roofing, electrical, and restoration contractors.	☐	☐	☐

	NOT STARTED	IN PROGRESS	COMPLETE

EVALUATE BUSINESS CONTINUITY, EMERGENCY RESPONSE, AND CRISIS MANAGEMENT PLANS:

	NOT STARTED	IN PROGRESS	COMPLETE
Review and update business continuity plans based on potential impacts inside and outside the strike zone.	☐	☐	☐
Verify suppliers' business continuity plans.	☐	☐	☐
Evaluate possible impacts on and opportunities for client and customer service.	☐	☐	☐
Contact local government agencies and emergency services to establish tiered and coordinated response procedures.	☐	☐	☐
Discuss with other local businesses possible recovery-coordination efforts post-storm.	☐	☐	☐
Assess crisis management procedures and tiered-response actions that elevate as impacts and disruptions become more severe.	☐	☐	☐
Develop tailored messaging and communications for suppliers, customers, and employees regarding hurricane policies and procedures.	☐	☐	☐

PLAN FOR EMPLOYEE SAFETY:

	NOT STARTED	IN PROGRESS	COMPLETE
Review and update employee evacuation and notification plans, including employee home and emergency contact lists.	☐	☐	☐
Ensure all employees are aware of emergency policies and procedures.	☐	☐	☐
Ensure that employees who stay on site during a storm have current contact lists, potable water, nonperishable food, first-aid kits, flashlights, hand-held radios or cell phones, and other supplies.	☐	☐	☐
Arrange for employees to work remotely when necessary.	☐	☐	☐
Establish procedures to account for employees and to disseminate information.	☐	☐	☐
Review human-resource-related issues, including skills inventories and potential payments to injured, homeless, or evacuated staff.	☐	☐	☐

EVALUATE CLAIMS PREPARATION AND MANAGEMENT ISSUES:

	NOT STARTED	IN PROGRESS	COMPLETE
Review and update procedures and responsibilities for gathering and processing claims information. This should include identifying outside resources needed for claims preparation and recovery.	☐	☐	☐
Determine if all asset values are up-to-date to reflect current values for potential claims involving property damage, business interruption, and other coverage areas.	☐	☐	☐
Secure and duplicate vital financial records—paper-based and digital—at a water- and wind-protected site.	☐	☐	☐
Meet with insurers to set claims management protocols, and determine who will represent insurers and your organization in the adjustment of claims. Be prepared to meet with all parties to establish claims and communications guidelines immediately after an event.	☐	☐	☐
Maintain detailed tracking of all documentation requests—what was requested, who requested it, who is responsible to respond, and when and to whom the information was sent.	☐	☐	☐

MARSH

Meeting Your Hurricane Preparation and Response Needs

For more help with hurricane planning and response issues, contact your Marsh representative and visit marsh.com.

You may want to contact Marsh's catastrophe response coordinators directly about these issues:

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