



Hurricane Preparedness



Tips for an Agency Disaster Plan
Hurricane Tidbits
FMIC's Disaster Procedure
Additional Resources

First Mutual Insurance Company
P.O. Box 410 | Smithfield, NC | 27577
(800) 638.4553 | (919) 934.6111

Tips for an Agency Disaster Plan

- Prepare a detailed lists of employee, vendor, company and customer contacts lists. Distribute this list to all employees, and update regularly.
- Keep an off-site back up of all electronic files, and update them on a weekly basis, at minimum.
- Determine if you can work offsite through your agency management system.
- Make sure you have a UPS power supply that can stay up at least 15 minutes to allow your server to shut down in the correct manner.
- Have inexpensive phones on-hand that can be used if the electrical systems are down.
- Keep enough supplies in-house for employees who are able to come to work, including enough bottled water to last two weeks, canned food, can openers, etc. and a fully stocked First Aid Kit.
- The number one thing to remember: **SAFETY FIRST**. If the disaster occurs during the day, make sure you take appropriate steps to insure the safety of your staff.



Hurricane Tidbits

- Our normal hurricane season is from June 1 to November 30, with the peak season being mid-August to late October. Interestingly, over the past 100 years, the most storms have developed on September 10.
- According to the NOAA, an average of 5 hurricanes strike the US Coastline in a 3-year period.
- Hurricanes are not named until sustained winds of 39 MPH are reached. In 1979, a six-year rotating list of names was developed, alternating between male and female names. Names are only retired if a particular storm with the respective name causes significant damage or death.
- The Galveston Hurricane of 1900 is still considered the deadliest weather disaster in US History, with over 8,000 deaths contributed to this storm.
- Statistics show that forecasters can accurately predict a hurricane return period for any geographic location. A return period is the frequency at which a certain category storm will hit a location in a 100 year period.



FMIC Disaster Plan

- We will send out a notice suspending all binding authority when the threat of a hurricane is imminent.
- If we have a direct hit with substantial damage to property in our writing area, please note the following:
 - We will make all efforts to work at full staff levels; however, the safety of our employees is paramount.
 - Please fax, e-mail or mail all loss notices to our office.
 - We will make every effort to have open phone lines.
 - We will update all agents as soon as possible to additional disaster plan guidelines, loss adjust procedures and plans, and directives via fax, e-mail and phone.

Additional Resources

- Please visit the National Hurricane Center’s website at www.nhc.noaa.gov for additional resources including preparation checklists, definitions, and videos.



- For additional information on developing a comprehensive Agency Disaster Plan, please visit IIABA’s website at www.iiaba.com and search for “agency disaster plan.”





ATLANTIC HURRICANE TRACKING CHART

Always remember

If you live along the coast or in a low-lying area, if you live in a mobile home in an area subject to hurricane water or wind, or if authorities tell you to... Go!

Storm Surge

A storm surge is a dome of water often 50 miles wide that comes sweeping across the coastline near the area where the eye of the hurricane makes landfall. The surge, aided by the hammering effect of breaking waves, acts like a giant bulldozer sweeping away everything in its path. Nine out of ten hurricane deaths are caused by storm surge. That's why it's important to leave well before a hurricane may come your way.

Wind Damage

Hurricane winds can cause significant damage to homes and businesses far from the shore. If you live in an area anywhere near the path of a hurricane, you should take steps to protect property from high winds. Bring in anything from outside that may become airborne in high winds, including toys, lawn chairs, trash cans, coconuts, etc. Cover all windows of your home. If shutters are not installed, use 3/4" marine plywood panels. Tape does not work, so it is not recommended. Remain inside until authorities tell you the danger has passed.

Other Hurricane Effects

Hurricanes can produce flooding far inland, especially if the storm "stalls" or produces a lot of rain. Also, tornadoes can form when hurricanes come on shore. Ask your American Red Cross, National Weather Service, or emergency management office what to do in case of a flood or tornado.

More Information

More information about hurricanes, protection from wind damage, floods, and tornadoes is available from your local American Red Cross chapter, National Weather Service Office, or emergency management agency.

