

Are you ready for the 2020 Hurricane Season?





Having a clear action plan, before a hurricane comes along, can help your organization minimize harm to people and property. The following checklist; can help you make sure, that you have everything ready, to face this year´s hurricane season.

Policies

	No Started	In progress	Completed
Organize all your critical data and documents, such as your policies, so they are easily accessible when needed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make sure you understand the coverages of your policies (limits, deductibles, exclusions).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine whether the flood risk and / or water damage due to hurricane is covered or excluded under your coverage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Examine the business interruption coverage details.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine if your policy presents co-insurance and its risk distribution, if that´s the case.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify your property value in the policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review the insured goods within your policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Security controls to reduce loss

	No Started	In progress	Completed
Identify locations, of your own, of your customers and of your suppliers that could be directly or indirectly affected by the hurricane.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish in written form and review the plans and or/procedures to mitigate the property damage before, during and after a hurricane.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify that battery operated security equipment is available and operational.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify necessary protection resources (security fences, barriers, additional labor, among others), in order to preserve the property as much as possible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Update the contractors' telephone lists needed for property restoration.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Back up regularly your data and if possible, also store your data back ups offsite.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notify local authorities if the building will be vacant, or if a guard or security detail will be present, in case a hurricane watch is issued.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Evaluate the business continuity

	No Started	In progress	Completed
Review and update the business continuity plan, based on the potential impacts inside and outside the risk zone, that could interrupt your business.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify your suppliers' business continuity plans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess the possible impacts on and opportunities for client and customer service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contact local government institutions and emergency services to establish response's levels and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify and prioritize the business critical operations, in order to know the sequence of recovery.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coordinate with other local companies, possible post hurricane recovery efforts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess the crisis management procedures and response actions at the different severity levels that may impact.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop messages and communications for suppliers, customers, and employees regarding hurricane policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop procedures to communicate with employees, suppliers and customers after a disaster.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Employee security plan

	No Started	In progress	Completed
Review the evacuation plans and update the contact information for employees, vendors, suppliers, customers, contractors and other key contacts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make sure all employees are aware of emergency policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prepare provisions, drinking water and other supplies, enough for employees who remain in the premises during a hurricane.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make arrangements for employees to work remotely when necessary.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish procedures to provide information to employees before, during and after a hurricane.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Evaluate preparation of claims

	No Started	In progress	Completed
Review and update the procedures for the collection and processing of claims.	<div></div>	<div></div>	<div></div>
Determine if all asset values are up to date, in order to reflect the current values for the potential claims.	<div></div>	<div></div>	<div></div>
Meet the insurers to set claims management protocols and determine who will represent you in the adjustment of claims.	<div></div>	<div></div>	<div></div>
Secure and back up vital financial records. Maintain a detailed tracking of all documentation requests.	<div></div>	<div></div>	<div></div>
Make an inventory and take photographs of the interior and exterior of the property, before ,and if so, after the hurricane, in order to assess the damage.	<div></div>	<div></div>	<div></div>