

## Severe Weather Preparation for Buildings

**Line of Business:** Property

**Risk Control Strategy/Key Issues:** Establish and maintain a program to address potential damage due to a severe weather event.

### Suggested Program Elements:

#### 1. Program Statement:

Assign program responsibilities to one designated accountable person. This individual should be provided with the management resources needed to accomplish the goals as established by your organization. This individual should coordinate the monitoring of weather conditions, maintain communications, track inspection reports and initiate remediation procedures. An individual in the facility management or buildings & grounds department is a likely candidate.

Management's reasoning for implementation of the program should be communicated in writing, to all departments within the organization. The duties and responsibilities of the designated individual should be outlined in this correspondence as well. The designated individual should be given broad authority to reassign personnel from various departments, to assist in preparation activities, and, if necessary, in any remediation efforts due to damage.

#### 2. Preparation Activities:

Many of the activities suggested are more than likely standard preventative maintenance items, which have their own assigned performance frequency. However, with impending heavy storm conditions forecast, all items should be completed again. They are:

- Ensure that all roof drains and gutters are free of all debris, as well as downspouts and the grates on storm drains.
- Close and secure all windows and doors in buildings.
- If possible, move all loose items that might become airborne in high winds, inside the building.
- Standby electrical generators should be test-run, and their fuel tanks topped-off.
- Test all sump pumps to assure that they are operational, and verify that their hoses are properly connected.
- Prepare a list of emergency response contractors with 24 hour contacts. These should include restoration/cleanup companies, plumbers, electricians, glass companies, etc.
- Have staff on call and available to respond to a situation immediately.

#### 3. During and after the storm:

Buildings should be checked throughout the storm's duration, in order to find problems as soon as possible. If damage is detected, the following steps should be followed:

- Call in staff/contractors immediately to remediate and make emergency repairs as soon as possible, keeping track of hours and materials used. Though most custodial staffs do an excellent of extracting standing water, professional restoration contractors have the

knowledge and equipment to thoroughly dry buildings and contents to prevent further damage.

- Check for standing water in basements, HVAC systems, under roof eaves, gutters, and window wells. This can lead to mold and mildew situations within 48 hours. Remove water and dry areas as required.
- Take photographs of damages before, during and after cleanup.
- Do not discard damaged items for which a claim will be made. Set these items aside, in a location that is away from occupied areas so an adjuster can view them.
- Report the claim to your broker as soon as possible—get Claims contact information on the [Claims page](#) of our Web site.

#### **4. Inclement Weather Controls:**

- Weather forecasts monitored for impending storms.

#### **Program Activities Calendar:**

- Inclement weather checks daily
- Annual review of building/roof modifications and conditions

#### **Web Site Links:**

- National Oceanic and Atmospheric Administration  
<http://www.noaa.gov/>
- Weather Underground  
<http://www.wunderground.com>
- Intellicast, The Authority in Expert Weather  
<http://www.intellicast.com>

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