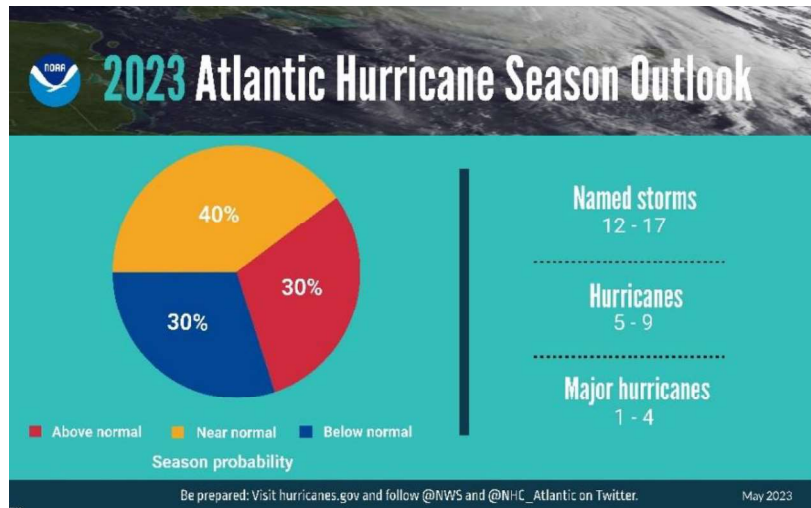


A Snapshot in Safety and Risk

2023 Hurricane Season

June 1 marks the first “official” day of hurricane season for the Atlantic Ocean and Northern Hemisphere and runs until November 30. So, what can we expect this season?

The National Oceanic and Atmospheric Administration (NOAA), whose mission is to “Understand and predict changes in climate, weather, ocean, and coasts, to share that knowledge and information with others, and to conserve and manage coastal and marine ecosystems and resources”, predicts a “near-normal” Atlantic season.



Wind speed is the determining factor when categorizing storms and hurricanes. The NOAA forecast for this year is as follows:

- Named tropical storms have wind speeds of 39 mph or higher. There are 12-17 named windstorms anticipated, of which, 5-9 could become hurricanes. Do not be deceived by lower-level tropical storms as they can be equally devastating.
- Hurricanes occur when wind speeds are 74 mph or higher. NOAA anticipates 1-4 major hurricanes this season. Major hurricanes are categorized as level 3, 4, or 5 and produce wind speeds of more than 110 mph.

Preparing for the Season

Preparation in advance is key to minimizing property and asset loss and protecting people. It is also one of the few things we have control over when Mother Nature sends adverse conditions our way.

Early Season Preparation

Preparation starts well before the storm front begins to approach. Efforts in this crucial time should ensure that your property is in good repair, vendor and services are vetted, materials are purchased, and people are trained and engaged.

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Task	Assignment	Completed	
		Yes	No
1. Identify Flood Risk in the area.		<input type="checkbox"/>	<input type="checkbox"/>
2. Review insurance policies and prepare phone numbers and contact lists for claims contacts and processes.		<input type="checkbox"/>	<input type="checkbox"/>
3. Review vendor contracts and agreements (including evidence of insurance) to ensure available services for restoration, etc.		<input type="checkbox"/>	<input type="checkbox"/>
4. Conduct site inspections to confirm the integrity of your roof, door, and window seals, and general building structural integrity. Develop a plan to store or secure loose equipment and items as well as your fleet. Try to eliminate high concentrations of valuables in an exposed single location and move to elevation or areas not prone to flooding.		<input type="checkbox"/>	<input type="checkbox"/>
5. Review and update emergency response plan and team responsibilities.		<input type="checkbox"/>	<input type="checkbox"/>
6. Conduct a tabletop exercise with all EAP members to ensure responsibilities are understood.		<input type="checkbox"/>	<input type="checkbox"/>
7. Check inventory to ensure adequate building materials for boarding windows, sand (sandbags), first aid equipment, and emergency kits (water, food, flashlights, batteries, radios, generators, solar batteries, and communication devices).		<input type="checkbox"/>	<input type="checkbox"/>
8. Confirm that all employee training is current.		<input type="checkbox"/>	<input type="checkbox"/>
9. Distribute communication to all employees followed by appropriate training sessions for those that require training, refresher, or re-certification.		<input type="checkbox"/>	<input type="checkbox"/>
10. Review and update emergency contact lists and numbers.		<input type="checkbox"/>	<input type="checkbox"/>
11. Strengthen your structures and external exposures, trim trees, and foliage, install storm shutters where needed or appropriate, and seal outside wall openings.		<input type="checkbox"/>	<input type="checkbox"/>
12. Audit training records to ensure everyone has been adequately trained for their responsibilities related to preparation, emergency response, restoration, etc.		<input type="checkbox"/>	<input type="checkbox"/>
13. Inventory personal protective equipment that may be required to perform activities prior to and following the tropical storm event.		<input type="checkbox"/>	<input type="checkbox"/>

A Snapshot in Safety and Risk

Storm Forecast

Keep close contact with weather reports and authorities as storms approach. Even low-level storms can have damaging effects on businesses and communities. Consider all storms as up prepare and plan; not just Category 3 and above.

Task	Assignment	Completed	
		Yes	No
1. Enact your emergency response team or equivalent.		<input type="checkbox"/>	<input type="checkbox"/>
2. Monitor the weather and the approaching storm. Send communications to employees regarding emergency procedures, modified schedules, call-in numbers, etc.		<input type="checkbox"/>	<input type="checkbox"/>
3. Facilities or assigned teams to begin preparing facilities for high winds, rain, and flood.		<input type="checkbox"/>	<input type="checkbox"/>
4. Move fleet to high ground and/or designated location.		<input type="checkbox"/>	<input type="checkbox"/>
5. Conduct facility inspections to ensure utilities, fire protection systems, and emergency systems are functional and managed as planned.		<input type="checkbox"/>	<input type="checkbox"/>
6. Confirm communication and restoration equipment and supplies are available and operational.		<input type="checkbox"/>	<input type="checkbox"/>
7. Confirm adequate building emergency and building supplies.		<input type="checkbox"/>	<input type="checkbox"/>
8. Communicate to staff regarding work hours expectations and stay-at-home orders, and confirm emergency numbers and contacts.		<input type="checkbox"/>	<input type="checkbox"/>

Post Storm Activities

Don't be deceived, dangers still lurk following the storm due to flooding, downed power lines, displaced people as well as many other potential hazards including compromised structural integrity. Your team needs to be extremely careful.

A Snapshot in Safety and Risk

Task	Assignment	Completed	
		Yes	No
1. Enact recovery and business continuity efforts as soon as possible.		<input type="checkbox"/>	<input type="checkbox"/>
2. Work closely with local authorities to engage building inspectors as required prior to entering any facilities that have sustained serious damage. Do not cross property lines where buildings have been red-tagged or barricaded.		<input type="checkbox"/>	<input type="checkbox"/>
3. Contact insurance carrier claims representatives and broker support staff to initiate claims reporting processes as appropriate.		<input type="checkbox"/>	<input type="checkbox"/>
4. Communicate conditions to managers and employees, highlight expectations, proposed return to work dates, etc.		<input type="checkbox"/>	<input type="checkbox"/>
5. Communicate to suppliers and customers and inform them of changes to normal processes, delivery times, opening, etc.		<input type="checkbox"/>	<input type="checkbox"/>
6. Implement flood, water damage, and mold remediation activities as soon as possible.		<input type="checkbox"/>	<input type="checkbox"/>
7. Begin cleaning area and facilities. Engage third-party contractors to repair damages.		<input type="checkbox"/>	<input type="checkbox"/>
8. Work with local authorities, utility companies, and facilities to bring power back to facilities safely.		<input type="checkbox"/>	<input type="checkbox"/>
9. Managers check with team members. Identify personal needs, interruptions in related work, or business process and establish plans to help and fill in "business-oriented" gaps.		<input type="checkbox"/>	<input type="checkbox"/>
10. Monitor conditions and provide ongoing communication to stakeholders and staff.		<input type="checkbox"/>	<input type="checkbox"/>

A well-thought-out and executed plan will provide your organization with the best opportunity to minimize and control losses in the event of a severe tropical storm. Contact your Tribal First risk control consultant if you would like additional assistance.

For additional information contact:

Tribal First Risk Control Solution Center at riskcontrol@tribalfirst.com