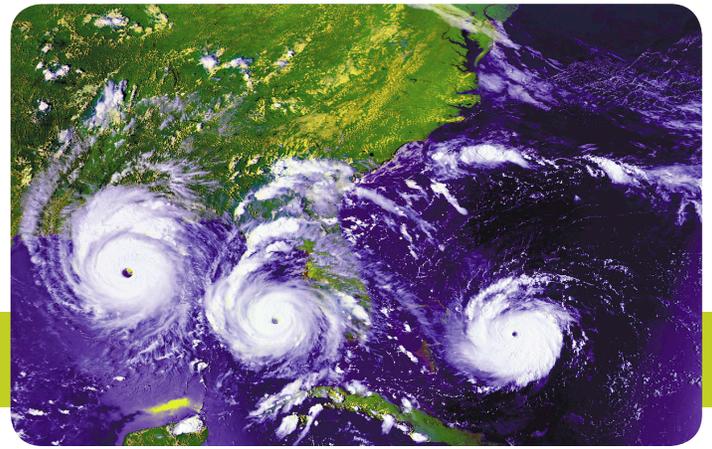


PROTECT YOUR FAMILY & BUSINESS THIS STORM SEASON

2017 PREPAREDNESS GUIDE



PREPARING YOUR HOME



Caulking around openings: Caulking around exterior doors and windows can become mildewed or cracked from summer rains and the hot Florida sun. This often leads to claims from water intrusion, not just in a hurricane, but any large rain event. The lack of a watertight seal

around windows and doors is a common point of water intrusion from wind driven rain. Annual maintenance checks should be completed to ensure all caulking, seals and thresholds are adequate. Many roofing and window installation companies offer yearly maintenance contracts.



Emergency back-up generator: Power outages can leave your home without power for several days or even weeks. When this occurs, items within the home are exposed to higher than normal humidity levels as a result of no air conditioning. Items such as fine furnishings, wall coverings, wood, paintings, wine, food

and clothing can sustain irreversible damage during this period. A back-up power source such as a generator that is capable of providing power to parts or the entire home can eliminate this problem and keep your home operating properly. It is important to have a service contract for your generator and to test it regularly.



Secure fireplace dampers and flues: Fireplaces are often overlooked as an area of concern for water intrusion and often people place imported rugs or antique furniture in front of the fireplace. If even a small amount of water enters the chimney, these items can be damaged.

Soot and other debris are also commonly found in the area after a storm. Ensure all fireplace dampers and flues are closed. Blankets and towels can be placed in this area to reduce any damage. Stretch wrap is also an easy way to cover the opening and ensure debris does not stain furniture or rugs.



Prepare your home for responders:

If your property is gated, you need to have a way for police and fire departments to access your home in an emergency, such as a Knox box. Ensure your property is clearly marked with street numbers so emergency services and responders can easily identify your location. Have a means to communicate with all responders at all times. If cell service is down, e-mail may be a more reliable form of communication.

BEFORE A STORM HITS

- Prune weak branches and trees around your home. Use hearty native plants in your landscaping design. Use mulch instead of pebbles around plantings (pebbles can cause damage in high winds).
- Ensure drains on terraces and balconies are not clogged and allow water to flow freely.
- Replace standard windows with impact resistant window systems.

WHEN A HURRICANE IS COMING

- Move personal possessions to the center of your home, away from windows and doors.
- Remove all patio furniture from your yard or terrace, and store it in your garage or house.
- Fill the fuel supply for your back-up electrical generator.
- Place important documents, such as insurance policies, bank information, credit card information and important contact numbers, in a plastic container.

AFTER A HURRICANE

- If you discover water in your home, contact a restoration company immediately to begin the water extraction process.
- Run the air conditioner to dehumidify your home.
- Remove any wet items and store them in the garage, if possible.
- Call your insurance broker to report any damage.



BALDWIN
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insight beyond insurance

PREPARING YOUR HOME AND FAMILY

VEHICLES

Have any basic maintenance done before a storm threatens. Keep your gas tank full. Have a survival kit for your car that includes first aid, tire inflator, basic toolkit, jumper cables, road flares, flashlight, DC to AC power inverter, cell phone chargers, map with shelter locations, working jack and spare tire, can opener, cash, nonperishable food and bottled water.

YARD

Replace gravel/rock landscaping materials with a softer material, such as shredded bark or mulch. Trim trees and shrubbery away from structures and remove any weakened sections of trees that might easily break off and fall onto structures. Before a storm, remove yard objects, including lawn furniture, planters, bird feeders, and decorative objects to prevent them from becoming flying missiles.

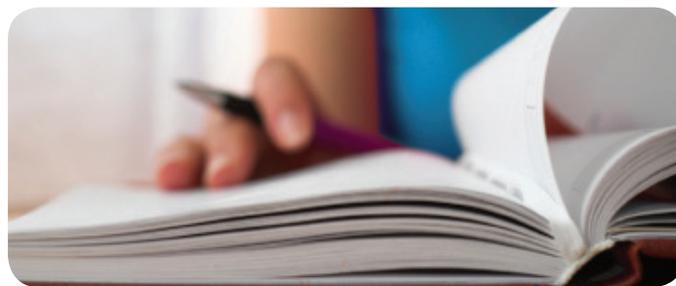
FURNITURE AND HOUSEHOLD FURNISHINGS

These should be moved away from exterior doors and windows. If possible, elevate items, including drapes, and cover them with plastic. Place towels at the base of doors to absorb any water that may enter.

VALUABLES

The most effective emergency plans are customized for the collection and each object in it. To begin, complete the following steps:

- **Maintain a current and complete inventory.** In the event of significant loss, a detailed inventory may help to facilitate the claims process. The format can range from a simple list or spreadsheet to a comprehensive collections management database, but be sure to include the following:
 - A description of each object including author, title, materials, dimensions, date, physical characteristics and any integral parts, such as the framing, base, stand and original packaging.
 - A detailed location description of every object.
 - Images to help identify objects.
- **Have current insurance valuations for each object.** Current valuations help ensure your collection is adequately insured. They may also assist during the claims process in the unfortunate event of damage or loss. Appraisals should be updated every three to five years. The appraiser can also determine optimal storage environments if objects need to be moved and/or stored as part of your emergency plan. Consult your preferred appraiser to find out what is recommended for the works in your collection.
- **Conduct an inspection with a professional conservator.** A conservator should regularly survey the collection so that condition problems that may arise over time can be quickly identified and remedied.
- **Identify and engage service providers.** In addition to conservators, fine art service providers typically include consultants, art handlers, transit companies, storage facilities and security companies. These experts can be critical resources in creating and implementing an effective emergency plan.
- **Pro-actively eliminate unnecessary hazards around your collection.** If there are oil-based paint, solvents or flammables on your property, store them in a fire-proof cabinet or container because these items can spontaneously combust.



IMPORTANT DOCUMENTS

PROTECT PERSONAL DOCUMENTS

Personal documents are some of your most valuable and difficult items to replace. Protect the following documents in a bank safe deposit box, other off-site storage or in waterproof containers. You may also scan these items to keep an electronic copy on a flash drive for easy access.

PERSONAL ITEMS: birth certificates, marriage licenses, immunization records, pet vaccinations, photos that would be difficult to replace.

FINANCIAL DOCUMENTS: stock and bond certificates, account numbers with contact information, first two pages of your latest income taxes, backup disc of financial management software.

INSURANCE: copies of all policies, including homes, vehicles, boats, health, life, along with appraisals, home inventory (photos or video of your home's contents) and pertinent contact numbers.

LEGAL PAPERS: deeds, titles for vehicles and boats, living wills, passports, military records, powers of attorney, child custody or divorce records.

PLAN AHEAD

IN THE EVENT OF AN EVACUATION

- Become familiar with your community's disaster preparedness plan.
- Know your evacuation route and have a predetermined destination in mind.
- Select a point of contact and common meeting place if separated during the evacuation process.
- All vehicles should be well fueled. Gas will be scarce.
- Make sure you bring essential items (including cell phone, flash light and National Oceanic & Atmospheric Administration (NOAA) radio)



IF YOU ARE UNABLE TO EVACUATE

- Identify a "shelter" room in your home. This enclosed area should be on the first floor, in a central part of the home with no windows.
- Remain in contact with neighbors who are staying in their home during the storm.
- Park your vehicle, on high ground if possible, parallel to the building. Remove insurance information from the car for safe keeping, and take pictures of your vehicle before the storm.
- Make arrangements to use alternative means of communication.
- Consider installing a gas-powered generator to power your home in the event of a power outage. Test and refuel it regularly to ensure it is operational at the time you need it.
- If flooding threatens the home, turn off electricity at the main breaker. Unplug or turn off major appliances.

PREPARING YOUR BUSINESS

PREPARE A BUSINESS CONTINUITY PLAN

- **Verify all employee, supplier and vendor contact information** is correct and up-to-date so you can communicate next steps for resuming normal business operations in the event of a disaster. Use the downtime before the storm hits to update your supplier and vendor contact information, as well as other important contacts, such as your bank or insurance carriers.
- **Determine which members of your staff** will need to carry out hurricane preparations and who you can reasonably expect to be available.
- **Develop a simple written plan** that incorporates a set of specific hurricane task assignments for your staff. Include who to notify and what measures to take to preserve life and limit property losses.
- **Establish communication procedures** to account for employees and disseminate information. Also decide on a communications strategy to clients.
- **Ensure that employees who are on site** during a storm have potable water, nonperishable food, first aid kits, phones, radios, flashlights and other supplies.
- **Identify an alternative site for business operations** should your facility be unavailable following the storm. It is also a good idea to contact the recovery location provider before the season starts so that you can review plans and ensure that your requirements are still being met.
- **Secure your vital records and data**, including financial documents, legal papers and insurance documents, ensuring all important information is backed up and accessible should your access be limited.
- **Test the plan.** Update the plan regularly based on test results and organizational changes. Testing is crucial to determining whether your plan will work as intended in a real disaster or crisis situation.

FACILITY PREPARATION

- Know the vulnerability of your business. Geographical information and infrastructure knowledge of your location will be of great benefit.
- Review your list of major equipment and furnishings to determine which items need to be protected or removed and how you plan to do it.
- Review plan for mitigating property damage before storm hits and for recovery post storm.
- Ensure storm monitoring systems are operating efficiently to enable sufficient time for an organized shutdown if needed.
- Identify security resources, such as fencing, barriers, plywood, security personnel and additional manpower, that may be needed.

BEFORE A STORM HITS

- Take pictures of your property and building. It will make the claims process smoother in the event your business sustains damage.
- Clean out floor drains and catch basins and check drainage pumps.
- Anchor and fill above-ground tanks with water or product to keep them in place during the storm.
- Fill the fuel tanks on your emergency generator and fire pumps. Ensure automobiles have full fuel tanks.

WHEN A HURRICANE IS COMING

- Tie down - or move inside - any items outside your building that could blow away in a powerful windstorm.
- Obtain and keep accessible as much cash as possible as banks may not be open following the storm.
- Secure all doors and board up windows to protect against flying debris.
- Shut off lines carrying gas or flammable liquids in case a pipe breaks in the storm.
- Shut down production processes safely and turn off the electricity at the main power source.
- Evacuate employees.

AFTER A HURRICANE

- Call employees to ensure that they and their families are safe and secure.
- Check circuits and equipment before restoring power.
- Assemble a recovery team to begin to implement your business continuity plan.
- Call your insurance agent, broker or insurance company immediately to report how, when and where the loss or damage occurred. Have your policy number handy, and give them a general description of damages.



ESSENTIAL EQUIPMENT FOR YOUR BUSINESS

1. Obtain several battery-operated radios and spare batteries to ensure you can receive emergency information. It is desirable to have at least one radio on site that can receive NOAA weather radio frequencies.
2. Procure sufficient flashlights and other battery-powered lights to allow essential work to be conducted in the event of power outage. Ensure a good supply of fresh batteries are on hand throughout the hurricane season.
3. Compile your disaster supply kit and have on hand and ready for emergencies.
4. If you do not have storm shutters, ensure you have the necessary tools to board up windows and brace doors. Sliding glass doors, large picture windows, skylights, French doors, inward opening double doors, and garage doors are particularly vulnerable. Tools including a circular or hand saw, a drill with appropriate bits, a hammer or nail gun, hand or power-driven screwdriver and a wrench may be needed. Nails will be sufficient on wood-framed windows and doors but screws or bolts and washers are necessary for metal-framed windows and doors.
5. Have an ample supply of brooms, squeegees, mops and absorbents to remove water.
6. A small emergency generator could be useful. The power may go out before a hurricane comes ashore and may be out for an extended period. An emergency generator will allow you to maintain lighting, recharge battery-powered equipment, and power pumps and tools which may be needed for expedient repairs after the hurricane passes.

DISASTER SUPPLY KIT

STORE ITEMS IN A WATER-RESISTANT CONTAINER:

- **Water:** one gallon per person per day for three to seven days for drinking and sanitation
- **Food:** at least enough for three to seven days
 - Non-perishable packaged or canned food/juices
 - Specialty foods for infants or the elderly
 - Snack food
 - Cooking tools/fuel
 - Paper plates/plastic utensils
- **Cash:** at least \$300-\$500 in various increments, as ATMs may not be open or available for extended periods
- First aid kit, medicines, and at least a two-week supply of prescription drugs
- Clothing, including rain gear and sturdy shoes
- Flashlights and extra batteries for each member of the family
- Portable NOAA weather radio and extra batteries – look for radios that can be cranked for charging instead of using batteries
- First aid book and kit
- Two coolers (one in which to keep food, the other for ice)
- Plastic tarp for roof/window repair, screening, tools, nails, duct tape, etc.
- Clean-up supplies (sponges, buckets, towels, disinfectant)
- Toilet paper, paper towels, plastic trash bags and pre-moistened towelettes
- Whistle to signal for help
- Dust mask to help filter contaminated air and plastic sheeting and duct tape
- Tools, including a wrench or pliers to turn off utilities
- Cell phone with chargers, inverter or solar charger and camera
- Local maps in the event you need to evacuate the area

ADDITIONAL CONSIDERATIONS FOR DISASTER SUPPLY KIT:

- Additional fuel for generators or gas tanks
- Generator
- Extra pair of glasses and supply of contact lenses
- Pet care items
- Infant formula and diapers
- Important family documents sealed in waterproof container and a copy of keys
- Travelers' checks and change
- Household chlorine bleach and medicine dropper as disinfectant (dilute nine parts water to one part bleach)
- Fire extinguisher
- Personal hygiene items
- Matches in waterproof container
- Books, games, puzzles, and other activities for adults and children
- Water purification kit
- Insect repellent and sunscreen

UNDERSTAND YOUR COMMERCIAL INSURANCE COVERAGE & CLAIM PREPARATION

- Review your policies with your insurance broker to ensure you understand the amount you will receive in the event of a covered loss.
- Review policy deductibles, special provisions and loss-reporting provisions (especially important on National Flood policies).
- Determine if flood is a covered peril or is excluded.
- Know how the building property is valued under the policy.
- Examine business interruption / time element coverage details.
- Include your insurance company's toll-free claims number and insurance broker's name in your emergency kit.
- Meet with insurers to set claim management protocols and determine who will represent insurers at your organization in claim adjustment process.
- Review and update procedures and responsibilities for gathering and processing claim information. This should include a list of outside resources needed for recovery.
- Determine if all asset values are current for potential claims, including property damage or business interruption.

UNDERSTAND YOUR PERSONAL INSURANCE COVERAGE

- Review your policies with your insurance broker to ensure you understand the amount you will receive in the event of a covered loss and if it will be adequate to rebuild your home. Also, know the deductibles, special provisions such as building code upgrades, replacement cost extension, replacement cost coverage, additional living expenses and additional policy information (i.e. flood policies, collections, etc.).
- Know your responsibilities, such as making arrangements to have your home secured. If away, verify emergency generators and sump pumps are functioning.
- Include your insurance company's toll-free claims number and insurance broker's name in your emergency kit.

WANT MORE INFORMATION?

Email us at info@bks-partners.com for more tips and information on how to keep your family and business safe this storm season.

www.bks-partners.com | 866.279.0698

The observations and suggestions we have made in this publication are general in nature. The information has been gathered from various sources believed to be reliable, but it is not intended to be a substitute for advice from a safety expert or legal counsel.