

DON'T WAIT!

Prepare for hurricanes, storms now

While hurricane season is months away, there are tasks that can be done now to prepare your home or business.

"It's always helpful to take steps in the spring, ahead of storms that could come our way later in the year," said Sam Rooks, vice president of underwriting & policy services for Virginia Farm Bureau Mutual Insurance Co. "Don't wait until the storm watch or warning has been issued; there are preparations that need to be done now."

Hurricane season

The 2019 Atlantic hurricane season—the annual formation of tropical cyclones in the Northern Hemisphere—will run from June 1 to Nov. 30.

A tropical cyclone is a rotating, organized system of clouds and thunderstorms that originates over tropical or subtropical waters and has a closed, low-level circulation. Tropical cyclones rotate counterclockwise in the Northern Hemisphere and are classified as follows:

- **Tropical depression:** tropical cyclone with maximum sustained winds of 38 mph or less
- **Tropical storm:** tropical cyclone with maximum sustained winds of 39- 73 mph
- **Hurricane:** tropical cyclone with maximum sustained winds of 74 mph or higher (In the western North Pacific, hurricanes are called typhoons, and similar storms in the Indian Ocean and South Pacific Ocean are called cyclones)

- **Major hurricane:** tropical cyclone with maximum sustained winds of 111 mph or higher, corresponding to a Category 3, 4 or 5 on the Saffir-Simpson Hurricane Wind Scale
- The 2018 hurricane season produced 15 named storms, including eight hurricanes, of which two were a category 3, 4 or 5.

Prepare now for Hurricane Season

The Insurance Institute for Business & Home Safety shares hurricane preparation steps that can be taken now for both homes and businesses.

Home prep

- ❑ **Shutters:** Install the hardware needed to put up shutters or pre-cut plywood to protect windows and doors now. This will allow for easier installation if your area is threatened by a storm.
- ❑ **Trees:** Now is a good time to cut weak branches, along with branches that are positioned over structures and could cause property damage if they break in high winds.
- ❑ **Seals:** Check the caulk around windows and doors, ensuring that it is not cracked, broken or missing. Fill any holes or gaps around pipes or wires that enter the building.
- ❑ **Roof:** Inspect the roof and overhang to look for signs of wear or damage. Have the roof inspected to make sure the roof sheathing is well-connected.
- ❑ **Attached structures:** Inspect porches, carports, entryway canopies and storage sheds to ensure they are firmly attached and in sound structural condition.

'Watch' vs. 'Warning'

Hurricane watch: Hurricane conditions (sustained winds of 74 mph or greater) are possible within your area. Because it may not be safe to prepare for a hurricane once winds reach tropical storm force, the National Hurricane Center issues watches 48 hours before it anticipates tropical-storm force winds.

Hurricane warning: Hurricane conditions are expected somewhere within the specified area. NHC issues a hurricane warning 36 hours in advance of tropical storm-force winds to give time to complete preparations. All preparations should be complete; and if ordered to evacuate, you should immediately do so.

Tornado watch: These are issued by the Storm Prediction Center for counties where tornadoes may occur. The watch area is usually large, covering numerous counties or even states.

Tornado warning: Take action! A tornado has been sighted or indicated by weather radar.



Windflung sheet metal, water-logged cotton, fractured fences, a toppled grain bin and a trashed peanut processing facility were left in Hurricane Isabel's wake in 2003.



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- ❑ **Sump pumps and drains:** Inspect sump pumps and drains to ensure proper operation. If the sump pump has a battery backup, make sure the batteries are fresh or replaced.
- ❑ **Generators:** Prepare and test your generator well before a storm strikes.

Business prep

- Have your building inspected, and complete any maintenance needed to ensure the building can withstand severe weather.
- Designate an employee to monitor weather reports and alert your team to potential severe weather.
- Review and update your business continuity plan, along with employee contact information.
- Remind employees of key elements of the plan, including post-event communication procedures and work/payroll procedures. Review emergency shutdown and start-up procedures, such as electrical systems, with appropriate personnel, including alternates.
- Test backup power options, such as a generator, and establish proper contracts with fuel suppliers for emergency fuel deliveries.
- Inspect and replenish your inventory of emergency supplies.
- Test all life safety equipment.
- Conduct training exercise for both business continuity and emergency preparedness/response plans.

During a hurricane, the failure of any opening can allow wind and water to enter a building and cause extensive damage. That's why all windows and glass in doors should be protected well in advance.

The only effective window protection is one that is used, so remember to activate shutters, panels and plywood and completely close all windows and doors.

After a storm

IBHS has compiled the following recommendations for after a severe storm:

- **Protect yourself:** Use caution when entering a damaged building. If there is serious structural damage, contact local officials before entering. Report downed power lines or gas leaks. Keep electricity turned off if the building has been flooded.
- **Protect your property:** Take reasonable steps to protect your property from further damage. This can include boarding up windows and salvaging undamaged items. Consult your insurance company for more information.
- **Report losses as soon as possible:** Notify your insurance agent or insurer as soon as possible. Provide a general description of the damage, and have your policy number handy if possible.
- **Prepare a list:** Keep damaged items or portions of them until the claim adjuster has visited. Consider photographing or videotaping damage to document your claim. Make a list of damaged or lost items.
- **Keep receipts:** If you need to relocate, keep records and receipts for additional expenses.
- **Return claim forms:** Fill out and return claims forms as soon as possible. If you have questions, talk with your insurance agent.
- **Clean up safely:** When starting the cleanup process, be careful, and use protective eyewear and gloves if available. Adjusters may recommend the business owners hire a professional cleaning service.

More information is available at disastersafety.org/hurricane.

Hurricane categories

The Saffir-Simpson Hurricane Wind Scale is a 1-to-5 rating based on a hurricane's sustained wind speed. The scale estimates potential property damage. For more information, visit nhc.noaa.gov/aboutsshws.php.

Category 1: 74-95 mph winds (Very dangerous winds will produce some damage).

Category 2: 96-110 mph winds (Extremely dangerous winds will cause extensive damage)

Category 3: 111-129 mph winds (Devastating damage will occur)

Category 4: 130-156 mph winds (Catastrophic damage will occur)

Category 5: 157 mph or higher (Catastrophic damage will occur)

It's all in a name!

Between 1953 and 1979, only feminine names were used for storms in the Atlantic and Gulf of Mexico.

Storm names are maintained and updated through a strict procedure by an international committee of the World Meteorological Organization. There are six naming lists that are used in rotation.

The only time there is a change in the list is when a storm is so deadly or costly that applying its name to a future storm would be insensitive.