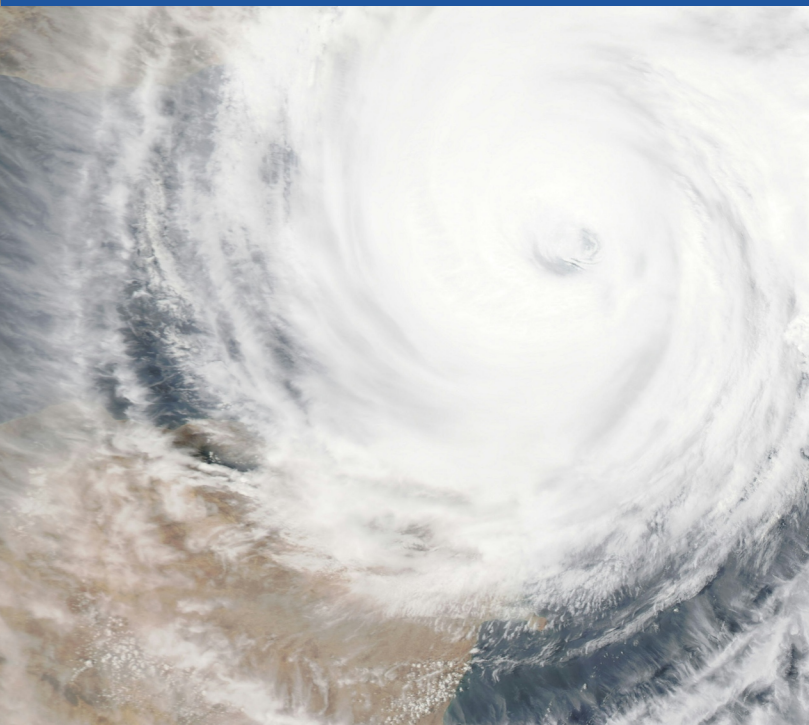
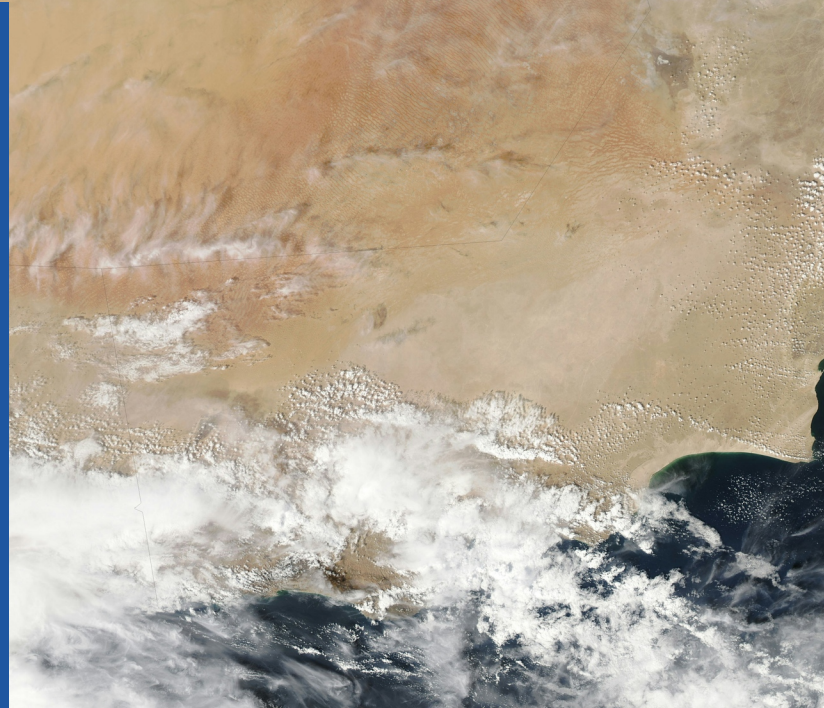


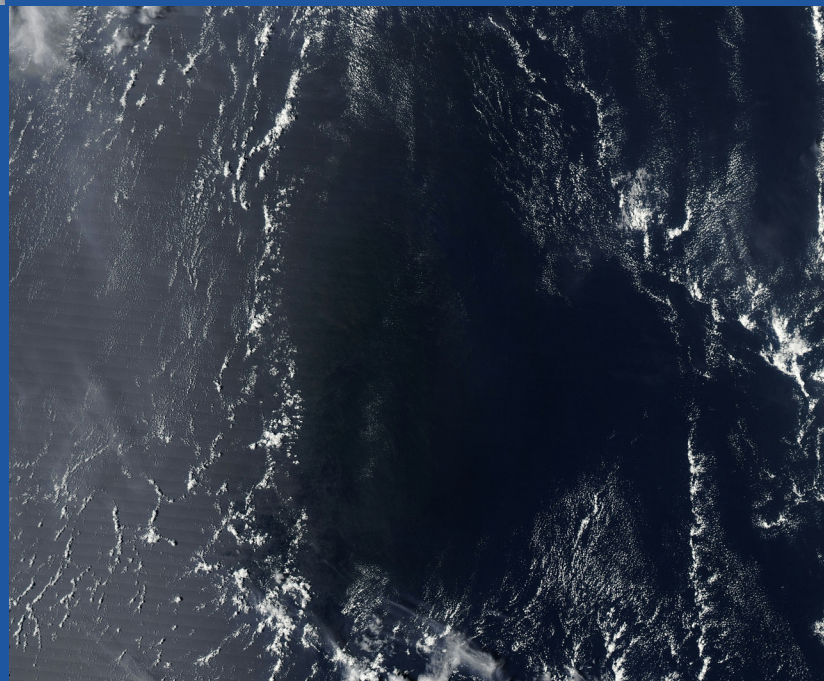


ROCKLAND  
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# Hurricane Preparedness Checklist

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# HURRICANE PREPAREDNESS CHECKLIST

Hurricanes and other severe storms can cause significant damage and disruption to organizations. However, there are steps that can be taken prior to and in the aftermath of a storm making an impact. Below we share some guidance on how organizations can better prepare for, respond to, and recover from a storm-related loss.

## I. REVIEW INSURANCE COVERAGE

- ☐ Review policy language with your broker to understand what coverage is available.
  - Identify any policy exclusions or limits that may be relevant to hurricane-related damages and assess any potential risk exposure.
  - Note that expenses may be recoverable under Preservation of Property or Sue & Labor provisions of the policy.
- ☐ Model financial impacts based on a range of scenarios from minimal to severe interruptions of operations to ensure that business income values are sufficient.
- ☐ Understand the process of notifying carriers following a loss event.

## 2. SECURE PROPERTY

- ☐ Board up any openings that may exacerbate flooding or further damage.
- ☐ Ensure that critical equipment, such as generators and sump pumps, is available and in working order.
- ☐ Preserve all contents, including IT equipment, furniture, inventory, and machinery.
- ☐ Regularly back-up crucial data to servers that are stored in the cloud.

## 3. DEVELOP EVACUATION PLAN AND ASSESS RELOCATION NEEDS

- ☐ Ensure an evacuation plan is in place for all employees and individuals affected.
- ☐ Assess various relocation options and perform a cost-benefit analysis for instances where relocation may be required for extended periods.
  - When assessing these options, evaluate whether these expenses would mitigate further interruption or reduce overall financial losses.
- ☐ Conduct training for all staff on evacuation plans and emergency procedures.

## 4. ASSIGN ROLES INTERNALLY

- ☐ Identify team members who will be responsible for tasks both before and after the hurricane.
- ☐ Establish a communication system by assigning specific team members as key points of contact for various loss recovery activities, including emergency management, supervision of repair work, insurance claims recovery, and loss documentation.
- ☐ Evaluate your team's capacity to handle post-loss activities. If additional staff is required, consider alternative resources such as temporary labor or project management vendors.
  - Ensure that these costs are reasonable and necessary for loss recovery.
- ☐ Discuss how the company will communicate with customers, suppliers, employees and stakeholders should a disruption occur.



# HURRICANE PREPAREDNESS CHECKLIST

## 5. ENGAGE INDUSTRY EXPERTS / CONSULTANTS

- ☐ Prior to a loss event, assemble a team of consultants who specialize in loss mitigation and recovery are on standby and ready to assist with post-loss efforts.
  - Depending on the company's needs, this team may include brokers, claims advocates, building consultants, forensic accountants, remediation companies, and scheduling experts.
- ☐ Understand what consultants (*e.g. forensic accountants, engineers, environmental consultants, building consultants, etc.*) from the carrier's side will be involved and establish a system of communication between the two parties.

## 6. ASSESS BUSINESS CONTINUITY PLAN

- ☐ Identify areas of the business that are essential to maintaining or restoring operations.
- ☐ Understand the interdependencies across different areas of the business, as well dependencies across companies or with third-party vendors, to evaluate the magnitude of the loss.
- ☐ Assess options for temporary spaces where operations can continue while the primary location is damaged or inaccessible.

## 7. ESTABLISH PROPER DOCUMENTATION TRAIL

- ☐ Review the company's current record-keeping process to identify any gaps or areas for improvement.
- ☐ Implement a system for tracking repair costs and extra expenses related to the loss event.
  - Set up a new expense code or cost category on the financial statements dedicated to these expenses.
- ☐ Meet with vendors / suppliers to ensure they provide the proper support to document costs.
  - Examples of documentation include invoices, change orders, quotes and proposals, along with corresponding details related to labor, materials and equipment used.
- ☐ Take detailed photographs and videos of the entire property prior to and immediately following a loss event before starting repairs.
- ☐ Maintain a comprehensive asset listing before and after a loss event.
- ☐ Instruct all employees to keep thorough records throughout the repair process of all communications, invoices, receipts, key dates and other documentation related to the loss.

## 8. REVIEW AND MODIFY PROCESS AS NEEDED

- ☐ Continuously review and update the business continuity plan, insurance coverage and preparedness checklist at least annually.
- ☐ Following a loss event, be sure to document the strengths and weaknesses of this plan to adjust accordingly.



# HURRICANE PREPAREDNESS CHECKLIST

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This hurricane preparedness checklist is designed to help organizations ensure the safety and well-being of their employees and operations during hurricane season. By following these guidelines, you can help to minimize risks and respond effectively to potential threats. Preparation is key to protecting your assets and maintaining continuity in the face of a storm. You may use this checklist to stay proactive and ready.

## About Us

Rockland Consulting Group, LLC provides forensic accounting and consulting services to organizations around the globe. During times of uncertainty, we simplify complex issues and offer critical insights through our Insurance Claims, Litigation Support and Data Analytics services.

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