

BCMG'S Hurricane Preparedness Guide



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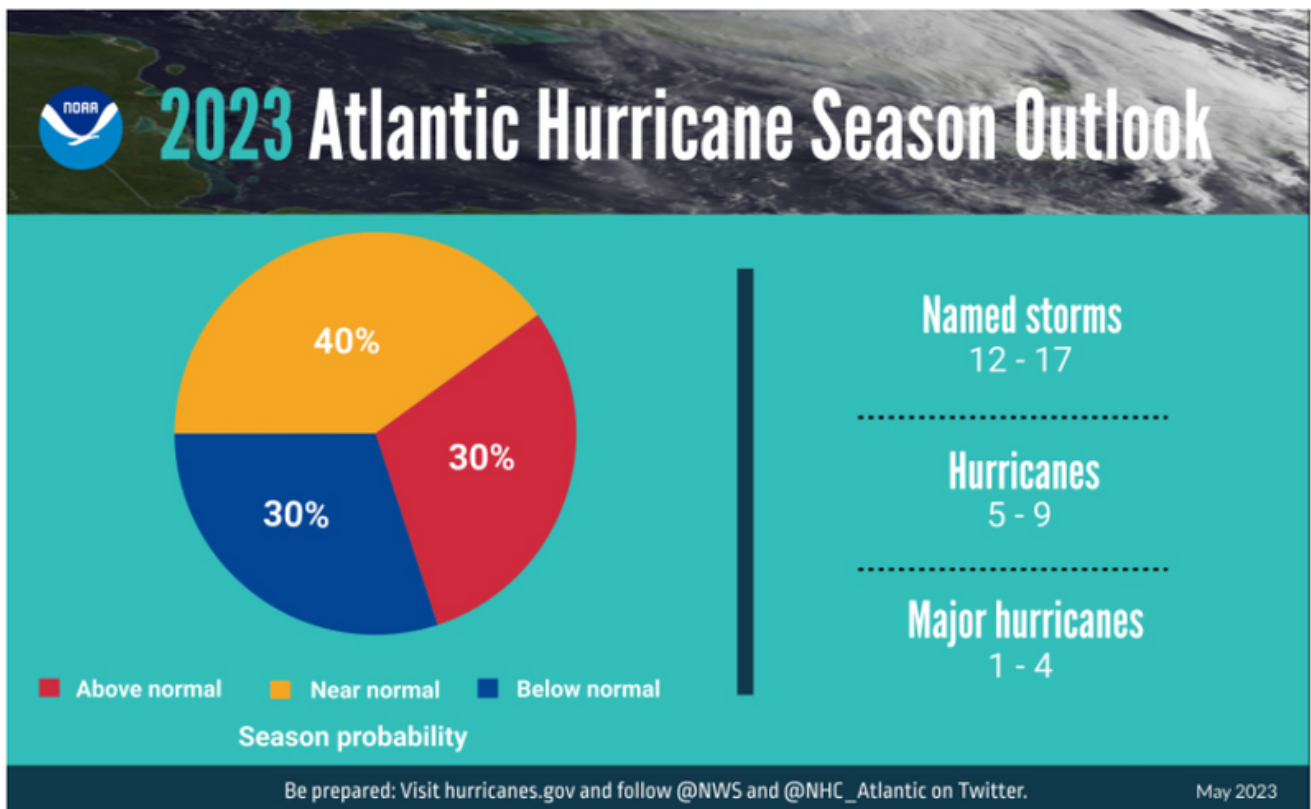
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SUMMARY OF THE SEASON TO DATE

NOAA forecasters with the Climate Prediction Center, a division of the National Weather Service, predict near-normal hurricane activity in the Atlantic this year. NOAA's outlook for the 2023 Atlantic hurricane season, which goes from June 1 to November 30, predicts a 40% chance of a near-normal season, a 30% chance of an above-normal season and a 30% chance of a below-normal season.

NOAA is forecasting a range of 12 to 17 total named storms (winds of 39 mph or higher). Of those, 5 to 9 could become hurricanes (winds of 74 mph or higher), including 1 to 4 major hurricanes (category 3, 4 or 5; with winds of 111 mph or higher). NOAA has a 70% confidence in these ranges.



Source: National Oceanic and Atmospheric Administration

Key Forecast Insights

The upcoming Atlantic hurricane season is expected to be less active than recent years, due to competing factors — some that suppress storm development and some that fuel it — driving this year's overall forecast for a near-normal season.

After three hurricane seasons with La Nina present, NOAA scientists predict a high potential for El Nino to develop this summer, which can suppress Atlantic hurricane activity. El Nino's potential influence on storm development could be offset by favorable conditions local to the tropical Atlantic Basin.

Those conditions include the potential for an above-normal west African monsoon, which produces African easterly waves and seeds some of the stronger and longer-lived Atlantic storms, and warmer-than-normal sea surface temperatures in the tropical Atlantic Ocean and Caribbean Sea which creates more energy to fuel storm development. These factors are part of the longer term variability in Atlantic atmospheric and oceanic conditions that are conducive to hurricane development — known as the high-activity era for Atlantic hurricanes — which have been producing more active Atlantic hurricane seasons since 1995.

2023 Atlantic Hurricane Season Names

1. Arlene
2. Bret
3. Cindy
4. Don
5. Emily

6. Franklin
7. Gert
8. Harold
9. Idalia
10. Jose

11. Katia
12. Lee
13. Margot
14. Nigel
15. Ophelia

16. Philippe
17. Rina
18. Sean
19. Tammy
20. Vince
21. Whitney

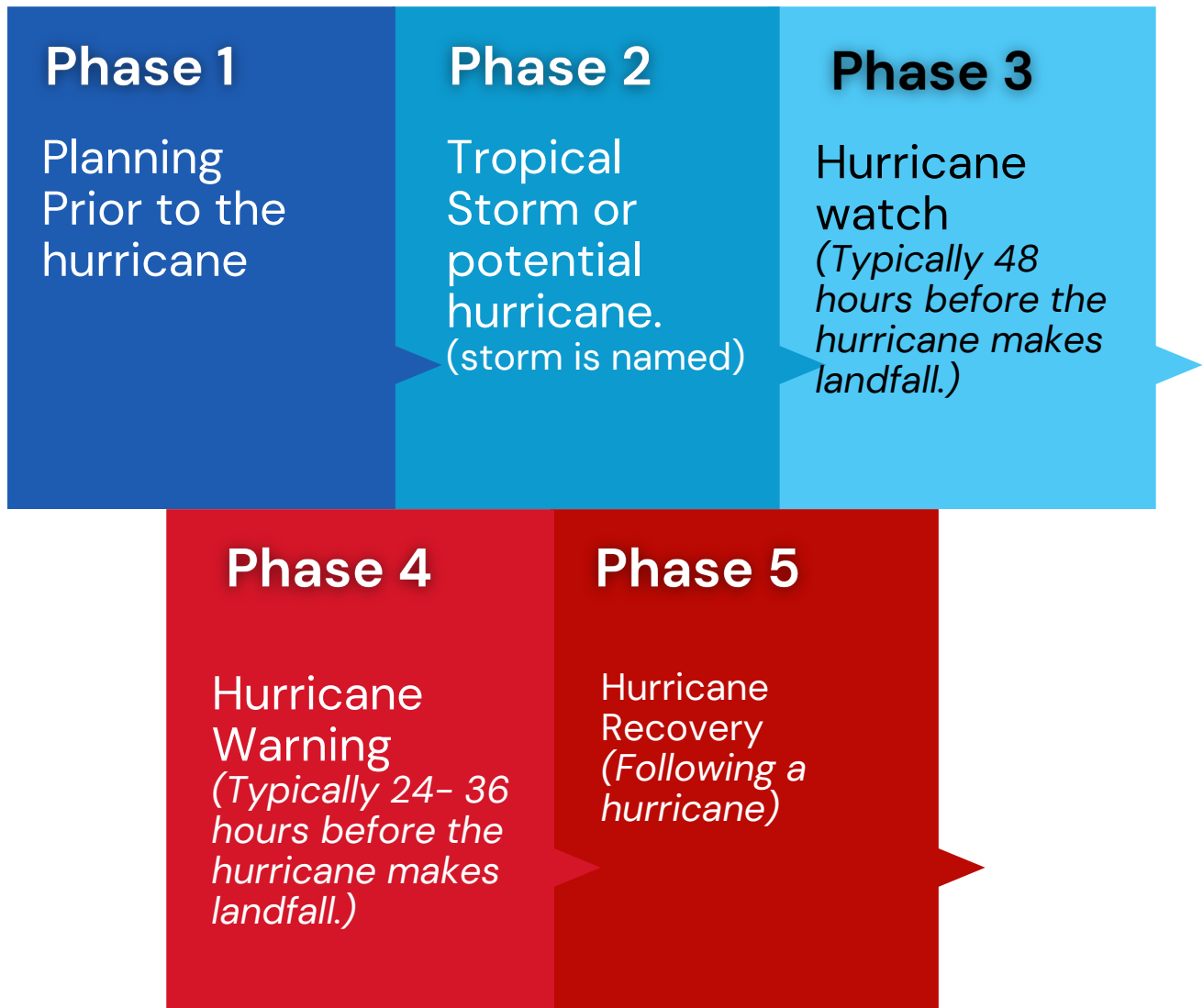
Saffir–Simpson Hurricane Scale

The Saffir–Simpson Hurricane Scale help us to understand different hurricane wind speed that exists and the associated damages with each category. The below summarises this:

	WIND SPEED	TYPE OF DAMAGE
1	74-95 mph 64-82 kt 119-153 km/h	Very dangerous winds will produce some damage: Well-constructed frame homes could have damage to roof, vinyl siding and gutters. Large branches of trees will snap and shallowly rooted trees may be toppled. Extensive damage to power lines and poles likely will result in power outages that could last a few to several days.
2	96-110 mph 83-95 kt 154-177 km/h	Extremely dangerous winds will cause extensive damage: Well-constructed frame homes could sustain major roof and siding damage. Many shallowly rooted trees will be snapped or uprooted and block numerous roads. Near-total power loss is expected with outages that could last from several days to weeks.
3	111-129 mph 96-112 kt 178-208 km/h	Devastating damage will occur: Well-built framed homes may incur major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to weeks after the storm passes.
4	(Major) 130-156 mph 113-136 kt 209-251 km/h	Catastrophic damage will occur: Well-built framed homes can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Most trees will be snapped and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last weeks to possibly months. Most of the area will be uninhabitable for months.
5	(Major) 157 mph (or higher) 137 kt (or higher) 252 km/h (or higher)	Catastrophic damage will occur: A high percentage of framed homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Most of the area will be uninhabitable for weeks or months.

Hurricane Action Plan

Hurricane Action Plans should consider the following:



WHAT TO EXPECT FROM INSURERS DURING HURRICANE WATCH/TROPICAL STORM WARNING

NEW BUSINESS

Quotes already issued: Must be Referred

Property and Engineering: Cease writing any new business.

Motor: Accept, but exclude Special perils

Marine: Cease writing any new business.

RENEWALS

They will honour requests for renewals that have been invited for this month.

They will accept increases in sums insured but no new locations will be allowed to be added.

ENDORSEMENTS

They will not accept increases on policies.

Nor new locations.

REINSTATEMENTS

They will not be reinstating lapsed policies as these are like New Business.

BE PREPARED! PRE-SEASON CHECKLIST



INSURANCE COVERAGE

- Ensure your assets are insured for their correct replacement values. This will prevent the application of the average-under-insurance clause.
- Have you renewed your insurance policy/ies?
- Have you paid your insurance premium?

SANITATION SUPPLIES

Disinfectant | Household bleach | Antiseptic toilet paper | Soap | Feminine supplies | Personal hygiene products | Plastic buckets with tight lid.

LEAKING ROOF

Check your roof and correct all leaks before the start of the hurricane season.

BE PREPARED!

PRE-SEASON CHECKLIST

LET THERE BE LIGHT

Have adequate supply of batteries for flashlights |Kerosene for lanterns
| Fuel for generators | Ensure portable light devices are fully charged.

VIEW YOUR TOOLS & SUPPLIES

Nails |Ply-board |Shutters| Ropes| Duct tape [for windows] | Plastic
bags Plastic | Storage containers | Can opener | Sand bags | Car covers

TRIM TREES

- o Branches touching power lines MUST be trimmed.
- o Branches hanging too close to your house/your neighbours' house/
commercial building MUST be trimmed.
- o Branches that seem compromised or weakened MUST be trimmed.



BE PREPARED!

PRE-SEASON CHECKLIST



COOKING FUEL

- o Ensure your second gas cylinder is replenished.
- o Ensure coal for stove is wrapped in plastic bags.



FOOD SUPPLIES

Stock up on non-perishable food items – at least seven (7) days' supply of ready to eat canned meats, fruits and vegetables, crackers, jams, canned and bottled juices.



DRINKING WATER

At least one (1) gallon of water per day per person for personal use. As much as possible for sanitation purposes to reduce/eliminate odor.



FIRST-AID KIT

This is to be fully replenished with iodine | Adhesive bandages| Eye lotion |Pain medicine | Sterile gauze pads| Rubbing alcohol | Assorted safety pins | Cotton | Needle & thread

A photograph showing a person's hands performing CPR on a mannequin lying on a red mat. The mannequin is a realistic human figure used for medical training. The person is wearing blue jeans and a light blue shirt. The background is a plain, light-colored surface.

BE PREPARED!

PRE-SEASON CHECKLIST

IMPORTANT DOCUMENTS

Store documents in waterproof containers [such as plastic bags; containers / vaults]

CARDIOPULMONARY RESUSCITATION (CPR)

At least one family member should know how to administer CPR. CPR is a lifesaving technique useful in many emergencies, including heart attack/near drowning, in which someone's breathing or heartbeat has stopped.

PETS

Make plans with your pets in mind - Prepare a pet emergency kit for your animals. Ensure that they are placed in a dry and secured area; safe from flood waters, excessive wind and flying debris.

FUMES

Generator area should be well ventilated and a safe distance from house/office

HURRICANE WATCH CHECKLIST

1. Review your Hurricane action

2. Have a storm tracker monitor the weather

3. Stop all deliveries (Where applicable)

4. Have subcontractors move any uninstalled materials to a safe location.

5. Discontinue work on projects that are vulnerable to damage and secure all material

6. Close all doors and windows

7. Remove, secure, isolate or neutralize chemicals.

8. Move important documents and records to a safe location

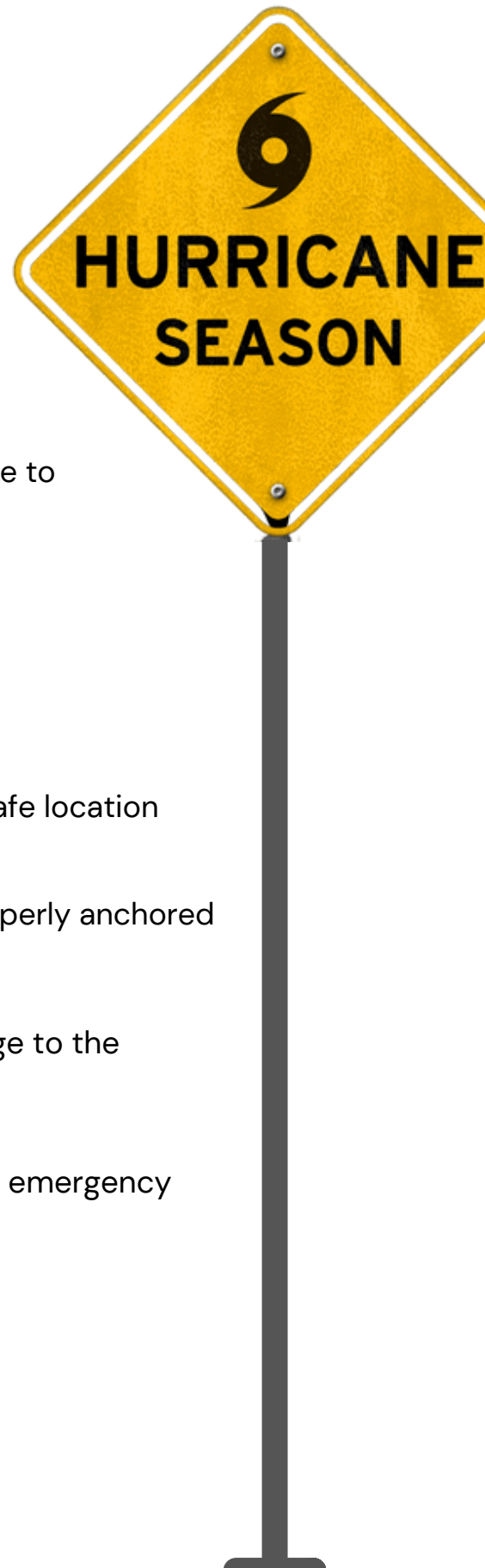
9. Ensure trailers and shipping containers are properly anchored and tied down.

10. Consider preparation to prevent water damage to the structure eg. Sandbagging.

11. Ensure there are adequate supplies for on site emergency personnel

12. Fully charge all devices and batteries

13. Ensure all evacuation routes are open



ACTIONS DURING A HURRICANE WARNING

1. Secure all exterior building openings, doors and windows. Consider temporary bracing for large doors which are not designed for high wind loads.
2. Back up all important critical computer data. Store data backup offsite.
3. Unplug and move computers to as high an elevation as possible, in the middle of a room and away from windows, or cover items which cannot be moved.
4. De-energize power (especially temporary electrical service) at the circuit breakers, as close to the main power breaker as possible.
5. Shut down all gas lines as far back to the main
6. Shut down all water lines that are not used for fire protection
7. Consider having cash available for recovery operations.
8. Fuel all vehicles and emergency equipment
9. Establish a meeting place, if possible, for key recovery members
10. If agreements exist for recovery assistance by Contractors, contact them to plan recovery efforts.
11. Make a video/photographic record of the surrounding properties to document the condition prior to the storm.



POST-DISASTER ACTIONS

1. Despite the disruptive nature of the event, before making repairs, ensure that all safety procedures have been implemented

2. Always ensure that a safety manager is present prior to beginning a hurricane recovery operation

3. Determine if the location is safe to enter and what hazards are present. Also, determine what personnel should return to the location.

4. Determine what medical facilities are currently handling emergencies in the event of an injury.

5. Recovery personnel must be equipped with appropriate personal protective equipment (PPE).

6. Maintain proper first aid equipment and clean water to aid in disinfection.

7. Evaluate structures before entering (if required, utilize a structural engineer). Repairs may be required to make the structure safe prior to entry.

8. Contact your insurance claims office

9. Document damages in writing, using photos or videos if necessary.

10. Barricade and clearly identify unsafe areas to prevent entry. If a barricade is not feasible, post a guard to prevent unauthorized entry until the hazard is eliminated.

11. Notify the owner and insurer before making repairs. However, make immediate reasonable repairs to minimize damage or prevent personal injury.

12. If power lines are down, consider them as energized "live" until verified to be de-energized. Beware of electrical lines in standing water.

13. When operating fuel-powered equipment such as generators, pumps, compressors, etc, ensure that proper ventilation is provided.

Glossary

The following definitions are critical to understanding hurricanes and their impact on construction projects:

Hurricane Season

The portion of the year having a relatively high incidence of hurricanes. The hurricane season in the Atlantic, Caribbean, Gulf of Mexico, Central Pacific basin runs from June 1 to November 30. The hurricane season in the Eastern Pacific basin runs from May 15 to November 30.

Hurricane / Typhoon

A tropical cyclone in which the maximum sustained surface wind (using the U.S. 1 - minute average) is 74 mph (64 knots) or more. The term 'hurricane' is used for Northern Hemisphere tropical cyclones east of the International Dateline to the Greenwich Meridian. The term 'typhoon' is used for the Pacific tropical cyclones north of the Equator and west of the International Dateline.

Hurricane Warning

An announcement that hurricane conditions (sustained winds of 74 mph or higher) are expected within the specified coastal area. Because hurricane preparedness activities become difficult once winds reach tropical storm force, the hurricane warning is issued less than 24 to 36 hours in advance of the anticipated onset of tropical storm- force winds.

Glossary Cont'd

Major Hurricane

A hurricane that is classified as Category 3 or higher.

Potential Hurricane

When a storm is named and becomes a Tropical Storm (as defined for the purposes of this guide.)

Storm Surge

An abnormal rise in sea level accompanying a hurricane or other intense storm, and whose height is the difference between the observed level that would have occurred in the absence of the cyclone. Storm surge is usually estimated by subtracting the normal or astronomic high tide from the observed storm tide.

Tropical Depression

An organized system of persistent clouds and thunderstorms with a closed, low - level circulation and maximum sustained winds of 39 to 73 mph (34 to 63 knots).

***Source is the National Oceanic and Atmospheric Administration (NOAA) National Hurricane Centre.*

KEEP SAFE THIS HURRICANE SEASON.

IMAGINE.INNOVATE.TRANSFORM



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