

Hurricane and Tropical Storm **Action Plan**

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Disaster Preparedness

It is vital to have a plan in place well in advance of possible catastrophic events in order to protect you, your employees, your customers, and your business.

According to the National Weather Service, the hurricane and tropical storm season begins on May 15 in the Pacific region, and June 1 in the Atlantic region of the United States. It runs through the end of November, and during this season there is potential for significant wind, water, and flood damage, with the most destructive storms occurring in August and September.



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Hurricane Information

What to Expect

The Saffir-Simpson Hurricane Scale is a measurement scale of hurricane wind and ocean surge intensity ranging from 1 to 5. Category 1 is a weak hurricane and Category 5 is the most intense.

1

CATEGORY 1

Very dangerous winds with speeds of **74-95 mph**, will produce some damage. Well-constructed frame homes could have damage to roof, shingles, 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

CATEGORY 2

Extremely dangerous winds with speeds of **96-110 mph**, 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

CATEGORY 3

Winds with speeds of **111-129 mph** will cause devastating damage. 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

CATEGORY 4

Catastrophic damage will occur with winds of **130-156 mph**. 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 or uprooted 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 weeks or months.

5

CATEGORY 5

Catastrophic damage will occur with winds of **157 mph or higher**. 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.

Emergency Preparedness:

Before the Hurricane

At the beginning of the hurricane season:

Establish an Emergency Preparedness Plan (EPP) that takes prevention, emergency response, and disaster recovery into consideration. If an EPP is already in place, review and update it as needed for hurricane readiness. Designate an Emergency Coordinator and an EPP Team. Assign responsibility to specific persons for advance arrangements to initiate the plan.

Pre-Hurricane Preparation

Step 1: Secure Supplies and Information

Ensure emergency supplies and equipment are on hand and ready for the on-site emergency action team. Obtain cash for post-hurricane needs such as buying food and supplies, or paying employees and contractors.

Hurricane Emergency Kit

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| ☐ Three-day supply of drinking water and nonperishable food | ☐ Generator and fuel |
| ☐ Medical supplies/first-aid kits | ☐ Hand and power tools |
| ☐ Two-way radios or cell phones (with spare batteries or solar recharger) | ☐ Plastic covers and tarpaulins |
| ☐ Emergency lighting; flashlights and spare batteries | ☐ Whistles to signal and direct attention during and after a hurricane |
| ☐ Emergency radio (battery, solar, or crank-powered) | ☐ Blankets and extra clothing |
| ☐ Portable pumps and hose | ☐ Have all employee, vendor, and client contact information collected and backed up at an off-site location |
| ☐ Lumber, plywood, nails | ☐ Maintain copies of vital records off site; including business and customer records, utility plans, etc. |

Step 2: Initiate Emergency Preparedness Plan (EPP)

	Maintain a current list of telephone numbers and contacts for emergency action team members, emergency management (civil defense), local police and fire departments, medical facilities, utilities, contractors, vendors, insurance agent/broker, building owner, HVAC contractor, electrician, plumber, etc.
	Contact local authorities to plan and coordinate activities before the need for emergency action. That way you will both be better prepared.
	Designate a person to monitor weather conditions and keep the action plan leader up to date on weather conditions before, during, and after a hurricane.
	Arrange backup communications, such as two-way radios or cellular phones.
	Arrange an off-site emergency communications control center, such as a hotel meeting room just outside the hurricane area, in case it becomes too dangerous to remain on site.
	Review your business continuity plan and update as needed, including employee contact information. If you do not have a business continuity plan, consider utilizing the Ready Business Continuity and Disaster Preparedness Plan provided by Valent Group to assist in developing one.
	Remind employees of key elements of your business continuity plan, including post- event communications procedures and work/payroll procedures. Make sure all employees have a paper copy of the plan.
	Ensure that post-event communications procedures discuss how employees will be notified when to return to work. (Local radio or TV station public service announcement, telephone call, employee intranet, etc.)
	Inspect all fire protection and life safety equipment.
	Provide diesel or gasoline-driven emergency generator on site with full tank of fuel and reserve fuel on hand. (High demand may make it difficult to obtain a generator. Advance arrangements and/or retainers may ensure availability.)
	Determine which company records are vital and make plans to protect/relocate them.

	Identify vulnerable and/or critical equipment and processes. Provide instructions for safely shutting down processes, data processing equipment, etc. Consider disconnecting and relocating critical equipment to higher elevations.
	Identify key equipment and stock that will need to be protected with tarpaulins, waterproof covers or refrigeration.
	Identify a hot site (an off-site data processing location for immediate business resumption) or a cold site (an off-site location ready for setup of your own data processing equipment). Also, consider an off-site business recovery facility where you can resume general business operations.
	Identify actions to take in the event of live electrical wires, leaking gas, flammable liquids, corrosive/toxic materials, and damage to foundations or underground piping.
	Evaluate the interdependency of your facilities and develop a contingency plan.
	Maintain ongoing agreements with contractors for supplies and repairs needed after a hurricane. When possible, use contractors who are outside potential hurricane areas, as local contractors may also have storm damage or local authorities' needs may be given a higher priority.
	Maintain emergency supplies throughout hurricane season. (Drinking water, nonperishable food, medical supplies, flashlights, batteries, walkie-talkies, portable pumps, hose, emergency lighting, lumber, plywood, nails, hand and power tools, plastic covers and tarpaulins, etc.)
	Maintain straps or other means on hand to brace/anchor yard storage, signs, cranes, and roof-mounted equipment.
	Inspect and repair roof flashings, coverings, drains, gutters, and edge strips. Remove debris and unrestrained materials from roofs.
	Inspect and maintain signs, stacks and tower supports, guy wires, and anchor points.
	Repair or replace loose or worn door and window latches, hardware, and seals.
	Provide pre-fitted hurricane shutters and/or plywood for windows and doorways where practical. If possible, install them in advance and leave them in place for the hurricane season.



	Prepare for hurricane-related flooding with sandbags and an ample supply of brooms, mops, squeegees, and other absorbents to help remove water.
	Trim or remove any large trees that could fall and damage buildings or impair fire protection or electrical power and communication lines, etc.
	Arrange for site security after a hurricane.
	Prepare space for inside storage of dumpsters, yard equipment, and yard stock.
	Evaluate approaches to your facility for bridges or other low-lying areas for emergency access and employee safe routes to return to work.
	Establish priority/backup personnel or rotation personnel for critical operations and/or processes. Employees may also have personal emergencies and may not be available to return to work promptly.



Impending Hurricane Preparation

Step 1: Inspection and Fortification of Facility

	Monitor and map the hurricane to keep current on the storm’s progress.
	Implement the hurricane emergency action plan. Take specific actions at the predetermined times as outlined in the plan.
	Shut down operations that depend on outside power sources in an orderly manner, following established procedures.
	Ensure emergency supplies and equipment are on hand and ready for the on-site emergency action team. + Three-day supply of drinking water and nonperishable food + Medical supplies/first-aid kits + Flashlights and batteries + Walkie-talkies and/or cell phones (with spare batteries or solar chargers) Generator and fuel + Portable pumps and hose + Emergency lighting + Lumber, plywood, nails + Hand and power tools + Plastic covers and tarpaulins
	Obtain cash for post-hurricane needs such as buying food and supplies or paying employees and contractors.
	Protect and/or relocate vital records off site. Include blueprints, structural records, utility plans.
	Relocate water-sensitive equipment and materials to safe areas away from exterior doors and windows and off the floor.
	De-energize and cover computers, machinery, and stock with tarpaulins and waterproof covers.

	Check and clear floor drains.
	Isolate or remove any chemicals that can react violently with each other.
	Shut down gas-fired equipment and shut off main gas valves.
	Shut down all noncritical and nonessential electrical equipment.
	Disconnect the main electrical feeds to the facility, if possible.
	Inspect and make repairs to roof drains, gutters, and flashing.
	Secure roof-mounted equipment such as HVAC units and exhaust vents.
	Check guy wires on antennas, stacks, and towers.
	Remove TV and radio antennas and satellite dishes from the roof.
	Remove unrestrained materials from the roof.
	Close and latch exterior doors, windows, and roof hatches.
	Install hurricane shutters/plywood over doors and all windows. Where shutters cannot be installed, tape both sides of the glass to minimize damage from wind-driven rain and flying glass.
	Clean out storm drains, culverts, and catch basins.
	Fill all aboveground and underground tanks with product or water.
	Verify that all fire protection equipment is in service.
	Check/maintain all necessary backup equipment, such as emergency generators and communication systems/devices.
	Fill the fuel tanks of generators, fire pumps, and all company-owned vehicles.

	Conduct a yard inspection for unrestrained materials, specifically: + Remove loose yard debris. + Relocate nonessential yard equipment to a safe indoor location (furniture, trash receptacles, portable planters, portable signs, dumpsters, etc.). + Relocate yard storage of raw and finished goods indoors or secure. + Secure yard storage of flammable liquids drums or move them to a safe location away from important buildings. + Anchor all portable buildings and trailers to the ground. + Secure scaffolds and cranes. Secure scaffolds to the building. + Fasten rail crane chassis to track with bolts and clamps. + Brace outdoor signs.
	Notify key customers, suppliers, and partners of office/facility closing and contingency plans.
	Make decisions on when to excuse employees so that they have sufficient time to prepare their homes and families.
	Customize messages for business' website, telephone recording, employee intranet, etc.

Emergency Preparedness: During the Hurricane

Step 1: **Immediate Actions**

Emergency personnel should stay at the facility only if safe to do so. Notify local authorities if personnel are staying on site.

Keep names and phone numbers of your electrician, HVAC contractor, plumber, fire department, and building owner easily accessible.

In an emergency situation, comply with all directions provided by authorities. Keep your first-aid kit available at all times.

- + Designate times for key staff members to call into conference calls for situation overviews.
- + Update employee emergency hotline and/or company intranet and website with posting on the status of the facility.
- + When safe to do so, patrol the property continuously. Watch for roof leaks, pipe breakage, fire, or structural damage.
- + Constantly monitor any boilers that must remain online.
- + During power failure, turn off electrical switches to prevent re-energizing of equipment until necessary checks are completed.

Post-Hurricane Procedures:

After the Hurricane

Step 1: **Immediate Actions**

The devastation a hurricane leaves in its wake depends on the location population density, and hurricane size. In the immediate aftermath of a hurricane, it is important to quickly and calmly assess the situation.

Do not move seriously injured individuals. If high-rise buildings are in the general area, falling debris may make open areas more dangerous than remaining inside the buildings.

- + Watch out for fallen power lines and broken gas lines.
- + Provide search and rescue personnel with last known location of any missing victim(s).
- + Stay away from power lines, buildings, and any object that might fall.
- + Secure the site and provide watch service if necessary.
- + Visually check for open bus bars, conductors, and exposed insulators before re-energizing electrical systems.

Step 2: **Recovery Actions**

Survey facilities for damage. If damage has occurred, contact your Claims Service Center as soon as possible. Take photographs of the damage and inventory the assets.

	Conduct a roll call of all personnel on the premises.
	Assess the damage.
	Look for safety hazards such as live electrical wires, leaking gas, flammable liquids, corrosive/toxic materials, and damage to foundations or underground piping, blocked roof drains, reptiles, etc.
	Photograph and document any damage.
	Restore fire protection systems if necessary.
	Clean roof drains and remove debris from roofs.
	Make temporary repairs to protect the structure and supplies.
	Begin salvage operations.
	Notify key customers, suppliers, and partners of office/facility reopening and any necessary property or operational changes resulting from storm damage.
	Debrief on the successes and shortcomings of your emergency plan, compile a log of actions to be taken, and incorporate improvements.

Resources

As we enter the heart of hurricane season, here are a few of hurricane resources to help you prepare:

Blog Post:

<https://www.agilityrecovery.com/article/prepare-your-business-hurricane-season>

FEMA Community Hurricane Preparedness Training:

<https://training.fema.gov/is/courseoverview.aspx?code=is-324.a>

FloodSmart:

<https://www.floodsmart.gov>

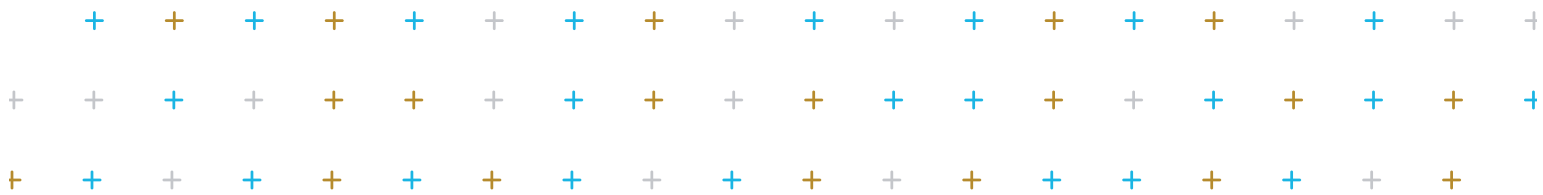
National Hurricane Center:

www.hurricanes.gov

NOAA, Tropical Cyclone Preparedness:

<https://repository.library.noaa.gov/view/noaa/16125>





About Valent Group:

Valent Group provides risk consulting for businesses, employer benefit groups and individuals across the Southeast. Valent Group is a risk consulting and insurance firm headquartered in Birmingham, Alabama, with offices in Mobile, Decatur and Bay Minette. We are a division of IMA Financial Group. For more information, visit www.valentgroup.com

About IMA Financial Group:

With over four decades of experience in the industry, IMA has become a trusted leader in commercial insurance, risk management, surety, and employee benefits brokerage and consulting. Our more than 2,300 associates are located across offices in Alaska, California, Colorado, Connecticut, Georgia, Hawaii, Illinois, Kansas, Massachusetts, Michigan, New York, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Washington, and throughout the U.S. and Canada.

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