

## Hurricane Preparation

### BEFORE THE STORM:

1. **Hurricane Preparedness Plan** - This needs to be very detailed as to who does what in order to be prepared before a storm hits including securing outdoor property such as pool furniture, closing hurricane shutters, readying backup generators, and obtaining supplies. Each step of the plan should follow a time line that coordinates with the phases of an approaching storm (watch, warning).
2. **Backup Computer Files** - Be sure that computer files crucial to running the building and association are backed up to CDs or Portable Storage Devices and keep a list of office computer hardware and software vendors and repairmen in case computers crash or systems fail;
3. **Communications** - Have on hand a current, hard-copy reference list complete with the names all property owners, emergency contact numbers and details of second residence addresses, as well as a list of all association employees, with full contact details. Set up a website for use after a storm and inform all owners of its existence and designate the person responsible for disseminating information immediately after a storm and as repairs are made;
4. **Photograph or Video Premises** - Keep a visual record through video or photographs of premises, facilities and buildings to facilitate damage assessment and speed damage claims in a storm aftermath;
5. **Building and Facilities Plans** - Make sure a complete set of building or community plans are readily available for consultation by first-responders, utilities workers and insurance adjusters following a storm;
6. **Prearrange for Contracting Services** - Have an emergency restoration contractor, roofer and general contractor lined up prior to any storm activity;
7. **Insurance Policies & Agent Details** - Understand your insurance coverage as to how the deductible applies, what are your duties immediately following a loss, and whom to contact to report a claim. Be sure all insurance policies are current and coverage is adequate for community property, facilities and common areas and compliant with State Law; full contact details for insurance companies and agents should be readily available in the event of a storm;
8. **Funding Repairs** - Prearrange for a line of credit to fund your deductible and to pay for debris removal and repairs that will be under the deductible. Keep handy a list of all bank account numbers, branch locations and authorized association signatories, and make contingency plans for back-up signatories in case evacuation or relocation becomes necessary;
9. **Mitigation of Damages** - In the immediate aftermath of a storm, take the necessary steps to mitigate damages -- this includes "Drying- In," which is the placement of tarps on openings in the roof and plywood over blown out doors and windows, and "Drying -Out," which is the removal of wet carpet and drywall to prevent the growth of mold. Make sure you have a reliable restoration contractor available to you by contract;
10. **Debris Removal** - Have a contractor for speedy removal of debris by maintenance staff, outside contractors or civic public works employees, should a hurricane topple trees and leave debris in its wake.

### AFTER THE STORM:

1. **Assess the extent of your damages.** Report your claim directly to your insurance company or to Private Client Insurance Services either by a phone call (239-481-1949) or via e-mail through our website ([www.privateclientinsuranceservices.com](http://www.privateclientinsuranceservices.com)).
2. **Call your restoration contractor** to begin making temporary repairs, mitigate additional damages and to remove debris.
3. **Document your damages and photograph the property** including costs to remove debris, mitigate additional damages and to prepare your claim.
4. **Post communications to Unit Owners** on the extent of damages and progress in restoring the property, including photographs.
5. **Contact Florida licensed roofers and/or general contractors** to begin permanent repairs and reconstruction.
6. **Arrange for funding through your credit line**