

# WINDSTORM LOSS MITIGATION

ALLIANZ RISK CONSULTING



## INTRODUCTION

Based on our experience over the past 20 years, windstorms appear to be increasing in frequency and intensity. Loss can be greatly minimized by adequate preparation before the storm arrives, including the development and implementation of a comprehensive written windstorm emergency plan.

In an effort to help you minimize the damage that may occur as a result of a windstorm, our risk consulting team has developed the following steps that should be completed before, during and after a windstorm. This listing is not intended to be all-inclusive and should be used as a guide, taking into consideration your specific site conditions and processes.

## PRE-WINDSTORM PLANNING

- Develop a comprehensive written windstorm emergency plan to mitigate the exposures.
- Designate a person to monitor the status and location of the windstorm.
- Inspect and repair roofing.
- Anchor large equipment.
- Relocate loose outdoor equipment, machinery, stock, and other debris indoors or fasten safely.
- Remove any large trees or limbs that could fall and cause damage.
- Protect exterior windows and doors.
- Fill fuel tanks of generators, fire pumps, company owned vehicles, etc.

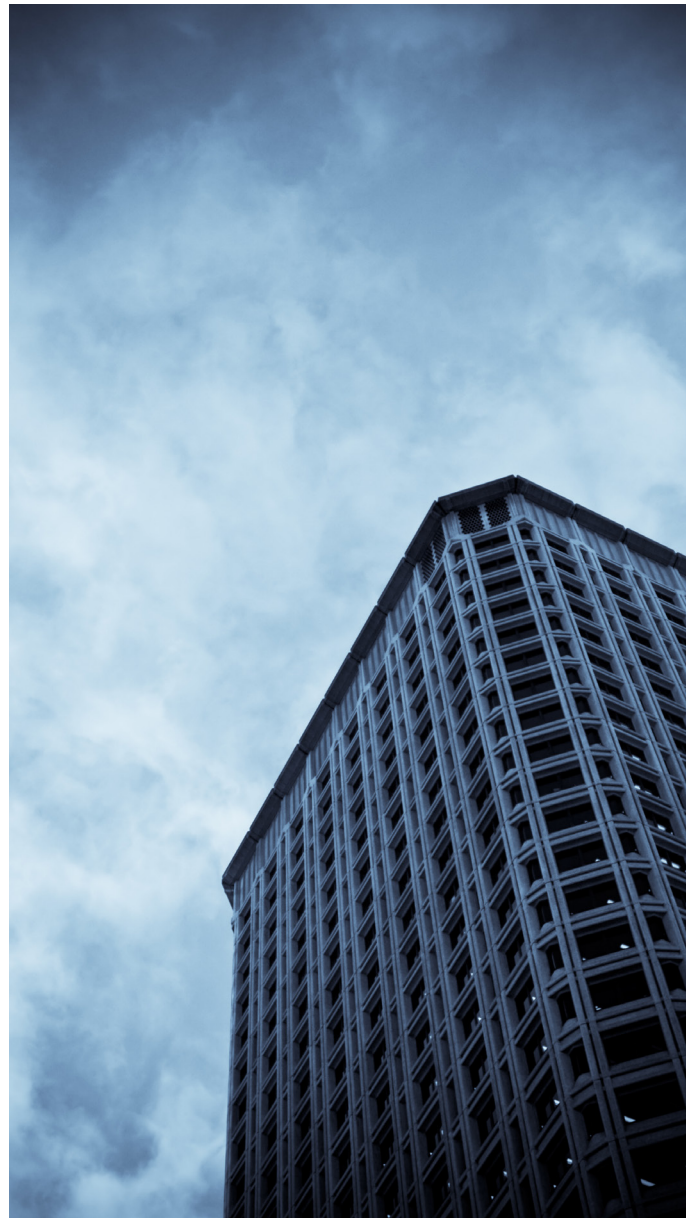
- Clean out debris from storm drains and catch basins.
- Protect equipment subject to water damage with plastic tarps or waterproof covers.
- Isolate, neutralize or remove chemicals from the site that can react violently with each other.

## DURING A WINDSTORM

- Continue to monitor weather reports.
- Patrol property and watch for roof leaks, pipe breakage, fire, or structural damage.
- Constantly monitor equipment that remains on during the hurricane e.g., boilers and furnaces.
- If there is power failure, turn off electrical switches to prevent reactivation prior to necessary checks.

## AFTER A WINDSTORM

- Organize and prepare emergency crews for salvage and cleaning operations.
- If safe to do so, conduct a damage assessment including checking for damage to buildings, equipment, etc.
- Relocate damaged stock and equipment to dry areas.
- Clean and dry equipment, focusing on high-valued items.
- Clear any debris from drains, gutters, drain pipes, catch basins, etc.
- Monitor air humidity levels in areas with highly sensitive equipment.
- Notify utility companies of any outages or damage.
- If needed, contact AGCS or your broker to report a claim.



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