

2025

Preparedness Guide

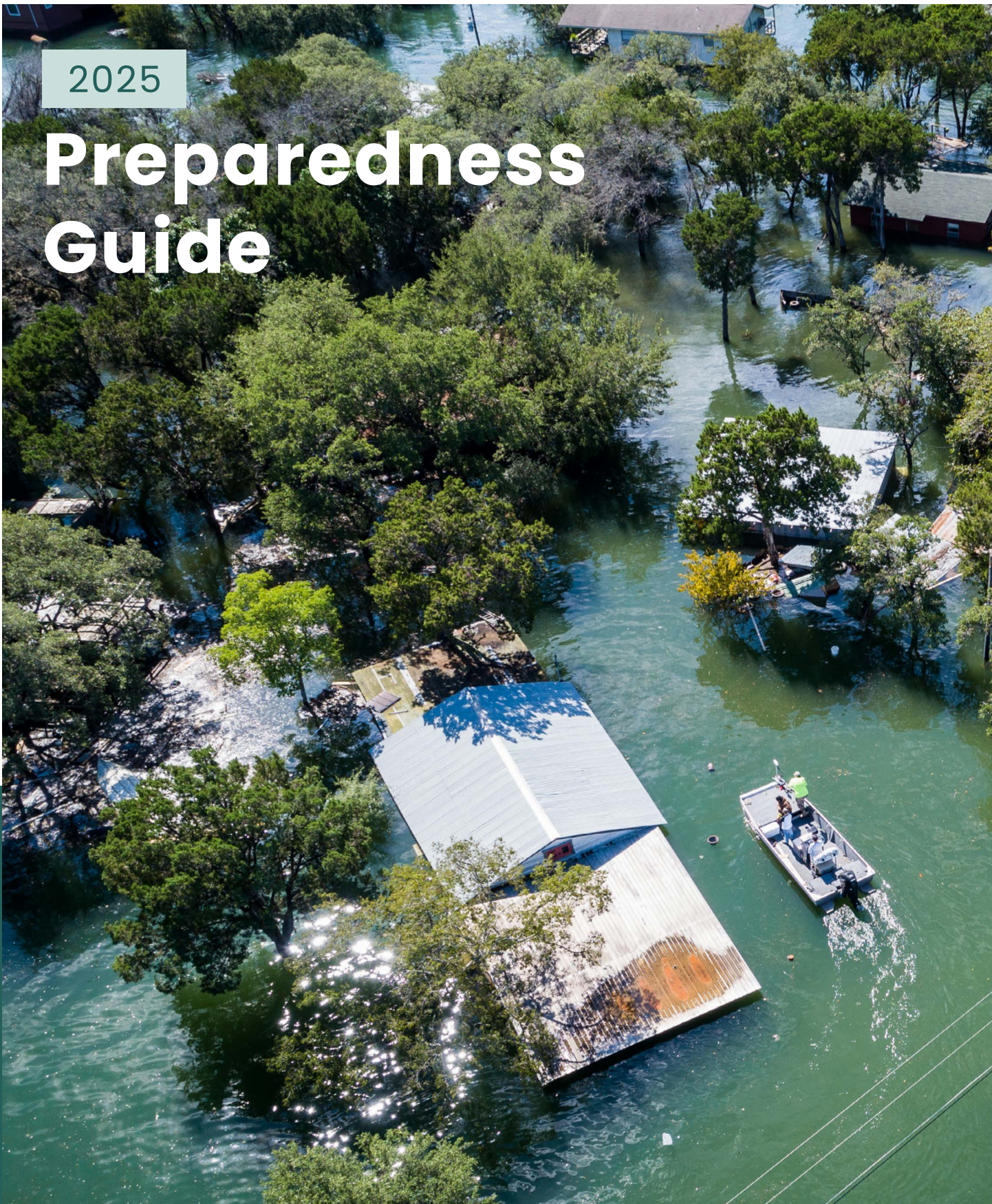


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Are you ready?



Florida residents are no strangers to natural disasters, and our location leaves us vulnerable to those disasters, especially hurricanes. Natural disasters cause significant disruption to our daily lives having serious effects on our communities. Preparedness is vital. Having the knowledge, skills and abilities to respond to a disaster is essential and part of everyone's responsibility.

This guide was specifically prepared for Preferred members and contains important information regarding sound Risk Management principles and practices. These will assist you and your organization in preventing injuries, protecting your property as well as saving you time and money. Most important is the claims handling process. Understanding this process beforehand will help you greatly when you need it most. The team at Preferred Governmental Claims Solutions (PGCS) is ready and able to assist you with any claims related questions you may have pre/post disaster. In addition, our Preferred Loss Control team is available to lend assistance with providing valuable resources pertaining to enhancing your existing emergency preparedness programs, policies and procedures.

Working together will play a key role in how quickly we recover from disasters. This Preparedness Guide will make you better prepared for the next big disaster.



Important message for Preferred Property/IM coverage members

In preparation for Storm Season, and as a service to our Property/ Inland Marine coverage members, we are happy to provide you with an electronic version of the Hurricane Kit, which contains the following information:

- + Hurricane Cover Letter
- + PGCS Hurricane Claims Process & Preferred/First Onsite
- + Partnership flyer
- + Preferred Recovery Vendors list
- + Acord Property and Auto Loss notices
- + Member Property and/or IM schedules

If you would like to receive an electronic version of the Hurricane Kit for your organization, please email your request to Michael Stephens, Senior Loss Control Specialist at MStephens@PublicRisk.com.

Please follow us on Facebook for storm updates and information.

Preventing employee injury and illness

Florida's hurricane season exposes employees to an increased risk of injury and illness. More specifically, injuries are likely to occur in advance of the storm during emergency preparations, during the storm for first responders who are required to go into the storm and to those employees who are exposed to post hurricane activities.



HURRICANE PREPARATION

To reduce storm related injury/illness during emergency preparations, implement an **Emergency Action Plan (EAP)**. The Occupational Health and Safety Administration (OSHA) require employers with more than 10 employees to develop and implement an Emergency Action Plan. The EAP should be developed to identify and coordinate necessary employer and employee actions during an emergency such as a hurricane. In addition, for the EAP to be effective, it's important to train employees so they better understand their roles and responsibilities under the plan. At a minimum, the EAP must include the following elements:

- Means of reporting emergencies
- Evacuation procedures and assigned exit routes
- Procedures to account for all employees following an evacuation
- Procedures to be followed by employees required to remain behind to attend to critical operations before evacuating
- Rescue and/or medical duties for employees who are assigned/trained to perform them
- Names or job titles of people who can be contacted for more information about the plan
- The location of the nearest hospital or emergency medical center
- The type of alarm system used to notify employees of an emergency
- The location and permissible use of protective equipment such as portable defibrillators, first aid kits, dust masks and fire extinguishers
- Identify employees who are qualified or trained to perform emergency preparations to reduce the potential for injury or illness

RESPONDING DURING AN EMERGENCY

While most employees can stay inside during a hurricane, some employees are required to go into the storm. This may include utility workers, law enforcement personnel, firefighters and emergency response medical personnel, sanitation and public works employees. During a hurricane, some typical workplace safety hazards employees would be exposed to include the following:

- Electrical hazards from downed power lines or downed objects in contact with power lines
- Burns from fires caused by energized line contact or equipment failure
- Falling and flying objects such as tree limbs and utility poles
- Hazardous driving conditions due to slippery roadways
- Slips and falls due to slippery walking/working surfaces
- Exhaustion from working extended shifts
- Falls from heights
- Dehydration
- Heat stress
- Musculoskeletal hazards
- Waterborne diseases

Once the proverbial dust settles after a hurricane, hazards to employees still remain. Hazards are even greater for employees who are tasked with cleaning up after the storm, and employees can expect to be exposed to the following:

- Exposure to hazardous chemicals or mold
- Downed power lines and trees
- Heat illness
- Confined spaces
- Mosquito-borne diseases such as Zika virus
- Structural destabilization
- Tree removal/chain saws
- Exhaustion from working extended shifts

In all cases, employers must ensure employees exposed to the hazards referenced are provided with appropriate training, proper tools and equipment as well as personal protective equipment to reduce and/or eliminate workplace injuries or illness during Florida's hurricane season.



For additional information and assistance regarding emergency preparedness, please contact your Preferred Loss Control Consultant.

First responder preparedness



We ask a tremendous amount of our first responders during disasters and emergencies. They are the first line of defense, and they are the first helping hand extended to survivors. Our ability to respond to and recover from disasters is directly influenced by how well prepared our first responders are and how well we all work together as a team before, during and after a crisis.

First responders must provide essential services to respond to the impacts of the disaster on the community at large, prevent further damage where possible, and serve as a steady presence in the face of such events. To be able to provide these essential services, responders must take many of the same preparedness steps as other members of the community.

If responders fail to prepare themselves and their families in advance of a disaster, they can be hindered in their ability to perform their jobs when a disaster strikes, as they will be focused on personal and family safety. This advance planning lessens the burden on responders during a response and helps them devote more of their mental resources to the task of securing the community.

First responder preparation should include project goals, objectives and potential obstacles and challenges. This will allow planners to focus efforts and take mitigating actions against any projected challenges.

A comprehensive organizational preparedness program should consider four core interrelated phases:

- Pre-incident awareness, education and training
- Facilities and equipment assessment
- Procedure and policy assessment
- First Responder Organizational Preparedness Plan

Specific personnel should develop and design the Organizational Preparedness Plan, which should include the following additional activities:

- Conduct preparedness surveys
- Identify sheltering options for personnel and family members, including internal shelters as well as public shelters
- Establish a capacity for long-term feeding operations for responders and their families
- Determine emergency power capability, and build capacity if lacking
- Establish long-term funding for these capabilities
- Conduct training and exercises
- Educate responders and the public

The role of first responders when responding to a disaster is very similar to the day-to-day role of public safety and supporting the community. In preparing for a disaster, first responders trust their training and capitalize on their knowledge of a community.

Exercises portraying the situations (large- and small-scale events) help better prepare responders to fully understand the resources needed for each event and apply that information to each community's needs.

Fire, EMS and Law enforcement officials know their communities best and interact with residents on a daily basis. This knowledge helps them provide valuable situational awareness to response and recovery groups coming in to help.

First responders play a key role in many of the operations that maintain overall public safety within the community during a disaster. It is critical to develop a plan and prepare for the challenges that arise during these events.

During a disaster, first responders play a key role in many operations including: search and rescue, evacuations, door-to-door checks and maintaining overall public safety within the community.

Hurricane debris – plan on it!



Debris created by storms can be overwhelming in its magnitude. Debris management and removal are invariably among the most complex and costly problems following a disaster.

Over 1,000,000 cubic feet of debris were created by Hurricane Matthew in Flagler and St. Johns counties alone. When asked if he had any advice regarding the post hurricane debris, Joe Meyer, retired Risk Manager at Flagler County responded, “Make sure you know where you’re going to put it, plan for it!”

The cost of debris removal can mean the difference between successfully managing it post hurricane or not. Cleaning up debris can be time consuming and costly, extending the recovery from the disaster.

According to FEMA, Hurricane Katrina, one of the most catastrophic natural disasters in history, resulted in more than 99 million cubic yards of debris, totaling greater than \$3.7 billion in debris removal costs.

In 2022 natural catastrophe losses worldwide were approximately \$270 billion. Hurricane Ian alone had estimated insured losses of \$60 billion and that was just one of eight hurricanes in the Atlantic that year. Additionally, the five warmest years on record for the U.S. all have occurred since 2006. It stands to reason that these increases will continue each year going forward. The amount of debris generated by natural disasters, and the costs to manage it, will likely increase as a result.

After a natural disaster strikes, a community, working with federal and state officials and other stakeholders, must conduct many debris management-related activities before it can fully recover. These activities can include:

- Estimating debris quantities
- Assessing debris management options
- Triaging debris management
- Segregating debris into different material and waste streams
- Identifying debris management sites and facilities and their available capacities
- Collecting and hauling debris from the field and/or curb
- Removing debris from waterways and sensitive habitats
- Debris sampling and analysis
- Characterizing debris for proper management
- Obtaining emergency permits
- Processing debris (e.g., volume reduction, refrigerant removal)
- Packaging and labeling debris for transport
- Transporting debris to debris management sites and facilities
- Managing debris through reuse, recycling, treatment and/or disposal
- Monitoring incoming debris at the debris management sites and facilities
- Tracking debris from the original deposited point to final destination
- Conducting debris management oversight activities, including site visits, inspection and environmental monitoring at debris management sites
- Communicating with the public about debris collection and other management activities

Pre-incident debris management planning by communities can go a long way in mitigating the cost and time of disaster recovery.

Planning should include forecasting debris volumes and types, identifying available capacity, developing debris management options and defining roles and responsibilities for all related activities.

Pre-incident debris management planning can provide significant benefits:

- Saves valuable time and resources during a response to a disaster
- Allows more efficient, effective and environmentally responsible waste management decision-making during a disaster
- Encourages stakeholders (state, local, owners of private storage, treatment and disposal facilities, residents) to work together before disaster occurs
- Boosts the community's resiliency in the wake of a disaster and positions it for a quicker and less costly recovery to its pre-incident state
- Enhances the community's adaptation to the debris-related impacts of climate-change
- Minimally detracts from, or otherwise impacts, the broader response and recovery efforts due to the efficient implementation of debris management activities

Based on lessons learned and insights from community officials who have conducted debris cleanup after a natural disaster, the Environmental Protection Agency developed a comprehensive, pre-incident planning process to help prepare communities for effective disaster debris management.

This recommended process guides communities through four steps:

1. Conduct pre-planning activities
2. Develop a comprehensive pre-incident debris management plan
3. Keep the debris management plan updated
4. Implement the debris management plan during a natural disaster

[Introduction to EPA's Planning for Natural Disaster Debris Guidance](#)

Florida is unique in its vulnerability to hurricanes. There are few communities that haven't been affected by a hurricane in recent years. Storms are getting more severe and the costs and clean-up post disaster more profound. Planning for what needs to be done post-disaster has never been more important than now.



To learn more on Hurricane debris cleanup and cleanup safety, please visit the [OSHA Hurricane eMatrix](#)

The property data you need for hurricane season



Atlantic Hurricane Season officially starts June 1. However, in recent years, storms have been known to start kicking up their heels off the coast as early as May, getting a speedy start to their meteorological mayhem.

In risk management, COPE is an acronym for “Construction Occupancy Protection and Exposure.” COPE data comes in two categories: primary and secondary. When used in conjunction with a catastrophe modeling tool like AIR or RMS, thorough COPE data can help ensure you have the right coverage whenever a severe weather event pays you a visit.

When you’re talking about the data that insurers and reinsurers need in the case of a hurricane risk event, this mainly concerns the “E” in secondary COPE data.

Primary COPE data details a property’s square footage, its construction materials, any fire protection and its location.

Secondary COPE data drills down within those categories, detailing building structure and how it might behave under adverse weather conditions.

Having accurate exposure details is a priority. Note that wind and flood insurance are separate policies from standard property insurance. Note that wind and flood insurance are separate policies from standard property insurance.

Your insurance rates are partially based on how well your property can withstand powerful inland winds and storm surges, as well as factors like your geography, the area’s weather history and the Federal Emergency Management Agency’s (FEMA) information.

That involves collecting data related to the features of your property that protect against, and can be affected by, high winds and flooding.

It’s never too early for you to make sure your properties’ COPE data is complete and up-to-date.

When it comes to the wind exposure associated with hurricanes and convective storms, there is a wide array of secondary COPE details that can be important to track for your Property Statement of Values.

They include but are not limited to:

+ Wind resistance of windows

Windows with poor wind resistance are less likely to withstand powerful winds and flying debris, their damage potentially resulting in additional damage to building interiors from both wind impact and precipitation.

+ Sheltered or unsheltered windows

Whether or not a window is sheltered can be another factor of note, particularly in high wind conditions where airborne objects can easily become missiles.

+ Roof framing

The type of framing material used for the roof can affect the roof's ability to remain safely in place during hurricane-force winds.

+ Roof anchors

The type and effectiveness of the connections used to secure the roof support systems to the walls can affect your risk for property damage. Different types can be more effective in areas where hurricanes are prevalent.

+ Roof covering

The type of materials used to cover a roof – for instance, clay tiles versus standard shingles — can affect the severity of damage to a building during a hurricane.

+ Roof geometry

The shape of a roof can be a factor when wind load is a concern. A high steeped roof, for example, will have more wind uplift than a flat roof.

+ Roof parapets and chimneys

Parapets or chimneys are additions to a building structure that can be subject to damage in high winds. Knowing the number of chimneys and parapets a building has and the height in feet of each can be valuable data to keep on hand.

+ Roof age and condition

An older roof can become brittle and might not endure the extremely high winds of a hurricane the way a newer, more flexible, roof would. It's good to know the life of the roof for each of your buildings and how well each is holding up.

+ Wind zone

Based on information from FEMA, the wind zone indicates the tiers of vulnerability a particular area has for natural risk events involving high winds like hurricanes or tornadoes.

+ Mechanical/electrical equipment bracing

The way items like generators and HVAC systems are braced and connected to the building exterior can have an impact on how much damage occurs to a property during high winds.

+ Wind missiles

Some items can become missiles during the high winds of a hurricane. It's important to document these items and their distance from your property.

+ Contents' vulnerability due to wind

Describes the vulnerability of damage due to wind.

+ Cladding type

Cladding is the final layer on an exterior of a building. In the case of hurricanes, it can help prevent weather damage to the frame.

+ Door resistance

How powerfully can the property's doors resist wind and pressure? A door blown in by hurricane wind is the beginning of potential interior and structural damage.

These are just a few of the wind-related details you may wish to document to help create a more accurate picture of your property for your insurance provider. Your agent or provider can provide you with more details to collect specific to your locations and their needs.

SECONDARY COPE DATA RELATED TO FLOODING

Analyzing and updating the COPE data related to flood protection can be a great way to align your property with best practices for your area as hurricane season approaches. With forethought and, if necessary, remediation, you can help avoid worst case scenarios and potentially secure better insurance rates in the process. The recommended best practices for flood protection can vary by location so be sure to contact your underwriter for the information they use to assess your flood risk. You can also check out the flood zone materials on FEMA's website for even more information.

Important secondary COPE details regarding flooding to incorporate into your Statement of Values might include:

+ Flood zone

Based on information from FEMA, the flood zone indicates the tiers of vulnerability that a particular area has for natural risk events involving flooding.

+ Flood protection

This describes the compliance of the building with flood zone requirements in design and construction.

+ Base flood elevation

In a flood zone, a building may be elevated to stand on piles or have high retaining walls to ensure the lowest floor is above the Base Flood Elevation (also called BFE). Structures in flood zones with basements or non-elevated lowest floor living space built prior to current code requirements may prompt worst case scenario insurance ratings.

+ Basement

Detailing whether a structure has a basement and, if so, its level of flood protection can be an important point to include on your SOV, particularly in a hurricane-prone region.

+ Contents' vulnerability due to water

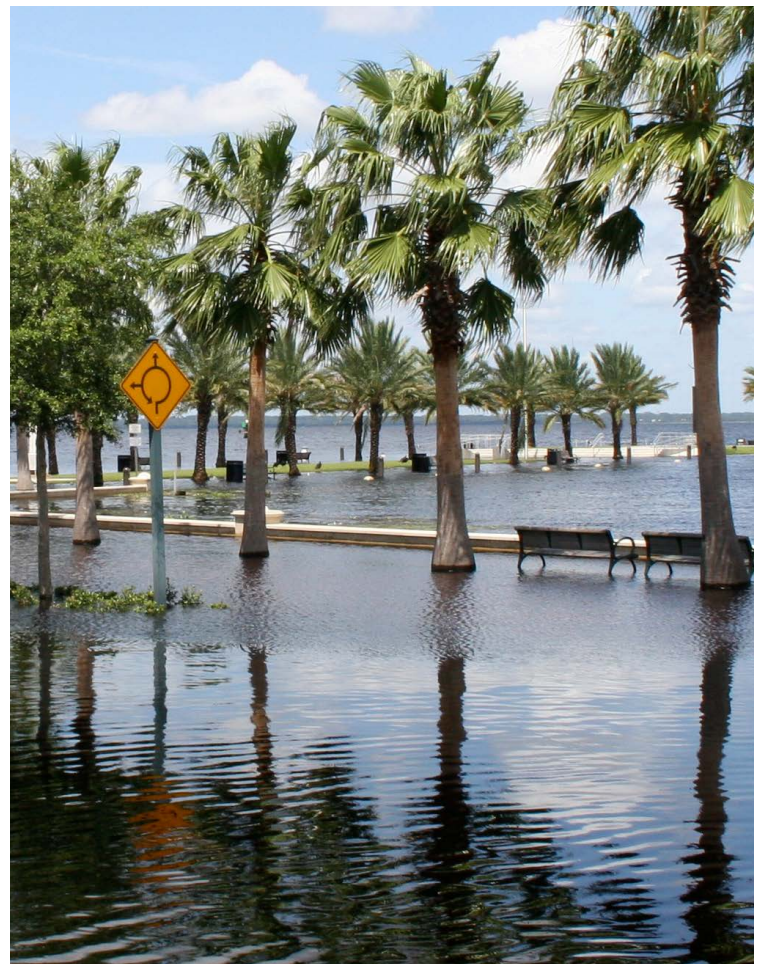
Insurers may want to know just how vulnerable the contents of your property would be if exposed to flooding.

While the items above are common COPE data points for flooding, make sure to check with your insurance provider for the full list of data needed for your policy and your region.

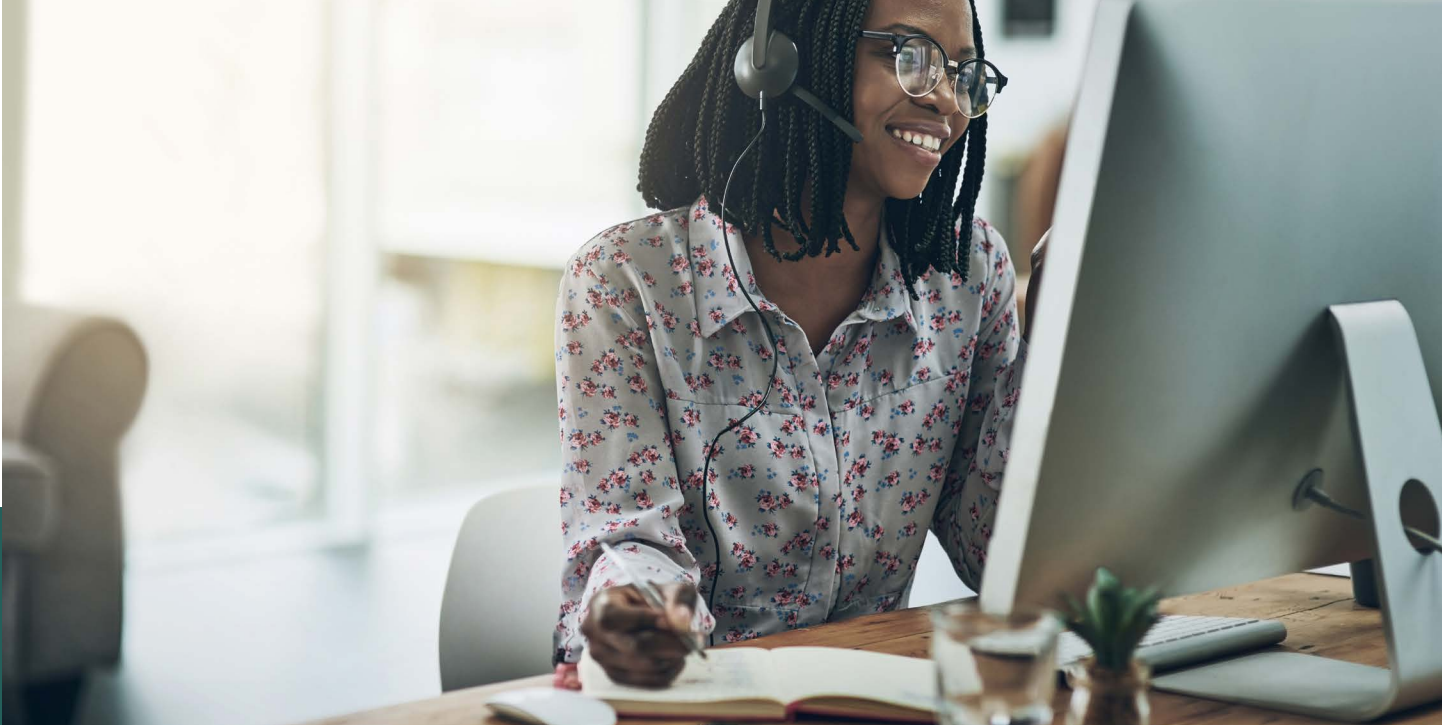
IT'S NOT JUST BLUSTER

Having the right COPE details on hand for your property, specific to wind and flood protection, can be a major help once hurricane season blows in. With a little forethought and a data collection plan, you can make sure your insurance coverage is complete and your ratings aren't gone with the wind.

In conjunction with Centurisk, Preferred offers free, comprehensive property appraisals to all members that purchase their property insurance from Preferred.



Reporting hurricane claims



KEY HURRICANE-RELATED CLAIMS CONTACTS:

Lianna Crosby

Claims Specialist II

(321) 832-1445 | Lianna.Crosby@pgcs-tpa.com

Natalie Bowen

Liability Claims Supervisor

(321) 832-1708 | Natalie.Bowen@pgcs-tpa.com

Monika Coleman, AIC, ARM, AIS

Liability Claims Supervisor

(321) 832-1519 | Monika.Coleman@pgcs-tpa.com

In the event you have storm-related damages you should do the following:

1. Assess damages and prioritize by severity.
2. Mitigate damages whenever possible.
3. Report claims 24/7 using the following:
 - + Toll Free: 1-800-237-6617
 - + Fax: 321-832-1448
 - + Email: Hurricane@pgcs-tpa.com



Please note: When submitting claims, please complete a Property Acord Form and submit with your property schedule indicating the locations that were damaged as this will help identify the locations that were affected.

WHAT HAPPENS NEXT

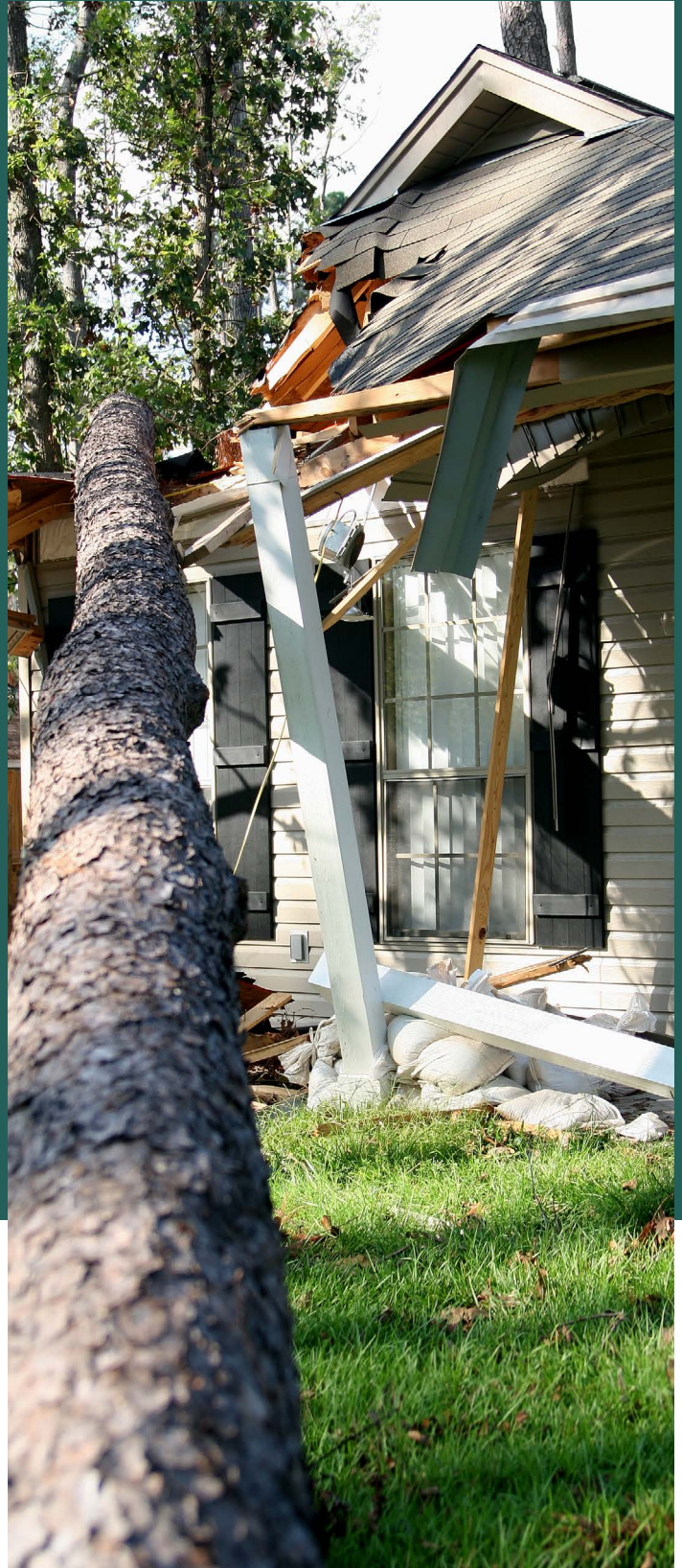
- PGCS will assign an Engle Martin field adjuster to your claim.
- Engle Martin will contact you within 24 hours. Engle Martin & Associates are independent onsite claims adjusters that are engaged by Preferred. They are the boots on the ground, onsite adjusters. Engle Martin will make initial contacts with members, discuss the claims process and schedule any inspections as needed.
- If you need immediate mitigation help, please let the PGCS adjuster know, and we will have an approved vendor of your choice contact you as soon as possible (see the link to the approved Florida and national recovery/mitigation vendors list on page 16).

FEMA TIPS

When working with FEMA, they will always ask if you've submitted everything through your carrier first. So, our recommendation for working with FEMA is to complete your application and then work with Preferred via Engle Martin/PGCS adjusters through the claims process before submitting any documentation to FEMA.

Working with FEMA can be a tedious process. We have determined over the years that the more complete/detailed your submission package is the smoother the process will be with FEMA.

Once your claim is concluded with Preferred, a detailed payment directive letter will be provided, which will include a damages/deductible worksheet that you can provide to FEMA outlining the entirety of your claim.



Pre- and post-disaster FEMA planning tasks



PRE-DISASTER FEMA PLANNING TASKS:

Strategic – Driven by policy, establishes planning priorities:

- Develop a mitigation plan that establishes post-disaster risk reduction priorities and policies to guide post-disaster recovery and redevelopment.
- Establish pre-disaster priorities and policies to guide recovery and reinvestment across the other Recovery Core Capabilities.
- Develop an inclusive and accessible whole community public engagement strategy.
- Evaluate current conditions, assess risk, vulnerability and potential community-wide consequences.
- Integrate recovery and mitigation goals and policies into other federal, state, regional and community plans.
- Establish priorities and identify opportunities to build resilience, including sustainable development, equity, community capacity and mitigation measures.

Operational – Describes roles and responsibilities, focuses on coordinating and integrating the activities of the whole community:

- Establish clear leadership, operational coordination, and decision-making structures at the local, state, tribal and federal levels.
- Develop pre-disaster partnerships to ensure engagement of all potential resources.
- Identify and engage whole community stakeholders, including the general public, community leaders, faith-based organizations, nonprofit organizations, private-sector entities and health providers (including behavioral health).
- Identify limitations in community recovery management capacity and the means to supplement this capacity, such as training and education, and make it available to all stakeholders.
- Determine roles, responsibilities and resources of whole community partners.
- Establish continuity of operations plans to ensure essential recovery services can be delivered during all circumstances.

Tactical – Identifying specific projects and managing resources:

- Establish specific local procedures, requirements, regulations or ordinances to address specific, expected post-disaster recovery actions.
- Establish specific plans, contracts and resources for expected post-disaster tactical activities (e.g., debris management, recovery management, temporary housing, building permitting).



POST-DISASTER FEMA PLANNING TASKS:

Strategic – Driven by policy, establishes planning priorities:

- Evaluate community conditions, re-assess risk, evaluate needs and forecast future needs and trends.
- Set goals and objectives: short-term, intermediate and long-term; engage the public in the process.
- Identify opportunities to build in future resilience through mitigation.
- Consider standards for sustainable, universally accessible, healthy community design and construction that also integrates mitigation and long-term resilience building activities.
- Ensure policies are inclusive of the whole community, including people with disabilities and others with access and functional needs.

Operational – Describes roles and responsibilities, focuses on coordinating and integrating the activities of the whole community:

- Organize, build on and adapt as necessary, pre-existing plans and priorities, including pre-disaster recovery and mitigation plans.
- Use a community-driven and locally managed process designed to promote local decision making and ownership of the recovery planning and implementation effort.
- Work collaboratively with all groups of people affected by the disaster to promote inclusive and accessible outreach to their communities and address issues relevant to them.
- Ensure inclusion and encourage participation of individuals and communities that may require alternative and/or additional outreach support.
- Keep the public informed on all aspects of recovery and encourage collaboration across partners.
- Implement a coordination structure and build partnerships among local agencies, jurisdictions, and state, tribal and federal governments.
- Develop tools and metrics for evaluating progress against set goals, objectives and milestones.

Tactical – Identifying specific projects and managing resources:

- Identify, adapt, implement and manage actions, procedures, programs, requirements, organizations, regulations, ordinances and policies to address specific needs.
- Identify specific projects in areas of critical importance to the State, region or community's overall recovery.
- Provide well-defined activities and outcomes, including schedules and milestones, aimed at achieving recovery.



Click [here](#) to learn more on FEMA pre and post-disaster recovery planning for local governments.

Preferred Priority: Disaster Recovery Program for Preferred members



Preferred Priority delivers the seamless response and services you need when disaster strikes. Whether it is a named storm, flooding, fire or any circumstance where you need us, we will be there. BluSky has partnered with Preferred to be our go-to response team.

- + Emergency response mitigation with 24/7 response day or night, including holidays and weekends
- + Catastrophic storm response
- + Staging of equipment and resources like trailers and generators
- + Water damage – extraction and removal
- + Drying and dehumidification
- + Fire and smoke damage
- + Odor control/removal
- + Document and contents restoration
- + Temporary power and HVAC services

Please inform the service advisor who answers your call that you are a member of Preferred.



BluSky
24/7/365 Emergency Disaster Response
1-800-266-5677
Preferred@GoBluSky.com

[Click Here](#) for information on other approved Florida and national recovery/mitigation vendors