

# HOME MATTERS

Provided by: Atlas Insurance Agency, Inc.

## The Importance of Being Prepared

From June through November, hurricanes are at their peak. Disaster preparedness is something that should be on our minds year round. Condominium Associations are subject to many subtle and unique situations as all occupants are volunteering to be in close community with their neighbors and therefore are often affected by this proximity. Here are some tips that will help your association survive a major incident at your property:

## PREPARING FOR HURRICANE SEASON

### Stay Calm

When a large scale incident takes place most unit owners will become frantic and will normally have their best interest in mind.

The perspective needs to be in the best interest of the association. These conflicting views are polar opposites and will incite resistance from both ends.

By staying calm we are able to remain objective but also compassionate to our unit owner's needs and concerns. At the end of the day, we will all have to work together.

### Have an Emergency Response Plan (ERP)

Look at things like evacuation plans/areas. Is vertical evacuation an option? Are we in a flood zone? Is there a site manager to coordinate issues on the property? Do we have a shelter nearby or on property?

### A Strong ERP Includes:

- **What:** type of emergency are we addressing?
- **Who:** are affected by this emergency?
- **How:** to evacuate, to contain the emergency, to proceed.
- **Emergency Contacts:** First Responders, Security, Property Manager, Building/Site Manager, Unit Owners, Maintenance Personnel.
- **Aftermath Assessment:** Safety Hazards as a result of the emergency, maintaining a clear entry and exit point of the building, how to mitigate the damages.

### Advice for Your Residents:

- Plan evacuation routes and designate a contact person who family members know to call once the storm is over.
- Stock up on items such as bottled water, flashlights, battery-operated radio, nails, tarps and plywood.
- Keep an up-to-date log of all of your possessions with photographs and videos, and review your home insurance policy.
- If the electricity goes out, use a flashlight to see; do not use candles.

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## Practice, Practice, Communicate:

ERP's need to be communicated to your association. Send them information to help them prepare to execute your emergency plans. Conduct evacuation drills and continually remind your occupants of these procedures. It is important to review your action points and response plans on a monthly or quarterly basis.

The more your association prepare the less stressful the situation will be when the time comes to act. It does take time to design a disaster plan but in the end it is well worth all your effort.

## Hurricane Preparedness Resources:

- ERP Template: <https://www.fema.gov/media-library/assets/documents/89518>

## Civil Defense Agencies

- Hawaii State Civil Defense: <http://www.scd.hawaii.gov/index.htm>
- County of Kauai Civil Defense: <http://www.kauai.gov/CivilDefense>
- City and County of Honolulu Department of Emergency Management: <http://www.honolulu.gov/dem.html>
- County of Maui Civil Defense: <http://www.co.maui.hi.us/70/Civil-Defense-Agency>
- County of Hawaii Civil Defense: <http://www.hawaiicounty.gov/civil-defense/>

## Aftermath Clean Up & Risk Mitigation

- Atlas Insurance Risk & Claims Consulting: <http://www.atlasinsurance.com/business/risk-and-claims/about.php>

## Safety First

After a hurricane is over, stay inside until you hear that an "all clear" notice has been issued. If you were told to evacuate, do not return home until you have been given permission by the authorities.

Additionally, exercise extreme caution when inspecting your home for damage. Do not try to inspect damaged utilities and appliances; contact a professional to do so.

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