

Advanced Planning for Hurricanes

Hawaii hurricane season for all the Hawaiian islands is from June through November, especially from July through September. While there is no way to lower the risk of a natural disaster from hurricanes, there are critical measures that can be taken to protect an AOA from nature's fury. A disaster plan and adequate insurance are keys to recovery.

Disaster Recovery Plan

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:

- Set up an emergency response plan and train employees how to carry it out. Make sure employees know who to notify about the disaster and what measures to take to ensure safety and limit property losses.
- Write out each step of the plan and assign responsibilities to employees in clear and simple language. Practice the procedures set out in the emergency response plan with regular, scheduled drills.
- Consider the things you may initially need

during the emergency. Do you need a back-up source of power? Do you have a back-up communications system?

- Decide on a communications strategy to prevent loss. Post notices on your premises;

Of all the businesses that close down following a disaster, more than 25 percent never open their doors again.

contact residents by phone, email, or text.

- Protect employees and residents from injury on the premises. Consider the possible scenarios where either may be injured and develop a plan to respond.
- Compile a list of important phone numbers and addresses. Make sure you can get in touch with key people after the disaster. The list should include local and state emergency management agencies, contractors, suppliers, financial institutions, insurance agents and insurance company claim representatives.
- Keep duplicate records. Back-up computerized data files regularly and store them off-premises. Keep copies of important records and

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documents in a safe deposit box and make sure they're up to date.

- Even if your AOA escapes a disaster, there is still a risk that AOAOs could suffer significant losses due to the inability of vendors to deliver goods or services. AOAOs should communicate with vendors about their disaster preparedness and recovery plans, so that everyone is prepared.
- Protect your building. Integrate disaster protection for the building as well as the contents into your plan.
- Identify critical activities and the resources needed to support them. If you cannot afford to shut down your operations, even temporarily, determine what you will need to keep your AOAO operational.
- Find alternative facilities, equipment, and supplies, and locate qualified contractors. Try to get an advance commitment from at least one contractor to respond to your needs.
- Protect computer systems and data. Data storage firms offer off-site backups of computer data that can be updated regularly via high-speed modem or through the Internet.

Review Your Insurance Plan

Make sure you have sufficient coverage to pay for the indirect costs of the disaster, as well as the cost of repair or rebuilding. Most policies do not cover flood or earthquake damage and you may need to buy separate insurance for these perils. Be sure you understand your policy deductibles and limits.

The costs of a disaster can extend beyond the

physical damage to the premises, equipment, furniture, and other elements. Most AOAOs are complacent about natural disasters until it happens to them. It's only when they have gone through a disaster that a disaster plan, including purchasing the proper insurance, is usually considered.

Don't let a lack of insurance coverage or poor planning destroy your AOAO. Contact Atlas Insurance Agency, Inc. to learn more about disaster planning and to determine your best insurance coverage needs.

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Get in Touch

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