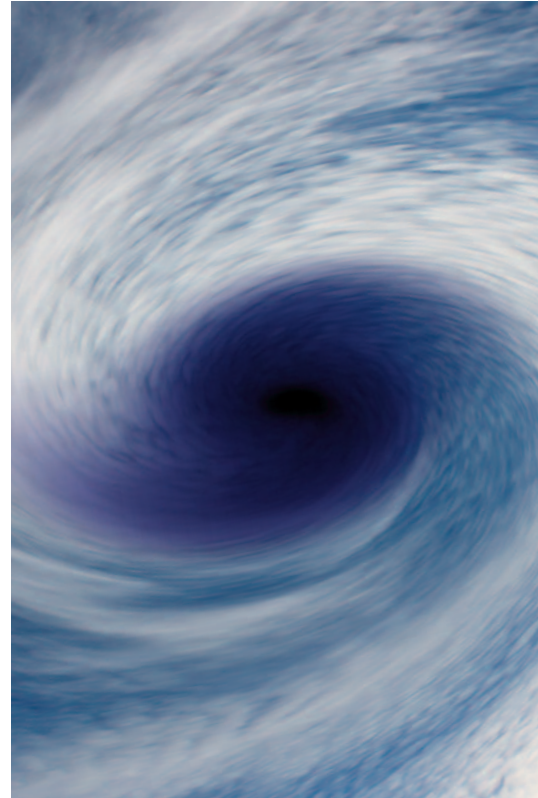


HURRICANE PREPAREDNESS

Irene, the ninth named storm of the 2011 Atlantic hurricane season strengthened over Puerto Rico becoming the first hurricane. In addition, based on the current forecast, Irene is poised to come very close to the southeast United States later this week. *NOW* is the time to start preparing since all hurricanes and tropical storms pose serious threats to property and business revenue stream. The following is a synopsis of loss prevention measures that you can take to reduce property damage and business downtime from wind and flood.

BEFORE THE STORM

- Review/update business continuity/disaster recovery plan.
- Review procedures with your internal emergency response team to ensure all positions are filled and all members are properly trained.
- Check the general condition of the building – specifically the roof covering, roof flashing and roof drains. Make all necessary repairs.
- Order emergency supplies such as plywood for windows, mops, brooms, tarpaulins for key equipment, sandbags, etc.
- Identify key equipment, stock and supplies, and vital records that will need to be relocated or moved.
- Assemble materials needed to secure outside and/or roof-mounted equipment such as cranes, signs, trailers and HVAC equipment.
- Monitor commercial TV, radio and/or internet web sites to keep abreast of weather conditions and issuance of watches and/or warnings.
- Test all generators, emergency lighting, UPS equipment and sump pumps to ensure proper operation,



IMPENDING STORM

- Implement business continuity/disaster recovery plan.
- Shut down operations in an orderly manner and in accordance with emergency shutdown procedures.
- Check all fire protection equipment such as sprinkler control valves and fire pumps.
- Fuel all fire pumps, generators, company vehicles and power equipment such as saws, etc.
- Install hurricane shutters or plywood over windows and doors.
- Cover computers, machinery and stock and supplies with tarpaulins.
- If possible, remove any equipment, finished goods and other items from the floor.



- Secure outside and/or roof-mounted equipment such as cranes, signs, trailers and HVAC equipment.
- If necessary, turn off utilities to reduce the possibility of a fire/explosion.
- Conduct final inspection of building and make emergency repairs.

AFTER THE STORM

- Secure the facility.
- Survey for damage. Take pictures of any damage to the buildings and their contents.
- Avoid loose or dangling power lines and report them to the local utility company, police or fire department.
- Before utilities are returned to service, check for gas leaks, look for electrical system damage and check for sewage and water line damage.
- Begin salvage operations as soon as possible.
- Clean debris from roofs and property if safe to do so.
- Use telephone only for emergency calls.
- Use pre-established property conservation programs such as sprinkler impairment procedures and cutting and welding permits when repairs commence.
- Stay tuned to local radio for information.
- Critique pre- and post-storm actions to identify strengths and weaknesses and make necessary modifications to prepare for the next emergency.

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The objective of our publication is to provide a general overview and discussion of issues relevant to loss control. The comments and suggestions presented should not be taken as a substitute for advice about any specific situation.