

## Windstorm Preparedness Plan

### Background

When a windstorm crisis or catastrophe arises, it is too late to plan and implement an adequate response in the wake of the confusion, emotional distraction, and muddled coordination. The physical integrity of the property and the continuity of the operations may very well depend upon the effectiveness of a sound pre-planned windstorm crisis management plan.

The two primary goals of a **Windstorm Preparedness Plan** are to protect lives, property, and other assets of the organization, and to ensure a prompt and efficient transition from emergency operations back to normalcy. Failure to implement proper loss control practices can produce a direct, tangible loss that must be paid for with dollars that would otherwise be used for operations and investment.

When formulating a **Windstorm Preparedness Plan** for your facility, it is extremely important to understand the effects that the particular crisis or catastrophe could have on the property and continued operations. For instance, a hurricane can be foreseen by monitoring weather forecasts and allow time for efficient implementation of precautionary actions. A less foreseeable crisis that gives less warning such as a tornado requires more specialized planning involving the implementation of time related loss reduction controls and procedures designed to reduce loss severity. Properly planning for these crises by implementing pre-loss and post-loss objectives will help you reduce potential losses arising from natural catastrophes.

The **Windstorm Preparedness Plan Checklist** addresses two areas: pre-emergency actions (including various loss prevention and loss reduction measures), and post-emergency recovery actions.

The five basic steps associated with developing a formalized Windstorm Preparedness Plan include the following:

1. Obtain management or board of directors' support and prepare a written policy and program;
2. Establish responsibilities and authority to designated personnel;
3. Organize the plan to handle emergencies and inform employees;
4. Educate and train personnel;
5. Audit and update the plan periodically.

These basic steps are outlined and described in further detail within the attached checklist.

NOTE: There are several sources for additional information regarding specific wind resistant construction techniques and building materials including The Institute for Building and Home Safety ([www.ibhs.org](http://www.ibhs.org)), The National Association of Home Builders ([www.nahb.org](http://www.nahb.org)), FEMA ([www.fema.gov](http://www.fema.gov)), NOAA ([www.noaa.gov](http://www.noaa.gov)), and your local building inspection department.

Please contact your PMA Risk Control Consultant if you need assistance in setting up a Windstorm Preparedness Plan. Although the threat of these catastrophe hazards sometimes seems remote, it is always better to be prepared for emergencies before they happen. Don't wait to deal with a crisis. BE PREPARED.

If you have any questions or would like additional information, please contact your local PMA Risk Control Consultant.

**IMPORTANT NOTICE** - *The information and suggestions presented by PMA Companies in this risk control technical bulletin are for your consideration in your loss prevention efforts. They are not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related or other laws or regulations. You are encouraged to alter the information and suggestions to fit the specific hazards of your business and to have your legal counsel review all of your plans and company policies.*