



Brown & Brown
of Garden City

PROTECTING
THE GREATER
GOOD



Hurricane Safety

Church Mutual Insurance Company, S.I. (a stock insurer)¹



Hurricane researchers have predicted an above-average hurricane season. If your camp is in an area that is at risk for hurricanes, it's important to have a plan for how you will handle it before you receive word of a threat. Even relatively minor hurricanes can cause significant damage through high winds and flooding. Church Mutual® works with many organizations throughout the United States that must be prepared for hurricanes. Here are some steps you can consider taking:

Before the hurricane

- **Develop an emergency plan, train staff, and run drills.** Practicing when there is no threat will build confidence in your staff, and they will need less direction from leadership in an emergency. Decide in advance with a safe facility and transportation company to accept your campers and staff if you need to evacuate
- **Prepare emergency kits.** Should a hurricane hit, you and your staff, volunteers or campers may be trapped for an indeterminate amount of time. Emergency kits should have nonperishable foods, bottled water, flashlights, clothing, blankets, and batteries.
- **Consider upgrading your facility.** Many buildings in hurricane-prone areas have hurricane clips, gable end bracing, hurricane-proof doors, and hurricane shutters. If your buildings do not have any of these protections, you may want to consider adding this to your budget.
- **Re-adhere shingles to your roof.** This can save you thousands of dollars in roof repair. You should strongly consider securing the services of qualified, insured professionals for this task.
- **Trim your trees.** Prune away branches that are close to your buildings and remove weak sections of trees that might easily break off. Here, too, you should consider hiring professionals to perform this job.

When the hurricane threatens

- **Communicate with your campers and staff.** Make sure everyone at camp, as well as parents, know what's happening when you have relevant information.
- **Move your valuables.** Shut down computers and electronics and transfer your valuables to a safe, high, dry place.
- **Secure your buildings.** Lock all your doors and windows, if possible, and turn off your electricity.

After the hurricane

- **Listen to local officials.** Instruct everyone to stay where they are until officials give the all-clear.
- **Be cautious about re-entering your building(s).** Once it is safe to return to camp, be careful about re-entering the buildings. Do not do so if there appears to be structural damage, if you observe power lines down, or if you notice the odor of natural gas. Wear appropriate protective equipment and be mindful of the hazards associated with flood water.
- **Prevent infectious diseases.** Do not eat or drink anything that has come into contact with flood water. Encourage everyone to practice good hygiene, washing their hands with soap when running water is available and using hand sanitizer when it's not.
- **Contact your insurance company.** Your insurance company needs to know about any damages to your facility as soon as it's safe to reach out. It will be able to advise you as to next steps.
- **Protect your property from further damage.** If you need to make emergency repairs before an insurance adjuster arrives, you may do so but take detailed pictures of the damage and keep the damaged debris for the adjuster to see, unless it must be disposed of immediately. If possible, work with a licensed and insured contractor to make the temporary repairs. If professionals are not available, only make repairs you are comfortable doing and can accomplish safely. Try to protect property from further damage if possible, such as roof tarps. Separate damaged property from undamaged property.

For more hurricane preparedness information and resources, visit churchmutual.com/weather.

For information on how we can assist you in your camp insurance needs, contact Michael Labadorf CPCU, Executive Vice President, Brown & Brown mlabadorf@bbinsgc.com
516-247-5850

¹Church Mutual is a stock insurer whose policyholders are members of the parent mutual holding company formed on 1/1/20. S.I. = a stock insurer.

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