



Adventist Risk  
Management, Inc.

# SEVERE STORM PREPARATION AND SAFETY

*Be Ready for Tropical Storms, Tropical Cyclones, Hurricanes and Typhoons*

**P**reparing for natural disasters and following an emergency plan not only saves lives, but can also protect your church, school, campground and other structures when severe weather strikes. Protect your staff, students and property with this information from Adventist Risk Management, Inc.



## Before the Storm

- Write down your emergency plan and go over it routinely with your church members or school teachers to make sure everyone knows what role to play. Your emergency plan should include at least two clearly defined evacuation routes in case one is inaccessible. Make sure to designate someone from your team as the primary communications contact. It is also helpful to include the locations of nearby shelters.
- Your church or school's emergency plan should specify what conditions call for a cancellation of services or classes and how you will notify members, staff and parents.
- Review your insurance policies to verify your coverage, limits and exclusions. If you need additional coverage, contact your ARM Account Executive.
- Assess your emergency supplies and check your stock of plywood or other materials for boarding up windows and doors. Service your portable generators and keep the fuel in UL-rated containers. Store fuel containers away from



furnaces, electrical panels, and hot water heaters in well-ventilated areas.

- Keep an up-to-date inventory of technology, expensive equipment, musical instruments or anything of value. Make sure there are multiple copies in multiple formats (digital and hardcopies) and give them to trusted individuals. You can also take a video inventory of each room and area of your home or facility to make the claims process easier after a storm.
- Assign someone to do a safety check of buildings well in advance of any storm. Inspect all roofs, looking for leaks and loose shingles. Verify that your roof trusses have been secured to walls with hurricane roofing straps.
- Check the flashing around chimneys, gutters, downspouts, and HVAC units.
- Inspect all exterior parts of the building for loose boards, aluminum or other types of metal siding. Look out for rotted wood and check window and door latching and weatherproofing. If you have storm shutters, make sure they are working and in good repair.

- Trim branches of surrounding trees away from buildings and remove any dead limbs. It's a good idea to use the services of a professional to do this.
- Clear debris from gutters and downspouts and fasten drains securely to the building. If there is erosion around the downspout, you may need to direct the water farther away from the building's foundation.



## After the storm

- Don't return to your facility before receiving an all-clear. Use caution when entering a damaged structure and watch out for unstable conditions. Report any insurance claims to ARM as soon as possible, even if you don't have all the information yet. Have your important documents on hand when speaking with insurance claims personnel, or if you are applying for federal relief during an official state of emergency.

The most important thing to remember is things can be replaced, but people cannot. Careful preparation and practice will help your church members, staff and students stay safe.

**File your claim with ARM**  
 by calling **1-(888)-951-4276**  
 or emailing us at **CLAIMS@AdventistRisk.org**

**REPORT YOUR CLAIM RIGHT AWAY**  
**1.888.951.4276 • CLAIMS@ADVENTISTRISK.ORG**

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