

HURRICANE PLAN

STORM COORDINATION TEAM: _____

PREPARATION *(Please read carefully as the following pages will outline many details by department.)*

- _____ will direct implementation of our Plan.
- Vehicles will be moved to high ground away from potential flood areas. All keys will be kept on large rings. New by model on rings, and Used separated by car and truck on rings. When cars are securely parked, keys will then be gathered, put on rings and placed in BIG safe in main office. This is very important.
- Vehicles will be tightly packed away from the projected wind, OLDER vehicles on the outside to protect the more expensive ones. Remove all vehicles from low lying areas. Use LARGER VEHICLES to block windows and especially DOORS. Seal all doors with duct tape.
- Lock (or block vehicles) to prevent people from driving and vice versa. Also, block “driveway” area next to service drive. Very important.
- ALL CUSTOMER AND EMPLOYEE VEHICLES MUST BE REMOVED FROM THE PROPERTY PRIOR TO ANY STORM WINDS. THIS IS IMPORTANT.
- Pending wind direction, vehicles can be secured on higher grounds behind chain link fences, or on either side of the service dept. building. “Circle the wagons!!!”
- PUMPS: be certain both pumps are ready and are working, with plenty of hose, gas, oil, rainwear, boots, etc. Maintain a “PUMP SCHEDULE” and that all involved are aware of their responsibilities.
- SUPPLIES: Be certain we have ample supplies, duct tape, tarps, plastic bags (to cover electronic equipment and things which could get damaged by water if the roof caved in or off), first-aid kits, fuel storage containers, flashlights, batteries, extension cords, ladders, tools, tool belts, reciprocating saw, pre-paid and non-activated phone card (still in package), ratchet set, portable power tools, new padlocks and key sets (still in package), rolls of yellow and orange hazardous area tape, masking tape and markers.
- UNPLUG everything in department: phone cables, computers, cable TV, etc.
- DOCUMENTS: Print a hard copy of everything, seal it and save it in the safe; this includes repair orders, parts, and ALL ASSETS: furniture, fixtures, equipment, and records. Records such as titles, MSOs, contracts should be water-sealed and secured in safe.
- COMPUTERS: BE CERTAIN that we have backups, and that all records are stored and secured; talk with vendors to get help. Cover terminals, printers, etc., with plastic bags.
- TECHNICIANS: Take tools home if possible. If not possible, they must have an exact inventory and should tarp them down.
- IMPORTANT: ALL loose items should be secured or removed; tanks, propane bottles, loose scrap, plants, banners, USED CAR AWNING, etc.
- PHONE LIST: Managers must keep a current phone list of all employees, including cell phone numbers, and give their department list to the office manager. All managers are responsible for coordinating with their staff on reopening times; we want to be up and running ASAP for the good of all.

Any ideas or suggestions are welcome and should be given to the storm coordination team.

HURRICANE PREPARATION

FOR: _____

If there is a Tropical Storm or Hurricane that can reach the _____ County area within 24 hours (depending on weekends), the following preparations will be taken.

Each department manager and employee will be responsible for the items below that pertain to their department and will assist other departments in preparation before they leave.

1. All vehicles will be removed away from the building areas.
2. All company vehicles (i.e. parts, truck, service van, loaner vehicles, & rental vehicles and any other vehicles deemed necessary shall be placed inside the shop area and be fully gassed. Any 4x4 units shall be gassed and placed in the shop area.
3. The Service Dept. area should be cleared and lists should be down. Units in the shop should be parked close as possible to each other to allow for more vehicles. The 4x4s and company units shall be near the exits for easy accessibility. All keys to these units shall be placed in a secure location.
4. All loose items such as trash, sheet metal, etc. will be picked up and stored in an area not subject to winds. If possible the county utilities should be called to empty the trash dumpster.
5. All computers should have two backup tapes made for data storage and one extra given to the: _____
The other set of tapes will be placed in the top drawer of the fire proof file cabinet in the office.
6. Hurricane shutters will be placed over the showroom windows. All additional open glass areas will be taped.
7. All keys to all vehicles inside or out will be placed in a secure place to prevent theft during or after the storm.
8. All electrical plugs and computer plugs should be unplugged from their location to prevent any possible electrical surges. All circuit breakers should be off except for areas really necessary (i.e. time clocks, alarm systems, security lights and vending machines).
9. All customers will be contacted to pick-up their units immediately; will not accept vehicles for storage and all customer vehicles will be left outside during the storm and the dealer is not responsible for any type of damage.
10. Extra supplies of duct tape and masking tape will be on hand and rotated with our normal supplies so they will not be old and dry. These will be used to tape windows and door glass. Extra wing nuts, gloves and tools necessary to install the hurricane shutters should be on hand.
11. Depending on the severity and advance notice of the storm, outside units may be parked in the very back lot and in a very tight interlocking style.
12. Additional precautions and preparations may be necessary depending on the severity and approach of the storm.
13. All managers should have their current phone number along with their employees on file in the event we need to call them for additional help.

Loss Prevention Action for PENDING Hurricane

1. Relocate vehicles to higher ground inland away from low-level areas. If possible, relocate to above ground low-level covered parking structures constructed of reinforced concrete (i.e. shopping malls, commercial parking garages, etc.).
2. Secure all vehicle keys in safes and/or desks constructed of heavy metal. Do not leave keyboards in offices, showrooms, service areas or closets due to potential loss of roof and wind damage. If a secure area is not available, the Dealer/GM may want to take keyboards home at the end of day.
3. Update and backup important records on computer systems and relocate to a secure and off-site location. Store all important paper records and documents in secure areas where they are protected from wind, debris, and rain.
4. If possible, make all bank deposits of cash, checks, and credit card receipts prior to closing.
5. Contract with suppliers to provide and deliver emergency/backup generators in event public utilities are unavailable.
6. Have emergency communication equipment on hand (cellular phones, 2-way radios, etc.) in the event telephone lines are down.
7. Secure all glass window, entry doors, and other vulnerable areas with plywood and lumber materials to minimize damage. Relocate all valuable stock/equipment/parts to higher shelves and upper level.
8. Discontinued service/repair activity as soon as possible and reschedule after the hurricane has cleared to reduce customer vehicles in service facility.
9. Ensure all above/below ground tanks are filled with product to prevent flotation and instability. Secure all above ground tanks and portable containers.
10. Inspect all roof gutters and drains to ensure they are not blocked and will allow rain water run-off.

Loss Prevention Action for AFTER Hurricane

1. Contact insurance agent/company as soon as possible.
2. Obtain portable equipment (generator, light sets, cellular phone, 3-way radios) to continue business operations as soon as possible.
3. Do not move or start flooded vehicles. Leave them in place until insurance adjusters arrive on the scene.
4. Make temporary repairs to building roofs/structure to avoid further damage. Document all temporary repairs and keep receipts for all work/services completed.
5. Document damage as soon as possible after the loss by taking pictures or use of video. Unless absolutely necessary, leave the damage as is until insurance adjusters arrive.
6. Retain all damaged stock/equipment. Do not remove or discard until approved by insurance adjuster.
7. Secure buildings, premises and damaged areas as best as possible. If needed, hire security guards.
8. Retrieve and construct all backup records/documents of dealership operations and have them available for insurance adjusters.
9. Separate inventory documents (deal packets) of vehicles that have been damaged from rest of inventory.
10. Have necessary administrative/clerical support, such as title clerks on site and available to assist insurance adjusters.

This sample plan is provided solely as a convenience and is for information purposes only. This sample plan is not exhaustive and should be considered in addition to any guidance promulgated by relevant state or federal agencies and other disaster preparedness organizations. RSG National Specialty Programs is a unit of the RSG Underwriting Managers division of RSG Specialty, LLC, a Delaware limited liability company based in Illinois. RSG Specialty, LLC, is a subsidiary of Ryan Specialty Group, LLC (RSG). RSG National Specialty Programs works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License # 0G97516). ©2021 Ryan Specialty Group, LLC