



HURRICANE PREPAREDNESS

UNDERWRITING & LOSS CONTROL SERVICES

STARR
INSURANCE COMPANIES

THIS IS STARR'S TERRITORY.

PROPERTY | CASUALTY | ACCIDENT | AVIATION | MARINE

STARRCOMPANIES.COM

Committed To Covering Your World.

Backed by the power of our global network and local expertise, ensures our people are right by your side to provide insurance protection to your assets - wherever you are!

At Starr, our reputation continues to earn its stripes through the unsurpassed strength of our underwriting, loss control services and claims operations. As one of the most experienced, reliable and significant providers of ocean marine insurance products and services, Starr is recognized as a longstanding leader in the marketplace.



Timing Is Vital.

There is no time like the present for your company to be prepared with a plan of action for emergency weather events.

Protecting your business starts long before hurricane season begins.

We make it our business to communicate to our clients how essential it is to implement a Business Continuity Plan long before a hurricane or weather event strikes. Your plan needs to take into account how to prepare for a watch, warning or threat including plans during and after a hurricane or weather event.

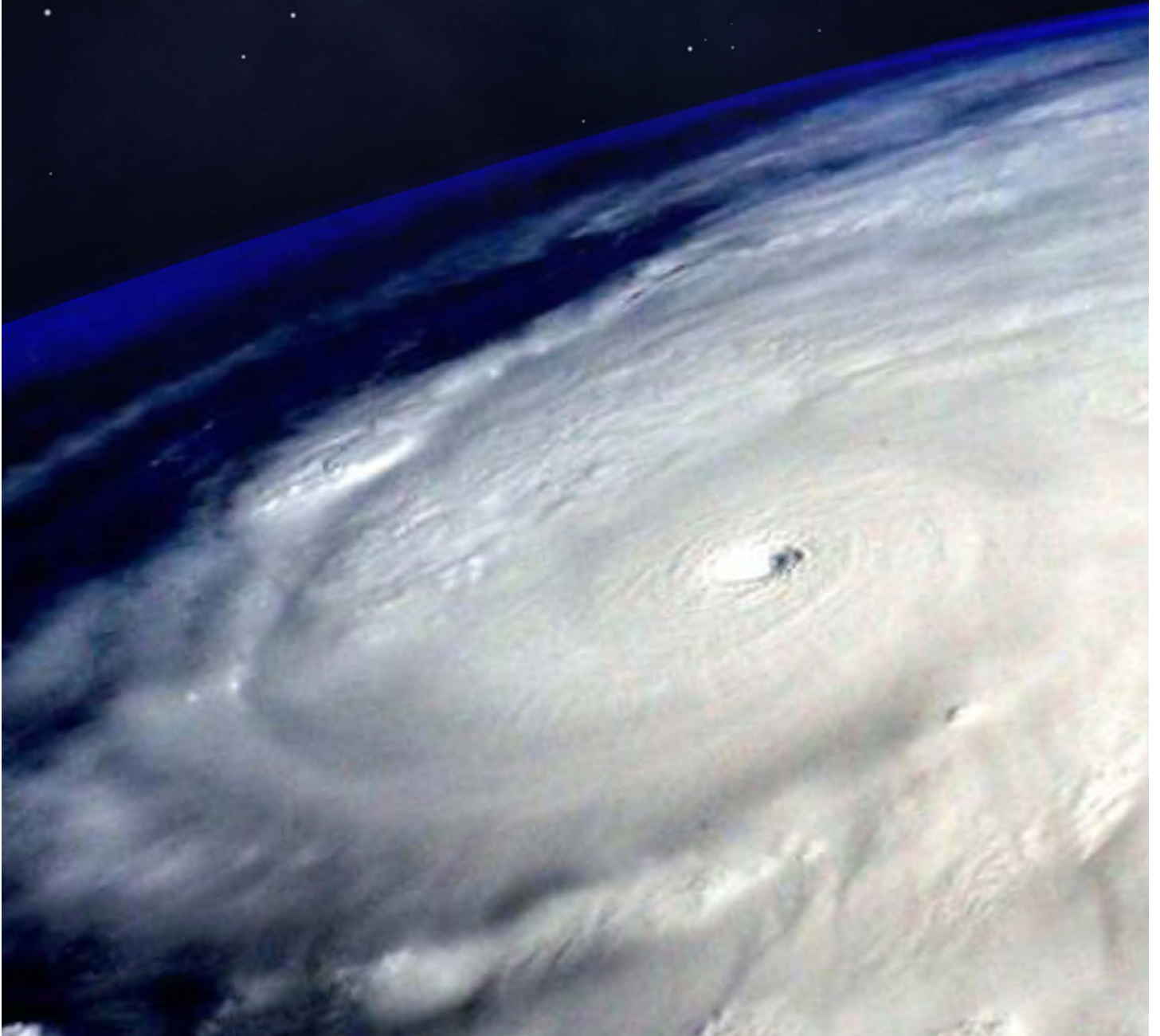
Starr's eyes are on the weather 24/7/365 when it comes to tracking hurricanes, floods,

typhoons and other weather threats. Our loss control service operations begin tracking early in the season to provide real-time updates and recommendations to our underwriters and clients.

When a risk becomes apparent, we are right there to offer guidance about prudent measures to reduce or eliminate the possibility of loss and/or damage.

Your Business Continuity Plan must be an integral part of your business's core culture & strategic operations – and be routinely reviewed, updated and tailored to your company's geography and structure.

**WE'RE SETTING THE STANDARD
IN GLOBAL RISK MANAGEMENT
THROUGH INNOVATION,
KNOWLEDGE AND EXPERIENCE.**



Loss Prevention Begins With Preparation.

Hurricanes in the Atlantic, Caribbean and the Gulf can wreak havoc in the blink of an eye – leaving damage and devastation in their wake. Are your business facilities located in hurricane-prone regions?



HURRICANE THREAT REGIONS

Starr understands the tragic financial losses and reputations that are at stake for the clients we protect. This is why we recommend you thoroughly review our Location & Warehouse Checklists in this brochure, which will help you to assess where the potential for damages exist. Additionally, it will help identify where your business needs to implement “Best Practice” security measures so they are in place prior to an emergency weather event.

PLAN FOR THE INEVITABLE

There is no denying the valuable preparedness lessons learned from recent large destructive hurricanes which have significantly interrupted or destroyed the flow of business. In today’s world, natural disasters such as windstorms are one of the top 5 causes of catastrophic business interruption.

Location & Warehouse Checklists

A FORMAL PLAN

- Do you have a plan? Where appropriate, develop a formal Hurricane Preparedness and Response Plan for at-risk business locations and operations.
- Is it up-to-date and tested? Prior to hurricane season, review the plan with relevant location managers and key plan personnel.
- Do personnel understand their roles? As part of the annual review, communicate specific plan responsibilities and actions to staff, identifying key contacts and contact information. Make sure your plan includes a schedule to regularly update contact information.
- Will it work? Run an annual tabletop drill exercise scenario with location managers and key plan personnel. Ensure that the plan structure allows sufficient time to implement the identified actions and responsibilities, and to safely evacuate staff in accordance with applicable evacuation orders.
- What are the lessons learned? Update the plan with the lessons learned from the annual review and tabletop drill. Then re-distribute to staff ensuring communication of updates and changes.

GEOGRAPHICAL LIST

- Is your area prone to weather occurrences? If so, what is the history of these occurrences?
- Has your area experienced damages attributed to hurricanes and/or other natural disasters?
- Is your business located within a flood plain or an area with poor drainage?
- Is a stream or river nearby? If so, what is the crest level?

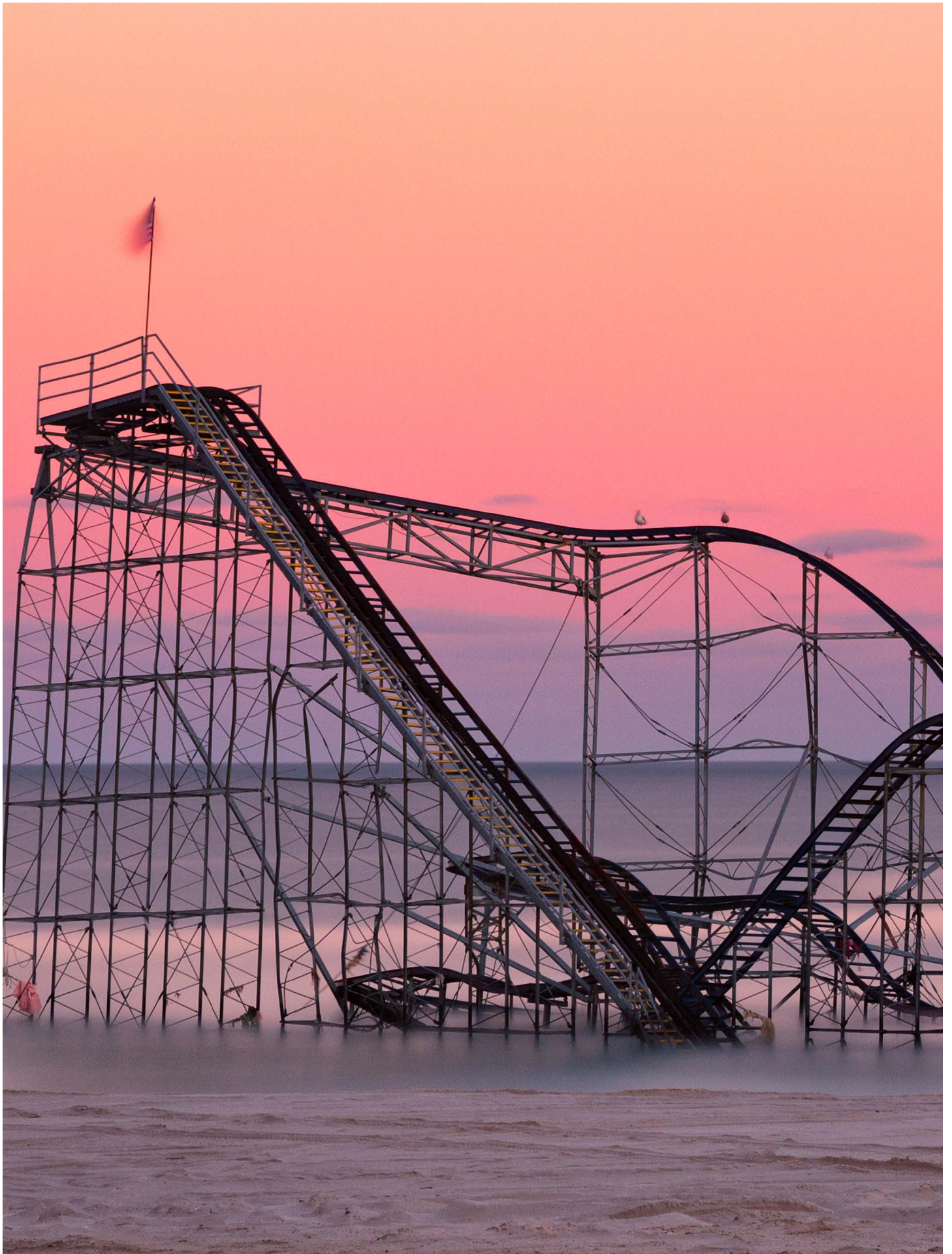
STRUCTURAL LIST

- Is your facility built to current codes and standards?
- Is there an emergency contingency plan in place in the event of a weather related situation?
- Is the main floor elevated above street level?
- Is product stored on pallets, racks or on the floor?
- Is the sprinkler system dry or wet?
- Is the roof checked annually to determine if there is wear and tear? Are repairs needed?
- Are the drainpipes internal or external? Where do they drain to?

IF YOUR LOCATION IS A NON-OWNED / LEASED THIRD-PARTY FACILITY

- Request the owner's "Disaster / Emergency Preparedness Plan" for all weather events.
- Provide the owner with YOUR Disaster / Emergency requirements.
- Plan audits prior to seasonal weather activities, such as the June 1st through November 30th hurricane season.





Starr Helps You Weather The Season.

The welfare of your company requires the ability to recover – within hours. Should a hurricane threaten your area, be sure to constantly monitor all weather reports to understand its track and intensity. Your business' future could depend on it.

CONSIDER THE FOLLOWING AS PART OF HURRICANE PREPAREDNESS.

- Have an Emergency Contact Contingency Plan in place for employees and key personnel.
- Contact identified personnel at potentially impacted locations to confirm the hurricane plan is being implemented.
- Back-up and/or secure all critical data and necessary documentation (including ID badges, etc.).
- Secure all office equipment and direct personnel to secure any personal items.
- Ensure that all products are on pallets and off the floor areas.
- Move all products onto mid-tier levels of the rack systems, where possible.
- If rack systems are not available, resort to using double / triple stacked pallets on the floor to raise the level of the stored products. Do not stack product / cartons more than two high and use a tightly squared off configuration.
- Cover as much product as possible with tarpaulins and tie down securely.
- If tarpaulins are not available, use a heavy gauge polyethylene cover over at least two-thirds of the top portion of the contents on each pallet.
- Move all machinery into an area separated from the product, if possible, and consolidate in a squared off configuration. These can be covered with tarpaulins as well.
- Secure all glass in windows, doors and skylights. Tape and/or nail hurricane shutters.
- Ensure that all drainage areas, including roof drains, are free and clear of debris.
- Check and ensure all security and alarm systems are in proper working condition, including back-up systems.
- For port shipments contact terminals / vessel operators to determine what measures are being taken to prevent damage.
- Load containers onto vessels, or move them inland, or stack and secure them on one tier of empty containers.
- Block stow containers and trailers to form tight formation to prevent movement (loaded units at the interior).
- For outdoor locations secure all loose and portable items, equipment and machinery on high ground. Lock portable tools in protective storage boxes and lock machinery and equipment where able. Retain / store keys at an identified safe location or in the possession of an identified company employee.
- Secure boats / tugs / barges with additional lines to raised moorings or move to less vulnerable afloat locations, or haul to secure ashore locations above flood elevations.
- Ensure back up power systems such as diesel generators are fully functioning and fueled.
- Lock and secure sites that will be left unmanned as part of the hurricane response plan.
- Notify local police of contact information for security personnel, in the event of damage or unauthorized entry.
- Account for all staff and evacuate in a timely and safe manner.
- Identify staff to be first on scene as soon as safe and permitted to document any damage, take inventory and photographs and implement mitigation / recovery efforts.
- Know who to contact as soon as possible in the event of damage / claim – law enforcement / broker / insurance / suppliers / manufacturers / repair technicians.

Reach out to Starr or visit starrcompanies.com

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