

**HOWARD COUNTY RISK MANAGEMENT  
STORM DAMAGE CONSIDERATIONS**

This is provided as a reminder of basic considerations to reduce damage and maximize recovery for County property during weather related events. This is not meant to supersede instructions under the County's Emergency Management Plan. Please filter this information down to line employees and ask for their ideas.

**Safety Issues:**

Never place yourself or another person in harm's way to save property, nor render assistance above your level of training.

If you are driving, remember that in flash floods even the minimal amount of water will carry away most automobiles.

For major clean-up efforts:

- Remind everyone to check for safety hazards before beginning work. Be alert for live wires, leaking gas, flammable liquids, chemicals that could react violently with each other, storm water that may be contaminated, etc.
- Work in pairs and implement work/rest cycles.

**Administrative Issues:**

Coordinate clean up and repair with Facilities. (x2700 or after hours x2929)

Coordinate damage recovery with Risk Management. (x6390)

***Call Facilities AND Risk Management in the event of a major loss.***

**Property Issues: Loss Prevention**

Secure any objects that might become airborne or cause damage in strong winds. Whenever possible, bring items inside that cannot be secured.

Store as much as possible as high as possible off the floor, especially things that could be in short supply after the storm.

Put papers, files, books, etc., in plastic bags and store in high locations.

Generators – check operation and fuel supply.

Back up property inventories on a DVD or CD and take it to a safe place.

Keep storm drains on your property clear of debris.

## Property Issues: Recovery

**Water extraction needs to begin within 24 hours to be most effective.** Call Facilities immediately (x2700). Facilities will coordinate the clean up and contact outside professionals if necessary.

Call Risk Management for all significant water damage; do not wait for a Property Damage report to be completed. Designate a point person to coordinate with Risk Management.

Irreplaceable documents can be salvaged if freeze-dried within 24 hours by a professional.

This is very expensive. Only procure these services for critical and irreplaceable documents.

Salvage what you can. (Be mindful of not creating a pile of combustibles.)

Use your immediately available resources. Maintenance staff cannot be everywhere at once.

- Office staff can use a wet vacuum.
- On-duty custodians can assist.
- Call on other personnel for assistance.

## Handling Losses:

- Keep a good inventory before a loss.
- Document with photos. If you do not have a camera at your worksite, get one or get a disposable camera to have available at all times.
- Do not throw anything significant away unless you have a photo. Try to keep whatever you can until it has been seen by an adjuster.
- For a major loss, assign someone to be the record keeper.
- Keep track of inventory numbers for damaged property.

## Computers:

Unplug computers during severe storms.

Cover with plastic if water leakage is possible.

Surge protectors are only effective for one year and need to be replaced.

Put laptops in a safe place. This may involve taking them home. Do not leave them in your vehicle where they may be damaged by excessive heat.

If computers get wet, do not turn them on. Call ISSO for instructions. If dried out within 24 hours they can be saved.

Do not keep valuable data solely on the "C" hard drive. If the computer is lost, this information cannot be retrieved. Save important information on a DVD, CD, or the Network.

## Vehicles:

Move vehicles out of flood prone areas.

Watch for potential flooding in areas with large numbers of vehicles in one place. Consider scattering them.

If you know you have to take a vehicle into a flood area, be sure the vehicle is appropriate and safe for the task. Your safety and the safety of others is always the first priority. Take the cheapest vehicle that is safe. For example: Baltimore County used dump trucks to evacuate people in Hurricane Isabel instead of fire trucks. (A \$70,000 vehicle loss versus a \$350,000 vehicle loss)

### **Insurance Issues:**

Losses over the deductible amount must be reported to the insurer promptly. Contact Risk Management who will coordinate reporting any losses.

Adequate documentation must be provided for insurance recovery.

### **Coverage Limits:**

The County has a \$100,000 deductible per occurrence for structures and/or contents.

Flood Coverage: Flood insurance is not available to cover all County property to full value. Do not assume that everything is covered by insurance.

### **Coverage Provisions:**

The removal of debris is covered. Keep good records of expenses.

Extra expense to perform operations during the period of recovery may be covered. Coordinate with Risk Management.

Restoring valuable papers and records may be possible.

Actual labor cost for County employees to mitigate damages is not covered.

### **Special Coverage:**

Boiler & Machinery Commercial coverage is available for pressure vessels (i.e., things that generate power).

### **Citizen Damage Claim Issues:**

Local governments are not liable for damages caused by extraordinary storm events. **If you assist citizens, do not give the impression that the County will cover their damage.**

### **Federal Emergency Management Agency (FEMA):**

If you suspect a FEMA covered event, keep very detailed records.

Submit damage reports to Risk Management as usual.

Each Department will work with the County's designated FEMA coordinator to submit losses individually to FEMA during the claim process.

**FOR STORM RELATED EMERGENCIES**

In emergencies due to severe storm hazards, consider the following:

1. Stay calm and take charge. Employees are looking to you for direction and assistance.
2. In the event of a hurricane or tornado, do not pull the fire alarm. Employees are trained to evacuate the building when they hear the alarm. In this situation, we do not want them to evacuate. "Shelter in Place" is the best option.
3. Communication is essential. Use the telephone, radio or go floor-by-floor, room-by-room to get the message out to everyone.
4. Assemble everyone in a safe refuge area away from windows. One such area is the stairwell. Fire-safe doors, exit lighting and concrete floors protect stairwells.
5. Keep away from exit doors and windows.
6. It is paramount to account for every person. Pay special attention to people with special needs.
7. Close the doors to the office, kitchen, copy rooms, etc. to minimize damages after everyone has been evacuated out of that area.