



## Affiliated FM Hazard Planner

When disaster strikes, these steps can help you make the difference between destruction and distraction.

### Wind Watch: Stay Ahead of the Storm

Perhaps no peril matches that of a severe windstorm in its ability to cause widespread devastation. During the past 10 years, nearly 17 percent of all damage sustained by Affiliated FM clients was related to wind.

The costliest impact is the damage that results when the building exterior is breached, letting in wind and rain. For example, improperly secured roofing and wall material can easily tear away from supports, while stray items can get picked up and propelled like missiles, shattering windows and doors. The resulting destruction can cost millions in property and inventory damage, business downtime and lost customers.

Fortunately, there are certain low-cost, but effective, measures you can take to help prevent extensive wind damage.

- Ensure roof flashing is properly secured. When installing new perimeter flashing, be sure to attach its lower part to a hook strip that is firmly secured to the building. When inspecting existing flashing, just pull out on the lower edge. If it deflects or pulls away from the building, then it needs to be refastened. Also make sure that your rooftop equipment is properly fastened. Roof flashing and rooftop equipment can usually be properly secured with weather-resistant fasteners driven through washers.
- Have on hand proper material to secure windows and doors. For windows and smaller doors, use hurricane shutters or plywood.
- Before a storm, remove outdoor furniture, trash receptacles, and other equipment to prevent them from acting as windblown missiles. Close and latch exterior doors and windows. Install shutters, plywood and door braces accordingly.
- Inside, store products off the floor on pallets, and keep ample waterproof tarpaulins on hand to cover vulnerable equipment, material in process and finished goods.



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*Preparation is critical to preventing serious damage to your business during a windstorm. For more information on any of these recommendations, contact your broker about working with your Affiliated FM account engineer.*

In addition to these short-term tips, certain larger investments can help protect your business from the damaging effects of wind and rain.

- Check dock doors for wind resistance. Inadequate dock doors can be supported using a specific configuration of braces designed to improve stability. For a more secure wind shield, consider replacing dock doors with those rated to withstand anticipated wind forces.
- Unreinforced parapets and decorative facades can cause severe damage to roofs and other structures if blown over. Check to ensure these features are soundly installed and supported.
- How old is your roof? Is it worth risking your business to squeeze another year or two out of it? If your roof is in need of repair, consider replacing it with a new roof assembly that has a good record for wind resistance.
- Also consider replacing large windows with narrower ones, and improve the existing window impact resistance with FM Approved glazing protection systems or replace the glass windows with laminated glass and framing systems that meet the criteria for missile resistance.
- While a lightweight wall cover, such as exterior insulating finishing systems (EIFS), is not suitable for resisting damage from wind-borne debris during hurricanes or tropical cyclones, it also poses a risk from wind-driven rain. Reduce the risk of water penetration by inspecting the sealant and caulking around windows, doors, trim, and wall vents, every five years, and repairing or replacing the wall cover every 15 years (more frequently if needed).

## The Human Element

Finally, have an emergency response team (ERT) in place, with the knowledge and skills to prepare adequately for an impending storm. Ensure you designate a team leader who is willing to take on significant responsibility, including developing and maintaining a written response plan and familiarizing himself/herself with all your facilities and any inherent special hazards. Also, your ERT should have a list of alternate members to back up those who may be absent. Verify the ERT understands the emergency response plan and is properly equipped to take action.

**Don't let this happen to you!**

