



STORM PREP BOOK



(239) 449-3387 | blackflagroofing.co

Black Flag Roofing

2280 Wilson Blvd N
Naples, FL 34120
Office: (239) 449-3387



STORM PREP GUIDELINES

Step 1: Hurricane Preparedness - Before the Storm

A. Begin your storm readiness by going to the NOAA website (<https://www.nhc.noaa.gov>). Start at the Five-Day Graphical Tropical Weather Outlook page where you will click on the hurricane symbol icon.

B. Gravitate to the Key Messages Advisory image.

Note that the graphic cone illustration only shows the probable path the storm will take. It does not however, specifically state what size the storm will be. Also, the light grey *Potential Track Area* is the immediate 1 to 3 day forecast; followed by the netted grey extended potential track area for days 4 and 5.

This is the initial information you need to follow.



C. Go to the Public Advisories and Forecast Advisories bulletins. They each list the threat name such as the storm type and the issuing center. *For example:* “HURRICANE DORIAN FORECAST/ADVISORY” as issued by the “NATIONAL HURRICANE CENTER MIAMI FL.”

Read the Discussion and Outlook section as it will detail in plain language the movements of the storm and continue and conclude with the NEXT ADVISORY anticipated time so you can be aware of when to check next.

D. Now, and away from all the sensationalism in the media, the NOAA provides the Wind Speed Probability Table for Specific Locations. This Wind Probs chart showcases the wind speed probabilities for selected cities. It also does this over a 12-120 hour time period, producing targeted information. For instance, “Atlanta, GA FROM SUN TO MON 34KT 3(3)” where from Sunday to Monday expect wind speeds of 34 knots or 39 MPH. This is the next most important information you should be aware of.

Step 2: Hurricane Preparedness

Hurricane preparedness comes down to documentation. So next, grab your camera and walk out to the front of your property, turn around, face it, and start **taking pictures of your entire property**, including:

- The mail box (and/or house number plate)
- The driveway (with close ups of any cracks present before the storm)
- Left of Home (with close up picture of a soffit and fascia section)
- Front of Home (make sure the sun is not directly behind the home)
- Right of Home (with close up picture of a gutter and downspout section if installed)
- HVAC Condenser (and window units if any) including the unit's serial number label
- All Window Screens (no need to measure them)
- Fence (count the sections if possible) and photograph its “level” position (if possible)
- Wide angle picture of the garage door(s) (and a closeup of any previous dents if any)
- Wide angle picture of door entrance(s) (and a closeup of present dents if any)
- Walk across the street, use the zoom feature to take a front of the home picture of the roof
- The refrigerator (and the food contents inside)
- Every room in the house (bedrooms, laundry rooms, halls, etc.)
- Wide angle photographs of the contents in every room (furniture, carpets, chandeliers, etc.)

Call **Black Flag Roofing** at (239) 449 - 3387 for a FREE roof inspection to provide you with a photo report of the existing condition of your roof. This cannot be stressed enough.

Evidence. Evidence. Evidence.

Note: It all begins with water. So head out to the supermarket well ahead of the rush and
GET A FEW CASES OF WATER

*Based on your families anticipated needs, remember that this is not only drinking water.
You may also need water for things like brushing your teeth and cooking.*

- A.** Find your insurance policy and place it inside a zip tight clear plastic bag.
- Add your insurance company's claim department telephone number to your phone contacts. Keep in mind that insurance claims departments are open 24-hours so add a note "24/7" in the Contact.
 - At a minimum, find the Declarations page of the policy and the Law & Ordinance rider.
 - If you are in a flood zone, or, if you don't know if you are, visit the following <https://msc.fema.gov/portal/search>
- B.** Find your roof materials and other items warranties like solar panels, refrigerator, etc. If it's a registered roof warranty, find the warranty code information.
- C.** Locate family and other important documents and put them also in a zip tight clear plastic bag.
- D.** Add important hurricane preparedness and related information numbers to your phone.
- County Emergency Management numbers
 - Florida 511 for real-time traffic and incidents
 - Florida Evacuation Zones routes mapping tool
- E.** Download tested weather tracking and related phone Apps:
- Severe Weather! (\$1.99/year)
 - My Hurricane Tracker Pro (\$1.99/year or free version - with ads)
 - FEMA App
 - Install the Twitter App and follow the FL Division of Emergency Management and FEMA Region 4
 - Red Cross First and Pets Aid Apps
 - Smart911 App (when 911 is called, the dispatcher receives critical information)
 - WhatsApp or Telegram App – specifically to use the LiveShare Location feature available on either one.
- F.** Credible tools that work in emergency situations:
- 1200 Lumen USB Rechargeable LED Flash Light (will light up the numbers of a house from across the street)
 - Solar Hand Crank and Chargeable NOAA Weather Radio (includes an SOS alarm)
 - Hyper Tough Tire Inflator (inflates a tire in seconds when it matters most)
 - Industrial 12 Hour Emergency Glow Sticks (saves/extends other battery powered lighting sources)
- G.** Elevate personal property. Take a stroll inside your home and look in every room. Take anything of personal or tangible value that is at least 12 inches to the ground and start moving those items to higher places in the home. It can be the next shelf up or somewhere higher. The key point in this is that if water does come in, it may not be much. And, if water does come in at greater levels such as flooding, then you have an understanding that replacing the cabinet affected is better than replacing all the other items with it.

H. Boarding up your property's windows is recommended if you don't have storm shutters. Remember to bring in any personal property. For example, things like plants and decorations will get destroyed in the storm if they are not brought inside. Things that fly around your property during the hurricane will create more wind damage in the first place. Additionally, advise your neighbors to do the same as their property objects can and may fly into yours. Finally, move items like the garbage bin inside the home or into the garage, and secure the garage door with the manual bolt lock.



I. You can now go and fuel your car(s) with gas. Ironically, the price of gas leading up to the storm is pretty normal right up until the day the storm arrives. After the storm, gas prices will stay higher than usual with gas stations rumored to sell all the grades of gas available at the premium rate on the pump. If you encounter or suspect gas price gouging, file a complaint immediately.

Step 3: Hurricane Awareness – During the Storm

A. The storm will begin with the clouds moving in and the winds slowly starting to pick up. This is your signal to close and lock down the doors. **NOTE:** If an evacuation order is issued by the Governor, do not stay in your home! Property can be replaced. Please follow the evacuation instructions if issued.

B. Lightning, rain and changes in atmospheric pressure are constantly in fluctuation. The wind forces on windows specifically, can rattle anyone. In short, understand wind and stay clear of the windows but keep them closed and secured.

C. Do not go outside, as opening the doors and/or window may trigger a sudden change in the pressure between the inside and outside of your home. In some cases, this balancing of pressures alone may result in the roof of the home being torn off, depending on the construction and situation. So do not open structures if possible and stay well away from windows or sliding glass doors.

D. If the power goes out, do not worry about things in the refrigerator. Focus more on the immediacy of where everything is relative to where you are and start making use of glow sticks; preserving your battery powered items for more essential and emergency needs later if needed.

E. If some water starts coming in due to shifting in the roof and structure, remain calm. This is normal and you should not worry too much about it. But, do ensure that there are no electrical cords in any way creating additional hindrances and turnoff the electricity at home from the electrical main panel (*usually located in the garage*). And if water does start to come in from flooding, remember that this is why you elevated as many items as possible; and, that property is replaceable—so do what you can, but do not endanger yourself trying to salvage something that your insurance policy can and should replace.

Step 4: Hurricane Observations - After the Storm

A. Do not assume that with the storm is behind you and that you can now just venture outside. Be cautious of your surroundings. Do not immediately drive around as there are possible dangers like downed power lines. Power lines may be farther away from you but if they are immersed in water the current can quickly and dangerously travel.

B. Flash floods are the number one weather related killer in the country. Do not venture into any moving water as the amount of fast-moving water it takes to carry-off a person can be as little as six inches. The same applies to vehicles; just increase the amount to 24-inches and the car will begin to travel with the current.

C. Hurricane Preparedness Warning:

- According to, Florida statute 627.70132 states a loss can be claimed, supplemented, or reopened for a period of 3 years. Therefore, you have a reasonable amount of time to sort things out in your home before turning your attention to the restoration of it. This does not mean, don't get the roof tarped. It means you don't have to sign any contract in your driveway the day immediately after the storm.
- Handy persons are very limited in the type of work they may do. So do not create any unnecessary liability for yourself. Clearing small fallen debris is fine; just don't extend their scope of work at your own peril.
- According to the Merlin Law Group, Florida home owners with replacement value policies are not required to first incur or contract out and carry upfront costs. And if you have Law & Ordinance coverage as part of your policy, Law & Ordinances used to pay for things like bringing your property up to the latest Florida Building Code.
- In the case of Hugh Hicks, Appellant, v. American Integrity, the court agreed that insurance carriers are responsible for the burden of proof as to whether water damage occurs after the first 13 days.
- Take some time to understand what just happened and get your bearings around it.

D. Do get the roof and property inspected as soon as possible. A complete interior and exterior inspection of the property should be conducted by a qualified and experienced inspector. The inspector should be familiar with storm restoration related damage such as wind damage to property and collateral damage to items on the property.

- *Roof Inspection* – should include photographs of every sign of damage evident to the roofing system
- *HVAC Inspection* – should include photographs and testing of the equipment
- *Electrical Inspection* – testing if all circuitry is functioning properly and reconnected properly
- *Utilities Inspection* – ensuring that all utilities are functional again and that nothing is creating expenses for you that are not yours to bear. For example, Hurricane Irma damaged a property's sprinkler system assembly such that water was leaking in a small unseen area, driving the water utility bill to double for the homeowner.

E. Do select a certified and experienced contractor or contractor(s) to restore the property.

- First, anyone approaching your property is constitutionally allowed to do so. However, verify their Florida trades license at the Department of Business & Professional Regulation.
- You can quickly enter their name or license number and see if they are legitimately licensed.
- Make sure that your contractor has all the proper licensing and documentation needed to perform the work safely and legally. **Black Flag Roofing** can provide all documentation
- during the inspection. We have the ability to assist in the claim filing process.
- Do contact your insurance company and have them send out an adjuster to come out and adjust the property after the storm. We will *meet the adjuster on site* for the inspection and make sure that all damage is notated and marked. It is recommended even by the insurance carriers themselves that a claim be filed—*just in case*—to at least create and give you a record of loss.

Black Flag Roofing is proud to assist our community in storm preparation.

Should you have any issues or concerns, please do not hesitate to call us at

239-596-3509 or by email at contact@blackflagroofing.co

Hurricane Preparedness for Businesses

The workplace is the strength of any community. It provides a wide variety of specialized services to its clientele and an economic base for its employees. The commercial sector should prepare to protect its property against the hazards generated by a hurricane.

Planning:

- Review property insurance with the company's insurance agent concerning the hazards of a hurricane. Make sure you understand what is not covered. Most policies don't cover flood damage. The National Flood Insurance Program (NFIP) provides coverage to property owners. Go to the NFIP Website at floodsmart.gov. Consider business interruption insurance. It covers operating expenses, like utilities, and compensates you for the income lost after a temporary closure.
- Assemble insurance policies and financial records necessary to expedite quick settlement of claims; package in waterproof container.
- Make a complete inventory of your business and take pictures and/or video of your business inside and out to aid in insurance or tax credit claims after the storm.
- Determine and establish written hurricane protective procedures for the business property and its contents.
- Specify conditions under which hurricane protective procedures may be implemented.
- Appoint an individual and designate an alternate to implement hurricane protective procedures.
- Establish plans for the protection of computer files (e.g., a backup system to secure data and safe storage). Make multiple backups of critical computer data and store them off premise. Keep checks, purchase orders, financial records, and property and vehicle titles off premise as well.
- If appropriate, develop a system for the identification of employees (e.g., I.D. cards, vehicle permits, badges, etc.).
- Make arrangements to pay employees, preferably in cash, as it may be some time before banking institutions are operational.
- Inform key employees or essential staff of their specific responsibilities under the established hurricane procedures.
- If appropriate, establish an employee training program concerning your hurricane procedures.
- Determine and acquire emergency protective equipment and supplies (e.g., heavy plastic sheeting, duct tape, masking tape, sandbags, emergency generator, storm shutters, chain saw, large pieces of plywood, hand tools and other essential items).
- Create a clear-cut hurricane policy for employees and post it in advance. If appropriate, inform all employees on when and how they will be notified to report back to work.
- Make sure employee emergency contact information is up to date, and that you have an employee communication plan in place, which includes a designated out of town phone number where employees can leave an "I'm okay" message in a disaster.
- Evaluate whether your company needs a generator. If so, stock fuel for it.

Before the Event - As the Storm Approaches

Building Exterior:

- Check drains, gutters and downspouts on the roof of the building to ensure they are clear and able to drain off the heavy rain which usually accompanies a hurricane. Clogged roof drains could cause the roof to collapse from the weight of accumulated water, or cause damage to the interior of the building if water on the roof becomes deep enough to cover vent pipes and run down inside the building.
- Strap, anchor or remove antennas or loose objects from the roof.
- Protect all vent hoods, exhaust louvers, etc., from wind and rain.
- Bring in display racks and other objects usually left outside. Secure all loose objects, such as trash cans and potted plants, which might cause damage during strong winds.
- Remove outdoor signs, especially those that swing or are portable.
- Secure storage of flammable liquid drums, or move them to a shelter area (but never into main facility areas).
- Anchor all portable buildings and equipment (e.g. trailers) to the ground.
- Dumpsters (and large trash containers) can be secured by lashing two or more together with rope or chains and chocking the wheels. They might also be secured to a tree or telephone pole, if available.
- If building has exterior glass frontage, clear out that section of the building as much as possible and use shutters or board up to protect glass. Cover all glass windows and doors on at least the first floor of the building with shutters, paneling or other protective material, such as plywood or masonite.
- Secure first floor doorways against flood waters with sandbags or heavy plastic sheeting and duct tape.
- Service and test the building's emergency power generator under load to make sure it is operating.
- Fill the fuel tanks of generators, fire pumps and all company-owned vehicles.

Building Interior:

- Clear all desk and table tops of small loose objects.
- Box or place in desk drawers or storage cabinets any loose papers, books, hanging plants, etc.
- Take down all loosely secured pictures, plaques, etc.
- Remove contents of lower file cabinet drawers on the ground floor of the building and secure contents elsewhere.
- Move important documents away from windows.
- Protect/relocate vital records including your insurance policies.
- Relocate files, boxes, computers, office machines and other equipment to the inner most portion of the building or a safer location. Do not leave boxes or equipment on the floor; elevate them by placing items on desk or table tops.
- Disconnect all electrical appliances and equipment such as computers, copiers, coffee makers, etc. (except for refrigeration), so they do not create excessive surge when electric power is restored.
- Unplug and wrap all electronics, including computers, in large plastic bags to protect against water damage. Store them off the floor, in locations that are high and dry.

- Backup all data on servers and personal computers. If the backup site is within the area that may be affected by the storm, take backup tapes with you in an evacuation.
- Check the integrity of the uninterruptible power supply (UPS). Move the UPS to the highest level possible above the floor.
- Cover merchandise, office machines, specialized equipment, file cabinets, copy machines, computer terminals, etc., with tarpaulins or plastic sheeting and secure with sturdy tape.
- If time permits, make an inventory of all moved items to ease unpacking after the storm.
- Close all windows and draw blinds or drapes.
- Check out all equipment, utilities, fire equipment and first aid materials. Repair and replace faulty items as necessary.
- Prepare a portable hurricane kit that you can take with you once you've secured your business. This could include copies of essential documents such as site maps, building plans, and insurance policies; a battery-powered radio; batteries; a hardline telephone; a laptop; camera; and anything else essential to keeping your business running.
- Turn off incoming gas and water. Turn off power, except for refrigeration, at the power box.
- Before leaving the property, re-check the securing of the outdoor objects.
- Lock all doors when you leave.

General:

- Stay up-to-date on the storm's progress via radio, TV or NOAA Weather Radio All Hazards receiver.
- Allow your employees adequate time to secure their homes and make personal preparations.
- Review your Shelter-in-Place plan, making sure your Disaster Kit is fully stocked and fresh batteries and supplies are included.
- Alert a third party about your company's relocation plan in the event the storm makes your location inaccessible.
- Ensure that any employees who volunteer to stay on site have proper supplies and equipment (drinkable water, nonperishable food, medical kit, flashlights, walkie-talkies). If an official evacuation order is in place however, no employees should remain behind.
- Have cash on hand for post-windstorm needs, such as buying food and supplies, or paying employees and contractors.
- Ensure remote access to your company's website so updates about your availability can be made.

During the Event:

- During the height of the storm, personnel should remain in a place that has been identified as safe from wind and flood.
- During a power failure, turn off electrical switches to prevent re-activation before necessary checks are completed.
- Constantly monitor any equipment that must remain online.
- When it is safe to do so, patrol the property and check for roof leaks, pipe breakage, fire or structural damage.

After the Event:

- Secure the site and survey for damage and for safety hazards, such as live wires, leaking gas or flammable liquids, poisonous gases, and damage to foundations or underground piping.
- Before restoring service, check all utilities. If you have any questions about the condition of your utilities, call the appropriate company.
- Do not turn on computer equipment if there are indications of low voltage power fluctuations, low air conditioning output, water under raised floor, broken windows or damaged equipment.
- Take pictures of your facility inside and out to aid in insurance or tax credit claims.
- Make temporary repairs as needed to prevent looting and/or any further damage. Cover broken windows and torn roof coverings immediately.
- Separate damaged goods, but beware of accumulating too much combustible debris inside a building.
- Clean roof drains and remove debris from roof to prevent drainage problems.
- If you own equipment that could be useful after the storm, notify local emergency management officials.

Get in touch with **Black Flag Roofing**

at (239) 449-3387

to assess the damage to your roof and for recommendations on next steps.