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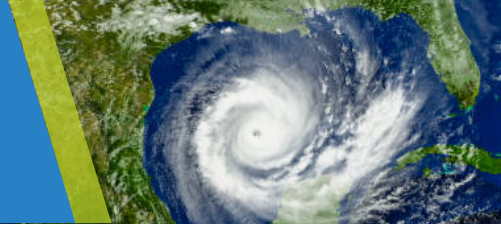
Hurricane Preparedness



Understanding Hurricane Risks

Hurricanes can cause catastrophic damage to properties not only along the coastlines from Texas to Maine but also several hundred miles inland.

Historically, 97% of hurricanes occur within two timeframes: The official hurricane season for the Atlantic basin begins June 1 and ends November 30, and the eastern Pacific hurricane season begins May 15 and ends November 30.

Airborne debris and floods are often the most deadly and destructive results of this weather event. Hurricanes can produce winds exceeding 157 miles per hour. At this speed, gusts can also lead to extensive damage from downed trees, downed power lines and broken windows and doors. Strong winds can even cause structural damage to a building's walls or roof, allowing for additional wind and rain damage to the inside of the affected buildings. Additionally, hurricanes can create storm surges along the coastline and can include heavy rainfall, which can cause flash flooding and extensive damage.

As the hurricane season quickly approaches, now is a good time to develop or refresh your hurricane plan well before the season's first storm.

Review Your Pre-Plan in Advance of the Upcoming Hurricane Season

- Develop a windstorm emergency response plan.
- Staff and train volunteer emergency response team (ERT) members that are willing to stay onsite, provided it is safe to do so and allowed by local authorities.
- Establish predetermined operational tasks to be completed at various stages of an approaching storm. Operational personnel and the ERT team should be aware of these tasks and be advised on their completion as the storm advances.
- The plan should include a person designated to monitor weather conditions and report on updates to the ERT. Be sure to sign up for your local community warning system as well as the Emergency Alert System (EAS) and the National Oceanic and Atmospheric Administration (NOAA) emergency alerts (http://www.nhc.noaa.gov/).
- The plan should be implemented based on pre-determined criteria, such as when a storm is within a certain distance or time frame from reaching your location, and preferably executed by the leader of the ERT.
- Contact Arch Property Risk Control (ArchPropertyRC@archinsurance.com) should you need any assistance or advice.

Potential Plan Features for Consideration

- Create a list of internal and external personnel contact information including local offices of government and emergency preparedness.
- Determine if developing an off-site emergency communication center outside of the projected storm path is necessary for your operations.
- Determine if operational and data-processing needs are of such importance that you should develop either a hot site or cold site to continue operations? In line with this decision, are there important company or operational information that should be maintained off-site outside of the projected storm path?
- If needed, provide backup means of communications such as two-way radios, cellular or satellite phones, and spare batteries for these devices for ERT members remaining onsite during the storm.

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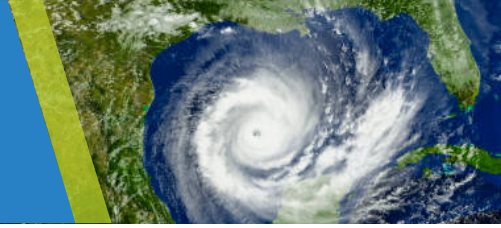

- Know the proper shutdown procedures for important location operations and establish time frames prior to windstorm event when operations will be stopped. Also, notify key customers, suppliers and business partners of your situation.
- Consider developing agreements with contractors for supplies and services that could be needed after a windstorm event and who are located outside the major storm area of your facility.
- Ensure that any onsite back-up generators are fully operational and complete fuel supplies are available on-site.
- Secure and maintain straps, braces, anchors, shutters, plywood, tarps and similar materials to secure and protect yard storage, roof-mounted equipment, signs, windows, doorways and similar equipment and openings from windstorm damage.
- Establish a roof inspection program to monitor and repair any deficiencies found with roof surface, drainage, flashing or roof-mounted equipment. At a minimum the inspections should be conducted prior to the spring storm season, winter and following any windstorm event.
- In preparation for windstorm related flooding, have available sandbags, brooms, squeegees, portable pumps and other equipment to remove water from your building(s). Also, identify equipment that could be submerged and will need to be de-energized.
- Maintain landscape such that it is not an exposure to any of your building and communications or power lines.
- Develop plans for location security for before, during and after storm time periods.
- Consider other plan features that may be needed.

Imminent Windstorm Event

- The designated personnel to monitor weather conditions should be listening for hurricane watch or warning updates and the projected path of the storm. A watch means that potential winds of > 74-mph may occurs in the next 36-hrs. and a warning means that a hurricane is expected to land within 24-hrs.
- Begin to implement your windstorm emergency response plan based on your pre-determined schedule.
- Make a last check of the roof to verify drains, flashing and gutters are in operational condition and that facility equipment, cranes, signs and openings are secured/anchored and protected. Relocate or remove any loose debris that could damage the facility.
- Protect interior equipment like computers, machinery and stock with tarps or waterproof covers. Be sure to have additional tarps available for post storm securement. If possible, relocate stock to outside of the storm path.
- Shutdown all nonessential equipment.
- If volunteer ERT members are remaining onsite, ensure proper supplies and equipment are available (i.e. non-perishable food, water, medical supplies, flashlights, communication devices, etc.).
- Immediately prior to the storm arriving at your location, de-energize critical equipment that could be damaged by power surges.
- During storm, monitor building(s) for roof leaks, water penetration, fire or structural damage only when safe to do so.

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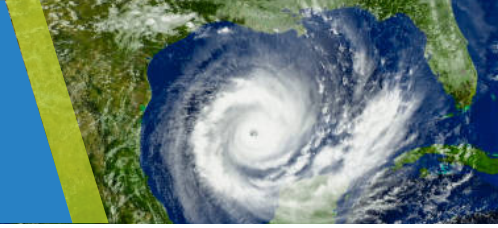

After the Windstorm Event

- Secure the facility and check that all ERT members that stayed onsite are safe and accounted for.
- Survey the site for damage focusing on potential safety and fire hazard concerns like live electrical wires, leaking gas, water or hazardous liquids, structural damage and secured/anchored equipment, signs, cranes and openings. Notify appropriate utilities if necessary.
- Be sure contractors follow your safety procedures.
- Contact key personnel and contractors to start repairs and begin salvaging.
- Inspect the roof to check for damage and to verify there are no drainage issues.
- Ensure proper operational securement of the entire facility prior to restating main electrical and gas feeds.
- Contact **McNeil & Company Claims** to provide notice of damage and potential claim.

Claims Reporting Instructions

Email loss_notice@mcneilandcompany.com with the following details:

1. Policyholder name and policy number
2. Policyholder contact information
3. Who was involved in the claim
4. Date the loss occurred
5. Where the loss occurred
6. A brief description of what occurred
7. If available, include documents and information, such as copies of police/fire/accident reports, report numbers, photos, etc.

1-800-822-3747, dial '1' Mon-Fri 8 AM – 5PM EST or dial '9' for afterhours Emergency Claims Hotline.