

# HURRICANE PREPAREDNESS AND RESPONSE PLAYBOOK

## FOR TRAVEL ADMINISTRATORS






As the peak of the hurricane season approaches, organizations who will have travelers in the Caribbean should start making preparations to protect their travelers and plan for emergency response. Too often, organizations focus solely on what travelers will need to do in order to safely ride out a major storm, like having access to emergency supplies and safe shelter, rather than considering preparations that could be done prior to a storm occurring. The following guide is a playbook for travel administrators: before, during, and after a storm.

Figure 1:

### WATCHES AND WARNINGS

The National Weather Service (NWS), part of the National Oceanic and Atmospheric Administration (NOAA), issues alerts when weather conditions make hurricanes more likely. Know the terms used to describe changing hurricane conditions and be prepared to take appropriate action.

 <b>ADVISORY</b>	<b>Tropical Storm or Hurricane Advisory</b> —The NWS issues an Advisory when it expects conditions to cause significant inconveniences that may be hazardous. If caution is used, these situations should not be life-threatening.
 <b>WATCH</b>	<b>Tropical Storm or Hurricane Watch</b> —The NWS issues a Watch when a tropical storm or hurricane is possible within 48 hours. Tune in to NOAA Weather Radio All Hazards, local radio, TV, or other news sources for more information. Monitor alerts, check your emergency supplies, and gather any items you may need if you lose power.
 <b>WARNING</b>	<b>Tropical Storm or Hurricane Warning</b> —The NWS issues a Warning when it expects a tropical storm or hurricane within 36 hours. During a Warning, complete your storm preparations, and immediately leave the threatened area if directed to do so by local officials.

Source: [https://www.fema.gov/media-library-data/1494007144395-b0e215ae1ba6ac1b556f084e190e5862/FEMA\\_2017\\_Hurricane\\_HTP\\_FINAL.pdf](https://www.fema.gov/media-library-data/1494007144395-b0e215ae1ba6ac1b556f084e190e5862/FEMA_2017_Hurricane_HTP_FINAL.pdf)

### PRIOR TO DEPARTURE:

First and foremost, administrators should understand the definitions related to tropical storms and hurricanes. Hurricane categories and their

corresponding expected damage projections can be seen in Table 1 below. It's important to note that once a storm reaches Category 1 Level, extensive damage and power outages that last for several days are likely to occur. If a storm reaches

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the Category 5 Level, the National Oceanic and Atmospheric Administration (NOAA) specifically notes the area affected will be uninhabitable for weeks or months. When dealing with the threat of impending hurricanes, it's vital for administrators to reference these damage estimates to inform travel-related decision making.

Furthermore, it is critical that travel administrators fully understand the nuances of their natural disaster evacuation insurance and emergency assistance coverage—especially as it pertains to hurricanes. When it comes to hurricanes, insurance contracts will typically have language stipulating evacuation coverage in relation to a designated time period after the storm is declared “named.” Often, organizations will not be able to trigger coverage until a Hurricane Watch or Hurricane Warning has been issued by NOAA. However, as shown in Figure 1, Hurricane Watches and Warnings are issued no sooner than 48 hours before a hurricane is expected to make landfall. At this point, resources in an area are typically in high-demand, affording organizations few options to take proactive steps to aid or evacuate their travelers in the path of the storm.

[Administrators should work with their insurance and travel risk management firms to understand coverage related to natural disasters and discuss proactive measures to aid travelers when a hurricane is scheduled to make landfall.](#)

These proactive steps can go a long way in reducing stress and associated costs that arise in post-disaster environments. For example, it's much more cost-effective to evacuate constituents via commercial air before a storm strikes than it is to charter an aircraft post-disaster.

In addition to knowing definitions and understanding coverage, administrators should ensure they have response plans in place. The organization should have a formalized Emergency Action Plan (EAP) that details how an impending hurricane should be handled. A key component of an EAP is Operational Security Levels (levels that detail a specific security posture based on the severity of the identified threat)

and corresponding communication plans that keep everyone informed. It is important that once a formal EAP is developed, administrators and travelers are trained on the plan. It is recommended that administrators conduct tabletop-style drills on the EAP using a realistic scenario as a method to “poke holes” in the EAP and make adjustments accordingly. For organizations with a significant presence in hurricane-prone areas, administrators may also want to consider conducting site evaluations to better understand the vulnerability of their assets to wind damage, flooding, loss of utilities, etc.

### PRE-STORM CHECKLIST

- Understand hurricane-related definitions.
- Appreciate the damage a hurricane can cause.
- Know the triggers in your insurance policy and emergency assistance services.
- Identify your organization's unique risk exposure.
- Make sure plans and policies are in place to protect travelers and your organization.
- Put risk mitigation measures in place.
- Have an evacuation/draw down strategy.

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Table 1:

Category	Sustained Winds	Types of Damage Due to Hurricane Winds
1	74-95 mph 64-82 kt 119-153 km/h	<b>Very dangerous winds will produce some damage:</b> Well-constructed frame homes could have damage to roof, shingles, vinyl siding and gutters. Large branches of trees will snap and shallowly rooted trees may be toppled. Extensive damage to power lines and poles likely will result in power outages that could last a few to several days.
2	96-110 mph 83-95 kt 154-177 km/h	<b>Extremely dangerous winds will cause extensive damage:</b> Well-constructed frame homes could sustain major roof and siding damage. Many shallowly rooted trees will be snapped or uprooted and block numerous roads. Near-total power loss is expected with outages that could last from several days to weeks.
3 (major)	111-129 mph 96-112 kt 178-208 km/h	<b>Devastating damage will occur:</b> Well-built framed homes may incur major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to weeks after the storm passes.
4 (major)	130-156 mph 113-136 kt 209-251 km/h	<b>Catastrophic damage will occur:</b> Well-built framed homes can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Most trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last weeks to possibly months. Most of the area will be uninhabitable for weeks or months.
5 (major)	157 mph or higher 137 kt or higher 252 km/h or higher	<b>Catastrophic damage will occur:</b> A high percentage of framed homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Most of the area will be uninhabitable for weeks or months.

Source: <https://www.nhc.noaa.gov/aboutsshws.php?>

### BEFORE THE STORM:

If a significant storm is projected to affect your travelers, it's vital to immediately address the threat rather than wait for the storm to develop, when it may be too late to take sufficient action. An initial assessment of the storm should include an analysis of the impact to the travelers and other constituents, and the surrounding infrastructure.

Key leadership members at the organization should be proactively notified of the impending threat. If the organization has an internal Crisis Management Team (CMT), the CMT should be notified. A determination should be made regarding the course of action for the travelers on the ground (i.e. should they shelter in place and ride out the storm, relocate to a safer area of the country/island, or evacuate before the storm's arrival). If serious damage is projected, it is almost always cost effective to evacuate prior to the storm's

arrival. The quality and location of the shelter should be factored into the decision to stay or to go. At the time of an impending storm, administrators should consult with their Travel Risk Management (TRM) provider to better understand the threats and the corresponding risk to their organization's assets.

Questions to consider at this point include:

- What category storm is projected to make landfall?
- What category storm can the organization's facilities in the area withstand?
  - Are there backup generators and emergency supplies readily on hand?
- Is the area prone to storm surge or flooding? Or, correspondingly, is the area on a hill that could be affected by mudslides?
- In a post-disaster environment, will it be difficult to traverse between the shelter and the nearest airport?

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Even if the initial decision is to wait on conducting an evacuation, administrators must be prepared to quickly pivot if needed. As a precaution, a roster should be verified that includes all travelers with names, dates of birth, nationalities, and passport numbers to expedite an evacuation. If travelers are spread out across multiple locations, administrators should seriously consider consolidating them at the most suitable shelter.

### POST-STORM CHECKLIST

- Bottled water (at least 72 hours' worth)
- Non-perishable food
- Sanitary supplies (hand soap, toilet paper, feminine hygiene supplies, diapers if applicable, hand wipes, bucket)
- Alternative form of communication (e.g. satellite phones or radios)
- Additional items
  - Tarps
  - Garbage bags
  - Sunscreen
  - Bug spray
  - First aid supplies
  - Flashlights with spare batteries
  - Duct tape
  - Bungie cords/rope

### DURING THE STORM:

Travelers and administrators should follow pre-determined communication check-in windows during the storm. Traditional forms of communications (phone, text, internet) can be temporarily unavailable due to infrastructure damage from a storm. Administrators should seriously consider sending travelers with satellite phones or other alternate forms of communication in order to ensure contact is maintained. Administrators should also use this time to communicate with government officials/the State Department for updates on planned response efforts as well whether there will be a government-led/ supported evacuation.

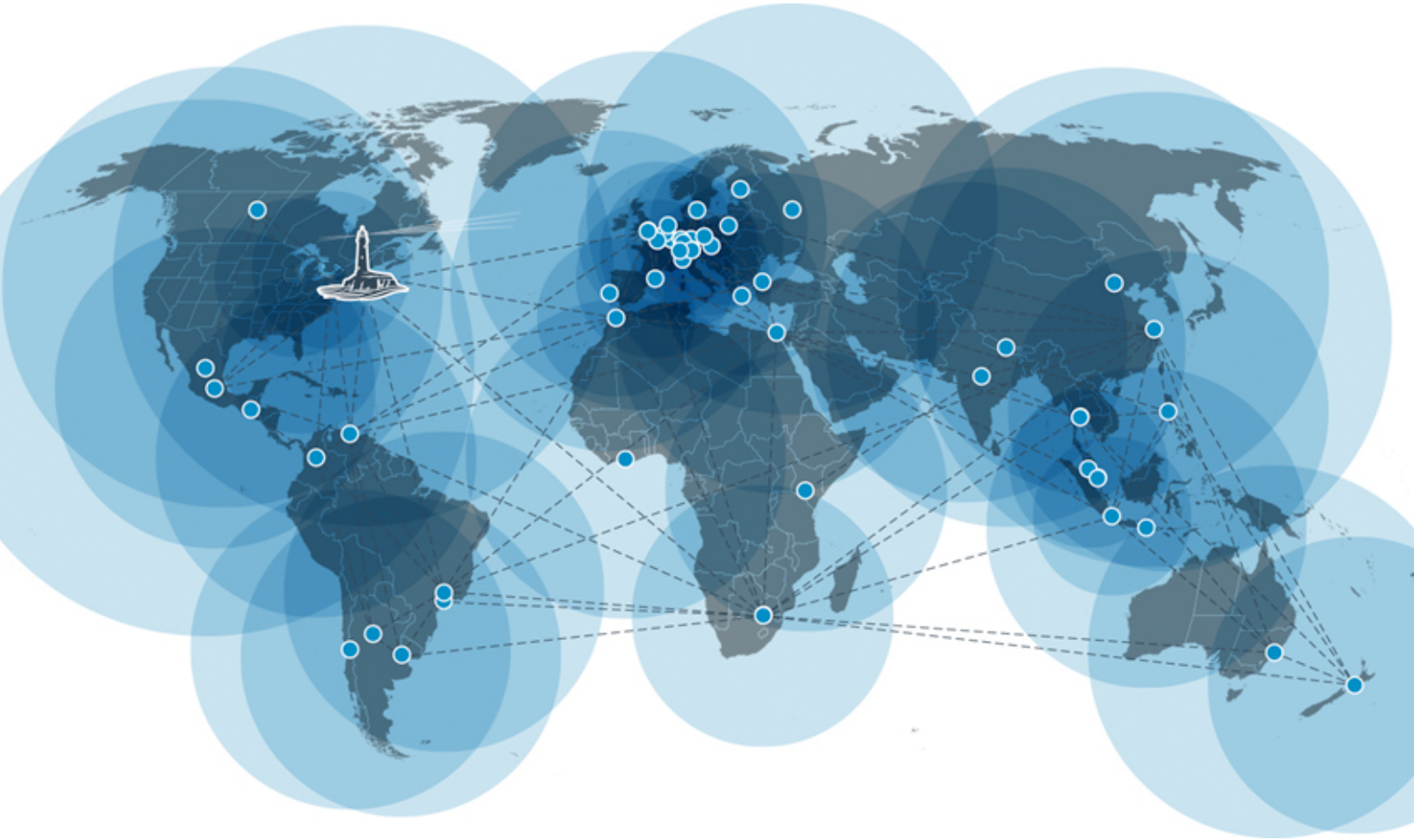
### POST-STORM PROVISIONS:

After the storm, it is common for local emergency responders to become inundated and for emergency resources to become limited. This can particularly be the case if the area of the Caribbean is not a territory of a larger country, which likely has more response resources available.

The security situation on the ground can become destabilized, leading to riots, violence, and looting. The priority should be to establish communication with the travelers on the ground, and establish if they are safe and secure.

If damage to infrastructure is severe enough, it could be several days before commercial airlines and chartered aircraft are even able to land, as priority may be given to military and relief planes. Maritime evacuation options should never be ruled out in the Caribbean.

In conclusion, key takeaways for travel administrators include understanding and working with the nuances of natural disaster insurance and the organization's leadership to internally manage this type of crisis. Want to learn more about natural disaster preparation and holistic risk management?



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+1 (888) 289-0567  
[contact@oncallinternational.com](mailto:contact@oncallinternational.com)



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