Evaluating COVID-19 Impacts on Ten Critical Areas of Hurricane Preparedness & Response
1. **EVACUATION PLANNING**

   How does the COVID-19 pandemic impact evacuation planning for residents?

Regardless of COVID-19 and social distancing concerns, residents should always follow evacuation orders from state and local officials as a matter of life safety. Every resident, particularly coastal residents, should learn if they live in a mandatory evacuation zone. If you live in a mandatory evacuation zone, you must evacuate if told to do so, but additional planning will be needed in identifying safe destinations this year. While local shelters will continue to be an option, residents should consider staying with nearby family and friends or evaluating the safety and availability of other lodging, like hotels and motels, to limit possible exposure to COVID-19.

Residents who do not live in mandatory evacuation zones may need to re-assess the ability of their home to safely withstand an approaching storm when making evacuation decisions. This places a renewed emphasis on making homes stronger and more resilient against storms this season. Residents should also identify the safest areas in their home in which to ride out a storm. Look for an interior room, away from exterior doors and windows.

If residents do not feel safe staying in their home, evacuating to a nearby location may help to limit the spread of COVID-19 from state-to-state or region-to-region. Additionally, staying closer to home allows residents to return quickly and take immediate steps to reduce further damage or loss.

The key is to create your evacuation plan now and identify a safe destination in advance. Do not forget to include pets in your evacuation plan. Additionally, whether you are planning to evacuate to a shelter, a hotel or with friends and family, make sure you have face masks and hand sanitizer for each member of your family.
2. MAKING STRONGER, SAFER HOMES

How can residents on a budget strengthen their home and make it a safer place for sheltering during a hurricane?

COVID-19 and social distancing have placed a renewed emphasis on strengthening our homes and making them safer places in which to shelter during a storm. With many families experiencing job loss, loss of income, and other economic hardships, big investments such as a new roof, a new wind-rated garage door, or hurricane shutters, while ideal, may not be practical. However, there are many low cost or no-cost ways families on a budget can make their homes more resilient against storms.

Do-it-yourself projects like inspecting your roof and repairing loose or damaged shingles, trimming branches and shrubs away from the house, clearing the yard of debris that could become wind-borne “missiles” and damage property, securing loose gutters, and sealing gaps and cracks around windows and doors to prevent water intrusion can be done in one weekend of prep work. Measuring windows, cutting plywood shutters ahead of time, and having the necessary tools to install them can be a replacement for more expensive hurricane shutters.

IBHS offers extensive information and step-by-step tips to help residents tackle the small, affordable home preparedness projects in its Hurricane Ready guide available at DisasterSafety.org/HurricaneReady.

Small actions like closing all the interior doors before evacuating can reduce the likelihood of damage to a home by compartmentalizing wind pressures and reducing the force on the roof by as much as 30%.

New research from the IBHS has shown that a strong garage door can be crucial to preventing structural damage to your home during high winds. Check to see if your garage door is wind-rated. If not, be prepared to brace your existing garage door if a storm approaches.

3. HANDLING INSURANCE CLAIMS

What are insurers doing to ensure claims are processed quickly after a storm while keeping customers and employees safe during the pandemic?

With extensive emergency continuity plans and remote solutions in place due to COVID-19, insurers are ready to process claims expeditiously if a storm strikes.

Through the use of innovative technology, like drones, specialized smartphone apps, 3-D modeling, real-time video collaboration, and links to simple, one-touch claims via text or email, insurers have gone virtual with the claims process to serve policyholders safely, quickly, and efficiently.

The growth of virtual claims adjusting technology is not only keeping customers and employees safe, but also helping insurers pay claims faster. continued
4. REVAMPING THE HURRICANE SUPPLY KIT

How is COVID-19 changing what residents should include in their hurricane supply kit?

Residents now need to incorporate personal protective equipment, like face masks and gloves, into their hurricane supply kit as well as hand sanitizer and cleaning supplies.

COVID-19 and social distancing may impede the progress of emergency response teams, first responders, and power restoration workers, so residents need to be prepared to be self-sufficient in the days immediately following a storm.

Plan to have enough food, water, and any needed medications for each member of the family, including pets, for at least seven days.

5. OPENING & OPERATING SHELTERS

How does COVID-19 impact the opening and operating of shelters locally?

COVID-19 and social distancing bring many challenges to opening and operating shelters during a major storm. All levels of government and emergency managers are looking at potential solutions like opening more shelters with smaller populations of people and using hotels and motels for non-congregate sheltering. New shelter screening procedures, like temperature checks, will be implemented. Shelters will also need to have face masks and hand sanitizer available.

Shelter volunteer shortages are also a critical concern. Shelters have historically been managed and staffed by local volunteers, many of whom are older adults. These individuals may be unable to volunteer due to their high-risk for COVID-19. If there is a volunteer shortage, local governments and emergency managers could consider turning volunteer positions into paid positions and looking to unemployed hospitality workers to fill the gap. Additionally, emergency managers could contract with local restaurants to handle food prep and feeding operations at shelters. The Federal Emergency Management Agency may reimburse local governments for such services.

6. KEEPING SMALL BUSINESSES AFLOAT

How can small business owners, many of whom are already hurting from the pandemic, be better prepared to weather a storm if their business is damaged or must close its doors for an extended period of time?

For small businesses in hurricane-prone states, the thought of having to weather a storm while still reeling from the effects of the pandemic may seem overwhelming. Now more than ever, business owners need to take steps to prepare and increase the resiliency of their property. Creating a business continuity plan can help businesses bounce back faster from a temporary closure. IBHS offers a free toolkit in OFB-EZ and EZ-PREP to walk business owners through how to create and use a business continuity plan. Preparedness, combined with business interruption insurance, will help to minimize the impact/loss if a hurricane strikes.

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Business interruption insurance is designed to help business owners in the event of property damage during a natural catastrophe. It is important that business owners review their policy and make sure their insurance coverage is up to date. Many insurers provide free tools, resources, and consultations to help reduce risk and minimize loss exposure.

Call your agent or insurer if you are going through extraordinary life circumstances and are concerned about being able to pay for your insurance or if you are concerned whether your policy is still in force. Many home, auto, and business insurers are voluntarily offering policyholder relief arrangements including: refunds and discounts; flexible payment solutions; waiving insurance premium late fees; and pausing cancellation of coverage.

7. PROTECTING VULNERABLE POPULATIONS

How can communities best protect its vulnerable populations, like the elderly and persons with disabilities?

Emergency managers and all levels of government are working tirelessly to develop solutions to ensure vulnerable populations, like the elderly and persons with disabilities, are protected from the dual threat of COVID-19 and a hurricane, but neighborhood groups and local community support may play a more critical role than ever before.

COVID-19 has already presented challenges for vulnerable populations trying to meet their basic needs, like grocery shopping, medical visits, and filling prescriptions, and it could make preparing for a major storm even more difficult. Neighborhood groups and local communities can be pivotal in helping to ensure their elderly neighbors and persons with disabilities are able to stay safe against COVID-19 and be prepared for a hurricane.

Residents can offer to help build disaster supply kits for their elderly neighbors and neighbors with disabilities. When a storm approaches, these vulnerable populations may need help in physically preparing their property by putting patio furniture or other yard items away and installing window coverings, like plywood shutters, if needed.

The elderly and persons with disabilities may also need assistance with developing an evacuation plan, especially if they live in a coastal area or in a mandatory evacuation zone. Residents can help identify safe destinations for their at-risk neighbors, like a shelter or hotel, if nearby friends and family are not an option, as well as plan for transportation. It will be especially important for vulnerable populations to have face masks and hand sanitizer, if evacuating.

8. REDUCING AND PREVENTING FRAUD AFTER A STORM

How might COVID-19 increase the risk of contractor fraud and abuse after a storm, and how can residents avoid becoming a victim?

With every catastrophe, fraudsters and enterprising third parties seek to capitalize on people in vulnerable situations. The Federal Bureau of Investigation has already reported seeing a rise in fraud schemes related to COVID-19. A catastrophic weather event may provide unscrupulous third parties even more opportunities to try to take advantage of communities.
COVID-19 and the need for social distancing, combined with overwhelming demand, may slow response times for reputable, local contractors after a storm. Residents in desperate need of repairs may be more susceptible to unscrupulous individuals posing as contractors. These individuals often use high pressure sales tactics, make false promises, demand full or partial payment up front, and then never complete any work.

Residents can take steps before a storm to reduce the risk of fraud and abuse by identifying reputable local contractors in advance, so you know who to call if your home is damaged. Check with your local better business bureau or insurer for references and recommendations.

After a storm, beware of individuals going door to door trying to solicit business. Always verify that your contractor is licensed and bonded by your state licensing board and has a local address. Get more than one written estimate and compare the bids. Once you’ve settled on a contractor, secure a written contract that outlines the scope of work in detail and pay as the work is completed using a check or credit card to create a record of payment.

9. BEING FINANCIALLY PREPARED
With many people dealing with job loss and dipping into savings to make ends meet, how can individuals and families be better prepared financially for hurricanes?

COVID-19 left millions of Americans unemployed and turned our nation’s economy on its heels. During this challenging time, many people are not financially secure, and a catastrophic weather event could have devastating consequences to already struggling families.

Call your insurer if you are going through extraordinary life circumstances and are concerned about being able to pay for your insurance or if you are concerned whether your policy is in still in force.

Many home, auto, and business insurers are voluntarily offering policyholder relief arrangements for refunds and discounts, providing flexible payment solutions, waiving insurance premium late fees, and pausing cancellation of coverage.

Additionally, take time to review your insurance policy, understand how it works, learn what your out of pocket expenses may be, and make sure you have enough coverage. Residents should also create a home inventory and keep copies of receipts for large purchases, which will help expedite the claims process.

Residents should also evaluate their flood risk. Flood damage is not covered under a standard homeowners policy, so consider purchasing flood coverage through the National Flood Insurance Program or select private market carriers. Even if your home is outside a designated flood risk zone, you could still be susceptible to flooding. Hurricanes and tropical storms are getting stronger and increasingly wet. More instances of record-setting rainfall increase the likelihood of flooding in areas that are typically outside the flood zone.

Residents should also consider reviewing their auto insurance coverage. For example, a flooded vehicle can be covered under comprehensive or non-collision coverage, which is outside of the minimum liability protections required by law.

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10. COORDINATING ACROSS ALL LEVELS OF GOVERNMENT

How is COVID-19 changing the way local, state, and federal governments and the private sector coordinate on disaster recovery and response?

Insurance regulators are working with insurance company representatives to plan coordinated disaster response efforts that will quickly help meet the needs of impacted areas this hurricane season. Planning for disaster response should not only be done in the days leading up to a storm or storm season, but should take place year-round. Regulators who foster good, strong relationships with industry leaders will find that having these connections facilitates swift, prompt responses from the insurance sector in the event of a disaster.

South Carolina, for example, traditionally works with industry representatives to establish an ‘Insurance Village’ in hard-hit areas after a disaster. The village brings claims teams from various insurance companies and disaster relief organizations to one central location where consumers can come to file a claim or ask questions. Planning and precaution for this type of response during a pandemic includes the need for PPE at any on-site event and the consideration of additional restrictions that may be placed on re-entry by local governments that could impact the ability of insurance adjusters to quickly respond to claims. Coordinated efforts with FEMA and the state Emergency Management Division are already underway, so that in the event of a disaster, everyone is aware of the role they need to play and how best to execute it.

With social distancing being a factor, remote call centers will likely play a key role in assisting consumers. With the help of the National Association of Insurance Commissioners (NAIC), state regulators will be well equipped with enough back-up call center operators to meet needs that may arise.