

Risk Management Tip Sheet

Disaster Preparedness



Winter Storms

- Trim trees adjacent to structures.
- Insulate pipes/wrap in heat tape.
- Clean gutters.
- Arrange for snow or ice removal from roofs.
- Inspect all walkways and parking areas for snow or ice accumulation.
- Offer your location as a staging area for authorities.

The Big Chill

When the cold snap of February 2021 hit central and southern states, claims for frozen pipes and water damage came pouring in. The damage was more widespread in Texas due to power outages and a lack of winterizing.



Tornadoes

- Remember that tornadoes are unpredictable and fast-moving.
- Appoint someone to monitor weather/conditions.
- Determine onsite shelter.
- Maintain adequate supplies, e.g., flashlights, first aid kits, blankets, nonperishable food items, water, etc.
- Establish the ability to alert people to take shelter immediately.

Texas Twister

St. Luke's suffered extensive damage but was able to rent temporary classroom and shared space with another Episcopal school. All buildings were repaired quickly—thanks to the swift action and diligence of the church's vestry.



Wildfires

- Remember that wildfires can happen anywhere.
- Create a zone to impede fire spread.
- Remove dry brush or other materials that may burn easily.
- Offer your location as a staging area for authorities.
- Do not fight the wildfire; follow evacuation orders.
- Purchase respirators or dust masks marked NIOSH Approved with N95 or P1000.

Camp Fire in Paradise, California

St. Nicholas suffered only minor damage after the fire department used the property as a staging area.



Hurricanes

- Utilize sump pumps and check them regularly.
- Waterproof basements/install French drains.
- Install a generator in a flood-free area and designate someone to manage it.
- Offer your location as a staging area for authorities.

Stormy Weather

The Gulf Coast saw six named storms in 2020. CIC treated these as one event with one deductible—which saved a lot of money for those impacted.