

ACE Marine: Tracking Storms and Hurricanes Before They Happen

In the past 100 years, hurricanes have wreaked havoc in the Atlantic, hitting as far north as Halifax, Nova Scotia and as far south as Central America. These storms have also created devastation on many of the Caribbean islands. We have all witnessed the vast devastation that hurricanes can cause.

In the last 10 years, hurricanes such as Katrina, Rita, Charley, Ivan, Jeanne and Allison have taught us valuable lessons, which will help us be better prepared for upcoming storm seasons. The key lessons learned from these major storms is that direct and indirect damage may be significantly reduced by implementing a well thought out hurricane emergency Action Plan which considers prudent actions to implement before, during and after a storm.

At ACE USA, we are constantly watching for pending storms and anticipating where they may strike. Before a storm ever hits, our Marine Advisory Services is already tracking it. Staying ahead of the storm and knowing where it will hit is our first priority.

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ACE USA Marine Services

Disaster Planning – Hurricane Season

June 1 – November 30



To better be prepared before a storm or hurricane strikes, ACE USA's Marine Underwriting and Marine Claims Divisions employ best practices when it comes to communications. As risk management specialists, it's also critical for us to pinpoint the location of our insureds as we track various storms so we know which companies could be affected.

Our response to a storm is to:

- Alert ACE Marine underwriters of warehouse locations which are subject to storm surge or in need of backup power systems.
- Identify any locations that store chilled products. These products cannot survive even short periods of time without power, such as pharmaceuticals and food products.
- Locate and send independent surveyors to the affected areas hit by the storm.
- Arrange for a Marine Advisory Services representative to survey the area and coordinate the response for ACE Marine.
- Ensure that marine operators – including tugs, barges and passenger vessels – have disaster plans in place.
- Ensure that coastal warehouse and transportation providers also have a disaster plan.

Offering You More Than Two Centuries of Marine Insurance History and Experience

At ACE USA, we have a rich heritage in marine insurance, one that makes us the oldest and one of the largest marine insurers in the U.S. Our predecessor company, the Insurance Company of North America (INA), was founded in Philadelphia more than 200 years ago and wrote its first two policies insuring the 18th century sailing ship, the *America*, which set sail from Philadelphia for Northern Ireland.

Since our early beginnings, we have become known as the insurer to trust in protecting worldwide marine exposures, whether you need to protect a simple journey or more involved risks, such as hurricane exposures.

When it comes to protecting your assets, we have the knowledge, the expertise and the coverage to meet

your needs. We've built our reputation on being the best in the business. When your reputation is riding on protecting your assets through a dangerous storm, put your trust in ACE USA.

Your Disaster Plan: The Key to Being Prepared

Hurricanes can be deadly forces and can strike your business. But planning for one doesn't need to be expensive. A common sense plan should protect your employees, your property and your data, at all points during the storm – before, during and after.

Have a Plan in Place for Employees

- Determine which members of your staff will prepare for it.
- Close the office with ample time for employees to access evacuation routes.
- Efforts should be made to ensure that employees have business identification and key telephone numbers which will enable them to return once the storm has passed.

Safeguard Company Records

- Computerized records should be backed up on a regular basis, including inventories.
- Hard copies should be moved out of the area.
- Backup data devices such as CDs and USB flash drives should be stored off site. In addition, consider using online backup services as well.

Document Company Property Beforehand

- Before a storm, make a visual record of the building's condition, and inventory with a digital camera.
- Preserve digital images on a CD or USB flash drive in the event prints need to be made at a later time.

Business Continuity Plan: Getting You Back into Business

A business continuity plan is critical to have in order to get your business back in operation as well as to maintain contact with vendors, employees and customers following the disaster.

- The crisis management component: lists the employees who are responsible for various tasks and will enable your company to resume operations quickly.

- Telephone system: You may want to consider getting a telephone system which allows calls to be forwarded to key personnel or answering services.
- Work location: An alternative location for carrying out business operations would be a useful contingency, if your business location is not readily accessible after a storm.
- Test, test and test your plan: Comparable to fire drills, it is important to test the plan developed. An untested plan can be not much better than having no plan at all.

Owned or Leased Locations: Special Preparedness Considerations

The ACE USA Property Engineering area recommends the following additional steps for owned or leased locations:

Secured Resources:

- Pre-qualify and pre-commit as many resources, contractors and local support agencies as possible. Aim for one-stop shopping.

Security:

- Initiate relationships with local police and fire departments. Plan to be faced with an area-wide strain on local resources.

Communications:

- Arrange for cellular phones, walkie-talkies and have off-site backup telephone lists.

Utilities:

- Identify your company's and/or facility's needs, particularly energy.
- Identify back up resources such as portable generators.
- Have a shut down procedure in place. Include water, waste and other utilities.

Implementing Action:

- Safely shut down and secure all processes
- Protect windows from flying debris
- Secure all outdoor storage or relocate indoors
- Fill all fuel tanks for emergency generators and fire pumps