



**COURAGEOUSLY**  
*Living the Gospel*

**Preparation Guide**  
**Hurricane & Impending Storm**

**September 2022**

## Introduction

The purpose of this guide provided by the Insurance & Risk Management Office & the Construction Office is to:

- Assist parishes & school in preparing diocesan properties for hurricane and inclement weather.
- Assist in the restoration of property and handling of any related insurance claims resulting from weather damage.

## Parish Review

Create an emergency response team. Include key personal from both staff & ministries. A good size committee should be 12-15 people. Consider including representatives from each of these areas.

- Pastor, Principal, Administrator
- Facilities Manager
- Parish Secretary
- Deacon
- Person in charge of social services, ministries, and other outreach programs

Consider the skills and needs when inviting people to participate in the committee: leadership, communication, construction/contractors, health care, ministry leaders to name a few.

Yearly the committee should review that the following has been done:

- **Create or review the Parish – School property map** to include campus boundaries, layout of all buildings including inside rooms and corridors. Map should clearly mark names/numbers of each room and all exits.
- **Survey the outside property.**
  - Note trees & shrubs that may need attention especially those close to the building.
  - Outside equipment that should be secured or brought inside during a storm.
  - Building & maintenance issues that could turn into major issues because of a high winds, rain, and flooding.
  - The following resources are available to review the grounds from the Catholic Mutual Group website.
    - [Property Protection Checklist](#)
- **Review your facilities emergency communication policy.**
  - Review the staff communication policy. Verify all contact information is up to date and all staff is included. This should be done periodically through the year.
  - Review ministry & vendor contact information
  - Create a list of all groups, activities and ministries that meet/use the campus. Include a complete schedule of day, time, and location of their event. Contact name and number in case notification is needed if the campus closes.

- If the parish/school uses volunteers take this time to make sure all information is up to date. Note key volunteers and their skills that maybe useful in an emergency.
  - **Review potential Parishioner needs.** Are their vulnerable, disabled, or at-risk parishioners that may need assistance in registering for a county shelter.
    - Consider placing county and local resources on your entities website or bulletin direct them to the hurricane information on the Insurance Office web page. <https://www.dosp.org/insurance/hurricane-season/>
  - **Review your procedure for protection of sacramental, financial, and historical information.** Consider proper storage and evacuation should the need arise. For more information review the following from the diocese Office of Archives. [https://www.dosp.org/wp-content/uploads/14\\_Recommendations-for-Sacramental-Records-Preservation.pdf](https://www.dosp.org/wp-content/uploads/14_Recommendations-for-Sacramental-Records-Preservation.pdf)
- Office of Archives – 727-344-1611, ext. 5383
- **Review your procedure for protecting computer hardware and software.**
    - Inventory and document your systems.
    - Identify automated functions – how would you manually complete these tasks for example bulletins, payroll, pastoral records.
    - Consult the Information Technology & Security Department at the Pastoral Center for additional resources. 727-344-1611

## Claim Reporting

To report damage to your property following a storm please complete the [Report of Property Damage](#) claim form. The following steps are available on the Insurance & Risk Management page of the Diocesan website. [dosp.org/insurance-claims](https://www.dosp.org/insurance-claims).

Property claims are administered by Catholic Mutual Group (CMG). Claims should be reported within 24-48 hours of the incident.

Property claims are reported by completing the [Property Damage Claim Form](#)

1. Complete the [Property Damage Claim Form](#). Please complete all fields.
2. Email completed form to Catholic Mutual Group (CMG) at: [reportclaim@catholicmutual.org](mailto:reportclaim@catholicmutual.org)
  - Include any pictures of the accident area and damage occurred when submitting the form.
3. Notify the DOSP Insurance & Risk Management Office by emailing form to; [vcb@dosp.org](mailto:vcb@dosp.org) or fax 727-374-0214
4. All claims should be reported within 48 hours of occurrence.

Additional information can be found on the Catholic Mutual Group’s website.

- Visit <http://www.catholicmutal.org>

- Click “Members Login”
- Username - 0349STP
- Password – service
- Select the Risk Management box

There is a wide range of information available on the site such as Emergency Preparedness, Workplace Safety, Fire Prevention, Parish Event Safety, Festival Planning, Cyber Security and Vehicle Safety.

Please refer to your Insurance Quick Reference Guide for additional emergency information.

### **After the Storm has passed.**

Once local authorities have authorized return to the area, please follow these steps to mitigate losses and stay safe.

- Enter property only when it is safe and authorized by authorities. Close off property until it has been inspected and verified it is safe.
- Properties should be inspected by the Pastor, Principal, or their designee. Please ensure the entire property is inspected, all buildings, rooms, and floors.
- A quick reference for [After the Storm Facility Management](#).
- Walk the outside of the property, noting damage and taking pictures of all exterior damage.
- Before entering the building make sure there is no obvious structure damage. If there is structural damage or possible falling debris do not enter the building. Please notify the Insurance Office & Construction Office immediately.
- Use battery operated lights when entering the building. If you smell gas exit the building immediately and call the local gas company. Turn off electricity at the main circuit panel.
- If electrical has been exposed to water do not use the electricity until it has been inspected by an electrician.
- Once inside the building take an inventory of structural damage and hazards, an inventory of contents & equipment damage. Take pictures of the damage as you inspect the property. This is an initial survey of the property for damage a more thorough inspection and inventory will develop in the next few days as the cleanup continues.
- Clean out refrigerators and freezers if there has been an extended loss of power.
- Make temporary repairs to secure the campus and prevent further damage. Close holes or use tarps as needed.
- If there is visible evidence of asbestos to a damage area, do not clean it up. Contact the Construction Office immediately.
- If there is visible mold growth do not attempt to clean unless it is confined to a small area. Contact the Construction Office.

## Clean up & Remediation

The Diocese has a contract with Service Master Restore for priority assistance in the initial clean up and mitigation of any damage. Please call the Insurance & Risk Mgt Office immediately and we will arrange for them to come to your location. Office 727-374-0222 See Insurance Quick Reference Guide for emergency numbers outside of normal business times.

- Initial clean up can begin immediately.
- Catholic Mutual will cover the removal of a tree that is on a structure. Please get an itemized invoice that details the tree removal (covered cost) from the hauling it away (not covered).
- All companies you use for cleaning up and repairs should provide the following prior to the start of work.
  - A written proposal for the entire scope of work to be done.
  - Certificate of Insurance that shows current liability and worker's compensation coverage.
    - [Certificate of Insurance](#) Requirements for all Vendors & Contractors.
- It is preferred that two estimates are received for all work. This is preferred by Catholic Mutual and a requirement of FEMA if damage reimbursement is sought.

Be careful of the vendors and contractors you use for cleanup. There are some who will take advantage of the storm to increase billing beyond a reasonable amount. Always obtain a detailed proposal, have contracts reviewed prior to signing.

All reconstruction must follow the Construction Office Guidelines.

[dosp.org/construction/contracts](http://dosp.org/construction/contracts)

- Contracts/projects that are up to \$40,000.
  - To be filled out by the Parish, School, and/or Contractor and attach a proposal with a breakdown of labor, material, and sales tax. All documents should be sent to the Office of Construction for review prior to execution.
- Contracts/projects that exceed \$40,000. (40,001 and greater)
  - To be filled out by the Parish, School, and/or Contractor; and then forwarded along with all other supporting documents to the Office of Construction for final review.

**NOTE: All Contracts over \$40,000.00, requiring a permit/NOC, or impacting worship space will require coordination with the Construction Office before the initiation of the project.**