BCQS | PROPERTY MANAGEMENT

BCQS STORM SEASON

Guidelines and information

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HURRICANE SEASON: June 1st through November 30th

The Cayman Islands are primarily at risk from hurricanes, with earthquakes and tsunamis also being occasional threats. Hurricanes, particularly during the hurricane season. All residents are advised to educate themselves on disaster preparedness and discuss plans with members of your household and work environment.

In preparation for potential hurricane threats, we have outlined information and resources including roles and responsibilities of BCQS and property owners and/or tenants:

What is BCQS Property Management responsible for?

We will work with the Strata Committee to ensure the common property is secured as much as possible. This includes but is not limited to:

- Checking the buildings & logistics.
- Undertaking landscaping trimming and preparation.
- Arranging for the blowing and clearing of storm drains.
- Ensure insurance policies are up to date.
- Securing common area furniture, including pool decks, etc.
- Dealing with securing elevators, gates and other mechanical plant.

Before a hurricane or tropical storm:

- Take all reasonable steps to keep residents up to date on the latest advisories.
- Remind all residents have removed their personal items from patio / balcony areas or that items are otherwise secure.
- Ensure all common area furniture is secured as much as possible.

After a hurricane or tropical storm:

- To take all reasonable steps to inform all owners when that the all clear has been given
- Inspect the whole property for damage and make the necessary arrangements for repairs and cleaning up

238 North Church Street, 2nd Floor, Whitehall House
Grand Cayman, Cayman Islands, PO Box 871, KY1-1103
Tel +1 345 949 9300 Fax +1 345 949 7184
www.bcqspropertymanagement.com

What are your responsibilities?

- Plan for you, your dependents and pets which outlines what you will do in the event of a weather emergency.
- Purchase and store all hurricane supplies including portable food and water supplies for each person (See below for a list of recommended supplies).
- Check that your home is prepared, and make sure you have the necessary supplies and assistance in the event you need to secure your home.
- Check that all your personal insurance policies for contents, belongings and upgrades are up to date and premiums paid.

Before a hurricane or tropical storm:

- If you are sheltering at home or elsewhere then it is your sole responsibility to make necessary arrangements in a reasonable time.
- You should make efforts to ensure that you have adequate supplies and have stored your important personal documents safely. See our Hints and Tips sections below.
- It is the responsibility of all residents to ensure that personal items are removed from the patio /balcony or are otherwise firmly secured.
- Residents are responsible for ensuring their hurricane impact rated windows are closed and secure and if you have storm shutters they are pulled closed and locked.
- It is recommended that residents living on the ground floor store all valuables as high in the property as possible.
- If you are going to be away at any time during hurricane season, it is recommended that you have pre-arranged for a friend / family member or other person/s to complete all the necessary tasks involved in preparing your home and vehicles for an impending tropical storm or hurricane.
- If your property is tenanted, then you need to ensure that you and your tenant have agreed as to what the tenant's responsibilities are in preparing your home for an impending tropical storm or hurricane.
- If you are a boat owner, make arrangements for your vessel to be taken out of the water and stored securely.

During and after a hurricane or tropical storm:

- Do not open windows or doors during a storm. This can be extremely dangerous.
- If you are not staying on the property, you must wait for the National Hurricane Committee give all clear before returning home
- Residents must make reasonable efforts to ensure the official all clear has been given, by listening to radio broadcasts and announcements from Hazard Management Cayman Islands (HMCI).

- Once the call clear has been given, report any issues to BCQS Property Management, including photos, details of the issue and a contact number for scheduling inspections and repairs. BCQS will be undertaking a site inspection as soon as possible, but also have to adhere to the all-clear rules.

What is the Hurricane Season?

The Atlantic hurricane season is the period of the year, from June 1st through November 30th when Tropical Cyclones are likely to form, usually heading west across the Atlantic Ocean. Tropical Cyclones generally fall into three categories, tropical depressions, tropical storms and hurricanes.

There are several websites that most will be familiar with, to monitor weather activity and storm formation. The most popular site is operated by the National Hurricane Center (NHC) and can be found here: **https://www.nhc.noaa.gov/gtwo.php?basin=atlc&fdays=2**

There are other sites available which you may find useful to monitor and track storm as they form. Thankfully technology has advanced now where predicting storm strength and path is pretty accurate. Here are some other links you may find useful.

https://www.wunderground.com/hurricane
https://zoom.earth/
https://www.accuweather.com/en/hurricane
https://www.windguru.cz/map/?lat=19.3033367&lon=-81.3824931&zoom=5

Whilst the hurricane season lasts for six months, it is generally considered that the peak of the season runs from mid-August through mid-October, with September the month where conditions tend to be at their optimum for tropical depressions and cyclones to form.

Once a tropical depression forms which is likely to strengthen to a cyclone, notifications are well advertised on the NHC website, along with local alerts in Cayman on TV, radio stations, social media and newspapers.

Storm Alerts

Once a tropical depression forms into a tropical cyclone, the NHC will issue advisories every three hours. These advisories will outline the strength of the storm and the predicted path the storm will take, along with prediction as to whether the storm will strengthen. As a storm nears land, the NHC will issue further advisories in the form of "Watches" or "Warnings" clearly marked on their forecast maps. A "Watch" means that storm force conditions (tropical storm or hurricane depending on the strength of the storm) are possible within 48 hours of notice being given. A "Warning" means that storm force conditions are expected within 36 hours of the notice being given.

When under a "Watch" scenario, you should prepare your home and belongings and plan to take the necessary action should a Warning be issues. If a "Warning" is issued, you should complete all your storm preparations as quickly as possible prepare for a major storm, following the guidelines issued in he Cayman Prepared brochure and website, referenced below.

Tropical Cyclones, by their very nature, are extremely unpredictable. They can strengthen rapidly and also change courses unexpectedly. It is important that if a storm is being tracked that is likely to enter the Western Caribbean region, you monitor its path and severity closely using the NHC and other websites available and listen for bulletins on local media.

Cayman Prepared

All property owners and occupiers of property generally should familiarize themselves with what to expect during hurricane season, particularly in relation to planning and dealing with the run up to a possible storm passing the Cayman Islands, what to do during a storm and also, what to expect after a storm has passed. The Cayman Islands Government produce a brochure called **"Cayman Prepared"** which provides detailed information in this regard. Cayman Prepared is also the Cayman Islands National Emergency website. Their website is here: **https://www.caymanprepared.gov.ky/** and the Cayman Prepared brochure can be found here: **https://www.gov.ky/publication-detail/hurricanes-what's-your-plan**

Some Hints and Tips

The last major storm to impact the Cayman Islands on a large scale was Hurricane Ivan, the eye of which passed 26 miles to the west of Grand Cayman. Ivan was an exceptionally large and powerful (Category 4/5) storm, which, due to the location of the eye and its slow forward speed caused significant damage to the islands, from the 140 mph plus winds, but more so from the flooding caused by the tremendous storm surge the storm created. Many of you were here during that storm and witnessed it first-hand. Whilst a major storm has not impacted the Islands since then, there have been many major storms that have come close to the Islands and some that have impacted Grand Cayman as Tropical Storms or Category 1 Hurricanes.

Here are some hints and tips you may hopefully find useful. This is not an exhaustive list and does vary depending on the severity of the storm.

- **Cash:** If a storm is likely to impact the islands, we strongly advise withdrawing sufficient cash to see you through at least one week, maybe two, post-storm. If power supplies are down, ATM's and point of sale machines will not be working.

- **Hurricane Box:** At the start of hurricane season, it is good practice to make up a hurricane box. This ideally should be a sealable plastic box containing items such as a flashlight and batteries, other battery operated lights, candles and matches, bleach, sanitizers, a battery powered radio, first aid kit, batteries, at least a 7 day supply of general medications that you take, non-perishable foods, drinking water and if possible, copies of your passport, medical card and emergency contact information.

- **Food & Water:** If a storm is imminent, ensure you have plenty of drinking water. (the recommendation is at least a 3-day supply, one gallon per person per day) plus at least 3 days of non-perishable, easy to prepare food. A propane BBQ grill, if you can store one, is a good back up cooking method should there be no power.

- **Keep Your Essential Documents Safe:** It is recommended that all your essential documents including passports, birth certificates, immigration documents, visas, insurance documents (medical, property, vehicle), banking information including your debit & credit cards plus any other family records of importance are stored and kept safe in a watertight container or bag. Take copies of your documents also and store them on a computer or your cellphone.

- **Phone Services:** Generally, cellphone services will be the only means of communication. Charge all cellphones fully and, if possible, have a car charger of some description available. Cellphone networks can also get busy at this time, causing periodic down time.

- **Utilities:** If a storm is impacting the islands, the utility companies will shut down their services systematically. Water supplies will be turned off and electrical services disconnected. This is often done in advance, as CUC will be concerned about losing power lines and transformers. Utilities may be turned off up to 12 hours before a storm passes and, depending on the severity of the storm and damage caused, may not be restored for hours, days or even weeks afterwards.

- **Hurricane Shelters:** The Cayman Islands Government provides a full list of the hurricane shelters available to the island's residents. If you feel you need to get to a shelter, for instance if you are living in a location that could be extremely vulnerable during a storm, please familiarize yourself with the location of the shelter and how they operate.

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- **Insurance:** Strata insurance policies cover the reinstatement of the buildings to their original specification. This includes general fixtures and fittings. The rule of thumb is that if you were to tip your property upside down, whatever falls out, it would be your responsibility to insure under your own contents policy. In addition, which is an important point to note, is that upgrades to your property are also not covered under the general Strata policy. Therefore, if you have made significant upgrades to your property (particularly kitchens, bathrooms, flooring, etc.) you should decide to have the upgraded element insured as part of your contents insurance policy. You are encouraged to take photographs of your property and your belongings in case a claim is necessary.

- **Secure Your Belongings:** Secure your personal belongings as much as possible. Bring all the outdoor furniture and other items indoors wherever possible. If you are in an area that is prone to flooding make efforts to stack furniture, remove rugs and move valuable items electronics up to at least kitchen counter height. If you have hurricane shutters, close and lock them.

- **Pets:** If you have pets ensure you walk them before taking shelter. Keep pets safe and move them up higher if flooding is likely. Use indoor training pads so pets can go to the toilet, if possible, as you may be sheltering for many hours.

- **Vehicles:** Windstorm damage and flooding can cause serious damage to your vehicle. If you are in a low-lying area, consider moving your vehicle to higher ground and away from large trees. Fill your vehicle up with gas if you believe the storm could impact the islands, as gas stations may not be open for a while.

- **Generators:** A portable generator is an excellent means of providing short-term limited power. Generators should only be used in accordance with manufacturers' instructions and should never be stored inside. If using a generator, it is advisable to purchase a Carbon Monoxide detector and be conscious of the noise generators make and the potential nuisance it could cause to neighbors.

- **Keep Listening and Watching for Updates:** It is important to listen to local radio, social media and to check the internet for updates. These will include the all-clear once a storm has passed, when it is deemed safe to venture outside.

What to Expect?

If you have never experienced a Tropical Cyclone before it can be a stressful and worrying experience.

In the run up to a storm, planning is key. Try not to leave preparations to the very last minute, particularly obtaining cash, charging phones, filling up your vehicle with gas, etc. Secure your property and your belongings as best you can. It is advisable to fill up bathtubs with water that can be used for cleaning or sanitizing.

During a storm, make sure that battery operated items such as lights and radio are close to hand. Once you have taken shelter, remain inside your property until the all-clear is given.
If a tidal surge causes flooding, move to a higher floor wherever possible. It is often tempting to open a door or window to look at what is happening outside but refrain from doing so.

Storms are classified according to their wind speed, as outlined in the Cayman Prepared Brochure. The higher the classification, the more likely there is to be significant damage and flooding.

Once a storm has passed the Government will issue the all-clear, meaning it is deemed safe to go outside. It is recommended not to venture outside until this all-clear is given. After the all clear, use caution, particularly if driving. There could be a lot of debris on the roads, flooding, fallen trees and utility poles, etc. The respective authorities will look to restore the infrastructure of the islands as soon as possible, although it should be borne in mind, depending on the severity of the storm and damage caused, this could take days, weeks or even months.

Community

If a storm or other natural disaster causes a significant amount of damage, it is important that the community pulls together to restore the islands as quickly as possible. Once you have secured your own property and belongings, reach out to your neighbors and family to see what you can do to help them. Some properties will be affected far more than others, depending on location and how they are built. Be neighborly and offer whatever services you can to assist your local community. Also, in the run up to a storm, check to see if your neighbors have everything they need. They may be elderly and need help with shopping or securing their property.

Strata Involvement

The Strata Corporation will, in the run up to a storm, have a plan in place, working with the property managers, to secure the common property as much as possible. The Strata are not responsible for securing personal belongings and will urge property owners to secure their own belongings as much as possible. Storms can move and develop quickly and often time is of the essence to secure and protect the common property, which can be a challenge.

Once the all-clear is given, the property managers will undertake a thorough inspection of the common property and buildings. Owners will be invited to report damage that they have also noted, including any damage to units, from windstorm, rain or flooding.

Depending on the severity of the damage, the Strata will put the insurance company on notice that a claim could be made against the buildings policy. Catastrophe deductibles are quite high, usually 3% of the sum insured, so there has to be significant damage to warrant a claim being filed. If a claim is submitted, the Strata will work with the insurance company and appointed loss adjusters to settle the claim in the best possible interest of the Strata and the individual owners.

The Strata, through the property managers will arrange initial clean up as necessary before dealing with other items in a priority order. It should be noted that securing labor immediately after a storm can be difficult, particularly if a lot of damage has been caused.

Earthquakes

An earthquake can happen at any time and anywhere! So what do you do during an earthquake?

If you are Indoors:

- Drop, cover and Hold on! Move as little as possible.
- If you are in bed, stay there, curl up and hold on. Protect your head with a pillow.
- Stay AWAY from windows/ bookcases/tall furniture.
- Stay indoors until the All clear is given. Exit the building if you observe visible structural damage.
- Use the stairs, and not an elevator.
- Be aware that fire alarms and sprinklers often go off after an Earthquake despite there being no fire.

If you are Outdoors:

- Find a CLEAR spot away from buildings/ power lines/ trees/ street lights) and DROP to the ground. Stay there until shaking stops.
- If in a vehicle, pull over to a clear location and stop. Stay inside with your seat belt fastened.
- If a power line falls on/near your vehicle; DO NOT get out! Current can spread 30 ft in all directions. Wait for assistance!
- Stay Calm!

Tsunami

Although extremely rare, a tsunami can quickly form after an earthquake.

What to do?

- If a Tsunami Alert is sounded by the Authorities, try to get to higher ground, second floor of a building and above, especially if you are in a low lying area. Check sources for updates including radio, internet and the NENS App.
- Stay aware from the sea and the shore, wherever possible.
- If you are on a boat, go out further to sea, not towards land.

Signs of a tsunami

- The sea may rise, fall and/or withdraw further than usual.
- You may hear a roaring sound or other similar noises from the ocean.

BCQS

The property managers at BCQS, as always, are available 24/7 for emergencies. Once our staff have ensured that their own family, property and belongings are safe and secure, our priority is to check on all managed properties to ensure that owners are safe, first and foremost, and then to work on clean-up and managing repairs, prioritizing the essential items first. We will be liaising with the Strata's Executive Committees, insurance companies, vendors and utility companies accordingly.

We hope all of this information is useful to you. Please take time to read through the Cayman Prepared Brochure and familiarize yourself with that website. The information contained in this document is provided as a guideline only, based on information available and experiences gained in dealing with various storms over the past 30 years.

Thank you and above all, stay safe!