



Loss Control

Association Storm Response Plan



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Use this document to assist your community association in developing a plan to mitigate the damage caused by storms as well as to protect people and property.

Stay Safe During Monsoon Season

Monsoons are often accompanied by lightning strikes, hail, dust storms, wildfires, flash floods and high winds that are dangerous to people and destructive to property. The official monsoon season is from June 15 through September 30 each year throughout the Southwest United States. The monsoon season is a period when extreme heat meets an influx of moisture leading to regular and sudden thunderstorms. There are often several different but similarly violent storms in Arizona's monsoon season, such as the following:

- Microbursts - Strong, concentrated thunderstorm cells that can be accompanied by strong rotating winds.
- Haboobs - Thunderstorm cells that pick up dust and create a visible wall of dust at the front of the storm.
- Flash floods

Numerous community associations in Arizona have experienced major damage and large insurance claims because of violent monsoon season storms. These claims have resulted from damage to outdoor furniture, shade structures and damage to buildings and swimming pools caused by flying debris in high winds. There are measures your association can take to prevent or mitigate losses from these storms.



Pre-Storm Considerations

Be Prepared!

Develop and Implement a Storm Response Plan specific to each type of emergency, including storms and monsoons. (See “Developing a Storm Response Plan” at the end of this document.)

Familiarize key personnel with their role in activating the Emergency Action Plan and practice activating the plan.

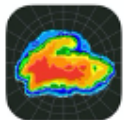
Maintain emergency equipment and supplies such as first aid supplies, portable flashlights, a portable radio, extra batteries, tools to shut off utilities if needed and other equipment specific to your site needs.

Take photos of everything to document your property inventory and condition. Periodically update photos as needed.

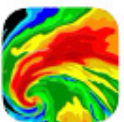
Monitor the Weather

If you have a smartphone or tablet, download a weather-monitoring app on your device. Allow key personnel in your Community Association Team to do this too.

The following smartphone apps provide real-time weather conditions, and they can provide valuable warnings before a storm hits. Note: These are free apps supported by ads. Ad-free premium versions maybe purchased for a fee.



MyRadar: National Oceanic and Atmospheric Administration.



NOAA Weather Live: Make sure “Track Location” and “Report Weather” are toggled in the “Settings” menu. You can also add significant locations or multiple locations by clicking the Map Icon on the Home Screen and Clicking the “+” sign to add and monitor a location other than your current location.



The Weather Channel: Make sure your “Significant Weather” alerts are “Enabled” in the “Settings” menu and make sure “Heavy Rainfall,” “Thunderstorm” and “High Wind” are selected/checked.



WeatherBug: Under the “Settings” menu, under “Alerts” make sure “My Location” as well as other locations are turned on to receive weather alerts. You may add additional locations to monitor by clicking the “+” sign under the “My Locations” screen.

Configure Your Device and App

To receive alerts on any app when storms approach, make sure your device is configured to permit these apps. Select “Always Allow” access to your location (even when you’re not using the app) and “Allow” sending notifications to your device.

Make sure your device is configured to receive emergency alerts sent by the government as these may also include storm warnings from the National Weather Service. With iOS devices, this setting may be found under Settings → Notifications → Government Alerts.

Bookmark Weather Websites and Opt-in to Alerts

The following websites also provide real-time weather data.

National Weather Service:

- Phoenix Office: <https://www.weather.gov/psr/>
- Tucson and Phoenix Radar: [NWS Radar \(weather.gov\)](#)

Arizona State University:

- **ASU's Monsoon Page:** <https://azclimate.asu.edu/monsoon/>

The Weather Channel:

- <https://weather.com/>

Signup for Emergency Alerts

Many jurisdictions have opt-in public alerts and warning systems. An opt-in system means you must sign up to receive the alert. Once you have signed up, officials in your area can send you text or email messages about local emergencies. Most opt-in systems allow subscribers to choose the devices that receive alerts as well as the types of alerts. Because you may not be near a television or radio when something happens, a local text or email alert can be an extremely useful source for critical information. Small costs may be associated with the receipt of text messages from your mobile device service provider.

Maricopa County Alert Sign up: <https://public.govdelivery.com/accounts/AZMARIC/subscriber/new>

Pinal County Alert Sign up: <https://member.everbridge.net/index/892807736724089#/login>

Pima County Alert Sign up: <https://member.everbridge.net/453003085614483/login>

Be Storm-Resistant!

When your association is purchasing outdoor furniture for pools and common spaces, consider selecting heavier items that are less likely to be blown around. If feasible, secure items to the ground, to each other, or other heavy objects so that they are stationary or less likely to be blown around.

If you have a space where portable items may be quickly stowed as a storm approaches, designate this space and keep it clear in case you need to use it with short notice.

If you have lightweight outdoor chairs that are stackable or connectable, consider a plan to do stack or connect when a storm approaches to create a heavier, unitary object that is less likely to become a flying missile in high winds.

Identify umbrellas or other structures that may be collapsed if a storm approaches so that they do not take on heavy wind loads.

When Storms Approach

Once you receive a warning that an approaching storm is imminent, you must act quickly.

1. Check your bookmarked reference websites and/or your smartphone apps to confirm a storm is approaching.
2. Once confirmed, activate your Storm Response Plan. Alert key personnel to take actions outlined in your plan.
3. Close exterior public areas and direct community members and guests to seek shelter.
4. Stay inside if lightning, hail or dangerous winds with flying debris are present. If you hear thunder within 30 seconds of seeing a lightning flash, lightning may be dangerously close. STAY inside until the danger has passed. If lightning is present, keep pool areas cleared until at least 30 minutes after the last apparent lightning flash or thunder.
5. If it is safe to go outside, gather, stow and/or secure furniture or other items following your association's Storm Response Plan.
6. Seek shelter until the storm has passed.

After a Storm

- Make sure the storm has passed before leaving shelter.
- Check for injured or missing people. Summon help if needed. Apply basic first aid if appropriate.
- Secure your property. Cordon off and secure areas with damage. Alert the authorities and utility companies if you have electrical issues, possible gas leaks or significant flooding.
- Take photographs of everything including any damage.
- Notify your management, the community association board and your insurance representatives if the community association has experienced storm damage.
- Begin cleanup and repairs. Depending on the amount and type of damage, cleanup and restoration may be a long process. Rely on experts and your insurance representatives for assistance in recovery.





Developing and Implementing a Storm Response Plan

Your Storm Response Plan does not need to be elaborate or complicated. In fact, it should not be. You may only have a few minutes' warning to prepare and react. Therefore, you should identify the measures your association team members must take and assign responsibility in your Storm Response Plan so that your response is swift and orderly.

Designate a Plan Administrator

You should assign a person who will call the plan into action when a storm is imminent. This will probably be the association or community manager.

Identify Key Team Members

Does the Association have personnel who can accomplish this in short order between the time a warning is received and the time a storm hits (often only 10-15 minutes)? Identify those key team members who will assist in implementing the plan. Make sure the team members know what to do when the plan is activated.

Have the Storm Response Plan Team Members Get on the Same Page

Make sure the team members with smartphones, computers and other devices have downloaded and configured the apps that will provide storm warnings and subscribed to the governmental alerts to receive storm information from local authorities.

Survey Your Vulnerable Property and Identify the Storm Response Plan Actions

Are there any portable items or furniture that could be strapped, bolted or otherwise secured to prevent it from being blown around in high winds? Identify these items and secure them when possible.

Are there umbrellas or shade structures that can be collapsed? Identify these items and enumerate them in your plan.

Can outdoor furniture be stacked, interconnected or otherwise safely stowed in short order? Identify these items and enumerate them in your plan.

Are there other pre-storm actions that may be taken to mitigate storm damage? If so, identify these and incorporate them into your plan.

Practice

Once you've developed and implemented a Storm Response Plan, practice it. Make sure that if someone on the Storm Response Team receives an actual storm alert that everyone on the team receives it.

Conduct drills using radios, mobile phones and/or group text messaging and measure your response time so that when a real storm approaches, you have a good idea of how much time you need and have to implement your plan.

STORM RESPONSE PLAN TEMPLATE

Purpose:

This document describes the Storm Response Plan at the _____ and defines the roles and responsibilities of the Storm Response Plan Team. _____ is committed to protecting the people and property of the community and its valuable assets.

Plan Administrator:

The Storm Response Plan Administrator for _____ is _____. If _____ is not available or off-site, the Acting Plan Administrator is _____. The Plan Administrator is responsible for activating the Storm Response Plan when a storm alert is received.

Storm Response Team Members:

The following key personnel members make up the Storm Response Team.

NAME	TITLE	RESPONSIBILITIES

Emergency Contact Information:

NAME OR AGENCY	PHONE NUMBER



Storm Response Plan Actions

When the Storm Response Plan is activated by the Storm Response Plan Administrator, the following actions occur:

1. The Storm Response Plan Team Members are notified using
2. The following actions shall be taken once the Storm Response Plan is activated:

ACTION	AREA / LOCATION	RESPONSIBLE PARTY

3. When the storm or hazardous conditions arrive, discontinue actions and seek shelter until the storm has passed.
4. When the storm has passed, survey the damage and begin recovery efforts.

Definitions:

The following definitions are adapted from the definitions used by the National Weather Service (NWS).

Alerts received by Storm Response Team Members:

Advisory – An advisory is issued when hazardous weather or a hydrologic event is occurring, imminent, or likely. Advisories are for “less serious” conditions than warnings that may cause significant inconvenience and if caution is not exercised could lead to situations that may threaten life or property. The National Weather Service may activate weather spotters in areas affected by advisories to help them better track and analyze the event.

Emergency – An Emergency is issued when an event that by itself cannot pose a threat to life or property but may indirectly cause other events to happen that may pose a threat to life or property. An example of this would be a power outage, which although not directly posing a hazard, may threaten public safety and critical services. The only existing exceptions to this are tornado emergencies and flash flood emergencies, which are issued to bring the attention of the public to a major tornado or flash flood.

Watch – A watch is used when the risk of hazardous weather or a hydrologic event has increased significantly, but its occurrence, location or timing are still uncertain. It is intended to provide enough lead time so those who need to set their plans in motion can do so. A watch means that hazardous weather is possible. People should have a plan of action in case a storm threatens, and they should listen for later information and possible warnings, especially when planning travel or outdoor activities. The National Weather Service may activate weather spotters in areas affected by watches to help them better track and analyze the event.

Warning – A warning is issued when hazardous weather or a hydrologic event is occurring, imminent or likely. A warning means weather conditions pose a threat to life or property. People in the path of the storm need to take protective action. The National Weather Service may activate weather spotters in areas affected by warnings to help them better track and analyze the event.

How to Reach Great American Loss Control

**If you have any questions about the
Association Storm Response Plan, contact
us at:**

Great American Insurance Group
Loss Control Department

301 E. Fourth Street
Cincinnati, OH 45202

GAIG.com



301 E. Fourth St.
Cincinnati, OH 45202
800-545-4269
GAIG.com

for all the *great* you do®

Great American
Insurance Company

110⁺ years **A** or better
with an rating by
AM Best

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