

Local Government Insurance Trust

RISK MANAGEMENT BULLETIN

No. 102

March 31, 2006

WIND PERILS

Although we are still suffering from the aftermath of Katrina, spring is here and that means many of us must once again be on the alert for storms and violent winds.

Violent winds consist of general windstorms, thunderstorms, hailstorms, hurricanes and tornadoes. The Atlantic coastal zone is one of the areas most likely to incur severe violent wind damage. While roofs are the most susceptible to wind damage, other features are also exposed. Wind blown debris, unfastened materials and inadequate support systems also effect windows, walls, towers, and buildings under construction.

Tornado season is generally considered to occur from March through August, although tornados can occur any time of the year. Hurricanes strike the Atlantic seaboard between June and November. Thunderstorms strike anywhere at any time.

The best time to prepare for damaging winds is before they occur by considering the design of new buildings and the retrofitting of older buildings. The following actions should help to minimize damages:

Pre-Event Actions

- Structural design to withstand high winds.
- Careful selection of building sites outside flood zones and tidal surges.
- Proper maintenance of roofs supports for outside structures and tie-downs for structures of inferior construction, approved materials and methods for securing building roofs to wall and support structures (i.e. hurricane anchorage).
- Material stored outside should be moved inside a substantial structure or protected in some way against high winds and localized flooding.
- Boarding and taping of door, window and other openings.
- Emergency power equipment should be available to provide utility services, operate pumps and maintain protection systems.

Endorsing Organizations



MARYLAND
MUNICIPAL
LEAGUE

Once the event has occurred, you can expect shortages to develop along the lines of construction material availability. In addition, training of personnel to respond quickly should be part of a member's risk management planning.

Post-Event Actions

- Material such as plywood panels, plastic sheets and tarpaulin should be on hand to cover building openings such as windows and skylights and to make emergency repairs. Sandbags and flood shields should be available and designed if possible to protect buildings and equipment from high water.
- Personnel should be trained and assigned to handle emergency operations such as knowing the location of gas, electric and other utility service shut offs, providing watchman service during emergency periods, operating emergency equipment and making temporary repairs. Also, personnel should be able to assist with salvage and cleanup and be qualified to restore protection systems and resume nominal operations.
- Activities should be coordinated with fire and police units.

If you would like more information on existing or additional perils, please contact LGIT.

This bulletin is intended to be merely informational and is not intended to be used as the basis for any compliance with federal, state or local laws, regulations or rules, nor is it intended to substitute for the advice of legal counsel.