



MITCHELL
INSURANCE SERVICES
— SINCE 1971 —

Catalina Cove Homeowners' Association, Inc.

Disaster Preparedness

Important Hurricane Information

Robert C. Mitchell, CIC, CRM, MS-RMI
06/28/2023

Client Service Team

Owner & Primary Agent: Robert C Mitchell III

- Florida State University Undergraduate, 2008, and Master of Science, Risk Management & Insurance, 2016
- Certified Risk Manager, 2016 & Certified Insurance Councilor, 2015
- Flood Insurance and Community Association Insurance Specialist
- Robert@mitchellinsurancefl.com

Agent: Kip Kollmeyer

- University of South Florida Graduate
- Over 8 years in the insurance industry
- kip@mitchellinsurancefl.com

Agent: Michael Moretti

- University of Tampa Graduate
- michael@mitchellinsurancefl.com

Agent: Colby Tuthill

- University of Florida State
- Newest agent to the team
- colby@mitchellinsurancefl.com

Customer Service Team

Susan Hayes: susan@mitchellinsurancefl.com

Julie Bishoff : julie@mitchellinsurancefl.com

Claims:

*In the event a claim was to occur, questions about the claims process
The Primary Agent is responsible for Optimizing the claims response*

- Claims Contact: Robert Mitchell III
- P: 727-360-8190, M: 727-804-1514
- F: 727-360-6086
- E-mail: robert@mitchellinsurancefl.com

Important Insurance Company Information

Property Insurance: Trisura Specialty Insurance

Insurance

Deductible: \$193,805 Limits, \$1,000 AOP

Policy Number: CIUHOA400753

Photographs:

The Association should have annual date stamped photos and video prepared as documentation of the condition of the building prior to the loss.

- Photos of the Inside & Outside of the buildings
- Equipment, computers, books
- All-important Association documents
- Association Building Plans

Helpful Resources

Federal Agencies

FEMA – www.FEMA.gov 1-800-621-FEMA (3362)

US Army Corps of Engineers – www.usace.army.mil 1-202-761-0567

U.S. Department of Health & Human Services – www.phe.gov

Center for Disease Control and Prevention (CDC) – www.cdc.gov 1-800-CDC-INFO (1-800-232-4636)

Disaster Assistance Improvement Program – www.disasterassistance.gov
To find the Disaster Recovery Center nearest to your location, text DRC and a ZIP Code to 4FEMA (43362)

NOAA/National Weather Service — www.nhc.noaa.gov 1-305-229-4470
In case of an emergency, call 311 (Dade) and 211 (Broward)

Centers for Medicare & Medical Services (CMS) – www.cms.gov 1-800-MEDICARE (633-4227)

State Agencies:

Florida Division of Emergency Management – www.floridadisaster.org 850-413-3369

Florida Department of Elder Affairs – <http://elderaffairs.state.fl.us> 800-96 ELDER (35337)

Pinellas County:

Pinellas County Emergency Management – 727-464-3800
http://www.pinellascounty.org/emergency/evac_faq.htm

Important Local Contact Information

Hospitals:

- HCA Florida Largo Hospital
 - P: (727) 588-5200
 - 201 14th St SW, Largo, FL 33770
- Largo Medical Center
 - P: (727) 588-5200
 - 2025 Indian Rocks Road, Largo, FL 33774
- BayCare Alliant Hospital
 - P: (727) 736-9991
 - 601 Main St, Dunedin, FL 34698

Sheriff:

- P:727-582-6200
- 10750 Ulmerton Rd, Largo, FL 33778

Pinellas County Police

- P:727-582-6200
- 10750 Ulmerton Rd, Largo, FL 33778

Fire Safety

- Seminole Fire Rescue – Station 31
 - P: (727) 393-8711
 - 13091 88th Ave N, Seminole, FL 33776
- Seminole Fire Department
 - P: (727) 393-8711
 - 9199 113th St, Seminole, FL 33772
- Seminole Fire State 28
 - P: (727) 393-8711
 - 13501 94th Ave N, Seminole, FL 33776

Utilities

- Pinellas County Utilities
 - P: 727-464-4000
 - 14 S Ft Harrison Ave, Clearwater, FL 33756
- Pinellas County Water/Sewer
 - P: 727-464-7500
 - 14 South Fort Harrison Ave, Clearwater, FL 33756
- Duke Energy
 - P: 800-777-9898
 - 13018 101st SE, Largo, FL 33778

Implementing the Disaster Plan:

To implement the proper disaster plan, the Association must understand the potential consequences of the disaster.

- Evacuation – Catalina Cove is in evacuation zone B, the emergency evacuation routes as well as special rules regarding the use of elevators and stairwells should be clearly posted. If possible, rehearse evacuation procedures.
 - Evacuation Zone B indicates anticipated storm surge between 15'
- Destruction of Real Property – Damage to the actual association property, know and understand the impact of the damage as it relates to the Association's insurance policies and their deductibles.
- Destruction of Personal Property- These are the most vulnerable items during a storm. Make sure the Association has taken proper steps to account for the important Association documents including...
 - Indoor and Outdoor Furniture
 - Association Governing Documents
 - Unit Owner/Renter Roster List, Including contact information
 - Accounting Records
 - Insurance Policies
- Personal Injury/Loss of Life – An Association (within reason) must encourage their members to evacuate, however in some cases these warning fall on deaf ears.
 - *The Top 3 Causes of Death during a storm:*
 - Carbon Monoxide Poisoning
 - Heart attach
 - Drowning
- Relocation – An association must be prepared in the event the property is no longer accessible or inhabitable.
 - The Association should communicate the need for members to plan for a long- term absence from the property. If family members or friends are not available for unit owners to stay with, red cross shelters, hotels, schools and churches are available options.
 - http://www.pinellascounty.org/emergency/guide/6-7-Evacuation-Zone-Map_Shelter-List.pdf

Key Employees

A list of key employees should be developed, including their name, address, phone numbers and salaries.

- Property Manager:
 - Jenny Kidd
 - jkidd@ameritechmail.com

*All key employees as well as board members should register for first responder passes to access barrier islands after the storm.

- This can be done at the Seminole Fire Department

Pre-Storm Preparation:

- Tree Trimming & Landscaping: Make sure all trees and hedges are trimmed properly prior to storm season. Dead limbs become flying missiles in a storm.
- Vendor List: Have an updated vendor list with important contact information.
- Resident List: Maintain updated roster list with contact information
- Unit Access: Have a plan to access units of owners who are not in town during the summer months. Unit access is critical after a storm.
- Photograph & Video the property: This is important to show the insurance carriers the pre-loss condition of the property.
- Important Records: Have a plan to put all association documents in a safe location prior to a storm.
- Communicate Evacuation: E-mail, post notices informing the membership of the evacuation requirement
- Disabled Residents: Assist in providing residents who cannot evacuate on their own with evacuation
- Disable Elevators & Other Access Systems

Setting Up a Line of Credit:

Prior to a storm, an Association should make arrangements with its bank to establish a line of credit. The line of credit can be a vital source of funds to pay salaries, pay hurricane deductibles, and to pay cost associated with immediate mitigation efforts to prevent further damage from occurring.

Pre-negotiate Contracts:

It can save an Association thousands of dollars to pre-negotiate contracts with vendors prior to a storm rather than attempting to secure contractors after the storm when price gauging is rampant and there is a general lack of skilled labor.

- Disaster Remediation Contractors (I.E. Balfor, Servpro, Guardian)
- Landscaping Contractors (To remove debris after the storm)
- General Contractors
- Roofing Contractors

Communication During a Disaster Event:

Crisis communication is critical to the overall success of any Association disaster plan. While many communities rely on their property managers to relay information to the membership, during a time of crisis managers will be dealing with multiple associations as well as tending to their own personal & family concerns. A designated crisis communicator should be assigned. If there is an association member who is out of the state during the summer, they would be a good candidate to lead communications as they are not directly affected.

- Maintain Up to Date Roster List w/contact information
- Effective Methods of Communication:
 - An Association website
 - A Facebook Page for the Association
 - A Twitter Page for the Association
 - An E-mail list
 - Text Messaging Services

Recommended Insurance Coverage for Unit Owner Insurance:

- **Loss Assessment Coverage:** Provides coverage against special assessments that are levied by an Association board to cover losses from a covered peril.
- **Water Seepage Coverage:** This endorsement covers for water damage as a result of wind driven rain or water entering a unit from a source other than an opening. (I.E. around window frames)
- **Additions, Alterations, Improvements:** This endorsement covers upgrades added by the unit owner. (I.E. wood flooring)

After the Storm:

1. Take photos of the damage before repairs are made to show the extent of the damage.
2. File the insurance claim as soon as possible
3. The Association should begin to implement mitigation efforts to prevent further damage from occurring (I.E. boarding up windows)
 - a. Keep receipts and expense reports so the insurance company will have the documentation available to reimburse the Association.
4. After a claim is filed with the insurance company the company will assign an adjuster to the property. That adjuster will contact the individual whose number is listed on the claims report, make sure that individual is available and has access to the number listed at all times.
5. Hold an emergency board meeting to discuss the next steps.
6. Create a repair list in order of importance, contact the appropriate vendors to begin repairs.
7. Attempt to reestablish power and water

Post Storm Mitigation:

- Most insurance contracts will require that the association take reasonable steps to begin repairs on the buildings in efforts to mitigate further losses from occurring.
- Have a plan in place prior to a storm that will account for the 5 phases of reconstruction.
 1. Project Planning/Scheduling
 2. Construction Bidding
 3. Contract negotiations
 4. Construction/rehabilitation
 5. Project close out

Hurricane Kit:

- Non-perishable food (enough to last at least 3 days)
- Water (enough to last at least 3 days)
- First-aid kit (include any prescription medication you may need)
- Personal hygiene items and sanitation items
- Flashlights (have extra batteries on hand)
- Battery operated radio (again, have extra batteries)
- Waterproof container with cash and important documents
- Manual can opener
- Lighter or matches
- Books, magazines, games for recreation
- Special needs items: pet supplies and baby supplies if applicable
- Cooler and ice packs
- A plan for evacuation and for if family members are separated

Power Outages:

In the event a storm should leave you without power, there are a few things to consider and help you be ready and stay safe outside of your normal hurricane preparedness.

- **Gas:** Make sure your tank is full far in advance of an approaching storm. Most people wait until the last minute, rush to get extra gas for cars and generators, and subsequently gas stations can run out early.
- **ATMS:** Have extra cash on hand in the event no ATMS in your area are accessible or working.
- **Cell Phones:** Charge your cell phone and limit use after power is out.
- **A/C:** This can be the most uncomfortable side effect of losing power during a storm. Try to prevent as much light from entering and warming the house by covering up your windows on the inside. If you have back-up or battery operated fans, don't run them unless you are in the room. Fans create a difference in perceived temperature but do not cool the room; instead they create a cooling effect by dispersing the heat off your skin. It is said they can actually add heat to a room just by running.
- **Water:** Fill bathtub and large containers with water for washing and flushing only.
- **Food:** Turn your fridge temperature down and/or freeze any food or drinking water that can be frozen if you expect a power outage. Have a cooler with ice packs prepared to cool your drinks and snacks after power has been out for more than 4 hours. And importantly, check out this food safety guide for when to discard your perishable food.