

Pre-Storm Checklist for Risk Managers

Hurricane and tropical storm readiness for Preferred members

Storm: _____ Location(s): _____ Completed by: _____ Date: _____

EMERGENCY CONTACTS

PGCS Claims (24/7)

1-800-237-6617
Hurricane@pgcs-tpa.com
Fax 321-832-1448

BluSky Emergency Response (24/7/365)

1-800-266-5677
Preferred@GoBluSky.com
Identify yourself as a Preferred member

Preferred Main Line

321.832.1450
PO Box 958455, Lake Mary, FL 32795

Our internal after-hours contact

Name: _____
Phone: _____

Use the right-hand column of each item to record the owner and due date. The contact box above is for staff distribution.

1. BEFORE STORM SEASON, OR WHEN A STORM IS FORECAST: COVERAGE AND RECOVERY READINESS

☐ Update the property schedule and Statement of Values (SOV) for every location.	
☐ Confirm COPE data is complete (construction, occupancy, protection, exposure).	
☐ Wind: roof age, condition, covering, framing and anchors; window and door protection; parapets and chimneys; bracing of generators and HVAC; wind zone.	
☐ Flood: flood zone, base flood elevation, flood protection, basements, contents vulnerability.	
☐ Review deductibles, including any named storm provisions, and which locations they apply to.	
☐ Wind and flood are separate policies from standard property coverage. Confirm flood coverage and any waiting periods.	
☐ Ask about Preferred's free Centurisk property appraisal (if property coverage is with Preferred).	
☐ Sign and return the BluSky Pre-Storm Work Authorization (encouraged, not required). It allows staging of generators, trailers and portable buildings and gives priority status. No fee to BluSky.	
☐ Request the Hurricane Kit from Michael Stephens, MStephens@PublicRisk.com (claims flyer, vendor list, ACORD loss notices, property schedules).	
☐ Pre-fill the Property ACORD form with member and policy information.	
☐ Save PGCS Preferred Vendor Panel contacts (BluSky, Core Team, Cotton, First Onsite) where decision makers can find them.	

2. CONTACTS AND COMMUNICATION

☐ Verify emergency contact information: primary and backup contacts for risk, facilities, public works, public safety, IT and finance.	
☐ Identify who is authorized to report claims and approve emergency work and spending.	
☐ Send updated contacts to Preferred.	
☐ Test your call tree and notification system.	
☐ Distribute the contact box above to key staff.	

☐	Plan how to reach employees, officials and the public if phones or power are down.	
☐	Follow Preferred's Linked In page and watch for member storm updates.	

3. PLANS AND PEOPLE

☐	Review your Emergency Action Plan (OSHA requires one for employers with more than 10 employees): reporting emergencies, evacuation routes, accounting for employees, who stays behind for critical operations, rescue and medical roles, plan contacts, nearest hospital, alarms, protective equipment locations.	
☐	Review your continuity of operations plan and the priority order for critical functions.	
☐	Confirm backup arrangements for payroll, IT, communications and utilities.	
☐	Brief staff on roles; train anyone doing storm prep or cleanup work.	
☐	First responders: confirm sheltering for personnel and families, feeding, emergency power and funding.	
☐	Confirm debris management: where debris will go, pre-positioned contracts, monitoring and documentation procedures.	
☐	Contact your Preferred Loss Control Consultant for help reviewing your program.	

4. SECURE FACILITIES AND ASSETS (48-72 HOURS OUT)

☐	Clear gutters, drains, culverts and stormwater inlets.	
☐	Secure or remove loose outdoor items, signs and potential wind-borne missiles.	
☐	Protect windows, doors and other openings where practical.	
☐	Move vehicles, equipment and mobile assets out of flood-prone or exposed areas.	
☐	Raise or relocate contents, records and electronics away from potential water intrusion.	
☐	Inspect and brace generators, HVAC units and rooftop equipment. Test generators and top off fuel.	
☐	Back up critical data off site and confirm remote access.	
☐	Shut off non-essential equipment and utilities as appropriate.	
☐	Check critical infrastructure such as lift stations, pumps, water and wastewater facilities.	

5. DOCUMENT PRE-STORM CONDITIONS

☐	Take dated photos and video of every location: roofs, exteriors, interiors, mechanical equipment, high-value contents.	
☐	Capture pre-existing damage and recent repairs.	
☐	Record serial numbers and values of key equipment.	
☐	Store copies off site or in the cloud and note who has access.	
☐	Prepare a damage-tracking log and a cost-tracking template (emergency repairs, overtime, temporary equipment).	

6. AFTER THE STORM: CLAIMS REPORTING AND RECOVERY

☐	Confirm it is safe to enter. Avoid unstable structures; watch for downed lines, mold and chemical hazards.	
☐	Assess damage and prioritize by severity.	
☐	Mitigate further loss and keep every receipt.	
☐	Report to PGCS: 1-800-237-6617 or Hurricane@pgcs-tpa.com. Submit the Property ACORD form with your property schedule, marking damaged locations if possible or at least include address or building name in the notification.	
☐	Have ready: policy number, locations, date and time of loss, damage description, and an onsite contact with a direct phone number.	
☐	Expect an Engle Martin adjuster to contact you within 24 hours .	
☐	Need emergency mitigation? Call BluSky at 1-800-266-5677 or tell your PGCS adjuster.	
☐	Photograph and video damage before moving or discarding anything. Keep damaged property available for inspection unless it is a hazard.	
☐	Keep a log of calls, claim numbers and adjuster contacts.	
☐	Ask PGCS and Engle Martin about direct payment to vendors if needed.	

7. FEMA

☐	Complete your FEMA application.	
☐	Work through Engle Martin and PGCS before submitting documentation to FEMA (FEMA will ask whether the carrier claim was submitted first).	
☐	Build a complete, detailed submission package.	
☐	Obtain the payment directive letter and damages/deductible worksheet from Preferred when the claim concludes.	

Some items (flood waiting periods, critical infrastructure, IT backup) go beyond the Preferred documents and reflect general risk management practice. Review against your own policies and operations. Verify vendor contacts are current.