

To The Point

Commercial Vehicle Protection Against a Hurricane

CHUBB®



Hurricanes are massive storm systems that form over warm ocean waters and move toward land. Potential threats from hurricanes include heavy rainfall, powerful winds, storm surges, coastal and inland flooding, tornadoes, rip currents, and landslides.

Commercial vehicles are valuable assets and provide an essential means of transportation. If an organization is located in a hurricane-prone area, these types of storms can inflict serious harm to an unprotected vehicle and add liability if the organization has commercial auto comprehensive damage or hired/nonowned coverage. The top surfaces of the vehicle, such as the hood, windshield, windows, and roof, are most vulnerable to hurricane damage from flying projectiles. The entire vehicle can be damaged in a flood. Damage to the body of a vehicle and mechanical equipment can also be costly, especially today with all the new advanced driver assistance systems and technologies found in vehicles.

A best practice to limit loss is avoiding driving in extreme weather. When preventable, employees should **not** be permitted to drive in a hurricane. There are unexpected hazards, such as hydroplaning, flying debris, or striking unexpected submerged objects in deep puddles. Additionally, emergency services will have their hands full and response would be delayed.

Any **disaster preparedness** completed before a hurricane should extend to protecting vehicles. Agencies like the [Federal Emergency Management Agency](#), [National Hurricane Center](#) and [American Red Cross](#) unanimously agree that having a comprehensive hurricane safety plan ahead of time is always better than being caught off-guard.

Although we know it is difficult to predict a hurricane, there are smartphone weather apps that can alert a driver or an organization of a forecasted hurricane. It is in the best interest of an organization to pay close attention to weather reports when a hurricane is predicted.

Risk Engineering Services

Here are some preventative measures an organization can take to help protect their vehicles when there is a forecasted hurricane:

- **Implement a plan of action.**
- **Consider delaying any motor vehicle trips** until after the hurricane passes.
- **Park vehicles inside a covered area.**
 - Store the vehicles away from doors and windows.
 - Have the building's roof inspected by a licensed roof contractor to evaluate the integrity of the roof system.
 - If you have a large fleet of vehicles, store them at multiple facilities.
- **Park vehicles under some sort of overhead cover or next to a building** if a covered area is not available.
 - **Avoid parking** near trees, power lines, or other potentially projectile objects.
- **Get to higher ground.** If the vehicles are located in an area that's known to flood, you should consider moving the vehicles to higher ground.
- **Don't drive into floods.** Even a foot of standing water can render some vehicles inoperable.
- **Top off your fuel.** Vehicles should be filled up with fuel before a hurricane to ensure you aren't stuck looking for gas during the hurricane or in its immediate aftermath when fuel supplies are often disrupted.
- **Looting and theft** can be a result after a major storm. Make sure to lock and secure all vehicles and take keys or make sure they are properly secured in the event of an evacuation. GPS monitoring of the vehicles could also be beneficial in the recovery effort if any vehicles are stolen.

- **Stock up on essential parts for the vehicles** you may not be able to get while businesses are recovering, (i.e., oil filters, belts, hoses, spare batteries, etc.). Check all spare tires and have some replacements on hand, along with a way to inflate tires and equipment to change them out. Jumper cables and jumper assist equipment can also come in handy to get the fleet started and moving.
- **Secure fuel** in the event retail operations are closed for extended periods of time to keep your vehicles running. This can include working with a private off-site fuel storage company that will secure and maintain a certain amount of fuel for its partners. If you have on-site fuel, emergency generators could help operate the pumps in the event of power disruption or outages.
- **Map out potential alternate routes** in areas that may be prone to flooding or washing out. Make your employees aware of these areas and the alternate routes that they can take.

Resources

[Ready.gov](https://www.ready.gov)

[Consumer Reports, Weathering the Storm](#)

[CDC - Natural Disaster and Severe Weather Tips](#)

Connect With Us

For more information about protecting your commercial vehicle, contact your local Chubb risk engineer or visit us at www.chubb.com/engineering.

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