PROTECT YOUR CAST AND CREW & LOWER THE COST OF HURRICANE PRODUCTION INSURANCE

Our office is regularly asked if the cost of production insurance during hurricane season can be lowered.

The answer according to several insurance underwriters is that it is possible! But it requires the production company to create a detailed plan of preparation, evacuation, and recovery.

This guide has been created by Film Florida and the Governor’s Office of Film and Entertainment to provide you with an outline to achieve that. Work with your local film commission to help complete it. It has been vetted by several underwriters and assembled under the guidance of Film Florida’s Hurricane Insurance committee, with two Florida entertainment insurance specialists leading it.

Follow these guidelines and submit your detailed plan with your application for production insurance. It should help you qualify for production insurance during Florida’s tropical weather season, and possibly see a substantial cost savings as well.

More importantly, it can save lives.

Saving lives, protecting property, and mitigating the cost of your windstorm insurance... good reasons to take the time to prepare properly.

YOUR HURRICANE PLAN: June 1st to November 30th

It’s imperative to have a plan of ACTION in place if you shoot in Florida from June 1 to November 30th, popularly know as ‘hurricane season’. However, tropical storms can cause destruction and should be given the same cautions.

Production companies should put their hurricane plan in writing not only for your insurance carrier, but so that employees have a clear understanding of how the company will operate before, during and after a storm. Businesses and individuals alike need to identify vulnerabilities ahead of time and take protective measures.
DETAILS OF YOUR HURRICANE PLAN

Your insurance specialist will need the following information from you to present to the underwriters for productions planned during hurricane season.

1. Production information and dates
   o Describe the type of production / provide synopsis
   o List dates of pre-production, production, and/or post for Florida
   o List locations, and any pre-existing preparedness plans, for:
     ▪ Soundstages
     ▪ Production offices
     ▪ Filming locations

2. Evacuation Plans
   o Are your offices, stages, locations, or cast or crew accommodations in a mandatory evacuation zone? *(NOTE: Utilize your local film commission to help determine flood zones, pre-determined evacuation routes, etc, for your production area!)*
   o List your evacuation and protection plans:
     ▪ **Cast and Crew:** Determine where they will go.
       ▪ Local: Will probably have personal hurricane plans, but will require some time to implement them.
       ▪ Non-local: Production should make plans to shelter them in a safe place, or to relocate them away from the hurricane. Contact hotels in expected safe areas in advance, as they will book up quickly before a storm!
     ▪ **Equipment and Vehicles:** Your plan should show how you will keep them safe from wind and flood hazards. A plan to return equipment before a storm’s impact will suffice. Watertight storage in a wind-safe structure should be considered. Supply addresses and phone numbers of equipment rental houses and vendors you are using.
     ▪ **Locations:** Create a plan to secure your locations, production offices and soundstages. *Determine alternates for these facilities in the event any are damaged by the storm.*
o EMERGENCY CONTACT LIST:
  ▪ Assemble emergency contact information for all cast and crew.
  ▪ Create a plan to re-contact them after the hurricane has passed.

3. After-Storm Contingency Plan
  o Your insurance carrier wants to know you have a plan in case you are impacted by a hurricane:
    ▪ Are there shooting locations that could be non-filmable after a hurricane? Are there suitable alternate locations in the area? List them.
    ▪ If your production offices are not usable, have you found and are you prepared to move to another site?
    ▪ Have you access to generators if power is not completely available?
    ▪ Of major equipment used, have you arranged for access to replacements for storm-damaged equipment?

4. Designate Hurricane Plan Coordinator & Staff
  o Determine and provide the member of the production team who will be responsible for:
    ▪ activating the hurricane plan
    ▪ monitoring the weather advisories
  o Name department heads who will assist in implementing the plan, and who they will be in charge of.

5. Disaster Kits
  o Information about creating a disaster kit should be provided to all cast and crew. Disaster kits should include at a minimum, 3 days of supplies such as cash, fuel, first aid and medicines, food and water, flashlights and spare batteries, clothing and bedding. The production should consider providing some of these for cast or crew members who might not have the time to assemble them.

WATCH VS. WARNING: WHAT’S THE DIFFERENCE?

- A **HURRICANE WATCH** issued for your part of the coast indicates the strong possibility that you will experience hurricane conditions within 36 hours. This watch should trigger your production’s disaster plan (if not sooner), and protective measures should be initiated, especially those that require extra time such as securing a boat, leaving a barrier island, etc.
- A **HURRICANE WARNING** issued for your part of the coast indicates that sustained winds of at least 74 mph are expected within 24 hours or less. Once this warning has been issued, your production should be in the process of completing protective actions and deciding the safest location to be.
IF A HURRICANE WATCH IS DECLARED:

- Monitor weather advisories continuously. Major advisories are issued by the National Hurricane Center at 5 and 11 AM, and 5 and 11 PM, with supplemental advisories as needed.
- **NOTE:** Latest tropical weather updates are available at [http://www.nhc.noaa.gov/](http://www.nhc.noaa.gov/). (That’s the National Weather Service’s National Hurricane Center website.)
- Fuel all vehicles.
- Re-check evacuation plans.
- Re-check disaster kits.
- Prepare to secure locations, soundstages, production offices, equipment and vehicles.
- Prepare to evacuate your cast and crew.
  - **Prepare in advance**, as means of travel and safe-area hotels sell out in advance of a major storm.
  - **Travel** -- Pre-book flights, charter a bus, or book other means to safely move your cast and crew out of harm’s way.
    - **NOTE:** Roadways often become jammed and evacuation can take many, many more hours than expected. Expect those delays when planning your evacuation.
  - **Hotels** – Book rooms in advance out of the projected path of the storm. A storm’s hurricane impact can be felt for a hundred miles or more after landfall.
- Contact the local film commission for official emergency announcements, and to let them know your status. *Location filming permits will be withdrawn before a storm’s impact.*
- Make sure all department heads are ready to implement your plan.

IF A HURRICANE WARNING IS DECLARED:

- Continue to monitor weather advisories and official emergency announcements.
- **IMPLEMENT YOUR PLAN!**
  - Secure locations, production offices, soundstages, equipment and vehicles against wind and flood damage (your plan should list what’s needed to do this.)
  - Return equipment and vehicles where possible to the vendor.
  - Evacuate cast and crew to pre-designated safe shelter or away from the hurricane-affected area.
  - Distribute disaster kits to those who need them.
o Make sure the hurricane plan coordinator and department heads have the latest emergency contact lists, and are ready to implement the post-storm communications plan.

o Contact the local film commission for official emergency notices.

**RECOVERY FROM THE STORM:**

o Implement your contingencies as necessary (as detailed in your hurricane preparedness plan.)

o Re-establish contact with all cast and crew.

o Assess damage, if any, to locations, production offices, soundstages, equipment and vehicles.

o Assess any safety issues related to these facilities.

o Begin clean up of any damage to your facilities.

o Implement contingency plans for specific alternate locations, offices, soundstages etc.

o Contact local film commission for official announcements and to resume obtaining film permits.

o NOTE: Police, fire and emergency personnel are often unavailable to assist filming for extended periods after a hurricane’s impact.

**SAFETY AFTER THE STORM:**

o DRIVING: Car accidents are the main cause of injury after a hurricane; treat all intersections like a 4-way stop, because traffic lights will often be out of service. Combine your trips and drive only if it’s absolutely necessary.

o ELECTRICAL DANGERS: Stay away from all downed utility lines and do not drive over them. Do not wade in floodwaters after a storm.

o LIMIT PHONE CALLS: Limit your phone calls to necessary ones and only call 911 for life threatening emergencies. Too often emergency calls can’t get through because too many people have tied up the few available phone lines or still-working cell towers.

**HURRICANE FACTS**

*What You Should Know About Tropical Weather…*

**What is a Hurricane?**

A hurricane is a type of tropical cyclone, which is a generic term for a low-pressure system that generally forms in the tropics. The cyclone is accompanied by thunderstorms and, in the Northern Hemisphere, a counterclockwise circulation of winds near the earth's surface. Tropical cyclones are classified as follows:

- **Tropical Depression**
  An organized system of clouds and thunderstorms with a defined
surface circulation and maximum sustained winds* of 38 mph (33 kt**) or less.

- **Tropical Storm**
  An organized system of strong thunderstorms with a defined surface circulation and maximum sustained winds of 39-73 mph (34-63 kt).

- **Hurricane**
  An intense tropical weather system of strong thunderstorms with a well-defined surface circulation and maximum sustained winds of 74 mph (64 kt) or higher.

During hurricane season, which runs from **June 1st to November 30th**, conditions in the tropics become optimal for the development of hurricanes. Each year, an average of 10 tropical storms, develop in the tropics. Of these, 6 are likely to become hurricanes. While many of these storms do not affect the U.S. coastline, the threat of a major impact from a hurricane is still a real concern. In an average 3-year period, roughly 5 hurricanes strike the U.S. coastline.

*In order to give you a better idea of the months of the year which historically have had the most hurricanes, please see the chart below.*

**HISTORICAL CHART OF HURRICANES By Month (1900-2000)**

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<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>Average</strong></td>
</tr>
<tr>
<td>JANUARY-APRIL</td>
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<tr>
<td>MAY</td>
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<tr>
<td>DECEMBER</td>
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<td><strong>YEAR</strong></td>
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1 Includes subtropical storms after 1967. See Neumann et al. (1999) for details.
* Less than 0.05.
TROPICAL WEATHER CATEGORIES

The severity of hurricanes and the potential damage they can cause are classified in different categories of severity according to the Saffir-Simpson Hurricane Scale.

**Category 1:** Winds 74-95mph - Minimal damage to building structures. Damage primarily to unanchored mobile homes, shrubbery, and trees; also some coastal road flooding and minor pier damage.

**Category 2:** Winds 96-110mph - Some roofing material, door, and window damage to buildings; Considerable damage to vegetation, mobile homes, and piers. Coastal and low-lying escape routes flood 2-4 hours before arrival of center. Small craft in unprotected anchorages break moorings.

**Category 3:** Winds 111-130 mph - Some structural damage to small residences and utility buildings with a minor amount of curtainwall failures. Mobile homes are destroyed. Flooding near the coast destroys smaller structures with larger structures damaged by floating debris. Terrain continuously lower than 5 feet ASL may be flooded inland 8 miles or more.

**Category 4:** Winds 131-155 mph - More extensive curtainwall failures with some complete roof structure on small residences; Major erosion of beach areas; Major damage to lower floors of structures near the shore. Terrain continuously lower than 10 feet ASL may be flooded requiring massive evacuation of residential areas inland as far as 6 miles.

**Category 5:** Winds greater than 155 mph - Complete roof failure on many residences and industrial buildings. Some complete building failures with small utility buildings blown over or away. Major damage to lower floors of all structures located less than 15 feet ASL and within 500 yards of the shoreline. Massive evacuation of residential areas on low ground within 5 to 10 miles of the shoreline may be required.

**NOTE:** Lower category storms can sometimes inflict greater damage than higher category storms, depending on where they strike and the particular hazards they bring. In fact, tropical storms can also produce significant damage and loss of life, due mainly to flooding, tornadoes, downed power lines and lightning.

* Sustained winds -- A 1-minute average wind measured at about 33 ft (10 meters) above the surface.
** 1 knot = 1 nautical mile per hour or 1.15 statute miles per hour. Abbreviated as "kt".
NEED MORE HELP?

Talk to a Florida entertainment insurance agent. They are experienced with weather-related insurance, and can handle all your needs. Find a complete list in Florida's on-line production guide @ filminflorida.com.
For up to the minute information, please visit: www.miamidade.gov/oem/;

- **Useful websites:**
  - National Hurricane Center [www.nhc.noaa.gov](http://www.nhc.noaa.gov)
  - Miami Herald Storm News: [www.storm.herald.com](http://www.storm.herald.com)
  - American Red Cross Miami/Keys Chapter [www.miamiredcross.org](http://www.miamiredcross.org)
  - Miami-Dade Building Code Compliance [www.buildingcodeonline.com](http://www.buildingcodeonline.com)
  - Florida Division of Emergency Management [www.floridadisaster.org](http://www.floridadisaster.org)
  - The Weather Channel [www.weather.com](http://www.weather.com)

- **Important Contact Numbers:**

  **DISASTER PREPAREDNESS**
  - The Answer Center (rumor control) 3-1-1, or if calling from outside Miami-Dade (888) 311-DADE
  - Emergency Evacuation Assistance Program (EEAP) 3-1-1

  **DISASTER RESPONSE & RECOVERY AGENCIES**
  - Miami-Dade Office of Emergency Management 305-468-5400
  - American Red Cross 305-644-1200
  - Salvation Army 305-637-6700
  - Miami-Dade Building Code Compliance 305-375-2901
• GREATER MIAMI FILM OFFICES:

➢ Miami-Dade Mayor’s Office of Film & Entertainment
  Tel. 305-375-3288 * Website: www.FilMiami.org

➢ Miami Beach Office of Film and Event Production Management
  Tel. 305.673-7070

➢ City of Miami Mayor’s Office of Film & Cultural Affairs
  Tel. 305-860-3823

*Always stay tuned to local television and radio stations for the mayor and county manager’s bulletins!

REMEMBER: THIS PLAN CAN SAVE LIVES; PROTECT CAST, CREW AND EQUIPMENT; AND SECURE COVERAGE FOR YOUR PROPERTY AND COMPANY AGAINST WIND CLAIMS CAUSED BY A HURRICANE. YOUR PLAN NEEDS TO BE AN ATTACHMENT TO YOUR INSURANCE APPLICATION WHEN PLANNING TO SHOOT IN FLORIDA DURING HURRICANE SEASON.
If filming is scheduled outside of Miami, contact the local film commission for that area for the latest hurricane preparedness information.