



Employees work to salvage items from the display area of Kropf Lumber, Hesston Kansas, after the severe tornado. Photo from: The Hesston Record, Thursday, March 22, 1990.

Disaster Plan Does Your Agency Have One?

By Debbie Harvey

Disaster planning is something no one wants to think about, but with tornado season here and the possibility of fire, one must have a plan.

The following story is an example of why being prepared is so vital. Some times, a disaster can be limited to your own premises. Don Typer tells of the tornado that roared through Hesston, Kansas destroying virtually everything that was in its path.



The tornado that swept through Hesston, Kansas March 13, 1990.

Don was working Tuesday evening March 13, 1990, when he heard the tornado siren about 5:00 p.m. He went into the street in front of his agency to check the weather and seeing nothing, went back inside. At about 5:30 p.m. the siren blew again and Don headed home.

On his way home he was listening to a Wichita radio station. The announcer said for people in Hesston to take cover immediately. Don hurried home and as he entered his home he saw the tornado in the distance. It was a huge, dark wall of air mass coming toward him. He quickly went into the basement and ducked into a closet. As the 250 mph tornado went over his house, he said it sounded just like a roaring train. "The loud noise and clattering of debris was over in seconds" said Typer.

After it was quiet, Typer proceeded outside. He saw the path the tornado had made, leveling the houses that stood in its path. Only the foundations were left. It was hard to get around because of the debris in the streets. The fire department was going from house to house checking for leaking gas and shutting off gas lines. As Typer made his way toward downtown Hesston, he saw more homes and businesses flattened by the tornado.

The twister, or twisters possibly, first touched down near Haven, in Reno County, and moved northeast toward Burrton, Hesston and Geos-

sel, leaving a path of destruction more than 100 miles long before fading out near Hillsboro.

Weather officials said the twister was on the ground for two and a half hours. The twister that struck Hesston had winds of 200 to

250 mph. The second twister which missed Hesston, had gusts much stronger with winds of 300 to 315 mph.

There were over 20 businesses in Hesston that were destroyed or received various amounts of damage.

Typer later arrived at his office to find that, luckily, the tornado had not caused any damage. The electricity and telephone lines were out.

Typer began visiting with his clients and surveying the damage to their houses. He tried to assure them that everything would be alright and adjusters would be there as soon as possible.

At 8:00 p.m. that evening some of Typer's adjusters called and said they would be on the site the next morning. American States, Farmers Alliance, and GAB, were all there the next morning. The adjusters completed loss reports so that policyholders could receive their money as soon as possible and start rebuilding.

"Communication was a major problem," said Don Typer, "because it was hard to find out where my clients were staying." Some of them were with neighbors, or in other cities with relatives, or possibly in motels in other cities. They were scattered out all over the country.

In case of a disaster, like the Hesston tornado, Typer had backup files kept off the premises. If the tornado would have wiped out his

agency they could have gone to his backup files, found another agency that had the same type of computer system and worked from there.

In giving advice to other agents Typer had three suggestions which may apply to clients as well as agencies to help prepare them better for a disaster.

First keep an itemized list of contents and pictures of the articles.

Secondly keep a replacement list of contents, and

Third finally devise a 100% replacement cost on your home or office.

He also suggests to keep a copy of this information at a different location than your home or office. So far, all of his clients have been insured for their losses.

"People will be affected by this for a long time" said Typer.

People that helped from other towns, and the Mennonite Disaster Unit, saved the insurance companies thousands of dollars in clean up costs.

The businesses that were wiped out relocated to other places to conduct business. One of the most amazing things about the whole incident is that the people of Hesston worked together and tried to pick up where they left off. They helped each other to pick up the pieces and move on.

The Typer - Janzen Agency was lucky. They did not have damage to their agency. The question that does arise is what kind of disaster plan do you have for your agency? Are you prepared for a disaster?

Disaster information brochures and films may be ordered from the Insurance Information Institute. These include: "Tornado Safety, Nightmare of Spring", a film available through IIAK, and the "Report to Consumers" film. Although there is no complete way to cover situations incurred in a disaster, these will help you in trying to prepare for a catastrophe.

On the following page is a catastrophe check list for agents to use in preparing themselves as well as clients for a disaster. Kansas has

had minimal tornado destruction in the last few years, so people need to be reminded that tornados are dangerous and as unpredictable as ever. Hesston is just a reminder of what a tornado can do.

Disaster Planning Information

The following information gathered from a variety of sources to make up a comprehensive approach to disaster planning. The tornado in Hesston is just an example of how quickly and precise the damage can be, and most agencies may be operating without a disaster plan that can be implemented quickly in the event of an emergency.

The thought of your agency being totally destroyed may be non comprehensive at the moment, but it could happen. Operating after a disaster may be one of the most high-pressure situations an agency may have to endure.

You would be amazed by how the most simplest precautions can do so much to minimize the loss of valuable equipment and papers. One of the most important things to do, is to assign responsibilities to the staff in case of a disaster, otherwise people will "assume" someone else is taking care of things, or waste time duplicating efforts.

First you need to have a copy of blueprints (structural, electrical, plumbing, gas lines). The contractors name, address, and phone. It is suggested that copies of these various blueprints be given to and reviewed with your local fire officials.

Building maintenance (roofs, windows, interior, etc) needs, is another aspect to be assigned to someone in the agency. The interior maintenance needs to be assigned also, things such as outlet use, equipment turned on and off daily, chemical storage, etc.

A staff person can be responsible to communicate with each utility company in your office. Heating and Cooling, Electrical,

Plumbing, Gas, Water, and Phone, each one of these should have the companies name, address and phone handy so they can be reached easily.

Computer files should be backed up at least weekly and stored off premises in a secure, weather-proof location. Microfiche files should be duplicated and stored off premises. Centrally store and update important agency telephone numbers.

In preparing to set up shop in a different location one should again assign agency staff to be responsible to find and coordinate the move to a temporary location. The development of a list of contractors, leasing agents, realitors, or manufactured housing dealers who may be contacted for temporary office space at the time of your loss.

You should attempt to keep the same phone number. Your choice of temporary location may affect this. Therefore, consider your phone number when selecting your location.

In determining your address change notification needs, you must consider the length of time you will be using your temporary location and whether you will return to your agency or relocate to a new facility. Notify the post office of you loss and determine if you will have your mail forwarded to your temporary location or assign a staff person to pick up mail daily.

You will need to develop a notice that can be mailed quickly to include: announcement of your loss, assurance of continued service, details of temporary location and, if known, new address and phone number. This should be called into your printing company and printed on postcard-sized colored stock. In proceeding with this project you also need to determine how you will develop labels to be placed on the postcards you intend to mail to clients, companies, utilities, and suppliers.

Temporary location supply stock-a limited supply of standard agency and company forms, memos, envelopes, letterhead, paper, copy paper, computer paper, and general office supplies should be stored off

premises in a secure, weather-proof location.

You should have equipment and furniture purchase or rental-be prepared to acquire equipment and furniture needed to carry on business functions.

Think about temporary help - you may need additional help to get set up ad provide service at the same time.

Prepare a telephone address list of local emergency organizations. Keep a copy of the list with your disaster plan off-premises, as well as several copies in the agency for quick reference. Contact these organizations as soon as possible afer a catastrophe in order to coordinate efforts to control the damage and disruption the disaster has caused. The list should include: Local IIAA offices, City Mayor's office Policy Department/Sherriff's Office , Fire Department, Civil Defense Headquarters, City, County, Aand State Disaster Offices, American Red Cross, State Insurance Commissioner's Local Service Office, Emergency Claims Service (24hours) (800) 621-5410, America Insurance Association Property Claims Services (201) 388-5700.

Remember, to store you disaster plan off-premises, along with a copy of your master client list, accounting records, and so on. The best plan in the world won't do a bit of good if it has been ruined by fire, or submerged under water or a pile of rubble.