

# THE SEVERE IMPACT OF HURRICANES









**Hurricanes are among the most destructive natural disasters**, causing extensive property damage through high winds, heavy rainfall, and storm surges. Recent trends indicate more frequent and severe hurricanes, highlighting the need for effective property loss prevention measures.



**EVERY \$1**  
a business spends on  
hurricane protection  
**REDUCES LOSS**  
exposure by an average of  
**\$105<sup>1</sup>**



	CAT I	CAT II	CAT III	CAT IV	CAT V
 <b>Hurricane season runs from June 1st to November 30th.</b>					
3-Second Gust Windspeed	<b>88 MPH</b> (140 KPH)	<b>115 MPH</b> (170 KPH)	<b>133 MPH</b> (215 KPH)	<b>158 MPH</b> (255 KPH)	<b>187 MPH</b> (300 KPH)
60-Second Mean Windspeed	<b>73 MPH</b> (120 KPH)	<b>96 MPH</b> (155 KPH)	<b>111 MPH</b> (180 KPH)	<b>131 MPH</b> (210 KPH)	<b>156 MPH</b> (250 KPH)

## TRENDS:



**FOR EVERY 1°C**  
increase in temperature, the atmosphere can  
**HOLD 7% MORE MOISTURE<sup>2</sup>**



### More extreme rainfall

Rising global temperatures increase the atmospheric moisture, fueling stronger hurricanes with more intense rainfall.<sup>3</sup>



### Higher wind speeds

Maximum sustained wind speeds have increased by about 8% per decade since the 1980s.<sup>2</sup>



### Longer lasting storms

Hurricanes are lingering longer after landfall, extending their impact.<sup>2</sup>



### Increased frequency of Cat 4 & 5 hurricanes

The number of rapidly intensifying Atlantic cyclones rose from 69 (1984 to 2003) to 93 (2004 to 2023).<sup>2</sup>

## ECONOMIC IMPACT:



**Hurricanes cause billions in economic damage** by destroying infrastructure, homes, and businesses, leading to reduced productivity and higher recovery and rebuilding costs.<sup>4</sup>

### COSTLIEST IMPACTS



**Roof covering and insulation** torn up and off



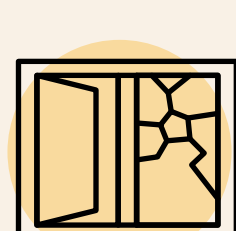
**Roof-mounted equipment** dislodging, exposing interior



**Inadequately secured metal panels or exterior insulation** finish systems (EIFS) tear away from structure



**Windows broken by windblown debris**

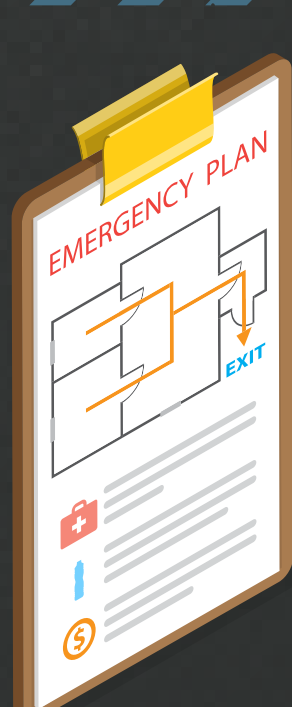


**Windows blown inward**



**Wind driven rain penetrating** building envelope

## LOSS PREVENTION



### Create an Emergency Plan:

Create a document outlining action steps for before, during, and after a storm, specifying responsible individuals for each task: person-in-charge, weather monitoring, communications, storm shutters, tie-downs, flood barriers, and site security.

### Secure Property

Install storm shutters or board up windows and doors.



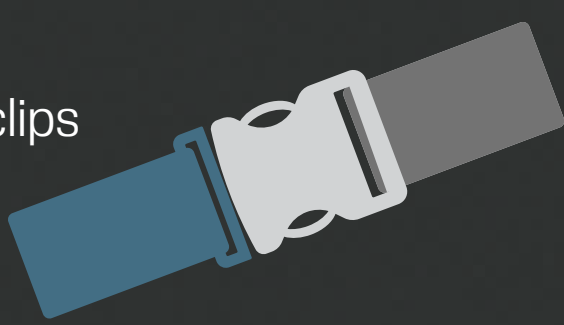
### Elevate Utilities

Raise equipment and utilities to higher floors to prevent flood damage.



### Reinforce the Roof

Use hurricane straps or clips to secure the roof to the frame structure.



### Trim Trees and Shrubs

Remove dead or weak branches that could cause damage during high winds.