

# **Lido Shores Condominium Association**

## **Hurricane Preparedness Plan**

To all residents, board members, management company:

**WHEREAS**, following a disaster event, the responsibilities of the Association to protect life and property and assure orderly transition to reconstruction are greatly amplified and,

**WHEREAS**, the need to establish a Condominium Disaster Plan, to be effected as required by conditions preceding or following a disaster, has been clearly demonstrated by the lessons of previous hurricanes in the United States,

**BE IT THEREFORE RESOLVED**, the Board of Directors of the Lido Shores Condominium Association have approved the following Disaster Plan, to be executed in the event of a hurricane or other disaster requiring immediate action to protect the property of Lido Shores Condominium Association.

### **AUTHORITY TO ACT:**

In the event of hurricane or other disaster, the Board of Directors herein delegate to the following Person(s) authority to contract for security and emergency services, as may be required to execute the Disaster Plan: The President, or in his/her absence, the Vice-President, or in his/her absence the Treasurer, OR: The property managers Denise Duffina and Bridget Spence.

### **UPON EXECUTION OF THE DISASTER PLAN THE FOLLOWING SHALL BE UNDER TAKEN:**

#### **I. ACCOUNT FOR THE WHEREABOUTS OF ALL RESIDENTS**

Under notification of impending disaster or Hurricane Watch, and in lieu of a Hurricane Warning or Mandatory Evacuation order, the Property Manager shall attempt to contact all residents to remind of the property location in Evacuation Zone 1 and the necessity to evacuate.

An Evacuation Notice form as attached should be completed by all residents as part of Hurricane Preparedness before storm season.

**II. SURVEY THE PROPERTY** (Consideration of Termination or rebuilding should also be discuss in this section). The attorney must provide percentage of owners that is necessary for rebuilding. Normally, the number is 100% to not rebuild a community in which case the building is completely demolished. The Association will post a 48 hours Emergency Special Membership Meeting. **Agenda Item: Discussion on reconstruction of building.** Please familiarize yourself with the Condominium Documents.

A video record of the property ("before the storm") shall be created and kept by the Management / Board, and made available should it become necessary after a storm.

Following a storm or other disaster, the Management / Board will coordinate a survey of the property to determine the extent of the damage and, authorize emergency services required to secure the property and prevent further damages.

The Lido Shores Condominium Association's Management Company shall maintain building plans for immediate access in event of emergency.

The Management / Board shall make a list of damages and take photographs following a storm.

### **III. ESTABLISH LINES OF COMMUNICATION**

The Board of Directors shall retain the services of their Management whose place of business is inland from any anticipated Hurricane or tropical storm event, for the purpose of coordinating communications between members of the Board of Directors and residents. Management will contact an out-of-state Board Member. All update information will be provided to this Board Member. The owners will be instructed to contact this Board Member for updates. The management office is located at 4370 South Tamiami Trail Suite 102, Sarasota, FL 34231. Management also has an off-site location where files are kept in case of such a disaster. All information is automatically backed up to avoid losing data for Associations.

Upon implementation of the Disaster Plan, the Management Company, shall immediately contact all Directors and Officers, as well as initiate a subsequent communication plan for residents.

#### **The Management Company shall maintain the following records:**

1. Owner list, with address of record, updated monthly
2. Name, address and phone number of Directors & Officers
3. Name, address and phone number of employees
4. Listing of Association's Insurance Agent, Carriers and Underwriter, Attorney, Accountant and Engineer.
5. List of vendors. The Association has a different list of vendors in case a disaster occurs. These vendors were vetted and interviewed beforehand. Budgetary amounts were approved at a duly noted Board Meeting. Only Management and Board of Directors have direct contact with said vendors.

Every Officer and Director shall contact the Management Company *within 24 hours following a Hurricane or other disaster* requiring implementation of the Plan, regardless of prior communication by the coordinator.

#### **IV. CONTACT EMPLOYEES AND VENDORS**

It shall be the primary responsibility of the Management Company, in conjunction with the Board, and in accordance with the Hurricane Preparedness Plan, to contact employees, vendors and emergency service personnel following an emergency event as documented elsewhere in this plan.

**Acknowledged and approved this \_\_\_\_\_,**

**The Lido Shores Condominium Association Board of Directors.**

## EVACUATION NOTICE

Unit Number \_\_\_\_\_

Date \_\_\_\_\_

Name(s) \_\_\_\_\_

In the event of impending disaster of Hurricane, I (we) intend to evacuate to the following location:

Name \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

In case of emergency contact:

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**Residents:**

This emergency plan intends to inform residents of Lido Shores Condominiums and members of the Association. Please note that the Association is not willing to accept any authority or obligation to ensure that residents follow the recommendations in this plan, nor will it assume any liability for the loss of or damage to property or person / pets due to the neglect to follow these recommendations. All Owners need to make their own arrangements to address needs in the event of a storm or the need to evacuate. The Association's position extends to not only its Board members, but also its agents and manager, including anyone at Casey Management, and the Association's maintenance personnel. The unilateral attempt by the Owners to make the Association, Board of Directors, Casey Management, or personnel responsible for the protection of the Owner's or Guest's personal property is rejected.

**Before the storm:**

**Review and familiarize yourself with the local Official Hurricane Guide for Sarasota County.**

Be reminded Lido Shores is located in Evacuation Zone A, meaning it will need to be evacuated in a Category 1 Hurricane. Plan ahead to where you will evacuate in case of a storm.

Seriously consider evacuation early on, before a mandatory evacuation has been ordered by the district. Assemble an "evacuation bag", containing that which you can easily carry. Consult the official hurricane guide for Sarasota County for advisable items.

**Pack as you would for a short trip, but also don't forget to include:**

- ❖ Important papers that are difficult to reproduce (passport, birth certificate, marriage certificate, etc.)
- ❖ Important documents that you may need for insurance claims (insurance policies, video or photographic inventory of your unit's contents, perhaps on a DVD, etc.)
- ❖ Small irreplaceable items (of sentimental value, for example)
- ❖ Valuables (jewelry, a few collectibles)
- ❖ Your storm emergency kit (flashlight, battery-operated radio, a few gallons of drinking water)
- ❖ Medication – be sure to refill prescriptions early on
- ❖ Fill the car with fuel.
- ❖ Have cash on hand as banks will be closed, ATM's might not be operational, and credit cards will not be accepted in a power outage.
- ❖ Empty your freezer and refrigerator if possible. Loss of power will cause melting and rot all over your floor.
- ❖ Closely monitor TV, radio, Internet or NOAA weather radio to keep abreast of storm progress in the area.
- ❖ Move inside objects that might blow away or cause damage (e.g., patio furniture, pots, plants, grills, decorations, etc.)

- ❖ Bring all lanai items indoors, close *and lock* all sliders and windows securely. Putting down towels next to the east side windows may prove beneficial during the hurricane season. It will not soak up all water but at least some will be absorbed.
- ❖ The parking spaces under the building will likely flood in a storm. It is advisable to move vehicles to a higher location to avoid damage.
- ❖ Close and protect all windows and glass doors.
- ❖ Before leaving switch off electric breakers and shut off water.

**If you are a seasonal resident or plan to travel during hurricane season (June 1 thru November 30), please remember:**

**Owners or their renters must clear all items from their lanai and move to the inside of the unit in advance of their departure.**

**Owners or their renters must clear out the refrigerator and freezer of all perishable food items when the unit is not occupied during the hurricane season.**

**Be aware of the possibility of flooding of the parking space area under the building in case of a storm. You may want to have someone move any vehicle to a higher location in case of a storm.**

#### **After the storm – Mitigation Efforts:**

- ✓ Wait until public broadcast has declared the area safe before surveying the damage.
- ✓ Watch for live electrical wires, shattered glass, splintered wood, debris, etc.
- ✓ Do not turn on electricity unless it has been officially declared safe to do so.
- ✓ Secure the site and be very careful moving around the property.
- ✓ Contact insurance agent to report initial damage assessment.
- ✓ Call the Property Manager to ensure emergency problems are communicated and addressed quickly.

#### **Insurance related terms owners should know:**

- Loss Assessment – Coverage available to unit owners to provide coverage for assessments charged by the association for a loss to the property.
- Unit Owners Coverage – Often referred as an HO-6 policy for condominium unit owners. This policy will provide coverage for the personal property and building coverage for which they are responsible. The Florida Statute 718.11 defines the responsibilities of association and unit owners.
- Right of Access – The condominium Act gives the board the irrevocable right of access to a unit when it is necessary to prevent damage to the common elements or to a unit or units.
- Termination – Addresses the requirements of termination and what happens when the condominium is terminated.
- Hurricane Deductible – This deductible applies only in the event of a named hurricane. This means a storm system that has been declared by the National Hurricane Center. The deductible is typically a percentage of the coverage limit for each building. The deductible will apply on a per building basis.
- All Other Perils Deductible – this deductible applies in the event of other than a named hurricane. Typically, this deductible is a dollar amount (\$1,000, \$2,500 or \$5,000) and can apply either on a blanket basis or per building depending on policy term and conditions.

- Flood Insurance – Flood insurance covers losses to the property caused by rising water. The definition of flood as defined by the National Flood Insurance Program is: A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or two or more properties ( at least one of which the policyholder's property) from : overflow of inland or tidal water; or unusual and rapid accumulation or runoff of surface waters from any source; or mudflow; or collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above. So simply, it is an excess of water on land that's normally dry.
- Flood insurance is a separate policy written by the National Flood Insurance program and is typically an excluded peril under the association hazard and wind policies.