



The following four categories of concern, address both what the Association (noted in green) and residents (noted in blue) should do to prepare for, endure, and respond to a tropical storm or hurricane. Every person who lives or works at Sapphire Village should be familiar with these guidelines and act accordingly.

(1) Routine Preparation

Residents (level 1 preparations)

- Update Your Contact Information: Make sure that the Association has your current and accurate phone number, address and email address.
- Install and/or Maintain Hurricane Shutters: Consider installing hurricane shutters and if you have them, make sure they are in working order.
- Notify Office of Required Disabled Assistance: Inform the Association if you are disabled and may need assistance in the event of a storm. The Association staff will respond, if able, but cannot guarantee assistance. Please have a backup plan.
- Purchase Condo Insurance: Consider homeowners insurance (generally called a HO-6 policy) for your condominium. In the event of a casualty to the condominium property, unit owners are responsible for repairing or replacing the following items:
 - All personal property
 - Floor, wall and ceiling coverings
 - Electrical Fixtures
 - Appliances
 - Water heaters
 - Water filters
 - Built-in cabinets and countertops
 - Window treatments including curtains, drapes, blinds, hardware

Note that the companies on island that provide condo insurance are Tunick, Guardian, Island Heritage, Specialty Broker Corporation, and possibly others. The office can provide contact information.

- Photograph Your Condo and Valuables: Photograph your condo and the personal property within it, to assist with identifying missing items and for processing insurance claims.
- Extension cord: Have an extension cord available to connect to generator power.
- Create a Survival Kit: Keep a survival kit in your unit that you can grab in the event of an evacuation, or in an emergency situation. A survival kit should include, at a minimum, fresh water supply, flash light, batteries, canned goods, proper identification, important documentation (e.g., birth certificates, social security cards, insurance policies), proof of ownership of your condominium (possibly necessary to get back onto the condominium property after a severe storm where major damage was sustained), cash, and medications.

- Identify Emergency Contacts: Keep a copy alongside your survival kit, along with other important documents.
- Take a CPR course: Be ready for any emergency.
- Check Fire Extinguisher: Make sure it works.
- Stock Up: Have an ample supply of towels and plastic bags.
- Learn about FEMA: Familiarize yourself with FEMA’s Individuals and Households Program, which provides assistance to people whose property has been damaged or destroyed.
- Visit VITEMA: Familiarize yourself with VITEMA. See www.vitema.gov.
- Volunteer to Aid the Association: Let the Association staff know if you are planning to be on property during storm season and are willing to aid management and the Board in securing the property prior to a storm, assisting other unit owners, or helping afterwards.

Association (level 1 preparations)

- Trim Trees: Properly trim trees in advance of hurricane season.
- Ensure Unit Access: Ensure keys or codes are available for each unit. Consider testing annually.
- Update Resident Contact Information: Make sure you have accurate phone numbers, addresses and email addresses for all residents.
- Videotape the Property: The property should be videotaped annually for insurance purposes.
- Review Vendor Lists: Keep a list of known vendors that may be useful to the Association after a storm.
- Store Official Records Properly: Store hard copy of important records in a hurricane-resistant facility and electronic records in a web-based system.
- Provide Hurricane Shutter Guidelines: The BOD should provide hurricane shutter specifications (e.g., color, style) that unit owners must follow should they choose to install hurricane shutters. Also, see the website (www.sapphirevillage.com in the Owners area) for the list of approved installation/maintenance contractors for Hurricane Shutters.
- Educate Board of Directors, Staff and Volunteers: All these individuals should have a property “how to” guide that includes instructions (including maps and diagrams) on how to operate any security, fire safety, irrigation, pool, and other important systems on property.
- Establish Policy/Contractors for Boarding Windows: Discuss the possibility and process of boarding the community’s windows in advance of a storm (including establishing contractors in advance).

(2) Before a Tropical Storm or Hurricane Watch

Residents (level 2 preparations)

- **Check/Stock Up Emergency Supplies:** Your emergency kit should include:
 - Water—at least a 3-day supply; one gallon per person per day
 - Food—at least a 3-day supply of non-perishable, easy-to-prepare food
 - Flashlight(s)

- Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
 - Extra batteries
 - First aid kit
 - Medications (7-day supply) and medical items (hearing aids with extra batteries, glasses, contact lenses, syringes, cane)
 - Sanitation and personal hygiene items
- Clear Patios & Balconies: Bring any personal property on patios or balconies inside.
- Set up the Bathroom as a Safe Room: Keep whatever you may need in this interior room, including the Emergency Supplies Kit noted above, plus:
- Multi-purpose tool
 - Copies of personal documents
 - Cell phone with chargers
 - Family and emergency contact information
 - Extra cash
 - Extra clothing, hat and sturdy shoes
- Secure Important Items: Protect family photos and important documents by sealing them in plastic bags.
- Backup your computer: Save all electronic files on flash drives or discs and seal them in plastic bags.
- Stay Tuned: Keep the radio or TV tuned to emergency frequencies, the local news, or the weather channel for regular updates. Note that NOAA Weather Radio in the USVI is 162.5 FM.
- Establish An Evacuation Plan: Know the community's evacuation zone, where to go once an evacuation is required.
- Charge Your Electronics: Charge cell phone, camera and laptop batteries and consider purchasing backup batteries as well as hand crank chargers.
- Prepare Your Vehicle: Fill up their cars with gas (the sooner the better) and check tire pressure.
- Fill Your Bathtub: Consider storing drinking water in large containers or in the bathtub, as tap water may not be safe to drink for some time after the storm. Fresh water may be limited during a storm, especially if a power outage is experienced.
- Set Freezer & Fridge to Coldest Settings: Set your freezer and refrigerator to the coolest setting to protect food for as long as possible if electricity is lost. Have several days' worth of food on hand that does not require refrigeration. In case of a power outage the emergency generator will be run 2 hours in the morning and 2 hours in the evening to preserve food. Have a heavy duty extension cord available to connect to power sources associated with the emergency generator (generally outside along the walkways).
- Protect Personal Property: Move valuable items away from windows and doors and have a supply of towels handy.
- Check in With Neighbors: Know who is on property and what they plan to do.

Association (level 2 preparations)

- Distribute the Hurricane Preparedness Plan: Remind residents of the hurricane plan via email and/or door posting.
- Hold Emergency Board Meeting: Set up a meeting for the Board of Directors and management to review the hurricane plan and discuss each person's responsibilities.
- Hold Emergency Community Meeting: Set up a meeting for residents to attend to ask any questions they have.
- Pay Invoices: When possible, pay all invoices due in the coming two weeks to avoid any late charges.
- Back up Electronic Records: Make sure all electronic records are backed up onto hard drives. At least one Board member and the management team should have a copy.
- Safeguard Hard Copy Records: Place all hard copy records in watertight containers and place them in a high location, or put them in an offsite secure location.
- Unplug Electronics & Appliances: Turn off and unplug any Association computers, faxes, printers, appliances or other electronics. If possible, remove electronics from the floor and place them in the highest available location.
- Prepare Outside Property: Bring inside any exterior property (e.g. pool furniture, potted plants, recycling bins, dumpsters & seating areas). Certain items may be placed into the pool as well if there is insufficient inside storage. Any property that cannot be moved should be strapped down or otherwise secured.
- Shut Off Propane Tanks: Any propane tanks should be turned off.
- Shut Off Common Air Conditioners: Turn off any common area air conditioners.
- Shut Off Irrigation System: Turn off the association's landscaping irrigation system.
- Board Windows/Close Hurricane Shutters: Board windows and/or lower hurricane shutters as previously agreed by the Board.
- Generator: The Association maintenance staff will check all fuel tanks, top off as needed and any additional fuel that can be stored on site will be purchased and stored.

(3) When the Storm Arrives

Residents (during the storm)

- Curfew: Be advised that it is probable that a curfew will be imposed should we experience a severe storm event or warning. Traveling on island will be restricted to police and government. Others will be unable to travel without a curfew permit. Association staff has applied for permits. These are available to businesses and organizations requiring access to impacted areas. Applications can be found at www.vitema.gov as well as other related information.
- Stay in an innermost room or bathroom: During extremely severe weather, get into the bathtub or underneath a mattress or a large cushion for protection.
- Do not open the refrigerator/freezer: Preserve perishable food for as long as possible. A full fridge can maintain safe temperatures for up to four hours and a full freezer two days.
- Stay away from windows and doors.

- Generators: Conserve water and electricity. In the event of a power outage the emergency generator will be run 2 hours in the morning and 2 hours in the evening to help preserve fuel.

(4) After a Tropical Storm or Hurricane

Residents (after the storm)

- Stay Tuned In: Tune into the radio or the local news for the latest updates. Stay alert for extended rainfall and subsequent flooding even after the hurricane or tropical storm has ended.
- Limit Driving: Drive only if necessary and avoid flooded roads and washed-out bridges.
- Stay Safe
 - Keep away from loose or dangling power lines and report them immediately to WAPA (electrical emergencies number is 340-774-1424)
 - Stay out of any building that has water around it
 - Use flashlights in the dark. Do NOT use candles.
 - Avoid drinking or preparing food with tap water until you are sure it's not contaminated.
 - Check refrigerated food for spoilage. If in doubt, throw it out.
 - Wear protective clothing and be cautious when cleaning up to avoid injury.
- Inspect Your Home: Take pictures of damage, both of the building and its contents, for insurance purposes.
- Use Phone Sparingly: Use the telephone only for emergency calls.
- Check on Your Neighbors: Especially if any are elderly, disabled, or may need assistance.

Association (after the storm)

- Survey & Photograph Property: Board members or managers should return to the property when possible to survey the damage and photograph the property for insurance purposes.
- Communicate with Residents: The Association should be sure to communicate routinely with residents via email or via the community's website, covering the status of the property (including areas of the property that are damaged or off limits), the actions the Board is taking, and when residents can come back.
- Hold Board Meeting: The Board of Directors should hold a meeting as soon as possible (even if via phone) to discuss next steps.
- File Insurance Claims: The Association should begin filing claims immediately as insurance companies are often swamped with claims after a storm.
- Consider Payment Options: After a hurricane, if major damage has been sustained, the Association will likely have to pay a sizable deductible (discussed above) before their insurance companies will cover any damage. If the Association has enough operating or reserve funds to cover the hurricane deductible, then the Association may use such funds.
- Contact Appropriate Vendors: The Association should immediately contact their preferred vendors to begin cleanup and obtain bids for repairs.

- Repairs List: Board members or property manager, in coordination with hurricane disaster specialists, restoration specialists or other vendors, should create a full list (including cost) of necessary repairs in order of priority.
- Power & Water: Reestablish power & water as soon as available.
- Access Systems: Reactivate property access systems
- Window Boards/ Hurricane Shutters: In situations where window glass is not broken, remove window boards and lift hurricane shutters.
- Association Property: Return all Association property to standard locations.
- Assisting the Owners: The Association office will be maintained as a central control center if not heavily damaged. Please contact the office should you need assistance. Residents may want to come to the office for protection during the storm.