Catholic Diocese of Biloxi

Hurricane Procedure Manual

Revised June 1, 2018

"A welcoming family of GOD seeking to live faithfully, love generously, and share the good news of Jesus Christ."
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>3</td>
</tr>
<tr>
<td>Required Action Items</td>
<td>4</td>
</tr>
<tr>
<td>Property Protection</td>
<td>5</td>
</tr>
<tr>
<td>Claim Reporting</td>
<td>6</td>
</tr>
<tr>
<td>Hurricane Damage Form</td>
<td>7</td>
</tr>
<tr>
<td>Contents Inventory Form</td>
<td>8</td>
</tr>
<tr>
<td>Mag Lock Key Card Readers</td>
<td>9</td>
</tr>
<tr>
<td>Procedure for Entering a Damaged Location</td>
<td>10</td>
</tr>
<tr>
<td>Clean Up/Remediation/Reconstruction</td>
<td>10</td>
</tr>
<tr>
<td>Contractor Insurance Requirements</td>
<td>11</td>
</tr>
<tr>
<td>Approved Contractors/Bidding</td>
<td>12</td>
</tr>
<tr>
<td>School Openings</td>
<td>12</td>
</tr>
<tr>
<td>Construction Agreement</td>
<td>13</td>
</tr>
<tr>
<td>Contacts</td>
<td>22</td>
</tr>
<tr>
<td>Communication Protocol</td>
<td>23</td>
</tr>
<tr>
<td>Resource Information</td>
<td>24</td>
</tr>
<tr>
<td>Hurricane and Tropical Storm</td>
<td>25</td>
</tr>
<tr>
<td>Planning for a Hurricane</td>
<td>28</td>
</tr>
<tr>
<td>Obtaining Official Storm Notification</td>
<td>29</td>
</tr>
<tr>
<td>Checklist</td>
<td>30</td>
</tr>
<tr>
<td>After a Disaster</td>
<td>39</td>
</tr>
<tr>
<td>Prayers</td>
<td>49</td>
</tr>
</tbody>
</table>
INTRODUCTION

The purpose of this manual is to:

- assist you in hurricane preparation.
- guide you through handling any loss resulting from a catastrophic event (hurricane, flood, etc.)
- ensure claims are handled in an appropriate manner.
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<th>REQUIRED ACTION ITEM</th>
<th>RESPONSIBLE PERSON</th>
<th>WHEN</th>
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<tr>
<td>1. Each location will use this manual to develop a detailed hurricane preparedness plan. Make certain to have necessary supplies on hand before storm approaches.</td>
<td></td>
<td>Annually prior to June 1 of each year</td>
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<tr>
<td>2. The Eucharist will be removed from premises and brought to a safe place.</td>
<td></td>
<td>When the pastor evacuates or once the parish is within an area under a mandatory evacuation order</td>
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<tr>
<td>3. Sacramental records will be removed from premises and brought to a safe place.</td>
<td></td>
<td>When the pastor evacuates or once the parish is within an area under a mandatory evacuation order</td>
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<td>4. Sacred vessels, works of art, relics, etc., will be placed in a safe place*</td>
<td></td>
<td>When the pastor evacuates or once the parish is within an area under a mandatory evacuation order</td>
</tr>
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<td>5. Back up all data from computers concerning financial, legal, parish registers, all documents of importance; backup disks and all important financial data and bank check books are to be removed from premises and taken to a safe place.</td>
<td></td>
<td>When the building is evacuated or once the location is within an area under a mandatory evacuation order</td>
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<td>6. In the event that the pastor is absent from the parish due to vacation or other reason, a person is designated to safeguard the items in numbers 2, 3, 4 and 5 above as described.</td>
<td></td>
<td>Prior to leaving location</td>
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<td>7. Secure all loose outside objects, lock all windows and exterior doors, close interior doors, and place contact information as to where the pastor can be located on the exterior door in a waterproof cover (zip lock bag) in the event emergency personnel or other persons need to contact pastor.</td>
<td></td>
<td>When the building is evacuated or once the location is within an area under a mandatory evacuation order</td>
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<td>8. Turn off electric power to all buildings at the main source.</td>
<td></td>
<td>When the building is evacuated or once the location is under a mandatory evacuation order</td>
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<td>9. All priests are to notify the bishop’s office by phone or fax giving contact information as to where the priest can be located.</td>
<td></td>
<td>Prior to leaving parish or when decision is made to remain at the rectory</td>
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<td>10. After the storm, every priest, deacon, and religious is to notify Bishop’s office of personal safety and location. If Bishop’s office is not available by phone, contact the Bishop’s office of the Diocese of Shreveport @ 318-219-7251.</td>
<td></td>
<td>Immediately after the storm</td>
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<td>11. After the storm, secure all buildings and take any necessary actions to stabilize the buildings.</td>
<td></td>
<td>Immediately after the storm</td>
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<tr>
<td>12. Notify Diocesan Risk Manager and Bishop’s office of damage to buildings.</td>
<td></td>
<td>Immediately after the storm</td>
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In order to qualify for insurance coverage, parishes need to have an inventory of sacred vessels, works of art, and relics on file with the Office of the Vicar General prior to loss.
PROPERTY PROTECTION

Please take every precaution to protect and secure your property prior to any inclement weather conditions. Identifying potential hazards ahead of time and advance planning can reduce the dangers of serious injury or property loss.

- Make sure all of your property is firmly secured.
- Be sure that trees and shrubs around buildings are well trimmed.
- Clear loose and clogged rain gutters and downspouts.
- Move items that could be damaged by water to higher areas.
- Secure all doors and windows with locks and shutters if available; don’t forget about garage doors.
- Safeguard Blessed Sacrament – The Eucharist will be removed from premises and brought to a safe place. This is done when the pastor evacuates or once the parish is within an area under a mandatory evacuation order.
- Sacramental Registers—All sacramental records should be removed and taken to a safe place. This should be done when the pastor evacuates or once the parish is within an area under a mandatory evacuation order.
- Vital records—Move vital records to a high place in your offices and cover with visqueen (heavy duty plastic). This includes marriage preparation files, current finance records, architectural plans, inventories of parish holdings, school records and data, etc.
- Back-up your computers and take backup with you.
- Cover desks, computers, and other inventory with visqueen.
- If under a mandatory evacuation order at your location, electric power, gas, and water to all buildings should be turned off at the source.
- Notify the following prior to evacuation and/or landfall:
  - Priests and Religious ➔ Vicar General
  - Retired Priests and Religious ➔ Vicar General
  - Staff ➔ Directors
  - Housing Properties ➔ Director
  - Schools ➔ Superintendent of Education

Upon return to the parish, if documents or records are damaged in any way, contact Deacon Karl Koberger as soon as possible to facilitate preservation/conservation. kkoberger@biloxidiocese.org or 228-702-2136
CLAIM REPORTING

To assist you in reporting all damages thoroughly, please fill out the Hurricane Claim Form in this manual and send to:
Risk Management Office
Catholic Diocese of Biloxi
1790 Popps Ferry Road
Biloxi, Mississippi 39532
228-702-2100 Phone
228-702-2178 Fax
riskmanagement@biloxidiocese.org

All claims should be reported as soon as possible.
Named Storm deductibles are $1,000 if reported within 45 days and $2,500 if reported after 46 days from the landfall date of the named storm.
CLAIM REPORTING FORM

Page ___ of ___

HURRICANE DAMAGE CLAIM FORM

Storm Name ___________________ Date of Hurricane _______ Date Claim Filed _______

Location (Parish, School, Entity): ____________________________________________

Contact Person: ______________________ Email: _____________________________

Office Phone: _______________ Cell Phone: ________________________________

How many buildings were damaged? ________________________________________

Damage Report

Complete this report for each damaged building. Return completed form to the Office of Risk Management within 30 days of the damage.

Building (name of building, church, parish hall, etc.) ____________________________

Was the damage caused by wind _____ water _____ both_____ unsure _____

Describe damage in detail: ____________________________________________________

__________________________________________________________

Emergency Repairs or Complete Repair (describe): ______________________________

__________________________________________________________

Estimated Cost of Repairs to this Building: $_______________

Has the damage been repaired? Yes ___ No ___

Has the cost of the repairs been paid? Yes ___ No ___

Attached all pertinent information to this form and forward to:
Risk Management Office, Catholic Diocese of Biloxi
1790 Popps Ferry Road, Biloxi, MS 39532
riskmanagement@biloxidiocese.org
228-702-2100/228-702-2178 Fax
**DAMAGED OR DESTROYED CONTENTS INVENTORY**

- **LOCATION:**
- **BUILDING:**
- **CITY:**
- **ROOM NAME:**

**ATTACH BILLS, INVOICES, RECEIPTS OR OTHER EVIDENCE OF PURCHASE OR REPAIR**

<table>
<thead>
<tr>
<th>DESCRIPTION OF ITEM</th>
<th>WHERE PURCHASED</th>
<th>DATE PURCHASED</th>
<th>ORIGINAL COST</th>
<th>REPLACEMENT OR REPAIR COST</th>
<th>ADJUSTER NOTES</th>
</tr>
</thead>
<tbody>
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MAG LOCK KEY CARD READERS

Magnetic locks are used on doors at some of our newer buildings. Entrances are activated by keycard readers.

Generally most mag-locks are designed to "fail-open"/"fail insecure." This is due to their usage in emergency exit type scenarios. When a fire alarm is activated, our building codes require that all mag-locks be released, as a failsafe, to allow unimpeded egress in the event of a fire. *It also means that when the power to a building is knocked out the locks will remain open until the power is restored.*

Those facilities with generators should make sure that the circuits that feed the mag-locks be included in the emergency power supply. If that is not possible then consideration needs to be given to adding pad locks to the doors or applying chains if the door hardware allows before evacuating for a hurricane.

*Exit doors cannot be chained or locked down if people are occupying the building. This would be a violation of fire code.*
PROCEDURE FOR ENTERING A DAMAGED LOCATION

Once local authorities have authorized you to return, please follow these guidelines to help minimize losses and stay safe:

- Walk the site and take photographs of exterior damage.
- Before entering any building, check for structural damage. DO NOT go in if it looks unsafe or if there is a chance of falling debris.
- When entering a building, use battery-powered flashlights. If you smell gas upon entrance, DO NOT turn on any light switches. Leave the building immediately and call local gas company.
- If electrical equipment has been subject to flood or rainwater, DO NOT turn on until thoroughly inspected by an electrician.
- Once inside, make a thorough inspection for damage and potential hazards. Take photographs of any damage and contents that need to be disposed of prior to an inspection by Adjuster.
- DO NOT start the heating, cooling or boiler systems until they have been inspected.
- Check for sewage and waterline damage. If you suspect damage, avoid using toilets and faucets. Turn off water at the meter.

CLEAN UP/REMEDIATION

- You can begin the process of cleaning the property immediately unless there are known hazards requiring specialty contractors.
- If there are trees in your building, insurance will cover the cost of removal of
  the portions of the tree that are on the covered building, but not the cost to cut up and haul away. Please request a detailed breakdown of the tree removal by cost to remove from the covered building and separate cost to haul away.
- Clean out refrigerators/freezers and deposit trash on curb in plastic bags. Make an inventory and photograph anything disposed of.
- Make temporary repairs to protect the property from further damage by covering holes in the roof, walls or windows with tarps, boards or plastic sheeting.
- If there is any evident damage to asbestos areas, DO NOT disturb the material.
- If the material has collected on the floor, DO NOT clean it up. Contact the Risk Management Office to make abatement arrangements.
- If there is visible mold growth, DO NOT attempt to clean it up unless it is confined to a small area. Mold can affect people in different ways, depending on sensitivity.
- Any company that you use should provide a proposal and insurance certificate prior to starting any work.
- The proposal for emergency cleanup must include providing invoices that list - by building - the number of truckloads of debris hauled away.
Emergency cleanup (at schools, community centers and public buildings—other than churches & rectories) may be eligible for reimbursement from FEMA. FEMA eligibility requirements mandate three bids. The three bid rule does not apply to emergency cleanup and property protection. All other construction or reconstruction will require public advertisement and public bids (open to all licensed and bondable contractors) in order to meet FEMA requirements.

You must keep DETAILED records of labor, including volunteer labor, materials and equipment expended for emergency cleanup as this will be required by both FEMA and Insurance.

Be caution of exorbitant billing from cleanup companies following disasters.

If you use a cleaning company, please forward any contracts to the Diocesan Attorney for review before signing.

CONTRACTOR INSURANCE REQUIREMENTS

- Obtain at least two proposals for ALL work on non-FEMA eligible buildings such as churches and rectories and submit all proposals to the Insurance Office. The Diocesan Attorney needs to see all proposals exceeding $50,000.
- Contractor bids MUST be itemized on each individual building.
- Insurance certificates must be provided by all companies and submitted to Risk Management.
- Utilize the attached Construction Contract. This contract is to be used with a reference to the vendor proposal, with the understanding that its requirements supersede vendor contract requirements. Always contact the Diocesan Attorney when in doubt on this.
- Construction contracts should not be signed until the Diocesan Attorney reviews them.

Comprehensive General Liability

Insurance Limits are required in the amount of $1,000,000 per occurrence/$2,000,000 aggregate for both injury and property damage.

Additional endorsements should include:
- Completed operations
- Underground explosion and collapse
- Contractual liability
- Independent contractors
- Comprehensive form
- Broad form property damage
- Personal injury

Automobile

Coverage should be shown for owned and non-owned vehicles with limits of $1,000,000 per occurrence/$2,000,000 aggregate. Please note that the underlying coverage can be less than $1,000,000 as long as an excess liability policy is in force which would provide limits at or above the $2,000,000 in total.
Workers Compensation and Employers Liability
Coverage should be carried as required by applicable state law.

For construction projects over $50,000, contact the Risk Management Office. All contractors must be state licensed and meet the above insurance requirements.

APPROVED CONTRACTORS/ BIDDING

1. Any construction over $50,000 must be reported to the Diocesan Attorney and Risk Management. Contractor bids MUST be itemized on each individual building.
2. Contact the Diocesan Attorney to ensure that all FEMA public bid requirements have been met. You cannot use a pre-approved list of contractors for FEMA eligible work.

SCHOOL OPENINGS

• PRIOR to reopening, schools shall have the fire alarm system inspected and tested by a licensed fire alarm company; preferably the company performing service to the school throughout the year.
• PRIOR to reopening, schools shall receive the approval of the Superintendent of Education and the local authorities having jurisdiction.
CONTRACT OF CONSTRUCTION AND RENOVATION FOR INTERMEDIATE PROJECTS
(Not for Use with Major Projects where A&E and Modified AIA Contracts are to be Used, Rev. 5/18)

This Contract is hereby entered into by and between

________________________________________________________

(herinafter called

"Contractor") and

________________________________________________________

(herinafter called "Owner") on the following terms.

1. PROJECT: The project consists of

________________________________________________________

located at

________________________________________________________, Mississippi as more fully described hereafter on Exhibit(s) attached hereto.

2. CONTRACTOR BID PROPOSAL AND INVESTIGATION: In offering its bid, Contractor has independently

investigated and researched all conditions affecting the work to be done and materials and equipment to be furnished, and

has not relied upon any statement or information from Owner or others. Contractor’s bid/ proposal entitled

"________________________________________________________" is attached as Exhibit(s) and made a part hereof and shall be interpreted in a manner consistent with this Contract.

In the event of a clear conflict, the terms of this document will control over the terms of the Exhibit(s). No verbal agreement

or conversation with any representative of Owner, either before or after the execution of this Contract, shall affect or modify

any terms hereof; changes hereto shall only occur by written Change Order signed by Owner.

3. GENERAL CONDITIONS: Contractor agrees to furnish all labor, materials, supplies, equipment, services,
machinery, tools and other facilities of every kind and description required for the prompt and efficient execution of the

work as described in said Exhibit(s) and all building plans/specifications, and to perform the work necessary to complete it in

a timely manner.

Contractor agrees to be solely responsible for the cleanup of all debris, trash, garbage, and other refuse from the

property that accumulates as a result of the work. Upon failure to do so, Contractor agrees to pay the actual cost of such

removal. Contractor agrees to be solely responsible for the repair of any damage to the surrounding property of Owner or its

neighbors that occurs as a result of the work. Upon failure to do so, Contractor agrees to pay the actual cost of such repairs
to such property. Whenever any sums are owed by Contractor to Owner, it is agreed that Owner may choose to collect same

by set off against any sum owed by Owner to Contractor.

Contractor will supply all personal safety equipment, safety harnesses, hard hats, gloves, safety glasses, etc.

required by its employees, subcontractors or agents.
Contractor will provide ground protection during Contractor’s work and will provide barricades or alternate pedestrian walkways during the Contractor’s work, if needed. Contractor will provide trash dumpsters and receptacles during Contractor’s work and will be responsible for hauling away all trash, dumpsters and receptacles.

Contractor will be solely responsible for obtaining any and all permits or other authorizations required by any local, state or federal authority, which permits shall be promptly sought/obtained upon the signing hereof. Any performance hereunder by a subcontractor of any tier, independent contractor, or other non-employee of Contractor shall nevertheless be considered the performance of Contractor hereunder and Contractor shall be liable to Owner for any deficiencies in performance to the same extent as if the performance was by Contractor’s employee.

1. **PAYMENT AND PAYMENT SCHEDULE:** For the said project and work described herein, in strict accordance with the herein described Contract terms, and to the full satisfaction and acceptance of Owner, the Contractor will be paid the total sum of $________________________. The method of payment will be (check one) (A) _____ lump sum upon completion; (B) _____ in multiple draws as the work progresses; or (C) _____ payment for materials **after they have been delivered to the project site and suitably stored** with a payment for the contract remainder upon satisfactory completion. Retainage will be _______ percent. Regardless of payment method, in the absence of bonding, a condition precedent to every payment by Owner will be the Contractor’s prior payment in full and sworn certifications thereof regarding all subcontractors of any tier, materialmen, supplies or others with possible lien rights under M.C.A. 85-7-401, et seq.

When payment is made in draws it shall be upon detailed application for payment being submitted by the Contractor to Owner based upon work already performed satisfactorily. Said application must be submitted to Owner before the fifth of each month. Upon approval by Owner, payment shall be made within ten days thereafter, less retainage. Notwithstanding the foregoing, if Owner does not agree as to the percentage of the satisfactorily completed work claimed by Contractor then Owner will notify Contractor and shall timely remit the sum due to that point based upon Owner’s decision. Contractor and Owner will discuss what needs to be done so that the work in dispute can be corrected and can be included in succeeding applications for payment.

All material is to be as specified. All work to be completed in a workmanlike manner according to standard industry practices and as indicated in the Exhibit(s) and other contract documents. Any alteration or deviation from above specifications involving extra work or costs will be executed only upon written Change Order, and will thereby become an extra charge over and above the amount listed in this paragraph. Change Orders must be timely sought to adjust the Contract time for extra work or delays allegedly beyond Contractor’s control.

2. **TAXES:** Contract price stated herein includes the payment by Contractor of any/all tax under Mississippi, or other State, federal or local law now existing or which may hereafter be adopted, taxing
the materials, services or labor furnished, and for any other tax levied by reason of the work to be performed hereunder.

3. CANCELLATION: If for any reason the Contractor does not maintain a satisfactory work schedule, complete the work on the completion date, or for any other breach of the terms of this Agreement in the sole discretion of the Owner, the Owner may terminate this Contract and pay the Contractor the actual cost incurred on that portion of the work completed to the satisfaction of Owner as of the date of termination. Such payment shall fully discharge Owner’s obligations under this Agreement. No unearned anticipated profit shall be allowed to Contractor.

4. INTERRUPTION OF WORK: If as a result of fire, earthquake, hurricane, Act of God, war, strikes, picketing, boycott, lockouts, or other causes beyond the control of Owner, Owner should consider it inadvisable to proceed with the work hereunder, then Contractor shall, upon receipt of written notice thereof from Owner, immediately discontinue any further work hereunder until such time as Owner may deem it advisable to resume said work. Contractor will resume the work hereunder promptly upon receiving notice from Owner to do so, and Contractor shall not be entitled to any damages or compensation on account of any such cessation of work.

5. TIME: Time is of the essence with this Contract. The Contractor agrees to have the work described herein completed within _______ days from the date listed at the bottom of this Contract. The Contractor agrees that should it fail to have the work described herein fully completed as scheduled, Contractor shall pay Owner $_______ per day as liquidated damages until the work is completed to the satisfaction of Owner. Contractor agrees to promptly obtain all permits and commence work within ten (10) days from the date of this Contract, or ten (10) days from the issuance of the building permit, whichever is later, and to conduct the work continuously and with reasonable diligence. On timely request, said Contract time will be extended by written Change Order of Owner for delays caused by weather, permit-issuance, and other causes not the fault of Contractor, in whole or in part.

6. EXTRAS: It is agreed that all labor and/or materials furnished by the Contractor shall be deemed to be included within the contract price stated herein, even though said labor and/or materials are not specifically required or demanded in the Contract, and the same shall, nevertheless, be deemed to be included within the scope of labor and/or materials properly and necessarily required for performance, except as otherwise specifically noted in the Exhibit(s). Any deviations from the terms of this Contract involving an extra charge or credit must be agreed to in writing before the change is made and evidenced by the Owner’s written Change Order form signed by agents of both the Owner and Contractor.

7. RELATED WORK: Contractor agrees that by commencing work hereunder all related, adjacent, or dependent work, services, utilities and/or materials are acceptable to it, and waives any and all claims for damages or extras with respect to defects or failure thereof.

8. FAILURE TO PERFORM: Contractor agrees, upon notification from Owner that its performance of this Contract is in any respect unsatisfactory, promptly to furnish materials and employ skilled persons to complete the work as may be required by Owner. Upon failure to so act within forty-eight
(48) hours after such notice, in addition to any other rights granted to Owner hereunder, Contractor hereby authorizes Owner for the purpose of completing this Contract, to eject Contractor, take possession of all materials, appliances, tools and equipment already on site, as well as all materials in the course of preparation, wherever located, and all rights under such contracts, and go into the open market and secure materials and employ persons necessary to complete said work without further obligation to Contractor.

9. **INSPECTION:** Contractor in performing the work hereunder is an independent contractor and reserves the right to control Contractor’s employees and representatives, and the Owner reserves the right of inspection to ascertain that the work conforms to the requirements of this Contract. Contractor agrees to provide Owner at all reasonable times free access, for the purpose of inspection, to all places where any work is done. Owner’s right to inspect shall not be construed as imposing any duty upon Owner in favor of Contractor or any other parties.

10. **PROTECTION OF WORK:** Contractor agrees to reasonably protect its own work and be responsible for the condition thereof until final acceptance of the entire project, to protect adjacent property from injury arising out of its work, and to make good any such damage or injury (excepting Acts of God and other situations where the Contractor’s actions/inaction were not the cause thereof, in whole or in part). Contractor will be solely responsible for the security and storage of all tools, equipment, machinery and materials and same shall be under the supervision of Contractor, except when the provisions of Paragraph 11 hereof are triggered.

11. **INSURANCE:** Contractor shall procure and maintain in full force and effect, at all times during the performance of the work under this Contract, insurance for not less than the following limits of liability, or as required by law, whichever coverage is greater.

   A. The Contractor shall purchase and maintain such insurance as will protect him/it from claims set forth below which may arise out of or result from the Contractor’s operations under the Contract, whether such operations be by itself/himself or by any Subcontractor of any tier, or by anyone directly or indirectly employed by any of them.

   B. **GENERAL LIABILITY INSURANCE:** While Contractor is performing services as defined under Paragraph No. 1 above and other provisions of this Contract, and/or under the Exhibit(s) attached hereto- Scope of Services on an Owner’s project-Contractor shall maintain general liability insurance in the amount of not less than one million dollars ($1,000,000.00) per occurrence and two million dollars ($2,000,000.00) aggregate. Such insurance shall include not only general liability but also any divisions of coverage included in Subsection I hereinbelow and, in addition, shall also include, but not be limited to, any causes of action arising from the foregoing work to be performed, but also from the sale and/or use of any salvage materials of any kind taken from the demolition of any aforementioned building/structure by Contractor.

   C. **AUTOMOBILE LIABILITY INSURANCE:** Contractor shall maintain automobile liability insurance for any owned vehicles, hired vehicles or non-owned vehicles used in connection with the Contractor’s business. Automobile liability coverage shall be maintained by the Contractor in the
minimum amount of five hundred thousand dollars ($500,000.00) per person/one million dollars ($1,000,000.00) per accident/five hundred thousand dollars ($500,000.00) property damage.

**D. WORKER’S COMPENSATION:** Contractor shall maintain worker’s compensation insurance as required by law regardless of whether it would otherwise be exempt based upon its number of employees.

**E. ADDITIONAL INSURED:** Prior to mobilization Contractor agrees to provide a certificate of insurance to Owner that will name the Owner (the Catholic Parish/Entity named hereinabove, the Bishop of Biloxi as Trustee, and the Catholic Diocese of Biloxi, Inc.) as additional insured, not merely as a certificate holder, on Contractor’s liability policy for claims arising out of Contractor’s operations and/or made by Contractor’s employees, statutory employees, agents, guests, customers, invitees, or subcontractors of any tier, or other third parties, including but not limited to any persons or entities performing volunteer service for Contractor. Any policy of insurance shall be endorsed as such. The certificate shall also provide that the insurer shall furnish written notice to the Owner of any cancellation or material change in the foregoing insurance at least fifteen (15) days prior to any such change or cancellation. The certificate must also verify such liability insurance policy is primary in the event of a covered claim or cause of action against Owner. In addition to the foregoing, the policy must require no waiver of subrogation by Owner, and the policy must be endorsed as such if necessary. Any, and all policies must also be primary to any insurance of and/or any self-insurance program in which the Owner may participate.

**F. INDEMNITY, DEFENSE AND HOLD HARMLESS:** The Contractor agrees to defend and hold harmless the hereinbelow described Indemnitees against and from any claim or cause of action of any kind whatsoever, including property damage or personal injury (including but not limited to physical and emotional damages or economic loss of any type), brought by any person or entity, including but not limited to Contractor, its employees, statutory employees, agents, guests, customers, invitees or subcontractors of any tier, or any volunteers, or persons or entity providing such volunteers arising out of: 1) the negligent and/or intentional acts and/or omissions of any other fault of Contractor, its employees, statutory employees, agents, guests, customers, invitees, or subcontractors of any tier, or any volunteers, or any persons or entity providing such volunteers, including but not limited to any operations at the site of the construction; 2) the use of any vehicles by Contractor, its employees, statutory employees, agents, guests, customers, invitees or subcontractors of any tier, or any volunteers, or persons or entities providing such volunteers to perform services under this contract; and/or 3) Contractor’s performance of and/or failure to perform its obligations pursuant to this Agreement. For purposes of this Contract, “Indemnitees” shall, at all times, mean and include the Catholic Diocese of Biloxi, Inc., the Bishop of the Catholic Diocese of Biloxi as Trustee, and the hereinabove named Catholic Parish/Entity listed as Owner where the work is performed, or, alternatively, and as applicable, any separately incorporated or
legally cognizable, affiliated trust/entity with the Catholic Diocese of Biloxi which may be either the owner, or lessee of any real property where the work is to be/is being performed.

G. SUBCONTRACTORS: Contractor shall be required to verify that all of its subcontractors maintain general liability insurance, worker’s compensation insurance and automobile liability insurance in the same amounts required of the Contractor. Furthermore, Contractor agrees to hold harmless, indemnify and defend the Owner (as defined in Subsection E and F hereinafore) for any claim, suit or action that was caused by the negligent and/or intentional acts and/or omissions or other fault of a subcontractor of the Contractor of any tier, its employees, agents and/or representatives.

H. NO WAIVER OF SUBROGATION: Owner does not waive any rights of recovery against the Contractor or any subcontractor of any tier for any damages that are covered by the Owner’s property insurance coverage or builder’s risk coverage.

I. Liability insurance shall include all major divisions of coverage and be on a comprehensive basis including:

1. Premises Operations (including X, C and U coverages as applicable)
2. Independent Contractors’ Protective
3. Products and Completed Operations
4. Personal Injury Liability with Employment Exclusion deleted
5. Contractual
6. Owned, non-owned and hired motor vehicles
7. Broad Form Property Damage Including Completed Operations

J. The General Liability coverages shall be provided by a Commercial General Liability Policy, on an occurrence basis only, with an insurer with an A+ Best rating or better.

K. The Insurance required by Paragraph 6 of this Contract shall be written for not less than any limits of liability specified in the Contract or required by law, whichever is greater, and shall include contractual liability insurance as applicable to the Contractor’s obligations.

L. Certificates of Insurance satisfactory to the Owner in its sole discretion shall be filed with the Owner prior to mobilization and/or commencement of the work. Absent production of such certificates prior to commencement of the work/mobilization, this contract shall be null and void. For any subsequent lapse in coverage as described herein, Owner may terminate this Contract in addition to its other rights it may have under law and under the terms of this Contract.

M. SEVERABILITY PROVISION: If any word(s), clause(s), sentence(s) or paragraph(s) of these provisions is deemed or determined by a competent authority to be in conflict with any local, State or Federal law or ruling, both Contractor and Owner agree that only those portions of the Contract in conflict with said laws/decisions shall be stricken from the Contract, and the striking of
such portions shall render the remainder of the Contract valid and binding upon both Contractor and Owner.

N. The Owner shall be responsible for purchasing and maintaining its own liability insurance and, at its option, may purchase and maintain such other insurance as will protect it against claims that may arise from operations under this Contract.

O. The Owner shall provide Builder's Risk Insurance for the project.

P. The Contractor waives claims against the Owner for damages incurred by the Contractor for principal office expenses including the compensation of personnel stationed there, for losses of financing, business and reputations, and for loss of profit.

Q. Contractor shall pay the cost of deductibles on Contractor-furnished policies.

15. INDEMNITY: Contractor agrees to defend, indemnify, and hold harmless Owner from any, and all claims made by or on behalf of any subcontractors of any tier, materialmen, or others with lien rights under M.C.A. 85-7-401 et seq. asserting non-payment. Contractor shall be liable to Owner for the cost of removal of any such liens, whether by payment or otherwise.

Contractor agrees to indemnify, defend, and hold harmless Owner (and its related entities, employees and agents) against all claims for damages to persons or to property arising out of or in any way related to the work performed hereunder or the negligent or willful actions of Contractor (including its employees or subcontractors of any tier) and agrees at its own expense to defend any suit or action brought against Owner founded upon the claim of such damage.

16. COMPETENT EMPLOYEES: Contractor shall perform work in a manner consistent with industry standards to the satisfaction of the Owner, and in conformity with the standards and regulations of governmental bodies having authority and Contractor's proposal, incorporated herein by reference in Paragraph 1. Contractor agrees to employ only competent, careful, orderly persons upon its work, and upon notification by Owner that the performance by Contractor's agents/subcontractors/employees is unsatisfactory, immediately to ensure that only such persons are present at the work site. Nothing herein shall be construed as imposing any duty upon Owner in favor of Contractor or other parties.

17. PERMITS, LAWS: Contractor shall comply with all laws, ordinances, and regulations affecting and/or required by the work and shall secure and pay all required fees of governmental bodies having jurisdiction over the project and all costs for permits and licenses necessary for the performance of the work pertaining to this Contract. Contractor shall require of its subcontractors of any tier, all licensure as required by the State of Mississippi.

Contractor shall be solely responsible for the removal, containment, and cleanup of any contaminants or hazardous materials caused by the release of oil, greases, chemicals, or other hazardous substances onto or into the surrounding real property, sewers, storm drains, or waterways that occurs during the work described herein. Contractor agrees to be solely responsible to utilize standard industry practices to collect, contain, and remove any such contaminants or hazardous substances and agrees to use standard industry
practices to mitigate and cleanup any damage to the environment or real property caused by the release of such materials. Contractor agrees to protect, defend and hold harmless Owner with respect to same.

18. **ASSIGNMENT, SUBCONTRACTS:** Contractor is prohibited from assigning or subcontracting any portion of this Contract or payments hereunder without first obtaining permission in writing from Owner, and then only subject to provisions of this Contract. Contractor shall promptly furnish Owner with a complete list of all subcontractors, materialmen and other entities with lien rights under M.C.A. 85-7-401 et seq., along with their licenses and insurance for Owner’s approval, and shall keep it constantly updated. As a condition of Owner’s approval, every subcontract or sub-subcontract must contain a written provision/statement that it shall be subject to all terms hereof (including the pre-payment requirement under Paragraph 4).

19. **CLAIMS FOR DELAY OR DAMAGES:** Contractor shall not claim or be entitled to receive any compensation for damages because of failure of Owner, or any other contractors hired by Owner, to have related portions of the work, if any, completed in time for the work of this Contractor to proceed. A time extension by written Change Order, however, shall be allowed to Contractor upon timely request.

20. **HEIRS AND Assigns:** This Contract shall inure to the benefit of, and be binding upon, the heirs, executors, administrators and legal successors of the respective parties hereto.

21. **VENUE:** Claims and disputes shall be subject to litigation except as provided hereafter. Any conflict or dispute that arises between Owner and Contractor regarding the terms of this Contract, the scope of the work to be performed, payment, or any other issue related to this Contract shall be decided under the laws of the State of Mississippi and any lawsuit filed between Owner and Contractor shall be filed and decided in __________ County, Mississippi, __________ Judicial District where the construction site/project is located. Notwithstanding any provision concerning litigation contained herein, Contractor hereby having agreed to binding arbitration, at the sole option and discretion of Owner, if selected by Owner as the final means of dispute resolution, any claim, dispute or other matter in question arising out of or related to this Contract shall be subject to binding arbitration in accordance with the Construction Industry Arbitration Rules of the American Arbitration Association then currently in effect. The demand by the Owner for arbitration shall be filed in writing with the Contractor and with the American Arbitration Association. Notwithstanding the fact that Contractor may have already initiated litigation, arbitration may still be demanded by Owner hereunder. The prevailing party shall be entitled to recover its reasonable attorney’s fees in the event the matter is resolved by suit, however, if arbitration is demanded then each party shall bear its own legal costs.

22. **SEVERABILITY:** Consistent with subparagraph 14.M. hereinafore, if any provision hereof is held to be in violation of law, only that provision shall be struck from the Contract and it shall not affect the other provisions.

23. **WARRANTY:** Contractor hereby provides a full one (1) year warranty on materials and labor. Contractor shall repair and correct to the Owner’s satisfaction, at the Contractor’s expense, all defects in workmanship or materials arising within one (1) year after completion of the work. Acceptance of the
work by the Owner shall not impair this warranty obligation. Contractor also agrees to assign or transfer any
manufacturer's warranty to Owner. Any other warranty limitation must be detailed in writing and expressly
agreed to by Owner and Contractor.

24. **WAIVER**: Failure of either party to enforce any provision hereof shall not constitute a
waiver or impair a party's right to subsequently demand strict compliance with any such terms.

25. **MERGER AND BAR**: This Contract in writing constitutes the sole agreement between the
parties concerning the subject matter involved hereunder, and all prior negotiations, representations,
Contractor proposals, understandings and agreements concerning the subject matter hereunder are hereby
canceled, whether written or verbal, unless expressly attached/made an Exhibit to this Agreement and listed
under Paragraph 1 and 2 hereof. Subject to the supremacy provisions of Paragraph 2, any such proposals,
understandings or agreements concerning the subject matter hereunder that are expressly adopted and
attached as Exhibits in the abovementioned paragraphs shall constitute a part of this Contract.

AGREED to on this the _____ day of __________________, 20__. 

CONTRACTOR

By: __________________________

OWNER

By: __________________________

For **ALL** Contracts over $50,000.00, Counter­
signature is Required to be Valid. Otherwise, this
Contract is Void.

Most Rev. Louis Kihneman, III, Bishop of the
Catholic Diocese of Biloxi, as Trustee for the Use
and Benefit of
IMPORTANT CONTACTS

DIOCESE OF BILOXI

Website ................................................. www.biloxidiocese.org

Media
Terry Dickson ........................................... 228-702-2126
............................................. 228-218-2362
Fax ................................................................. 228-702-2128
Email ........................................ tdickson@biloxidiocese.org

Property Damage
Main Office ........................................... 228-702-2100
Fax ................................................................. 228-702-2178
Email ........................................ riskmanagement@biloxidiocese.org

Sacramental Records
Deacon Karl Koberger ......................... 228-702-2136
Fax ................................................................. 228-702-2178
Email ........................................ k.koberger@biloxidiocese.org

CATHOLIC CHARITIES DIOCESE OF BILOXI

Website ........................................... www.catholiccharitiesbiloxi.org
Phone ......................................................... 1-855-847-0555
Greg Crapo ........................................... 228-897-2280
Fax ................................................................. 228-897-2462
Email ........................................ gcrapo@biloxidiocese.org
Jennifer Williams ......................... 228-701-0555
Fax ................................................................. 228-897-2462
Email ........................................ j.williams@biloxidiocese.org
COMMUNICATION PROTOCOL BEFORE AND FOLLOWING HURRICANE

Bishop of Biloxi

Vicar General  Bishop's Staff  Chancellor  Communication  Risk Manager

↓

Priests  Retired Priests  Judicial Vicar

↓

Parish  Staff Reports  To Priests and Judicial Vicar

↓

Staff

↓

Directors of Finance  Youth Ministry  Catholic Charities  Pastoral Services

Religious Ed  Technology  Stewardship

↓

Staff Report to Directors

↓

Principals Report to Superintendent
COMMUNITY RESOURCES IN THE DIOCESE OF BILOXI

24 HOUR CRISIS LINES

ALL EMERGENCIES ......................................................................................................................... 911
NATIONAL DOMESTIC VIOLENCE HOTLINE .................................................................................. 1-800-799-7233 (SAFE)
NATIONAL SUICIDE PREVENTION HOTLINE ................................................................................. 1-800-273-8255

INFORMATION AND REFERRAL NUMBERS

ADULT/ELDERLY PROTECTIVE SERVICES ...................................................................................... 1-800-227-7308
AMERICAN RED CROSS .................................................................................................................. 1-800-733-3766
AMERICAN RED CROSS of South Mississippi .................................................................................. 228-896-4511
CHILD PROTECTIVE SERVICES ..................................................................................................... 1-800-345-6347
Department of Vital Records and Health Statistics ........................................................................... 1-866-458-4948
EMS PHONE CENTER (NON-URGENT) ......................................................................................... 601-933-6864
MISSISSIPPI POWER .......................................................................................................................... 1-800-532-1502
COAST ELECTRIC .............................................................................................................................. 228-392-5449
ENTERGY ........................................................................................................................................... 1-800-368-3749
FEMA .................................................................................................................................................. 1-800-621-FEMA (3362)
MEMA ................................................................................................................................................ 1-800-441-6362
GOVERNOR'S OFFICE OF HOMELAND SECURITY AND EMERGENCY PREPAREDNESS ..................... 1-800-441-6362
MISSISSIPPI HIGHWAY PATROL SECTION 7 HATTIESBURG ................................................................ 601-987-1558
MISSISSIPPI HIGHWAY PATROL SECTION 8 BILOXI ..................................................................... 228-539-4881
SALVATION ARMY ................................................................................................................................ 228-868-1188
CENTER FOR DISEASE CONTROL AND PREVENTION .................................................................... 1-800-232-4636

Please reference http://emergency.cdc.gov/disasters/hurricanes/index.asp for information on the following:

Before a Hurricane - Learn the basics about making a hurricane plan, buying supplies, evacuation and getting your home ready.

After a Hurricane - Learn how to avoid injuries, make sure your food and water are safe, and recover after the hurricane.

Information for Professionals and Response Workers - Volunteering after the hurricane? Get information about staying safe while helping the community
Hurricane Definitions

A **Tropical Depression** is a storm consisting of an organized cluster of thunderclouds over tropical seas with a center of low pressure detectable at the storm's surface. The highest wind speed of a tropical depression is 38 miles per hour.

A **Tropical Storm** is a tropical depression that has developed wind speeds of 39 to 73 miles per hour. When a storm reaches Tropical Storm strength, it is assigned a name. Severe flooding may occur with a tropical storm.

A **Hurricane** is a tropical storm that has developed wind speeds of 74 miles per hour or more. Hurricanes are rated on a scale called the Saffir-Simpson scale. Ratings are based on wind speeds and the expected height of the storm surge.

A **Storm Surge** is a rise in tide caused by a hurricane as it moves over or near the coastline. The rise in tides along with the devastating waves can cause catastrophic damage to entire buildings. Millions of fish are killed by the crash of the storm surge against the coastline and many people drown in the strong current produced by the surge.

A **Hurricane Watch** is issued when hurricane conditions pose a potential threat to an area within 36 hours. Landfall is possible.

A **Hurricane Warning** is issued when a hurricane is expected to strike within 24 hours. Landfall is imminent.

The **Hurricane Belt** is described as the area along the Atlantic Coast from Virginia to Key West Florida and along the Gulf of Mexico from Key West to Texas.

**Hurricane Season** is the time of year from June 1 – November 30 when ocean temperatures are favorable to the formation of hurricanes. It is possible for hurricanes can form earlier or later than these dates.
Rating Hurricanes

Hurricanes vary in power and speed. The Saffir-Simpson scale breaks them into the following categories according to wind speeds:

- Category 1: 74-95 mph
- Category 2: 96-110 mph
- Category 3: 111-130 mph
- Category 4: 131-155 mph
- Category 5: 156+ mph

**Categories 1 & 2** – Minor damage to stable structures, major damage to mobile homes, vegetation and piers. Some coastal flooding.

**Tornadoes** often accompany hurricanes.

Hurricanes spiral counterclockwise around a relatively calm center known as the **eye of the storm**. Hurricane-force winds and torrential rains border this calm. Additional winds, rains, etc. will follow the calming down of the storm (eye of the storm). **Remain indoors until experts advise that the storm has passed.**

Hurricane winds do much damage, but huge waves can raise tides 15 feet or more. These waves often come rapidly and produce flooding and flash floods. **Drowning is the greatest cause of hurricane deaths.**

**Vertical evacuation** (moving to second or third floor) is **not safe**. Storm surges can wipe out the foundation and/or the first floor, destroying the upper floors in the process.

**Board windows up instead of taping them.** Broken windows can allow hurricane winds to enter a building and blow off the roof. Boarding up windows where strong winds are expected is a safer method to protect the roof, the interior, and the overall structure of the property and prevent flying glass.

Officials may advise that all utilities be shut off to homes and other property. **Locate shut off valve(s) in advance and know how to use them safely.** Write down step-by-step instructions and make sure more than one person knows how to use them.
When storm conditions arrive, **secure all outside items** such as lawn furniture, children's toys, etc. so they do not become airborne.

**Important records** such as tax documents, insurance policies, social security cards, birth certificates, passports, bonds, stocks, wills, and medical information **should be placed in a waterproof container and stored in a safe place.**

If sheltering at home, **stay in the room or area most central to the home,** preferably without windows.

**Take pictures of your home and property before a storm hits.** If your property is damaged, take more photos after the storm. Develop 2 sets and give one set to your insurance company. Keep one set and the negatives in a safe location. Do not begin clean up until an insurance agent has inspected the damage.

When flooding accompanies a hurricane, **snakes and rodents can become a hazard.** Stray dogs and cats can cause problems also. Pets can become hostile once they have endured the effects of a serious storm.

**Disruption of garbage and trash pickup can pose a problem.** Food that cannot be used or saved after a storm should be buried rather than left outside to attract animals.

To **avoid accidents** in the home after a storm, clean up a room where small children can stay safely.

**Looting can also be a problem after a storm.** Work with your neighbors and friends and consider taking turns standing watch if looting becomes a problem.

Check with local civil defense or emergency management authorities before using any water after a flood. **Water sources may have been contaminated.**
PLANNING FOR A HURRICANE

This section provides guidelines for the disaster planning committee, parish staff, and school to assist in completing Crisis Management Plan. This section outlines the step-by-step approach staff can take to simplify disaster preparedness.

For the purposes of this exercise, the step-by-step approach is referred to as "Levels of Activation". The Levels of Activation refer to or correspond with the various stages of weather alerts issued as a Tropical Storm or Hurricane approaches. In conjunction with the Levels of Activation, this section also provides timelines for disaster decision-making.

Levels of Activation

Level I

Consists of non-threat period in which normal disaster planning takes place. Make sure to keep informed of developing tropical systems.

Level II

A Tropical Storm/Hurricane Watch has been issued for the area. Normally a strike is predicted within 36-48 hours. Use volunteers to call vulnerable parishioners to see if they need assistance in evacuating.

Level III

A Tropical Storm/Hurricane Warning has been issued for the area. A strike is predicted within 24-36 hours.

Make sure that the committee has determined if the location is in a pre-designated Hurricane Evacuation Zone for storm surge. Will the location normally be required to evacuate in the event of a hurricane projected to impact?
When a hurricane threat is imminent, notification of tropical storms and/or hurricanes can be received through the news media and the National Oceanic and Atmospheric Administration (NOAA) Radio.

Media usually gets their reports through NOAA. However, it would be best to confirm the threat by going to the National Weather Service Forecast Office for South Mississippi. [http://www.weather.gov/jan/](http://www.weather.gov/jan/)
THE FOLLOWING PAGES CONTAIN LEVELS OF ACTIVATION CHECKLISTS.

USE THIS CHECKLIST TO COMPLETE YOUR CRISIS MANAGEMENT PLAN.
LEVELS OF ACTIVATION CHECKLISTS

HURRICANE

Level I

Consists of non-threat period in which normal disaster planning takes place. Be sure to keep informed of developing tropical systems.

- Review the Routine Maintenance Checklist.
- Conduct meeting to review Hurricane Plan with key staff members. Schedule drill of plan prior to Hurricane Season.
- Make sure that videotape or photographs of interior/exterior of facility are up to date in order to verify insurance claims. (Store Safely)
- Verify all emergency services and contact phone numbers and they are up to date.
- Have a volunteer call “at risk parishioners”. Make a list of parishioners who need transportation to a shelter.
- Start recruiting drivers who can transport special needs parishioners to shelters
- Review all vendor/supplier agreements (for water delivery) and make sure they are still current.
- Review emergency supply lists to make sure all necessary supplies are on hand.
- Review staff rosters and telephone trees to ensure accuracy.
- Ensure that the office is equipped with a Weather Band AM radio for weather reports.
- Make certain you have access to a gasoline-powered chain saw and a generator.
Level II

A Tropical Storm/Hurricane Watch has been issued for the area. Normally a strike is predicted within 36-48 hours.

________________________
Initiate staff phone tree to inform staff and volunteers that an evacuation is possible.

________________________
Conduct briefing of staff and volunteers to review hurricane procedures and provide update on the storm.

________________________
Designate a contact to communicate with the Diocesan Office if a closure is imminent.

________________________
If you are sheltering in place, make sure that emergency supplies are up to date, including water, non-perishable food, flashlights, batteries and a weather radio that is battery operated. Procure additional supplies if necessary.

________________________
Collect and set up all battery chargers for cell Phones – remembering that cell phones may also be charged in a vehicle.

________________________
Insure all staff members top off fuel tanks, check fluid levels in their vehicles, have a number days of medications (if applicable) and some cash on hand in case credit card services are unavailable.

________________________
Obtain boxes/cartons to pack the Blessed Sacrament, Census Data, Sacramental Records, food, and supplies should evacuation be necessary. If the Blessed Sacrament is unable to be moved, it must be consumed.
Level II (continued)

____________________
Review Staff List/ Assign 24 hour staffing if necessary.

____________________
Establish a storage area for food and water brought in by staff and volunteers.

____________________
Ensure that all office/service locations have prepared a pre-recorded message on answering machines and voicemail that can be activated if offices close in the future.

____________________
If parish has a Day Care/Pre-K program, inform parents/caregivers that they will be contacted by telephone or other prearranged notification means if a decision is made to close the facility.

____________________
If parish has a food pantry or provides assistance, case managers should work with individuals to make sure that they are prepared for the disaster. Encourage them to evacuate to a designated shelter or to stay with family or friends if they live in a vulnerable area.

____________________
Notify Diocesan contact of parish/school/entity status and if anyone is staying at building.

____________________
Review Hurricane Level III Checklist.
Level III

A Tropical Storm/Hurricane Warning has been issued for the area. A strike is predicted within 24-36 hours.

__________ Watch for information from County Emergency Operations Center and seek advice on whether or not evacuation plan should be activated.

__________ Track and Monitor Location of the storm

__________ Call key staff together to discuss whether or not Evacuation Plan should be implemented.

__________ Decide if Parish offices are closing.

__________ If office is closing during non-working hours, initiate phone tree. Inform staff who will be needed to help secure the building.

__________ If decision is made to close parish during working hours, send all non-essential staff home.

__________ Notify Diocese about closings.

__________ Notify callers of plans to close office.

__________ Review Evacuation Procedures.

__________ Watch for Updates from County Emergency Operations Center. Reports should come at least every 4 hours. Brief staff on updates.
Level III (continued)

- Review emergency and disaster supplies, making sure they are all accessible.
- Make sure bleach is readily accessible.
- Make sure ice chests are accessible.
- Install plywood over doors and windows.
- Disconnect all electrical appliances and equipment.
- Establish damage assessment teams from staff volunteers.
- Secure, brace, or remove antennas and loose objects.
- Bring in all signs, lawn furniture, or other loose objects that are normally left outside.
- Secure all items that cannot be brought inside. Fill all available storage containers with water.
- Secure at least six, 3-5 gallon buckets, which can be filled with water and used to flush toilets.
- Change message on answering machine.
- Review level IV Checklist
Level IV

Landfall is imminent with impact to the surrounding area within 12-24 hours.

- Start eating perishable food.
- Fill ice chests with ice.
- Fill gallon buckets with water that can later be used for flushing toilets.
- If staff, volunteers, and family are using parish as shelter, make sure everyone stays indoors until winds have diminished below Tropical Storm Force Level.
- Start using disposable serving and eating containers and utensils.
- Follow the National Weather Service Office or the County Emergency Operations Center to determine when you are to anticipate the first hurricane force winds, top winds expected, the duration of the hurricane force winds, and the expected amount of rainfall.
- Move everyone possible into the interior of the facility at least 30 minutes prior to the expected arrival of tropical storm force winds.
- Turn off circuit breaker for all electricity except lights in the rooms where people are housed and food is refrigerated.
- If power goes off, turn off main breaker.
- Review Level V Checklist.
Level V

Recovery Period after the storm's passage and winds have diminished.

Call key staff and discuss preliminary needs and damage assessment. Damage needs assessment to be complete within the first 24 hours - if at all possible.

Obtain information on road closures and flooding. This will enable the committee to inform staff wishing to survey their homes what roads are dangerous.

Remove plywood from all windows and doors.

Inspect all rooms for damage and/or water leaks. Call 911 if lines are downed or if there is the smell of fire, gas, or smoke.

Inspect exterior of building for damage.

Disconnect all electrical equipment if there is any power fluctuation.

Take detailed documentation (photos, video) for claim support.

Prepare list of initial needs as well as damage Assessment.

Pastor/Principal/Administrator submit damage Report to Diocesan Risk Management.
Level V (continued)

Work with staff to determine if there are any injuries or personnel requiring medical attention.

Conduct a head count to ensure that all residents, staff, and family members are accounted for.

Ensure that all archival records are safe.

Inspect supplies for damage.

Call parish staff if office is to remain closed.

If parish is to remain closed, activate alternative site for liturgy services and parish operations.

Begin organizing volunteers to help the community after the disaster.

After the Storm...

Important Hurricane Related Warnings and Cautions

1) Vertical Evacuation (moving to a second or third floor) during strong hurricanes is not safe. Storm surges can wipe out foundations and/or first floors destroying the upper floors in the process.

2) Tornadoes can be spawned by hurricanes, causing additional high winds and damage.

3) Do not touch dangling or loose wires.

4) If area is flooded, do not turn on lights or appliances until an electrician checks them out.

5) When flooding accompanies a hurricane, snakes, and rodents can become a hazard.

6) Disruption of garbage and trash pickup can pose a problem. Food that cannot be used or saved after a storm should be buried rather than left out to attract animals.

7) Looting can also be a problem after a storm. Work with authorities and remember that at all times personal safety is of the utmost importance.

8) Check with local civil defense or emergency management agencies before using any water after a flood. Water sources may be contaminated. If your facility is serviced by a well, water must be tested before use.
After a Disaster:
Self-Care Tips for Dealing with Stress

Things to Remember When Trying to Understand Disaster Events

- No one who sees a disaster is untouched by it.
- It is normal to feel anxious about you and your family’s safety.
- Profound sadness, grief, and anger are normal reactions to an abnormal event.
- Acknowledging our feelings helps us recover.
- Focusing on our strengths and abilities will help you to heal.
- Accepting help from community programs and resources is healthy.
- We each have different needs and different ways of coping.
- It is common to want to strike back at people who have caused great pain. However, nothing good is accomplished by hateful language or actions.

Signs that Adults Need Stress Management Assistance
- Difficulty communicating thoughts
- Difficulty sleeping
- Difficulty maintaining balance
- Easily frustrated
- Increased use of drugs/alcohol
- Limited attention span
- Poor work performance
- Headaches/stomach problems
- Tunnel vision/muffled hearing
- Colds or flu-like symptoms
- Disorientation or confusion
- Difficulty concentrating
- Reluctance to leave home
- Depression, sadness
- Feelings of hopelessness
- Mood-swings
- Crying easily
- Overwhelming guilt and self-doubt
- Fear of crowds, strangers, or being alone
Ways to Ease the Stress

· Talk with someone about your feelings - anger, sorrow, and other emotions - even though it may be difficult.
· Don’t hold yourself responsible for the disastrous event or be frustrated because you feel that you cannot help directly in the rescue work.
· Take steps to promote your own physical and emotional healing by staying active in your daily life patterns or by adjusting them. This healthy outlook will help yourself and your family. (i.e. healthy eating, rest, exercise, relaxation, meditation.)
· Maintain a normal household and daily routine, limiting demanding responsibilities of yourself and your family.
· Spend time with family and friends.
· Participate in memorials, rituals, and use of symbols as a way to express feelings.
· Use existing support groups of family, friends, and church.
· Establish a family emergency plan. Feeling that there is something that you can do can be very comforting.

*When to Seek Help: If self help strategies are not helping or you find that you are using drugs/alcohol in order to cope, you may wish to seek outside or professional assistance with your stress symptoms.*
Age-specific Interventions at Home for Children in Trauma: From Preschool to Adolescence

Children are just as affected as adults are by a disaster or traumatic event. Some may be affected even more, but no one realizes it. Without intending to, we, as parents, may send our children a message that it is not all right to talk about the experience. This may cause confusion, self-doubt, and feelings of helplessness for a child. Children need to hear that it is normal to feel frightened during and after a disaster or traumatic event. When you acknowledge and normalize these feelings for your children, it will help them make peace with their experience and move on.

Following exposure to a disaster or traumatic event, children are likely to show signs of stress. Signs include sadness and anxiety, outbursts and tantrums, aggressive behavior, a return to earlier behavior that was outgrown, stomachaches and headaches, and an ongoing desire to stay home from school or away from friends. These reactions are normal and usually do not last long. Whether your child is a preschooler, adolescent, or somewhere in between, you can help your child by following the suggestions below:

**Preschooler**
- Stick to regular family routines.
- Make an extra effort to provide comfort and reassurance.
- Avoid unnecessary separations.
- Permit a child to sleep in the parents’ room temporarily.
- Encourage expression of feelings and emotions through play, drawing, puppet shows, and story telling.
  - Limit media exposure.
- Develop a safety plan for future incidents.

**Elementary Age Children**
- Provide extra attention and consideration.
- Set gentle but firm limits for acting out behavior.
- Listen to a child’s repeated telling of his/her trauma experience.
- Encourage expression of thoughts and feelings through conversation and play.
- Provide home chores and rehabilitation activities that are structured, but not too demanding.
- Rehearse safety measures for future incidents.
- Point out kind deeds and the ways in which people helped each other during the disaster or traumatic event.

**Pre-adolescents and Adolescents**
- Provide extra attention and consideration.
- Be there to listen to your children, but don’t force them to talk about feelings and emotions.
- Encourage discussion of trauma experiences among peers.
- Promote involvement with community recovery work
- Urge participation in physical activities.
- Encourage resumption of regular social and recreational activities.
- Rehearse family safety measures for future incidents.

It is important to remember that you do not have to “fix” how your child feels. Instead, focus on helping your child understand and deal with his or her experiences. Healing is an evolving state for most children, but some may need professional help.

If signs of stress do not subside after a few weeks, or if they get worse, consider consulting a mental health professional who has special training in working with children. In time and with help, your children will learn how to integrate life does go on.
After a Disaster: A Guide for Parents and Teachers

Note: Information based on brochure developed by Project Heartland - A Project of the Oklahoma Department of Mental Health and Substance Abuse Services in response to the 1995 bombing of the Murrah Federal Building in Oklahoma City. Project Heartland was developed with funds from the Federal Emergency Management Agency in consultation with the Federal Center for Mental Health Services.

Natural disasters such as tornados, or man-made tragedies such as bombings, can leave children feeling frightened, confused, and insecure.

Whether a child has personally experienced trauma or has merely seen the event on television or heard it discussed by adults, it is important for parents and teachers to be informed and ready to help if reactions to stress begin to occur.

Children respond to trauma in many different ways. Some may have reactions very soon after the event; others may seem to be doing fine for weeks or months, then begin to show worrisome behavior. Knowing the signs that are common at different ages can help parents and teachers to recognize problems and respond appropriately.

Preschool Age

Children from one to five years in age find it particularly hard to adjust to change and loss. In addition, these youngsters have not yet developed their own coping skills, so they must depend on parents, family members, and teachers to help them through difficult times.

Very young children may regress to an earlier behavioral stage after a traumatic event. For example, preschoolers may resume thumb sucking or bedwetting or may become afraid of strangers, animals, darkness, or “monsters.” They may cling to a parent or teacher or become very attached to a place where they feel safe. Changes in eating and sleeping habits are common, as are unexplainable aches and pains. Other symptoms to watch for are disobedience, hyperactivity, speech difficulties, and aggressive or withdrawn behavior. Preschoolers may tell exaggerated stories about the traumatic event or may speak of it over and over.

Early Childhood

Children aged five to eleven may have some of the same reactions as younger boys and girls. In addition, they may withdraw from play groups and friends, compete more for the attention of parents, fear going to school, allow school performance to drop, become aggressive, or find it hard to concentrate. These children may also return to “more childish” behaviors; for example, they may ask to be fed or dressed.

Adolescence

Children twelve to fourteen are likely to have vague physical complaints when under stress and may abandon chores, school work, and other responsibilities they previously handled. While on the one hand they may compete vigorously for attention from parents and teachers, they may also withdraw, resist authority, become disruptive at home or in the classroom, or even begin to experiment with high-risk behaviors such as drinking or drug abuse. These young people are at a developmental stage in which the opinions of others are very important. They need to be thought of as “normal” by their friends and are less concerned about relating well with adults or participating in recreation or family activities they once enjoyed.

In later adolescence, teens may experience feelings of helplessness and guilt because they are unable to assume full adult responsibilities as the community responds to the disaster. Older teens may also deny the extent of their emotional reactions to the traumatic event.

How to Help
Reassurance is the key to helping children through a traumatic time. Very young children need a lot of cuddling, as well as verbal support. Answer questions about the disaster honestly, but don’t dwell on frightening details or allow the subject to dominate family or classroom time indefinitely. Encourage children of all ages to express emotions through conversation, drawing, or painting and to find a way to help others who were affected by the disaster.

Try to maintain a normal household or classroom routine and encourage children to participate in recreational activity. Reduce your expectations temporarily about performance in school or at home, perhaps by substituting less demanding responsibilities for normal chores.

Finally, acknowledge that you, too, may have reactions associated with the traumatic event, and take steps to promote your own physical and emotional healing.

After a Disaster: What Teens Can Do

Note: Information based on brochure developed by Project Heartland - A Project of the Oklahoma Department of Mental Health and Substance Abuse Services in response to the 1995 bombing of the Murrah Federal Building in Oklahoma City. Project Heartland was developed with funds from the Federal Emergency Management Agency in consultation with the Federal Center for Mental Health Services.

• Whether or not you were directly affected by a disaster or violent event, it is normal to feel anxious about your own safety, to picture the event in your own mind, and to wonder how you would react in an emergency.
• People react in different ways to trauma. Some become irritable or depressed, others lose sleep or have nightmares, others deny their feelings or simply “blank out” the troubling event.

While it may feel better to pretend the event did not happen, in the long run it is best to be honest about your feelings and to allow yourself to acknowledge the sense of loss and uncertainty.
• It is important to realize that, while things may seem off balance for a while, your life will return to normal.
• It is important to talk with someone about your sorrow, anger, and other emotions, even though it may be difficult to get started.
• You may feel most comfortable talking about your feelings with a teacher, counselor, or church leader. The important thing is that you have someone you trust to confide in about your thoughts and feelings.
• It is common to want to strike back at people who have caused great pain. This desire comes from our outrage for the innocent victims. We must understand, though, that it is futile to respond with more violence. Nothing good is accomplished by hateful language or actions.
• While you will always remember the event, the painful feelings will decrease over time, and you will come to understand that, in learning to cope with tragedy, you have become stronger, more adaptable, and more self-relian.
How Families Can Help Children Cope with Fear and Anxiety

Whether tragic events touch your family personally or are brought into your home via newspapers and television, you can help children cope with the anxiety that violence, death, and disasters can cause. Listening and talking to children about their concerns can reassure them that they will be safe. Start by encouraging them to discuss how they have been affected by what is happening around them. Even young children may have specific questions about tragedies. Children react to stress at their own developmental level. The Caring for Every Child’s Mental Health Campaign offers these pointers for parents and other caregivers:

- **Encourage children to ask questions.** Listen to what they say. Provide comfort and assurance that address their specific fears. It is okay to admit you can not answer all of their questions.
- **Talk on their level.** Communicate with your children in a way they can understand. Do not get too technical or complicated.
- **Find out what frightens them.** Encourage your children to talk about fears they may have. They may worry that someone will harm them at school or that someone will try to hurt you.
- **Focus on the positive.** Reinforce the fact that most people are kind and caring. Remind your child of the heroic actions taken by ordinary people to help victims of tragedy.
- **Pay attention.** Your children’s play and drawings may give you a glimpse into their questions or concerns. Ask them to tell you what is going on in the game or the picture. It is an opportunity to clarify any misconceptions, answer questions, and give reassurance.
- **Develop a plan.** Establish a family emergency plan for the future, such as a meeting place where everyone should gather if something unexpected happens in your family or neighborhood. It can help you and your children feel safer.

If you are concerned about your child’s reaction to stress or trauma, call your physician or a community mental health center.
How to Deal with Grief

What is grief?
Grief is the normal response of sorrow, emotion, and confusion that comes from losing someone or something important to you. It is a natural part of life. Grief is a typical reaction to death, divorce, job loss, a move away from family and friends, or loss of good health due to illness.

How does grief feel?
Just after a death or loss, you may feel empty and numb, as if you are in shock. You may notice physical changes such as trembling, nausea, trouble breathing, muscle weakness, dry mouth, or trouble sleeping and eating.

You may become angry - at a situation, a particular person, or just angry in general. Almost everyone in grief also experiences guilt. Guilt is often expressed as “I could have, I should have, and I wish I would have” statements.

People in grief may have strange dreams or nightmares, be absent-minded, withdraw socially, or lack the desire to return to work. While these feelings and behaviors are normal during grief; they will pass.

How long does grief last?
Grief lasts as long as it takes you to accept and learn to live with your loss. For some people, grief lasts a few months. For others, grieving may take years.

The length of time spent grieving is different for each person. There are many reasons for the differences, including personality, health, coping style, culture, family background, and life experiences. The time spent grieving also depends on your relationship with the person lost and how prepared you were for the loss.

How will I know when I am finished grieving?
Every person who experiences a death or other loss must complete a four-step grieving process:
(1) Accept the loss;
(2) Work through and feel the physical and emotional pain of grief;
(3) Adjust to living in a world without the person or item lost; and
(4) Move on with life.
The grieving process is over only when a person completes the four steps.
How does grief differ from depression?

Depression is more than a feeling of grief after losing someone or something you love. Clinical depression is a whole body disorder. It can take over the way you think and feel.

Symptoms of depression include:
- A sad, anxious, or “empty” mood that won’t go away;
- Loss of interest in what you used to enjoy;
- Low energy, fatigue, feeling “slowed down;”
- Changes in sleep patterns;
- Loss of appetite, weight loss, or weight gain;
- Trouble concentrating, remembering, or making decisions;
- Feeling hopeless or gloomy;
- Feeling guilty, worthless, or helpless;
- Thoughts of death or suicide or a suicide attempt; and
- Recurring aches and pains that don’t respond to treatment;

If you recently experienced a death or other loss, these feelings may be part of a normal grief reaction. But if these feelings persist with no lifting mood, ask for help.

The impact of a disaster or traumatic event goes far beyond the immediate devastation caused by the initial destruction. Just as it takes time to reconstruct damaged buildings, it takes time to grieve and rebuild our lives. Life may not return to normal for months, or even years, following a disaster or traumatic event. There may be changes in living conditions that cause changes in day-to-day activities, leading to strains in relationships, changes in expectations, and shifts in responsibilities. These disruptions in relationships, roles, and routines can make life unfamiliar or unpredictable.

A disaster or traumatic event can have far-reaching effects in several major areas of our lives, making rebuilding our emotional lives extremely difficult. However, sometimes just knowing what to expect can help ease the transition back to a normal life. As you and your family begin to rebuild your lives, you may face any or all of the situations described below:

**Personal Uncertainties**
- Feeling mentally drained and physically exhausted is normal and common.
- The loss of a home, business, or income may result in a loss of self-esteem.
- Unresolved emotional issues or pre-existing problems and previous losses may resurface.
- Anniversaries of the disaster or traumatic event remind us of our losses. This reaction may be triggered by the event date each month and may be especially strong on the 1-year anniversary.

**Family Relationship Changes**
Relationships may become stressed when everyone’s emotions are closer to the surface, and conflicts with spouses and other family members may increase.
- When homes are destroyed or damaged, families may have to live in temporary housing or with relatives and friends, leading to overcrowding and added tension.
- Family members or friends may be forced to move out of the area, disrupting relationships and usual support systems.
- Parents may be physically or emotionally unavailable to their children following a disaster or traumatic event, because they are busy cleaning up or are preoccupied, distracted, or distressed by difficulties related to the event.
- Parents may become overprotective of their children and their children’s safety.
- Children may be expected to take on more adult roles, such as watching siblings or helping with cleanup efforts, leaving less time to spend with friends or participate in routine activities, such as summer camp or field trips.

**Work Disruptions**
- Fatigue and increased stress from preoccupation with personal issues can lead to poor work performance.
- Conflicts with co-workers may increase, due to the added stress.
- Businesses may be forced to lay off employees, or company work hours and wages may be cut.
- Reduced income may require taking a second job.
- Daily travel and commute patterns are disrupted, due to the loss of a car or road reconstruction.

**Financial Worries**
- Those who experience work disruptions may be unable to regain their previous standard of living, leading to financial concerns and unpaid bills.

Seeking financial assistance to rebuild and repair damages adds to the already high levels of stress caused by the disaster or traumatic event, and the hassles of dealing with bureaucracy can add to the frustration.
How to Be a Survivor

Regardless of individual circumstances, everyone needs to complete several steps on the road to recovery from a disaster or traumatic event:

• Accept the reality of the loss.
• Allow yourself and other family members to feel sadness and grief over what has happened.
• Adjust to a new environment. Acknowledge that the person or possessions lost are gone forever.
• Put closure to the situation and move on. Do not continue to let the loss take its physical, emotional, or spiritual toll.
• Have faith in better times to come.

You and your family have survived a traumatic event. That doesn’t mean your lives are over or that you don’t deserve to be happy again. Return to doing things you enjoy with friends and as a family. Reestablish the routines of your life. Make commitments and keep them.
Prayers for Protection during the Hurricane Season

God, Master of this passing world, hear the humble voices of your children. The Sea of Galilee obeyed your order and returned to its former quietude; you are still the Master of land and sea. We live in the shadow of a danger over which we have no control: the Gulf, like a provoked and angry giant, can awake from its seeming lethargy, overstep its conventional boundaries, invade our land and spread chaos and disaster.

During this hurricane season, we turn to You, O loving Father. Spare us from past tragedies whose memories are still so vivid and whose wounds seem to refuse to heal with the passing time.

Virgin, Star of the Sea, Our Beloved Mother, we ask you to plead with your Son in our behalf, so that spared from the calamities common to this area and animated with a true spirit of gratitude, we will walk in the footsteps of your Divine Son to reach the heavenly Jerusalem where a storm-less eternity awaits us.

Amen

Originally dedicated to the victims of Hurricane Audrey in 1957
Fr. Al Volpe, Cameron Parish, LA

Our Father in Heaven through the intercession of Our Lady of Prompt Succor, spare us during this Hurricane season from all harm. Protect us and our homes from all disasters of nature. Our Lady of Prompt Succor, hasten to help us. We ask this through Christ our Lord.

Amen

Father, all the elements of nature obey your command. Calm the storms and hurricanes that threaten us and turn our fear of your power into praise of your goodness. Grant this through our Lord Jesus Christ, Your Son, who lives and reigns with you and the Holy Spirit, one God, forever and ever.

Amen