



**Diocese of Houma-Thibodaux**

# **Hurricane Procedural Manual**

**Updated October 2017**

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## INTRODUCTION

The purpose of this manual provided by the Office of Property Insurance in conjunction with Catholic Mutual is to:

- assist you in hurricane preparation.
- guide you through handling any loss resulting from a catastrophic event (hurricane, flood, etc.)

## PROPERTY PROTECTION

Please take every precaution to protect and secure your property prior to any inclement weather conditions. Four areas of your building are most vulnerable to wind damage: windows, doors, garage doors and roof gable ends. If hurricane winds enter any opening, damage is much more likely to occur due to increased internal pressure and uplifting walls and roof supports. Identifying these and other potential hazards ahead of time along with 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.

If your property sustains any damage, please take measures to protect your property from further damage. If damage is substantial Catholic Mutual will make arrangements to personally inspect the damages. You may contact any licensed and insured construction company to complete temporary repairs to protect your property from further damage. You must get an estimate in writing and obtain certificates of insurance before signing a contract or allowing work to begin. Take photographs of all damage. Do not dispose of damaged items/ contents without first taking pictures and documenting the damaged items.

**If a hurricane evacuation is called and affects your church parish**, please remember that these evacuation procedures must be followed:

**Evacuate or Safeguard the Blessed Sacrament** – Consume or take the Eucharist with you.

**Evacuate Sacramental Registers** – All sacramental registers must be evacuated from the parish.

**Protect Vital Records** – Place vital records (i.e., marriage preparation files, current finance records, architectural plans, inventories of parish holdings, school records and data, etc.) in sealed storage containers and move vital records to a high place in your parish office or school office.

**Backup your computers** and take the backup device with you.

**Please be sure to review and update** your staff and parish emergency preparedness plans. Please come together for a meeting and communicate with your Church Parish Matthew 25 Disaster Planning Team. If you do not have a Matthew 25 Disaster Planning Team and would like to establish one, please contact Catholic Charities and they will be more than willing to assist you as they are able in this effort.

**Priests and Deacons should visit the Rally Point website** to be certain that their evacuation contact information is updated. Priests and Deacons who have not set up their accounts with Rally Point should do so as soon as possible. Rally Point is the way Diocesan Officials will communicate with Priests, Deacons and Diocesan Staff in the event of an evacuation.

## CLAIM REPORTING

To assist you in reporting all damages thoroughly, please fill out the Damage Identification Form (pg. 9) and send to:

Office of Property Insurance  
 P.O. Box 505 Schriever, LA 70395  
 Ph. (985) 850-3135  
 FAX (985) 850-3235

### All claims should be reported as soon as possible:

Catholic Mutual New Orleans Office: 504-527-5760 or 1-877-527-5760  
 Catholic Mutual New Orleans Fax Line: 504-527-5799  
 Catholic Mutual Home Office, Omaha: 1-800-228-6108

#### Catholic Mutual Contacts:

Cheryl Harper Office: 504-527-5767 Cell Phone: 504-450-2979  
 Email: charper@catholicmutual.org

Sue Foster Office: 504-527-5766 Cell Phone: 504-343-9889  
 Email: sfoster@catholicmutual.org

Catholic Mutual has a website full of additional information, forms, and resources. Directions to use website:

- Visit <http://www.catholicmutual.org>
- Click “Members Only”
- Enter login: 0352hou Password: service
- Click enter
- Under “Risk Management” Click “Materials”
- Click “CARES-Index”

The CARES-Index is a resource list that can be used to gain additional information on Emergency Preparedness, Employee Safety, Facility/Program Evaluation, Fidelity Control, Fire Prevention, Health Care/Nursing Homes, Home Safety, Liability Control, Mold Prevention, Parish Events Safety, School Safety, and Vehicular Safety.

#### Diocese Emergency Contact:

Glenn Landry—Business Manager/Director of Finance  
 Cell 985-856-2818  
 E-mail: glandry@htdiocese.org

## 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 all 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 Entergy or your local gas company. When possible, turn off the electricity at the main circuit panel.
- If electrical equipment has been subject to flood or rainwater, DO NOT energize until thoroughly inspected by an electrician.
- Once inside, make a thorough inspection for damage and potential hazards. Generate inventories of contents, equipment, etc. damaged by the storm or rising water. Take photographs of any damage and contents that need to be disposed of prior to an inspection by Catholic Mutual.
- 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 out refrigerators/freezers and deposit trash on curb in plastic bags.
- 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. You may call your roofer to make temporary repairs and/or tarp the roof.
- 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 Office of Buildings and Construction to set up 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.

## 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, Catholic Mutual will cover the cost of removal of the portions of the tree that is on the building. Please keep a detailed breakdown of the tree removal by cost to cut up and separate cost to haul away.
- The companies you use should provide a proposal and insurance certificate in **advance** of starting work. We recommend you fax the proposal and insurance certificate to Catholic Mutual.
- Some emergency cleanup (at schools and public buildings—other than churches and rectories) may be eligible for reimbursement from FEMA. FEMA eligibility requirements mandate three (3) bids; this only applies to emergency work. All other work will require public advertisement and public bids (open to all licensed and bondable contractors) in order to meet FEMA requirements. Please keep a DETAILED record of labor, materials and equipment expended for cleanup as this will be required by FEMA and Catholic Mutual.
- Please be careful who you use for cleanup. Catholic Mutual had issues with exorbitant billing from cleanup companies during the last hurricane. Never hire a cleaning/remediation company without first obtaining an estimate of the work. If you use a cleaning company, please forward any contracts to Catholic Mutual for review **before signing**.

## SCHOOL OPENINGS

- PRIOR to reopening, schools that have been flooded MUST be inspected by the State Fire Marshal. You may contact the Office of the State Fire Marshall @ 800-256-5452.
- 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 that have been flooded MUST be inspected by the Department of Health & Hospitals, Office of Public Health. You may contact the Office of Public Health at the following:
 

Lafourche Parish	985-447-0921	OR	985-632-5567
St. Mary Parish	985-380-2441		
Terrebonne Parish	985-857-3601		
- PRIOR to reopening, schools shall receive the approval of the superintendent, Suzanne Troxclair and the local authorities having jurisdiction.

## RECONSTRUCTION

- Obtain three proposals for ALL work where possible and submit them to Catholic Mutual.
- Insurance certificates and a signed Addendum to Construction Contract must be provided by all companies and submitted to Catholic Mutual and Jimmie Danos.
- Utilize the attached addendum for all contracts.

**Please NOTE:** Any construction over \$10,000 must be reported to and APPROVED by the Vicar General, Rev. Simon Peter Engurait

## CONTRACTOR INSURANCE REQUIREMENTS

### 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 any and all owned vehicles with limits of  
\$1,000,000 per occurrence/\$2,000,000 aggregate.

Please note that the underlying coverage for the above two lines can be less than \$2,000,000 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.

## "APPROVED" CONTRACTORS/BIDDERS LIST

For large construction projects, our "Approved Contractors/Bidders List" consists of the following General Contractors (Updated August 2016). This list was provided by Jimmie Danos, Office of Buildings & Construction.

**NOTE:** the Diocese is not advertising for or promoting business for any of the companies listed. This is not an all-inclusive list; other contractors may be used as long as they are state licensed and meet the insurance requirements found in the previous section.

BET Construction, Inc. P.O. Box 5658 Thibodaux, La. 70302	(985)447-5764
Bonneval Construction Company, Inc. P.O. Box 2042 Patterson, La. 70392	(985) 395-6441
M & H Builders, Inc. 13409 Redbud Street Vacherie, La. 70090	(225) 265-3663
Thompson Construction Co., Inc. P.O. Box 187 Thibodaux, La. 70302	(985) 446-5577
Sealevel Construction Inc. P.O. Box 655 Thibodaux, La. 70302	(985) 448-0970
Thomassie Construction Co., Inc. P.O. Box 5364 Thibodaux, La. 70302	(985) 446-8033

## TEMPORARY ROOF REPAIR

Edward J. Lapeyrouse Metal Works has agreed to serve our Diocese as a "roof repair" first responder and to make immediate temporary repairs to any and all damaged roofs. Lapeyrouse's key personnel and roofers have received re-entry passes from the civil parishes within our Diocese. This give them access to our area immediately after a hurricane, which in turn enables them to provide immediate temporary repairs to any of our building roofs damaged during a hurricane event.

Edward J. Lapeyrouse Metal Works, Inc. 1204 Lafayette St., Houma, LA 70360 Brent Talbot, President Chris Benoit Rick Stevens Joey Chauvin	Phone: 985-872-4511  985-665-7636 cell 985-637-4339 cell 985-665-3642 cell 985-991-0650 cell
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## DAMAGE IDENTIFICATION FORM

Please use this form as a preliminary guide when assessing building damages. Once complete send to the Office of Property Insurance (FAX 985-850-3235 or e-mail: dsevin@htdiocese.org)

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

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

Contact Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

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

Please check off any area that has sustained damage and give brief description.

Building was NOT accessible.  Locked  Hazardous  Obstructed

### EXTERIOR DAMAGES

Roof ( Shingles  Metal  Other) \_\_\_\_\_

Structure \_\_\_\_\_

Windows \_\_\_\_\_

Doors \_\_\_\_\_

HVAC Systems \_\_\_\_\_

Utilities ( Water  Gas  Electric  Sewer) \_\_\_\_\_

Fallen Debris \_\_\_\_\_

Fencing/Gates \_\_\_\_\_

Other \_\_\_\_\_

### INTERIOR DAMAGES

Ceiling ( Wood  Tile  Drywall  Other) \_\_\_\_\_

Structure \_\_\_\_\_

Windows \_\_\_\_\_

Doors \_\_\_\_\_

Flooring ( Wood  Tile  Carpet  Other) \_\_\_\_\_

Utilities ( Water  Gas  Electric  Sewer) \_\_\_\_\_

Furnishings \_\_\_\_\_

Other \_\_\_\_\_

Any environmental hazards:  Asbestos Building Materials  Mold  Oil  Other: \_\_\_\_\_

Was water damage present from:  Rain Water  Flood/Rising Water Record high water mark: \_\_\_\_\_

Please list any other assessments that were made during your inspection.

\_\_\_\_\_

\_\_\_\_\_

**\*\* REMEMBER TO TAKE PHOTOGRAPHS OF ALL EXTERIOR & INTERIOR DAMAGES.**

**For Office of Property Insurance Use Only:**

LP#: \_\_\_\_\_ Reported to: \_\_\_\_\_ Date: \_\_\_\_\_ Claim #: \_\_\_\_\_

Adjuster: \_\_\_\_\_



# *Catholic Mutual . . . "CARES"*

## ADDENDUM TO CONSTRUCTION CONTRACT

Typically when organizations are adding an addition, undergoing a major renovation or remodeling their facilities, a written contract is signed with a contractor. The Addendum to Construction Contract should be attached to contracts with contractors performing work at your parish. The Addendum to Construction Contract should be utilized in the following situations:

1. When your organization enters into a construction, renovation, or remodeling contract in excess of \$10,000 with a contractor or architect. For small contractor jobs that are under \$10,000 (or the threshold of your Arch/Diocesan Construction Contract Review Policy), it is not a requirement for your organization to utilize the Addendum to Construction Contract. However, the organization must still verify that these contractors have liability insurance covering their construction operations at the parish.
2. When a contractor is performing an unusual or dangerous construction procedure at your parish. An example of this would be a contractor job involving the use of scaffolding or which calls for asbestos removal.

By attaching the Addendum to Construction Contract to the contract or incorporating its wording into a contract, your parish will satisfy insurance requirements. If the Addendum to Construction Contract is not attached to the contract with a contractor, the wording of the addendum must be incorporated into the contract developed by the parish and the contractor. The parish should always verify that the contractor has named the parish as an additional insured on their commercial general liability insurance policy. It is not adequate for the parish to obtain a certificate of insurance which names the parish as a "certificate holder."

Your Arch/Diocese likely has a construction contract review policy already in place which advises a threshold for use of this addendum. **If** not, construction contracts over \$10,000 or contracts dealing with a construction process of an unusual nature should be submitted to Catholic Mutual for review before the parish signs them. Should a contractor have questions regarding the requirements outlined on the Addendum to Construction Contract, please have them contact Catholic Mutual at 1-800-228-6108.

## ADDENDUM TO CONSTRUCTION CONTRACT

**BUILDER'S RISK INSURANCE:** A Builder's Risk and Boiler and Machinery Coverage will be obtained by OWNER to cover the project. Any payment under Builder's Risk or Boiler and Machinery Coverages will be made jointly to OWNER and CONTRACTOR. Further, OWNER and CONTRACTOR agree that any payment under Builder's Risk or Boiler and Machinery Coverages will be placed into a joint account until such funds are reinvested in the construction project.

**GENERAL LIABILITY INSURANCE:** While CONTRACTOR is performing operations at PARISH, CONTRACTOR shall maintain general liability insurance in the amount of not less than two million dollars (\$2,000,000) per occurrence. It is further agreed that the CONTRACTOR agrees to protect, defend, indemnify, and hold harmless the PARISH against and from any claim or cause of action arising out of or from any negligence or other actionable fault of the CONTRACTOR, or its employees, agents, members, or officers.

**AUTOMOBILE LIABILITY INSURANCE:** CONTRACTOR shall maintain automobile liability insurance for any owned autos, hired autos or non-owned autos used in connection with the contractor's business. Automobile liability coverage should be maintained by the CONTRACTOR in the minimum amount of two million dollars (\$2,000,000) combined single limit.

**WORKER'S COMPENSATION INSURANCE:** CONTRACTOR shall maintain worker's compensation insurance as required by law.

**ADDITIONAL INSURED:** CONTRACTOR agrees to provide a certificate of insurance to the PARISH which will name the PARISH as an additional insured on CONTRACTORS liability policy for claims arising out of CONTRACTORS, subcontractors or sub-subcontractors operations or made by CONTRACTORS, subcontractors or sub-subcontractors, employees, agents, guests, customers, invitees or subcontractors. CONTRACTOR must verify its liability insurance policy is primary in the event of a covered claim or cause of action against PARISH.

**SUBCONTRACTORS:** CONTRACTOR shall be required to verify that all subcontractors maintain general liability insurance, worker's compensation insurance and automobile liability insurance. Furthermore, CONTRACTOR agrees to indemnify and defend the PARISH for any claim or cause of action, whatsoever which was caused by the negligence, or other actionable fault of an uninsured subcontractor.

**NO WAIVER OF SUBROGATION:** OWNER does not waive any rights of recovery against the CONTRACTOR, subcontractor or sub-subcontractor for any damages. OWNER and CONTRACTOR, subcontractor and sub-subcontractor do waive the right of recovery against each other for any damages covered under Property, Builders Risk or Boiler and Machinery coverage for which either party is responsible if that party does not have liability insurance to cover such damages and liability insurance has been maintained as required by this document.

**CONTRACT OVERRIDE AND SEVERABILITY PROVISION:** CONTRACTOR and PARISH agree that this addendum overrides any and all portions of previous agreements between CONTRACTOR and PARISH that contain language in contradiction with this contract. If any portion of this Addendum to Construction Contract is deemed or is determined to be in conflict with local or state or national statutes, both CONTRACTOR and PARISH agree that the portion of the Addendum to Construction Contract which is in conflict with the statute will be stricken from the Addendum to Construction Contract with the remainder of the Addendum to Construction Contract remaining binding for both parties.

**CONTRACTOR:**

\_\_\_\_\_

**BY:**

NAME

DATE

**PARISH:**

\_\_\_\_\_

(PARISH is understood to include the Arch/Diocese of \_\_\_\_\_)

**BY:**

NAME

DATE

**START DATE OF CONTRACT (Understood to be date signed if left blank):** \_\_\_\_\_

*Instruction to Parish (Parish Use Only): This Addendum to Construction Contract stands on its own as a legal contract between PARISH and CONTRACTOR should this addendum not be incorporated or attached to a contract.*

(Revised 01/09)

## CONCLUSION

I hope that you have found this manual to be helpful. If you have any questions or feel that you need additional information, please do not hesitate to contact the Office of Property Insurance @ 985-850-3135.

## † PRAYER FOR PROTECTION DURING THE HURRICANE SEASON †

O 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.

O 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