Severe Weather and Power Outage Playbook

Template — not legal advice, and not financial advice. Confirm insurance terms with your broker, food-safety rules with your health authority, and generator work with a licensed electrician and the town.

Property: _____ Approved by the board on: _____ Review by: _____

1. Who is in charge

Role	Name	Phone	Backup
Storm lead (on site)			
Authority to close or stop arrivals			
Board contact			
Electrician / generator service			
Insurance broker			

2. Emergency spending limit

The storm lead may spend up to **$_____** per event without a board vote on fuel, pumps, repairs, crews, and guest relocation. Anything over this needs approval from: _____. All spending is reported at the next board meeting for ratification.

3. Triggers

Trigger	Action	Who decides
Winter storm or coastal flood watch issued	Check fuel, supplies, staffing; message arriving guests	
Warning issued	Move vehicles and equipment from flood areas; decide on arrivals	
Power out for ___ hours	Start relocation plan; kitchen outage steps	
Water entering the building / access road flooded	Close affected areas; move guests	

4. Backup power

☐ Generator: [none / portable / standby with transfer switch], size _____

☐ Loads covered: [ ] life safety [ ] heat [ ] pumps [ ] coolers/freezers [ ] front desk and phones [ ] payments [ ] some guest rooms

☐ Fuel on site: _____ hours; refuel arrangement: _____

☐ Load test schedule and log location: _____

☐ Portable units run outdoors only, more than 20 feet from windows, doors, and vents (CDC)

☐ Carbon monoxide alarms with battery backup in guest areas

5. Food and kitchen

☐ Coolers and freezers kept closed; temperatures logged every ___ hours

☐ Discard rule: perishable food above 40°F for 4 hours or more (USDA)

☐ Health authority contact and any approved emergency operating plan: _____

6. Guests and staff

☐ Storm message for arriving guests (text/email) drafted and approved

☐ Printed guest list and room map available without power

☐ Guests who may need help identified at check-in (mobility, powered medical equipment)

☐ Relocation partners: _____; who pays: _____

☐ Storm cancellation and refund policy: _____

☐ Staff call-in plan and pay policy if closed: _____

7. Insurance

Coverage	In place?	Limit	Deductible / waiting period	Notes
Property				
Flood (building)				NFIP new policies: usually 30-day wait
Flood (contents)				
Business interruption				
Utility service interruption				

8. After the storm

☐ Timeline of what happened

☐ Injuries, near misses, complaints

☐ Damage and claims filed, with deadlines

☐ Emergency spending ratified

☐ Fixes, each with an owner and date

Vote to adopt: For ___ Against ___ Abstain/recused ___

Related: Severe weather and power outage board playbook (https://preparedboard.com/guides/coastal-hospitality-severe-weather-and-power-outage-playbook) · Insurance renewal decision memo (https://preparedboard.com/templates/hospitality-insurance-renewal-decision-memo) · Incident escalation policy (https://preparedboard.com/templates/hospitality-incident-escalation-policy).

Sources: NWS winter safety (https://www.weather.gov/safety/winter) · FloodSmart (https://www.floodsmart.gov/get-insured/buy-a-policy) · CDC carbon monoxide (https://www.cdc.gov/carbon-monoxide/about/index.html) · USDA FSIS emergencies (https://www.fsis.usda.gov/food-safety/safe-food-handling-and-preparation/emergencies/keep-your-food-safe-during-emergencies)

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