

# Preparing Your Camp for Rain and Wind: A Guide to Protecting Your Property



A proactive approach to protecting your camp property from the unpredictable forces of nature can mean the difference between a successful and a disappointing camp experience. Rain and wind events can cause significant damage if you're not prepared, leading to costly repairs and even the temporary closure of your camp. Here's why it's essential to prepare for these events and how you can do so effectively.

## Why Preparation is Key

**Safety First:** The safety of campers and staff is paramount. Proper preparation can prevent injuries caused by flying debris or structural failures.

**Financial Protection:** Damage from rain and wind can be expensive. By preparing your property, you minimize potential repair costs and downtime.

**Reputation Management:** A well-maintained camp that weathers the storm can enhance your reputation among parents and the community.



**Insurance Compliance:** Many insurance policies require that reasonable steps be taken to protect property. Failure to do so could affect your coverage.

## How to Prepare Your Property

**Assess and Fortify Structures:** Regularly inspect buildings for structural integrity. Reinforce roofs, windows and doors to withstand high winds. After a storm, immediately assess for hazards and damage, and take steps for quick repairs. Make sure you take clear pictures of any damage prior to cleaning up, as well as comparable areas that haven't been damaged to show the difference.

**Complete a Self-Assessment of Trees:** Walk the property and note trees that have suffered in the past, lost branches, have obvious signs they are not doing well, show cracks in the soil, are leaning and require action. Pay particular attention to trees that, if they were to fall, could cause damage to structures or impact emergency egress.

**Annual Tree Inspections:** A certified arborist can complete a tree risk assessment that evaluates the threat of increased wind and rain to help prevent extensive damage. They have specific knowledge about the risks tree species in your area may pose and the expertise to predict how a tree will withstand extreme weather. For example, if your region regularly receives periods of prolonged rainfall, they could help you identify areas where tree roots may loosen and be more susceptible to falling in a high wind event. Regularly using the services of a certified arborist is also a good way to demonstrate having done your due diligence in managing the risk of trees within the striking distance of buildings and trails falling in a storm.

**Clear Potential Debris:** Keep the property clear of loose branches, dead trees and other potential projectiles. Pruning regularly to lighten heavy and overextended trees is essential.

**Improve Drainage:** Ensure your camp has adequate drainage to prevent flooding. Clean gutters and downspouts regularly. Land should be properly graded to avoid water pooling against foundations or entering doorways.

**Secure Outdoor Equipment:** Anchor outdoor furniture and equipment that could be lifted by strong winds.



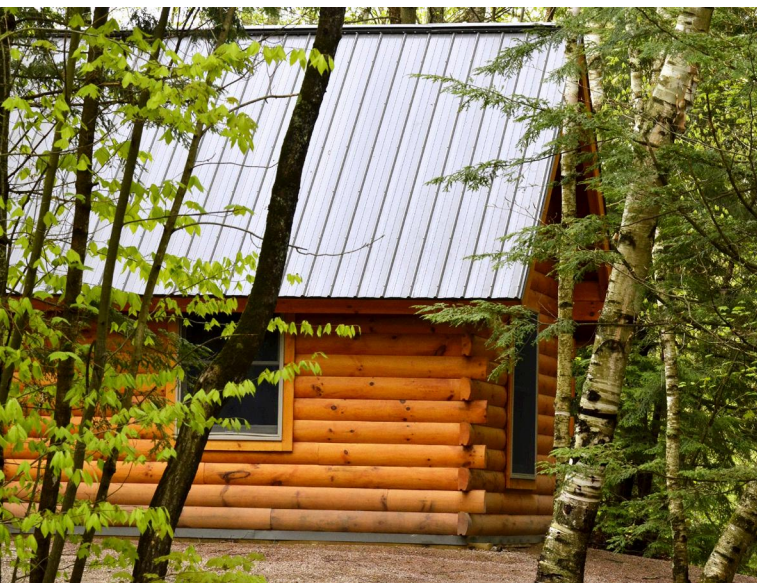
**Create an Emergency Plan:** Have a clear plan for sheltering in place or evacuating if necessary. Make sure all staff are trained and aware of the procedures.

**Develop a Business Continuity Plan:** Severe weather can cause damage that may impact use of buildings, electrical, plumbing and communication systems. Develop plans to keep critical functions operating during a wide range of disruptions. Consider backup plans to remain on property as well as evacuation plans if key functions of operation cannot be maintained.

**Invest in Weather Monitoring:** Use weather alerts and monitoring systems to stay informed about potential storms.

**Review Your Insurance Coverage:** Make sure your insurance policy is up to date and covers the types of damage your camp is most likely to incur.

By taking these steps, you can significantly reduce the risk of rain and wind damage to your camp. Not only does this protect your investment, but it also ensures your camp remains a safe and enjoyable place for everyone. Remember, preparation today can prevent loss tomorrow.



The information contained in these materials is intended solely to provide general guidance on topics that may be of interest to you. While we have made reasonable efforts to present accurate and reliable information, Church Mutual Insurance Company, S.I. (a stock insurer) and its affiliates disclaim all liability for any errors or omissions or for any actions you take or fail to take based on these materials. The information provided may not apply to your particular facts or circumstances; therefore, you should seek professional advice prior to relying on any information that may be found in these materials.

© 2024 Church Mutual Insurance Company, S.I. S.I. = a stock insurer.  
Church Mutual and Protecting the Greater Good are registered trademarks of Church Mutual Insurance Company, S.I. All other trademarks that may appear herein are the property of their respective owners. NAIC #18767; CA Company ID #2867-0

CM0841 (05-2024)

