

UAE Storm Bulletin - Update 1.5.2024

The National Crisis Emergency Management Authority (NCEMA) in the UAE has issued a warning on 01 May 2024 of a severe weather event which is forecasted to take place over the coming days in the country.

The alert stated: “The NCM reported light to moderate rainfall reported in Mshayrif, Al Khatim, Al Shawamekh, and Al Bahyah areas along with moderate to heavy rainfall in the Al Dhafra region. The weather for Wednesday is likely to see local convective rain clouds during the day, with a possibility of small hail in eastern regions extending to some internal and western regions.

This will build up to moderate to heavy rain expected accompanied by occasional lightning and thunder later in the night into Thursday, 02 May. The report added that there could be some hail concentrated in western regions, on the coasts, and in some eastern areas.”

As a result of the warning, UAE authorities announced widespread remote working. The cancelling of events and other scheduled activities is also possible depending upon the developing weather conditions.

NCEMA further warned of the possibility of water accumulation in low lying areas with flooding in certain areas expected due to these weather conditions and caution should be exercised by all.



Surge Management

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Precautionary Measures

In preparation for this severe weather event, policyholders should take immediate action in an effort to safeguard their property from potential damage. You may wish to consider the following actions to minimize risk of damage to your property:

1. Clear all drains, gullies, gutters and water dispersal facilities of debris, sand and detritus material to ensure drainage is functional
2. Lift drain covers from the infrastructure within your property, this includes balconies and other areas where water can accumulate
3. Secure all property in the open and protect it from the elements
4. Ensure all stock items are not left sitting directly on the floor. This should be stored well above ground level to avoid the possibility of damage should your property flood.
5. Protect vulnerable electrical items, plant and machinery and try to cover these where possible
6. Keep a supply of sand bags where possible and use these to prevent floodwaters entering your premises if required
7. Check sump pumps are functioning properly
8. Keep informed with local media reports, social media etc about how the weather event may impact your area and follow authorities instructions
9. Have a copy of your business continuity plan readily available and ensure staff are able to work remotely where possible to continue your operations. Ensure all of your staff are familiar with the plan in the event of an unfortunate incident. Ensure all staff contact details are up to date.
10. Isolate power supply to electrical equipment or install surge protection. If the property is flooding or water is ingressing where possible isolate the power supply and safeguard property where you can utilizing plastic etc.
11. Ensure trees and exterior foliage are trimmed and well maintained.
12. Lift electrical items, cables, extension leads etc off the floor.

In the event of damage

Should you be in the unfortunate position where your property or assets have become damaged, you should always prioritise your own safety/wellbeing and that of your staff, above property. Only return to your premises when it is safe to do so. You should also give consideration to the following guidelines:

1. Take all practical steps to preserve the damaged property for inspection by your Insurers or McLarens Loss Adjusters.
2. Take all reasonable steps to prevent or minimize further loss or damage to your property
3. Notify your Insurers as soon as practically possible of the damage
4. Take photos and videos of the damage and keep a detailed record of all that is damaged
5. As far as practicable refrain from carrying out repairs, replacement or reinstatement without first obtaining the agreement of your Insurers or McLarens Loss Adjusters.
6. Emergency or Urgent Repairs can be undertaken in accordance with good utility or good engineering practice to mitigate the loss, subject of course to your policy terms and conditions. However, its essential that photographic and video evidence is obtained before such works are undertaken.
7. Ensure all windows, skylights and doors are securely closed and watertight
8. Make sure you back up your data to safeguard that in the event of damage to IT equipment
9. Secure all important paper records and documents
10. When you do get the go ahead from your Insurer or McLarens Loss Adjuster for repairs to your property, ensure you keep all receipts and invoices