

PRE CATASTROPHE PLANNING

ESTABLISH A CATASTROPHE ASSISTANCE COMMITTEE

The catastrophe committee's primary responsibility is to help find temporary headquarters, provide temporary supplies or help restore the damaged premises to operational conditions to ensure continued business operations. In addition, the committee is responsible for coordination and planning of all response activities.

PLANNING:

The three most disruptive sources of damage are wind, fire and water. Consider effects of each when developing a catastrophe plan for your business from a hurricane, fire or a flood.

List all **Primary contacts**: name, address, office phone, cell phone, email address for:

- **Premises maintenance** external contractors or internal employees:
 - Blueprints & contact (structural, electrical, plumbing lines, gas lines);
 - **Mitigation contractors** (e.g. water extraction)
 - Lawn and tree (removal) **grounds contractors**
- **Utility providers** with contact numbers to **report disruptions** immediately
 - Internally: Written instructions how to shut off water, gas, power
- **IT / Computer** backup support team – including off-premises backup & restore
 - **Telecommunications** providers and procedures for
 - forwarding to numbers (e.g. Tier 1 & Tier 2 cell phones)
 - off-site email and web collaboration among organization

Review insurance for adequacy of limits: building & property, business interruption

- Agent / company contact information for reporting promptly

PREPARE OFFICE AND STAFF (communications preparation is critical)

- Responsibility tiers established (e.g. tier 1, 2, 3, 4) – see below for example

Tier 1 CAT Committee	<u>Names</u> (list)	<u>Responsibilities</u> Biz re-open	<u>Contact</u> Home / Cell / email	Work from home? e.g. off site email?
Tier 2 Operations	<u>Names</u> (list)	Contact customers Contact vendors	Home / Cell / email	Work from home? e.g. off site email?
Tier 3 Support / etc	<u>Names</u>	Come to work?	Home / Cell / email	Work from home?

- List of **temporary help** available if needed.
- Location of **temporary space** or well connected **commercial real estate broker**

PREPARE NOTICE FOR CUSTOMERS, VENDORS, AND OTHER PARTNERS'

- **Develop a notice and customer / vendor list** to be mailed and emailed quickly with:
 - Announcement; assurance of continued service; temporary contact info

PREPARE PRESS RELEASE

- Lead paragraph should include the 5 W's: **who, what, where, when, why, and how** (if possible).
- **Start with the most important facts and end with least important** or background information.
Ask yourself: if the reader stops at the end of this (and every) paragraph, will my story be told?
- **Determine designated spokesperson** (not necessarily president or chief executive)

Insurance Tips for after a Catastrophe

1. Get in contact with your agent as quickly as possible. Let him or her know about your losses. If you are relocated temporarily, let your agent know your temporary address.
2. Make repairs necessary to prevent further damage. Take photos, before and after.
3. Take photographs of all damage, and as you proceed with securing the business from further damage. Include covering breaks in a roof, wall, or windows with plywood, canvas, or other waterproof material. Do not have permanent repairs made without first consulting your agent or carrier. Unauthorized repairs may not be reimbursed.
4. Wait for an insurance adjuster to arrive to appraise your damage. Following a catastrophe, insurance companies schedule adjusters so that the most serious losses get priority treatment. Those businesses are the most in need.
5. Keep all receipts for expenditures you've made to repair damage, along with photos of progress.
6. Prepare a detailed inventory of all damaged or destroyed personal property for the adjuster. Keep a copy. Your list should be as complete as you can make it and include: a description of the item (and number, if more than one); date of purchase or approximate age; cost at time of purchase; and estimated replacement cost today. Include as much of this data as is available.
7. Collect canceled checks, invoices, credit card statements or other documents that will assist you and the adjuster in obtaining the value of the destroyed property.
8. If you feel it is necessary, secure a detailed estimate for permanent repairs from a reliable contractor to give it to adjuster when he or she arrives. The estimate should contain: detailed specifications of the proposed repairs, and detailed repair cost and replacement cost prices.
9. Even if furnishings and effects look like losses, do not get rid of them until after they have been examined by an adjuster. If you must move, keep photos.
10. If your car has been damaged or submerged in a flood, move it to high ground and let it dry out. Do not attempt to start or operate it until it is thoroughly dried.
11. Wooden furniture should be cleaned as quickly as possible. Avoid rubbing in abrasives such as ash, plaster, or wallboard particles that have fallen on furniture surfaces.
12. Your dry cleaning establishment can help you evaluate the cleaning or restoration costs for carpeting, draperies and other fabric covered property.
13. Metal objects, including guns, drapery rods, and the electric motors in home appliances should be dried and rubbed or sprayed with oil to prevent corrosion. Radios, televisions, and other electronic systems should also be dried out, but not oiled.
14. Bedding and upholstered furniture must be dried immediately if saturated with water. Vacuuming will remove some of the odor and grit left by smoke damage, but these items should be separated from other possessions since they may affect nearby items.
15. Work with the adjuster: remember, he is not writing checks off his personal checkbook: his primary interest is settling quickly and fairly, yet without being gouged by an unscrupulous contractor. To the degree you can assist in this process, your claim should move more quickly, and you'll be reimbursed – and back in business -- faster.