



We're here to help during Hurricane Irma

Hurricane Irma has been upgraded to a Category 5 hurricane and is likely have a significant impact to Florida. Please be aware, that Governor Scott has already declared all 67 counties as a state of emergency.

While we hope the storm doesn't impact you or your family, we want all of you to know that your Baldwin Krystyn Sherman team and your insurance company are ready and prepared to help you or your business in the event you are impacted by the storm. You can also visit our website <http://bks-partners.com> for information and resources.

Please take a moment to review the vital information below that will help you and your business weather the storm. Included below are some links to help you minimize the impact of serious weather events. Additionally, here are some tools to assist in [tracking employees](#) and [damage assessment](#).

BEFORE A STORM HITS

- Take pictures of your property and building. It will make the claims process smoother in the event your business sustains damage.
- Clean out roof drains, floor drains and catch basins and check drainage pumps.
- If blueprints of building are available, ensure their safety.
- Anchor and fill above-ground tanks with water or product to keep them in place during the storm.
- Fill the fuel tanks on your emergency generator and fire pumps. Ensure automobiles have full fuel tanks.
- Secure important tax, financial and inventory documents that may be needed to substantiate losses or are critical to you or your business.
- Sandbag building doors. Most Florida Counties have locations that provide free sandbags and sand as a service. Please be aware that most of these sites are self-serve meaning you have to fill the bags! Please refer to your county websites for specific site information.
- Prepare backup generators and ensure they are on with the air running regardless of damage to the building as this will minimize mold occurrence in the building.
- Move all electric/computer equipment away from windows and cover with a tarp.
- Secure/remove all loose items located on roof tops (i.e. satellite dishes, AC units, etc.).
- Have supplies for employees who you will need to work after the storm (i.e... Water, food, uniforms...).
- Obtain your insurance company's claim reporting information and your policy numbers. If you do not know, please contact your Account Manager at Baldwin Krystyn Sherman Partners or call our general line at 813.984.3200.

Visit BKS-Partners.com for a list of resources.

WHEN A HURRICANE IS COMING

- Tie down - or move inside - any items outside your building that could blow away in a powerful windstorm.
- Obtain and keep accessible as much cash as possible as banks may not be open following the storm.
- Secure all doors and board up windows to protect against flying debris.
- Shut off lines carrying gas or flammable liquids in case a pipe breaks in the storm.
- Shut down production processes safely and turn off the electricity at the main power source.
- Evacuate employees.

FLOODING CONCERNS

The casualties that occur from hurricanes and storms are generally not wind related and instead are due flooding. Below are some tips on how to stay safe while inspecting your property after flooding has occurred and there is standing water.

- Ensure the gas, water and electric are turned off.
- Turn off the main and all individual fuse connections in the fuse box in case power is reactivated.
- Inspect for any visible structural damage, such as warping, loosened or cracked foundation elements, cracks and holes before entering the building.
- Wear proper protective personal equipment. For example, rubber boots, gloves, and eye protection.
- Document the damage with video and pictures.
- Secure the property to prevent further damage.

IF YOU HAVE A LOSS OR DAMAGE

- **File the Claim with your insurer as soon as possible:** We are here to help guide you through the process. However, claims are handled in the order they are received so getting the claim reported to the insurer is key. Once reported, we can help guide you through the process. We have licensed claims professionals on staff. (See this [“Property Claim Report”](#) form for guidance.)
- **Don’t Know Your Insurer?** Contact us at 813.984.3200 or call your Account Manager. We also have a 24 hour claims response line by selecting option 9 when calling the number above.
- **Don’t Know Your Insurer’s Claim Reporting Contact Information?** See this [“Insurer Contact List”](#) for the most common Commercial Insurers. If your insurer does not appear on the list, contact us at 813.984.3200 or call your Account Manager.
- **Problems reaching us?** If you are having problems reaching us, please see contact a colleague from BKS Emergency Contact List below:

Tim Liberty	727-831-1410
Pat Kerby	813-431-3273
Kelly Toppa	813-420-7410
Jeannie Wulff	828-389-1394
Rich Hurley	727-744-8651
Mary Johnson	804-314-0413
Barb Hoffman	727-871-0067
Andrew Widmaier	215-307-7977
Amy Ingram	813-951-2280

Visit BKS-Partners.com for a list of resources.

How to speed up the claim process:

- Send photos of damage, including photos before damage if possible.
- Create a list of damaged property, including description, cost and receipt if possible.
- Keep damaged property for the adjuster to review – some policies, such as flood insurance, require that the insured retain damaged property for an inspection. While you may wish to remove the soggy carpeting so mold doesn't develop, refrain from having the damaged items hauled away until you have approval from the adjuster.
- Keep a detailed journal of your emails, calls with insurance companies and adjusters so you can proactively manage the process.
- Call us or your insurer for preferred vendors before signing with an unknown contractor.

BUSINESS INTERRUPTION LOSSES

- Create a timeline of events for each impacted location (i.e... time civil authorities issued evacuation, time business closed/reopened).
- Determine the total impact of a loss to your operations.
- Plan for the resumption of operations.
- Detail your losses.
- Calculate how much revenue was potentially lost.
- Present your financial impact calculations to insurers.
- Build a response team to help address business operating issues (i.e. supply chain, equipment replacement...).

For additional tips on what to do before, during and after a storm, please read our [hurricane preparedness guide](#).

Should you have any questions please do not hesitate to call your account manager directly or call our toll-free number at **866.279.0698 (select option 9 after hours)** for claim information.

As always, we thank you for your trust and hope that you and your family stay safe during this storm season.

ADDITIONAL RESOURCES

- FEMA Ready. Prepare. Plan. Stay Informed. <http://bit.ly/23IHCvs>
- Tracking hurricanes and storms: <http://bit.ly/2c9BHgI> or <http://bit.ly/1dK6bfb>
- What do to after a hurricane: <http://rdcrss.org/2dv1d3j>
- Marine Tips: <http://bit.ly/2dHINLI>
- Reputable Vendors: check with your insurer on their preferred vendors to repair the damage. For additional resources: Chubb's National Water Remediation Vendors: DKI - 888.735.0800 or Paul Davis - 888.473.7669 your call will be routed to a local office
- Individual county emergency management websites (See this "[Florida Emergency Management Websites by County](#)")
- BKS-Partners.com

Visit BKS-Partners.com for a list of resources.