



Dealing with a Natural Disaster

WHAT SHOULD I DO TO PREPARE FOR A LOSS?

Maintain emergency supplies, such as food and water (earthquake kits), battery-operated radios, tarps, mops, brooms, tape, etc. Assign roles and responsibilities to employees and offer periodic training. Maintain a list of important vendors, contractors and emergency services companies.

Periodically check roofs to ensure they are in good repair. Clear any debris from gutters and storm drains. Secure any outdoor equipment and structures such as trailers should be anchored. Make sure to remove or trim any trees that could pose a hazard to buildings, outdoor equipment or power lines.

If flooding is possible, use sandbags to protect building entrances and critical equipment. Be prepared to shut off electrical power, gas lines and any sources of flammable / combustible liquids. Relocate outside equipment to higher ground, if possible; if not, use tarps to provide protection.

WHAT SHOULD I DO DURING THE LOSS?

Monitor weather and news reports for current information, utility outages, flooding, etc. If possible (and it is safe to do so), have personnel on-site to check for damage – roof leaks, broken pipes, fires, possible structural damage. Keep an eye on any equipment that must remain online, such as boilers and furnaces.

Obeys any and all orders by governmental authorities.

WHAT SHOULD I DO AFTER THE LOSS OCCURS?

Secure your property to protect against unauthorized entry. Complete a damage assessment: look for any visible structural damage; make sure fire protection equipment is in service; check utilities – water, gas, electrical, as well as HVAC systems; check basements and other areas that are prone to flooding. Contact key employees that can assist with these efforts. Notify contractors and emergency restoration contractors to begin clean-up and repairs. Take photos to document any damages.

HOW DO I WORK WITH MY INSURANCE COMPANY?

Make sure to communicate regularly with your insurer's adjuster. Document all expenses for emergency / temporary repairs, any costs incurred to expedite repairs, as well as repair or replacement costs for damaged property. Track the time your employees spend doing clean-up and making repairs. Keep copies of all invoices, receipts, repair estimates, labor time sheets, inventory records and other documentation to support your claim. Obtain estimates from qualified contractors. Your insurance company may insist on pre-approving major repairs, so be sure to include the adjuster in this process. If you lease space to tenants (or if you are a tenant), secure copies of all leases to determine responsibility for repairs and improvements and provide these documents to the adjuster. If you are unable to immediately resume operations, document your lost revenue and any related expenses. Consider asking for advance payments from your insurance company. Request assistance from your claims team at Arthur J. Gallagher & Co. whenever necessary.