



Gallagher | CLAIM ADVOCACY



How to Weather a Hurricane

Hurricane Plan

Hurricanes are strong storms that can be life-threatening, as well as cause serious hazards such as flooding, storm surge, high winds and tornadoes. History teaches us that a lack of hurricane awareness and preparation are common threads among all major hurricane disasters. By understanding your vulnerabilities and proper planning, you can reduce the detrimental effects of a hurricane disaster. The best protection against the dangers of a hurricane is to have a solid plan in place prior to hurricane season. It is also important to understand the difference between the threat levels and incorporate action plans to respond to each.

Prior to hurricane season

- Ensure that your office is equipped with items listed on the **Hurricane Disaster Supply List**.
- In May of each year, contact a landscaper to trim trees back from buildings.
- Ensure that you have updated information on your:
 - » **Employee Emergency Contact List**
 - » **Vendor Resource List**
 - » **Tenant Emergency Contact List**
 - » **Emergency Phone List**
 - » **Emergency Resource List**
- Contact a security company that can be retained to provide 24-hour security immediately after a storm.
- Each year, prior to May 1, create and send an inventory of all office equipment and property assets, including photos or videos, to the corporate office or property owner.
- Establish a hurricane file in the office that contains:
 - » A Hurricane Watch letter copied on bright-colored paper.
 - » Signs that can be posted at all elevators indicating that they have been taken out of service.
 - » Signs to post on office doors and in common areas providing contact names and emergency numbers, stipulating that these numbers should only be used for emergencies.

NOTE: It is important to prepare all of these signs in advance. There will not be time to create and copy them after a Hurricane Watch has been issued!
- During the first week of June, send all tenants a Hurricane Season Reminder letter.
- As provided by FEMA, there are also some mitigation issues that should be addressed prior to hurricane season, such as:
 - » Relocate water heaters, heating/cooling systems, washers and dryers at least 12 inches above the base flood elevation. To accomplish this, the items can be placed on a platform of pressure-treated wood.
 - » Either relocate the electrical box and electrical outlets to at least 12 inches above the base flood elevation, or move the electrical panel to an upper floor.
 - » Anchor any fuel and/or propane tanks to the wall or floor with noncorrosive straps and bolts.





Steps to Take During a Hurricane Watch

Know what to do before a hurricane

A Hurricane Watch means that hurricane conditions will become a threat within 48 hours. Have our hurricane plans in hand and be ready to act in case a warning is issued, but most importantly, stay informed.

Essential staff members should report to the property as soon as a Hurricane Watch has been announced. Distribute watch letters and post signs on the front and rear doors of offices as well as in common areas. Other important steps include:

- Forward phone lines, as applicable, to an alternate or corporate location.
- Call your bottled water supplier and trash company.
- Contact your predetermined security company and review the security procedures you have contracted for—both pre- and post-storm.
- Call your vendors for priority post-hurricane assistance.
- Ensure that your phone lists have been updated and redistribute them to employees.
- Determine which employees need to call to report in.
- Replace any disaster supplies that have expired or are not in stock.
- Contact any tenants, if applicable, who might need evacuation assistance.

Steps to Take During a Hurricane Warning

Preparation pays off!

A Hurricane Warning level means that hurricane conditions are expected within 36 hours. Complete your storm preparations and leave the area if directed to do so by authorities. Your storm preparations should include:

- Secure all windows with plywood.
- Reinforce the office, shop, boiler and storage doors.
- Check the exterior of each building to ensure loose items are secured.
- Reduce the pool level, secure pump room and turn off the pool pump.
- Secure elevator cabs on the top floor and disable them.
- Post prepared signs advising that the elevators are out of service.
- Secure important files plastic bags and place them large trash cans and seal with tape.
- Relocate keys, key codes, and any money or securities to a designated alternate location.
- Retain a petty cash supply that can be used in an emergency after the storm.
- Lock all file cabinets and seal with tape.
- Relocate any paper files not secured in plastic from lower drawers to a higher level in the event of flooding.
- Back up computers and cover them with plastic bags, sealed with tape.
- Fill the gas tanks of all vehicles and equipment.
- Unplug all electrical items, and turn off circuit breakers and gas lines.

Tips for Claims Filing



Pre-Storm Tips

A large storm is headed your way and you know that if it continues on this path that damage to your business could be substantial. Consequently, an insurance claim involving your business and your location(s) is likely. Let's assume you have already adequately protected your property and employees. Before you take cover, expedite your process and be prepared for the inevitable claim. Store these items in a secure area.

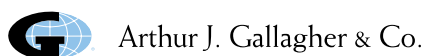
- Set up a separate financial report with accounting code to capture all associated expenses. Separate to identify potential FEMA expenses (if eligible).
- Create a spreadsheet with the statement of values and percentage deductible per location or building.
- Maintain a copy of the policy with language to show how the deductible is applied (*i.e.*, per building or location).
- Maintain copies of important sublimits (*i.e.*, debris removal, code upgrades, increased cost of construction, etc.).
- Create a single document that lists carrier contact information for each layer of excess insurance.

- If you are vulnerable to a Business Interruption Claim, you will likely need to produce:
 - » Documentation showing pre-loss sales/revenue.
 - » Tax returns or profit and loss statements.
 - » A copy of your lease agreement if physical damage.
 - » Payroll summaries.

Post-Storm Tips

Whether the event is minor in nature or a major disaster, they both share the common trait; business as usual is interrupted and action is needed to restore normal conditions. With more than 40% of businesses closing permanently following a significant loss, it is imperative that claims are filed immediately. The following guidelines can assist in claims filing.

- In order for an adjuster to begin the investigation quickly, report your claim immediately.
- Establish and maintain internal and external communications with appropriate parties, to include:
 - » **Personnel on-site**—for guidance and direction.
 - » **Corporate management**—to provide periodic updates on conditions and progress.
 - » **Insurance Broker**—for claims support and updates.
 - » **Displaced personnel**—to deliver updates via website, text messages or phone messages.
- » **Insurance Adjuster**—always end meetings and conversations with “next steps” discussion and schedule subsequent meetings.
- As soon as possible, inventory all damage by performing a unit-by-unit inspection.
- Photograph all damage identified and place on a disc for the adjuster.
- Complete necessary temporary repairs to prevent further damage.
- Retain receipts for all repairs, as well as any additional expenses incurred as a result of the storm.
- When contacted by the adjuster, request that you meet with the assigned appraiser on-site:
 - » Include your contractor if you have selected one.
 - » Discuss future repairs/replacement and seek a preliminary damage assessment value.
 - » Determine what the adjuster needs from you to expedite the process.
 - » Discuss a timeline for obtaining an initial advance.
 - » Determine when the adjuster will be providing an initial report to the carrier.
 - » Schedule a follow-up meeting or get a commitment on a time frame for a follow-up call.
- Respond to all requested documentation as soon as possible.
- Provide documents in the requested format.
- Send complete copies of requested documents versus the portions you feel applicable, e.g., copy of complete tax returns.



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