

After-Hours Property Claims Procedures

1. **Notify** the Police, Fire Department or Ambulance if there is a fire, imminent danger or injuries - **911**.
2. **Implement mitigating strategies** to decrease the chances of the loss escalating.
3. **Contact your maintenance team or local contractors** to assist in correcting the issue.
4. **Take photos** of the damage.
5. **Is there a chance of this incident costing more than your property insurance deductible?**

YES

Contact the following people using this call tree. If you cannot reach #1, call #2, and then #3. If you reach #1, the others will be notified when you submit your documentation via email within 24 hours:

1. Trey Johnson, York - (817) 988-5088
2. Cheryl Kelley, Arthur J. Gallagher - (972) 467-7295
3. Jacqueline Baynard, SORM - (512) 936-1555

NO

[Complete the SORM Loss Form](#) to document the loss and provide it to your risk manager and insurance representatives at your agency along with your photos.

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Mitigate the loss.

Examples of mitigation include -

1. Shut off water or gas valves;
2. Contact your local contractors or maintenance staff to assist in mitigating the loss at your earliest convenience;
3. Call security to protect a vulnerable building over the weekend or until a contractor arrives to fix it;
4. Put tarps over contents to protect them from additional exposures;
5. If safe, place tarps on the roof to stop further entry of debris and / or water;
6. If the fire department has extinguished a fire and given permission to enter, remove excess water.

Document the loss.

There is no such thing as too many photos or too much video. Use your cell phone or a camera to take multiple photos or video from different viewpoints of the loss.

DO NOT THROW OUT ANYTHING without documenting by photograph and receiving Trey Johnson's (assigned adjuster's) approval.

Complete the attached claims form and email it along with the photos / videos to:

1. trey.johnson@yorkrsg.com;
2. SCclaims@ajg.com; and
3. jacqueline.baynard@sorm.state.tx.us

If the folder is too big, mail a COPY of the photos/videos on a CD/DVD or USB flash drive to:

YORK SLA

Attn: Mr. Trey Johnson
5501 LBJ Fwy Suite #300
Dallas, TX 75240

And

State Office of Risk Management

Attn: Ms. Jacqueline Baynard
300 W. 15th Street, 6th Floor
Austin, TX 78701

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Record Keeping:

Create a spreadsheet on your computer and a hard copy folder for every building damaged. You will need to track the expenses associated with each building. Keep photocopies of all receipts in hard copy and on your computer for each building for future reference. Review your agency's internal property claims handling procedures for whom to contact at your agency at the time of a loss. Communicate with your agency risk manager, insurance purchaser, attorney and the accounting department regarding the claim. Identify one person in charge of the claims handling process and have everything routed through that individual.

Examples:

A. Spreadsheet for the Estimate to replace the contents if damaged per building:

Example: Date of Loss 1/2/2013

| Quantity | Description | Age | Building # / Description | Cost to replace today | Date Paid |
|--|-------------|----------|---------------------------|-----------------------|-----------|
| e.g. 1 | Book case | 12 years | WPC #332 | \$243.16 | 2/14/2013 |
| e.g. 3 | Telephones | 4 years | WPC #332,#333, #334, #335 | \$6,000 | 2/20/2013 |
| Total paid out on this claim in the WPC building | | | | \$6,243.16 | |

B. Spreadsheet for the Summary of Vendor Services utilized to mitigate each claim per building:

Example: Date of Loss 12/19/2012

| Vendor Name | Service/s Provided | Building # /Description | Invoice Item/ Number | Amount Owed for service | Date Paid |
|--|-----------------------|-------------------------|----------------------|-------------------------|-----------|
| e.g. Mooring Recovery Services | Drying – water loss | Auditorium | G129786 | \$18,324.98 | 2/20/2013 |
| e.g. Roger's Roofing | Replaced part of roof | Auditorium | 1006798123 | \$123,000.45 | 2/25/2013 |
| Total paid out on this claim in the Auditorium | | | | \$141,325.43 | |