



Catastrophe Planning



What to do?

This guide is intended to help you recover and take immediate next steps after your business has suffered a catastrophic loss.

The items and issues listed below are general in nature and may not address all issues or actions that may be necessary for a given location, situation, or loss. Please remember that the **first priority is to ensure safety.**

Included in this guide are:

- Steps to take after a catastrophe
- Steps to take with flood damage

Catastrophe

STEPS TO TAKE AFTER

1. Remember that following a major storm or other catastrophe, even with many additional adjusters on-site and others en-route, it will take time to process the large number of claims that will be filed. If your home or business has been destroyed, or your case is very serious, tell your agent that you need priority help.
2. Take photos of the damaged areas. These photos will help you with the presentation of your claim and will assist the adjuster in his investigation of your claim.
3. Make only those repairs necessary to prevent further damage to your home or business. This includes covering breaks in a roof, walls, or windows with plywood, canvas, or other waterproof material. Do not have permanent repairs made without first consulting the insurance company or insurance adjuster. 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.
5. Keep all receipts for expenditures you have made to repair damage or to estimate the extent of your damage.
6. Prepare a detailed inventory of all damaged or destroyed personal property for the adjuster and be sure to keep a copy. Your list should be as complete as you can make it and should include: a description of the item; date of purchase or approximate age; cost at time of purchase or approximate cost; and estimated replacement cost today. If you do not have all of this data, include as much of the data as is available.
7. Collect canceled checks, invoices, or other papers that will assist 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 and give it to the adjuster when he arrives. The estimate should contain detailed specifications of the proposed repairs, detailed repair cost prices, and replacement prices.
 9. Even if home or business furnishings and effects look like “total losses,” do not get rid of them until after they have been examined by an adjuster.
 10. If your car has been damaged or submerged in a flood, move it to high ground and let it dry out if possible. Do not attempt to start or operate it until it is thoroughly dried out.
 11. Wooden furniture should be cleaned as quickly as possible. Avoid rubbing in abrasives such as plaster or wallboard particles which may have fallen on furniture surfaces.
 12. Your dry-cleaning establishment can help you evaluate the cleaning or restoration costs for clothing, furs, and draperies.
 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.
 15. Antiques, paintings, other art, silver, and brass must be given special care. Dry them with soft cloths, but do not apply oil or rub them. This treatment will mar or otherwise damage hard finishes or surfaces.

Flood Damage

STEPS TO TAKE AFTER

1. Before you enter a flooded building, make sure it is not in danger of collapse. Let your house air to remove foul odors or escaped gas.
2. Be alert for holes in the floor, loose boards, hanging or loose plaster, snakes, and other hazards.
3. Do not smoke or use an open flame until you are sure it is safe to do so.
4. Turn off gas at meter tank or other shut off switch in your home. Do not turn on the electrical system; it may have become short circuited.
5. If it is not already off, the main electrical circuit should be turned off. Be extremely careful to stand on a dry surface and avoid touching the metal handle of the switch box. Use a piece of heavy rubber, plastic, or a piece of dry wood to open the metal door and throw the switch off. If you have gas service, be alert for fumes. Call your local utility company if you detect any fumes.
6. Pump or bail water out of the house/building and shovel out the mud while it is moist. Give walls and floors an opportunity to dry.
7. Before the house is fully aired out, scrub all woodwork and floors with a stiff brush. Always start washing a wall from the bottom up—starting at the top may cause streaking.
8. Take all wooden furniture outdoors and remove all drawers and as many moving parts as possible. Clean off all mud and dirt. Do not leave them in the sun, as sun can damage wood furniture.
9. Upholstered furniture, especially any which has been submerged or badly damaged, should be cleaned, dried, and examined by an experienced upholsterer.

10. Clean metal objects as soon as possible. This is especially true of iron, which should be cleaned with a cloth saturated with kerosene.
11. Wall-to-wall carpets should be raised to allow air to circulate. Draperies, upholstery, and clothing should be laundered.
12. Open suitcases and luggage to dry, in sunlight, if possible.
13. Punch small holes in sagging ceilings to relieve trapped water.
14. Do not use your household vacuum to remove water.
15. Do whatever you can to avoid further damage and to make temporary repairs. Keep records of expenses incurred in preventing further damage.

Do's & Don'ts

BEING PREPARED BEFORE AND AFTER IS KEY.

Do:

- Monitor radio for announcements
- Avoid downed power lines
- Create a list of all missing/damaged property
- Be wary of scammers; use traceable payment methods
- Contact financial institutions regarding disaster relief

Don't:

- Use matches or open flame until gas lines have been inspected
- Enter buildings with structural damage until they have been inspected for safety
- Disclose personal information such as social security number and bank account information

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