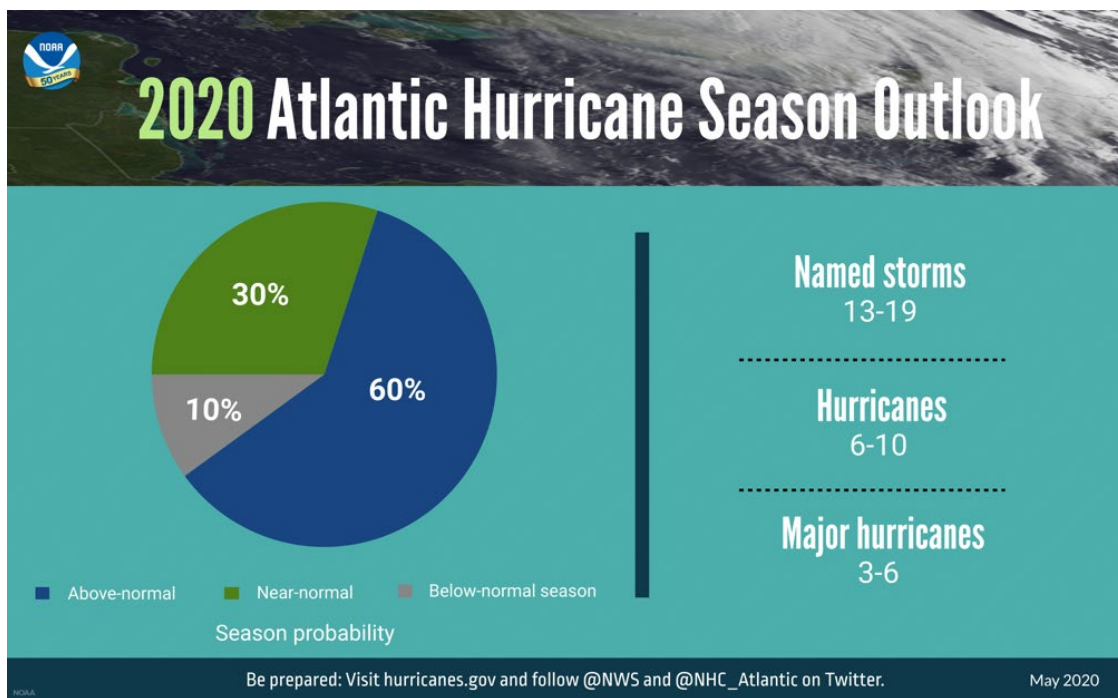


# Hurricane Season Checklist & Claim Reporting Instructions

# Hurricane season is here. Are you prepared?

The National Oceanic and Atmospheric Association ([NOAA](https://www.noaa.gov/)) is [predicting above normal hurricane activity](#) this year. As the country turns its attention to a safe reopening amid the ongoing coronavirus pandemic, businesses and property owners must also prepare for the risk of loss possible due to hurricanes and tropical storms.

As storms emerge, the National Hurricane Center's Storm Tracker is the best place to turn for up-to-date status reporting: <https://www.nhc.noaa.gov/>. You may wish to bookmark this site and check it often.



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## Be Prepared

Use the provided checklist and claim reporting instruction sheet to prepare properties for the storm season and to properly address any potential loss under your property insurance program. These documents include ideas to prevent losses from happening, property claims reporting forms, and a how-to guide on the reporting process.

It is imperative that losses are reported to EPIC as soon as possible after an occurrence. This allows us to report your loss to the proper carrier(s), report the loss to the account adjuster (if appropriate), and assure that an adjuster is assigned to respond to your needs as soon as possible.

If you suffer damage, review and complete the attached Claims Reporting Form and send it to your EPIC broker. EPIC is here to help you through this process. If you have any questions, please contact your broker today.

# Hurricane and Wind Checklist

## PRE-LOSS

**Inspect roofs:**

Flashings  
Coverings  
Drains  
Gutters  
Edge strips

**Clear debris and unrestrained materials from roofs.**

**Inspect and repair sign and stack supports, guy wires and anchors.**

**Inspect and repair weak door or window latches or hardware and insecure wall panel fastenings.**

**Protect windows from flying debris.**

**Brace unsupported structural members at construction sites.**

**Move important records to locations protected from wind, debris, and rain.**

**Fill all aboveground tanks to capacity with product or water.**

**Fill the fuel tanks of emergency equipment such as back-up generators and diesel-driven fire pumps.**

**Ensure that all fire protection equipment is in service.**

**Anchor structures in the yard that can be moved by high winds, such as trailers, cranes, lumber, or any loose yard storage.**

**Take extraordinary measures to secure outdoor traveling cranes and bridges in accordance with manufacturers' instructions. In addition to setting rail clamps, secure with wedges and cable anchors. Clean yard drains and catch basins.**

**Assemble emergency supplies at a secure location:**

Emergency lighting equipment	Caulking compound
Lumber and nails	Power and hand tools
Sand bags	Shovels and axes
Roofing paper	Chain saws
Tape for windows	Tarpaulins

**Maintain emergency supplies of the following in a secure location:**

Emergency medical equipment  
Emergency lighting equipment  
Nonperishable food  
Bottled drinking water  
Emergency communications equipment

# Hurricane and Wind Checklist

## POST-LOSS

- Mobilize your emergency response organization.
- Survey facilities for damage. If damage has occurred, protect it from further damage. Take photographs of the damage.
- Look for safety hazards such as live electrical wires, leaking gas, flammable liquids, corrosive/toxic materials, and damage to foundations or underground piping.
- Repair automatic sprinkler protection and/or water supplies to get protection back in service as soon as possible.
- Restore fire protection system.
- Conduct 2" main drain and alarm tests on automatic fire protection sprinkler systems to verify public water supply availability.
- Contact key personnel and notify contractors to start repairs. Control smoking and use Hot Work Permits where applicable. Maintain fire-safe conditions at all times.
- Begin salvage as soon as possible to prevent further damage. Cover broken windows and torn roof coverings immediately. Separate damaged goods.
- Clean roof drains and remove debris from roofs.
- Visually check for open bus bars, conductors, and exposed insulators before re-energizing electrical systems.
- Check refrigerated items for spoilage, if there has been a power failure.
- Limit access to freezers and refrigerated areas during periods of interrupted electrical service to maintain the temperatures as long as possible.

# Property Loss Procedures

## In the event of a property loss, the following procedures should be followed:

1. If affected, restore fire protection as soon as possible.
2. Protect the property from further damage.
3. Report the claim to EPIC so that we can assign an adjuster (when permissible), notify the carrier, and set up a file to monitor the claim.

When reporting a claim, be prepared with this information (see *Claim Reporting Form*):

- |                             |                             |
|-----------------------------|-----------------------------|
| A. Date and Time of loss    | F. Your Contact Information |
| B. Location of Loss         | a. Name                     |
| C. Cause                    | b. Title                    |
| D. Kind of Property Damaged | c. Phone Number             |
| E. Estimated Dollar Loss    | d. E-mail Address           |
| a. Property Damage          |                             |
| b. Business Interruption    |                             |

4. As soon as possible, initiate clean-up procedures and salvage what can be saved.
5. Proceed with emergency repairs if economically feasible,
6. Take photographs of the damage.
7. Before authorizing permanent repairs, it is best to agree on the scope and cost of those repairs with the insurance adjuster.
8. Set up a separate work order or job number to capture all costs related to the loss.
9. Put one individual in charge of accumulating the loss figures.
10. The adjuster will need an estimate of the loss at the time he inspects the loss. You know your business better than the adjuster does; therefore, any figure you give him will be better than what he can develop himself.
11. Coordinate all decisions regarding the loss with the adjuster. Keep him fully informed; it is better to communicate too much with the adjuster than not enough.
12. It is a good idea to separate the loss figures into applicable categories, for example: building, machinery and equipment, business personal property, stock, material supplies, and extra expense.

Include everything in the claim, even if the item is questionable. The adjuster cannot exclude items if they are not included in the first place. Should you have any questions or are not satisfied with the handling of the claim, please contact EPIC. We will do whatever we can to make the claims process as smooth as possible.

### Jason Diener

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# Claim Reporting Form & Instructions

Report losses to: Jason Diener ([Jason.diener@epicbrokers.com](mailto:Jason.diener@epicbrokers.com)) or Jim Dunn ([james.dunn@epicbrokers.com](mailto:james.dunn@epicbrokers.com))

## Insured

Name of Insured:	Address:	
City/Town:	Province/State:	Postal/Zip Code:
Contact Business Telephone No. (incl. ext.):	Cellular No.	Reported by:
Contact Name:	Contact email address:	

## Loss

Location of Loss:	Province/State:	
Type & description of loss		
Were the authorities contacted (police, fire, ambulance)? <input type="checkbox"/> Yes <input type="checkbox"/> No	Estimate of Loss:	
If police/fire department contacted, provide name of officer:	Date of Loss: (DD/MM/YYYY)	Time of Loss:

## General Information

Miscellaneous Additional Comments:

Any consequential damage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Was business curtailed? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Is there anything related to the incident you would like to add?			
Reported by:	Reported to:	Adjuster Assigned:	Date loss Reported:

# Claim Reporting Form & Instructions

(CONT'D)

## Description

Description of Event (include: date, time, location)

**Contacts: Direct correspondence and communication to the following individual(s):**

**Coverage: (please list policy and policy #):**  
**Policy:** **Policy #:**

**Deductible:**

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