



# Hurricane Preparedness & Claims Procedures

# Hurricane Preparedness

Prepare ahead for a hurricane to keep your business as safe as possible.

Track any storm at the [National Hurricane Center](#).

This is the time when your property insurance program placed by EPIC becomes more important than ever. To properly address any potential loss under your program, we provide several documents for your consideration and use. These include recommendations to prevent losses from happening or lessen their impact when they do occur, property claims reporting forms, and a guide to how the reporting process works.

It is imperative that you report losses to EPIC as soon as right away. In this way, EPIC can report your loss to the proper carrier(s), report the loss to the account adjuster, if appropriate, and see that an adjuster is assigned to respond to your needs as soon as possible.

To help EPIC quickly assist you, please review the attached Claims Reporting Form, which asks for the information EPIC needs to properly report your loss. Please answer all questions on this form and report the loss to us so we can share the information with our Property Claims Advocates for action.

EPIC is here to help you through this process in every way we can. If you have any questions, please contact your broker directly.

# 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**
- Anchor structures, such as cranes, that may move in high winds**
- 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
  - Lumber and nails
  - Sandbags
  - Roofing paper
  - Tape for windows
  - Caulking compound
  - Power and hand tools
  - Shovels and axes
  - Chain saws
  - 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 the property from further damage and 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
- 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. Always maintain firesafe conditions
- Begin salvage as soon as possible to prevent further damage
- Cover broken windows and torn roof coverings immediately
- Clean roof drains and remove debris from roofs
- Visually check for open bus bars, conductors and exposed insulators before re-energizing electrical systems
- Limit access to freezers and refrigerated areas during periods of interrupted electrical service to maintain the temperatures as long as possible
- Check refrigerated items for spoilage if there was a power failure

# Property Loss Procedures

## In the event of a property loss:

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

## When reporting a claim, have the following information available (see attached form):

- |                             |                             |
|-----------------------------|-----------------------------|
| A. Date and time of loss    | F. Your contact information |
| B. Address of loss          | a. Name                     |
| C. Cause                    | b. Title                    |
| D. Type 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. If it is economically feasible, proceed with emergency repairs
6. Take photographs of the damage
7. Before authorizing permanent repairs, 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 person in charge of accumulating the loss figures
10. The adjuster will need an estimate of the loss when he inspects it. You know your business better than the adjuster does; 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's 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 aren't included in the first place. If you have 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

Managing Principal, Property

EPIC Insurance Brokers

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### James Dunn

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# Claim Reporting Form & Instructions

Report Losses to: Jason Diener or Jim Dunn

## 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:

## 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:	