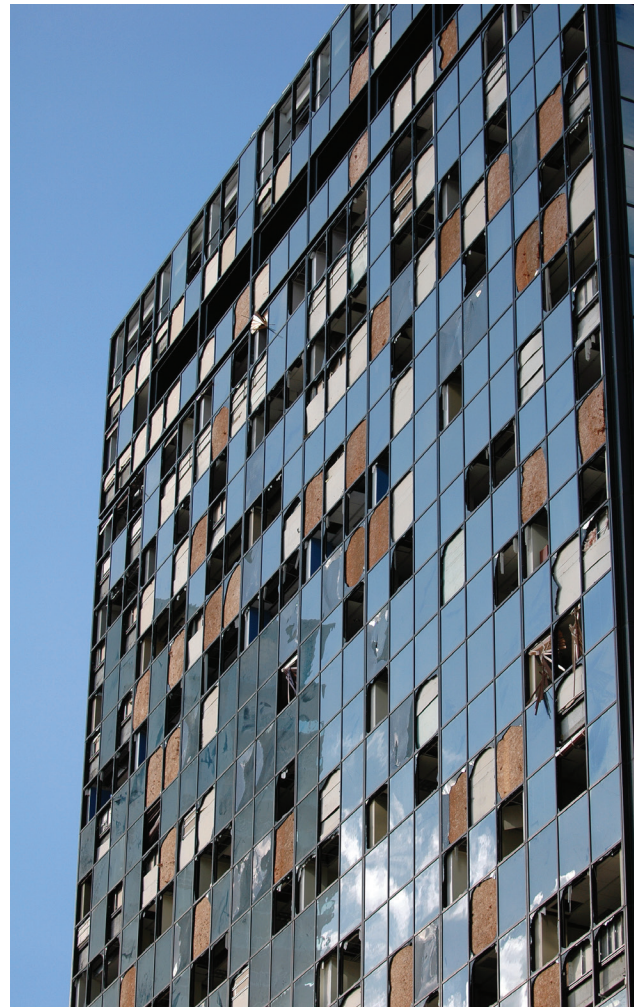


STORM AND FLOOD PREPAREDNESS



Having clear, actionable plans in place before a storm or flood strikes can help your organization minimize damage to people and property and recover as quickly as possible. Many storm and flood incidents in the past have demonstrated the importance of gathering support documentation for physical damage and time element claims, prior to being able to gain access to damaged or affected locations.

The checklist on the following pages is meant as a starting point for the types of issues your organization should be considering in advance of a storm.



	NOT STARTED	IN PROGRESS	COMPLETE
REVIEW YOUR PROPERTY INSURANCE POLICY:			
Understand the extent of policy limit(s) and sublimit(s).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine if flood is a covered peril or is excluded.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Examine business interruption/time element coverage details.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review policy deductibles and loss-reporting requirements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ascertain if there are any coinsurance provisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Know how your property(ies) is valued under the policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understand any restrictions on timing and location of rebuilding.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be aware of and ready to meet all time-sensitive provisions in your policy, including requirements on filing proof of loss and suit.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EVALUATE PROPERTY LOSS CONTROL AND PROPERTY SECURITY:			
Identify locations—your own, your customers, and your suppliers—that might be exposed to direct or indirect storm damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review plans or policies for mitigating property damage before a storm hits and for recovery when it's over.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure that storm-monitoring systems are operating effectively to enable sufficient time for an organized shutdown.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify that battery-operated equipment and other supplies needed to maintain property integrity and security are available and operational.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify security resources—fencing, barriers, additional manpower, and so on—that may be needed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify and update phone lists of roofing, electrical, and restoration contractors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



	NOT STARTED	IN PROGRESS	COMPLETE
EVALUATE BUSINESS CONTINUITY, EMERGENCY RESPONSE, AND CRISIS MANAGEMENT PLANS:			
Review and update business continuity plans based on potential impacts inside and outside the strike zone.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify suppliers' business continuity plans.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate possible impacts on and opportunities for client and customer service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contact local government agencies and emergency services to establish tiered and coordinated response procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Discuss with other local businesses possible recovery-coordination efforts post-storm.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess crisis management procedures and tiered-response actions that elevate as impacts and disruptions become more severe.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop tailored messaging and communications for suppliers, customers, and employees regarding storm policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PLAN FOR EMPLOYEE SAFETY:			
Review and update employee evacuation and notification plans, including employee home and emergency contact lists.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure all employees are aware of emergency policies and procedures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure that employees who stay on site during a storm have current contact lists, potable water, nonperishable food, first-aid kits, flashlights, hand-held radios or cell phones, and other supplies.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrange for employees to work remotely when necessary.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Establish procedures to account for employees and to disseminate information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review human-resource-related issues, including skills inventories and potential payments to injured, homeless, or evacuated staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EVALUATE CLAIMS PREPARATION AND MANAGEMENT ISSUES:			
Review and update procedures and responsibilities for gathering and processing claims information. This should include identifying outside resources needed for claims preparation and recovery.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine if all asset values are up-to-date to reflect current values for potential claims involving property damage, business interruption, and other coverage areas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secure and duplicate vital financial records—paper-based and digital—at a water- and wind-protected site.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meet with insurers to set claims management protocols, and determine who will represent insurers and your organization in the adjustment of claims. Be prepared to meet with all parties to establish claims and communications guidelines immediately after an event.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintain detailed tracking of all documentation requests—what was requested, who requested it, who is responsible to respond, and when and to whom the information was sent.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Meeting Your Storm Preparation and Response Needs

For more help with storm planning and response issues, contact:

riskconsulting.india@marsh.com

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