

# CLAIMS ADVOCACY

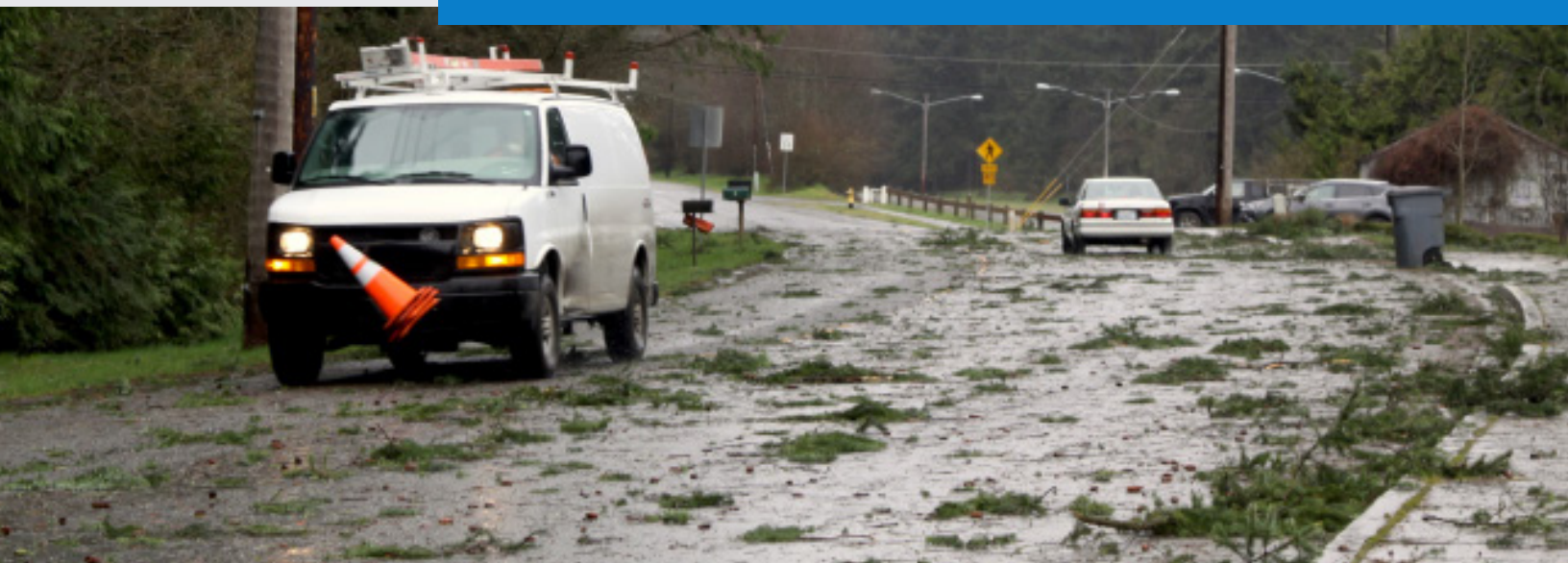
## RECOVERY ACTION CHECKLIST

### Personal Safety

- Only enter the building and general area when authorities have indicated it is safe to do so.
- Do not attempt to drive across flowing or standing water.
- Contact family members to provide an update.
- Do not enter the building until it has been inspected for damage to the utilities and structurally.
- Ensure you have shoes on in case of glass breakage
- Do not use electrical equipment if it is wet or you are standing in water.
- Wear personal protective equipment (gloves, goggles, rubber boots, mask, long sleeves and pants) to protect yourself from exposure to mold or bacteria.
- When using a generator, be sure that the main circuit breaker is off and locked out prior to starting the generator.
- Account for all employees who stayed at the facility during the emergency. If someone needs to be rescued, call professionals with the right equipment to help.
- Avoid breathing dust (potential fungal spores) generated by wet building materials.

### Property Damage Mitigation

- Consider hiring a remediation company to assist with removal of water, water-saturated materials and to dry out the building quickly and efficiently. Remove any saturated materials and dry out any wet areas with fans and dehumidifiers.
- Make temporary, not permanent repairs, until an insurance adjuster inspects the damage and provides guidance.
- Cover broken windows/doors and torn roof coverings to prevent further rainwater from entering the building.
- Have professionals check gas, water and electrical lines and appliances for damage.
- Air out the building by opening doors and windows when possible and when there are no security concerns.
- Rescue the most valuable items but be careful not to put yourself or employees at safety risk.
- Clean and disinfect everything that got wet from flood water.
- Gently handle fragile artwork especially when wet. Contact a conservator to assist with damaged materials.
- Secure 24-hour security if needed to protect the property.



## Claims Reporting

- If your property sustained damage, notify your insurance broker/carrier immediately. To report a claim to Risk Strategies please call/email your Account representative or email our claims department at [claims@risk-strategies.com](mailto:claims@risk-strategies.com).
- If your insurance company has provided you with a claim's contact number or email address, then please report your claim directly to the insurance company in order to expedite handling.
- Document any areas that sustained damage with pictures and inventory any damaged or missing personal or business property. Do NOT throw away any damaged items until the insurance carrier has given approval.
- Keep all receipts and expenses associated with the claim including additional labor costs. These will need to be submitted to the insurance company as part of the claim.

## CONTACT

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