

PRE-LOSS PREP TO ASSIST PERSONNEL

Actions which an agency can undertake to assist claims personnel following the occurrence of a disaster might include:

1. Estimating the number of claims expected.
2. Arranging for additional (temporary) help to answer an expected surge of in-coming calls.
3. Estimating the probable dollar loss.
4. Arranging extension of office hours as necessary to handle catastrophe claims reports.
5. Maintaining an inventory of supplies needed following a disaster occurrence.
6. Assign an agency coordinator to work with claims personnel to review the reports coming in from the field.
7. Agencies should check with their carriers and prepare a packet with catastrophe-specific insurance information for distribution to policyholders affected by the occurrence.

WHAT TO DO IN A CRISIS SITUATION

While we all hope that a major disaster doesn't occur in your area, below are some basic tips for what to do in the aftermath.

1. Do an assessment of the damage to your office and equipment. Call in a claim if needed. Determine what can be done to bring your office back on-line.
2. Assess the personal and financial impact of the disaster on your employees, and make sure their needs are being met, so that they can focus on agency operations. Assist them in any way that you are able, since they are your number one asset!
3. Make your office area as safe as possible to accommodate walk-in traffic. If it is not safe, identify another location to meet policyholders and post a sign to direct them. Have the alternative location information posted on your website and included on a message callers hear. Set aside an area of the office to greet clients and start the information gathering. Remember you may have children present so have some toys/activities/snacks to keep them occupied and comfortable.
4. Have things in place for your policyholders such as water and other beverages, snacks, and most of all...friendly faces. They want you to help them and are there to make a claim. Treat each policyholder as if this were the only claim you received that day because it is their only one. Ask your staff to put on their game face to focus on the policyholder's needs, even though they too are likely to have been affected by the disaster in some way.

PRE-LOSS PREP THAT WILL AID THE CLAIMS PROCESS

Secure the following pre-loss to ease claims process following a disaster:

1. A general price guide for company use at a catastrophe site.
2. A list of established local contractors, roofers, glass repair firms, electricians, plumbers and suppliers and make that list available to claims adjusters.
3. List of area experts who services may be needed during a catastrophe such as engineers, architects, accountants, salvors, etc. and have available at catastrophe site.
4. List of temporary clerical help or temporary employment agencies which could provide trained help during a catastrophe.
5. Establish a continuing relationship with phone service companies. Depending on the severity of the disaster, it may be necessary to install toll-free phone numbers, additional local hard-wired voice and data lines and/or cellular phone service.
6. Current road maps, printed and electronic, for your general area
7. Maintain current policy forms for companies that use proprietary forms.

DISASTER-SPECIFIC PROCEDURES

In the event of a TORNADO

1. Proceed to designated shelters.
2. Assume protective positions against or near walls and away from windows.
3. Remain in shelter until danger has passed.
4. After danger has passed, take pictures of any damage to premises and notify your insurance carrier.

In the event of a EARTHQUAKE:

1. Evacuate building and move to open area if possible.
2. If you are unable to evacuate move to a secure area of the building or under a desk.
3. Once initial shaking stops, evacuate building.
4. Survey property for damage and shut off affected utilities. Do not use matches, lighter or open flame in case of gas leaks.

In the event of a FIRE:

1. Remain calm & notify all personnel.
2. Evacuate all staff and other persons from building via nearest fire exit.
3. If time, take back-up tapes from server.
4. Gather at your predetermined safe place, perform a headcount & dial 911.
5. Don't re-enter until Fire Dept. declares it safe.

In the event of a FLOOD:

1. Stay aware of weather conditions, rainfall amounts and monitor the level of water in your general area.
2. Keep materials onhand to stem the flow of flood waters.
3. If water enters building cut off power at main breaker.
5. Never drive into moving water or standing water or unknown depth.

For more tips and more in-depth emergency procedures, visit www.iiak.org



IIAK DISASTER TIPS

Visit www.iiak.org for emergency preparedness tips, forms and much more!

Some examples include:

- Employee Emergency Contact Forms
- Castrophe-specific Emergency Procedures
- Agency Communications Information
- Emergency Equipment Checklist
- Agency Insurance Review Checklist
- Computer/Agency Management System
- Alternate Locations for Agency Operations
- Emergency Services Forms
- Agency Utility Information
- Agency Personnel Information
- Emergency Supply Checklist
- What to do if Disaster Strikes
- Portable Generator Information
- Uninterruptible Power Supply (UPS) Information



WHY YOU NEED THIS TOOLKIT

Kentuckians face many weather related and man-made challenges throughout the year; from tornadoes, flooding, straight-line winds, lightning, winter storms, hazardous chemical spills to daily emergencies. Every business should be prepared to face these challenges at any given time.

IMPORTANT TERMS

Disaster - an unexpected event causing widespread or localized destruction to lives and/or property.

In a disaster, the total sustained losses are overwhelming, and relief efforts are overtaxed to the breaking point. A disaster is the overwhelming destructive event itself which causes massive loss.

Crisis - the period of time following a disaster event, during which immediate help is needed in order to save and/or preserve life and property.

Crisis period can exist for any length of time, but generally for a minimum of 48 hours following a disaster event until operations can resume some semblance of normalcy.

GENERAL PRE-LOSS PREP

1. **Appoint a Main Point of Contact** - This person is responsible for communicating the Disaster Plan to employees, periodic tests and updates to the plan, initiating phone tree (see next step), and establishing a plan for communicating with the media.
2. **Establish an Employee Phone Tree*** - This document should include each employee's point of contact and show contact numbers for home, cell, email address, Emergency Contact person, etc.
3. **Develop a specific response plan for specific emergencies** - Fire, Flood, Tornado, etc.
4. **Establish an Office Security Policy** - Such policies would be set up for business delivery and family visitors. All visitors should sign in and be escorted to their destination.
5. **Emergency Outside Contact Information Lists*** - Document emergency contacts with name and phone numbers for Fire, Police, Hospitals, Building/Landlord, Security, Restoration companies, etc.
6. **Insurance Carrier Contact Info List*** - This list would include information showing a contact person, address, phone, email and fax number for all agency's carriers including claims, billing & underwriting.
7. **Client Contact List*** - This would include a contact person for each client with phone, fax and email. Also establish a plan for communication, reporting claims, contacting agents, etc.
8. **Back-up Critical Computer Data**
9. **Establish a Disaster Recovery Plan for computer systems**
10. **Property Protection Systems** - Sprinklers, smoke detection and security systems, generators, etc.

IIAK recommends updating this information at least twice each year or when changes in personnel, vendors, etc. occur. Copies of recommended lists should be kept off site in a secure, but easily accessible location.



*Download copies of these forms at www.iiak.org

NO MATTER WHAT - IIAK IS HERE FOR YOU!