

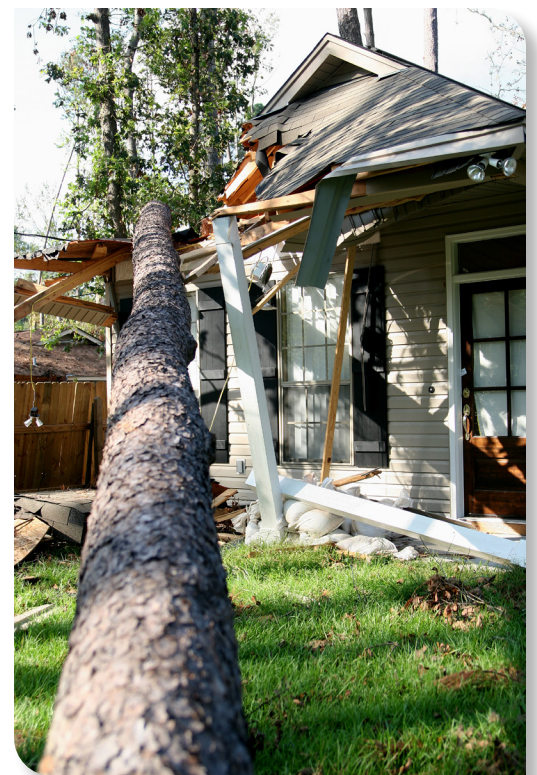
Hurricane Claims & Recovery Guidelines

Recovering from a hurricane can be overwhelming. In addition to physical damage, there is often disruption, uncertainty, and stress for employees and their families. Taking thoughtful, step-by-step action can help protect people, reduce losses, and support a smoother path to recovery.

Immediate Post-Storm Safety

Safety should always come first. Recovery activities should wait until conditions are safe.

- **Wait for official clearance:** Only enter buildings and surrounding areas once local authorities confirm it is safe to do so.
- **Inspect for hazards:** Do not enter the building until qualified professionals have assessed structural integrity and utility systems.
- **Avoid electrical risks:** Do not use electrical equipment if it is wet or if you are standing in water.
- **Protect yourself:** Wear appropriate personal protective equipment, including gloves, goggles, rubber boots, masks, long sleeves, and pants, to reduce exposure to mold or bacteria.
- **Secure the premises:** If needed, arrange 24-hour security to prevent unauthorized access to the property while recovery efforts are underway.





Emergency Response and Mitigation

Once it is safe to enter, early actions can help prevent additional damage and set the foundation for recovery.

- **Report the loss:** Notify your insurance broker and insurer as soon as possible so support can begin quickly.
- **Coordinate your team:** Assign clear responsibilities to individuals supporting the response. This may include risk management, finance, operations, supply chain, logistics, third-party vendors, and claims consultant. Designating a single point of contact, such as a risk manager, can help streamline communication with the insurance adjuster.
- **Document the damage:** Take photographs of all affected areas and inventory damaged or missing property. Do not dispose of damaged items without your insurer's explicit approval.
- **Prevent further damage:** If weather and security conditions allow, ventilate the building by opening doors and windows. Cover broken windows, doors, and roof openings to reduce the risk of additional water intrusion.
- **Begin emergency remediation:** Engage remediation contractors to provide emergency services, including water extraction and drying. Remove saturated materials, dry affected areas using fans and dehumidifiers, and clean and disinfect surfaces exposed to floodwater.
- **Secure valuables:** When possible, salvage high-value items without putting employees at risk. Handle wet or fragile items carefully and consider consulting a conservator for specialized materials.
- **Establish accounting procedures:** Implement a clear process to track all loss-related activity. Setting up a separate accounting code can help simplify expense tracking during recovery.
- **Evaluate your stock:** Separate damaged inventory from undamaged items. Document conditions with photos, retain all property for adjuster inspection, and prepare an itemized inventory noting item type, description, quantity, condition, disposition, and price.
- **Create a recovery plan:** Identify practical steps to restore operations and reduce business interruption. This may include using undamaged inventory, shifting work to alternate facilities, adding work shifts, or securing temporary locations.
- **Review applicable leases:** Review landlord, tenant, and equipment lease agreements for insurance and notification requirements, and notify any third parties with an interest in the property.
- **Secure the premises:** If needed, arrange 24-hour security to prevent unauthorized access to the property while recovery efforts are underway.

Recovery and Claim Preparation

As recovery progresses, clear documentation and communication can help support a smoother claims process.

- **Review your policy:** Work with your broker to understand applicable coverages, deductibles, sublimits, and any hurricane-specific provisions. Some organizations find it helpful to engage a claim preparation consultant or forensic accountant to assist with loss calculations and documentation.
- **Commence reconstruction:** Coordinate rebuilding efforts with the insurance adjuster to align on scope, pricing, and billing methods, including competitive bids, lump-sums, or time-and-materials arrangements.
- **Track all expenses:** Keep detailed records of all loss-related costs, including emergency response, temporary repairs, reconstruction, and inventory replacement.
- **Identify operational impairments:** Document any disruptions affecting operations, such as physical damage, infrastructure issues, utility outages, supplier impacts, or civil authority orders.
- **Provide detailed claim submissions:** Submit itemized calculations with supporting documentation, including invoices and purchase orders, along with clear explanations of costs incurred.
- **Prepare overall damage estimates:** Share early estimates of potential loss exposure with the adjuster to help set expectations and support timely review.
- **Request advance payments:** If needed, request them to help fund recovery efforts and clearly communicate anticipated timelines.
- **Respond strategically:** Review insurer requests carefully and work with your broker to develop thoughtful, well-supported responses.
- **Prepare for final negotiations:** Compile final documentation and coordinate with your advisory team to prepare for claim settlement discussions.

We Are Here to Help

Hurricane recovery is rarely easy, and no two situations are the same. With careful documentation, a coordinated approach, and the right support, you can move through the recovery process step by step and focus on what matters most — getting your business and your people back on solid footing.