

BLOG

The hurricane has passed. What are the next steps?

By Risk Strategies Claims & Safety

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You need to resume operations, but you need to do so safely, taking smart actions to prevent further damage to your people and property. You also need to document damage and report it to the right people. Here are some key considerations and steps to take in your post-Hurricane recovery and remediation efforts:



LIFE SAFETY - Wear personal protective equipment (gloves, goggles, rubber boots, mask, long sleeves and pants) to protect against exposure to mold or bacteria. Do not use electrical equipment that is submerged in water, is wet, or if you are standing in water. Clean and disinfect everything that got wet from rain or flood water. Do not touch downed power lines.

BUILDING SAFETY - Assess the building for structural and general property damage. You should only enter the building area after the local authorities have deemed it safe to do so. Do not enter the building until it has been inspected structurally and for damaged utilities. Restore utilities only when approved by local authorities. Clear roof drains and gutters of any debris. Cover broken windows/doors/ roof damage to prevent further water damage to the building interior. Provide 24-hour security for the property if necessary to protect against vandalism or looting. Make sure fire protection is in service.

NOTIFY AND DOCUMENT - If the property sustained damage from the storm, notify your corporate office, insurance broker or carrier immediately. If the fire protection system is impaired, notify your broker/carrier, and implement appropriate impairment handling procedures. 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.

REMEDICATION - Once the remediation process begins, remove the most valuable or important items. Be careful not to endanger yourself or employees in the process. Be very delicate in handling damaged artwork. Contact a conservator to assist with damaged materials. Remove any saturated materials and dry out wet areas with fans and dehumidifiers. Remove standing water and storm debris from the building. Open doors and windows to help air out the building as long as there are no security concerns. Contact remediation and repair contractors from your Emergency Plan. Ensure any hot work is controlled strictly by permit. Initiate Business Continuity Plan as necessary.



If you're a client and need to report a claim, call the claims line at 1-800-363-0067 or email claims at claims@risk-strategies.com

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