

DISASTER PLANNING MANUAL

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An Emergency Response Plan, gladly provided at **NO CHARGE** by CLEANER & DRYER CLEANUP AND REPAIR is designed to give you the ADVANCE tools and guides so that you are well prepared to get your business running again as quickly as possible after a disaster.

When disaster strikes, CLEANER & DRYER CLEANUP AND REPAIR customers benefit from preferential service, which is defined in advance: with fixed priorities, emergency measures, responsibilities, staff training. The customer can be certain that all necessary steps are taken immediately, with no delay.

CLEANER & DRYER CLEANUP AND REPAIR is highly experienced in emergency response and disaster mitigation and we know what to do. As specialized experts, we make sure that your valuable time is not wasted and that everything possible is being done to ensure minimal disruption of your business when disaster strikes. Simultaneously, we are focused on coordinating the immediate response measures and taking the necessary measures to prevent secondary damage.

Please take the time to review the Manual and compile the information ASAP. Our skilled staff is ready to assist you in completing the Manual and will have many questions to ask you, so they can prepare a detailed Emergency Response Plan manual for you at no charge.

Our obvious goal is to be your disaster response contractor of choice if and when a disaster strikes!

BUSINESS CONTINUITY AND DISASTER RECOVERY

A FIRE OR OTHER TYPE OF PROPERTY LOSS CAN IMPACT YOUR BUSINESS BY LOSS OF:

- Revenue
- Key Personnel
- Asset Value
- Information
- Key Cyclical Functions
- Entire Operation

HOW WELL ARE YOU PREPARED TO HANDLE ONE OF THE FOLLOWING EVENTS?

- Fire/Arson
- Explosion
- Electrical Failure
- Sabotage
- Vandalism
- Theft
- Labor Disruption
- Supply Disruption
- Computer Failures
- Hackers
- Embezzlement
- Hurricane
- Flood
- Tornado
- Lightning
- Earthquake
- Snow and Ice

A Business Plan can provide:

- ✓ A roadmap to manage a crisis.
- ✓ Protection of corporate assets.
- ✓ Tools to facilitate resumption of normal operations.
- ✓ Guidance to ensure the survival of the operation.
- ✓ A controlled working environment.
- ✓ A plan for how to direct resources to key recovery areas.

We certainly hope that you never need our service, and if that need should arise, we want you to have a disaster plan from the premier restoration company to get you back into your office or business with the least stress. **CLEANER & DRYER CLEANUP AND REPAIR** is providing this **DISASTER PLANNING MANUAL** to help simplify your preparedness. Implemented BEFORE any loss or disaster, this information will reduce recovery time and mitigate loss, and using it during and after a disaster will help you get control of the situation and keep everyone moving together to recover. While the focus of our company is commercial, industrial and institutional, the same information in varying forms applies to companies and residences.

Stress is inherent in disaster situations. Don't underestimate this debilitating factor or the signals of stress. Anxiety caused by the disruption of business or familiar routines, the destruction or damage of property and the intrusion and loss of control with emergency crews and restoration workers on site. The signals of stress include: 1.) feelings of being hyper and/or being withdrawn, 2.) feeling short-tempered and angry about the situation, 3.) over-reacting to the events and actions of others, 4.) fatigue resulting from sleep and other schedule disruptions, and 5.) physical stress signals such as headaches and appetite changes or discomfort. A support system is crucial when facing any catastrophe; don't isolate yourself from your support system of family, friends and colleagues.

CLEANER & DRYER CLEANUP AND REPAIR will be happy to provide you and your insurance company with an estimate of repairs, restoration and /or replacement along with a list of our qualifications and references to review. After the disaster mitigation (emergency service), you go into the second phase, the restoration or reconstruction phase.

No two disasters are the same and many other factors come into play, including the geographic area, the nature of the loss, the process required to repair the structure and to what extent you are affected by the loss. The loss can be extensive, perhaps including inventory, electronics, computers, photography, important documents and books, along with furniture, carpeting, appliances, even automobiles. The processes required to restore both the structure and the contents are as unique as you and your office or home. **Don't throw away or move anything unnecessarily until your insurance agent or company representative has arrived.** The emergency and restoration professionals may have to relocate items to gain access, and will protect them until appropriate decisions are made by you and your insurance adjuster.

Please read this manual carefully and put an emergency plan together for your company. It will mitigate loss, minimize the stress and reduce recovery time and expense. CLEANER & DRYER CLEANUP AND REPAIR has a certified restorer on staff, and our sole focus is on disaster mitigation and restoration. We are large enough to handle even the biggest disaster, and we stand behind our work. If you have any questions or feedback, contact us at **CLEANER & DRYER CLEANUP AND REPAIR... 1-888-654-2532**, and let us know how this guide worked for you, and if there is any additional help or documentation you need.



CLEANER & DRYER CLEANUP AND REPAIR, Inc

A Full Service Disaster Restoration Company

CLEANER & DRYER CLEANUP AND REPAIR GUIDE TO DISASTER MANAGEMENT PLANNING

DON'T LET AN EMERGENCY OR A DISASTER SHUT YOU DOWN PERMANENTLY!

Our region is well known for unpredictable weather that, with increasing frequency, causes serious disaster situations.

Rather than question the possibility of a disaster, a professional facility manager or a property owner should ask, "What could happen, and when?" Whether a natural disaster strikes, such as a severe storm, flood or earthquake or the more common man-made emergencies happen, including fire, smoke, pipe burst, chemical or oil spill – preparation allows for speedy handling, minimizing loss and reducing expense as well as the effect on the:

- Health and safety of employees and tenants
- Building owned and operated by company
- Equipment owned and operated by company
- Interruptions to business operations
- Inventory and/or contents
- Financial survival
- Future public relations

PRE-SELECT A DISASTER RECOVERY & RESTORATION CONTRACTOR!

A critical part of any written Emergency Procedure Plan includes Pre-selecting a multi-faceted restoration contractor. The day after a disaster when the management team faces incredible stress, is not the time to search for a restoration or emergency response contractor. Further, when a regional disaster caused your own disaster, you may NOT be able to secure a local dependable emergency services contractor.

BE PREPARED, PLAN AHEAD!

CLEANER & DRYER CLEANUP AND REPAIR provides:

- ✓ 24-hour emergency response
- ✓ Fleet of truck-mounted restoration equipment

- ✓ Water extraction equipment
- ✓ Commercial Building Drying Machines
- ✓ Immediate Board-up, Global Wrap or Tarping
- ✓ Full service property damage restoration
- ✓ Complete cleaning, deodorization
- ✓ Contamination removal
- ✓ Death or injury scene clean-up
- ✓ Document recovery and electronic restoration
- ✓ Emergency management consulting
- ✓ National IICRC Certified Restorers on staff
- ✓ Call **CLEANER & DRYER CLEANUP AND REPAIR** today: **888-654-2532**

DEVELOP THE EMERGENCY PROCEDURE PLAN

Before the disaster – Gather crucial, hard-to-reconstruct emergency information to ensure all systems will function properly. This includes information on tenant population (if any), existing equipment in a building or property, and operating instructions for that equipment. Some of the specific information to collect includes:

I. THE EMERGENCY TEAM

A. Communications

When assessing the types of emergencies your building could sustain, first consider your communications network. A disaster plan is only as good as your ability to respond and communicate quickly with your staff and your tenants. Make a clear and current list of home phone numbers, work numbers, pager numbers, cellular phone numbers, and other vital information for staff and tenants. Create a calling tree and priority list that will be essential to your success in managing a disaster.

B. Staff responsibilities and special skills

Assign specific emergency responsibilities to identify the roles your staff undertakes during and after-business hours.

1. Identify the building evacuation director and wardens (among the tenants).
2. Specify the person(s) responsible for shutting off power and gas supplies, or water if appropriate.
3. Assign someone to assist any disabled tenants or employees from the building.
4. Specify the person(s) in charge of creating emergency computer back-up data, scanning receipts and other vital information to disk and storing them offsite along with copies of the software required to run them.
5. Specify **one** person to handle the media and act a public relations spokesperson.
6. Specify a staff member to take the Disaster Procedures Manual and move to the designated gathering point to coordinate the flow of people and information?
7. Survey your staff for their lesser known talents and training:
 - a. Who is CPR certified or trained in first aid procedures?
 - b. Is someone fluent in a foreign language or sign language?
 - c. Survey the particular needs of you tenant population and determine if your team posses any other appropriate skills.

C. Tenant Information:

Construct an effective disaster procedure plan by compiling factual research and keeping accurate records. Maintain comprehensive commercial and/or resident files. Since tenancy changes regularly in residential properties, monthly updates of tenant profile information is critical. Out-of-date information could nullify or have a damaging impact on the emergency strategies of building staff and public safety personnel. Vital information in your records should include:

1. How many people occupy each suite?
2. Which suites are occupied or vacant?
3. Which occupants may need assistance in case of an evacuation, especially residents with physical disabilities or limitations?
4. Which units house families with children -- and the children's ages?
5. Which tenants might use or store potentially dangerous or flammable materials in their units? (E.g. oxygen tanks for breathing assistance)?
6. For commercial buildings, have the names and home phone numbers of individual office managers or designated contact person for each space.
7. Types of businesses in the building, and specifically:
 - a. Description of any flammable or hazardous material used in a particular tenant's space -- specific chemical/materials names is preferable.
 - b. Special electrical uses of a particular tenant.
8. Insurance companies -- knowing the insurance carrier, broker/agent of each of the tenants' will allow you to more effectively resolve claims in your property.

D. Building Systems:

In a secure place off-site, store information on the pertinent building system.

1. **Sprinkler system** -- Where are the sprinkler heads? How are they activated? Is it a wet or dry system? Who services it? The location of shutoffs?
2. **Utility shut offs** -- Where do the gas, electric, and water enter the building? Are the entry points and control valves well marked? Train staff members to be knowledgeable about the locations and procedures of these shut off valves or to be responsible for disconnecting the supplies as necessary in different types of emergencies?
3. **Security system** -- Is it tied directly to the police and fire departments or is there an independent monitoring service? What activates the system?
4. **Smoke evacuation system** -- Know the location of fans and controls. Are they isolated individually or wired in series?
5. **Emergency lighting/generator** -- Know location of the generator and specifically what it operates. How long will that power supply last?

E. Blue Prints

Blue prints are essential for the fire department in locating mechanical equipment, elevators, stairwells, roof accesses, etc. They should be stored in a safe location and for each floor; the following emergency control locations should be noted:

1. Stand pipe
2. Roof accesses
3. Shut-off's to water and utilities
4. Emergency generator

F. Keys:

Several sets of keys should be set aside for emergency use. When the fire chief, security staff, etc. arrive at the site, they need immediate access to the building and to all spaces within. Included on these key rings should be:

1. Master keys for the entire building.
2. Fireman's recall keys for elevators.



G. Service Contractors

In the information package, include the names and phone numbers of the contractors/vendors whom you will need to contact immediately, including:

1. Utility companies
2. Plumber
3. Electrician
4. Elevator contractor
5. Security Alarm contractor
6. Security guard services
7. Disaster restoration & recovery company, i.e. **CLEANER & DRYER CLEANUP AND REPAIR, Inc**

REPAIR, Inc

Don't wait for an emergency to select an emergency contractor. Look for the best service and for the contractor who is willing to work with you when a disaster strikes—even if it Christmas Eve or Sunday night. Find an IICRC Certified Restorer on staff for the latest and best technical knowledge and the assurance of ethical business practices. Check their references for satisfied customers.

H. Insurance Information:

Under stress of the moment, it might be easy to forget your broker's/agent's name and phone number - don't even chance it.

1. Broker/agent name, business and home phone numbers
2. Name of insurance carrier
3. Policy number(s)
4. Policy coverage, limits and deductibles
5. Copy of front page of your policy(s)

II. DEVELOP A RELOCATION PLAN

Your tenants will need a new place to either work or sleep, whether your property is residential or commercial. Planning ahead makes relocation easier and is good will with your tenants at a difficult time. For businesses, the faster the relocation and set-up -- the less loss of business you will suffer. Do a little research about the market and learn:

A. Residential Buildings:

1. Phone number of the Red Cross
2. Phone number of the Salvation Army
3. Names and phone numbers of service agencies which would help in the event of an emergency
4. Names and phone numbers of hotels, motels, and churches located nearby

B. Commercial Buildings:

1. Names and phone numbers of local real estate brokers/agents.
2. Names and phone numbers of nearby buildings with vacant space.

III. ESTABLISH A CHAIN OF COMMAND

Determine who will be in charge during an emergency and the specific responsibilities of all staff. Assign these responsibilities:

A. Building staff:

List all building staff with names, phone numbers, cell phone numbers and an assigned calling order. For larger numbers of calls, create a calling tree to facilitate the calls. Determine who makes those phone calls and if it should be a calling tree or a single person assigned to this duty. Could an answering service assume this responsibility for you?

B. Fire Chief:

Determine who talks with the fire chief. One contact person familiar with the building and the tenants can eliminate a great deal of confusion.

C. Public Relations:

Who should handle public relations? Depending upon the size of your building the size of the emergency, you can expect the press to cover the situation. Assign only one person to field the questions to assure that the correct message is getting out.

D. Information Liaison:

Appoint someone as public information liaison during the emergency? There should be one person assigned to sit still (at the command post) and merely relay information among all parties involved.

E. Who can authorize emergency work?

Fast, appropriate and immediate response after the emergency can save critical time and money in the restoration work. Your disaster restoration contractor can assist you although you'll need to authorize his work. Know who can authorize this work and the limit to which it can be authorized. You may want to talk this over with the property owner and your insurance broker/agent.

IV. IDENTIFY YOUR COMMAND POST

The ideal command post should be located off-site and within view of your building. Perhaps the building across the street has a spacious lobby that could be used. A neighbor may help out.

V. ESTABLISH THE EVACUATION PLAN

Critical to success are clearly marked exits and staff trained on their responsibilities. The following should be included in your evacuation plan:

A. Evacuation Routes:

Maps of evacuation routes should be clearly posted in common areas and stairwells. There should be a map of the stairwells in the building and where they lead -- at every landing in every stairwell.

B. Fire Drills:

Regular fire drills, both announced and unannounced must be a part of every evacuation plan.

C. Disabled Individuals:

Know where disabled individuals are located. Have a plan for their evacuation if the elevators are not available. Know the specific disabilities of each individual. Planning for the safe evacuation of someone in a wheelchair will be different than planning for a deaf tenant who will not hear the fire alarm.

VI. IMPLEMENT THE DISASTER PLAN

During the Disaster – Generally, let the professionals do their work and stay out of the way while the building is burning, flooding or blowing down. However, there are certain things you should do:

A. Implement the evacuation plan

The most important thing to do is make sure everyone gets out of the building safely. Know what floors have been evacuated and be able to update the fire chief immediately upon his arrival of the status of the evacuation. Good information saves the fire chief precious time fighting the fire.

B. Establish the command post

Have a cellular or mobile phone available if a “land” line is unavailable. Have a copy of the full disaster plan and copies of forms to be filled out as the emergency progresses. Hard copy lists of suppliers, clients, and the media, copies of computers disks and computer programs help get the recovery going faster. If electricity is unavailable a portable generator is invaluable.

C. Work with the fire department to assist in any way possible.

D. Make important phone calls

- a. Call the insurance broker/agent and/or carrier’s claim office and inform the appropriate person of the loss.
- b. Inform the owner of the loss. Get permission for emergency repairs to be made necessary.

- c. Call the elevator contractor to get the elevators operating as soon as possible after the disaster. Functional elevators facilitate the cleanup and restoration work. Remember that most shaft areas only allow trained, licensed technicians to enter.
- d. **Call your restoration contractor.** There are things which must be done immediately to minimize damage and control losses. Their people can begin as soon as the building is safe to enter -- don't wait until the next day to make this phone call.

E. Implement your relocation plan.

This needs to happen immediately. If it looks as if the building will be unsafe to re-enter, begin finding temporary shelter for your residents.

VII. AFTER THE DISASTER...

A. Secure the building.

1. Determine which areas are safe.
2. Identify any life threatening situations.
3. Determine whether or not tenants can return.

B. Implement loss prevention techniques.

Some of these recommendations obviously need to be handled by trained and experience professionals to minimize damage and control losses. However, your maintenance staff may handle some items. In all cases, being familiar with the techniques for handling various types of damage will ensure that your building is properly restored.

C. Fire/smoke damage:

1. Before you enter the affected area:
 - a. **Be sure the power is off.** Generally, at the time of the disaster the Power Company is called to the scene and turns off power to the affected area.
 - b. **Confirm that the natural gas is off.**
 - c. Conduct a small safety meeting with those planning to enter the area.
 - * Wear a hard hat if there has been any structural or ceiling damage.
 - * **No sneakers!** Wear hard-soled shoes.
 - * Wear respirators if the building is still smoking or smoldering.
 - * **Do not light a match and no smoking!** Use non-sparking flashlights to provide light when entering any affected area.
 - * **Never** enter without permission from the fire chief.
 - * ALWAYS use a respirator (PPE) for safe breathing (NIOSH P-95 or better)
 - d. Immediately perform the following tasks:
 - * Open all windows for ventilation. If available, insert high velocity air movers into the window or doorway for high power ventilation.
 - * Clean and protect metal surfaces (i.e. chrome and brass trim) with a light coating of petroleum jelly or other oil to inhibit oxidation of the metal surfaces.
 - * Brush or vacuum smoke particulate from furnishings, draperies and carpet in DRY areas using a 100% HEPA vacuum.
 - * **Don't** wash walls, ceilings or other porous surfaces.
 - * **Don't** use electronic equipment or appliances until checked and cleaned.

- * **Don't** use upholstered furniture until evaluated and restored (cleaned)
 - * Accurately INVENTORY and Dispose of all food and canned goods exposed to excessive heat. For retail establishments in the food industry, the health department will determine which items can be salvaged, if any.
 - * All clothing should be removed from the premises, deodorized and dry cleaned immediately.
- Remember improper cleaning may set smoke and odor damage permanently.**
- * Drain all heating, plumbing and sprinkler systems during the winter in regions where freezing can occur. Pour antifreeze into all traps.
 - e. Follow the guidelines described under "Water Damage" (IICRC –S500) below to further protect your property.

D. Water Damage:

Water damage can occur due to fire fighting techniques, burst plumbing lines, a leaky roof, etc. Often with a fire, there is more damage caused by the water than the fire itself. Follow the guidelines outlined below to control water damage and minimize losses.

1. Before entering the affected area.

- a. Make sure the power is off.
 - * NEVER enter water when electricity is still turned on!
- b. Hold a small safety meeting for everyone planning to enter the affected area.
- c. Beware of plaster falling.
- d. Beware of light fixtures falling.
- e. Be careful not to slip on wet flooring.

2. Perform the following tasks immediately.

- a. Locate the source of the water and shut it off.
- b. Poke small weep holes in wet ceilings to allow the water to drain. Be sure to place buckets underneath.
- c. Remove furnishings if possible. Those items most greatly and immediately affected by water damage include:
 - * Electronic equipment
 - * Anything made of wood or cellulose fibers
 - * Books
 - * Artwork
- d. Furnishings that cannot be moved to a dry location need to be put on blocks. Pieces of wood or Styrofoam are good for this task. Be careful not to place anything with a dye or color in it on wet carpeting.
- e. Do **NOT** turn the heat up high. Too much heat can actually accelerate damage. Try to maintain an even temperature of 72deg□F.
- f. Begin removing water.
 - * Extract carpeting.
 - * Towel dry furnishings with absorbent cloths.
 - * Open drawers and doors of furniture to prevent them from swelling shut – but **do not** force.
 - * Retail tenants should immediately inventory damaged items. Those items should be removed, dried and cleaned. The insurance adjuster generally assesses salvage value.

3. Prevent potential structural damage.

- a. Open drywall at the bottom of walls to allow air movement and drying within the wall.
- b. Remove wet fiberglass insulation, if necessary, or dry it if possible.
- c. Take care of wet flooring.
 - * Lift carpet and install carpet dryers.
 - * Remove and discard wet padding.
 - * Be sure to wear safety gloves when removing tack strips. Serious infections can occur from the bacteria inherent with water damage if the skin is punctured.
 - * If hardwood floors are covered with carpeting, the carpet must be removed and the floor beneath it dried.
- d. Dehumidification - Ordinary household type dehumidifiers will **not** properly dry down your building. Professional dehumidifiers use low grain refrigerant, hot gas bypass or desiccant systems to remain operable at specific a temperature. Commercial Dehumidification combined with specific air movement using high-speed turbo or axial fans will minimize further damage. Use a Psychrometric Chart to confirm and verify that moisture is being removed at the optimum rate.

4. Electronics.

- Spray electronic systems (elevators, generators, security system control panels, etc.) with a recommended critical contact cleaner. This will prevent the corrosion of electronic components.
- a. Dehumidification is also important to reduce risk of corrosion in computer equipment, phone systems, copiers, etc. Many electronics, computers, etc CAN be restored safely.

5. Health Issues.

- a. Access ductwork to dry it. Properly treat ductwork with antimicrobial treatment so that mold, fungi and bacteria do not regenerate in air handling equipment and ductwork systems.
- b. Pay close attention to crumbling pipe insulation and ceiling material that may contain asbestos.
- c. Apply antimicrobial treatment to any other water affected areas.

VIII. HEALTH CONCERNS ABOUT WATER DAMAGE.

In today's enlightened era of environmental health, proper water damage restoration is imperative. There is more to water restoration than using a "shop vac" to extract water from the carpet and pad. Controlling and terminating growth of bacteria, mold and mildew looms as the primary concern. Remember, in terms of the interior building temperature, mildew is at its most prolific when the atmosphere stays between 75deg F and 85degF. BACTERIA differs in its climatic preferences. Some survive below freezing, while others are active to temperatures above 150 deg F. Similar to mildew, bacteria's preferred temperature for growth is 75deg F. **Remember, the building WON'T dry "on its own."**

Trained technicians who understand proper procedures and anti-microbial applications must perform water damage restoration. Trained personnel can provide the necessary adjustments to the environment by altering temperature and humidity levels to deter production of mold, mildew and bacteria.

The property manager must remain alert for the following signs of microbial growth:

- Musty, stuffy odors.
- Black/gray patches along the bottoms of the walls.
- Deterioration of jute backing on carpeting and/or dust covers on the bottom of furniture.

Water damaged building interiors provide a “prime” environment for the growth and organic matter for food. One of the favorite foods for bacteria and mildew is the decaying organic jute backing of carpets. This, coupled with warm humid air, creates the ideal environment for reproduction. Mold and mildew may cause allergic reactions such as depression, arthritis, puffy eyes, chronic cough, rheumatism, asthma or headache.

IX. ASSET RISK AND PROTECTING THE INVESTMENT

The most critical tasks that the property manager needs to perform must occur prior to the emergency. The manager has a duty to assess and minimize risk to the building, the owner and the tenants. To accomplish this, a manager must set up an emergency contingency plan that is both proactive before the potential crisis and reactive during the crisis.

A. Review of Tenants Leases

The first step in implementing a proactive emergency contingency plan is a comprehensive review of all the leases. This lease assessment helps define the relationship between you and your tenants. As part of this analysis, many threshold questions must be answered. Some of the more important questions include:

- 1. Who is responsible for insuring the leased premises?**
- 2. Who is responsible for insuring the building?**
- 3. Who is responsible for insuring the contents of the leased premises?**
- 4. What are the insurance amounts called for in the lease?**
- 5. How much damage does there have to be before the leased premises is considered not habitable?**

The answers to these and other pertinent questions form the basis for a written report that helps assess the disaster risk for the building.

B. Determine Appropriate Insurance Coverage

Most well drafted leases specify insurance types and amounts that each party is to provide. In addition, leases usually obligate tenants to provide certificates of insurance to the landlord on a regular basis. As part of a disaster plan, a manager should collect these certificates in a timely manner to insure that coverage is being maintained. Listed below are some of the questions to consider when reviewing our tenants' certificates of insurance.

- 1. Is the insurance from a reputable company?**
- 2. Is the Claim Adjuster independent or are they employed by the insurance carrier?**
- 2. Are the coverage amounts as agreed upon in the lease?**
- 3. Are the amounts sufficient to cover the risk being insured?**

Once all of this research has been completed, a meeting with your attorney and insurance carrier will help to determine if all risks inherent in operating the building are being covered. Between you and your tenants, are the policy amounts sufficient to cover potential building damage, loss of rents or potential personal injury damages?

C. The Manager's OR Owner's Concern During a Crisis

All of the planning described here makes a disaster less costly. Once a disaster occurs, a manager must have the ability to react to a variety of difficult situations. A competent point person must be on call at all times, with the ability to assess a crisis situation and empowered to make instant decisions. This person must have the authority to close a building if necessary. Obviously, the safety of the persons and property in the building is paramount. In the long run -- it will be less expensive to turn to your insurance carrier for several days of rent loss rather than to look to your carrier for liability coverage if people are injured in the building. Further, by insisting on keeping the building open, may actually delay the emergency service work and could cause a substantial increase in the mitigation costs. It could also lead to additional and secondary damage. Being well prepared in advance will preclude negligence during a crisis situation.

D. Repair the Damage

After the disaster abates and the building has been stabilized, it is the property manager's responsibility to get the building repaired and operational as quickly as possible. By working with your restoration contractor and the insurance adjuster, prompt decisions regarding the scope and value of the loss can be made. Once the scope has been agreed upon, the work can begin.

A manager should not let the determination of "who is at fault" delay getting the building back in operation. Generally, the insurance company will approve the repairs, even if caused by negligence of a tenant, and subrogate the claim later with the responsible party. The manager, of course, should assist the insurance company in such a claim by providing all relevant information. The main goal, however is, is to repair the damage, and restore the property and business.

E. Conclusion

One of the property manager's primary responsibilities is to make sure the building is adequately insured against risk. Determining the nature of these risks, as well as the types and amounts of coverage necessary, must be an ongoing process. Review of tenants' leases and stated insurance requirements will alert the manager to any changes that must be made. These tasks must be completed regularly so that when a disaster strikes, costs can be minimized and the building made operational as quickly as possible.

X. DETERMINE SCOPE AND VALUE OF THE LOSS

A. Notify the Insurance Company

The insured (owner/manager) or the agent for the insured should notify the insurance broker/agent or the carrier directly to inform them of the loss. In cases of theft or vandalism, notify the police as well. Generally, the insurance company will require a copy of the police report before processing the claim. Immediately after a loss occurs, the insured should take whatever measures are necessary to protect from further damage (i.e., temporary repairs, water extraction, securing damaged entrances, windows, shoring, etc.). The insured should keep accurate records of all emergency repairs and expenses incurred to submit to the adjuster.

B. Determine the Scope of the Loss

The scope and value of the loss will be determined by the insurance carrier's adjuster working closely with the property manager and the manager's designated restoration contractor or technical consultant. In preparing to meet with the adjuster, the manager should prepare a brief description of the events that transpired prior to the loss. The manager also should gather information concerning the losses of the tenants affected by the loss. Material and equipment specifications for components of the building will be important to assist the adjuster in properly valuing the loss.

C. Assess Damage and Loss

In determining the scope of the loss, begin in the room that was the source of the loss. Here damage will be most severe and the scope of the repair most complete. The scope determined for this room will be used later as a guideline for determining the work to be done elsewhere. Each portion of the room or task to be completed is itemized by size, description of damage and units of measurement involved.

For example, you may determine that 75sq.yds.of carpeting is saturated or 150sq ft of ceiling has collapsed. A decision is then made to repair, replace or restore the damaged area. The adjuster and the restoration contractor usually help make the decision contingent upon several considerations:

- Type of material to be used
- Installation and application of that material
- Type of finish
- Intrinsic Value
- Replacement Cost
- Restoration Cost
- Availability of Like – Kind – Quality

In most cases, restoration is preferable to replacement unless the cost of restoration far exceeds replacement cost. Restoration is also preferred when the element of the construction is unique or no longer readily available. For example, restoring the finish of hand made arbor/support styled hinges on a church entry is preferable to replacement because the costs of recreating the original product would be excessive.

When considering any scope of work, the material to be used must be of **like kind** and **quality** to the original construction. This ensures that the finished product is as similar as possible to the original. Damaged contents must be either replaced or cleaned and restored, depending upon the severity of the damage. The restoration contractor will be able to inventory, pack and transport (**POI**) the contents to a storage facility and clean and restore them while the structure work is complete. Many items need to be cleaned before the odor sets, a professional Restoration Dry Cleaner will inventory items that require dry cleaning before they remove them for cleaning and deodorizing.

Damaged furnishings can be removed, restored and warehoused until restoration is completed. The adjuster will provide inventory sheets for content items damaged beyond restoration. Often, the professional Restoration Contractor you choose will complete this inventory as part of the Pack-out (POI). These total loss items will be listed along with a description of the item, brand name and serial number, model number, age and quantity. Keeping a prepared inventory sheet on file for all contents which includes this information could eliminate costly hours trying to remember all of the items completely destroyed by fire.



D. Historic Properties

Owners and managers of historic properties have special responsibilities to ensure these building and contents are:

- Accurately documented
- Adequately insured

Building materials throughout the property should be thoroughly documented by videotape and/or photographs. This will provide critical information about woodwork, floors, plaster, etc. if ever there is a loss. The documentation, along with information about the building's restoration—such as original or recent blueprints, building surveys and architect's name - should be stored in a separate location.

With historic properties, it is imperative to document conditions and present detailed cost information to ascertain restoration issues with the adjuster. Most adjusters will not be familiar with preservation or restoration concepts. The average adjuster may have only a working knowledge of the typical suburban tract house. **OWNERS BEWARE!**

E. Caution: Review Your Insurance Policy NOW

Review your insurance policy NOW with your agent. Be sure to ask if you have coverage for CODE UPDATES (or upgrades). Often, before a building can be re-occupied, local and state building codes require expensive upgrades to Electrical, Security, Insulation, Energy Efficiency, Handicap Accessible Entry and Restrooms. This could cost thousands of dollars which may NOT be covered by your existing policy!

F. Conclusion

The more information you can bring to your meetings with the adjuster, the better your chances of receiving an equitable settlement. Proper organization of information prior to any loss, makes claims resolution faster and easier. Be well prepared; be knowledgeable about your lease requirements and related insurance requirements. Having a plan for coping with disaster will permit you to minimize any loss to your owner as well as minimizing frustration and anguish with your tenants and your staff.

FACT: MORE THAN 50% OF COMPANIES THAT SUSTAIN A MAJOR DISASTER FLOOD, FIRE, EXPLOSION, ETC, NEVER RE-OPEN FOR BUSINESS!