

SEVERE STORM POST LOSS CHECKLIST

Post Loss Steps:

Following a natural disaster, there are a few steps that can assist in stabilizing your business and assessing your initial damage:

1. Employee Safety is Paramount:

- a. Account for all employees and notify emergency responders if the employees are in peril
- b. Keep hard copies of contact lists and continuity plans
- c. Consider having employees call into a central number (outside affected area) to report their status
- d. Consider employees' needs. Assist with shelter, food and gas if possible. Remember the larger community and attempt to fulfill unmet needs

2. Stabilize:

- a. Notify local authorities if you smell gas, have exposed wires or suffered structural damage
- b. Secure the building if possible; assess the need for private security to prevent looting
- c. Ensure key individuals know their roles and responsibilities post loss. Consider mobilizing employees from outside the affected area to assist in the recovery thereby allowing local employees time to deal with their personal losses

3. Recovery and Remediation:

- a. Begin salvage operations to prevent further damage
 - Cover broken windows, doors, skylights etc.
 - Dewater the facility; use protective masks to prevent breathing fungal spores from wet building materials
 - Remove porous organic materials that have become wet
 - Make temporary repairs to the building if it is safe to do so
 - Re-instate fire protection systems if possible

- If using a generator, make sure that the main breaker is off to prevent energizing power lines outside of your facility. This will protect utility workers as they begin repairs

- b. Take videos/pictures of the loss and track all spending
- c. Coordinate with your restoration vendor and service personnel

4. Initiate the Business Continuity and or Disaster Recovery Plan (if necessary):

- a. Contact critical suppliers and business partners for assistance
- b. Have your incident response team liaise with local authorities to understand code requirements, curfews and any community restrictions
- c. Put in place alternative methods of moving and shipping product

REMINDER ON COMMON HAZARDS:

- Toxic spills and contaminated water/mud
- Downed power lines – treat them as live until verified de-energized
- Other live, disconnected wires
- Broken glass, sharp metal and other damage/debris hazards
- Fumes/gases from leaking pipes, exhaust systems or tanks
- Unstable machinery or stock/storage
- Injured or displaced wildlife and pets (e.g. snakes, pests, fearful/unfriendly pets)
- Extension cords in wet areas

INITIAL REMEDIATION SUPPLIES:

- Drinking water (lots of it)
- Personal Protective Equipment (PPE)
- Lock-out, tag-out (LOTO) equipment
- Disinfecting supplies and cleaners
- Absorbent mats and rolls (PIGs)
- Chemical-resistant/protective gloves
- Flash lights
- First aid kit
- Fire extinguisher
- Cameras
- GFCI (ground fault circuit interrupter) protected cords (utilize outlets in dry areas and still use extreme caution when connecting to dryers, cleaning equipment, temporary lighting, etc.)
- Local authorities may recommend other supplies

Contact JLT:

If you believe you may have suffered a property and/or business interruption loss as a result of a severe storm, please contact your JLT Representative for assistance. It is important to have the appropriate property advocates supporting your response efforts – reviewing your policy language and advocating on your behalf. We suggest you alert any pre-approved vendors named in your policy which will serve to remind them of the commitment each has made to provide priority service to JLT customers. This helps with allocation and deployment of resources, and may serve to expedite the handling of any losses you incur.

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ABOUT JLT

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JLT is one of the world's leading providers of insurance, reinsurance, and employee benefits related advice, brokerage and associated services. We are specialists. Our deep expertise and entrepreneurial culture give us the insights, creative freedom and tenacity to go beyond the routine and deliver better results for our clients. At JLT, clients come first. JLT owns offices in 40 territories and has more than 10,000 colleagues. Supported by the JLT International Network, we service clients in over 135 countries.

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