

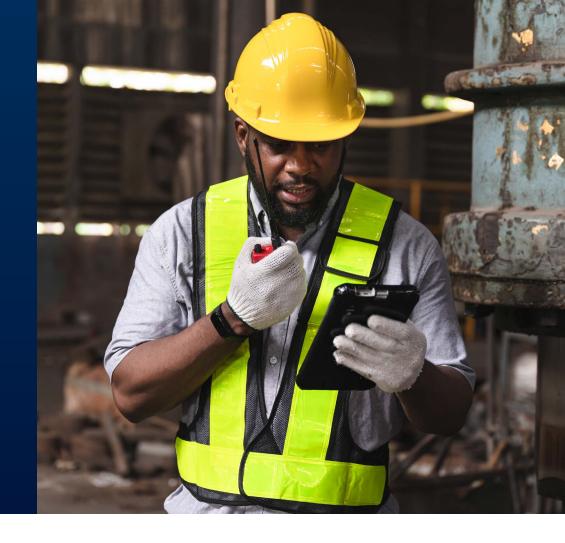
B Brown & Brown

PROPERTY & CASUALTY

2023 Catastrophe Planning Guide

INTRODUCTION

What to Do?



This guide is intended to help you recover and take immediate next steps after your business has suffered a catastrophic loss.

The items and issues listed below are general in nature and may not address all issues or actions that may be necessary for a given location, situation or loss. Please remember that the *first priority is to ensure safety*. Included in this guide are:

- Steps to take after a catastrophe
- Steps to take with flood damage



SECTION ONE

Catastrophe

Steps to Take After



Catastrophe

have all of this data, include as much of the data as is available.

□ Collect canceled checks, invoices or other papers that will assist the

adjuster in obtaining the value of the destroyed property.

Steps to Take After

Remember that following a major storm or other catastrophe, emany additional adjusters on-site and others en-route, it will tak to process the large number of claims that will be filed. If your housiness has been destroyed, or your case is very serious, tell you need priority help.	from a reliable contractor and give it to the adjuster when they arrive. The estimate should contain detailed specifications of the proposed repairs,
Take photos of the damaged areas. These photos will help you with the presentation of your claim and will assist the adjuster in the investigation of your claim.	, , ,
	igation If your car has been damaged or submerged in a flood, move it to high ground and let it dry out if possible. Do not attempt to start or operate it until
☐ Make only those repairs necessary to help prevent further dam	
your home or business. This includes covering breaks in a roof, walls, or windows with plywood, canvas, or other waterproof material. Do not have permanent repairs made without first consulting the insurance company or insurance adjuster. Unauthorized repairs may not be reimbursed.	wooden furniture should be cleaned as quickly as possible. Avoid rubbing in abrasives such as plaster or wallboard particles which may have fallen on furniture surfaces.
☐ Wait for an insurance adjuster to arrive to appraise your damag Following a catastrophe, insurance companies schedule adjust	Dry-cleaning establishments can help you evaluate the cleaning or restoration costs for clothing, furs and draperies.
the most serious losses get priority treatment.	☐ Metal objects, including guns, drapery rods, and the electric motors in home
 Keep all receipts for expenditures you have made to repair dan estimate the extent of your damage. 	appliances, should be dried and rubbed or sprayed with oil to help prevent corrosion. Radios, televisions and other electronic systems should also be dried out, but not oiled.
☐ Prepare a detailed inventory of all damaged or destroyed person property for the adjuster and be sure to keep a copy. Your list so as complete as you can make it and should include: a description	uld be Bedding and upholstered furniture must be dried immediately if saturated
item; date of purchase or approximate age; cost at time of purc approximate cost; and estimated replacement cost today. If you	Antiques, paintings, other art, silver and brass must be given special care. Dry

or otherwise damage hard finishes or surfaces.



SECTION TWO

Flood Damage

Steps to Take After



Flood Damage Steps to Take After

☐ Take all wooden furniture outdoors and remove all drawers and as many moving parts as possible. Clean off all mud and dirt. Do not leave them in

the sun, as the sun can damage wood furniture.

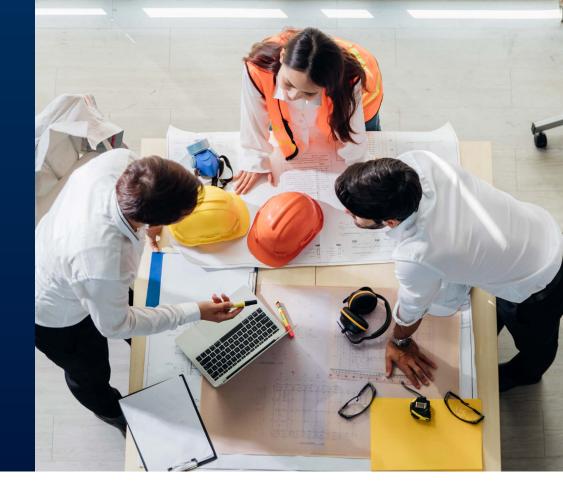
Before you enter a flooded building, make sure it is not in danger of collapse. Let your house air out to remove foul odors or escaped gas.	Upholstered furniture, especially any which has been submerged or badly damaged, should be cleaned, dried and examined by an experienced upholsterer.
Be alert for holes in the floor, loose boards, hanging or loose plaster, snakes and other hazards.	Clean metal objects as soon as possible. This is especially true of iron, which should be cleaned with a cloth saturated with kerosene.
Do not smoke or use an open flame until you are sure it is safe to do so.	Wall-to-wall carpets should be raised to allow air to circulate. Draperies,
Turn off gas at meter tank or other shut off switch in your home. Do not turn on the electrical system; it may have become short circuited.	upholstery and clothing should be laundered. Open suitcases and luggage to dry, in sunlight, if possible.
If it is not already off, the main electrical circuit should be turned off. Be extremely careful to stand on a dry surface and avoid touching the metal handle of the switch box. Use a piece of heavy rubber, plastic or a piece	Punch small holes in sagging ceilings to relieve trapped water.
of dry wood to open the metal door and throw the switch off. If you have gas service, be alert for fumes. Call your local utility company if you detect any fumes.	Do not use your household vacuum to remove water.
Pump or bail water out of the house/building and shovel out the mud while it is moist. Give walls and floors an opportunity to dry.	Do what you can to avoid further damage and make only those repairs necessary to help prevent further damage. Keep records of expenses incurred while preventing further damage
Before the house is fully aired out, scrub all woodwork and floors with a stiff brush. Always start washing a wall from the bottom up—starting at the top may cause streaking.	



SECTION THREE

Do's & Don'ts

Being Prepared Before and After is Key



Do:

- ✓ Monitor radio for announcements
- ✓ Avoid downed power lines
- ✓ Create a list of all missing/damaged property
- ✓ Be wary of scammers; use traceable payment methods
- ✓ Contact financial institutions regarding disaster relief

Don't:

- X Use matches or open flame until gas lines have been inspected
- Enter buildings with structural damage until they have been inspected for safety
- X Disclose personal information such as social security number and bank account information





How Brown & Brown Can Help

At Brown & Brown, we provide insurance and risk management solutions that help to protect and preserve what you value most. Whether it's your business, your employees, your home, or your lifestyle, we work to find the right insurance solution to fit your needs.

With a team that is as connected nationally as it is locally, we provide the personalized service of a local agency and the exceptional capabilities that bring the peace-of-mind expected from a national brokerage firm.



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