

Personal Disaster Recovery Steps

1. Inspect the Property with the Fire Chief

- a. Determine which areas are safe.
- b. Identify any life threatening situations.
- c. Determine whether or not tenants can return.

2. 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, the police should also be notified.

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.).

These emergency repairs are mandated on most policies to protect the property and prevent further damage. The insured should keep accurate records of all emergency repairs and expenses incurred to be turned over to the adjuster.

3. Determining 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. He should also gather information concerning the losses of the tenants. Material and equipment specifications for components of the building will also be important to assist the adjuster in properly valuing the loss.

4. Assessing Damage and Loss

In determining the scope of the loss, you usually begin in the room which was the source of the loss. It is here that damage will be most severe, and the scope of loss most complete.

The scope determined for this room will be later used as a guideline for determining the work to be done elsewhere. This decision is usually made between the adjuster and the restoration contractor and is contingent upon several considerations:

- a. Type of Material to be Used

- b. Installation and Application of that Material
- c. Type of Finish

In most cases, restoration is preferable to replacement unless the cost of restoration far exceeds replacement costs. Restoration is also preferred when the element of the construction is unique or no longer readily available.

For example, restoring the finish of handmade 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 will ensure 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. Your restoration contractor will be able to inventory, pack, and transport the contents to a storage facility until the work is complete. Items that require dry cleaning can be inventoried and sent to be deodorized and cleaned before odor sets. Damaged furnishings can be removed, restored and warehoused until restoration is complete.

The adjuster will provide inventory sheets for content items damaged beyond restoration. 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 which were completely destroyed by fire.

5. Implementing Loss Prevention Techniques

Some of these recommendations will obviously need to be handled by trained and experienced professionals so as to minimize damage and control losses. However, some items may be handled by your maintenance staff.

In all cases, being familiar with the techniques for handling various types of damage will ensure that your building is properly restored.

1. Fire/Smoke Damage

a. Before you enter the affected area:

- Be sure the power is off. Generally, the power company will have been called to the scene and will have terminated the power. If not, shut off the power to the affected area before entering.
- Be sure the natural gas is off.

- Conduct a small safety meeting with those planning to enter the area.
- If there has been any structural or ceiling damage, DO wear hard hats.
- Wear hard-soled shoes, not sneakers.
- If the building is still smoking or smoldering, wear respirators.

b. While inside the building:

- **DO NOT** enter any affected area and light a match. Light must be provided by non-sparking flashlights. **NO SMOKING!**
- **DO NOT** enter any area without permission from the fire chief.
- **DO NOT** attempt to wash walls, ceilings, or other porous surfaces.
- **DO NOT** use electronic equipment or appliances until checked and cleaned.
- **DO NOT** use upholstered furniture.
- **DO** 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.
- Drain all heating, plumbing, and sprinklers during the winter in regions where freezing can occur. Pour antifreeze into all traps.

Follow the guidelines under “Water Damage” below to further protect the property.

2. 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.

Follow the guidelines outlined below to control water damage and minimize losses.

a. Before entering the affected area:

- Make sure the power is off.
- Hold a small safety meeting for everyone planning to enter the affected area.

b. While inside the building:

- Beware of plaster falling.
- Beware of light fixtures falling.
- Be careful not to slip on wet flooring.
- Locate the source of the water and shut it off.
- Poke small weep holes in wet ceilings to allow the water to drain. Be sure to place buckets underneath.
- Protect 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
 - Musical instruments
- **DO NOT** turn the heat up high. Too much heat can actually accelerate damage.

Try to maintain an even temperature of about 72°F.

- Begin removing water from hard floors with squeegees.
- Towel dry furnishings.
- Open drawers and doors of furniture to prevent them from swelling shut; do not force.
- Retail tenants should immediately inventory damaged items. They should be removed and stored for the adjuster to inspect. A photo record or inventory of these goods would be excellent, but not required. Salvage value is generally assessed by the insurance adjuster.

3. Dehumidification

Ordinary household-type dehumidifiers will not properly dry down your building. Likewise, air conditioning systems are made to cool, not to dry water damaged structures. Professional dehumidifiers are made to quickly and safely remove large volumes of water vapor from the air and speed-dry the structure.

Dehumidification combined with air movement caused by using high speed turbo fans will minimize further damage and retard mold growth.

4. Electronics

Most electronic components can be restored after smoke and/or water damage. The permanent damage occurs in the form of corrosion which forms afterwards. Do not turn on computer systems or other electronic office equipment until it has been inspected, cleaned, and dried by a qualified technician.

Spray electronic systems (elevators, generators, control panels, etc.) with a recommended critical contact cleaner. This will prevent the corrosion of electronic components. Dehumidification is important to reduce risk of corrosion in computer equipment, phone systems, copiers, etc. Proper cleaning of damaged electronic equipment to remove conductive or corrosive debris should only be done by trained, qualified technicians.

5. Books and Documents

Books and documents are hygroscopic materials that will absorb moisture from the excess humidity present in a fire or water damage situation. In absorbing that humidity, the papers begin to swell, curl, and grow mold. As a rule, the critical period for books and documents is the first 48 hours after a disaster. Our goal should be to have the restoration of these items started within the first 48 hours or have them frozen.

Freezing will stop the degradation of the papers and retard the growth of mold.

- a. Assess the condition of books and documents immediately.
- b. Prioritize by value and need.
- c. If wet, interweave with wax paper and place in freezer.

- d. Mold may appear and cause permanent damage within 48 hours.
- e. If the humidity is above 60%, the books and documents may be damaged by high humidity.
- f. Books and documents that have been damaged by flood waters may need to be rinsed with cool, clean water prior to freezing or drying.
- g. Make an inventory of damaged items.

6. Health Issues

- a. Access ductwork to dry it. Duct systems should be inspected and restored by qualified technicians. Local ordinance may require licensed technicians to perform this work.
- b. Pay close attention to crumbling pipe contain asbestos.
- c. Be careful of flaking or peeling paint in older buildings. It may be lead-based.
- d. Flood waters and sewage backflows will contain hazardous bacteria and fungi.

Personnel entering those areas should wear appropriate personal protective equipment and be trained in its use, such as respirators, goggles, gloves, protective clothing, and boots.

Source

