Much of this plan was originally developed by the Florida Association of Insurance Agents which has set an industry standard in responding to catastrophes. We acknowledge their leadership on this issue and express our appreciation for their willingness to share their work and their experience with Texas independent insurance agents.
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Introduction

Texas Background

The year 2005 was the worst year for insured natural catastrophes on record. The cost to recover from Katrina will probably exceed what America spent on the Marshall Plan to rebuild Europe after World War II. Hurricanes Rita and Wilma added to the misery of the Gulf States and to the bill faced by taxpayers and consumers.

2005 saw the number of hurricanes exceed 26 and required the use of the Greek alphabet to designate the late summer storms. Hurricane Katrina is considered the worst catastrophe to strike the United States with insured losses exceeding $60 billion. Hurricane Rita made landfall near Port Arthur, Texas causing in excess of $6 billion in insured losses. Hurricane Wilma struck the southern portion of Florida causing damages in excess of $10 billion.

On the back of the 2005 season, 2008 hurricane season came early with Hurricane Dolly hitting the Rio Grand Valley at Padre Island and following the Rio Grand River to the north. While Hurricane Dolly was officially a Cat 1 storm when it hit landfall, all of the Valley was effected. On the heels of Dolly, Hurricane Ike struck Galveston Island in September 2008. TWIA experienced over 92,000 claims and Galveston was devastated by Ike’s storm surge. Much of the Island was flooded and Ike has become one of the most expensive storms in Texas history.

An issue not previously considered by many was the extent of inland hurricane damage, miles from the coast. In fact, often the damage was more severe the further inland the storm traveled. Wind damage to trees, downed power lines and the inability to communicate was extensive. Another new development for Texas was mandatory evacuation and the inability of residents to return to their homes immediately after the storm due to orders from civil authorities. Approximately 3 million people were evacuated from their homes prior to landfall of Hurricane Rita and the entire island of Galveston was evacuated prior to Hurricane Ike.

Homes and businesses were without electricity and water in some cases for months. Residents were unable to remain in their homes with temperatures exceeding 100 degrees and no water or sewer service. Police, fire and medical personnel found it difficult if not impossible to maneuver due to the downed trees and power lines blocking most streets and roads. Residents were displaced for days, weeks and sometimes months. These displaced residents strained existing resources in other communities where evacuees from hurricane Katrina were housed.

IIAT responded after Hurricanes Rita and Ike impacted many independent insurance agencies with the delivery of generators, food, water, ice and gasoline. However, it became clear that IIAT could not provide this type of response had the number of affected agencies been larger; consequently, we chose to assist all agencies by developing a comprehensive catastrophe plan that could be activated in response to a catastrophe striking any area of the State. This plan will provide pre-catastrophe planning by individual agencies, administrative assistance by IIAT and manpower and supplies provided by agencies in areas unaffected by the catastrophe. However, this is just a plan. You and your agency must be prepared and must alter this plan to fit the needs of your agency.
Notes:
Chapter 1

IIAT Hurricane Response Plan

The Situation

The chaos after a storm can be hard to imagine. Despite your best plans, you may find it difficult to access the agency, find your staff or respond to customers who are not sure how to contact your agency. Planning before the storm is important, but so is flexibility after the storm. That’s where IIAT can help. We provide coastal agencies with a number of tools to help the agency recover and begin serving customers as soon after the storm as possible. In addition to this book of advice for preparations, IIAT has prepared a web page of information and created a network of assistance to help member agencies, regardless of their circumstances.

This program divides Texas coastal areas into six zones.

Catastrophe Zones by County

Zone 1 – Cameron, Willacy, Kenedy, Brooks, Hidalgo, Starr, Jim Hogg
Zone 2 – Kleberg, Jim Wells, Nueces, San Patricio, Live Oak, Bee, Goliad, Karnes, Aransas, Refugio
Zone 3 – Calhoun, Victoria, DeWitt, Lavaca, Jackson, Matagorda, Wharton, Colorado, Austin, Fort Bend Brazoria
Zone 4 – Harris, Waller, Washington, Liberty, San Jacinto, Brazos, Grimes, Montgomery, Madison, Walker
Zone 5 – Chambers, Galveston
Zone 6 – Jefferson, Orange, Hardin, Newton, Jasper, Tyler, Polk, Trinity, Angelina, San Augustine, Sabine

Each Zone is led by a team of Zone Coordinators for the affected agencies and IIAT. Zone Coordinators will guide IIAT relief efforts on the ground and help coordinate services coming into the affected areas.
What kind of assistance is available?

IIAT staff and volunteers will work to provide the assistance you need after the storm. All such assistance will be based upon your communications to our office or to the Zone Coordinator. Here’s what we will do, together.

- Assess damage in your area and the feasibility of access. Zone Coordinators and state and local law enforcement officials will help us report the situation in affected areas. This information will be posted on our Catastrophe web site.
- Help you locate and communicate with staff. Our staff can serve as contact points for displaced agency staff and agency managers trying to report conditions to staff.
- Help you restore agency services by providing physical supplies you request after the storm. Our ground crews will deliver available supplies with coordination from the Zone Coordinator.
- Connect agents who are willing to assist with agents needing assistance. Agents outside the affected areas will be offering supplies, personnel and office space to assist you. We will coordinate that assistance.

How do I participate?

You can be a part of IIAT’s Hurricane Response plan in two ways.

First, report to us now your plans following a storm and emergency contact numbers you anticipate using. We understand that plans can change and you may need to report those changes to us following a storm. In the meantime, we will put your agency in our cat response database and you will be among the first agencies we contact. You can find this form at the end of this chapter, or go online at iiat.org/Catastrophe Response and complete the form online.

Report to us your offer of assistance to other agents if you are not affected by the storm. We need to know how to contact you and what kind of assistance you can offer, from supplies to office space. We will confirm your offer after the storm before we match your assistance with agents in need. This form can be found at the end of this chapter and also online.

This plan is NOT a substitute for agency planning. Use this entire planning guide to prepare your agency for variable amounts of storm damage and recovery. Be sure you have necessary supplies and communications to function after the storm.
When a storm threatens

Three days to landfall

**IIAT** staff will initiate contact with each Zone Coordinator and provide the latest information on what forecasters are expecting. Storm tracking will begin on the IIAT Catastrophe Response web site. We will share with Zone Coordinators a list of agencies in their areas that have registered with us to receive assistance after the storm. Staff will call each registered agency to confirm contact information and agency plans.

**Zone Coordinators** will help confirm contact information. Zone Coordinators should make sure they have their business cards and a photo identification card which are needed for access into stricken areas immediately after a disaster. Zone Coordinators should also be prepared to answer questions from media regarding how property owners can prepare for a storm to mitigate property damage.

**IIAT members**, using the checklists in this manual, should take immediate action to prepare their agencies for a number of possible contingencies depending on the severity of the storm. All carriers should be contacted for information about emergency post-storm response and claims handling plans.

**IIAT members** can keep informed of the storm’s development through the IIAT Catastrophe Response page at [www.iiat.org](http://www.iiat.org), with links to State Emergency Operations Center and the National Hurricane Center.

Two days to landfall

**IIAT** will confirm agency volunteer assistance by agents in areas unlikely to be affected by the storm. A general call for assistance will go out to all IIAT members. IIAT will begin laying in supplies anticipating agency needs following the storm.

**Zone Coordinators** in areas threatened by an impending storm will remain in contact with IIAT staff who will provide up-to-date contact information for post-storm response. Zone Coordinators should reestablish contact with their local county emergency management directors to review how the insurance teams can assist during the impending disaster.

**IIAT members** should begin final preparations prior to storm landfall. If evacuation is anticipated, contact information, including the IIAT Cat Response web site should be provided to each employee before departure. If possible, emergency contact information should be provided to agency customers for use after the storm.

One day to landfall

**IIAT** will send news releases to media in areas of anticipated storm impact, providing them with the names, phone numbers and other contact information for the Zone Coordinators. Supplies will be staged in areas closer to anticipated landfall for quick distribution after the storm.

**Zone Coordinators** should remain in contact with IIAT. Also, they should continue to be prepared to answer questions from the media in respect to mitigating losses.

**IIAT members** should implement their final plans for dealing with the storm and its aftermath. Final plans should be communicated to the Zone Coordinator or IIAT.
After the Storm

IIAT will contact Zone Coordinators to assess damage in the area, and open a constant line of communication for the days ahead. If necessary, IIAT will work with state officials to allow access by Zone Coordinators to storm-damaged areas. IIAT will also contact Zone Coordinators in unaffected areas to begin coordinating agency assistance out of their areas to the stricken areas of the coast. A general call to the statewide membership for assistance may be placed, depending on the severity of the damage.

Zone Coordinators in the affected area will respond first to their own agency needs. Thereafter, Zone Coordinators will keep in contact with IIAT to relay messages about needed assistance and coordinate the flow of supplies into the area. Zone Coordinators will establish their credentials with local and state officials, if necessary, in order to facilitate their entry and the entry of IIAT staff into the area.

IIAT Members will contact IIAT or the Zone Coordinator immediately to report their post-storm plans and need for assistance.
Catastrophe Response
IIAT Member Contact Form

Use this form to report to IIAT your emergency contact information and plans right now, or complete a copy online at iiat.org. Keep this form handy if evacuation is necessary. Report changes to this information to IIAT after the storm.

Primary contact: __________________________________________________

Secondary contact: _________________________________________________

Agency: ____________________________ Office Telephone: _____________

Address: _________________________________________________________

City: ______________________________ State: ______ ZIP: _____________

Cell Phone: _________________________ Home Telephone: ______________

Office FAX: ________________________ Email: _______________________

Other emergency contact information: ________________________________

_______________________________________________________________

**KEEP COMPLETED COPY IN YOUR CAR **

IIAT Contact information

Phones: 800-880-7428
      512-476-6281

Fax: 512-469-9512

Web site: www.iiat.org
Catastrophe Response
Volunteer Assistance: Agents helping agents

Please complete this form and return by email to info@iiat.org or by FAX to IIAT at 512.469.9512. Or, you can complete a copy online at iiat.org
This information will be confirmed after a storm occurs before we offer this assistance to agents.

I anticipate being able to assist agents with:

___ Office supplies (pens, copy paper, Accord loss notice forms, staplers, paper clips, stamps, file folders, fans, manual phones, etc). Please describe the supplies and quantity below:

___ Personnel. Agents will need experienced agency personnel to assist with claims handling and processing. Please answer the following questions:

How many people in your agency have volunteered? ________________________
Will you accompany these volunteers to the recovery site? __________________
How will the volunteers be transported? _________________________________
How long can these volunteers assist with recovery? ______________________

___ Office space. Agents whose offices have been damaged beyond operation will need temporary office space to communicate with customers and restore some operations. If you can provide space, please answer the following questions:

What is available (sq. footage, number of desks, number of computer stations, etc) ________________________________
How long can the space be occupied? _________________________________
Can you provide personnel to assist displaced agents? ______________________
What insurance companies do you represent directly? ______________________

___ Living quarters. Some agents and agency staff may have no where to stay following a severe storm.

How many people are you willing to shelter? ______________________________
For how long? _______________________________________________________

Agency Name: _____________________________ Phone: _________________

Contact Person: _____________________________________________________
Notes:
Notes:
Chapter 2

Hurricanes: The Agency Plan

A major hurricane is every insurance professional’s nightmare, not only for the destruction and harm it will inflict, but for the unimaginable chaos and crushing workload that will follow in the weeks and months afterward. While no one wants to dwell on those possibilities, the harsh reality is that this industry will be in the vortex of turmoil after a hurricane. An agency’s only hope of properly serving clients is to develop a sound, workable written agency plan. Needless to say, a plan that is not in writing is no plan at all. It is the hope of the IIAT Catastrophe Task Force that each agency will invest the time, thought and effort necessary to prepare a solid, written plan.

Consider the following reality check then discuss it with your staff. Decide how your agency will prepare for the next catastrophe.

What to expect after the storm

- Inability to communicate with clients, employees and insurance companies. Almost complete insulation from the outside world.
- New and business renewal flow stops; no new business income.
- Few employees can be found, if evacuation was ordered. Those that stay face trying personal situations and possible loss of residence.
- Upset, frightened insureds many of whom will look to their insurance agents for more than just insurance information.
- Restricted access to homes and office. The aftermath of a major storm is often likened to a war zone.
- Housing shortage for employees and adjusters.
- Employee burnout among those who stay. The stress of post-storm clean-up and recovery, combined with a highly stressful work environment will drive some employees to quit. Others may need continuous support and even counseling.
- Slow response from government agencies; spotty law enforcement.
- Cash flow and cash shortage for agency and employees.
- Food, water and gasoline shortages, some so severe that theft and acts of violence occur regularly.
- Little to no telephone, cell phone, or electric service.
- Changes in insurance markets that last for years.
Guidelines for the agency plan

General considerations

Agents should think in terms of per-storm and post-storm planning for the agency physical plant, personnel and communications. This chapter is divided into these two sections, with checklists and forms at the end of the chapter. A team within the agency charged with planning for catastrophe response should review, and if necessary revise, each recommendation in this chapter. Copies of the plan should remain accessible on the computer, while hard copies should be given to each employee before a storm. Some of the information recommended in this chapter should be kept in autos that will be used during evacuations.

Before the storm

Before the storm, agents must prepare their physical plant, employees and customers for the new procedures and life-style changes that will occur after the storm. Hurricane season begins June 1, so early May is a good time to begin preventing E&O claims. The best place to start is by downloading a copy of “Best Practices for Avoiding Hurricane E&O Claims” from the IIAT website at iiat.org > Agency Management > Best Practices Series. Page 46 of the guide has a list of to-do recommendations to guide your agency to a claims free hurricane season. The publication contains best practices for making error-free submissions to the Texas Windstorm Insurance Association, plus a number of checklists and sample letters.

Some agents will write all insureds at the beginning of hurricane season, providing information about policies, coverage and carriers that will be needed after a storm event. Agencies may also provide information about preparing for a storm, mitigating damage after the storm. See Chapter 3 (media) for information you can provide to your customers prior to and after a storm. Finally, customers will need to know how to get in touch with agency personnel after a storm. Emergency contact information for both the agency and insurance companies should be provided to every customer. Bear in mind that almost no communication will be possible in the first few days following even a moderate storm. Wireless Internet connections may be the first services to be restored in many areas.

Some of the following recommendations should be considered prior to storm season. Other recommendations relate to the agency’s response to an eminent storm. The few days prior to a storm event can be chaotic and anxious, as agency personnel must consider their family’s preparation, as well as the agency response. The more work done in advance of storm season, the better.

Agency building/office

1. Assess the physical characteristics of the agency building or office. How can it be made more secure to withstand a large, severe storm?

2. Identify areas most vulnerable, and least vulnerable, to damage from a hurricane (wind, rain, rising water) or other catastrophe.

3. Determine steps to minimize damage, such as: pre-cut plywood sections for windows; sandbags around doorways; applications of fire retardants; equipment removal, etc.

4. Identify which items of equipment, furniture, records, and supplies could be moved to safer portions of the office, or to off-premises locations.
5. Consider the need to elevate certain items off the floor if rising water is a serious threat. Procure the equipment needed, such as blocks of wood or concrete blocks. Smaller items can be stored on desks, or in rest rooms (which are usually interior, windowless rooms).

6. Be prepared to secure all files, manuals, and records. Tape cabinets and drawers shut.

7. Cover all equipment, furniture, file cabinets, and storage containers for records with plastic (such as visquine or garbage bags), and tape tightly.

8. Before leaving, unplug all electrical items.

9. Consider an alternate location. Before hurricane season, identify promising sites, and make contact with the owner or leasing agent, so that final arrangements can be made in short order after a storm if the need arises. Make advance arrangements with another agency in a protected city to work remotely until your office can be re-opened. Be sure you have compatible computer systems and your staff is trained to work remotely.

10. Copy or duplicate all computer records and store them offsite in a secure location. Regularly back up payroll, tax, accounting, production records and customer lists.

11. Keep hardcopy records such as insurance policies, lease agreements etc in a secure off-site location.

12. Consider contracting with a disaster recovery company such as Agility Recovery Services, an IIAT business partner. Agility can provide mobile office and equipment operations within 48 hours of a catastrophe declared by the agent. For more information, visit www.iiat.org.

13. In addition, consider contracting with Artizan CSR 911 services, which can provide your customers with a secure, inland contact for service after a storm. Artizan stores your agency’s customer data and provides a toll-free number where your customers can get policy information and carrier contacts. See www.iiat.org.

14. Be sure you have provided your post-storm contact information to IIAT.

15. Prepare a telephone and address list of local emergency organizations and distribute to each employee. Keep a copy in your car.

Police, sheriff ____________________________________________

Fire Dept. ________________________________________________

Civil Defense ____________________________________________

Red Cross ________________________________________________

FEMA ____________________________________________________

Texas Dept. of Insurance ___________________________________

IIAT ____________________________________________________

TWIA ____________________________________________________

Other ____________________________________________________
Depending on the location of your office, you may be swamped with customers after a storm. If you open your doors, you will also attract the curious, lonely and hungry, so be prepared to deal with these people. Consider such supplies as extra seating, extra toilet paper, toys and books for children, salty snacks and sweets, extra bottled water (how about having your agency name imprinted on the label), medical supplies and other items recommended on the emergency supplies list at the end of this chapter.

**Power supplies**

Some cities, and agencies, could be without power for weeks after a storm. Expect the best, but plan for the worst.

1. Consider a generator. Small generators (5,500 watts and less) can run lights, fans and one small window air conditioner. Larger units can be direct wired to the building system and can run multiple A/C units, refrigeration and, if a stable source, even computers.
   - Size needed (kilowatt-hour power) _______________________________
   - Type: Plug-in vs. hard wired _______________________________
   - Fuel type (gas, diesel, natural gas) _______________________________
   - Rate of fuel usage _______________________________
   - Fuel storage/availability _______________________________
   - Maintenance supplies for extended use (engine oil, etc..) ___________
   - Security for the generator at night _______________________________
   - Back feed (generated electricity goes back into the feeder lines, endangering line crews) _______________________________

2. Make plans for acquiring and storing fuel prior to the storm. Without power, gas stations will not be able to pump fuel -- one of the most precious commodities after a major storm. Be sure you can protect your stored supplies.

**Computers**

1. Even when the power starts being restored, service is often interrupted or fluctuates ("brownouts"). In many cases electricity can be restored after only a few days, but it may not get up to a level of dependability for computer operation for several weeks. In such situations, one either operates without a computer, or ties the computer to the generator.

2. Most computer experts warn against running a computer off self-generated electricity, as the current flow is usually too uneven, and contains “spikes” which can harm the equipment. In fact, it is reported that some maintenance agreements can be violated if unauthorized generators are used. The potential for damage is often lessened when using larger generators, but check with your computer vendor. One solution to stabilizing and modulating the electrical current is to use a UPS (uninterrupted power supply) system.

3. Be sure to completely back up the system, and make sure it did backup. Keep duplicates in a safe area off-premises. Perform a test restore just prior to storm season, and monthly during season. Or, consider an ASP option for storing your data.
4. Consider running ACORD Loss Notices for clients in areas certain to experience damage, such
   as beach front locations. However, in larger agencies, this could amount to a considerable
   quantity of forms, and safe, dry storage could create a problem.

5. Most automation vendors have specific, detailed catastrophe plans for assisting their customers.
   Contact yours, so you can know what to expect.

**Communications**

1. Most telephone systems use electronic phones, which require electricity; however, phone lines
   are often still working after a hurricane. Phone service can be restored by using “old-fashioned”
   manual telephones. Consult your local phone vendor. Usually, separate lines have to be run to
   hook the manual phones. These lines can be stored, pre-wired, in the ceiling, and dropped down
   when needed.

2. Some agencies plan on using cellular phones during emergency operations. Local
   communication links for cell phone networks might be down for several days. If you plan to use
   your cell phone, remember to have plenty of batteries, and battery chargers. Remember also to
   announce these new numbers in the newspaper or customer communications. Another
   possibility might be to "Call Forward" the agency’s office number to a cellular phone.

3. Another step with cellular phones is to see if the local service vendor providing air time
   (Cingular, Sprint, T-mobile, etc..) has a Priority Access Program for catastrophe operations.
   Under this program, only those cellular customers with a Priority Access number will be able to
   use the cellular phone airwaves after a catastrophe as a large part of the cellular service will be
   appropriated for emergency personnel. Not all areas have such an arrangement.

4. Voicemail can be very effective for handling the large volume of after-hours calls; provided it is
   working.

5. Satellite phones are also an alternative to consider if cell phones are not working; however,
   rental and usage charges for these phones are steep, and most adjusters and customers will not
   have these phones.

6. Internet service is often the first line of communication after storm. Be sure you can access your
   agency site and be prepared to post emergency contact information on the site. Communicate
   the site address to customers prior to the storm.

7. Investigate the use of portable satellite dishes for Internet access.

**Staff well-being**

Planning in advance of a storm will reassure staff that the agency can respond to clients after the
storm. This planning will encourage evacuated employees to return to the office, because they know
that the chaos will be reduced to a minimum.

1. Before the storm, get contact phone and email information for each employee, plus back-up
   numbers and communications. For instance, if your staff evacuates, where would they go and
   how will you get in touch with them? If available, obtain the name and address of an agency that
   will agree to serve as a contact point for displaced staff.

2. Discuss the post-storm plan with the entire staff. Tell them how job duties will change during
   the response and what the agency is doing to prepare to re-open the office. Describe incentives
   that will be provided to create the best possible work environment.
3. Help staff prepare personally for a major storm. Review the customer preparation checklists and discuss how they can prepare their families for evacuation and return.

**Cash and cash flow**

1. In the days immediately following a storm, with the likelihood that some banks will be closed, and many ATMs will be out of service, the agency will need a supply of cash with which to purchase necessary items for continued operations.

2. In addition, cash will need to be available for the staff, also. They will be buying gas, food, and other necessities, in order to keep themselves and their families going while they put in long hours at the agency.

3. Cash flow to the agency may virtually stop for several weeks, if not longer. In addition, new business will probably be reduced to a trickle.

**Preparing customers**

Phone and email activity will step up sharply just prior to landfall of a storm. Customers will want to confirm coverage for major perils and may have questions about specific properties.

1. Shift employee duties to be sure all calls can be handled. Coach employees on what can and can’t be said. More than one E&O claim has been based on hurried conversations prior to a storm.

2. Take the time to inform customers about how to respond to a storm and protect their property. At the end of this chapter are suggested What To Do checklists for customers. Many disaster preparation web sites and insurance companies have checklists also. Post the preparation checklists on your web site and give customers your web address. You might also post claims instructions, giving customers some idea of the process and time frames they can anticipate.

3. Be sure employees know how binding authority works, and when it is suspended as a storm approaches. Most companies have certain restrictions on binding authority when a hurricane is approaching. Most suspend such authority altogether, some base those suspensions on distance of the storm from the coast in miles, others refer to latitude and longitude. In some cases, pre-hurricane depressions, tropical storms and waves are the determining factors. Use a Hurricane Tracking Chart (see following page) to track storms and changes in binding authority for each carrier.

4. Advise customers of your post-storm plans and how they can get in touch with you after the storm.
Use this map to establish borders where binding authority is suspended for each individual carrier. This would allow the agency to predict, for example, that if a hurricane were to continue at its current speed, binding authority for ABC Company would be suspended at 3:00 p.m. Wednesday, for example. If circulated to all employees, this would greatly reduce the chances of an E & O claim as a result of issuing a binder when authority to do so had been suspended.
Preparing claims information

The more information you can collect about claims handling procedures before the storm, the better prepared you will be to help customers. Much can be done in advance to make catastrophe claims handling easier.

1. Contact your companies prior to the storm and collect specific information about claims handling using the **Insurance Company Special Catastrophe Information** form at the end of this chapter. Notice the section on restrictions on binding authority.

2. Prepare a list of company cat claims toll-free numbers for reporting claims after the storm. While you might be available to assist customers with claims after the storm, in many cases it is best to provide the direct reporting number for the customer’s insurance company. Post this list on your web site, and make hardcopies for distribution after the storm. Also ask the company for a toll number for claims. Following Katrina, toll-free company numbers became overloaded with calls. Don’t forget contact information for MGAs and brokers. Often, surplus companies require that claims be reported to these intermediaries.

3. Print copies of the ACORD Loss Notice and the **Agent’s Memo of Loss Form** found at the end of this chapter. After a major storm, you may not have the time or computers to properly complete ACORD forms. The most important thing will be to get down the basic loss information for reporting to the carrier when you can get to computers. These Memo of Loss forms can be filled out on clipboards with pencils.

4. If possible, create an interactive claims form online that your customers can access after the storm. Often, Internet connections are the first form of communication restored. Remote hosting of your web site is also advisable. Wherever available, utilize real-time claims inquiry with those carriers that offer this option.

5. Review wind and flood coverage with your staff prior to the storm. Staff will be expected to be instant experts on such issues as wind damage to fences and flood damage to personal property. We have included answers in this Guide to the most common questions customers will ask. Also review the proper response to questions such as “When will an adjuster see my property?” or “How long will this take?”. Everyone should be on the same page.

6. Develop and maintain a list of individuals available for temporary work well before storm season. Prior to the storm landfall, contact those individuals who appear on this listing and arrange for their transportation to your office. Part-time employment agencies are sometimes consulted for temporary help. However, former employees who are willing to work a week or two in an emergency situation are excellent for this job, as are relatives of current employees. The listing should include each person’s name, address, telephone number and current place of employment. Prepare job descriptions for volunteers before the catastrophe to cut down on the chaos. Sample volunteer job assignments are included later in this chapter.

7. Establish a list of contractors and repair shops prior to storm season. The IIAT Catastrophe Task Force recommends that agents not get involved in recommending contractors or repair shops. Most shops are going to have more business that they can handle and problems with scheduling or repairs will only require continued involvement by the agents. However, we recognize that some agents may want to provide as much information to insureds as possible, and finding reputable firms after the storm can be difficult.
Storm time

Before leaving the office when a hurricane threatens, be sure to affirmatively answer the following questions

___ Are all permissible policies typed and mailed to the company?

___ Do you have a list of files you were working on to pull after the hurricane reporting is done?

___ Are all desks, tables, etc., cleared?

___ Are all kitchen supplies adequate?

___ Have arrangements been made for personnel to get to the office?

___ Are all personnel aware of alternate routes to the office if the main arteries are blocked?

___ Is the receptionist informed as to the routing of calls upon returning to the office?

___ Are all necessary claims forms in order and easily accessible?

___ Has every measure been taken to protect the agency against damage?

___ Are all personnel informed as to their duties when they return?

Does IIAT have accurate and complete contact information for agency personnel?
After the storm

Immediately after the storm, let IIAT or your Zone Coordinator know the status of your agency and personnel. Volunteer assistance may be available. If you have a Contact Point Agency outside the area, let them know how your employees can get in touch with you. Check with emergency personnel to determine access to your agency. Carry your photo ID and business cards to facilitate access.

Human needs come first

1. Determine the status of each employee (injuries, damage to home, availability of transportation, other family needs such as children, spouses, etc.).

2. Make arrangements for housing and transportation, as needed. Employees may be willing to re-enter the area if they can be assured that basic housing is available. If you can provide accurate information for a safe route to the agency it will help.

3. Some staff will have to bring children to the office. However, there may be some staff with family members who could provide day care in their homes. Discuss in pre-storm meetings, and assess after the storm.

4. As claims handling drags on for weeks, be aware of the physical and psychological stress this places on the staff. Frequent breaks and even professional counseling should be considered.

5. Plan to rotate the staff to different jobs on a frequent basis. Those who will deal with clients face-to-face will need a break from the endless hours of tears and agony, so rotate them to paperwork-only jobs for a while.

6. Be aware that adjusters will face similar stress. If possible, support them in their office and supply needs, including their personal needs.

Opening the office

Depending on the severity of the storm, your customers will not be thinking about their insurance until their own human security needs can be met. Therefore, it is not necessary that the office be open the day after a storm. Take care of your own needs and those of your family before considering opening your office to the public.

1. DO NOT OPEN the office unless you are confident that law enforcement will provide some security in the area. Storms bring out the best and the worst in people, and the last thing you want to face is a person who thinks the rules don’t apply anymore.

2. Restore power to the office. Be careful turning on electricity or a generator until you are sure the building is safe. Gas leaks in particular should be considered before entering the building. Damaged electrical systems can cause fires. If uncertain, and inspection by a professional is not available, relocate your office according to your pre-storm plans.

3. Connect the land phones (if phone service is available) only when you are prepared to take calls. Once the phone is on, you may have time for nothing else. Spend some time first getting the office ready to house employees.

4. Contact employees according to your plans. Be sure they know how to contact you.
Claims handling

This is not normal claims handling. You and your staff will have little time to perform the detailed, client-centered job you usually do. The goal—yours and your customers—is to take down enough information to file the claim and get it quickly to the company. You staff will be pressed to answer a lot of questions that they do not have the answers to, such as specific coverage interpretations, when an adjuster will see the property, and how long the process will take. Your employees will need script sheets to help them respond to common situations and lots of support in this stressful environment. (See Coverage Guide for Texas Windstorm Claims at end of chapter.)

1. Update your list of claims reporting phone numbers for each carrier. Post this list on your web site at first opportunity and have hard copies available for handout in the agency. Some agencies will post a copy on the agency door when the agency is not open. Check the IIAT web site where we will try to post the most current contact information by carrier.

2. Upon first contact with the insured, take the time to explain any deductible clauses and ask the insured to arrange for any repairs necessary to protect the property. Point out that the reasonable cost of such repairs may be included in their claim. Insureds should be cautioned about hiring unlicensed or uninsured contractors and advised to check with the Better Business Bureau, before accepting services from unknown contractors or repair shops.

3. Explain to each claimant how losses will be adjusted and that there may be delays. If each client who reports a claim understands there are thousands of losses involved and the most seriously damaged property should and will have priority treatment, they will be less likely to be angry or complain if a delay occurs.

4. If a mortgage or loss payable clause applies, the loss draft will also include the name of the appropriate party. In almost all cases, the mortgagee will require inspection of repairs before endorsement of the draft. To avoid confusion and misunderstandings, advise your insureds of this and tell them to contact the mortgagee if they have questions.

5. If damage to personal property is involved, each insured should be advised to request a separate draft for payment so proceeds won’t be held up by a mortgage requirement on building damage. Note: Providing as much information as possible to the insured about reporting a loss and explaining the claims process will save time. Patience and understanding in the taking of telephone calls will result in a more satisfied customer and provide the agency with the full information necessary to arrange the losses in the order of the most seriously affected claimants.

6. To expedite the catastrophe claims process consider using the Agent’s Memo of Loss Form. This form may be the easiest way to capture essential information during the heavy workload and confusion following a catastrophe. It is suggested that the memo form be used to take claims by phone. One or two individuals would be free to type or complete the ACORD forms using the loss memo and the insureds’ file.

7. Do not attempt to personally visit catastrophe sites or damaged property. Personal service is the trademark of the independent agent, but after a disaster, claimants are principally interested in two things: Is it covered? How soon will I be paid? With the exception of larger commercial accounts which might require special handling, an agent need not add to his burdens by attempting to personally inspect catastrophe losses. Post-catastrophe time would be better utilized in taking reports of losses, counseling policyholders, working with adjusters and managing the agency’s operations.
8. Be sure to check each notice of loss before it is mailed to carriers or input for delivery. One individual should be given this responsibility and the authority to follow up with others to see that forms are properly completed. If it is necessary to request emergency handling by the adjuster, make sure there is an accurate explanation of why such action is necessary. For example, if an agent has a sincere and true hardship case, the ACORD form should be noted “hardship case,” with an explanation attached. Use discretion and only request emergency handling when necessary. Prior to mailing, the individual who is checking the loss forms should confirm each of the following:

- All copies are legible
- If not typed, forms are completed with ball point pen
- Complete policy numbers including prefix, symbols, suffix, etc. are included
- All coverages and form numbers are shown. Be sure all edition dates and all endorsement numbers are included.
- Names appear on the loss notices as they do on the policy
- The description section includes as much detail as possible
- A copy of the contract and copies of all pertinent forms are attached if the loss involves special company forms

9. Orient the non-claims staff to the most frequently asked questions following a catastrophe. You will find a list of topics that should be reviewed with the people who don’t normally handle claims at the end of this chapter. Provide copies to each person.

10. Mail a follow-up letter to the insured with each loss report. The insured, though he has reported the loss to the agent and received courteous treatment, is still not certain that his particular claim has not become lost in the shuffle. A follow-up letter from the agency will reassure the customer and can provide a written reminder of the procedures outlined in the telephone conversation. You will find a suggested Follow-Up Letter at the end of this chapter, but be sure to personalize it.

11. Set up a separate catastrophe claims file. A separate file for catastrophe claims could prove to be of great value in following up on loss reports and in tabulating loss experience. Retain three copies of the ACORD Notice of Loss form for the agency.

- Original - To carrier
- Copy No. 1 - Catastrophe loss file
- Copy No. 2 - Insured’s file
- Copy No. 3 - Suspense for follow-up at a later date

An agency may find it necessary to substantiate those claims related to the catastrophe for company loss and contingency purposes. Agency agreements vary by carrier, but many will include a stop loss for single occurrences in determining agency profitability. Even in the absence of such an arrangement, the agency should document those claims resulting from a catastrophe for future company negotiations and relations. A Claims Log (sample at the end of this chapter) may be used for this purpose. Maintain a separate log for each carrier.
Planning for surplus lines claims

In association with the Independent Insurance Agents of Texas (IIAT), and in an effort to assist the retail agent with claims on surplus lines insurance policies in the event of a catastrophe, The Texas Surplus Lines Association (TSLA) has developed this brief catastrophe response guideline.

1. The majority of claims on surplus lines policies are usually sent through the wholesale broker to the surplus lines company. Following a catastrophe, communications between these parties could be interrupted. To help alleviate problems with this situation, TSLA will post, on the TSLA website (http://tsla.org/tsla_cat_response.htm), a list of surplus lines companies with emergency claims phone numbers. This list should be printed out before a storm and distributed to agency staff and customers. The TSLA web site is www.tsla.org. If a company number is not listed on the web site, the agent should advise the client to use the 800 number listed in the policy for that company.

2. The TSLA membership roster and product guide would also be a good source of information for the agent. This book provides contact information for all member wholesale brokers, as well as member claims organizations/adjusting firms. A copy can be obtained by contacting the TSLA director, Jean Patterson, at any time. She can be reached via the above website or at (512)343-9058.

3. Agents should also have an adequate supply of ACORD Loss Report Forms since this is the form most surplus lines companies use to take claims.

4. Because surplus lines policies are non-admitted policies, and therefore can have varying policy terms & conditions, it is important that the retail agent avoid interpretations of coverage when speaking with the customer.

5. For detailed information on the catastrophe response plan of an individual TSLA member wholesale broker, the agent is advised to contact that broker direct at any time prior to a storm. Ask for information regarding the evacuation and recovery plans of all wholesalers with whom the agent writes business.
Volunteer job assignments
Serving a large number of claimants in a chaotic and sometimes non-computerized environment takes some creativity. Everyone in the agency must focus on one thing: getting claims reported. You may be reassigning employees without previous claims experience, and using volunteers and temporary workers who lack any insurance experience at all. Preparing job descriptions prior to the event will help, even if you must adapt them to the situation after the storm. Below are some suggested jobs for inexperienced workers. These job descriptions should be adapted to your operations and the claims handling procedures of your agency and your companies.

Front desk job assignment
If you are working the front desk at the main entrance, you will be responsible for the following:
1. Greet customers as they arrive, and place them on the appropriate waiting list.
2. You must strive to maintain a positive, cheerful attitude and help create a sense of calmness by acting professional at all times.
3. Prepare the waiting lists as follows:
   a. **First Reports**: for customers who need to report their claim for the first time.
   b. **Agency Drafts**: for customers who have already made their first report and need to see an agency claims representative for emergency money. Our company has authority to issue drafts for the following companies:
   c. **Company Drafts or Problems**: This waiting list will be based on which companies are physically here in the building and writing advance checks. This will be determined at the time, and not all companies will be there at the same time.

   If the insured has a problem with a claim, refer them to the Communications Center which will determine what the problem is and turn them over to the appropriate claims representative to handle.
   d. **Communications/Agency Coordinator**: For customers who have a problem with their claim, or need to drop off information for their adjuster or need to set up an appointment with a company representative or adjuster. Adjusters, company representatives or volunteers should not be put on the waiting list. Send them directly to the communications center. If a conflict or problem should arise, call the communications coordinator so that appropriate assistance can be dispatched to you.

Front desk runner
1. You are assigned to assist the front desk personnel in directing customers where to go for appropriate services.
2. You will take the customer to the claims-taking area and turn them over to the claims representative so that they can report their claim.
3. You will then return to the front desk for further instructions.
4. You may also direct customers to appropriate company offices, and then return to the front desk.
Claims first report runners

1. If you are acting as a claims first report runner, you are responsible for getting the customer file from the appropriate CSR’s office, copying the declaration page(s) of the policy and giving the file to the claims representative taking the claim.

2. Once the claims representative is done with the file, you will take the file back to the office from which you took it. Do not put the file in the file cabinet. Check the customer list on the CSR’s door to make sure you have the right office, then place the file in the Return Box for the CSR to file back.

3. Return to the claims-taking area for your next assignment.

Claims checks runner

1. If you are assigned to a claims representative who is issuing drafts to customers, you will be responsible for going to the front desk to get the first customer on the list. Cross that customer off the list and take them to the claims representative.

2. You may be asked to get the insured’s file, in which case you will go to the appropriate CSR’s office and get the file from the “Return Box” or from the filing cabinet and bring it to the claims representative issuing the draft.

3. You will take the file back to the appropriate CSR’s office and place in the “Return Box.” Do not place file back in file cabinet.

4. When the claims representative is done with this customer, you will go to the front desk and get the next person on the waiting list. Be sure to cross off the person’s name that you are bringing to the claims representative.

Company runner

1. If you are a company runner, you will be assigned to a company representative to assist them.

2. You will go to the front desk and look on the appropriate company log. Take the first person on the list and cross their name off. Take that customer to the appropriate company representative.

3. You may be asked to pull the customer’s file. Go to the appropriate CSR’s office, pull the file from the cabinet or “Return Box” and take it to the company representative.

4. Return the file to the appropriate CSR’s office, checking the customer list on the door to make sure you are returning to the right office. Place file in “Return Box.” Do Not Put File in Filing Cabinet.

5. Return to your company representative for further instructions.

Communications center runner

1. If you are acting as a communications center runner, you may be asked to do a variety of things in order to expedite communications.

2. The communications center coordinator will provide you with instructions on what needs to be done.
Windstorm coverage in Texas

Any catastrophe is an overwhelming experience for an agency. There are a number of different problems which add to the sense of confusion. First, the number of residential property forms can be intimidating and may lead to miscommunication with clients after a catastrophic event. Adding to the chaos is differing interpretations of the same policy language by companies or adjusters.

Finally, the volume of telephone calls tends to break down traditional office roles as people from various departments are pressed into service to answer questions from customers who are filing claims and who need reassurance about their coverage. Following are steps which might be taken to facilitate the flow of accurate information.

Before the event

1. Complete Chart 2 below for the major residential property insurers in your agency. The chart should be reviewed annually and updated to reflect any changes in company forms that have occurred during the past year.

2. Make copies of Chart 1, Chart 2 and Chart 3 which can be distributed to your staff after the event. Chart 1 provides a quick comparison of the TWIA form (Windstorm Pool), the traditional Texas Homeowners forms, and the ISO forms in regard to common windstorm claims.

3. Place hard copies of each company's policy form including TWIA and Flood forms in a secure location that can be accessed after the event. These will serve as a backup to answer general customer questions during the period before electrical power is restored.

After the event

1. Distribute Chart 1, Chart 2 and Chart 3 as reference material to anyone who may be answering customer coverage questions. Designate who will be responsible for handling questions not included on the list.

2. Regularly "debrief” each other to share claims issues as they arise. Be alert to issues that are unique to one company or one specific adjuster.

3. Remember that company claims officials will be as overwhelmed as you are. Use Chart 3 to handle multiple issues in the same phone call.

4. Update the charts to reflect the most common questions that have not been included.
### Chart 1
#### Common Residential Claims Questions

<table>
<thead>
<tr>
<th>Item</th>
<th>TWIA</th>
<th>Texas Forms</th>
<th>ISO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Additional Living Expenses</strong></td>
<td>No, unless endorsed TWIA -310: 20% (eff. 6/1/12) TWIA -320: 20%</td>
<td>HO-A: 10% HO-B: 20% HO-C: 20%</td>
<td>Coverage D limit</td>
</tr>
<tr>
<td><strong>Cloth Awnings</strong></td>
<td>No, unless specifically described</td>
<td>No, unless HO-122 attached</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Satellite Dishes/ Antennas</strong></td>
<td>No, unless specifically described</td>
<td>No, unless HO-120 attached</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Damage to Trees</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Tree Removal</strong></td>
<td>Only if tree damaged covered property</td>
<td>Only if tree damaged covered property</td>
<td>Only if tree damages a covered structure or blocks driveway or handicapped ramp $500/each; $1000 max</td>
</tr>
<tr>
<td><strong>Debris Removal</strong></td>
<td>Yes, debris from loss to covered property within property limit</td>
<td>Yes, debris from loss to covered property within property limit</td>
<td>Additional 5% of limit of damaged property</td>
</tr>
<tr>
<td><strong>Flood/Rising Water</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Fences</strong></td>
<td>Yes</td>
<td>Yes (Some &quot;enhancement&quot; endorsements eliminate this coverage)</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Greenhouses</strong></td>
<td>No, unless specifically described</td>
<td>No, unless HO-121 attached</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Other Structures</strong></td>
<td>10% included in limit unless used for business</td>
<td>10% in addition to limit unless used for business</td>
<td>10% in addition to limit unless used for business</td>
</tr>
<tr>
<td><strong>Outdoor Equipment</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Property of Others</strong></td>
<td>10% included in limit</td>
<td>Yes, while on part of premises occupied by insured</td>
<td>Yes, while on part of premises occupied by insured</td>
</tr>
<tr>
<td><strong>Radio &amp; Television Towers</strong></td>
<td>No, unless specifically described</td>
<td>No, unless HO-120 attached</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Spoilage</strong></td>
<td>No, unless endorsed TWIA -330: On premises power loss TWIA -320: Same, but adds $500 for off premises power loss</td>
<td>Yes, if caused by damage to the dwelling. $500 limit if loss caused by damage other than to dwelling.</td>
<td>No, unless endorsed HO 04 98 gives $500 limit for contents of refrigerator or freezer due to loss of power beyond the insured’s control</td>
</tr>
<tr>
<td><strong>Wind Driven Rain</strong></td>
<td>No, unless TWIA -320 attached</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Wind chargers &amp; windmills</strong></td>
<td>No, unless specifically described</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Buildings located wholly or partially over water</strong></td>
<td>No, unless specifically described</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Breakaway walls or property located within a breakaway wall enclosure</strong></td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Company Name:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------</td>
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</tr>
<tr>
<td>Additional Living Expenses</td>
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<tr>
<td>Tree Removal</td>
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<tr>
<td>Debris Removal</td>
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<td></td>
<td></td>
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<tr>
<td>Flood/Rising Water</td>
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<td></td>
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<tr>
<td>Fences</td>
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</tr>
<tr>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Breakaway walls or property located within a breakaway wall enclosure</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
### Chart 3
Specific Claims Issues

**Company Name:**

<table>
<thead>
<tr>
<th>Customer Name Policy #</th>
<th>Claim Number</th>
<th>Adjuster</th>
<th>Issue</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
### Emergency supplies and equipment checklist

<table>
<thead>
<tr>
<th>First Aid</th>
<th>Additional Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flashlights</td>
<td></td>
</tr>
<tr>
<td>Batteries and bulbs</td>
<td></td>
</tr>
<tr>
<td>Radio</td>
<td></td>
</tr>
<tr>
<td>Heavy-duty tape</td>
<td></td>
</tr>
<tr>
<td>Plastic/visquine</td>
<td></td>
</tr>
<tr>
<td>City maps (for adjusters)</td>
<td></td>
</tr>
<tr>
<td>Coleman-type lanterns/stove/supplies</td>
<td></td>
</tr>
<tr>
<td>Candles</td>
<td></td>
</tr>
<tr>
<td>Matches/lighters</td>
<td></td>
</tr>
<tr>
<td>Cans of “Fix-a-flat”</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Office Supplies</th>
<th>Additional Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staples</td>
<td></td>
</tr>
<tr>
<td>Tape</td>
<td></td>
</tr>
<tr>
<td>Pens</td>
<td></td>
</tr>
<tr>
<td>Carbon paper or NCR claim forms</td>
<td></td>
</tr>
<tr>
<td>Stamps</td>
<td></td>
</tr>
<tr>
<td>File folders</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claims Supplies</th>
<th>Additional Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACORD Notice of Loss forms</td>
<td></td>
</tr>
<tr>
<td>Agent Memo of Loss</td>
<td></td>
</tr>
<tr>
<td>Sample coverage forms (for adjusters)</td>
<td></td>
</tr>
<tr>
<td>Notice of Loss acknowledgment cards</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>People Supplies</th>
<th>Additional Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toilet paper / hygiene supplies</td>
<td></td>
</tr>
<tr>
<td>Non-perishable food (canned, dried, etc..)</td>
<td></td>
</tr>
<tr>
<td>Bottled water</td>
<td></td>
</tr>
<tr>
<td>Coffee &amp; tea/sweetener/creamer</td>
<td></td>
</tr>
<tr>
<td>Soft drinks/cream</td>
<td></td>
</tr>
<tr>
<td>Aspirin/Tylenol, etc..</td>
<td></td>
</tr>
<tr>
<td>Adequate supply of required medication</td>
<td></td>
</tr>
<tr>
<td>Manual can opener</td>
<td></td>
</tr>
<tr>
<td>Plastic eating utensils</td>
<td></td>
</tr>
<tr>
<td>Trash bags</td>
<td></td>
</tr>
<tr>
<td>Paper/Styrofoam plates, bowls, cups</td>
<td></td>
</tr>
<tr>
<td>Paper towels/napkins</td>
<td></td>
</tr>
<tr>
<td>Diapers/related supplies</td>
<td></td>
</tr>
</tbody>
</table>
Client ‘what-to-do’ checklist

Checklist No. 1 — Before the threat of a catastrophe:

1. Alert police and fire departments to special conditions, such as an invalid who might require emergency evacuation.

2. Prepare an inventory list of personal valuables, household furnishings and equipment so any lost items can be accounted for.

3. Keep your insurance coverage current with rising building replacement costs. Make sure you have enough coverage for the furnishings and other items you’ve purchased since you first bought insurance. Buy flood insurance if you’re eligible and vulnerable. Also, consider excess flood insurance where necessary.

4. Review your insurance policy annually. Are you sure everything important is covered? Keep it in a safe place where it can be retrieved easily after a disaster. Keep a quick-reference list containing your agent’s telephone number, all your policy numbers and the respective insurance company names and phone numbers.

5. Know how to shut off your gas, electricity and water and how to board up vulnerable places around the house, such as doors and windows.

6. Plan a family evacuation and relocation strategy.

7. Take photographs or a video of all property and keep it in a safe place easily accessible after a storm.

NOTE: The next three items usually are recommended at the time of a hurricane watch. However, waiting until then is not a good idea. First, consider the threat of tornados and other sudden catastrophes and, second, when a hurricane approaches, stores may run out of what you need as others make a beeline to stock up, also.

8. Keep a supply of nonperishable foods and an emergency water supply; have essential drugs and a first-aid kit available. Keep these supplies fresh. Consider the purchase of a gasoline-powered generator.

9. Keep fresh batteries available for transistor radios and flashlights, and an extra supply of fuel for portable grills and stoves.

10. Have available the hammer, nails, tape and boards needed for protecting your residence from a storm or making necessary emergency repairs afterwards.

Checklist No. 2 — As the storm approaches:

1. Do whatever you haven’t done from Checklist No. 1. (Especially make sure the flashlight batteries are still fresh.)

2. Remind authorities about special conditions for your home.

3. Get your car filled with gas. Supplies may be unavailable later, or rationed. Obtain extra gas if possible.

1. Board up storefronts, doors, windows and other vulnerable places which can be damaged.

2. Pack durable clothing.
The following is one of the most important loss prevention steps anyone can take.

3. Secure or bring inside all tools, lawn furniture, etc. that can:
   (a) become projectiles in a windstorm;
   (b) be destroyed by the storm.

Checklist No. 3 — What to do after a catastrophe:

1. Get in contact with your agent as quickly as possible. Let him know about your losses. If you are relocated temporarily, let your agent know your temporary address.

2. Make only those repairs necessary to prevent further damage to your home or business. This must include covering breaks in a roof, walls or windows with plywood, canvas or other waterproof material. Do not have permanent repairs made without first consulting your agent. Unauthorized repairs may not be reimbursed.

3. Wait for an insurance adjuster to arrive to appraise your damage. Following a catastrophe, insurance companies schedule adjusters so that the most serious losses get priority treatment. Those policyholders are the most in need.

4. Keep all receipts for expenditures you’ve made to repair damage or to estimate the extent of your damage.

5. Prepare a detailed inventory of all damaged or destroyed personal property for the adjuster. Be sure to keep a copy. Your list should be as complete as you can make it and should include: a description of the item (and number, if more than one); date of purchase or approximate age; cost at time of purchase; and estimated replacement cost today.

6. Take photographs of the damaged property before making any necessary repairs to prevent further damage.

7. Collect cancelled checks, invoices, or other papers that will assist the adjuster in obtaining the value of the destroyed property.

8. If you feel it is necessary, secure a detailed estimate for permanent repairs from a reliable contractor and give it to the adjuster when he arrives. The estimate should contain detailed specifications of the proposed repairs, and detailed repair cost prices and replacement prices.

9. Take photos of the damaged areas. These will help you with the presentation of your claim and will assist the adjuster in his investigation of your claim.

10. Even if home or business furnishings and effects look like “total losses,” do not get rid of them until after they have been examined by an adjuster.

11. If your car has been damaged or submerged in a flood, move it to high ground and let it dry out. Do not attempt to start or operate it until it is thoroughly dried.

12. Wooden furniture should be cleaned as quickly as possible. Avoid rubbing in abrasives such as ash, plaster, or wallboard particles which have fallen on furniture surfaces.

13. Your dry cleaning establishment can help you evaluate the cleaning or restoration costs for clothing, furs and draperies.

14. Metal objects, including guns, drapery rods, and the electric motors in home appliances, should be dried and rubbed or sprayed with oil to prevent corrosion. Radios, televisions and other electronic systems should also be dried out, but not oiled.
15. Bedding and upholstered furniture must be dried immediately if saturated with water. Vacuuming will
remove some of the odor and grit left by smoke damage, but these items should be separated from other possessions since they may affect nearby items.

16. Antiques, paintings, art objects, silver and brass must be given special care. Dry them with soft
cloths, but do not apply oil or rub them. This treatment will mar or otherwise damage hard finishes or surfaces.

Checklist No. 4 — What to do about flood damage:

1. Notify your independent insurance agent. He will assign the loss immediately to a qualified adjuster, who will call on you as soon as possible to inspect the damage. Following a major storm or other catastrophe, even with many additional adjusters on site and others en route, it will take time to process an extraordinary number of claims. If your home has been destroyed, or yours is a serious case, tell your agent that you need priority help.

2. Before you enter a flooded building, make sure it is not in danger of collapse. Let your house air to remove foul odors or escaped gas.

3. Be alert for holes in the floor, loose boards, hanging or loose plaster, snakes and other hazards.

4. Don’t smoke or use an open flame until you are sure it is safe to do so.

5. Turn off gas at meter tank. Do not turn on the electrical system; it may have become short circuited.

6. If it is not 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 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 if you detect any fumes.

7. Pump or bail water out of the house and shovel out the mud while it is moist. Give walls and floors an opportunity to dry.

8. 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.

9. 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.

10. Upholstered furniture, especially any which has been submerged or badly damaged should be cleaned, dried and examined by an experienced upholsterer.

11. Clean metal objects as soon as possible. This is especially true of iron, which should be cleaned with a cloth saturated with kerosene.

12. Wall-to-wall carpets should be raised to allow air to circulate. Draperies, upholstery and clothing should be laundered.

13. Do whatever you can to avoid further damage and to make temporary repairs. Keep records of expenses incurred in preventing further damage.
INSURANCE COMPANY SPECIAL CATASTROPHE INFORMATION

Company Name ________________________________________________________________
Company Address _____________________________________________________________
                                                                                     
Phone Number ________________________________________________________________
Emergency Number ____________________________________________________________
Claims Manager ________________________________________________________________
Property Adjuster (Staff) _______________________________________________________
Automobile Adjuster (Staff) ____________________________________________________
Workers Comp. Adjuster (Staff) _________________________________________________
Adjusting Company (Local) _____________________________________________________
Adjusting Company Address ____________________________________________________
                                                                                     
Phone Number ________________________________________________________________
Catastrophe Draft Authority:
Homeowners ___________________________________________________________________
Personal Auto _________________________________________________________________
Commercial Auto ______________________________________________________________
Commercial Property ___________________________________________________________
                                                                                     
Hurricane Binding Authority ____________________________________________________
Limitation or Suspension _______________________________________________________ 
Other Information ______________________________________________________________
                                                                                     

Agent’s Memo of Loss

Phone No: __________________ Home __________________
Business __________________

Insured ________________________________________________________________

Property Address __________________________________________________________

Mailing Address (if different) ____________________________ _______________________

Kind of Loss (wind, hail, explosion, etc..) __________________________________________

Date & Time of Loss _____________ Probable Amount Entire Loss $ ____________________

Brief Description of Damage and Property Involved: __________________________________
______________________________________________________________________________
______________________________________________________________________________

Other Insurance: (list agency, policy no., companies and amount) __________________________
______________________________________________________________________________
______________________________________________________________________________

If emergency handling is requested, give reason hardship exists
______________________________________________________________________________
______________________________________________________________________________

CHECK Did you review the following instructions and information with the insured?

☐ To prevent further damage, have temporary repairs made and keep records of costs.

☐ Most adjusters are qualified and authorized to prepare their own estimates of routine storm damage. However, if the damage is severe, or if the insured prefers, he may obtain a detailed estimate from a contractor of his choice and hold it for the adjuster.

☐ Advise insured if a deductible is applicable and request that he withdraw his claim if he finds the damage does not exceed the deductible amount.

☐ Advise insured that additional adjusters are on the way and adequate facilities will be available. Severe losses causing hardship will receive first attention.

☐ In case any questions regarding the claim arises, the insured should not hesitate to contact the agent.

Reported by: ____________________________

Date Reported _____________ Hour ________ Report Taken by: ____________________________
# PROPERTY LOSS NOTICE

**AGENCY**

**INSURED LOCATION CODE**

**DATE OF LOSS AND TIME**

**PROPERTY / HOME POLICY**

**CARRIER**

**NAIC CODE**

**POLICY NUMBER**

**FLOOD POLICY**

**CARRIER**

**NAIC CODE**

**AGENCY CUSTOMER ID**

**POLICY NUMBER**

**WIND POLICY**

**CARRIER**

**NAIC CODE**

**POLICY NUMBER**

## INSURED

**NAME OF INSURED** *(First, Middle, Last)*

**INSURED’S MAILING ADDRESS**

**DATE OF BIRTH**

**FEIN** *(if applicable)*

**MARRITAL STATUS / CIVIL UNION** *(if applicable)*

**PRIMARY PHONE #**

**HOME**

**BUS**

**CELL**

**SECONDARY PHONE #**

**HOME**

**BUS**

**CELL**

**PRIMARY E-MAIL ADDRESS**

**SECONDARY E-MAIL ADDRESS**

**NAME OF SPOUSE** *(First, Middle, Last)* *(if applicable)*

**SPOUSE’S MAILING ADDRESS** *(if applicable)*

**DATE OF BIRTH**

**FEIN** *(if applicable)*

**MARRITAL STATUS / CIVIL UNION** *(if applicable)*

**PRIMARY PHONE #**

**HOME**

**BUS**

**CELL**

**SECONDARY PHONE #**

**HOME**

**BUS**

**CELL**

**PRIMARY E-MAIL ADDRESS**

**SECONDARY E-MAIL ADDRESS**

## CONTACT

**NAME OF CONTACT** *(First, Middle, Last)*

**CONTACT'S MAILING ADDRESS**

**PRIMARY PHONE #**

**HOME**

**BUS**

**CELL**

**SECONDARY PHONE #**

**HOME**

**BUS**

**CELL**

**WHEN TO CONTACT**

**PRIMARY E-MAIL ADDRESS**

**SECONDARY E-MAIL ADDRESS**

## LOSS

**LOCATION OF LOSS**

**STREET**

**POLICE OR FIRE DEPARTMENT CONTACTED**

**CITY, STATE, ZIP**

**REPORT NUMBER**

**COUNTRY**

**DESCRIPTIVE LOCATION OF LOSS IF NOT AT SPECIFIC STREET ADDRESS**

**KIND OF LOSS**

**FIRE**

**LIGHTNING**

**FLOOD**

**THEFT**

**HAIL**

**WIND**

**PROBABLE AMOUNT ENTIRE LOSS**

**DESCRIPTION OF LOSS & DAMAGE** *(ACORD 101, Additional Remarks Schedule, may be attached if more space is required)*

---

**REPORTED BY**

**REPORTED TO**

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ACORD 1 (201205)  Page 1 of 3  © 1988-2012 ACORD CORPORATION. All rights reserved.
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# AUTOMOBILE LOSS NOTICE

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<th>AGENCY</th>
<th>INSURED LOCATION CODE</th>
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## LOSSES

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<th>CITY</th>
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<th>LOCATION OF LOSS IF NOT AT SPECIFIC STREET ADDRESS</th>
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<tr>
<th>DESCRIPTION OF ACCIDENT (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)</th>
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## INSURED VEHICLE

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<th>MAKE</th>
<th>BODY TYPE</th>
<th>PLATE NUMBER</th>
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<tr>
<th>RELATION TO INSURED (Employee, family, etc.)</th>
<th>DATE OF BIRTH</th>
<th>DRIVER'S LICENSE NUMBER</th>
<th>STATE</th>
<th>PURPOSE OF USE</th>
<th>USED WITH PERMISSION? (Y/N)</th>
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<th>DESCRIBE DAMAGE</th>
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1. WAS A STANDARD CHILD PASSENGER RESTRAINT SYSTEM (CHILD SEAT) INSTALLED IN THE VEHICLE AT THE TIME OF THE ACCIDENT? Y/N
2. WAS THE CHILD PASSENGER RESTRAINT SYSTEM (CHILD SEAT) IN USE BY A CHILD DURING THE TIME OF THE ACCIDENT? Y/N
3. DID THE CHILD PASSENGER RESTRAINT SYSTEM (CHILD SEAT) SUSTAIN A LOSS AT THE TIME OF THE ACCIDENT? Y/N

<table>
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<tr>
<th>OTHER INSURANCE ON VEHICLE - CARRIER</th>
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<td>POLICY NUMBER:</td>
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**OTHER VEHICLE / PROPERTY DAMAGED**

**NON-VEHICLE** □

**AGENCY CUSTOMER ID:**

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<th>VEH #</th>
<th>YEAR</th>
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<th>BODY TYPE</th>
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**DESCRIBE PROPERTY (Other Than Vehicle)**

**CARRIER OR AGENCY NAME**

**NAIC CODE**

**POLICY NUMBER**

**OWNER'S NAME AND ADDRESS**

**DRIVER'S NAME AND ADDRESS** (Check if same as owner)

**SECONDARY EMAIL ADDRESS:**

**PRIMARY EMAIL ADDRESS:**

**SECONDARY PHONE #** □ HOME □ BUS □ CELL

**PRIMARY PHONE #** □ HOME □ BUS □ CELL

**DEScribe DAMAGE**

**ESTIMATE AMOUNT**

**WHERE CAN DAMAGE BE SEEN?**

**INJURED**

<table>
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<tr>
<th>NAME &amp; ADDRESS</th>
<th>PHONE (A/C No)</th>
<th>PED INJ/TOT INJ</th>
<th>OTHER</th>
<th>AGE</th>
<th>EXTENT OF INJURY</th>
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**WITNESSES OR PASSENGERS**

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**REPORTED BY**

**REPORTED TO**

**REMARKS (ACORD 191, Additional Remarks Schedule, may be attached if more space is required)**
Dear:

The report of damage to your property caused by the hurricane is acknowledged.

We have forwarded the necessary written report to (name of adjusting organization, address and phone number) and one of their representatives will contact you as soon as possible.

You should arrange for temporary repairs needed to protect your property from further damage. The bill for any such necessary repairs should be held by you pending arrival of the adjuster and the cost will be included in your claim.

Contractors’ estimates for permanent repairs may not be necessary unless there is extensive damage since the adjuster can make estimates using prevailing cost figures of local contractors and repair shops. It is, of course, your privilege to obtain detailed estimates from a contractor of your choice before settling the loss. We feel, however, that the adjuster is capable of arriving at a fair settlement and also think this procedure will expedite loss settlements. If you do secure estimates, please hold them for the adjuster.

In a catastrophe such as this, the facilities of all insurance companies are taxed to an unusual degree because of the thousands of losses that have suddenly occurred. The companies which this agency represents have augmented their local facilities by bringing in adjusters from other parts of the country in order to expedite loss adjustment work.

Your loss will receive attention as soon as possible. Your understanding and cooperation in this trying situation will be greatly appreciated. Do not hesitate to get in touch with us about any questions concerning your loss.

Sincerely,
Important Web sites and phone numbers

- **Independent Insurance Agents of Texas**
  www.iiat.org
  1-800-880-7428

- **Federal Emergency Management Agency**
  www.fema.gov
  1-800-621-3362
  1-800-462-7585

- **Texas Department of Insurance**
  www.tdi.texas.gov
  1-800-578-4677
  1-800-252-3439 (consumer helpline)

- **Governor’s Division of Emergency Management**
  www.txdps.state.tx.us/dem
  512/424-2138
  512/424-2000 (non-duty hours)

- **Texas Department of Transportation**
  www.txdot.gov
  *(For state highway conditions and links to additional roadway information)*
  www.drivetexas.org/Full/
  1-800-452-9292

- **Texas Windstorm Association**
  www.twia.org
  512/899-4900

- **Southwestern Insurance Information Service, Inc.**
  www.siisinfo.org
  512/795-8214

- **National Flood Insurance Program – FloodSmart**
  www.floodsmart.gov/floodsmart/
  Homeowner, Renter, Condo Owner/Renter Coverage including sample policy forms,
  what’s covered and understanding the basic essentials to flood insurance:
  www.floodsmart.gov/floodsmart/pages/residential_coverage/rc_overview.jsp
  Commercial Coverage, what’s covered and understanding the basic essentials:
  www.floodsmart.gov/floodsmart/pages/commercial_coverage/cc_overview.jsp
  Preparation and Recovery – Before, During and After a Flood:
  www.floodsmart.gov/floodsmart/pages/preparation_recovery/pr_overview.jsp

- **Red Cross**
  www.redcross.org
  1-800-880-7428
  1-866-438-4636

- **National Hurricane Center**
  www.nhc.noaa.gov

- **Weather Channel**
  www.weather.com

- **Weather Underground**
  www.weatherunderground.com/tropical
Chapter 3

Working With the Media

After the media finish describing the destruction wrought by a catastrophe and its impact on the residents and the businesses in the area, they begin to ask, “What will be done to restore things as they were?”

The importance of media relations

After the storm, reporters begin searching for insurance spokespersons. The reporters involved may never have done an insurance story before; therefore, they may have no established contacts. Yet they have stories to write under strict deadlines. Often, they turn to canned announcements from captive agency companies and direct writers who retain big PR firms to churn out stories and public service announcements.

Independent insurance agents can be a more reliable source of information because they live and work in the community and have experience with both personal and business insureds. With a little planning, you can become the industry spokesperson in your community, which not only will be good for your neighbors, but also for your business and the industry.

Contacting the media

It helps if reporters know you exist before the storm occurs. Visit with radio stations and newspapers before hurricane season to let them know that you are a good source for insurance information, and that you will be around after the storm. Show them your agency plan for response to the event. Immediately after the storm, make contact again and offer assistance to the media and to their public.

You do not have to have the answers to all insurance questions. Reporters, and their public, are looking for someone who will provide a sense of order in the chaos of their lives after the storm. Your knowledge of claims procedures, general coverages and industry practices will be a refreshing voice of reason in a process poorly understood by most claimants.

There are no hard and fast rules for talking with reporters. The reporter and situation will vary enough to create multiple exceptions to nearly all rules.

Here are a few tips:

1. Be honest and direct. Reporters make it hard on those who are evasive or coy. Most are appreciative of those who help them prepare a good story.

2. If you don’t know, say, “I don’t know, but I can try to get an answer for you.”

3. Agents should not try to sell a reporter on their points of view. Help the reporter get his/her story. In return, many will help get the agent’s story across.

4. Remember the reporter’s deadline.

5. Some reporters call up sounding like they don’t know what they want or need. That is probably the case. That’s a wonderful time to be helpful. Try to learn what the reporter’s assignment is and explain the insurance angles that might fit.

6. Treat each reporter as an individual. Bad experiences with other journalists don’t count. Press relations are “win some, lose some” propositions. Keep plugging.
7. An agent who doesn’t know what to do with a reporter should call IIAT or, if the reporter prefers, let him/her call IIAT.

One step that can help inform policyholders about what’s being done, as well as promote the independent agency system, is to run a Public Service Announcement (“PSA”) on radio and/or TV. PSAs are usually aired at no charge in the interest of public service.

For example:

If you have experienced property damage from (name disaster) and you are insured through an independent insurance agent, please be advised that disaster teams are being assembled to appraise damage and to expedite claims. Contact your independent insurance agent as soon as conditions permit.

Another way of informing clients about the special efforts of independent insurance agents is to run ads in the newspaper or on the radio. If you would like assistance with ads or graphics, IIAT can help.

Local associations may include in their catastrophe plan a project to run a list of all independent insurance company’s toll free phone numbers and other emergency numbers that may assist affected residents. General claims advice could also be part of the local association media program:

---

**Hurricane Damage**

**Special Notice:**
The Independent Insurance Agents of

_________________________________________________

announce that additional claims adjusters are being sent into our area. Every effort is being made to inspect damaged property as quickly as possible. In the meantime, take reasonable steps to protect damaged property and keep all receipts. Do not contract for repairs until an adjuster has inspected the damage. Contact your agent as soon as possible.
The industry response

Several groups act as statewide insurance information sources for the Texas media.

- The Independent Insurance Agents of Texas [www.iiat.org](http://www.iiat.org)
- The Texas Department of Insurance [www.tdi.texas.gov](http://www.tdi.texas.gov)
- The Insurance Council of Texas [www.insurancecouncil.org](http://www.insurancecouncil.org)
- The Insurance Information Institute [www.iii.org](http://www.iii.org)
- Southwestern Insurance Information Service [www.siisinfo.org](http://www.siisinfo.org)
- The Texas Windstorm Insurance Association [www.twia.org](http://www.twia.org)

These groups are in contact with one another prior to a hurricane and following many catastrophes. IIAT will coordinate with these groups any message to the public from Austin, however general announcements about the claims process will not be received as well as specific advice from an agent in the area of the catastrophe. Remember, all news is local. People who live through a catastrophic storm and are in place to help people locally after the storm are granted much more credibility than those who come in after the storm has passed.

IIAT will provide information for the media through the Zone Coordinators. These individuals are in a better position to respond to the information needs of the public. All communications will be posted online at iiat.org. Like IIAT, TDI will maintain a list of insurance company phone numbers for claims reporting on its web site during a catastrophe recovery.
Notes:
Chapter 4

Flood

Flooding is the most costly natural disaster in America. Every year hundreds of lives and millions of dollars of property are lost. Vast amounts of money have been invested in flood plain management and flood control projects by federal, state and local governments. Despite these investments, flood damages continue to be extensive.

The problem

Flood is the type of peril not presently insured by the private insurance companies. Protection is afforded by the National Flood Insurance Program (NFIP). The program is administered by the Federal Insurance and Mitigation Administration (FIMA), an arm of the Federal Emergency Management Agency (FEMA). Currently about 100 insurance companies are servicing flood insurance through the Write-Your-Own (WYO) concept (in addition to that which is written on a direct basis) which allows the carriers to process the business and handle claims, but does not require the companies to assume any of the risk.

The danger of flooding during a hurricane is apparent—and serious. Rains are heavy. Tidal action is severe. But Texas experiences bad weather and heavy rains which cause flooding at other times and locations. In spite of the present number of Texas policyholders, FEMA estimates that only one out of four properties susceptible to flooding carries the protection. IIAT urges all agents to make their insureds aware of the hazards of flood and the availability of flood insurance and excess flood insurance. Failure to recommend flood insurance has become a major cause of errors and omissions claims, particularly since some 30% of all flood losses have been in areas not considered “flood prone”; i.e., not considered “special flood hazard areas.”
Agency preparation

For those agencies placing their flood insurance through a company in the Write-Your-Own program, losses are to be reported to those companies in accordance with their specific instructions. Staff or independent adjusters will be assigned to handle the flood loss.

For those agencies placing their flood insurance through the NFIP direct, losses may be assigned by the agent to an NFIP-approved independent adjuster and can be confirmed by calling the toll-free number (800) 638-6620, except during the following:

- When, in major flooding disasters, the Flood Insurance Claims Office (FICO) makes all assignments.
- When an Adjuster Control Office is established.
- When a Claims Coordinating Office (CCO) is established.

Failure to indicate the assigned adjuster on the loss notice, or assignment of an adjuster who is not authorized by the NFIP, will delay the adjustment process and may result in duplicate adjuster assignments.

When it appears that a situation is serious enough that a FICO may be necessary, the NFIP will notify producers and producer trade associations in the affected area (using the broadcast media and press releases) as soon as possible to hold their loss notices unassigned until further instructions are received.

Proximity to the stricken area is most important, and the ability of the adjuster to make contact without fighting a backlog of claims is essential. There will be times when NFIP must determine the extent of damage in an area and estimate the number of claims which might develop. During this period, a Control Office will be established and agents will be instructed to submit claims to that office for adjuster assignment.

When a catastrophe such as a hurricane occurs, large numbers of claims may develop. In those cases NFIP will establish a Flood Insurance Claims Office (FICO). When this is done, agents may not assign their own claims to adjusters of their choice. Instead, all claims must be reported to the FICO office, and adjuster assignments will be made from there. IIAT suggests that if a catastrophe occurs, and a large number of claims appears imminent and the opening of a FICO apparent, it would be wise to hold up on the assignment of claims to a specific adjuster. If you have assigned a claim and then a FICO is opened, the claim will be reassigned, thus delaying the actual processing. Radio and newspaper announcements are made on a timely basis when the decision has been made to open a FICO.

Many insureds, although regularly advised to the contrary, still believe their homeowners policies cover damage by flood. If no coverage exists, it is always best to advise the insured as soon as possible after the loss. Even when a flood policy is in force, many agencies are not familiar with the provisions of the policy. IIAT recommends that you carefully review the wording because there are some features that differ from the usual property insurance contracts. (See the question and answer guide is contained at the end of this chapter.)

Flood insurance is required by the federal government on real property in special flood hazard areas (SFHAs) financed through federally affiliated lending institutions. As a consequence, the tendency is for purchasers to buy only the mandatory building coverage, and to ignore coverage on personal property (which is particularly susceptible to water damage). Be sure, therefore, to encourage the
sale of contents coverage, and after a loss is reported, alert the insured if the flood policy only applies to building damage.

The Property Loss Notice Form (ACORD 1) developed by ACORD should be used to report all property-type losses including homeowners, dwelling fire, inland marine, commercial property, flood and wind.

**After the flood**

Never report a flood loss by telephone. Complete the ACORD Property Loss Notice form and mail the original to the adjuster handling the claim with a copy of the policy Declarations Page. If a Control Office or FICO has been established, follow the special instructions which will be issued at that time. Always keep one copy for your records. Some companies may have arranged with NFIP to allow a single adjuster to adjust both flood and other property claims. The concept is good and should expedite claims handling, but the results have not been perfect. It is most important to determine before any flooding whether any of your companies have adopted the “single adjuster” program.
Notes:
Chapter 5

Tornados

Tornados are one of nature's most violent storms. In an average year, about 1,000 tornados are reported across the United States, resulting in 80 deaths and more than 1,500 injuries. A tornado is a violently rotating column of air extending from a thunderstorm to the ground. The most violent tornados are capable of tremendous destruction with wind speeds of 250 mph or more. Damage paths can be in excess of one mile wide and 50 miles long.

Tornados come in all shapes and sizes and can occur anywhere in the U.S. at any time of the year. In the southern states, peak tornado season is March through May, while peak months in the northern states are during the summer. They occasionally accompany tropical storms and hurricanes that move over land. Tornados are most common to the right and ahead of the path of the storm center as it comes onshore.

Agency preparedness

Most of the guidelines applicable to hurricane preparedness will also apply to tornados. These storms cause significant damage, loss of utility power and water service. Unfortunately, you will not have as much time to prepare for a tornado as you would a hurricane. Consequently, we recommend that you prepare your supplies at the beginning of tornado season and maintain this disaster kit throughout the tornado season.

Before the storm

- Develop a plan for you and your family for home, work, school and when outdoors.
- Know the county in which you live, and keep a highway map nearby to follow storm movement from weather bulletins.
- Have a NOAA Weather Radio with a warning alarm tone and battery back-up to receive warnings.
- Listen to radio and television for information.
- Secure the following items:
  1. power generators
  2. gasoline for cars
  3. cash
  4. bottled water
  5. ice
  6. non-perishable food
  7. paper copies of loss claims forms
  8. phone numbers for all carriers with whom agency has an appointment
  9. a first-aid kit, including prescription medicines
10. emergency tools, including a battery-powered NOAA Weather Radio and a portable radio, flashlight, and plenty of extra batteries
11. an extra set of car keys and a credit card or cash
12. medicines and specialty items for the young or elderly

**If a warning is issued or if threatening weather approaches**
- In a home or building, move to a pre-designated shelter, such as a basement.
- If an underground shelter is not available, move to an interior room or hallway on the lowest floor and get under a sturdy piece of furniture.
- Stay away from windows.
- Get out of automobiles.
- Do not try to outrun a tornado in your car; instead, leave it immediately.
- Mobile homes, even if tied down, offer little protection from tornados and should be abandoned.

**After the storm**
Stay away from power lines and puddles with wires in them; they may still be carrying electricity! Watch your step to avoid broken glass, nails, and other sharp objects. Stay out of any heavily damaged houses or buildings; they could collapse at any time. Do not use matches or lighters, in case of leaking natural gas pipes or fuel tanks nearby. Remain calm and alert, and listen for information and instructions from emergency crews or local officials.

**Tornado myths**

**MYTH:** Areas near rivers, lakes, and mountains are safe from tornados.

**FACT:** No place is safe from tornados. In the late 1980’s, a tornado swept through Yellowstone National Park leaving a path of destruction up and down a 10,000 ft. mountain.

**MYTH:** The low pressure with a tornado causes buildings to "explode" as the tornado passes overhead.

**FACT:** Violent winds and debris slamming into buildings cause most structural damage.

**MYTH:** Windows should be opened before a tornado approaches to equalize pressure and minimize damage.

**FACT:** Opening windows allows damaging winds to enter the structure. Leave the windows alone; instead, immediately go to a safe place.

**Tornado terminology**

- **TORNADO WATCH:** Tornados are possible in your area. Remain alert for approaching storms.
- **TORNADO WARNING:** A tornado has been sighted or indicated by weather radar. If a tornado warning is issued for your area and the sky becomes threatening, move to your pre-designated place of safety.
Fujita Tornado Damage Scale

**Category F0:** Light Damage (<73 mph); Some damage to chimneys; branches broken off trees; shallow-rooted trees pushed over; sign boards damaged.

**Category F1:** Moderate Damage (73-112 mph); Peels surface off roofs; mobile homes pushed off foundations or overturned; moving autos blown off road.

**Category F2:** Considerable Damage (113-157 mph); Roofs torn off frame houses; mobile homes demolished; boxcars overturned; large trees snapped or uprooted; light-object missiles generated; cars lifted off ground.

**Category F3:** Severe Damage (158-206 mph); Roofs and some walls torn off well-constructed houses, trains overturned; most trees in forest uprooted; heavy cars lifted off ground and thrown.

**Category F4:** Devastating Damage (207-260 mph); Well-constructed houses leveled; structure with weak foundations blown off some distance; cars thrown and large missiles generated.

**Category F5:** Incredible Damage (261-318 mph); Strong frame houses lifted off foundations and swept away; automobile sized missiles fly through the air in excess of 100 meters (109 yards); trees debarked; incredible phenomena will occur.
Notes:
Chapter 6

Terrorism

Devastating acts, such as the terrorist attacks on the World Trade Center and the Pentagon, have left many concerned about the possibility of future incidents in the United States and their potential impact. They have raised uncertainty about what might happen next, increasing stress levels. Nevertheless, there are things you can do to prepare for the unexpected and reduce the stress that you may feel now and later should another emergency arise. Taking preparatory action can reassure you and your children that you can exert a measure of control even in the face of such events.

What you can do to prepare for the unexpected

Finding out what can happen is the first step. Once you have determined the events possible and their potential in your community, it is important that you discuss them with your family or household. Develop a disaster plan together.

1. Create an emergency communications plan. Choose an out-of-town contact your family or household will call or e-mail to check on each other should a disaster occur. Your selected contact should live far enough away that they would be unlikely to be directly affected by the same event, and they should know they are the chosen contact. Make sure every household member has that contact’s e-mail address and telephone numbers (home, work, pager and cell). Leave these contact numbers at your children’s schools, if you have children, and at your workplace. Your family should know that if telephones are not working, they need to be patient and try again later or try e-mail. Many people flood the telephone lines when emergencies take place, but e-mail can sometimes get through when calls don’t.

2. Establish a meeting place. Having a predetermined meeting place away from your home will save time and minimize confusion should your home be affected or the area evacuated. You may even want to make arrangements to stay with a family member or friend in case of an emergency. Be sure to include any pets in these plans, since pets are not permitted in shelters and some hotels will not accept them.

3. Assemble a disaster supplies kit. If you need to evacuate your home or are asked to “shelter in place,” having some essential supplies on hand will make you and your family more comfortable. Prepare a disaster supplies kit in an easy-to-carry container such as a duffel bag or small plastic trash can. Include “special needs” items for any member of your household (infant formula or items for people with disabilities or older people), first aid supplies (including prescription medications), a change of clothing for each household member, a sleeping bag or bedroll for each, a battery powered radio or television and extra batteries, food, bottled water and tools. It is also a good idea to include some cash and copies of important family documents (birth certificates, passports and licenses) in your kit. Copies of essential documents like powers of attorney, birth and marriage certificates, insurance policies, life insurance beneficiary designations and a copy of your will should also be kept in a safe location outside your home. A safe deposit box or the home of a friend or family member who lives out of town is a good choice.

4. Check on the school emergency plan of any school-age children you may have. You need to know if they will keep children at school until a parent or designated adult can pick them up or
send them home on their own. Be sure that the school has updated information about how to reach parents and responsible caregivers to arrange for pickup. Ask what type of authorization the school may require to release a child to someone you designate, if you are not able to pick up your child. During times of emergency the school telephones may be overwhelmed with calls.

For more information on emergency preparedness, see the American Red Cross website at http://www.redcrossstore.org/shopper/prodlist.aspx?LocationId=1

**If disaster strikes**

- Remain calm and be patient.
- Follow the advice of local emergency officials.
- Listen to your radio or television for news and instructions.
- If the disaster occurs near you, check for injuries. Give first aid and get help for seriously injured people.
- If the disaster occurs near your home while you are there, check for damage using a flashlight. Do not light matches or candles or turn on electrical switches. Check for fires, fire hazards and other household hazards. Sniff for gas leaks, starting at the water heater. If you smell gas or suspect a leak, turn off the main gas valve, open windows, and get everyone outside quickly.
- Shut off any other damaged utilities.
- Confine or secure your pets.
- Call your family contact. Do not use the telephone again unless it is a life-threatening emergency.
- Check on your neighbors, especially those who are elderly or disabled.
A word on what could happen

As we learned from the events of September 11, 2001, the following things can happen after a terrorist attack:

- There can be significant numbers of casualties and/or damage to buildings and the infrastructure. So employers need up-to-date information about any medical needs you may have and on how to contact your designated beneficiaries.
- Heavy law enforcement involvement at local, state and federal levels follows a terrorist attack due to the event’s criminal nature.
- Health and mental health resources in the affected communities can be strained to their limits, maybe even overwhelmed.
- Extensive media coverage, strong public fear and international implications and consequences can continue for a prolonged period.
- Workplaces and schools may be closed, and there may be restrictions on domestic and international travel.
- You and your family or household may have to evacuate an area, avoiding roads blocked for your safety.
- Clean-up may take many months.

Evacuation

If local authorities ask you to leave your home, they have a good reason to make this request, and you should heed the advice immediately. Listen to your radio or television and follow the instructions of local emergency officials and keep these simple tips in mind:

- Wear long-sleeved shirts, long pants and sturdy shoes so you can be protected as much as possible.
- Take your disaster supplies kit.
- Take your pets with you: do not leave them behind. Because pets are not permitted in public shelters, follow your plan to go to a relative’s or friend’s home, or find a “pet-friendly” hotel.
- Lock your home.
- Use travel routes specified by local authorities; don’t use shortcuts because certain areas may be impassable or dangerous.
- Stay away from downed power lines.

Listen to local authorities

Your local authorities will provide you with the most accurate information specific to an event in your area. Staying tuned to local radio and television, and following their instructions is your safest choice.

If you’re sure you have time:

- Call your family contact to tell them where you are going and when you expect to arrive.
- Shut off water and electricity before leaving, if instructed to do so. Leave natural gas service ON unless local officials advise you otherwise. You may need gas for heating and cooking, and only a professional can restore gas service in your home once it’s been turned off. In a disaster situation it could take weeks for a professional to respond.

Shelter in place
If you are advised by local officials to “shelter in place,” what they mean is for you to remain inside your home or office and protect yourself there. Close and lock all windows and exterior doors. Turn off all fans, heating and air conditioning systems. Close the fireplace damper. Get your disaster supplies kit, and make sure the radio is working. Go to an interior room without windows that’s above ground level.

In the case of a chemical threat, an above-ground location is preferable because some chemicals are heavier than air, and may seep into basements even if the windows are closed. Using duct tape, seal all cracks around the door and any vents into the room. Keep listening to your radio or television until you are told all is safe or you are told to evacuate. Local officials may call for evacuation in specific areas at greatest risk in your community.

Additional positive steps you can take
Raw, unedited footage of terrorism events and people’s reaction to those events can be very upsetting, especially to children. We do not recommend that children watch television news reports about such events, especially if the news reports show images over and over again about the same incident. Young children do not realize that it is repeated video footage, and think the event is happening again and again. Adults may also need to give themselves a break from watching disturbing footage. However, listening to local radio and television reports will provide you with the most accurate information from responsible governmental authorities on what’s happening and what actions you will need to take. So you may want to make some arrangements to take turns listening to the news with other adult members of your household.

Another useful preparation includes learning some basic first aid. To enroll in a first aid and AEDICPR (automatic external defibrillator coronary pulmonary resuscitation) course, contact your local American Red Cross chapter. In an emergency situation, you need to tend to your own well-being first and then consider first aid for others immediately around you, including possibly assisting injured people to evacuate a building if necessary.

People who may have come into contact with a biological or chemical agent may need to go through a decontamination procedure and receive medical attention. Listen to the advice of local officials on the radio or television to determine what steps you will need to take to protect yourself and your family. As emergency services will likely be overwhelmed, only call 9-1-1 about life-threatening emergencies.

First aid primer
If you encounter someone who is injured, apply the emergency action steps: Check-Call-Care. Check the scene to make sure it is safe for you to approach. Then check the victim for unconsciousness and life-threatening conditions. Someone who has a life-threatening condition, such as not breathing or severe bleeding, requires immediate care by trained responders and may require treatment by medical professionals.
Call out for help. There are some steps that you can take, however, to care for someone who is hurt, but whose injuries are not life threatening. It is important to be prepared for an emergency and to know how to give emergency care.

Control bleeding

- Cover the wound with a dressing, and press firmly against the wound (direct pressure).
- Elevate the injured area above the level of the heart if you do not suspect that the victim has a broken bone.
- Cover the dressing with a roller bandage.
- If the bleeding does not stop:
  - Apply additional dressings and bandages.
  - Use a pressure point to squeeze the artery against the bone.
  - Provide care for shock.

Care for shock

- Keep the victim from getting chilled or overheated.
- Elevate the legs about 12 inches (if broken bones are not suspected).
- Do not give food or drink to the victim.

Tend burns

- Stop the burning by cooling the burn with large amounts of water.
- Cover the burn with dry, clean dressings or cloth.

Care for injuries to muscles, bones and joints

- Rest the injured part.
- Apply ice or a cold pack to control swelling and reduce pain.
- Avoid any movement or activity that causes pain.
- If you must move the victim because the scene is becoming unsafe, try to immobilize the injured part to keep it from moving.

Be aware of biological/radiological exposure

Listen to local radio and television reports for the most accurate information from responsible governmental and medical authorities on what’s happening and what actions you will need to take. The Web sites referenced at the end of the book can give you more information on how to protect yourself from exposure to biological or radiological hazards.

Reduce any care risks

The risk of getting a disease while giving first aid is extremely rare. However, to reduce the risk even further:

- Avoid direct contact with blood and other body fluids.
- Use protective equipment, such as disposable gloves and breathing barriers.
• Thoroughly wash your hands with soap and water immediately after giving care.

**Your disaster supplies kit should include:**

- 3-day supply of water — one gallon per person per day
- 3-day supply of nonperishable food and a manual can opener
- First aid kit, including a four week supply of prescription medicines and an extra written copy of prescriptions
- Cash - with no power, banks may be closed, checks and credit cards unaccepted, and ATMs cannot operate
- Battery-powered radio and extra batteries
- Photo ID and proof of residency
- Charcoal and ice
- Bleach/water purification kit
- Coolers for food and to store ice
- Blanket/sleeping bag for each person
- Flashlight and extra batteries
- Infant necessities
- Pet supplies
- Clean up supplies
- Toiletries
- Camera and film
APPENDIX
### Hurricane Glossary

#### Weather Terms

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<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tropical disturbance</td>
<td>A moving area of thunderstorms that maintains its identity for 24 hours or more.</td>
</tr>
<tr>
<td>Tropical wave</td>
<td>A westward-moving trough of low pressure that sometimes produces significant showers along its path and may develop into a tropical depression.</td>
</tr>
<tr>
<td>Tropical depression</td>
<td>A disturbance that has developed a rotary circulation at the surface, and a constant wind speed of 38 mph or less.</td>
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<tr>
<td>Tropical storm</td>
<td>Rotary circulation with a constant wind speed ranging from 39 to 73 mph.</td>
</tr>
<tr>
<td>Hurricane</td>
<td>Pronounced rotary circulation, constant wind speed of 74 mph or more.</td>
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#### Warning Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
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<tbody>
<tr>
<td>Small craft warnings</td>
<td>Small craft operators are advised to remain in port and not venture into open sea.</td>
</tr>
<tr>
<td>Gail Warnings</td>
<td>May be issued when winds of 39 to 54 mph are expected.</td>
</tr>
<tr>
<td>Storm Warnings</td>
<td>May be issued when winds of 55 to 73 mph are expected. If a hurricane is expected to strike a coastal area, gale or storm warnings usually will not precede hurricane warnings.</td>
</tr>
<tr>
<td>Hurricane watch</td>
<td>Issued when there is a threat of hurricane conditions within 24 to 36 hours.</td>
</tr>
<tr>
<td>Hurricane warning</td>
<td>Issued when hurricane conditions are expected in 24 hours or less.</td>
</tr>
<tr>
<td>Storm surge</td>
<td>An extreme high tide, topped by violent waves, produced by the winds and low pressure associated with a hurricane. Nine out of 10 people who die in hurricanes drown in the storm surge.</td>
</tr>
<tr>
<td>Eye</td>
<td>A relatively calm area near the center of the storm, lasting from several minutes to an hour or more, and ending suddenly when winds return from the opposite direction, often with greater force than before.</td>
</tr>
</tbody>
</table>

Source: National Weather Service.
How a storm’s strength is rated

The Saffir-Simpson scale rates the strength of hurricanes from one to five, in ascending order of severity. A Category One hurricane is weakest; a Category Five hurricane is strongest.

| Category | Maximum sustained winds | Damage
|---|---|---
| Category 1 | 74 to 95 mph | Damage mainly to shrubs, trees and unanchored mobile homes. No real damage to other structures. Low-lying roads may be inundated.
| Category 2 | 96 to 110 mph | Some trees blown down, some damage to roofs, windows and doors. No major damage to buildings, except mobile homes. Most coastal roads under water.
| Category 3 | 111 to 130 mph | Large trees blown down, mobile homes destroyed. Some structural damage to small buildings. Windows, roofs and doors damaged. Serious flooding near coast, waves batter coastal structures.
| Category 4 | 131 to 155 mph | Roofs blown off many small residences. Heavy damage to roofs, windows and doors. Flooding extends well inland. Major damage to coastal structures from storm surge.
| Category 5 | Greater than 155 mph | Massive damage to windows and doors, roofs blown off many small buildings, some complete building failures. Major damage to lower floors of all oceanfront structures from storm surge. Extensive flooding in low-lying areas.

Source: National Weather Service
History of Naming Hurricanes

For several hundred years, hurricanes in the West Indies were often named after the particular saint’s day on which the hurricane occurred. For example “Hurricane San Felipe” struck Puerto Rico on September 13, 1876. Another storm struck Puerto Rico on the same day in 1928, and this storm was named “Hurricane San Felipe the Second”. Later, latitude-longitude positions were used; however, experience has shown that using distinctive names in communications is quicker and less subject to error than the cumbersome latitude-longitude identification methods.

Using women’s names became the practice during WWII, following the use of a woman’s name for a storm in the 1941 novel “Storm” by George R. Stewart. In 1951 the United States adopted a confusing plan to name storms by a phonetic alphabet (Able, Baker, Charlie), and in 1953 the nation’s weather services returned to using female names. The practice of using female names exclusively ended in 1978 when names from both genders were used to designate storms in the eastern Pacific. A year later, male and female names were included in lists for the Atlantic and Gulf of Mexico. The name lists, which have been agreed upon at international meetings of the World Meteorological Organization, have an international flavor because hurricanes affect other nations and are tracked by the public and weather services of many countries.

The Tropical Prediction Center near Miami, FL keeps a constant watch on oceanic storm-breeding grounds. Once a system with counter-clockwise circulation and wind speeds of 39 mph or greater is identified, the Center gives the storm a name from the list for the current year. The letters Q, U, X, Y, and Z are not included because of the scarcity of names beginning with those letters. Names were associated with storms that have caused significant death and destruction are customarily retired from the list.

Source: National Weather Service
**Hurricane names for Atlantic storms**

The National Hurricane Center advises the following names will be assigned to hurricanes. Once a name has been given to any storm, the hurricane tracking charts on the following pages will allow you to anticipate its movement. Remember, tropical cyclones are not given names until they reach the storm stage—that is, winds over 39 mph or 34 kts.

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<th>2016</th>
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**How to track a hurricane**

Advisories are numbered consecutively for each storm, and describe the present and forecast position and intensity of the storm. Tropical cyclone advisories are issued at six-hour intervals at midnight, 6 a.m., noon, and 6 p.m., Eastern Daylight Time. Bulletins provide additional information. Each message gives the name, eye position, intensity, and forecast movement of the tropical cyclone.

Hurricane eye positions are given by latitude (for example, 24.5 degrees North) and longitude (for example, 70.2 degrees West), to the nearest one-tenth of one degree. When the storm moves within range of the radar fence, eye position may also be given as statute miles and compass direction from a specific point (100 miles northeast of Grand Bahama Island).

When you receive a tropical cyclone advisory, note the advisory number, eye position, intensity and forecast direction of movement. Then mark the eye position on the tracking chart. Because hurricanes change direction very quickly, you should concentrate more on where the storm will go than where it has been.

**HURRICANE TRACKING CHART**

Hurricane tracking sites:

- [http://hurricanes.noaa.gov/](http://hurricanes.noaa.gov/)
Suggestions for local association meeting on catastrophe planning

1. The meeting should take place at least on an annual basis, preferably in May or June, as Hurricane Season starts June 1.

2. Members should be encouraged to bring their IIAT Agency Catastrophe Guide to the meeting, for reference and notes.

3. Invite speakers from local organizations involved in catastrophe planning. IIAT will be happy to answer any questions on organizing the catastrophe meeting. The following list may provide 3-5 speakers.

<table>
<thead>
<tr>
<th>National Hurricane Center</th>
<th>Telephone Company</th>
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<tr>
<td>American Red Cross</td>
<td>Power Company</td>
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<td>Police Department</td>
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<td>TWIA</td>
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<td>NFIP</td>
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<td>FEMA</td>
<td>Office of Emergency Management</td>
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<td>Insurance Adjusters</td>
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4. Give each speaker specifics on the nature of the meeting. Without guidance and detailed requests, many will speak only on generalities, or show a film on hurricanes that has nothing to do with the purpose of the meeting. There are at least three main goals of the meeting you should make clear to each speaker:
   a. to make known what each group’s plans are for a catastrophe, so everybody has an idea of what the others are doing
   b. to make known what special services the insurance industry will need in a disaster, such as priority service on electricity and phones, access to some stricken areas, etc.
   c. to acquaint individuals with each other, so that communication will be easier in the event of an emergency
   d. to demonstrate the extent to which most of the above groups have gone in disaster preparation and planning and show that the insurance industry is intimately involved
   e. to encourage agencies to bring at least the claims manager to attend the meeting
Using technology to mitigate risk

The following checklist is based upon recommendations contained in Agents Council for Technology’s reports and is designed to assist agencies in updating their current disaster plans.

Pre-Planning

- Think through different contingencies and how agency will respond; develop a written plan; test and practice different scenarios.
- Train each employee on his or her roles both to prevent disasters and to help the agency and its customers deal with the aftermath.
- Have a plan to access additional staff resources should current staff not be available.
- Conduct an annual network assessment of your disaster plan and your security plan, and update as needed.
- Maintain valuable papers and agency records off site in a secure facility.
- Include specific triggers in your plan that will set it into motion as foreseeable disasters approach.

Technology Positions Agencies to Handle Most Disasters More Effectively

- Move from paper to electronic files wherever possible. Implement download for commercial lines as well as personal lines. The management system is the go to place for client information.
- Portability provides a great advantage so you can reach your agency management system, email and other systems anywhere and anytime.
- Have a substantial disaster planning section on your agency website with needed agency and carrier contact information. This is where customers will look first after a disaster. Have your website hosted off-site in area that will not be affected by the disaster.
- Implement claims download capability as soon as possible.
- Agents should implement real-time claims inquiry from their agency management system wherever possible to cut the time to handle these inquiries to under a minute.
- Give customers and agents the capability to file claims online. This can be more efficient than filing the claims by phone when phone service is intermittent and unreliable.
- Implement real-time claims inquiry, real-time rating, and the other real-time capabilities available to you so that you can service customers in as little time as possible and continue to write new business in the aftermath of a disaster.

Take Advantage of Third Party Resources That Will Keep Your Agency Functioning in the Aftermath of a Disaster

- Consider 24/7 remote telephone service to handle customer inquiries if the agency’s communications are down, as well as the tremendous spike in claims that is possible. These services possess a mirror of the agency’s database.
- Consider engaging a firm to provide emergency equipment & facility replacement if needed.
- Consider remote hosting of agency management system.
- Consider remote service for back up of your data, in addition to your tape backups.
- Host your agency website in a secure facility out of the area where the disaster might strike.
- Consider hosting your email off site or have a backup Internet agency email account.
- Consider having a technology firm to provide emergency services, help desk, on-site assistance and equipment when needed.
- It is important to formulate these relationships in advance, and understand your vendors' disaster plans.
- Pre-arrange to have a temporary office at branch or "buddy" agency.
- Make provision for emergency housing following a disaster if needed.
- Have maintenance contract for generator, including refueling in the aftermath of disasters.

Employee Communications

- Set up employee phone tree, including emergency contact info for each employee.
- Set emergency call in number, email and text messaging for employees.

Customer Communications

- Maintain customer emergency contact information.
- Give customers emergency contact information for agency.
- Train customers to go to agency website and social media for emergency contact information for agency, their carriers, and other services.
- Consider a letter to customers at start of hurricane season detailing their carriers, coverages, and emergency contact info for the agency and their carriers.
- Consider ad campaign to encourage consumer preparedness for disasters, with helpful information located on agency website and social media.
- Consider using email, text messages, Twitter and automatic call outs providing customer information when a storm is imminent.
- Reach out to customers in aftermath with website, social media. signage, newspapers, radio, and TV. Prepare messages in advance.

Lists/Info You Will Need in Electronic and Paper Form When You Evacuate

- Employee telephone tree with emergency contact info.
- Carrier contact info. Carrier passwords (take security precautions with respect to this information).
- Phone company and other agency vendor contact info.
- Contacts for emergency assistance & services.
- Complete customer list, with emergency contact info, location addresses, policies, carriers, limits, deductibles, and lienholders.
- Staff, carrier contact info and copies of the disaster plan.
- Expiration list of policies to be processed for next six months. Activity lists of things coming up for next two months.
- Equipment inventories and valuable agency papers.
- Maintain security precautions with regard to all of this information!

Telephones

- Switch over phone lines at the phone company switch to emergency service before disaster. Investigate capability to do this automatically online.
- Have access to multiple cell phone services, satellite phones, and text messaging.
- Implement Voice over Internet for back up communications capability.
- Have alternative phone line that bypasses the telephone switch in your office to which the agency’s regular phones can be switched if you lose power.
Computers

- Have multiple ways to reach the Internet.
- Take advantage of wireless and portability. Have laptops with broadband mobile access cards and wireless Internet.
- Have smart phones and PDAs with cellular broadband access that can act as a high speed modem.
- Evaluate application service provider option for agency management system.
- Have procedures for properly turning on and off critical equipment, including the UPS battery backup units. Test these procedures periodically.
- Investigate portable satellite dish for Internet access which is coming on the market.

Backup of Agency Data Is Absolutely Critical

- Create daily backups, and have two trusted, authorized employees alternate taking the daily tapes to two different locations. Also maintain monthly and annual tapes.
- Perform test restore at least monthly to test the integrity of the tape and the integrity of the data.
- Invest in secondary form of data archiving to provide redundancy (tape, remote, external hard drive).
- Consider using online remote service as primary back up method, coupled with tapes.
- Be prepared to overnight a tape of the latest database to agency management system’s data center if a disaster is imminent.
- Keep copy of backup software, with its key code, off site in a secure place.
- Manage the security risks presented when taking each of these steps.

Generators

- Consider having a permanent generator large enough to supply continuous power to entire facility, wired for automatic cross-over, located in as safe a place as possible.
- Each server and work station needs to be fitted with a proper Uninterrupted Power Supply (UPS).
- Never plug computer equipment directly into a generator.
- Test generator under an electrical load to make sure it is producing electricity.
- Contract with vendor to provide ongoing maintenance and testing and to deliver fuel in emergencies.

When a Foreseeable Disaster Is Imminent

- Overnight a tape of the latest database to the agency management system’s data center.
- Consider email and automatic call outs to customers with emergency contact information.
- Staff should complete processing of all work that is outstanding, especially as it relates to coverage relating to the disaster.
- Make sure all needed lists are up-to-date in paper form, as well as exported to a laptop and portable storage device. Tight security is imperative on each of these items.
- Make sure all employees know their assignments and have made clear how they can be reached in emergency.
- If possible, load your agency management system application onto a laptop along with your “latest and greatest” data file for instant access. Take all security precautions to protect your data.
- If you utilize an on-line data backup service, upload to them if possible.
• Wrap and label all employee work to be done to protect it.
• Take reasonable steps to protect all equipment.
• Redirect your phone numbers before the disaster.
• Disconnect all electrical equipment from the wall.
• If destruction of file server is imminent, consider taking the server with you if you know how to disconnect it and handle it safely.
• Shut off water and gas lines.
• Have needed provisions on hand, including enough cash for a few weeks.

**Needed Provisions**

• Fans, extension cords, batteries, flashlights, battery-powered lamps and radios, and low heat, low-energy lighting available to use with your generator.
• Sufficient bottled water to handle employees' and customers' needs for two weeks.
• Canned or dry food goods that do not require refrigeration or cooking, as well as beverages and snacks for employees and customers.
• Can openers, paper/plastic utensils, plates and cups, trash bags, bleach, paper towels and cleaning supplies, and hand wipes.
• First aid supplies and blankets.
• Have paper ACORD claims forms available, carbon paper, and other office supplies, as well as digital cameras.
• Matches, barbeque grill, fuel for grill.

**Customers' and Employees' Special Needs in the Aftermath of Disasters**

• Be aware there will be significant emotional and psychological effects after major events.
• Provide drinks and food.
• Have a volunteer or staff member manage the client process, create waiting lists, and direct claims process traffic.
• Staff should caucus each day to adjust response as necessary.

**Carrier Issues**

• Understand in advance each of your carrier's CAT plans, the local presence they will have, and how they will permit you to make multiple claims efficiently.
• Understand how your MGAs, E & S Brokers, and their carriers will handle claims.
• Seek draft authority or methods to provide customers with emergency funds immediately.
• Seek the ability to file claims online, since other types of communication may be intermittent or nonexistent.

**E&O Considerations**

• Document in writing prior to the anniversary date if you are unable to replace coverage.
• Advise customers of significant reductions in coverage when you replace coverage with a new carrier or write/renew the coverage with a surplus lines carrier and secure customer’s written acknowledgement of the reduction in coverage. Where an admitted carrier renews the policy, state laws usually put the obligation on the carrier to notify the customer of reductions in coverage (not so with a non-admitted carrier).
• Be especially careful to follow all of the laws with surplus lines placements, point out coverage reductions or coverage gaps to customers, along with the fact that surplus lines carriers are not typically covered by the guaranty fund. Get binders, certificates or other
evidence of insurance from the surplus lines broker because the retail agent does not have binding authority for this business.

- Advise the customer in writing of any adverse change in the carrier’s A.M. Best rating during the policy term.
- Request a signed rejection form from customers that refuse available coverage for flood insurance (and/or earthquake insurance in appropriate areas). Clearly communicate to customers the exposed limits on their risks.
- Create a well-documented file.

Summarizing Some of the Key Issues

- Pre-plan. Have redundancy in communications, Internet access, and backups.
- Make arrangements with third party emergency resources.
- Become paperless; implement download & real-time.
- Understand critical nature of good data back-ups to recovery.
- Take advantage of wireless technologies for voice and data, as well as the portability of PCs and portable devices.
- Have emergency contact info for employees, customers, carriers, and third party emergency resources. Have needed lists of information.
- Make sure employees and customers know how to reach you.
- Know your carriers’ CAT plans.
- Carefully evaluate the E&O exposures that arise in these situations and manage them.
- Leverage the use of social media.

Additional Resources

- ACT’s Key Considerations in Disaster Planning & Management, located under “Agency Improvement Tools” at www.independentagent.com/act.
- ACT’s The Lessons Learned from Recent Disasters & Recommendations for Improved Response for Independent Agencies and the Industry (2006), available from jeff.yates@iiaba.net.
- National Institute for Occupational Safety & Health at www.cdc.gov/niosh/topics/prepared/; click on “small business disaster planning guide.”

Adapted from “It’s Time to Update Your Disaster Plan” by Jeff Yates, Executive Director of the Agents Council for Technology (ACT), part of the Independent Insurance Agents & Brokers of America.