



Help your business prepare for weather-related disasters

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With the impact of 2017's extreme weather, we have seen how vital it is to be ready to respond quickly. The weather pattern that brought multiple Category 4 hurricanes in August and September is not something you would expect to see. These events continue to test underwriting performance, stretch resources in restoring disrupted supply chains, and impact timelines for rebuilding infrastructures. For businesses and property owners worldwide, having the right partners and a catastrophe plan in place helps ensure they have the necessary resources to respond when hurricanes, storms and other weather-related disasters happen.



When property damage occurs as the result of extreme weather or another type of disaster, businesses need experienced claims partners that can respond quickly and offer the flexibility to meet their needs throughout the entire process. The best partners understand that they are doing more than managing claims; they are helping customers and policyholders restore their lives, homes and businesses. In addition, partners with expertise managing specific types of losses can offer additional insight for businesses. To ensure your organization is in the best position to respond when a weather-related disaster occurs, it is critical to have partners that excel in each of these areas.

PLANNING AHEAD WITH THE RIGHT RESOURCES

In a [previous edge article](#), Tim Wirth, national general adjuster with Vericlim, explained that when businesses are physically damaged and financial losses occur due to severe weather, it is important to have the resources needed to get up and running again as quickly as possible.

An experienced claims management company that provides loss adjusting services can help insurance carriers by measuring the scope of the loss, communicating with service providers, reaching agreements regarding the evaluation and ultimately making payment recommendations. They will handle several responsibilities such as coordinating with engineers, accountants and architects, and ensuring all parties remain informed throughout the process.

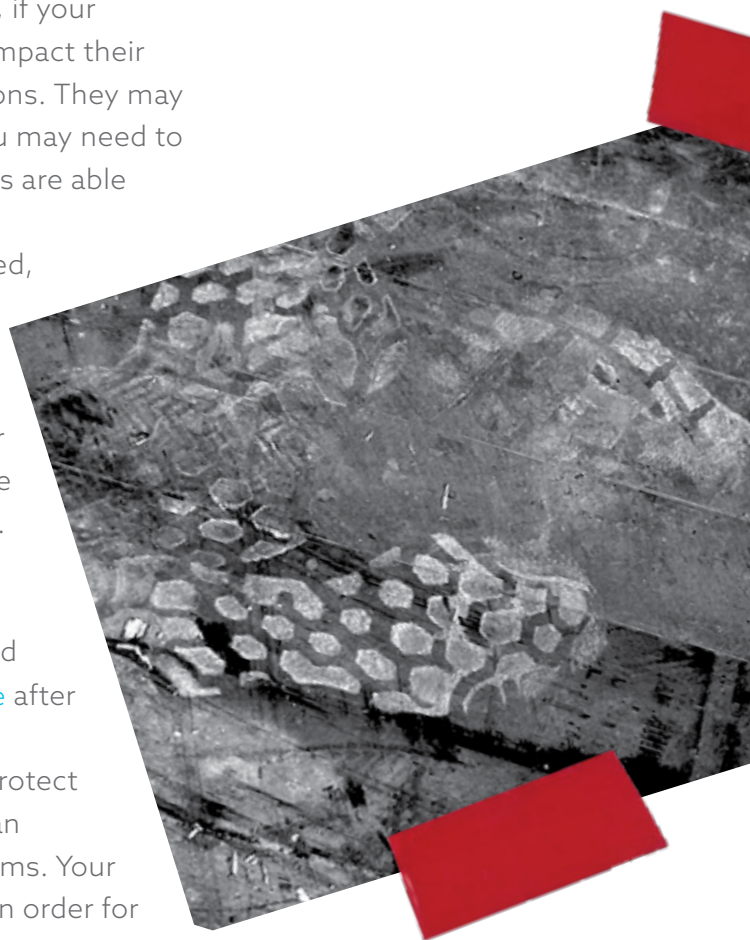
Wirth also discussed the importance of having a business continuity plan. Many of these plans include steps to take if damage occurs to the building and they cover aspects of the operation such as the supply chain, manufacturing capabilities and repairs and restoration. Here are some key items to consider in these areas:

- **Supply chain** – If businesses are able to identify other facilities that can produce the same products, or help with production activities and distribution, it can minimize the impact on customers and help keep things moving during the restoration process.
- **Manufacturing capabilities** – A basic warehouse or assembly operation may resume operations in a few months, but a facility with intricate machinery may take years to complete repairs. Even more important – your employees’ ability to return to work after a weather-related disaster. As Wirth explained, if your employees suffered damages of their own, it may impact their ability to complete their normal day-to-day operations. They may not be able to be at work for a period of time so you may need to bring in a temporary workforce until your employees are able to return.
- **Repairs and restoration** – If your building is damaged, having the right resources to assist with repairs, demolition and mitigation activities will help your business get up and running again. [Vericclaim Repair Solutions](#), a Sedgwick company, is a managed repair network with contractors that provide a broad range of services to help clients with property loss claims.

PICKING UP THE PIECES

Ed Reis, President of Vericclaim Repair Solutions, shared the following post-storm tips in a [Sedgwick blog article](#) after Hurricane Harvey.

- **Protect your property** – Take reasonable steps to protect your property from further damage. This could mean boarding up windows and salvaging undamaged items. Your insurance company can tell you what they will pay in order for you or a contractor to further mitigate damage.
- **Start the cleanup** – Always be careful when entering a damaged structure. If there appear to be serious structural issues, don’t enter, but rather contact local officials or professional



contractors to assess the premises. Temporary repairs should focus on creating a safe environment and preventing additional damage. Cover broken windows, damaged roofs and walls to minimize further destruction. Save receipts for supplies and materials you purchase. Keep damaged items or portions of them until the claim adjuster has visited, and consider photographing or videotaping the damage to document your claim.

- **Select a contractor to help with recovery and repairs** – You should talk with your insurance company about the coverage for your loss and available resources for repairs. When selecting a contractor for emergency services, water mitigation and rebuilding, you should be careful to select a reliable, licensed and bonded contractor with experience in the specific type of work. Vericclaim Repair Solutions can assist clients with finding certified contractors in their local area.

PROVIDING THE EXPERTISE AND RESOURCES BUSINESSES NEED

Vericclaim, a Sedgwick company, is a global loss adjusting and claims management company with extensive experience assisting businesses with weather-related property losses. Vericclaim Repair Solutions' managed repair network includes only certified, licensed and insured contractors that meet our high standards. They identify, deploy, and manage certified contractors throughout the restoration process. Together, our expert team works to streamline the process and ensure the best possible outcomes for our customers.

RESOURCES

When weather-related disasters strike. *edge 7.*

http://edge.sedgwick.com/issue_007/when-weather-related-disasters-strike

Pre- and post-hurricane preparedness. September 7, 2017.

<https://www.sedgwick.com/blog/2017/09/07/pre-post-hurricane-preparedness>

Three powerful hurricanes – one extraordinary team. *edge 9.*

http://edge.sedgwick.com/issue_009/three-powerful-hurricanes-one-extraordinary-team/

