



A catastrophe within a catastrophe

Storm prep amid COVID-19

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It's hard to think about given our current environment, but important to remember just the same: Storm season is right around the corner for many of us — for others, it's well underway. Hurricane season typically runs from early June through the end of November; data on ocean temperatures and related factors are predicting a busy Atlantic season. Throughout much of the Midwest and Southeast, tornado season is already quite active. A recent severe flood in Alberta, Canada caused 15,000 residents to evacuate suddenly, while officials and first responders scrambled to provide rescue operations under unprecedented restrictions due to the coronavirus (COVID-19).

Without question, COVID-19 has created complexity in even our most ordinary routines. As one Tampa Bay paper explains, "Planning for hurricane season in the midst of a pandemic is likely not a priority for Pinellas County's residents right now. Many are simply worried about surviving the novel coronavirus." It's an understandable reaction, and underscores the importance of businesses and households to do that all-important planning. When we factor in severe weather, it's imperative that we plan ahead — even for the storms we can't see coming — and get preparation efforts underway.



“Planning for hurricane season
in the midst of a pandemic is a
priority for Pinellas County officials
right now. Many are focused on how to
about surviving the storm.”

— Suzette Porter, Tarpon Springs Mayor



**Hurricane season in
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are simply worried about the
novel coronavirus.”**

Tampa Bay Newspapers

HURRICANE SEASON PREP, IN NORMAL TIMES

It's safe to say that preparation and the insurance claim process for this year is going to look quite different than in years past, as we're still in the midst of understanding and coping with the effects of COVID-19.

During a "normal" hurricane season, homeowners in high-risk areas (if you're not sure of your risk, you can contact your local government/emergency management office for more information) will take preemptive measures like establishing primary and secondary evacuation routes. They will put together basic emergency kits, complete with essential equipment and staples like flashlights, generators, water, canned foods, fuel, power sources and batteries. They'll collect critical paperwork like driver's licenses, passports, birth certificates and Social Security cards.

Businesses have a different level of preparedness to think about, related to the safety of their workers and/or customers, insurance coverage and claims, readiness and recovery. Sedgwick often talks about how to be prepared; our previous edge article, "[Catastrophe risks – Are you prepared?](#)" offers a more in-depth look and addresses some key considerations.

To ensure you are in the best position to respond, even under normal circumstances, businesses need to have a disaster and business continuity plan in place with partners experienced in managing catastrophe claims, whether that's locally, regionally or globally. Services and capabilities to ensure the best possible outcomes should include:

- Expertise to support your local, regional or global needs
- Dedicated teams that are ready to deploy quickly to respond to property claims, inspect losses and manage the post-disaster claims process
- Experience with all types of claims — in all types of locations
- The ability to accurately determine coverage, and provide appropriate, insightful reporting and analysis throughout the life of a claim
- Access to a full range of pre- and post-loss specialty solutions including building consulting, forensic advisory, mitigation bill review, contents and valuation solutions, as well as forensic engineering, failure analysis, origin and cause investigations, environmental consulting and repair services

- Mobile technology and resources that can provide necessary infrastructure
- Support for communities and local teams to enable them to do their jobs under difficult conditions

PREPPING FOR A COVID-19 STORM SEASON

Surely we can all agree: These are not normal times. COVID-19 is dominating the world's funds and attention. While resources may, understandably, be diverted from catastrophe preparation for the foreseeable future, we can't delay season planning — natural disasters won't wait for us to be ready for them. Here are some additional factors to consider when thinking about the added complications related to COVID-19 during this hurricane season:

- **Write down important contact information.** Include local emergency numbers, as well as phone numbers and/or addresses of friends and family you'll need to check on due to hurricane season and COVID-19, especially those at risk of contracting severe COVID-19 complications. If you own or manage a business, this list should include phone numbers, email addresses and text preferences for your employees, and their nearest relative.
- **Organize your essential supplies.** Last year's checklist may not have all the materials deemed essential in light of COVID-19 — items like alcohol-based hand sanitizers and face masks. Even simple cloth face coverings made from household items, recommended by the CDC for public settings where other social distancing measures are difficult to maintain, can help protect you and others should you need to find shelter in a public place.
- **Stock up on stay-at-home supplies.** If you're instructed to stay put during or after a storm, you will need a cache of essential supplies like non-perishable food and toiletries. Because the COVID-19 response in so much of the country included stay-at-home orders, many retailers and service providers have increased their home-delivery options, online offerings and necessary supplies for an extended time at home.
- **Turn on your cellphone emergency alerts.** This way, you can receive weather warning alerts, as well as COVID-19 updates, ahead of a natural disaster and plan accordingly.

CONSIDERATIONS FOR THE FUTURE OF CLAIMS

Complications from the COVID-19 outbreak have also extended to insurance claims, which will undoubtedly be exacerbated during storm season. Some of the most talked-about tools being used right now are related to remote field adjusting. The technology helps capture photos and some scope of the loss without an examiner physically having to visit the site. Because it allows for work to continue while still adhering to social distancing orders, use of remote field adjusting has increased during the pandemic.

To begin the remote inspection process, the adjuster sends the policyholder a link that opens a camera and microphone and facilitates a secure video conference session. The adjuster works with the policyholder, using best-practice field adjusting protocols to gather photographs of the damage and any measurements that may be needed, adding relevant details directly to the claim file. All data from the video conference is stored and the adjuster completes the estimate and the report.

These tools don't provide an all-encompassing solution, however. There are situations where it may not be safe to let insureds go into an environment. If, for example, we don't know the structural stability of the building, it would be inappropriate to use remote field adjusting solutions. Also, the data gathering is dependent on someone who is not a trained professional to show the adjuster the totality of loss. An overreliance on remote field adjusting solutions could lead to an increase in supplements and indemnity, if things are missed that would have been caught on an in-person visit. And of course, there's bound to be a sample of the population that's uncomfortable with the processes.

Like so many things that have gotten more complicated in the past several months, this storm season has the potential to be more problematic than an already-stressful time of year usually is. But there's an upside: As COVID-19 came in and changed the way so many of us operate, it's given us all an opportunity to be innovative and resourceful, and to use our skills and our experience to get the best results in every situation. COVID-19 is certainly going to change the way we deal with natural disasters moving forward, but one thing remains the same: Preparation is still of utmost importance.



[Learn more: Listen to our podcast on this topic.](#)



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5 unique challenges for disaster recovery during a global pandemic

CAPACITY FOR HEALTHCARE

- Across the country, our healthcare workers and emergency services are still straining to contain and combat the current pandemic. If this shortage of healthcare services continues, we'll need to anticipate — and adjust to — a delay in emergency response times during a storm.

ACCESS TO PERSONAL PROTECTIVE EQUIPMENT (PPE)

- Similarly, items like gloves and masks are in demand. Like healthcare providers, claims examiners require PPE to ensure their own safety, as well as the safety of those they're serving.

COMPLIANCE WITH SOCIAL DISTANCING REQUIREMENTS DURING AN EVACUATION

- Contingency plans are more important than ever. Additional considerations will need to be taken for our highest-risk categories — senior living and retirement centers, for example — when planning specific evacuation routes and, in some cases, ordering an evacuation earlier than might be considered normal.

NEW POST-STORM CLEANING CONSIDERATIONS

- From additional pre-opening site inspections to industrial hygiene and disinfection to facility safety and cleanliness, COVID-19 is affecting how facilities are preparing to protect the safety and well-being of employees.
- Expect local municipalities, state leaders and health officials to be more present than ever, offering guidance and support as a part of catastrophe response efforts.

THE UNKNOWNS

- Emergency responses will demand flexibility and adaptability to any and all variables — geography, preparedness, storm type, etc.
- Communication and empathy are always important — during this unpredictable and unprecedeted time, they're paramount.