



Top Catastrophe Claims Tips for **Winter Storm Season**

Severe weather can strike any season. Help your clients be prepared in the event their property is damaged during the winter months. We recommend considering the following tips to achieve fast, efficient handling of your claims.



CONTACT

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

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Prior to a claim

It is always a good idea to read through your policy and review coverage and exclusions prior to a claim so you will know what to expect. Keep an updated inventory of all your property. Seemingly insignificant items can add up quickly and should be submitted for review and consideration.

Post your CAT plan of action (POA) and share with employees/tenants/etc. When creating a POA, we suggest you:

- Designate a POA team to implement your plan of action, when possible.
- Choose local, reputable restoration companies and/or contractors and add them to your list of contacts – be sure to include claim reporting information on the list as well.
- Know the location of your main water shut off valve in the event of burst pipes.
- Make sure sprinkler and irrigation systems are turned off and drained.
- Confirm that vacant units/buildings have the thermometer set to an appropriate temperature (50 to 55 degrees) to avoid frozen/burst pipes.
- Protect pipes in unheated areas (attics, garages, etc.) with pipe sleeves, pipe insulation or heat cables.
- Leave cabinet doors open to allow warmer room temperatures to flow around kitchen and bathroom pipes.
- Drip cold water in sinks.
- Confirm that roof drains and gutters are free of debris.
- Remove snow buildup on roofs when safe and possible.
- Use mulch around plants and trees to insulate them from freezing temperatures.
- Cover plants with a protective material like burlap or linen to protect from frost, when possible.
- Water plants well prior to freezing temperatures to help soil retain heat.
- Avoid walking on frozen grass while its brittle. It will slow down recovery.

Note: The list provided above is not complete or exhaustive. You may need to adjust it according to your specific situation and needs.



After a claim occurs

1. Assess the damage to the best of your ability and be prepared to give an accurate description of the amount and type of damage. Make sure you state whether the premises were rendered inhabitable because of the damages. This will allow your insurance company to send an adjuster with the appropriate level of experience, based on the level of damage.
2. Notify your insurance carrier or agent as soon as possible. The insurance contract requires notification as soon as possible after a loss. Be sure to leave a telephone number where you can be contacted and a complete address of the location so the company can get an adjuster to the scene quickly. Be sure to stay in touch with your adjuster and respond to calls promptly. Catastrophes can generate hundreds of claims, so communication and cooperation are vital for a quick resolution to your claim.
3. Take the necessary steps to avoid or minimize the suspension of business. Costs incurred that reduce your business interruption loss may be covered under Extra Expense. Be familiar with your policy coverage before you suffer a loss.
4. Photograph damaged areas prior to making temporary repairs if possible. Doing so will strengthen your claim and help with the presentation of your loss. Make the temporary repairs necessary to prevent further damage. Mitigating your damage is usually a condition of coverage (your insurance will usually cover the reasonable cost of temporary repairs). DO NOT make permanent repairs to your damaged property unless the adjuster has reviewed your claim and given you permission to restore your property.
5. Get one or two detailed estimates for permanent repairs from a reliable contractor and give these estimates to the adjuster, when possible. Beware of “fly-by-night” operators who often follow a storm into town. Check with the Better Business Bureau before doing business with any vendor you don’t know. Keep in mind that public adjusters are illegal in some states. We recommend knowing the reputable contractors and restoration companies in your area, who you prefer to use, before you suffer a loss.
6. Refrain from signing any contract for restoration or repairs prior to discussing it with your company adjuster. Your adjuster can play a key role in helping you avoid price gouging after a catastrophe, but he/she won’t be able to negotiate a reasonable price for services if you’ve already signed a contract. Remember your insurance company is NOT bound by the contracts you sign.
7. Prepare an inventory of all damaged or destroyed property for the adjuster. Be sure to keep a copy for your records and be sure NOT to discard ANY items before the adjuster is given a reasonable amount of time to inspect them. Provide available cancelled checks, invoices, etc. that support the value of damaged or destroyed property.
8. Keep ALL receipts and invoices for EVERY expense you incur after the loss. These costs add up quickly and may help erode your deductible.



Watch out for unlicensed public adjusters

Unlicensed or unscrupulous persons may pose as adjusters and may pose a threat to consumers. Unlicensed public adjusters may pose a problem since they don't work for any company or company-adjusting firm. Unlicensed public adjusters have not demonstrated their competency to adjust claims, nor have they posted the required surety bond. You are encouraged to report any such activity to local authorities.

Please caution any clients that, if they contract with an unlicensed public adjuster, they are authorizing the claim check to be made payable to both themselves or a mortgagee and the adjuster. Clients are encouraged to have their attorney review any public adjusting contract before signing.

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