

Dealing with the Aftermath of a Storm

Preparations before a storm are vitally important to help reduce the likelihood of a loss occurring. But, should a loss occur, there are steps you can take afterward to help minimize the loss itself, ensure proper claim adjustment, and help you get back into operation quickly. Consider the following steps if you have storm damage:

1. **When entering an area that has had storm damage**, proceed with caution to make sure that it is safe for you and your employees; check for downed power lines, gas leaks, tree limbs and trunks, debris or structural damage that makes it unsafe to proceed. Look for animals and poisonous snakes that have been flushed from their normal homes and now pose a threat to you. There are more deaths after a storm than during it due to these and many other hazards.
2. Make sure that everyone entering the storm-damaged area uses **appropriate personal protective equipment**. This includes work boots, long-sleeved shirts and long pants, work gloves, eye protection and hard hats. There are many hazards in an area that has sustained this type of damage, so move slowly and work in teams, have plenty of potable water to stay hydrated, and keep in communication with one another.
3. **Use flashlights**, preferably the non-explosive type, to survey dark areas. Never use candles, torches or flares.
4. **Control the work that takes place on your buildings**, around your buildings, and on the grounds. Many well-meaning employees and volunteers will attempt to effect repairs and complete work that isn't safe, which actually increases the hazards for themselves and everyone around them. Plan the work that needs to be accomplished and closely control it while it is under way.
5. **Make sure only qualified individuals use tools and power equipment**. If an individual wasn't qualified to use a chainsaw before the storm, they shouldn't be trying to use it in the midst of a crisis. Many of the injuries during storm cleanup come from tools like chainsaws in the hands of inexperienced operators. In particular, the stress on trees and limbs is very different in these situations, and even experienced operators should move slowly and methodically.
6. **Take stock of the damage that you can safely see**. You will want to take notes so that you can report to your Trident Claim Representative the specific type and extent of damage that has occurred.
7. **Contact your agent or the Trident Claims office** directly as soon as possible. Make sure you provide a phone number where we can reach you so that we can effectively respond to your claim and arrange to be onsite as quickly as possible.
8. **Take pictures** to document the Initial damage as well as when any temporary repairs are made, debris is removed, or the building or contents is altered in any way.

Trident Claims Numbers

New England: 800 444 3916
San Antonio: 877 474 8808

New England FAX: 800 772 8503
San Antonio FAX: 877 550 8193

Emergency After-Hours Claim Reporting

800 820 3903

9. **Preventing further damage to the property** is an important step in minimizing the impact of the disaster on your operations as well as lessening the extent of the loss that occurs. Boarding up broken windows and doors, covering holes with tarps, and limiting access can help by:
 - Securing the property from looters, theft and vandalism
 - Preventing additional water damage to limit property damage
 - Limiting liability by preventing unauthorized access to a hazardous area
10. **Do not attempt to make permanent repairs** until our claims representative has adjusted the claim. Trident will work with you to review your claim and authorize repair work by a reputable contractor.
11. **Be careful of unscrupulous operators** that rush to a storm-damaged area to take advantage of people and organizations during this challenging time. They often work on “verbal” agreements that change over time, have clients sign contracts with blanks that get filled in later, are uninsured, and fail to complete work after taking payment. Use reputable firms to complete all repairs and use sound risk management processes at all times: signed contracts, known terms and conditions, schedules for work and payment, checking references and credentials, and monitoring the work.
12. **Start the documentation process and keep detailed records throughout the recovery.** Start by making a detailed inventory of any property that has been damaged. This includes contents of all kinds. Photographing the scene will also help record the extent of the damage. Your Trident Claim adjuster may want to inspect the damage to contents, so don't throw anything out until we have a chance to discuss it with you. Remember to document all expenses incurred after the storm (i.e. plywood securing your property from theft).

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