

CHECKLIST



Hurricane Recovery

In the aftermath of a hurricane or other natural disaster, business owners are often faced with a host of hazards and concerns, including downed trees and debris, damaged utilities, water damage, and persistent flooding. Even when an event does not directly affect your business, disruptions to employees, vendors, and customers still can have a severe impact on your operations. Once people are safe after an event, use the checklist below to help ensure your business can recover as soon as possible.

RECOVERY STEPS	YES	NO	COMMENTS
Notify your insurance provider(s) as soon as possible to begin the claims process.	<input type="checkbox"/>	<input type="checkbox"/>	
Start the assessment process by making note and taking photos of any structural damage to buildings prior to cleanup or repairs.	<input type="checkbox"/>	<input type="checkbox"/>	
Assess, photograph, and make note of any damage to equipment, machinery, and company vehicles.	<input type="checkbox"/>	<input type="checkbox"/>	
Assess and make note of any lost or damaged inventory, including materials for business use and products for sale.	<input type="checkbox"/>	<input type="checkbox"/>	
Take photos prior to repairs, replacement, or disposal of property.	<input type="checkbox"/>	<input type="checkbox"/>	
Compile a list of items that must be addressed before reopening your business.	<input type="checkbox"/>	<input type="checkbox"/>	
Contact employees, suppliers, and customers to inform them of any disruption in operations and provide an anticipated date when operations will resume.	<input type="checkbox"/>	<input type="checkbox"/>	
Have buildings professionally inspected if you have concerns that any damage could pose a safety hazard to employees or customers.	<input type="checkbox"/>	<input type="checkbox"/>	
Secure the building(s) while repairs are being made or if relocation of business activity is necessary.	<input type="checkbox"/>	<input type="checkbox"/>	
Ensure utilities are restored and in safe working order before resuming business operations.	<input type="checkbox"/>	<input type="checkbox"/>	
Repair and clean your facilities to ensure the environment is free of any safety hazards before resuming business operations.	<input type="checkbox"/>	<input type="checkbox"/>	


FINANCIAL CONSIDERATIONS	YES	NO	COMMENTS
File a claim with your business interruption insurance provider.	<input type="checkbox"/>	<input type="checkbox"/>	
Compile sales records and history, profits and loss statements, and income tax forms to share with the insurance claims adjuster.	<input type="checkbox"/>	<input type="checkbox"/>	
Consider any financial responsibilities you may have, such as payroll or scheduled payments to creditors, that also may impact any claims.	<input type="checkbox"/>	<input type="checkbox"/>	
Keep a detailed record of all expenses incurred during the recovery process.	<input type="checkbox"/>	<input type="checkbox"/>	


Additional notes:

In the event of a hurricane or other natural disaster, we are here to help. Contact your broker and/or account manager for more information or assistance.

Date of assessment: Completed by:

When an event occurs, here is your IOA emergency contact information for claims:

 877.264.2519

 IOARSClaimsIntake@ioausa.com

DISCLAIMER: The information contained here is intended to be general and advisory in nature. It is not to be considered legal advice of any kind.