

# CHECKLIST | BEFORE, DURING AND AFTER A COMMERCIAL PROPERTY LOSS

Presented by Horst Insurance

While it's impossible to predict when a disaster may strike, some steps can be taken before, during and after a commercial property loss to potentially reduce damage. By planning and preparing policies and procedures, business and property owners can respond better when a loss occurs.

This checklist provides actions to complete before, during and after a commercial property loss:

Before the Loss	
Take photographs before any damage occurs.	<input type="checkbox"/>
Back up critical information and data.	<input type="checkbox"/>
Establish an emergency response team.	<input type="checkbox"/>
Establish contacts with reputable contractors.	<input type="checkbox"/>
Create a disaster response plan.	<input type="checkbox"/>

During the Loss	
Request a complete copy of the insurance policy.	<input type="checkbox"/>
Notify senior management, affected departments and the emergency team of the loss.	<input type="checkbox"/>
Notify the insurer as soon as possible, preferably in writing. Report the name and address, location, date and time of loss, type of loss, the property involved, the extent of damage and contact information.	<input type="checkbox"/>
Protect property from further damage by restoring fire protection, making temporary repairs, securing vital records, beginning cleanup and expediting long-term repairs.	<input type="checkbox"/>
Take photos and videos of the damage before beginning cleanup efforts.	<input type="checkbox"/>
Prepare a proof of loss, providing details of the destroyed or damaged property. Document the amount of loss incurred.	<input type="checkbox"/>
Submit proof of loss, photos and reports to the insurer.	<input type="checkbox"/>
Cooperate and assist the insurer in the investigation.	<input type="checkbox"/>
Hire claims experts.	<input type="checkbox"/>
Obtain repair estimates or appraisal documents from contractors.	<input type="checkbox"/>
Resume operations.	<input type="checkbox"/>



## After the Loss

Conduct inspections.	<input type="checkbox"/>
Document all activities and expenses.	<input type="checkbox"/>

For more risk management guidance, contact us today.