

**ABA Women in Insurance Networking Workshop  
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## Disaster Planning and Disaster Recovery Checklist

### Pre-event Disaster Recovery – Things to Do:

1. Protect Critical Insurance Documents. Keep them in a secure location, and at least one copy of each stored off-site. In addition, keep at least one copy stored electronically on a backup server.
2. Know your insurance coverage program, which policies are in place, what the policies cover, and to what extent.
3. Organize property ownership records. In the same file, place a copy of all critical financial documents: property deeds, mortgages, or any other records of property ownership. This can include credit card receipts of major purchases. (For extra protection: mail a copy of all these documents to a friend or relative you trust in another state, or store in a safety deposit box). – This parenthetical info may be more relevant to personal lines rather than business loss
4. Undertake a self-assessment. Ask yourself if the business can withstand a disruption. Is the business likely to survive following the disruption? If so, how long can it survive financially and to what extent? Consider what aspects of the business need to be operational as soon as possible.
5. Undertake a Business Impact Analysis
  - a. All levels of staff should participate.
  - b. Analyze each of the critical processes that must be recovered following an unplanned disruption. Realistically consider the recovery time objectives associated with each of those processes. Estimate the economic impact that a disruption in each critical process will have to the business.
6. Asset Protection – consider both tangible and intangible assets, including the building, property and equipment, accounts receivable, ancillary investment and revenue streams. Also include your employees, your customer base, and the future earnings of the business.



7. Create a crisis management team. The team should include your broker, your risk manager, counsel (defense counsel and coverage counsel), and senior management. There should be one person designated to be the company spokesperson in the event of a disaster. Hold a kick-off meeting to discuss who's who on the team and responsibilities in the event of a disaster/crisis.
8. Have a crisis management center to serve as the central information operation.
9. Take photographs/video of assets/property before a disaster occurs. Keep the evidence safe in a secure location off-site.
10. Back up business critical information – business and client records. Maintain a copy off-site.
11. Have the disaster/crisis management team put together a crisis/disaster plan before a crisis strikes and make sure there is a lead spokesperson in place. The disaster/crisis plan should include: (1) potential crisis situations; (2) policies for preventing potential crisis situations; (3) strategies and tactics for how to deal with each potential crisis; (4) identification of who will be affected by potential crises; and (5) a crisis communication plan.
12. Have practice simulations and exercises of the crisis management plan. This will help reveal holes or weaknesses in the plan.
13. Have good internal relations with employees who will be in a position to help explain matters to customers, family and friends. Employees are a very important source of communication.
14. Have good external relations with key members of the public and stakeholders – have a good corporate citizen reputation.

### Post-event Disaster Recovery – Things to Do:

1. Have strong leadership throughout the crisis.
2. Have a spokesperson in place. She should have open and honest communication with the public and the media immediately. She should maintain ongoing communications with everyone throughout the crisis (within company, with neighboring residents and businesses) and her information should be relevant, concise and timely. She should work with the press and make them your ally. She should make sure to keep your employees informed of developments; they should not hear it through the press.
3. Protect your property from further damage, as well as individuals from injury – perform emergency work as necessary, board up openings, install fencing, etc.
4. Check with the fire department to make sure the premises are safe to enter. Be watchful of any structural damage.



5. If your property is uninhabitable, contact the local police department to let them know the site will be unoccupied. Consider hiring a guard service to watch the property and its contents.
6. Contact your insurance company and submit a written notice of loss as soon as possible. Consider all policies that might apply to the loss (property loss, business interruption, general liability, crisis management).
7. Read the insurance policy(ies) carefully so that you understand all your obligations under the policy.
8. Consider hiring a lawyer to advise and guide you through the process of stating insurance claims under the implicated policies, to be the contact person for adjacent properties and businesses
9. Do not repair or throw away any damaged property until after an inventory is taken and approved by the insurance company's adjuster.
10. To the extent possible, coordinate the property, business interruption, and extra expense claims.
11. Concentrate on restoring your operations and not on preparing claim details—leave that to the loss team and professional adjustors
12. Do not discuss liability with any other parties, including those who may be at fault.
13. Determine the cause(s) of the loss and begin to quantify it.
14. Do not hire contractors or retain other vendors until you have contacted your insurance company and discussed matters with them.
15. If necessary, accept the problem and the responsibility. Have a good PR plan in place. Manage social media.
16. Consider hiring a PR firm (may be covered by insurance if have crisis management coverage) to strategize and release public statement.
17. Create a list of all physical property damage and bodily injury claims, if any.
18. Document the damage with photographs, video and other means.
19. Take detailed notes. Every time you call, write or speak to anybody affiliated with an insurance company, get their name and phone number. Write down the date and time of the communication, what you said, and what they said. Do not assume you will remember a conversation -- or that they will.



20. Keep a copy of all paperwork. General rule: get everything in writing. Put everything in writing. Everything. Then make a copy of everything you sign and/or send (e-mail, regular mail, etc.).
21. Make a detailed list of every item damaged. Don't leave anything out. File a claim for every item. You won't get compensation for anything for which you do not submit a claim. Contact your credit card companies and retailers to help reconstruct purchases and identify costs for replacing lost items. Family members, friends and neighbors can help you create a full description of your loss.
22. Estimate the value of your damaged or destroyed property. Estimate what it would cost to replace, and also what it was worth before it was damaged. Why the two different numbers? Insurance policies offer different kinds of coverage. Contractors can provide you with an estimate.
23. The insurance company will appoint an adjuster to handle your claim. The adjuster is paid by the insurance company and works for the company, not for you. Moreover, the adjuster is not an expert on your policy, and may not know what it covers. If you think the adjuster is wrong, you may reject the adjuster's estimates and demand a reconsideration. You can also hire a "public adjuster" to help you out.
24. Have your valuables appraised independently. For antiques, art and other valuable items, you should get your own appraisal to compare with the insurance company's assessment.
25. Document all of your activities and expenses.
26. Make decisions that are best for the survival of your business.
27. Hire your own experts. It's your business and your responsibility to document and submit your claim. Get assistance from someone with insurance coverage experience to assist you.
28. Get insurance company approval for repairs. Don't start repairing or replacing property, or throw away damaged property, without your insurance company adjuster's approval.
29. Do not sign releases or waivers until you know your rights. If you have an undisputed claim, you should not have to sign a release to settle. If you are asked to sign a release, find out why and be cautious about signing away your rights.
30. Always be firm but polite. Know your rights and insist that the insurance company meet its legal obligations to you.
31. Keep the insurance company advised of developments with the claims.
32. Develop ways to support your employees during the crisis. Put them to work doing other jobs to keep them on payroll.

