

Client Emergency Preparedness Claims Kit



USI Insurance Services
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Dear Valued Client:

At USI we recognize that preparing your business for a hurricane can be very stressful and time consuming. There are many issues to consider as you develop or execute your company's Emergency Preparedness & Business Continuity Plan.

To assist your business in pre-emergency and post-emergency planning we are providing the following Emergency Preparedness Claims Kit designed to make preparation and claims reporting a smooth and efficient process.

- **USI Office Location Directory** – Instructions on how to obtain contact information for each USI office.
- **Claims Reporting Procedures** – Overview of the claims reporting process.
- **Insurance Company Claims Reporting Directory** – 1-800 numbers for most insurance carriers so that you can directly report claims when necessary.
- **Property Loss Investigation** – Guideline on managing / facilitating your property loss.
- **Important Phone Numbers** – Contact information for FEMA, Red Cross, Ready.gov, National Hurricane Center and Adjusters International.
- **Small Business Administration Information** – Disaster assistance for businesses of all sizes with contact information for SBA and basic tips on how to prepare for and obtain financial assistance.
- **Property Loss Notice & Content Form** – Blank form that identifies the basic loss information you need to provide to USI and/or your Insurance Carrier when reporting a claim.

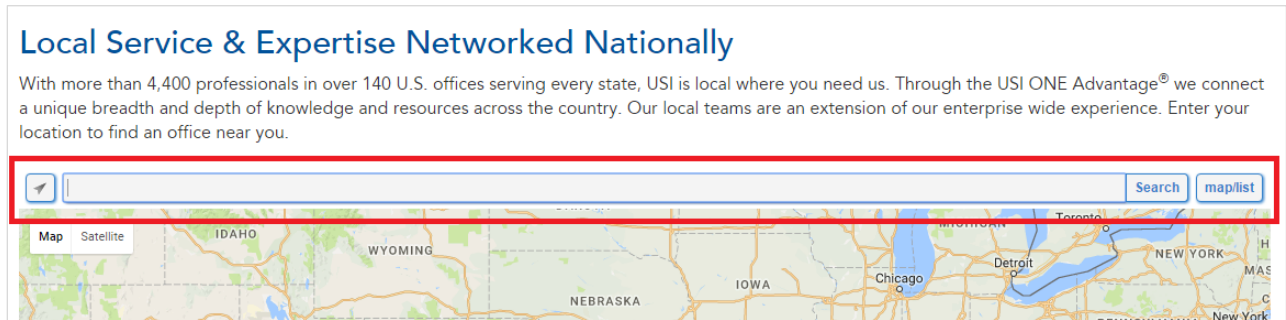
The USI Risk Consulting Group employs Risk Control and Claims Management professionals who can assist you in developing your emergency preparedness plan and provide claims advocacy services if necessary.


Your continued partnership with USI remains invaluable to us and we appreciate your business.

USI Office Location Directory

Use the following instructions to find your local USI office's address and phone number:

1. Visit www.usi.com/locations/
2. Enter your zip code into the locations search bar



3. Click “Search”
4. The closest 5 USI offices to your location will appear
5. Click on the  icon to get the office address and phone number
6. You can toggle between the map view, and list view by clicking the “map/list” button located next to the “Search” button.

*If you need additional assistance locating a USI office, please call our corporate headquarters at (914) 749-8500.

Claims Reporting Options

You have two options to report your claims:

- Report your claim to your USI Office or email USIInsuranceClaimsCenter@USI.com. USI will report the claim to the appropriate insurance carrier(s). See the *USI Office Location Directory* section to learn how to obtain contact information for each USI office.

-OR-

- Report your claim directly to your Insurance Company. This kit includes an *Insurance Company Claim Reporting Directory*. If you notify the carrier directly, please notify USI later so we can set up a file and monitor your claim.

Property Loss Notice

- This kit includes a *Property Loss Notice* form that you should complete to help you record information relevant to the loss.

Claims Assistance

- If you have difficulty with the handling of your claim, feel free to contact a USI claims professional. This kit includes the *USI Claims Team Contact Information*.

Claims Assistance

- Report the loss as soon as practical so the claim's process will be initiated. Delays in reporting your loss may impact your claim or significantly increase the time required to resolve the claim.
- In reporting your loss either to USI or to your insurance carrier, please be prepared to provide the following information:
 - Your Full Name or the Business Name
 - The phone numbers where a Claims Adjuster can contact you
 - The policy number
 - The date of loss (date when damage first occurred)
 - The location of the property & scope of damage
 - The cause(s) of loss

Insurance Company Claims Reporting Directory

Company Name	Telephone Number
Acuity	800-242-7666
AIG	877-399-6442 - Option 2
AIG - Personal Private Client Grp	888-760-9195
American Reliable Insurance Company	800-245-1505
AmRisc	877-284-4900
Arch Specialty	877-688-2724
Assurance Property	800-358-0600
Auto Owners	888-252-4626
Bankers Insurance Company	800-765-9700
Boulder Claims	866-789-4228
Caitlin Miami	305-468-4167 - Option 7
Canal Insurance	800-452-6911 - Option 2
Chubb	800-252-4670
Church Mutual Insurance Company	800-554-2642 - Option 2
Cincinnati Ins Co.	877-242-2544
Citizens	866-411-2742 - Option 1
C.N.A	877-262-2727
Colony Insurance Company	800-577-6614 - Option 2
Crum & Forster	800-690-5520
Dealer Guard	800-955-0645 - Option 1
Farmers	800-435-7764
FCCI	800-226-3224
Fidelity & Casualty Ins / Wright Flood	800-725-9472
Fireman's Fund	800-347-3428
Frontline Insurance - First Protective Ins	800-675-0145 - Non-Hurricane Claims 866-673-0623 - Hurricane Claims
FM Global	877-639-5677
Foremost Insurance Group	800-527-3907
Geico	800-841-3005
Great American Insurance	800-221-7274 - Option 4
Hanover	800-628-0250
Harleysville Insurance	800-892-8877
Hartford	800-327-3636
Hartford Steam Boiler	888-472-5677
ICAT Claims / Boulder	866-789-4228
Interstate Fire & Casualty / Colony Specialty Group	800-456-8458 - Option 2
Lexington / AIG	800-931-9546
Liberty Mutual Insurance Company	800-362-0000
Mercury Insurance Group	800-503-3724 - Option 4
Metropolitan Auto & Home	800-854-6011
National Flood Insurance Program (NFIP)	800-427-4661
Nationwide	800-421-3535
Northpoint Insurance / QBE	844-723-2524
Ohio Casualty & West American Insurance	866-255-5530
OneBeacon	877-248-3455

Progressive Auto Insurance	800-776-4737
Prudential P&C Ins. Co / Liberty Mutual	800-225-2467
Florida Intracoastal Underwriters	954-332-9050
Old Dominion Ins. Co.	877-425-2467
Regency (Tower Hill)	800-342-3407
RLI Insurance Company	800-444-0406
SAFECO	800-332-3226
Scottsdale Insurance Company	800-423-7675
Selective	866-455-9969
Shelter Insurance Group	800-743-5837
St. Johns Insurance Company	800-748-2030
St. Paul / Travelers	800-238-6225
Tower Group Companies	888-856-5522
Tower Hill Companies	800-342-3407
Travelers	800-238-6225
Travelers Boat & Yacht	800-772-4482
Travelers Flood	800-238-6225
United Property & Casualty	800-861-4370
Universal Property & Casualty Insurance Co.	800-425-9113
USAA	800-531-8222
Vanguard Insurance Company	800-561-8464
Zurich	800-987-3373

Property Loss Investigation

Fast action is required when property losses occur. Carefully documenting the event will provide the claims adjuster a head start in evaluating the claim—here's what you need to do:

1. Protect the property from further damage.
 - Seal up any openings and contact a water mitigation immediately if there has been any water intrusion.
2. Take photos of damage, preferably before you take protective action.
 - Label pictures with a description, including where you bought it and the make, model and serial number. Remember items that are in storage closets or drawers.
3. Prepare an inventory list of property damaged.
 - List quantity, description, actual cash value and amount of loss.
 - Attach bills, receipts and other related documents.
4. Retain damaged property until a claims adjuster approves disposal (unless a danger to safety).
5. Notify police in case of a theft.
6. The claims adjuster from the insurance company should contact you in 2 – 5 business days from the date that you reported the claim.
7. Record business interruption or extra expenses due solely to the loss.
 - Record all expenses, such as:
 - a. wages for employees involved in clean up or repair;
 - b. overtime paid for employees to fulfill orders that would have been completed during normal hours if not for the loss;
 - c. outside vendors involved in clean up, repair, etc.;
 - d. leasing of temporary space until your facility is repaired; and leasing or purchase of any items necessary to continue operations.
 - Record all expenses that you continue to incur, despite the necessary suspension of your operations.
 - Wages for employees who were sent home, but still paid (may be covered for continued payroll).
 - Document any business lost due to the necessary suspension of your operations, such as cancelled or refused orders.
 - Complete financial records may be necessary to determine your lost income.

Important Phone Numbers

Organization	Phone	Web	Purpose
National Hurricane Center	n/a	www.nhc.noaa.gov	Information on tropical activity & storms
Ready.gov	n/a	www.ready.gov	Government web site to assist in disaster preparation and recovery.
Red Cross	866-438-4636	www.redcross.org	Provide shelter, food, physical and mental services to address basic human needs.
FEMA	800-621-3362	www.fema.gov	Financial & Physical Assistance

Small Business Administration Disaster Information

Toll Free at 800-659-2955

-or-

www.sba.gov

- **If your business or non-profit organization has suffered physical damage or sustained economic injury after a disaster, you may be eligible for financial assistance from the SBA. If your business, regardless of size, is located in a declared disaster area, you may apply for a long term, low interest loan to repair or replace damage.**
- Financial Records – Print out hard copy financial records and take them with you as you depart your business in preparation for the storm. Have electronic back up of records.
- Financial Statements – The SBA must review financial statements for each partner, officer, director and stockholder with 20% or more ownership.
- Required Information – Submit a completed loan application, form IRS 8821, current financial information, such as financial statements, P&L statements, balance sheets and a list of debts.
- Application Information – Downloadable forms can be obtained at www.sba.gov. It may be prudent to download and keep these forms prior to an event, as computer access may be limited after a disaster.
- Processing – Most loan decisions are completed within 21 days. Make sure the application is complete. Missing information is a major cause of delays.
- Insurance Payments – **Do Not** wait for insurance claim processing or payments to file for a loan. The loan and the insurance claim are two separate issues and one does not impact the other.

Property Loss Notice

INSURED INFORMATION			
Name of Insured			
Address			
Carrier & Policy Number			
Insured Contact Name		Phone Number	
LOSS INFORMATION			
Date of Loss			
Cause of Loss (Wind, Fire, Lightning, Flood, Hail, Theft, etc)			
Time of Loss			
Estimated Amount of Loss			
Location of Loss			
Description of Loss & Damage			
CLAIMS GUIDELINES			
Do		Do Not	
* Protect the property from further damage		* Destroy/dispose of damaged property	
* Take photographs of damage, before you take protective action		* Speak with third parties about your claim	
* Prepare an inventory list of property damage		* Sign a release	
* Retain damaged property until an adjuster approves disposal			
* Be prepared to provide additional information to the insurance carrier			
* Maintain receipts for all repairs			
REPORT ALL CLAIMS IMMEDIATELY			

Content Form

To assist with claims reporting, please complete the following form with loss information.

Item	Manufacturer	Model, Serial No.	Date Purchased	Purchased Price	Receipt