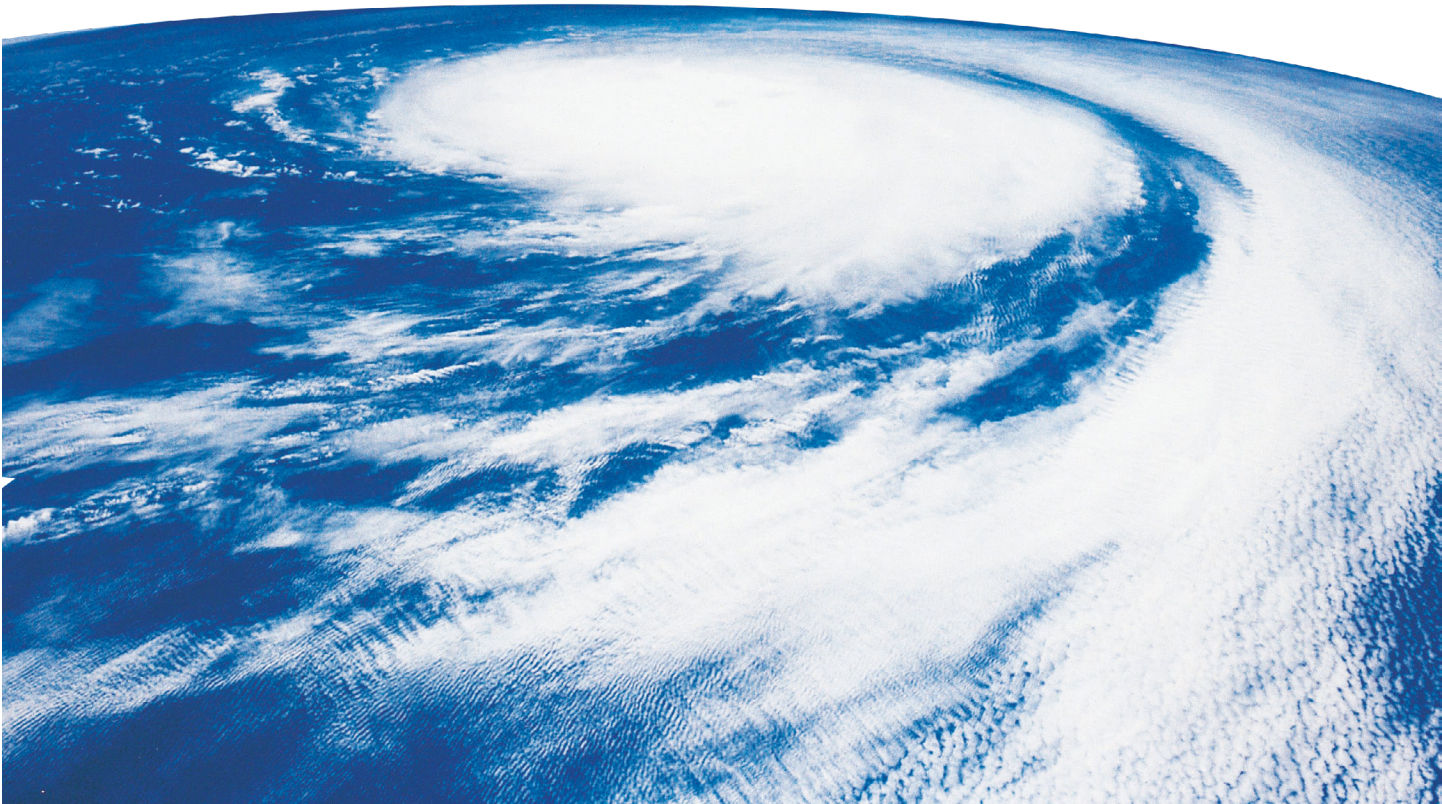




HURRICANE SAFETY

PREPARATION | RESPONSE | RECOVERY



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Adventist Risk
Management, Inc.

SEVERE STORM PREPARATION AND SAFETY

Be Ready for Tropical Storms, Tropical Cyclones, Hurricanes and Typhoons

Preparing for natural disasters and following an emergency plan not only saves lives, but can also protect your church, school, campground and other structures when severe weather strikes. Protect your staff, students and property with this information from Adventist Risk Management, Inc.



Before the Storm

- Write down your emergency plan and go over it routinely with your church members or school teachers to make sure everyone knows what role to play. Your emergency plan should include at least two clearly defined evacuation routes in case one is inaccessible. Make sure to designate someone from your team as the primary communications contact. It is also helpful to include the locations of nearby shelters.
- Your church or school's emergency plan should specify what conditions call for a cancellation of services or classes and how you will notify members, staff and parents.
- Review your insurance policies to verify your coverage, limits and exclusions. If you need additional coverage, contact your ARM Account Executive.
- Assess your emergency supplies and check your stock of plywood or other materials for boarding up windows and doors. Service your portable generators and keep the fuel in UL-rated containers. Store fuel containers away from



furnaces, electrical panels, and hot water heaters in well-ventilated areas.

- Keep an up-to-date inventory of technology, expensive equipment, musical instruments or anything of value. Make sure there are multiple copies in multiple formats (digital and hardcopies) and give them to trusted individuals. You can also take a video inventory of each room and area of your home or facility to make the claims process easier after a storm.
- Assign someone to do a safety check of buildings well in advance of any storm. Inspect all roofs, looking for leaks and loose shingles. Verify that your roof trusses have been secured to walls with hurricane roofing straps.
- Check the flashing around chimneys, gutters, downspouts, and HVAC units.
- Inspect all exterior parts of the building for loose boards, aluminum or other types of metal siding. Look out for rotted wood and check window and door latching and weatherproofing. If you have storm shutters, make sure they are working and in good repair.

- Trim branches of surrounding trees away from buildings and remove any dead limbs. It's a good idea to use the services of a professional to do this.
- Clear debris from gutters and downspouts and fasten drains securely to the building. If there is erosion around the downspout, you may need to direct the water farther away from the building's foundation.



After the storm

- Don't return to your facility before receiving an all-clear. Use caution when entering a damaged structure and watch out for unstable conditions. Report any insurance claims to ARM as soon as possible, even if you don't have all the information yet. Have your important documents on hand when speaking with insurance claims personnel, or if you are applying for federal relief during an official state of emergency.

The most important thing to remember is things can be replaced, but people cannot. Careful preparation and practice will help your church members, staff and students stay safe.

File your claim with ARM
 by calling **1-(888)-951-4276**
 or emailing us at **CLAIMS@AdventistRisk.org**

REPORT YOUR CLAIM RIGHT AWAY
1.888.951.4276 • CLAIMS@ADVENTISTRISK.ORG

STAY INFORMED
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HOW TO BE FLOOD READY



Before the Storm

1. Clear all drains and gutters of debris.
2. Direct downspouts to drain at least 10 feet away from your property.
3. Keep sandbags on hand and put valuables in a safe place, away from flood-prone areas.
4. Inspect your church property for earth movement, erosion, and mudslides.
5. Look for leaning trees or cracks in the soil, sidewalks, or pavements.



When Water Begins to Rise

1. Monitor radio and TV stations or the National Weather Service for updates.
2. Consider canceling church services if flooding is a risk in your area.
3. If the water begins to unexpectedly rise rapidly during the church service, evacuate church members to higher ground, moving to the highest floor level of the building.
4. Be aware of your surroundings and stay away from objects that might shatter due to water pressure, such as glass doors and windows.
5. Emphasize the importance of finding higher ground to church members who may want to turn back and collect personal items.



After the Flood

1. Wait for flood waters to recede before entering rooms or buildings.
2. Check for moisture on walls, floors, carpets, and furniture and immediately remove as much moisture as possible to prevent mold and mildew.
3. Wash your hands often and wear gloves and boots during clean-up to prevent illness.
4. Take photos of any water in the building and save damaged personal property.
5. If your camera has the capability to date/time stamp, use it for claims review.
6. Treat every electrical item with great care, as the circuits might be wet or damp.
7. Move around slowly.
8. If water is still standing, watch for floating objects or electrical equipment that could cause injury.
9. Carry a flashlight as you inspect for damage.
10. Avoid using the toilets and water faucets until you have checked for sewage and water line damage.

This information featured in March 30, 2016 *Solutions*



10 WAYS TO USE YOUR PORTABLE GENERATOR SAFELY



Portable generators can be used to operate equipment during power outages/power cuts. Use your generator in keeping with the manufacturer instructions and follow these safety tips to use your portable generator safely.

1

Purchase a generator that is rated for the amount of power you will need. If you cannot determine the amount of power you will need, ask a licensed electrician to assist you.

2

Store your generator indoors and pull it out when needed. This will protect the generator from bad weather and keep it secured while not being used.

3



Use your generator outdoors away from buildings so Carbon Monoxide (CO) gas does not build up or enter buildings and cause CO poisoning.

4

Before starting your generator, check the fuel, fluids, and air filter. Make sure the generator's circuit breaker is turned off and nothing is plugged into your generator.



Run your generator for several minutes to warm up, and then turn on the circuit breaker and connect devices to your generator according to the manufacturer's instructions.



5

Never attach a generator directly to the electrical system of a structure unless the generator has a properly installed transfer switch. This reduces the risk of electrocution.

6

Never re-fuel your generator while it is running. Turn it off and let it cool before refueling.



7

Store fuel in approved fuel containers where children cannot access them.

8

Teach children how to properly use and interact with generators

9

Keep a fire extinguisher that is rated for the types of fire hazards near your generator. Inspect the fire extinguisher annually and keep an up-to-date inspection tag fastened to each fire extinguisher showing the annual inspection was completed.



10

Inspect your generator regularly. Include generator maintenance in your seasonal maintenance schedule.

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This information featured in June 1, 2016 Solutions



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CLAIM REPORTING

24/7 Hotline: (888) 951-4276, PRESS 2
claims@adventistrisk.org

DO NOT WAIT TO FILE YOUR CLAIM — Provide as much information as you can but do not delay filing your claim because you are waiting on additional information.

DUTY TO PROTECT — You have a duty to protect your property. If you have a situation where the damage from a loss may cause additional risk or damage it is important to mitigate the loss. For example, this may mean turning off the water if you have broken pipes and calling a clean-up company. Do not hesitate to take care of your property. It will need to be done whether you have insurance coverage or not. Waiting will only make the problem worse.

How the Claims Process Works

Your claims examiner will help you understand the process in greater detail; however, the process follows this model:

- 1 FILE CLAIM** — A claim is filed with ARM, you have provided as much information as possible and the claim examiner helps you know what additional information is necessary. You work to provide all required information as quickly as possible. **Verify that the contact information you provide is current.**
- 2 INVESTIGATION** — The claims examiner, often with the help of an on-site adjuster, conducts the investigation.
- 3 RESULT** — When the investigation is complete the claims examiner will relate the result to you (if you are the designated contact person). The result may be that the claim is accepted, partially paid or denied. This is determined by the terms of the insurance policy, the deductible or perhaps a sublimit that applies to that type of loss.
- 4 PAYMENT** — Adventist Risk Management,® Inc. will issue a payment for the loss.
 - For property losses the payment goes to the insured (Conference).
 - For automobile losses the payment will go to the body shop or claimant.
 - For personal injury losses the payment will go either to the claimant or to the provider, according to the policy.

Deductibles

Claims are paid based on the insurance policy. Most insurance policies include a deductible, which is the amount you are responsible for before your coverage begins. Various types of losses may have different deductible amounts.

GLOSSARY:

Adjuster — An independent representative of the insurer who seeks to determine the extent of the insurer's liability for loss when a claim is submitted.

Damage — Harm or injury resulting in loss of value or usefulness.

Deductible — Amount of loss that the insured incurs before the insurance can pay.

Examiner — The representative of an insurance company assigned to review claims made against insurance companies.

Mitigate — To make less severe or serious, often with professional help.

Policy — The written insurance contract including all clauses, riders, endorsements, and attached papers.

Sublimit — The limit of how much can be paid on a specific type of loss.

Wear & Tear — The normal, expected deterioration of an insured object (wear and tear is excluded from insurance policy coverage because it is inevitable).

PROTECT PROPERTY FROM FURTHER DAMAGE

Remove undamaged property to a protected location or storage facility. Hire an IICRC-Certified and reputable remediation company that handles emergencies. Thoroughly review the contract before it is approved and signed by the appropriate entity.

DOCUMENT YOUR LOSSES

Keeping track of damaged items prepares you for the adjuster's visit.

- Prepare a detailed list or spreadsheet including item description, date purchased, and value. (Be sure to include any receipts.)
- Keep copies of receipts for any items purchased to prevent further damage.
- Take pictures or record video of damaged items.
- Do not discard any items without checking with your assigned examiner and/or adjuster.

COMMUNICATE WITH YOUR CLAIMS ADJUSTER

An independent adjuster will be assigned by your ARM claims examiner to assess damages.

- The claims adjuster will notify the assigned point of contact to schedule an appointment.
- The adjuster will be present and ready to take notes during the walk-through.
- The ARM claims examiner is available to address any questions regarding the process, however, all information should be directed through the assigned adjuster.

HIRE A LICENSED AND CERTIFIED CONTRACTOR/ROOFER IF NEEDED

Catastrophe claims attract scam artists, so do your research before hiring.

- Request credentials from the contractor.
- Use other sources to verify credibility and work reviews.
- Check with the conference before signing a contract.

THE CLAIMS EXAMINER ROLE

The claims examiner is a liaison between the conference, onsite point of contact and independent adjuster. The claims examiner:

- is your contact at ARM;
- communicates with the insured entity, onsite point of contact and adjuster by email and phone as needed;
- reviews all documentation submitted by the insured;
- reviews the adjuster's report and estimate for accuracy;
- prepares documents for the insured explaining payment or denial of a claim;
- makes payment within his/her authority to the insured, vendors and adjuster; and
- determines coverage for damages that the adjuster identifies.

THE CLAIMS ADJUSTER ROLE

The adjuster is responsible for determining the extent of damages at the time of their inspection. If additional damage is discovered by the entity or hired contractor, it should be sent directly to the adjuster for quickest turnaround.

Questions on damages, when to start repairs, and all documentation should be forwarded directly to the adjuster.

If unable to complete a claims form quickly, please send an email with a list of the affected properties, indicating the amount of damage suffered at each location (slight, moderate or severe).

REPORT YOUR CLAIM RIGHT AWAY

1.888.951.4276 • CLAIMS@ADVENTISTRISK.ORG

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NORTH AMERICAN DIVISION PROPERTY NOTICE OF LOSS

12501 Old Columbia Pike - Silver Spring, MD 20904
OFFICE: (301) 680-6870 | **FAX:** (301) 680-6878
EMAIL: claims@adventistrisk.org

FOR YOUR PROTECTION SOME STATE LAWS REQUIRE THAT THE FOLLOWING STATEMENT APPEAR ON THIS FORM:

"IT IS UNLAWFUL TO: (A) PRESENT OR CAUSE TO BE PRESENTED ANY FALSE OR FRAUDULENT CLAIM FOR THE PAYMENT OF A LOSS UNDER A CONTRACT OF INSURANCE AND/OR (B) PREPARE, MAKE, OR SUBSCRIBE ANY WRITING WITH INTENT TO PRESENT OR USE THE SAME, OR TO ALLOW IT TO BE PRESENTED OR USED IN SUPPORT OF ANY SUCH CLAIM. EVERY PERSON WHO VIOLATES ANY PROVISION OF THIS SECTION IS PUNISHABLE BY IMPRISONMENT IN THE STATE PRISON NOT EXCEEDING THREE YEARS, OR BY FINE NOT EXCEEDING ONE THOUSAND DOLLARS, OR BY BOTH."

▷ **INSURED:**

CONFERENCE:				
NAME OF ENTITY:				
DAMAGED PROPERTY - ADDRESS:		CITY:	STATE:	ZIP CODE:
POINT OF CONTACT - FIRST NAME:		LAST NAME:		
TELEPHONE BUSINESS:	RESIDENTIAL:	EMAIL ADDRESS:		

▷ **DATE OF LOSS** or **DATE OF DISCOVERY:** *IF EXACT DATE IS NOT KNOWN, GIVE DATE OF DISCOVERY*

MONTH	DAY	YEAR	TIME	AM	PM
DESCRIPTION OF ACCIDENT/NATURE OF ACTIVITY (USE ADDITIONAL SHEET IF NECESSARY)					

▷ **PROPERTY DAMAGED OR STOLEN:** *(SUPPORT WITH WRITTEN VENDOR ESTIMATES AND PHOTOS. USE ADDITIONAL SHEETS IF NECESSARY)*

PROPERTY DESCRIPTION (USE ADDITIONAL SHEET IF NECESSARY)
--

▷ **ESTIMATE OF LOSS, IF AVAILABLE**

BUILDING: \$	STOLEN GOODS: \$	TOTAL ESTIMATES: \$
CONTENTS: \$	STOLEN MONEY: \$	LESS DEDUCTIBLE: \$
TEMPORARY REPAIRS: \$	GLASS: \$	NET ESTIMATE: \$

▷ **ALL CRIME LOSSES MUST BE REPORTED TO POLICE:**

INCLUDING THEFT, BURGLARY, VANDALISM, VEHICLE DAMAGE TO BUILDING, ETC. THE POLICE REPORT WILL BE REQUIRED TO PROCESS THIS CLAIM

DATE REPORTED TO POLICE (MM/DD/YYYY):	POLICE REPORT NUMBER:	PHONE NUMBER:		
INVESTIGATING ORGANIZATION:		CITY:	STATE:	ZIP CODE:
ADDRESS:				

▷ SIGNATURE OF AUTHORIZED ENTITY REPRESENTATIVE: TITLE: DATE OF SIGNING (MM/DD/YYYY):

▷ SIGNATURE OF AUTHORIZED INSURED REPRESENTATIVE: TITLE: DATE OF SIGNING (MM/DD/YYYY):



DENOMINATIONAL PROPERTIES

IF REPORTING A CATASTROPHIC LOSS, (HURRICANE, FIRE, FLOODS, EARTHQUAKE, VOLCANO, ETC.)
PLEASE REPORT IMMEDIATELY TO THE ADVENTIST RISK MANAGEMENT CLAIMS DEPARTMENT
FOR FURTHER INSTRUCTIONS BEFORE COMPLETING THE FOLLOWING STEPS.

Adventist Risk Management, Inc.
12501 Old Columbia Pike
Silver Spring, MD 20904
OFFICE: (301) 680-6870 - FAX: (301) 680-6878
EMAIL: claims@adventistrisk.org

CLAIMS INFORMATION

SEND LOSS NOTICE IMMEDIATELY - THE FOLLOWING DOCUMENTATION IS NEEDED TO COMPLETE THE CLAIM PROCESS AS SOON AS IT IS AVAILABLE.

BUILDING: (ITEMIZED REPLACEMENT COST)

- Itemized written estimates or invoices for material and labor by a contractor.

CONTENTS: (REPLACEMENT COST)

- Must have written replacement estimates or bills for items of like kind and quality, or repair estimates if items are repairable.

MONEY & SECURITIES:

- Furnish accounting records to substantiate loss. If unavailable, give explanation of how amount was determined.

INLAND MARINE: (SCHEDULED DECLARED VALUE)

- Give name of entity under which the item is scheduled and the serial number as listed on your statement of values.

BURGLARY & THEFT:

- Police report. If you cannot get report, give name of Police Station reported to and the report number.

STORM & FIRE LOSSES:

- Pictures and newspaper clippings.
- Fire Marshall's Report of Fire.

CHECK LIST

- ✓ **DATE OF LOSS**
- ✓ **EXACT LOCATION AND COMPLETE STREET ADDRESS**
- ✓ **EXACTLY WHAT IS BEING CLAIMED (MATERIAL, LABOR, CASH, CONTENTS, ETC.)**
- ✓ **SIGNATURE OF AUTHORIZED REPRESENTATIVE OF ENTITY**