



CHECKLIST FOR DISASTERS

Coordination of activities between the parties involved



1. Preparation in advance	Insurer	Adjuster	BELFOR	Insured
Identify disaster scenarios and areas of risks that may be affected	●		●	●
Elaborate own business continuity plan				●
Review general policy terms	●			●
Issue policies and properly inform insureds on scope of cover and limits	●			
Inspect the risks and draw up loss prevention recommendations	●	●		●
Agree collaboration with adjusters, experts and BELFOR	●	●	●	●
Obtain individual contingency plans from adjusters, experts and restoration companies	●	●	●	●
Inform loss adjusters and accounting experts on scope of covers and limits	●	●		●
Agree on method of reporting	●	●	●	●
Prepare check lists	●	●	●	●
Establish funds for dealing with losses immediately	●			
Establish adequate reinsurance conditions (treaty/fac)	●			
Annual meeting: to update contingency plans with all parties involved	●	●	●	●

2. Preparation in case of current warning	Insurer	Adjuster	BELFOR	Insured
Relocate removable and high-value items to a safe area				●
Install flood protection systems				●
Secure any outside storage that cannot be removed				●
Shut off electricity				●
Preinform restoration company	●	●	●	●

3. When a disaster occurred - damage management	Insurer	Adjuster	BELFOR	Insured
Organise a emergency meeting to coordinate concrete activities	●	●	●	●
Quantification of staff needs	●	●	●	●
Assign specific works and tasks	●	●	●	●
Instruct/engage adjusters, experts and BELFOR	●	●	●	●
Inform again loss adjusters and accounting experts on scope of covers and limits	●	●		
Coordinate travel to the disaster area	●	●	●	●
Coordinate lodging and service offices	●	●	●	●
Purchase/hire of generating equipment and fuel, including operating and servicing personnel	●	●	●	●
Coordinate mobilisation of restoration equipment and materials		●	●	
Mobilisation to the disaster area	●	●	●	●
Obtain accommodation/food/drink in the disaster area		●	●	●
Mobilisation of equipment and material		●	●	●



3. When a disaster occurred - damage management	Insurer	Adjuster	BELFOR	Insured
Set up provisional/temporary offices, workshops for restoration work		●	●	●
Hire sheds to carry out the restoration work and keep the salvaged goods	●	●	●	●
Inspect the risks affected / agree on measures to minimise damage	●	●	●	●
Start restoration work asap	●	●	●	●
Estimate of total damage	●	●	●	●

4. When a disaster occurred - Basic rules of conduct	Insurer	Adjuster	BELFOR	Insured
Cordon off risk/hazardous areas			●	●
Cordon off the damaged area (s) to prevent unauthorised access.			●	●
Prevent damage to the environment through escaping liquids and water used to extinguish the fire.			●	●
Seal off the damaged room(s) from above to prevent damage from the elements e.g. rain.			●	●
Keep doors closed to prevent soot deposits from being carried to non-affected areas.			●	●
Install crisis management panel with decision makers (clearly nominate head of panel)	●	●	●	●
Set up regular meetings (priority decisions for cutting business interruption)	●	●	●	●

If not already carried out:

Immediately switch off electrical/electronic systems and secure them against being reconnected in accordance with VDE 0105. Likewise disconnect any N.B.: take into account all safety matters relating to lifts, access-control systems and electrically secured escape routes.			●	●
Switch off all machinery and production lines.			●	●
Switch off air-conditioning systems and shut off gas and compressed air supplies.				●
Inform the insurance company.				●
Request assistance from BELFOR.	●	●		●
Document the situation by compiling a report on the damage and any restoration priorities (including photographs/video if possible).		●	●	●
Do not conduct any functional tests on systems or pieces of equipment.		●		●

Emergency measures following fire damage	Insurer	Adjuster	BELFOR	Insured
In General				
Clear all remaining smoke (open windows and external doors to allow smoke and heat to dissipate).				●
Remove wet materials and objects (furniture, curtains, carpets, etc.).			●	●
Prevent soot from being carried to non-affected areas, e.g. by setting up screens and placing damp cloths or mats in doorways and corridors.			●	●
For electronic installations and equipment				
Remove and store portable electronic equipment in clean & secure area.			●	●
Reduce the relative humidity to below 40% as quickly as possible in order to prevent corrosion (ask BELFOR for support on how to do this).			●	
Appoint specialist companies to recover affected data. Consult BELFOR.	●	●		●
For machinery and facilities				
Prevent the metallic surfaces of machinery, stock and technical facilities from suffering corrosion by applying anticorrosion agents (not applicable to electronic			●	



Emergency measures following water damage	Insurer	Adjuster	BELFOR	Insured
In General				
Shut off electricity				●
N.B.: take into account all safety matters relating to lifts, access-control systems and electrically secured escape routes.			●	●
In the event of a burst water pipe, turn off the main stopcock and repair the leak.			●	●
Protect facilities with coverings, barriers etc. until the water stops flowing or dripping.			●	●
Remove wet pieces of furniture and materials, such as curtains, carpets etc.			●	●
Raise all remaining pieces of furniture and equipment off the floor using wooden blocks or pallets. Wipe dry all surfaces; walls, ceilings etc.			●	●
Use a wet and dry vacuum cleaner and/or mops/cloths to wipe the floors dry. Do not forget sunken trunking or ducts.			●	●
Set up dehumidifiers in affected areas.			●	●
Check if hazardous materials were released				●
Inform breakdown service / fire fighting brigade to draw shafts, pits and sewers				●
For electronic installations and equipment				
If not already done: immediately switch off all electrical/electronic systems affected and secure them against being reconnected in accordance with VDE 0105. Likewise disconnect any emergency power supplies (batteries or UPSs) that may exist.			●	●
N.B.: take into account all safety matters relating to lifts, access-control systems and electrically secured escape routes.			●	●
Disconnect any pc boards fitted with backup batteries (e.g. on memory chips).			●	●
Use compressed air to blow dry electronic installations, machinery and damp parts; if necessary, use a hot-air drier. (Caution: the temperature of electronic components must not exceed 50 – 60 °C).			●	●
In the case of machinery and stock, call BELFOR to apply anti-corrosion agents to metallic surfaces.	●	●		●
Do not forget to dry spare parts and accessories that are stored separately.	●	●	●	●
Do not dry off data media. Consult a specialist: BELFOR.	●	●		●
Documents/files/library contents and cultural possessions				
Objects affected that cannot be dried within 48 hours by airing must be deep-frozen to -25 °C as quickly as possible in order to prevent mould.			●	●
Keep documents damp, do not dry them and turn off the heating until you are able to deep-freeze them. Do not use dehumidifiers.			●	●
Recover and sort your most important documents and files and record systematically.			●	●
Do not separate or split up any documents/files etc.			●	●
Call BELFOR for professional restoration of your documents/files.	●	●		●

Emergency measures following heavy dust build-up or the use of powder fire extinguishers	Insurer	Adjuster	BELFOR	Insured
Eliminate the source of the dust build-up.			●	●
Immediately switch off all pieces of equipment that are sensitive to dust. This is because crystalline-structured pollutants can cause increased wear on moving parts.			●	●
If possible, do not continue using electronic equipment because poor heat dissipation can lead to overheating.			●	●
Do not disconnect pc boards unnecessarily due to the danger of abrasion to the contacts.			●	●



Emergency measures following heavy dust build-up or the use of powder fire extinguishers

	Insurer	Adjuster	BELFOR	Insured
In the event of damage caused by the fire-extinguishing powder, ensure the environment is kept dry in order to prevent corrosion.			●	●
If necessary, enclose and dry machinery and installations affected in order to prevent chemical reactions.			●	●

Loss adjusting

	Insurer	Adjuster	BELFOR	Insured
Carry out survey, evaluation and documentation of individual losses together with the Insured's representatives	●	●	●	●
Clearly separate direct damage from improvements or normal maintenance works	●	●	●	●
Draw up correct basis for unit prices and labour	●	●	●	●
Estimate real cost of indemnifiable repairs and fix property damage reserves	●	●	●	●
Coordinate repair and replacement work	●	●	●	●
Obtain financial data on the operation affected		●		●
Estimate repair times and establish reserves	●	●		
Recommend advanced payments where appropriate	●	●		
Advanced payments where appropriate	●			
Verify appropriate execution of repair/replacement work affected		●	●	●
Obtain and verify of invoices for repair/replacement		●		●
Quantification and sale of salvage	●	●	●	
Final report on property damage		●	●	●
Obtaining of accounting data on all of the property affected		●	●	●
Verify that operations are resumed after completion of repairs		●	●	●
Final report on loss of profit		●		●
Final indemnity payment	●			●
Draw up recommendations to avoid similar/identical losses in the future or at least minimise them as far as possible		●	●	●



COMMERCIAL SERVICES

Experience in all areas

- Fire Damage Restoration
- Water Damage Restoration
- Storm Damage Restoration
- Emergency Services
 - Safety Inspection & Evaluation
 - Site Containment
 - Water Extraction & Dehumidification
 - Corrosion Control
 - Demolition
- Mold Remediation
- Deodorization
- HVAC Cleaning and Restoration
- Contents Restoration
- Document and Media Recovery
- Vital Records Recovery
- Electronics Restoration
- Equipment & Machinery Decontamination
- Equipment & Machinery Repair/ Rebuild (Warranty)
- Semiconductor Equipment Services
- Environmental Services
 - Site Remediation – Asbestos, Mold and Lead
 - Hazardous Waste Management
 - Spill Response
 - Fuel Releases
 - Contaminated Soil Excavation
 - Storage Tank Removal
 - Remediation System Installation
- Consulting & Pre-Planning