



Alliant Property Damage Response Plan

Purpose:

Provide a detailed plan for how your location will respond to an emergency that damages the building.

- Clarify the roles and responsibility of all parties that will likely be involved in the response and recovery.
- Identify the information that will be necessary to have when handling a property damage emergency.
- Set standard protocol and timelines for response and recovery.
- Discounted Time and Materials pricing (Average 7% , not available to others).
- Property loss prevention training topics and storm tracking advanced exposure warnings throughout the year.

NAME OF CLIENT HERE

PROPERTY DAMAGE RESPONSE PLAN

Contents

OVERVIEW	3
Scope.....	3
Emergency Response Plan Summary.....	3
RESPONDING TO EMERGENCIES.....	4
Definition of Emergency for your Building/Business:.....	4
Emergency Response Process.....	4
Key Individuals and Contact Information	4
Procedures when Plan is Activated.....	5
Role and Responsibility of Lead Emergency Responder.....	6
Role and Responsibility of the First Response Vendor	7
Role and responsibility of Claims Adjuster	7
Emergency Response Activity Close Out	8
Year-Round Preventative Maintenance / Emergency Response Team Activities	8

OVERVIEW

Scope

It is the policy of _____ to maintain safe working and environmental conditions for its employees and to provide safe and secure premises for our guests. Loss prevention, safety, fire prevention, security and emergency response are considered by management to be an integral and vital part of the successful performance of any job. All employees are responsible for performing their duties in a manner that gives primary concern for the safety of our guests, fellow employees and themselves, and the protection of property and equipment entrusted to their care.

Every building needs a process and a plan for emergency situations whether man-made or natural disasters. The plan must be trained for and practiced regularly. The plan should be reviewed and updated on an annual basis utilizing a cross-section of staff.

Emergency Response Plan Summary

- A team of employees should be designated as the Emergency Response Team.
- Meet regularly to discuss and understand the biggest risks to your building and business.
- Prepare an emergency kit – first aid kit, water, flashlights, batteries, radio, satellite phone, etc.
- Develop a Disaster Recovery Plan. The plan should work 24/7 (not simply during office hours) to provide instructions for effectively handling water emergencies, weather emergencies, fire, earthquake, bomb threat, civil unrest, active shooter, food borne illness, chemical exposure or leak and criminal activity on site.
- Determine who gets contacted when and what their responsibilities are in response.
- Determine what resources your company will use (first responders) – negotiate rates and master service agreements ahead of need time.
- Ensure your insurance company approves the first responder selected and their rates.
- Monitor threats.
- Meet following a “near miss” or actual incident to discuss lessons learned and improve plan.
- Train and retrain.

Having a pre-planned, efficient response strategy for physical damage to your building is a critical component of an effective Emergency Response Plan. The following pages will detail a preferred Property Damage Response Plan including roles, responsibilities, timelines and pricing structure.

RESPONDING TO EMERGENCIES

Definition of Emergency for your Building/Business:

This definition is critical as it will ensure all team members understand when to activate and follow this plan. An emergency situation is defined as: an Act of God, natural disaster, fire, flood, or any other event that could damage the asset or alter the normal course of business.

Emergency Response Process:

These processes should be implemented immediately if there is a situation, natural disaster or man-made, that can harm individuals within your building or damage the asset in a significant way. Significant way should be defined as an issue that cannot be readily and thoroughly handled by in house personnel.

Key Individuals and Contact Information

This should be a cross-functional team including the specialties that may be beneficial in a response situation – Owner Representative, Risk Manager, General Manager, Engineer, Housekeeping Manager, Operations Manager, etc.

- Names, positions and phone information for your emergency response team highlighting the Lead Emergency Responder
- Contact information for remediation company(ies) selected and preapproved by insurance (First Responders)
- Insurance company/adjuster information
- Names of other vendors with pre-set contractual arrangements

Company Name		
Disaster Relief Contacts		
Name	Cell Phone	Email
Joe Smith, Title - Lead Responder	123.456.7891	joe.smith@company.com
Employee Responder 2, Title / Department	215.123.4567	employee@company.com
Employee Responder 3, Title/ Department	414.123.4567	employee@company.com
Employee Responder 4, Title/ Department	212.321.4321	employee@company.com
First Responder Information		
Vendor 1	800.999.9999	
Account Manager		accountmanager@vendor1.com
Insurance and Adjuster Information		
Adjuster Name, Title	202.345.1234	adjuster@firm.com
Company		

Procedures when Plan is Activated

- **Contact 911** if any injuries, building is on fire or other immediate need of assistance.
 - **Begin Evacuation Procedures** – If necessary.
 - Before an emergency, determine where guests and employees should be directed in the event of an evacuation and train all employees on this process and location. (Lighted parking garage or lot, another building on the property, etc.)
 - Before an emergency, determine who will make the public evacuation announcement, carefully craft an announcement that is clear, concise and provides all needed information. Have message content and selected evacuation location reviewed and approved by local law enforcement. Train and Practice approved evacuation plan multiple times per year
 - **During an emergency, the Manager on Duty or law enforcement will order an evacuation of the building.**
 - Immediately direct all staff to stairwell entrances on each floor to advise guests on where to go and assist with immediate concerns.
 - Determine if any rooms have guests with special needs or disabilities and assist them with evacuation.
 - **Repeat Announcements directing guests to stairwells and away from elevators.**
 - Return elevators to the first floor, secure with doors open.
 - Employees should close and latch all fire and smoke doors as they have assisted all guests and are leaving the floor.
 - Print occupancy report and attempt to account for all guests and employees at meeting point.
 - Alert fire department of room # / guests who are not present so they may respond to those rooms.
 - **Fire Department or law enforcement will make an “All Clear” announcement at the meeting site, followed by any special instructions for re-entering the building.**
- **Contact _____ (client selected Lead Emergency Responder)** as soon as it is reasonably safe to do so.
- **Contact Preferred Emergency Response Contractor at dedicated emergency number**
- Identify your location and provide the complete address along with any details regarding building access.
 - Provide type of loss (what happened), # of floors / rooms impacted.
 - Give complete contact information for the response team member on site.
 - Take cell phone photos of damage (if safe to do so) to send to the responder.
 - Request a call back with an estimated time of arrival.
 - If you haven't been contacted within 30 minutes of reporting your situation to the number above, call the number again and request immediate assistance.
 - If assistance is not immediately available, hang up and **call _____**

- Have the following information documented (in advance) to provide to your First Responder(s) when they arrive on site:
 - Age of building/year built.
 - Number of floors/rooms
 - Construction type/roof type
 - Basement or below ground levels (contents thereof)
 - Type of generator – length of cable to power hotel, voltage, etc.
 - Contact info/phone numbers for all utilities.
 - Evidence of asbestos or lead based paint and/or evidence of these do not exist.
 - Contact information for on-site personnel and lead responder.
 - Known building issues/areas of concern.
- While restoration team is in route, locate cause of emergency and take immediate steps to protect and secure the area. This may include, but is not limited to:
 - Follow safe procedures to shut off the source of water or gas.
 - Use plywood or tarps to limit exposure to the elements.
 - Evacuate individuals in the area that are not critical to the remediation and/or may be in harms' way.
 - Begin to document the event, the extent of the damage, take photos if possible.
 - Begin clean-up (extraction, etc) – be sure to use protective equipment as needed.

Role and Responsibility of Lead Emergency Responder

This individual is responsible for handling the immediate crisis and must have the authority to make decisions quickly in order to protect life and the assets as needed. Excellent attention to detail and communication skills are necessary. After ensuring that all guests and employees are safe, it is our intent to protect the building, thus it is critical that all impacted areas are made available to first responders who are conducting the dry out process.

- Communication and direction of the first responders, including daily vendor activity sign offs.
- Communication with other emergency response team members, coordinating with them as needed to ensure non-impacted areas of the building can resume operating as efficiently as possible.
- Communication with senior executives of building owner or management company to update them on building damage or remediation progress.
- Notify the insurance company/adjuster and manage communications throughout event.
- Complete incident report and critical documentation of the events, damage, etc.
- Collect and maintain invoices and all expenses (including payroll incurred to assist with loss) for insurance purposes.
- Collect material hotel agreements and data on lost business/revenues.
- Transition all needed information to reconstruction point person for bidding process.

Role and Responsibility of the First Response Vendor

Their responsibilities include:

- Prompt response to your site with appropriate manpower and equipment (based on what is known during the initial call)
- Immediately assess the tentative scope and begin remediation processes as appropriate.

These may include:

- Applying tarps or plywood to prevent further damage.
- Pulling back carpet, cutting out pad if saturated
- Pulling back baseboards and cutting small holes to dry walls if necessary
- Moisture mapping damaged areas.
- Securing additional equipment as needed
- Apply anti-microbial agent to mitigate microbial growth – where applicable
- Water extraction
- Emergency power climate control
- Activating asbestos containing materials testing vendor – where necessary
- Activating structural integrity engineer – where necessary
- Preparing a 'rough order of magnitude' (ROM) – typically within 36 hours or as agreed upon in the MSA.
- Provide a more detailed scope of the entire project and assist with insurance adjuster involvement as needed.
- The first responders are not allowed to:
 - Complete extensive testing (lead-based paint or asbestos) without lead responder's approval
 - Demo or cut out drywall or other building areas without lead responder's approval.
 - Cut out and remove carpet without lead responder's approval.
 - Rebuilding or reconstruction without lead responder's approval
 - Bill overtime labor for staff not working base time hours on site without lead responder's approval. *Overtime laws vary and need to be assessed based on local and state regulations in each occurrence.*
 - Bill for equipment on site but not in use, without lead responder's approval

Role and responsibility of Claims Adjuster

- Claims reported directly to Engle Martin through dedicated email address.
- Provide dedicated email address for claim reporting with continuous monitoring for new assignments by two adjusters.
- Adjusters will notify underwriters of new claims and begin claim investigation.
- Contact the insured and local staff on site within 24 hours.
- Site Inspection by local adjuster to occur within 1-3 business days.
- Consistency in claim handling with one primary contact person for broker, restoration contractor and insured.
- Will participate as requested in project status / update calls.
- Will control expenses by using local resources.
- Will provide Loss Run Report monthly.
- Will expedite information to carrier for consideration / approval.
- Will provide frequent follow-up to keep the claim process moving until final payment is received.

Emergency Response Activity Close Out:

Once the impacted building area has been completely dried, the Emergency Response project is complete and can be closed out. The reconstruction project manager coordinates the bids for re-construction activities and takes over project responsibilities with vendors and contractors.

- All work estimates, photos, test results, and daily activity logs should be maintained by the Lead Emergency Responder
- All vendor Invoices with complete supporting documentation should be received within 45 days of project completion.

Year-Round Preventative Maintenance / Emergency Response Team Activities

- Inspect roofs, clear all drains and gutters regularly and before forecasted storms.
- Inspect heating and cooling systems regularly.
- Check seals on building envelopes regularly and before forecasted storms.
- Test emergency generator regularly and before forecasted storms.
- Ensure exposed pipes are properly insulated.
- Maintain large trees near the building perimeter.
- Complete Monthly property inspection check list.
- Ensure that emergency response / evacuation training is part of employee on-boarding activities and re-trained at least annually.

Additional documents to attach:

- Premises Self Inspection
- Vendor Service Agreement – MSA
- Time and Materials Price Sheet
- Work Site Rules – if applicable
- Property Insurance Policy (or summary)