

Commercial Damage Assessment

Whether it's after a hurricane, a wildfire or other catastrophic event, assessment of your organization's on-site damage sets the tone for the response of the operation, and drives the recovery process, detailing the extent and location of damages. Proper documentation can speed up the claims process. The following can help you in the assessment of your location(s).

NOTE: Continue to follow all evacuation orders established by local authorities.

How to Conduct Damage Assessments:

1. PREPARE A DAMAGE ASSESSMENT TEAM

The Damage Assessment Team provides overall coordination of the assessment and recovery support for local activities. Once an incident occurs, the Damage Assessment Team will coordinate its role with the corporate crisis management team or other corporate designees.

It will be important to develop a prioritized list of team members to assess damage. Understand that the number of people allowed in the building and the time they are allowed for assessment may be restricted. Therefore, the team will need to coordinate with the civil authorities in charge of the emergency to determine safety and access procedures to conduct the damage assessment.

The team may consist of:

- Owner(s) / Practice Manager / Executives / Directors
- Department Managers / Leads
- Information Technology Manager
- HR Manager or Administrator
- Health & Safety Manager

Team Operations

Once an event has taken place and it is safe to go back to the facility, the situation/damage assessments are then conducted. The Damage Assessment Team can utilize the forms in this section to summarize damage. Completed forms will be forwarded to the management team to determine what can be pressed into emergency services to shorten any delays. This includes:

- What is damaged and not usable
- What is damaged but usable
- What is not damaged
- Identify what must be completed immediately, what can be postponed
- Understand the financial impact of the decisions and their impact on your clients
- Quickly assess the damage to all operational and functional areas, and report that status to the organization's established emergency command post
- The assessment activity should continue during the incident in order to maintain the flow of information on facility status
- Work with any security team to stabilize the facility to the maximum extent possible. This will range from prioritizing areas to seal building envelopes, to covering of sensitive equipment.

- Act as liaison with any outside restoration/salvage contractor, and to report the status of facility restoration to the management team
- Identify an access point and access control person
- Ensure required ID
- Develop a sign in/out log
- Coordinate with any security assistance that may be needed

2. ESTABLISH RESOURCES AND CONTROLS

To fulfill a stabilization role, the assessment team should be able to stockpile the following materials for use at the time of a disaster. If a decision is made to clean up and temporarily use damaged equipment, keep photographic evidence for the purpose of dealing with investigators.

- Vehicles/Fuel
- Tables/Chairs
- Locks
- Plywood
- Tools
- Flashlights
- Computers
- Internet Connectivity, if needed
- Cameras
- Video Cameras
- Emergency or Portable Lighting
- Communications equipment (cellular communications may be unavailable)
- Protective clothing (e.g., hard hat, rain gear, etc.)
- Heavy mil plastic construction grade sheeting
- Construction lumber
- Generators/Fuel
- Portable bathrooms
- Commercial grade fans used to evacuate remnants of smoke, etc.

3. REVIEW CONTRACTOR ACTIVATION

A key factor in the effectiveness of the team will be the support that outside service providers and utility personnel bring. The contractors can be put on notice but should not be requested on-site until the damage assessment procedures indicate a need for their services. This includes:

- Structure Cleaning
- Interior Finish Cleaning (Wall, Carpet, etc.)
- Water Removal and “De-flooding”
- Dehumidification
- Document and Media Restoration (Drying, Cleaning)
- Restoration of Sensitive Electronic Equipment
- Stock Salvage
- Recovery assistance with mobile offices

It is recommended that the Insurance Company be contacted in order to obtain standing approval for use of the contractor during disaster recovery. The Owners or Risk Managers of the organization are responsible for notifying the Insurance Company and getting their clearance to activate the contractors to reduce the impact of the event.

The contractor should be directed to go straight to the temporary office or command center upon their arrival at the damage site in order to conduct an initial assessment. Once the contractor has made their preliminary assessment, they should report their findings to the Damage Assessment Team.

4. COMPLETE THE DAMAGE ASSESSMENT FORMS

The following damage assessment forms can be used to summarize the damage and status of the facility. Preparation of these reports may require assistance from outside sources as noted in the areas of utilities, and infrastructure inspection/restoration.

- Damage Assessment Summary Sheet
- Equipment Damage Assessment
- Environmental Systems Assessment
- Telecommunications Assessment
- Computer Equipment Assessment
- Storage Area Assessment
- Office Area Equipment Assessment

Area: Building		Assessment							
Location:		Water Damage		Smoke Damage		Fire Damage		Estimated Repair	
Date:									
By:									
No.	Description	Yes	No	Yes	No	Yes	No	Date	Time
1	Roof							/	:
2	Ceiling							/	:
3	Walls							/	:
4	Foundation							/	:
5	Raised Floor							/	:
6	Sub-Floor							/	:
7	Access							/	:
8								/	:
9								/	:
10								/	:
No.	Additional Information								
1									
2									
3									
4									
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Areas of Facility:		Assessment							
Location:		Water Damage		Smoke Damage		Fire Damage		Usable	
Date:									
By:									
No.	Description	Yes	No	Yes	No	Yes	No	Yes	No
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No.	Additional Information								
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Area:		Assessment							
Location:		Water Damage		Smoke Damage		Fire Damage		Usable	
Date:									
By:									
No.	Description	Yes	No	Yes	No	Yes	No	Yes	No
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No.	Additional Information								
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Area: Environmental Systems		Assessment					
Location:		Water Damage		Fire Damage		Estimated Repair	
Date:							
By:							
No.	Description	Yes	No	Yes	No	Date	Time
1	Heating					/	:
2	Cooling					/	:
3	Water					/	:
4	Power					/	:
5	Fire Suppression					/	:
6	Gas					/	:
7	Sewer					/	:
8						/	:
9						/	:
10						/	:
No.	Additional Information						
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Area: Electronic Equipment		Assessment							
Location:		Physical Damage		Cabling Damage		Operational		Estimated Repair	
Date:									
By:									
No.	Description	Yes	No	Yes	No	Yes	No	Date	Time
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Area: Medical Equipment		Assessment							
Location:		Power On		System Load		Salvageable		Estimated Repair	
Date:		Yes	No	Yes	No	Yes	No	Date	Time
By:		Yes	No	Yes	No	Yes	No	Date	Time
No.	Description	Yes	No	Yes	No	Yes	No	Date	Time
1								/	:
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No.	Additional Information								
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Area: Stock & Inventory Assessment		Assessment							
Location:		Water Damage		Smoke Damage		Fire Damage		Usable	
Date:									
By:									

No.	Description	Yes	No	Yes	No	Yes	No	Yes	No
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No.	Additional Information								
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