

How to get back to work safely and manage claims after a hurricane



After a hurricane event, businesses may be eager to get back to work. However, companies must approach the return to work with safety procedures in place and with a mind towards reporting any claims. Doing so will safeguard the well-being of workers and enhance recovery effectiveness.

It is also critical for organizations to know the claims process, understand policy conditions, and have a plan for preparing a claim with key stakeholders aware of their responsibilities.

Use the checklist below as a jumping off point for a safe return to work after a hurricane. Please note that this checklist is not all-inclusive and that following it does not guarantee any result, including the outcome of any potential claim.

Task	Not started	In progress	Complete
Getting back to work			
Clean up and recover			
Account for all employees, especially those sheltered in place on-site, and communicate information about the status of the business.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review human resource-related issues, including skills inventories and potential payments to injured, homeless, or evacuated staff. Activate humanitarian assistance plans as needed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify immediate hazards such as downed electrical lines, leaking gas, compressed gases, or flammable liquids. Dangerous wildlife could also be present and may need to be removed. Such hazards should be cordoned off and authorities should be notified.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess the need for and establish security and safety precautions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Prioritize immediate recovery needs and resources.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wear appropriate PPE (gloves, boots) during inspection.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Task	Not started	In progress	Complete
Clean and disinfect all affected areas (floodwater carries contaminants).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Evaluate air quality if mold or chemical exposure is suspected.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sanitize food prep areas, restrooms, and common spaces before reopening.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Control ignition sources if there is leakage of gas or flammable liquids.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Restore fire protection and security systems. During outages, maintain a fire watch and control ignition sources.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check electrical systems and equipment for water damage. If they have been exposed to water, keep them turned off and locked out until they have been dried, cleaned, and approved for start-up.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Begin salvage operations as soon as it is safe to do so.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cover broken windows and damaged roofs. Make temporary repairs to prevent further damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clean up debris and begin drying out the premises.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assess damage. Notify your risk manager or insurance claims professional. Activate your claims management team.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use proper lifting techniques and PPE during cleanup to prevent injuries.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inspect for and dispose of hazardous materials from buildings, land, and water, in line with local regulations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Engage visual intelligence (such as, drone, aerial) resources.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure the building meets all safety and health codes before re-occupying the site. This may involve implementing temporary measures while assessing damage and during property repair or replacement processes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Brief employees on any new procedures or hazards prior to reoccupying the site.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review, train, and update the plan			
Hurricane emergency response plans should be reviewed regularly and should incorporate any lessons learned. This should include:			
• Training of all employees identified in the plan.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Conducting a “dry” run of the plan, including participation of all referenced staff and alternates, and equipment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Establishing an inventory of all supplies and equipment to determine whether it is good condition following the latest incident.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Checking that all contracts with emergency response contractors are in place and still valid.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Reviewing all content and assumptions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Learning from the previous event including recording areas that were affected, what worked, and what failed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manage your claims			
Report potential claims to your broker or insurer			
Following damage and business continuity assessments, reach out to your broker or insurer about actual or potential property, operational, or revenue losses experienced as a result of the storm.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Engage in regular communications with your broker, insurer, and claims management team in order to manage recovery issues as they arise and speed recovery.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Task	Not started	In progress	Complete
Track claims costs			
Review applicable insurance policies, including property, business interruption, and contingent business interruption coverage, to determine what is and is not covered.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Capture all costs associated with storm preparations, clean up, and restoration, including internal labor costs. Employees working on storm preparation and recovery should note their timekeeping to document the tasks performed and hours involved in those tasks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Set up special work orders, job numbers, and other accounting procedures to identify and capture all claim costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Describe the tasks assigned to job numbers, and make sure to separate overtime pay since this breakdown will be required later.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attempt to secure the adjuster's agreement to compensate for salaried repair labor. If possible, before the loss occurs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Review all components of overhead charges with the adjuster and try to get agreement on mark-ups and corresponding amounts to be allowed in this adjustment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keep records of overhead applied to labor, materials, and other repair-related costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrange permanent repairs or replacement			
Before authorizing permanent repairs, attempt to obtain your adjuster's agreement on the scope of repairs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secure contractors to bid on the job, including, if necessary, a meeting with the adjuster to establish details and itemization.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If your people and the adjuster disagree on the extent of damage to buildings, you may need an expert opinion from a contractor, architect, or licensed structural or civil engineer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
For the same situation regarding machinery and equipment, you may need documents from the equipment manufacturer or machinery repair experts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inspect			
Inspect the property as soon after the loss as possible.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make notes and gather general impressions, which will be needed during the loss-adjustment process.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Communicate			
Establish a smooth flow of information from the affected location to your office and clarify which decisions can be made by local management.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appoint one person to oversee the entire claim preparation process, from setting up specific work orders or similar accounting mechanisms to final preparation of claim figures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Decide who will be responsible for dealing with the loss at local levels and see that the adjuster is instructed to work only through this individual.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keep your adjuster fully informed of your actions, and always try to secure prior approval of extraordinary expenses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Task	Not started	In progress	Complete
Coordinate			
Work with people and departments across the organization to produce a result acceptable to your business and the insurer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Make sure everyone involved understands, at least in general, what you are trying to accomplish and why.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coordinate through the risk manager the gathering and sharing of complete, accurate, and timely information to the insurer.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Resume operations			
Consider whether it is practical to set up temporary facilities in your location or another while repairs are being made.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Meeting your hurricane preparation and response needs

For more help with hurricane planning, response, and recovery issues, engage your Marsh client executive, who will connect you to the appropriate consulting and claims resources. You can also visit the [Hurricane Resource Center](#) for additional information.



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