

# How to get back to work safely and manage claims after a wildfire



After a wildfire, businesses may be eager to get back to work. However, companies should approach a return to work with safety procedures in place, as doing so will help ensure the wellbeing of workers. 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 starting point for a safe return to work and efficient claims process post-wildfire. Please note that the following checklist is not all-inclusive and that following this checklist does not guarantee any result, including the outcome of any potential claim.

Task	Not started	In progress	Complete
<b>Getting back to work</b>			
<b>Safety</b>			
Continue to follow instructions and guidance from local authorities, fire departments, and emergency management agencies to find out when it is safe to return.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Be vigilant for ongoing smoke risk. Consider using a respirator to protect against inhaled particles. A mask — for example, an N95 mask — can provide some protection against inhaled particles, but not gases.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Follow safety procedures while cleaning up. During the clean-up, debris can be harmful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Evaluate physical damage</b>			
Assess any damage, both to your property and any surrounding infrastructure, and, when safe to do so, take any necessary steps to reduce the potential for further losses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Take photos/videos of damaged areas/items/property before removing, repairing, or cleaning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rely on in-house maintenance teams, if available, or coordinate with remediation third-party service providers to remove any damaged or affected materials throughout the facility.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Not started**      **In progress**      **Complete**

Thoroughly clean equipment of dirt, debris, and other contaminants.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confirm the operability of all building systems — including fire detection and fire suppression, elevator, ventilation, air conditioning, and heat — and identify and repair any damaged systems.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Perform hot work only if necessary and safe to do so, and take any proper precautions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Verify that the affected areas have been restored and are safe to reoccupy by employees or tenants.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Business continuity**

Retain open lines of communication with your people, and keep senior leaders, response teams, and other stakeholders informed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Determine the management and logistical processes for continuing or resuming and recovering interrupted critical business functions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ensure the availability of networks, applications, and data.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consider to what extent your contingency plans need to be activated if your properties or your suppliers are affected by power or network outages and other damage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check on the condition of your customers and suppliers as interruption of their operations can significantly disrupt your own.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Managing your claims**

**Track claims costs**

Review applicable insurance policies — including property, business interruption, and contingent business interruption coverage — to determine what may and may not be covered.	<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 as you likely will need this breakdown 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 a 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"/>

**Inspections**

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 vital to you later in adjusting the loss.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have photographs or videos taken to help refresh your memory later.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Not started    In progress    Complete

**Communications**

Establish a smooth flow of information from the affected location to your office and clarify which decisions local management can make.	<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"/>

**Control**

Advise your accounting department to set up special work order accounts to accumulate all related expenses as soon as possible after the loss.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
See that your supervisors are notified so they can charge all clean-up, salvage, and repair labor to the proper account, and keep track of any overtime separately.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrange for purchase orders, invoices, and checks to reflect the special account numbers, then to be copied and set aside to substantiate your claim.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clear all formal claim information through your insurance staff — local staff may not be aware of many administrative and overhead items that could count toward the claim.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Coordination**

Work with staff 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"/>
Be careful to 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"/>

**Meeting your wildfire preparation and response needs**

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

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