

Christian Brothers Risk Solutions

Weather-Related Disasters

Preparation & Recovery



We offer risk management solutions in comprehensive property and casualty coverages with customized limits that meet the needs of Catholic organizations. We understand the Church because we are part of the Church.

My Emergency Numbers:

Contents

Coverage Checklist for Weather-Related Disasters4

What You Need to Know When Disaster Strikes5-7

Do’s and Don’ts After a Weather-Related Disaster.....8

Catastrophic Property Claim Processing Program9

Questions Regarding Coverage for Weather-Related Disasters10

Where to Go For More Information.....11

Coverage Checklist for Weather-Related Disasters

The following weather-related perils are covered under the Plan Document.



Any additional questions regarding your coverage can be answered by your account manager at:

Phone: **800.807.0300**

Mail: Christian Brothers Services
Risk Solutions
1205 Windham Parkway
Romeoville, IL 60446-1679

What You Need to Know When Disaster Strikes

Today's technology allows for the advanced warning of severe weather or even impending disaster. Advanced warning means time to prepare. But what should you do to prepare? What should you do if disaster strikes? Below are a few quick tips and suggestions to help you prepare for an impending disaster.

Pre-Disaster

General Preparation:

- Have an emergency kit available
- Clear all outside tools and debris
- In case of a hurricane, secure all windows
- Maintain critical documents in a waterproof container
- Review your insurance coverage and contact your account manager with questions
- Properly secure/store food and water

Post-Disaster

General Considerations:

- Remember people before property
- Turn off gas if there is any possibility of leak
- Take precaution in removing water
- Reduce and remove mold and mildew
- Contact relatives (they are concerned)

Pre-Disaster

Emergency Kit:

- First aid kit with essential medications
- Battery powered radio, flashlights and batteries
- Canned food and a manual can opener
- At least three gallons of water per day, per person, in each household – three day supply recommended
- Instructions on shutting off electric, gas and water
- Basic tool kit (hammer, adjustable wrench, screw driver set, etc.)
- Have cash, a credit card and cell phone
- Do not forget sturdy shoes, blankets, pillows and waders

Emergency Evacuation Plan:

- Fill up your tank with gas
- Keep your car keys, drivers license and other identification with you at all times
- Have contact information for planned destinations
- Keep local maps and maps for your destination(s)
- Listen to the radio for changes

Food Safety:

- Use thermometer, set temp at or below 40° F in refrigerator and 0° F in freezer
- Freeze containers of water
- Identify where to obtain dry ice for power outages
- Store food at high levels if flooding could occur
- Have coolers available

Post-Disaster

General Cleaning Guidelines:

- Always remember personal safety comes FIRST
- Wear rubber gloves **at all times**
- Wash hands frequently, do not touch eyes, mouth or nose
- Wash items with disinfectants, such as a bleach solution or pine oil
- Sanitize all cookware and dry completely
- Make sure all areas are dry to avoid mold and mildew

If Water Entered the Facility:

- Shut off electric and power supply until the building is dry
- When available, use A/C; dehumidifiers, heaters and fans to dry out the facility
- Clean HVAC and duct work
- Leave closet lights on
- Avoid mixing chemicals, using generators, lanterns or camp stoves indoors

Removing Mold and Mildew:

- Go outside to brush off mold so that spores are not scattered in the building
- Vacuum floors, ceilings and walls
- Use bleach solution to wipe down mildew stained areas
- Dry all areas completely and thoroughly
- Have coolers available
- If there is extensive mold or mildew, a mold remediation professional should be consulted

If it appears your property has been damaged contact:

Christian Brothers Risk Solutions

877.735.2270

Christian Brothers Services c/o Gallagher Bassett Services

P.O. Box 6060 • Oakbrook Terrace, IL 60181

Do's and Don'ts After a Weather-Related Disaster

Do	Don't
Safely evacuate your personnel from a damaged building or structure after it has been determined conditions outside the building are safe.	Don't allow employees or volunteers to work in an unsafe area, building or structure.
Report your loss immediately by calling 877.735.2270 .	Don't delay reporting your loss.
Follow the instructions of the claims adjuster to secure the property, avoid further damage, and deter vandalism.	Don't "wing-it" and ignore the advice of the claims adjusters. They are veterans.
Make sure you have a secure area from which to continue your ministry.	Don't forfeit your right to participate in the rebuilding process.
Call your adjuster with any questions. They are experienced and there to help.	Don't interrupt your ministry. If possible, continue from a safe location.
Keep up-to-date on the progress of the contractors assigned for clean-up and recovery. <u>Remember, it is your property and your right.</u>	Don't ignore your involvement in overseeing the recovery process. <u>Remember, it is your property and your right.</u>

Catastrophic Property Claim Processing Program

When a Catastrophic Property Loss Occurs Call
Christian Brothers Risk Solutions

IMMEDIATELY at: 877.735.2270

or mail to:

Christian Brothers Services c/o Gallagher Bassett Services
P.O. Box 6060 • Oakbrook Terrace, IL 60181

Initial Contact

- The claim is set-up and assigned to Gallagher Bassett Services at 877.492.2480.
- For on-scene assistance, the claim is assigned to RGA Insurance Services at 630.545.1707.
- For clean-up and emergency repairs to protect life and property from further damage, the assistance of a local licensed contractor or national restoration contractor will be engaged.

Gallagher Bassett Services and RGA Insurance Services

- Act as advocates, and educate affiliates about the claim process.
- Determine the extent and scope of damages and negotiate agreed repair costs with your contractor.
- Request advance payment, as needed, from Christian Brothers Risk Solutions to assist affiliate in getting property repaired.
- Submit reports and requests for payment to Property Claim Consultant at Christian Brothers Risk Solutions.

Christian Brothers Risk Solutions:

- Monitors the efforts of Gallagher Bassett Services and RGA Insurance Services.
- Provides appropriate direction as needed.
- Facilitates conference calls, visits to locations, and resolves any concerns or issues as needed.
- Approves advance payments and final payments.

Questions Regarding Coverage for Weather-Related Disasters

1. Check the declaration page of your Plan Document for the coverages you have purchased.
2. Contact your account manager to verify whether coverage and deductible amounts are appropriate for weather-related risks.

Your Account manager can be reached at:

Phone: **800.807.0300**
Fax: **630.378.2508**
Mail: **Christian Brothers Services**
Risk Solutions
1205 Windham Parkway
Romeoville, IL 60446-1679

Where to Go for More Information

Laura Pociunas

Administrative Support Assistant

630.378.2517

Laura.Pociunas@cbservices.org

J.R. Baker

Senior Claims Consultant

630.378.2503

j.r.baker@cbservices.org

Doug McKenna

Director of Claims and Claims Counsel

630.378.3040

doug.mckenna@cbservices.org

For additional information on specific weather-related disasters, visit the following web sites:

www.fema.gov

www.prepare.org

www.fsis.usda.gov

www.redcross.org/services



Risk Solutions
1205 Windham Parkway
Romeoville, IL 60446-1679
800.807.0300
www.cbsservices.org

For over 60 years, Christian Brothers Services has been a trusted partner for Catholic institutions, offering cost-effective health coverage, retirement planning, property protection, and expert consulting. Let us handle the details so you can focus on your mission. Visit cbsservices.org to learn more.