



## Property Loss Response Checklist

### When a loss has occurred, the following steps should be taken:

- Notify campus Sheriff's Office, Facilities Director and/or other appropriate campus or college official(s), including Risk Management as soon as possible. If the situation warrants, dial 9-1-1.
- Take steps to secure the area – control access to area, building, etc.
- Appoint a contact person at the campus that will be responsible for communicating with Risk Management and the insurance adjuster.
- The campus contact person shall notify Risk Management by email or phone and provide time, location, cause and extent of damage within 24 hours.
- Take steps to reduce the loss as much as possible and protect property from further damage.
  - Restore fire protection (sprinklers, hoses, etc.).
  - Assess environmental health and safety concerns.
  - Make temporary/emergency repairs to save, preserve and protect property.
  - Begin salvage and clean-up but **do not throw any damaged items away!**
  - Separate damaged property from undamaged property. Use a color coded labeling system (for example, put red tape on damaged items, yellow tape of undamaged items).
  - Expedite long-term repairs to essential equipment.
- Take photos of all damage and document as much as possible prior to the removal of any debris.
- Have all electrical systems, process systems, and heating/cooling equipment inspected by experts before repowering. Replace submerged circuits.
- Identify any contributing or secondary causes of loss.

### After the area is secure and the claim is reported to Risk Management:

- Acquire copies of police and/or fire reports. **Please order a copy of the report if required by the local municipality to do so.**
- Obtain identification of all civil authorities involved, such as building inspector, EPA, OSHA, etc.
- Review or be prepared to access building information (floor plans, drawings, chemical lab areas).
- Do not throw any damaged items away unless permitted to by the insurance adjuster.
- Provide detailed narratives, photographs, vendor reports, etc. to support the disposition of damaged items.
- Track ALL expenses related to work.
  - Setup a process to track work orders for capturing all costs.
  - Obtain repair estimates or appraisal documents from contractors for structural damage.
  - Copy and send invoices to Risk Management for completed work or cleanup.
  - Complete an inventory of contents
    - Obtain replacement invoices for contents/equipment
    - Gather asset records (physical or perpetual) to support damaged property.
  - Maintain labor time sheets/cards for employees who assisted with repairs and/or clean up.
  - Include the cost of increased security to secure contents and premises, if needed.
- Consult with the insurance adjuster and your Finance department before purchasing replacement items.