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Expediting and Maximizing Claims After a Catastrophe – First Things First

In the aftermath of hurricanes, storms and other natural disasters, businesses of all sizes must confront the impact of physical damage, as well as the loss of power, systems, and Internet service. And while each situation is different, certain steps can be taken to expedite the claims process and maximize your potential recovery as you work toward returning your business to normalcy.

1. If you have not already done so, notify your insurance agent or broker of a loss or potential loss and seek to have an adjuster assigned to your claim as soon as possible. Tell your agent or broker what you have done and are doing to mitigate loss. Keep the assigned adjuster informed of your mitigation efforts. Document each all communication with your agent or broker and adjuster.
2. Create a disaster team of two or more employees as quickly as possible to oversee the insurance recovery effort. Conduct an early walk-through with your team to identify, photograph and document all damage before mediation begins, or as soon thereafter as possible. Appoint a single member of the team to communicate with the insurance adjuster and agent and document those communications.
3. Work with the adjuster to set a realistic reserve for the anticipated loss. Be mindful of the possibility of unknown damage or unanticipated losses. Segregate all expenses associated with mitigating losses, protecting undamaged property, protecting property of customers, and excess operating costs to mitigate loss. Document the reason for each expense.
4. Have your policies reviewed to identify all potential coverages and any potential issues. It is important to identify early the coverages that might be impacted by the loss your business has suffered to maximize your insurance recovery.
5. Be aware of any policies that are expiring and avoid any lapse in coverage.

This *GT Alert* was prepared by [Thomas L. Woodman](#). Questions about this information can be directed to Mr. Woodman at 214.665.3608 (woodmant@gtlaw.com), or to your [Greenberg Traurig](#) attorney.

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