



Reducing the risk of unpaid building insurance claims; checklist

A: Plan your cover

Prevention

- **Take photographs of the property:** While it may seem like something to only do after the damage has occurred, having photographs or video on hand of how the property looked at its best will be important evidence in proving the extent of future potential damage. New photos should be taken each year or after any alterations made to the property.
- **On every insurance renewal consider the revaluation of assets and the cost of repairs and rebuilding**
- **Back up critical information:** Ensuring all the business's records, such as rental and maintenance records, and communication systems are backed up at an offsite location is incredibly important when considering the threat of property damage. This will allow the business to be able to retrieve information regarding clients, finances, and other documents crucial to maintaining ongoing operations should the property damage leave the premises unusable.
- **Create a disaster preparedness plan:** Discussing a plan of action for what to do if a natural disaster threatens your business can help mitigate some damage and alleviate concerns before damage occurs. This could include cutting master keys to all areas of the property, ensuring any furniture or potentially hazardous items are moved inside, and having an up-to-date emergency contact list.
- **Review the insurance policy:** Obtaining and reviewing the current insurance policy or policies can help property owners understand their rights and obligations well before damage occurs. This also provides an opportunity to learn what types of damage are and are not covered. Having the assistance of an experienced commercial insurance coverage attorney can aid in understanding the terms of your policy well before you need to use it.



B: If things go wrong

Cure

- **Document all damage:** Taking photos and videos of all the damage before cleaning up, filing an insurance claim, or making temporary repairs can help keep the claims process moving. Insurance companies will likely request these items once a claim has been filed, so this will speed matters up and aid in communicating the extent of the losses.
- **Contact the insurance company or your broker immediately:** Once the damage has been well documented, property owners should file an insurance claim with the insurer. The insurer will then appoint a loss adjuster to review each aspect of the claim. It's important not to make permanent repairs to the property during this time so the adjuster can make an accurate assessment of the damage sustained. Repairing property damage before an adjuster assessment can lead to the claim being denied.
- **Reduce risks of further damage and try to reduce any loss:** While permanent repairs should be avoided before your claim is signed off property owners should take reasonable measures to protect their property from further damage loss. Note any decisions including any steps you did not take if there was a reasonable justification.
- **Document what you do in terms of mitigation:** Maintain a log of all activities and save all receipts for any temporary repairs and abnormal or additional expenses as these could be reclaimed since they were incurred reducing and managing the risk. Keep all correspondence and even keep printed copies of key emails!

Image surveys can provide regular surveys and audits as to the condition of commercial buildings or emergency evidence of damage after such things as fire, flood, or storm damage.

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