



Nat/Cat Preparation & Claim Guidance for clients

Tsunami events



Overview

This claims manual is designed to assist clients of Willis, a WTW business, in Asia to ensure a substantive and robust response to natural catastrophe (Nat/Cat) tsunami events. It also provides advice to clients to engage in effective Nat Cat preparedness.

Pre-guidance for all Nat Cat events

All clients should do the following to be prepared for any and all Nat Cat events:

1. Ensure all vital records (including insurance policies) are stored in a safe, waterproof and shock proof environment. Ensure an uninterruptible power supply/generator (UPS).
2. Ensure that IT systems and electronic documents are backed up electronically, in an offsite location (or are portable so they can be taken in an evacuation).
3. Update your employees' emergency contact information on a regular basis (i.e. twice a year).
4. Create and regularly test an emergency communications system (i.e. testing twice a year).
5. Ensure remote access to your company's website so updates about availability can be made.
6. Determine safe evacuation routes as well as alternative routes.
7. Create and/or update business resiliency, crisis management and evacuation plans (Willis recommends once a year).
8. When planning, consider and allow employees time to prepare and execute personal preparedness plans for their families.
9. Identify crucial employees, ensure they understand what is expected of them during a disaster.
10. Develop a plan that allows your IT, payroll, benefits, and HR functions to continue to operate during and after a disaster if your workplace access is restricted.
11. If employees must work remotely, then have the necessary equipment and support available to allow them to perform their duties.
12. Conduct regular drills to remind and prepare employees for what to do during an emergency (Willis recommends once a year drills).
13. Regularly inspect all open areas in and around buildings to ensure there are no buildups of materials, refuse, leaf litter, branches or building materials (Willis recommends monthly).
14. Ensure you have employees that are certified in first aid.
15. Regularly inspect all roof areas to ensure there are no loose materials or large, untethered/unaffixed objects and that the roof is intact with all drainage and gutter properly functioning (Willis recommends monthly).
16. Ensure that structures are soundly designed to withstand reasonably expected flooding, earthquake or storm/rain events for your location.

Guidance for tsunami events

All clients in tsunami prone areas should do the following (along with the general pre-event guidance above) to be prepared for tsunami events:

Pre-event

1. Learn about your locality's tsunami evacuation plan and obtain maps of evacuation routes. Ensure staff/employees are familiar with them (practice them at least once a year).
2. If your locality does not have a tsunami evacuation plan, identify a safe place at least 30 meters (100 feet) above sea level or at least 1.5km (or 1 mile) inland.
3. Establish a meeting or rally point at these locations for your staff/employees.
4. If access to an inland or higher ground site is unavailable find out where there is a safe evacuation site nearest your location (a hardened building with floors well above 30 Meters).
5. Be ready to move quickly to higher ground or inland. Don't wait for an official alert.
6. A tsunami can follow an earthquake. After the quake, move to higher ground/inland immediately.
7. Be aware of natural signs of tsunamis which include:
 - A loud roar or unusual ocean behaviour (sudden rise/wall or sudden retreat of water).
 - If you experience any of these signs, immediately move your staff/employees and yourself to higher ground or inland away from the coast. Again, don't wait for an official alert.
8. Ensure you are monitoring local radio television and any other emergency alert system.

9. Ensure that you have several first aid kits accessible, along with rations, a radio and flashlight(s) in a 'go-bag' (or several), to take with you when you evacuate.
10. Have one set of emergency kits, rations, flashlights in a secure place within your establishment that are left behind, in case some staff are unable to evacuate.

During event

1. Follow evacuation routes immediately and as quickly. Avoid panic and proceed orderly but quickly - always move to higher ground or inland wherever possible.
2. If relocation to higher ground is not possible proceed to nearest evacuation centre/safe location.
3. If possible, turn off all gas and shut down electricity and water service.
4. Ensure you have taken your 'go-bags' with you

Post event

1. If you have evacuated, listen to local officials to learn if it is safe to return.
2. Avoid roads that were flooded and do not touch or enter floodwaters.
3. Avoid damaged or fallen power lines. Assume all wires are live and dangerous.
4. If your building is damaged, do not re-enter, wait for a professional or government official.
5. Beware carbon monoxide poisoning. Do not use gas or burning devices in or near any structure.
6. Avoid using candles because of the fire risk. Use battery-powered lights and flashlights instead.
7. Monitor radios and emergency channels to receive instructions or "all clear" signals.
8. Follow all other "All event Willis post Nat/Cat guidance as outlined in these guidelines.

Post Nat-Cat insurance claim damage documentation/checklist (all events)

The following actions should be taken, post-event, to prepare for the submission of your insurance claim:

Post-loss immediate response list

1. Contact Willis Claims.
2. Gather vendor contracts (service agreements) and initial information required.
3. Distribute contact information for all experts.
4. Contact all team members including responsible party for data collection and storage.
5. Set up tracking schedule for information requested and provided.
6. Review guidelines for gathering data.
7. Develop list of damaged assets and assess need to repair/replace.
8. Prepare purchase orders and request estimates/bid.
9. Activate general ledger expense accounts to capture loss related costs.
10. Begin tracking costs, both permanent and temporary, necessary to resume operations.
11. Summarize potential areas of loss including initial estimates with date(s) provided. Include placeholders for areas where estimates are not available.
12. Assess downtime and mitigation opportunities.

Property damage documentation

Be prepared to document your loss of property/damage to property by doing the following:

1. Take photographs of all damage.
2. Prepare a list of fixed assets damaged.
3. Obtain vendor/contractor quotes for repair / replacement.
4. Obtain expert reports (where necessary) regarding damage assessment.
5. Perform and document any cost benefit analyses showing repair versus replacement where appropriate.
6. Collect, collate and categorize purchase orders for anything purchased due to storm/for storm repair or to replace stock, fixtures, contents or any other items lost/damaged due to the event.
7. Collect collate and categorize repair / replacement invoices.
8. Arrange for salvage and collect, collate and categorize any salvage agreements.

Business interruption documentation / Extra expense documentation

1. Collate Monthly Budget and Actual Monthly Profit & Loss Statements for 2 years prior to the loss.
2. Collate Monthly Budget and Actual Sales/Production Statistics for 2 years prior to the loss.
3. Prepare Monthly Budget and Actual Profit & Loss Statements at any location mitigating the loss of sales.
4. Track Incremental Operating Expenses (with supporting documentation) due to the event including:
 - Overtime labour
 - Temporary work force
 - Shipping Expenses
 - Expense incurred to reduce loss

Third Party Liability Response

In addition to the above, if you have received any third party liability claims, lawsuits, petitions or demands ("3d Party Claim") please do (or do not do) the following:

1. Forward any 3d Party Claim to Willis.
2. Ensure, with Willis, that insurer provides legal representation where legal action has commenced.
3. Do NOT agree to make any payments, make any repairs or settle without insurers' consent.
4. Do NOT admit liability.
5. Do take emergency action to mitigate/stop any active damage that is occurring to a third party or their property.

Contact Willis Claims and FACC Services Practice Leaders

Most importantly, contact Willis as any event is impending and, particularly post-event, to ensure your claim is reported in a timely manner and so that the work of properly documenting your loss can be commenced. Many policies include coverage for the work Willis will perform to assist you in preparing your claim for submission. This coverage entitles you to have dedicated, experienced personnel at your side, ensuring your claim receives all the attention, and policy proceeds, that it deserves.

Services Include:

- Crisis Response/Management & Planning
- Claims Preparation/Forensic Accounting (FACC)
- Business Resiliency Planning
- Site Safety/Nat Cat Hardening Review
- Risk Analytic/Advisory



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