



Nat/Cat Preparation & Claim Guidance for clients

Typhoon/weather/flooding 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) weather or flooding 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.

Specific guidance for weather/flooding events (including typhoon, black rain, possible coast flooding storms etc)

All clients should do the following (along with the pre-event's guidance above) to be prepared for extreme weather or flooding Nat/Cat events:

Pre-event

1. Alert a third party about your company's relocation plan in the event the storm makes your location inaccessible.
2. Ensure that trees on owned property are pruned and trimmed regularly (Willis recommends once a year).
3. Turn off all non-critical devices such as servers, monitors and workstations and other nonessential electrical equipment.
4. Check UPS and/or move the UPS to the highest level possible above the ground floor.
5. Inspect and make emergency repairs to drains, gutters, and flashing.
6. Strap or anchor to the roof deck support assembly (e.g., the joists) all roof-mounted equipment such as HVAC units and exhaust vents.
7. Repair and fill any above-ground tanks with freshwater.

8. Fill fuel tanks of generators, fire pumps, and all company-owned vehicles and move them to protected areas/higher ground.
9. Remove as many goods as possible from the floor or ship them out of the facility.
10. Shut off natural gas supply.
11. Disconnect the main electrical feeds to the facility, if possible.
12. Consider making any travel, hotel, and meal arrangements in advance.
13. Keep abreast of emergency warnings by having a weather alert radio and/or computer alert in the office.
14. If you are a manufacturer, ensure you have an adequate backup for any needed components or raw materials.
15. Additionally, ensure that the following is undertaken on the surrounding property you own:
 - Anchor or relocate all nonessential equipment to a safe indoor location.
 - Secure storage of flammable liquid drums or move them to shelter (but not main facility).
 - Anchor all portable structures (e.g., trailers) to the ground.
 - Secure large cranes and other heavy equipment.
 - Make sure outdoor signs are properly braced.
16. Ensure that a local (in-country) Willis claims team is on call during the event with a primary phone and secondary phone access.
17. Consider in keeping a skeleton crew of personnel are kept outside the cone of uncertainty area as a backup.
18. Create a Crisis Vendor List of the following vendors:
 - Roofing/Tarps
 - Generator Sourcing
 - Pumps and Plumbing
 - Loss Adjusters
 - Heating/Boiler

During event

1. Activate and utilize any emergency communications systems/activate e-room.
2. Ensure all personnel are home/in a safe and/or protected areas.
3. Ensure that emergency personnel/management are continuing to monitor events.
4. Evacuate if ordered: If local authorities advise evacuation, do so immediately and follow their instructions.
5. If staying: Go to a designated storm shelter, an interior room on the lowest level, or a closet, avoiding windows and glass doors.
6. Stay away from windows and doors: Flying debris can cause serious injury.
7. If in a high-rise building: Move to the lowest level possible, as winds are stronger at higher elevations.
8. Never walk or drive through flooded areas.
9. Be prepared to turn off utilities: Follow instructions from your local utility provider about when and how to turn off gas, water, and electricity.
10. Turn off machinery and appliances: If instructed, turn off the main electrical breaker and any gas appliances.
11. Be aware of potential hazards: Watch out for downed power lines, which should be considered energized at all times.
12. If flooding occurs: Move to the highest level of your building with an exit. Do not go into crawl spaces or areas without an exit as you can become trapped.

Post event

1. Ensure any and all personnel are safe and accounted for.
2. Protect and/or cover all open roofs/walls or structures.
3. Take any and all actions to mitigate and/or halt damage that is occurring including the following:
 - Utilize reputable/experienced disaster response service company.
 - Remove water or debris as soon as possible.
 - Board up windows and secure contents.
4. Utilize security services to protect property.
5. Perform initial damage assessments including:
 - Take photographs to capture "picture" of damages (label them).
 - Take videos, if available.

- Inspect roofs, basements, windows, and other water penetration sites to determine vulnerable areas (identifying such sites is difficult later in the process).

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
 - Shipping Expenses
 - Temporary work force
 - 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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