

## Restoration Committee

This committee is to be appointed to deal with claims resulting from a major disaster such as a hurricane.

The committee should be made up of a chairman and two members or two co-chairmen to share responsibilities.

### **Duties:**

1. Collect the damage information form provided by the property management company.
2. Make sure the forms are completely filled out.
3. Make copies of the form for:
  - a. Adjuster
  - b. Association Board of Directors
  - c. Property management company
  - d. Insurance agent
4. Be available to meet with the adjuster. Be sure he/she can either have access to the damaged unit or meet with the unit owners to identify damages inside the unit.
5. Be available to accompany the adjuster around the property to identify damages to the outside of the units as well as the common areas.
6. Be the contact with the insurance agent when there are questions regarding the claims or coverage.

## Preparing, Filing & Settling Your Insurance Claim

A major disaster can be very stressful and very draining, but by immediately taking the proper actions you have the power to minimize the disaster's financial impact, and improve the chances of your association's recovery. Each loss situation is unique. Listed below are some general guidelines. They are not intended to replace professional insurance, legal and/or financial advice for your specific case.

- The restoration committee chairperson should contact your insurance agent as quickly as possible. Let him/her know about your losses. If you relocate temporarily, let your agent or insurance company know your temporary address. After a major disaster most insurance companies will have adjusters in the area without being notified by victimized policy holders.
- Make any repairs necessary to prevent further damage to your buildings. These should include covering breaks in a roof, wall or window with plywood, canvas, plastic sheeting or other waterproof material. Do not have permanent repairs made without first consulting with your adjuster or insurance company.
- Keep all receipts for expenditures that have been made for temporary repairs and/or to estimate the extent of your damage.
- Collect damage reports from the unit owners for damage to the interior of their units.
- If you feel it necessary, secure a detailed estimate for permanent repairs from a reliable, licensed contractor and give it to the adjuster when he/she arrives. The estimate should contain detailed specifications of the proposed repairs, itemized repair costs and replacement prices. However, do not give the contractor the go-ahead at this point.
- Take photos or a video of the damaged areas. These will help out with the presentation of your claim and assist the adjuster in his/her investigation. Make sure you have photos or a video of your pre-disaster conditions.

# Insurance Claim Form

If you have suffered hurricane related damages, please complete this information in order to report your insurance claim, and deliver this form to \_\_\_\_\_ by mail, fax, email or hand deliver to our office. If your Association has a drop box or gatehouse, you may place this form in the drop box and we will receive it. Insurance Adjusters will be visiting your property soon to assess damages. Any claim payments will be made in the name of the Association and facilitated through \_\_\_\_\_. In the meantime, we urge you to take photographs of the damage and keep your receipts for expenditures, in which you may want to attach copies to this form or send them to us at a later date. The Association's insurance policy will not cover your personal possessions. If you have insurance coverage on your interior and your personal contents, you are responsible to notify your individual insurance company to report these claims. Please bear in mind that this is a trying time for everyone, and we appreciate your patience. The Association will handle common area landscape damage and you do not need to report this type of damage.

Association: \_\_\_\_\_

Date of Claim: \_\_\_\_\_ Date of loss: \_\_\_\_\_

Owner's Name: \_\_\_\_\_

Property Address (Include Unit #) \_\_\_\_\_

Mailing address (if different) \_\_\_\_\_

Home Phone # \_\_\_\_\_ Work \_\_\_\_\_ Cell \_\_\_\_\_

Flood Damage: \_\_\_\_\_ Unit Habitable? \_\_\_\_\_

Description of Loss: \_\_\_\_\_

\_\_\_\_\_

Homeowners policy info: (This is coverage you may have purchased individually on your interior and your personal contents).

Insurance Co \_\_\_\_\_ Policy# \_\_\_\_\_

Flood Insurance Co. \_\_\_\_\_ Policy# \_\_\_\_\_

Any person who knowingly and with the intent to injury, defraud or deceive any insurance company or files a statement of claim containing false or misleading information is guilty of a felony.

Owner Signature \_\_\_\_\_

# Claims Management Form

Date of loss: \_\_\_\_\_

Type of loss: \_\_\_\_\_

Name of Insurance Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Name of Adjuster: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

## **Damage Assessment**

Damage assessment should be one of the first tasks after gaining access to your community. The restoration committee should conduct this assessment. The chairman should communicate the results of the damage assessment to the insurance agent and/or insurance company as soon as possible.

The restoration committee member should be trained in advance to conduct damage assessments, and the individual claim form for each unit owner should have been mailed or delivered prior to the hurricane.

# Interior Damage Receipt Form

Association: \_\_\_\_\_

## Interior Damage Receipts

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Unit Number: \_\_\_\_\_

Repairs made to my unit are listed below. Receipts are attached.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Submitted this \_\_\_\_\_ day of \_\_\_\_\_ 2005

X

\_\_\_\_\_  
Signature of Unit Owner