

# ADVERSE WEATHER AND STORM CLAIMS REPORTING

STORM AND HURRICANE SUPPORT INFORMATION

## CLAIM REPORTING EMAIL - [CLAIMS@CACSPECIALTY.COM](mailto:CLAIMS@CACSPECIALTY.COM)

After hours phone number 205-414-8100 which is our main number rolls to answering service who in turn will either send e-mail or call someone on our team no matter the time of night dependent on the event, fire, death, multiple car accident with injuries, fire, flooding, storm event, etc.

TRACY BAGLEY  
Senior Vice President  
Director of Claims Advocacy  
c: 205.902.3226  
[tbagley@cobbbsallen.com](mailto:tbagley@cobbbsallen.com)

MARK HOLT CPCU, ARM  
Senior Vice President Risk Management  
Senior Living Practice Group  
c: 503.593.1749  
[mark.holt@cacspecialty.com](mailto:mark.holt@cacspecialty.com)

DAVID THURBER  
Senior Vice President Legal  
Senior Living Practice Group  
c: 605.631.9151  
[david.thurber@cacspecialty.com](mailto:david.thurber@cacspecialty.com)

## CAC SPECIALTY AND THEIR PROFESSIONALS WILL BE THERE WHEN YOU NEED THEM

- To coordinate and assist in the timely filing of all relevant property claims including lost business income and the expenses of the safe evacuation of residents.
- To partner with you in navigating the insurance process and in communicating and following up with adjusters and appraisers.
- To assist in the coordination of any experts necessary to provide the best recoveries possible under your policies.
- To support on site damage documentation as early as possible and be present with you and adjusters or other experts as needed including the recommendation for an independent adjuster if necessary.
- To provide some level of administrative support as well to get needed information to the adjusters and other parties as soon as possible.
- To help you in whatever way we can to give you peace of mind that your risks are being handled.

## PRE-STORM ACTIVITY

### PLAN AHEAD

- Appoint an Emergency Response Team with designated responsibilities for enacting safety procedures in advance of, during, and after a storm. This will include plans for evacuating residents at any time of the day or night. They should be familiar with operating the electrical systems, generator, fire suppression system, and have a level of authority to engage emergency mitigation contractors.
- Designate a storm shelter area for employees and residents, with adequate signage and maps. This area should be on the interior of the building and away from windows. Having plans to evacuate residents and staff about where they will go and how is critical.
- Sign up for local weather or news alerts and public health and safety warnings. Have a process or method in place to decide if evacuating is appropriate and when.
- Keep a contact sheet of all personnel with multiple phone numbers. Establish a method of communicating with employees residents and families. Consider an automated communication system for appropriate and consistent notices to many family contacts.
- In consultation with your account executive, review your Property Policy for applicable deductibles, limits and sublimits – be familiar with additional coverages that could respond. For example: Service Interruption, Ingress/Egress, Contingent Business Interruption and evacuation expenses and lost business income. Do you have a loss & coverage if residents happen to go to a sister Community.

- Familiarize yourself with how to report a claim to your Property Carrier. Request claim reporting instructions from your insurance broker at CAC Specialty.
- Establish relationships in advance with contractors whose services will be needed after storm damage occurs – mitigation, construction, roofing, electrical, HVAC. Due to a surge in demand, it may be difficult to arrange for repairs after a storm. Keep a list of contractor contacts for easy reference. CAC has a standing relationship with a national restoration company who your CAC Broker can contact on your behalf. See page #6 .

## BEFORE THE STORM

- Inspect the property:
  - Close all windows, doors and building openings – inspect weather seals on all windows, doors and openings.
  - Secure items in the open – including signs - which could become projectiles in high wind.
  - Check roof and flashing to ensure no holes, tears or depressions that can allow water intrusion or pool water.
  - Secure any rooftop equipment and clear debris from roof drains and gutters.
  - Check backup battery on sump pump, also check sewer backflow valve.
  - Secure glass or board-up windows.
  - If area is prone to flooding, move critical equipment, medications and supplies off the ground.
  - Consider additional safeguards to critical business documents, technical drawings, medical files and care plans.
  - Maintain, test and refuel generators. Obtain additional generator fuel if needed.
- Stock emergency supplies in a designated room or area so staff know where to go for things in a hurry – batteries, flashlights, two-way radios, waterproof tarpaulin, rope, duct tape, hand/power tools, plywood, nails/ screws, caulk, wet vacs, pumps, sandbags, first aid kit, drinking water, etc.
- Confirm your data backup system is working and backup any critical data and save off-site in case the location is damaged or inaccessible in the cloud or elsewhere off site.
- Immediately before the storm, evaluate the weather and other risks and then initiate an orderly and systematic shutdown of non-critical equipment – such as gas and electricity.
- Reassess where any residents might go and confirm your pre-storm evacuation plans and locations are still viable.

## POST-STORM ACTIVITY

### ASSESS THE DAMAGE

- Check on the safety of personnel and residents. Confirm all medications and any other necessary resident care equipment is in place.
- Inspect the property – being careful of hazards, such as live wires, gas leaks or broken glass – take photos and inventory of all damaged property.
- Ensure fire alarms and fire suppression systems are operational – if not, designate a fire watch.
- Clean out any roof or gutter drains which may be blocked by storm debris.
- Secure the property to prevent looting or trespassing – consider additional security.
- Notify upper management and/or risk management of current conditions.

### RESTORATION

- Source repair quotes and estimates as soon as possible due to surging demand for contractor services. Confirm with your CAC Broker about their relationship with the national restoration company with whom they have an established relationship.
- Mitigate further damage or loss, prioritize which damages are most important to address.
- Separate damaged and undamaged property for consideration of salvage.

- If operations are shut down due to an interruption of service, keep track of the nature of the outage, distance of the damage causing the outage from the insured location, and exact time of outage and restoration and your best objective estimate of the time to restore operations to the pre-storm or other weather related event.
- Confirm with residents and families about the Communities damage and time to restore and move back in. Confirm as well regarding duration of alternative care plans and location and stay in communication.
- Assess and communicate what staff may be needed on site and plans to recall others.

## THE INSURANCE CLAIM

- Promptly report a claim if damages are expected to exceed the deductible. It can be difficult to get a claims adjuster to the site when there is a regional catastrophe. Include your contacts at your insurance broker.
- Create an “accounting code” to track the additional storm-related costs necessary to prevent further damage, repair damage, and continue operations.
- Coordinate a site visit with your property Insurer’s Field Adjuster. Walk the site with representatives from your company and general contractor.
- Assemble a steering committee of key company personnel responsible for information to substantiate the claim – Risk Management, Operations, Facilities, Accounting, Health & Safety.
- It is imperative to reach an agreement with the adjuster on scope and price before repairs are completed.
- For business interruption claims, consider retaining a forensic accountant – review your property policy for claims preparation expense coverage and sublimit.
- If there are large amounts of information, create a file-sharing site so that documentation is organized in one place, accessible by the Insured, Insurer, Adjusters and Accountants
- Even though the claim may not be finally concluded until repairs are completed and business resumes at normal operations, request advances early and often for both Property Damage and Business Interruption.

## INSURER CLAIM REPORTING CONTACTS

### REACHING OUT TO THE RIGHT PEOPLE

We suggest that the insured use their best judgment in mitigating the loss by following the guidelines below.

- Take photos or make a videotape of damaged property.
- Make temporary repairs to secure the business and/or prevent further damage. A good rule of thumb is to tell the insured to spend the money as if it was their own and no insurance was involved.
- Move valuables to a safe, dry location.
- Clean and dry everything that got wet with fans and dehumidifiers.
- Raise wall to wall carpets to allow air to circulate.
- Clean wooden furniture as quickly as possible. Give special care to Collect inventory records, appraisals and photographic records to help document the loss.

## CLAIMS REPORTING

Property claims involving natural catastrophes should be reported to the appropriate CA/CAC e-mail addresses as dictated by client relationship. However, if the client elects to report the matter directly to the Insurer, a list of common claims reporting contacts for major carriers can be found below. However, contact information is subject to change. Please consult the policy or CA/CAC broker contact for any questions or information regarding direct reporting of Property claims to insurers.

COMPANY	EMAIL	PHONE
Ace/Chubb	aceclaimsfirstnotice@chubb.com	(800) 433-0385
Admiral	admclaims@admiralins.com	(856) 429-9200
AIG (Lexington) Arch/Eng	lexingtonaeclaims@aig.com	(877) 873-9972
AIG (Lexington) EPL	lexeplclaims@aig.com	(877) 873-9972
AIG (Lexington) Healthcare	Healthcarefnol@aig.com	(877) 873-9972
AIG (Lexington)	newloss-usproperty&energy@aig.com	(877) 873-9972
AIG (Lexington)	Lexingtoncommercialproperty@aig.com	(877) 873-9972
AIG (Lexington) Primary	Lexprimaryfnol@aig.com	(877) 873-9972
AIG (Lexington) XS	LexingtonExcessfnol@aig.com	(877) 873-9972
Amrisc	claims@amrisc.com	(252) 247-8760
AmWins (THB)	thbwp_d&fclaims@thbgroup.com	01144-870756-9318
Arch	claims@archinsurance.com	(877) 688-2724
Argo	Kevin.hutcheon@argo-global.com	
Ariel	claims-asim@arielspecialty.com	(866) 282-5246
Arrowhead / ICW	propertyclaims@icwgroup.com	(877) 442-6996
Aspen	casualty.claims@aspen-insurance.com	(617) 532-7369
Aspen	Property.claims@aspen-insurance.com	
AWAC Primary and XS	awacus.GeneralCasualtyClaims@awac.com	(857) 288-6000
AWAC	Noticeofloss@awac.com	(857) 288-6000
AWAC	nol@choosebroadspire.com	(888) 778-5951
Axis	usclaimnoticeatl@axiscapital.com	(678) 746-9000
Beazley	propertyclaims@beazley.com	(617) 239-2600
Besso	Karen.dawson@besso.co.uk	01144-207480-1000
Canal Group	claims.email@canal-ins.com	(800) 452-6911
Cap Specialty	claims@capspecialty.com	(800) 245-3333
Catalytic	claims@catalyticrisk.com	(800) 208-1806
Colony	CommercialClaimsMail@argogroupus.com	(800) 456-8458
Crum & Forster	claimsfax@cfins.com	(888) 890-1500
Dual	dcross@dualcommercial.com	(973) 631-7575
Ed Broking	graham.franklin@edbroking.com	01144-207816-5573
Endurance/Sompo	insuranceclaims@sompo-intl.com	(877) 676-7575
Everest	everestnationalnjclaim@everestre.com	(908) 604-3000
Fireman's Fund	cifnol@ffic.com	(800) 870-8857
Freberg Environmental	feiclaims@berkleycustom.com	855-597-7616
Gemini Transportation	gtuclaims@geminiunderwriters.com	(617) 310-8200
General Star	gstarpropertyclaims@generalstar.com	(800) 624-5237

COMPANY	EMAIL	PHONE
General Star	gstarclaims@generalstar.com	
Global Indemnity	claims@global-indemnity.com	(610) 664-1500
Great American	pimclaims@gaic.com (property)	(800) 584-0835
Great American	e&sclaims@gaic.com (GL)	
Guide One Mutual	Please refer to the policy for claim reporting instructions.	
Hallmark Select	claims@hallselect.com	(972) 528-6960
Hallmark Specialty	claims@hallmarkgrp.com	(210) 949-9100
Hallmark Specialty UW's	claims@hallmarksu.com	(800) 677-5170
Hiscox Arch/Eng	a&eclaims@hiscox.com	(646) 452-2353
Hiscox D&O/Mgmt Liab	d&oclaims@hiscox.com	(646) 452-2353
Hiscox Healthcare	healthcareclaims@hiscox.com	(646) 452-2353
Hiscox Misc E&O/Allied Health	hiscoxclaims@hiscox.com	(646) 452-2353
Hiscox Tech/Media/Comm.	Tmtclaims@hiscox.com	(646) 452-2353
IAT RE	claims@iatspecialty.com	(800) 233-1880
ICAT	faxfnol@boulderclaims.com	(866) 789-4228
IFG/Burlington	claimnotice@ifgcompanies.com	(336) 586-2500
Ironshore	usclaims@ironshore.com	(860) 408-7828
James River	new.claimsnotices@jamesriverins.com	(804) 289-2700
JLT Re (Broker Mark Oliver)	jhill@englemartin.com	
Kinsale	newclaimnotices@kinsaleins.com	(804) 289-1300
Liberty International	US.Claims@LibertyIU.com	(212) 208-4100
Markel	newclaims@markelcorp.com	(800) 362-7535
Miller Ins. Services	murray.edward@miller-insurance.com	01144-207488-2345
National Fire & Marine	claims@nationalindemnity.com	(800) 356-5750
Nationwide (Scottsdale)	ESSReportaloss@nationwide.com	(800) 423-7675 option 2
Nautilus	nicclaims@nautilus-ins.com	(800) 423-7675
Navigators	newloss@navg.com	(914) 934-2355
Northland	nccc@northlandins.com	(800) 328-5972
One Beacon	Obpicclaims@onebeacon.com	(781) 332-7000
OneBeacon	commercialloss@onebeacon.com	(877) 248-3455
Protective	claims@protectiveinsurance.com	(317) 636-9800
Protective Prefix ILA	plclaims@baldwinandlyons.com	(800) 494-6586
R.K. Harrison	Ben.taylor@rkhspecialty.com	01144-203435-6340
Republic Group All Lines	Dallas.claims@republicgroup.com	(800) 344-2275
Risk Theory Dealers Open Lot	DOLClaims@appliedclaims.com	(844)-410-9201
Risk Theory Franchised Dealer Garage	Garageclaims@appliedclaims.com	(800) 774-2755
Risk Theory Auto Service & Repair Garage	ASRclaims@appliedclaims.com	(888) 321-0714
RLI/Mt. Hawley	new.claim@rlicorp.com	(800) 444-0406
Rockhill	rhnewpropertyclaims@rhkc.com	(816) 412-1800
RSUI	reportclaims@rsui.com	(404) 231-2366

COMPANY	EMAIL	PHONE
Starr Int'l. Primary	claimsadmin@starrcompanies.com	(404) 946-1400
Starr Int'l. XS	starrindemnityxsclaimreports@cvstarr.com	(404) 946-1400
Starr Int'l. Surplus Lines	StarrPoolClaims@starrcompanies.com	(404) 946-1400
Starr Int'l. Professional	StarrFLPLClaims@starrcompanies.com	(404) 946-1400
Sunderland Ins.	holly@sunderlandins.com	(925) 942-4020
Swiss Re / First Specialty	esproperty_claims@swissre.com	(800) 255-6931
Swiss Re / First Specialty	Es_irclaims@swissre.com (GL)	
Tokio Marine (HCC Global)	Networknewloss@networkadjusters.com	(800) 486-2524
Tokio Marine (HCC Global) DFP/D&O	usclaims@hccglobal.com	(860) 674-1900
TOPA	claims@topa-ins.com	
Travelers Bond/Financial	bfpcclaims@travelers.com	(860) 842-8496
Travelers D&O/EPLI	bfpcclaims@travelers.com	(860) 842-8496
Travelers	BSICLAIMS@TRAVELERS.COM	(860) 277-0173
Validus Hold. (Western World)	reportaclaim@westernworld.com	(201) 847-8600
Vela/Gemini	claims@vela-ins.com	(402) 492-8352
Venture Underwriters	ereport@natlclaim.com	(678) 832-2144
WKF&C	claimsfirstreport@wkfc.com	(631) 756-3000
XL Catlin	napropcasclaimnewnotices@xlgroup.com	(800) 688-1840
Zurich	USZ_CareCenter@zurichna.com or <a href="https://webclaims.zurichna.com/#/claims">https://webclaims.zurichna.com/#/claims</a>	(800) 987-3373

## CLIENT EMERGENCY RESPONSE

\*Clients should identify as Cobbs Allen and/or CAC Specialty Clients during engagement.\*

COMPANY	CONTACT	PHONE
Puroclean Emergency Services (Alabama)	John Bullock	(205) 994-7227
Puroclean Emergency Services (Nationally)		(800) 775-7876
DEC Fire & Restoration (Birmingham/Surrounding Areas)	Daryl Compton	(205) 651-2996
Belfor Property Restoration	24 Hour Service Line	(800) 856-3333
ServPro (Birmingham/Gadsden/Anniston)	Chris Lamey	(256) 236-8889
ServPro (Nationally)		(800) 737-8776
ServPro (Online)	<a href="https://www.servpro.com/fnol">https://www.servpro.com/fnol</a>	
Paul Davis Restoration <a href="https://pauldavis.com">https://pauldavis.com</a>	Paul Davis	(888) 473-7669
Brookstone Restoration (Birmingham/Tuscaloosa)	Don Acton	(205) 436-2680

David Thurber, JD, Senior Vice President  
CAC Senior Living Practice  
[david.thurber@cacspecialty.com](mailto:david.thurber@cacspecialty.com)

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