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**Property Loss Response Checklist**

**When a loss has occurred, the following steps should be taken:**

* Notify your Facilities Director and/or other appropriate campus or college official(s) as soon as possible. If the situation warrants, dial 9-1-1.
* Take steps to secure the area – control access to area, building, etc.
* Appoint a contact person at the campus that will be responsible for communicating with Risk Management and the insurance adjuster.
* The campus contact person shall notify Risk Management by phone and provide time, location, cause and extent of damage within 24 hours.
* Take steps to reduce the loss as much as possible and protect property from further damage.
	+ Restore fire protection (sprinklers, hoses, etc.).
	+ Assess environmental health and safety concerns.
	+ Make temporary/emergency repairs to save, preserve and protect property.
	+ Begin salvage and clean-up but **do not throw any damaged items away!**
	+ Separate damaged property from undamaged property. Use a color coded labeling system (for example, put red tape on damaged items, yellow tape of undamaged items).
	+ Expedite long-term repairs to essential equipment.
* Take photos of all damage and document as much as possible prior to the removal of any debris.
* Have all electrical systems, process systems, and heating/cooling equipment inspected by experts before repowering. Replace submerged circuits.
* Identify any contributing or secondary causes of loss.

**After the area is secure and the claim is reported to Risk Management:**

* Acquire copies of police and/or fire reports. **Please order a copy of the report if required by the local municipality to do so.**
* Obtain identification of all civil authorities involved, such as building inspector, EPA, OSHA, etc.
* Review or be prepared to access building information (floor plans, drawings, chemical lab areas).
* Do not throw any damaged items away unless permitted to by the insurance adjuster.
* Provide detailed narratives, photographs, vendor reports, etc. to support the disposition of damaged items.
* Track ALL expenses related to work.
	+ Setup a process to track work orders for capturing all costs.
	+ Obtain repair estimates or appraisal documents from contractors for structural damage.
	+ Copy and send invoices to Risk Management for completed work or cleanup.
	+ Complete an inventory of contents
		- Obtain replacement invoices for contents/equipment
		- Gather asset records (physical or perpetual) to support damaged property.
	+ Maintain labor time sheets/cards for employees who assisted with repairs and/or clean up.
	+ Include the cost of increased security to secure contents and premises, if needed.
* Consult with the insurance adjuster and your Finance department before purchasing replacement items.