

Risk Manager's Loss Handling Checklist

Notify at the time of loss:	
<input type="checkbox"/>	Insurance company representative
<input type="checkbox"/>	Your company's senior management
<input type="checkbox"/>	Department managers affected directly by loss
<input type="checkbox"/>	Accounting department
<input type="checkbox"/>	Facility manager
<input type="checkbox"/>	Insurance company account representative

Report available loss information:	
<input type="checkbox"/>	Type of loss (what happened?)
<input type="checkbox"/>	Date/time
<input type="checkbox"/>	Location (address, building, story)
<input type="checkbox"/>	Occupancy (process, storage, offices, etc.)
<input type="checkbox"/>	Extent of damage
<input type="checkbox"/>	Extent of downtime
<input type="checkbox"/>	Protection used (sprinklers, hose, fire department)
<input type="checkbox"/>	Extent of protection restored
<input type="checkbox"/>	Temporary protection provided

Check with facility manager on steps taken to prevent additional damage:	
<input type="checkbox"/>	Sprinkler and other protection restored?
<input type="checkbox"/>	Prevent damage from weather?
<input type="checkbox"/>	Salvage underway?
<input type="checkbox"/>	Steps taken to expedite return to production?
<input type="checkbox"/>	Claim accounting controls started to expedite return to production?

Review insurance policies:	
<input type="checkbox"/>	Perils insured against
<input type="checkbox"/>	Type of coverage
<input type="checkbox"/>	Business interruption
<input type="checkbox"/>	Floaters
<input type="checkbox"/>	Payroll
<input type="checkbox"/>	Are all loss payables still in effect? If not, have documents showing interests been satisfied; Otherwise, obtain a release for each interest for the adjuster.

Zurich Claims Reporting Care Center: US 800-987-3373 Canada 866-345-3454

Contact us:

Zurich Resilience Solutions
800-982-5963
risk.engineering@zurichna.com
www.zurichna.com/risk

Important Notice:

Only you can make your workplace safe. Any risk management duties of your company cannot be delegated and Zurich Insurance Group Ltd or any of its subsidiaries (hereinafter "Zurich") accepts no delegation and cannot assume any of those risk management duties and/or decisions. Zurich will assist you by providing the specific risk management consulting and services for which you have contracted. Zurich makes no warranties in conjunction with those services, and it undertakes no obligations other than as set out in the contract. All information contained in this document has been compiled and obtained from sources believed to be reliable and credible but no representation or warranty, express or implied, is made by Zurich as to their accuracy or completeness. Some of the information contained herein may be time sensitive. Thus, you should consult the most recent referenced material. In the United States of America, risk services are available to qualified customers through The Zurich Services

Confidential: For questions related to the duplication or distribution of this document, please contact the author specified under General Information (see "Assessed by") or ask your Zurich representative.

Copyright © 2024 The Zurich Services Corporation. All rights reserved.