

# Damage Mitigation

As with other aspects of your business, there's one best way to prepare for change: planning. It is essential to mitigating the impact a catastrophe will have on your business.

At Zurich, we are passionate about helping our customers prepare for, adapt to and respond to change. These skills are never more valuable than in the context of weather-related catastrophes.

There may be a period of days before a claims representative can inspect your property. It's important that you take steps now to minimize the potential for further damage occurring at your property.

We recommend that you:

- Read and understand your policy, including what types of property are covered and limits of insurance applicable to different types of property.
- Tenants should review their lease to understand your obligations and those of the landlord when there is damage to the premises; mitigation activity should be coordinated with your landlord.
- Remove standing water and take appropriate steps to perform initial dry-out procedures.
- Consider hiring a professional mitigation contractor (i.e. ServiceMaster, Servpro, or other local remediation contractors).
- Get an outline of the scope and nature of the pricing of the work, in advance, with the company performing the work. When possible, clarify that pricing will be as agreed with the insurance carrier.

- Take steps to protect electronic and paper records. Professional firms are available to assist you.
- If property must be removed to mitigate damage, take steps to separate the damaged from undamaged property and preserve enough evidence of the damaged property so it can be evaluated.
- If the loss site must be altered to minimize further damage, take detailed photographs to document damage to property.
- Maintain detailed records of time and expenses associated with mitigation activities for your claim.

We know you may still have many questions about your present circumstances, and what to do next. Here are some helpful resources you may want to consult.

[www.redcross.org](http://www.redcross.org)

[www.fema.gov](http://www.fema.gov)

[www.archives.gov/preservation/emergencyprep/disaster-prep-primer.html](http://www.archives.gov/preservation/emergencyprep/disaster-prep-primer.html)

After a catastrophe, rebuilding can be a difficult and lengthy process. Zurich is committed to helping put your business back in operation. Be assured that our network of claims representatives is prepared to respond to your needs and help you through the many changes you face.

**Zurich**

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