PROPERTY CLAIMS CHECKLIST

The following preliminary actions should be considered before and during the lodgement of claims and in consultation with Corporate Risk and the appointed loss adjuster:

1. Appoint a co-ordinator/key contact and advise Corporate Risk
   - In advance of a Loss Adjustor gaining access to a damaged facility, Corporate Risk will liaise with the co-ordinator/key contact, and ensure that they are involved.
   - Ensure that all staff are aware that any requests for access or information are to go through the key contact.

2. Take photographic or video evidence to depict:
   - An item’s existence.
   - An item’s condition.

3. Quarantine the following pre-loss information:
   - Maintenance records for real and personal property.
   - Fixed asset lists.
   - All budgets/forecasts.
   - All historical sales data.
   - Meeting notes/minutes dealing with plans for business, including capital improvements.

4. Capture costs
   - Maintain separate records for each claim disbursement. Records should include a description of disbursement, copies of purchase orders, invoices, etc. You may want to allocate a special Purchase Order number and ask suppliers to quote this on all invoices.
   - Consider creating a separate cost centre for:
     - Permanent repair/replacement costs for each damaged building affected by the loss event and track loss-related disbursements by building.
     - Temporary costs on same basis as above, including unusual vehicle usage.
     - Costs to mitigate revenue loss or impact of damage (e.g. temporary hire of equipment).

   *If in any doubt, record it so that it can be reviewed at a later date*

5. For all in-house labour (i.e. SCC) note:
   - Movement details
   - Additional labour hours, by employee and by building location (if this can be allocated), including a breakdown for straight time and overtime.
   - Maintain employee time cards indicating straight time and overtime.

6. Employees should be instructed to file separate expense reports for all costs incurred relating to the loss event
   - Maintain the following records:
     - Chronology of events related to the loss and the impact that the loss has on operations
     - Diary notes of phone call and discussions with customers and suppliers