



Presented By:

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Restoring your Property & Protecting Your Business



Commercial Loss Experts

Vision:

To build a national network of commercial restoration contractors that holds its members to the highest code of ethics, and who are committed to rapidly restore businesses to an operational state following any property damage, reducing business interruption and ensuring the health and safety of staff occupants and the public during the recovery process.



Mission:

To become the preferred choice by our commercial Clients - nationally, through the sharing of best practices, commitment to advanced restoration training and techniques, the development of a service delivery model that can be customized for each commercial Client and that delivers the highest level of service with measurable Key Performance Indicators (KPIs), fully and centrally administered through proprietary cloud-based software.

Emergency Service Partner




CLIMATE CHANGE

Severity and Frequency of
Extreme Weather Events is on the rise !

A photograph of an office interior where a large amount of water is falling from the ceiling. The water is streaming down in many vertical lines, creating a curtain of water. In the foreground, there is a desk with a computer monitor, keyboard, and various office supplies. A cubicle partition is visible to the right. A sign on the wall says "REWARD". The ceiling has recessed lighting fixtures. The overall scene depicts significant water damage in a professional setting.

WATER DAMAGE



Commercial, Industrial, Multi-unit Residential
claims are more complex
than residential claims.

Commercial-grade Contractors are needed.



RISK MITIGATION

Actions taken immediately and through the first 24 - 36 hours are critical to reducing business interruption and minimizing recovery costs.

RISK MITIGATION

“40% of businesses never reopen after experiencing a disaster”

“25% of surviving businesses will shut down within 2 years”

Federal Emergency Management Agency (FEMA)

EMERGENCY SERVICE PLAN

A Business Continuity Plan (BCP) is a **plan** to help ensure that **business** processes can continue during a time of emergency or disaster. Such emergencies or disasters might include a fire or any other case where **business** is not able to occur under normal conditions.

Emergency Service Planning Goals

- ✓ Reduce business interruption
- ✓ Reduce recovery costs
- ✓ Ensure minimal disruption and a safe environment during the recovery process
- ✓ Ensure you have qualified and adequately insured, fully vetted, emergency service contractors
- ✓ Ensure that all incidents are documented to meet insurance company reporting requirements
- ✓ Ensure you have support during a significant catastrophic event, when resources are scarce

For you and
your Tenants.

Reduce RISK – Protect the Business

Commercial Environment

➤ Risks associated with the commercial environment:

- Building access for equipment and manpower, parking.
- Access by the public.
- Hazardous materials (ie. glycol, asbestos, lead, mould, chemicals, diesel fuel, etc.)
- Complex infrastructure (electrical, plumbing, boiler, HVAC, sprinkler systems, etc.)
- Escalated Health & Safety exposure (ie. to management and owners)
- Building contents (ie. documents, fine art, server room, phone system, etc.)
- Heightened security.
- Complex emergency service pricing (as complex as the environment)

Complex Environment

Current Emergency Process

1. Risk Management Department / Operations

- Managed vendor list including Restoration Contractor that provides: 24hr/7 day emergency services.
- Independent Adjusting firm

2. Incident Occurs

- Call Restoration Contractor 24/7 Emergency Line
- Call Independent Adjusting firm

3. Recovery process completed.

4. Company pays Restoration Contractor & I/A firm

5. Invoices submitted to Insurance Company who pays the bill less the deductible.

What Really Happens

1. Recent storm in the area, Restoration Contractor is too busy with insurance company program commitments and cannot respond.
2. Contractor arrives but cannot find the loading dock entrance.
3. Contractor arrives but cannot find parking.
4. Contractor arrives and is delayed as security will not let them enter the building.
5. Contractor arrives but no one has the keys to all the affected areas.

What Really Happens

6. Contractor arrives and suspects asbestos but no one knows where the Hazardous Materials Report is.
7. Contractor arrives but there is not adequate power to operate the equipment (i.e. extractors, air movers, dehumidifiers).
8. Contractor arrives but there is no power in the building and the contractor must now try to find a large capacity emergency generator company as they typically deal with residential-sized generators.
9. Contractor arrives to find artwork damaged by water but does not know if it is fine art.

What Really Happens

10. Contractor arrives and the server room has been flooded but no one wants the contractor to enter the room until the IT department is contacted, but they are not in for another 5 hrs and no one has an emergency number for IT.
11. Contractor arrives to find that the records room is flooded and no one wants to let them in the room due to the confidentiality of the records.
12. Contractor presents the invoice for services and there are only 3 lines with a total of \$75,000.00.
13. Contractor presents the invoice for services and the details are not well organized, making it difficult to determine if charges are appropriate, which causes the insurance company to reject the invoice.

➤ Pre-planning for Emergency Services:

- Reduce business interruption.
- Reduce recovery time.
- Reduce recovery costs.
- Mitigate secondary damage.



Emergency Service Plan (ESP)

Customer Service Protocol Implementation

Matt Johnson
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Pre-planning to protect your business & building.



Pre-planning for Emergency Services

➤ Planning Components:

1. Contract with an emergency service contractor
2. Customer service process and protocols
3. Building protocols
4. Communication protocols
5. Customer billing and approval process

Contract – Emergency Contractor

➤ Contractor Requirements

- Commercial General Liability Insurance (CGL) - \$5M
- \$1M Pollution (mould/lead/asbestos), \$1M Auto Liability
- Workers Compensation Certificate
- Industry Certifications: IICRC (WRT, AMRT, FRST, CDS or equivalent), Asbestos Type I, CSA Z317
- Reference checks – experience in commercial environment
- Time & Materials price list
- Health & Safety Policy/Program (recommend Contractor Check)
- Perform background checks on employees
- Incident documentation standards
- Defined service levels (measured Key Performance Indicators (KPIs))
- Resource capability, catastrophe support, other commitments

Contract – Emergency Contractor

➤ Contract Terms

- Term & Termination
- Services contracted (Emergency, Reconstruction, Mould, Asbestos)
- Payment terms and process
- Non-solicitation of customers
- Health & Safety compliance
- Data confidentiality
- Indemnity
- Schedule of Time & Material Price List – (commitment term)
- Warranty

Service Process & Protocols

➤ Service Process

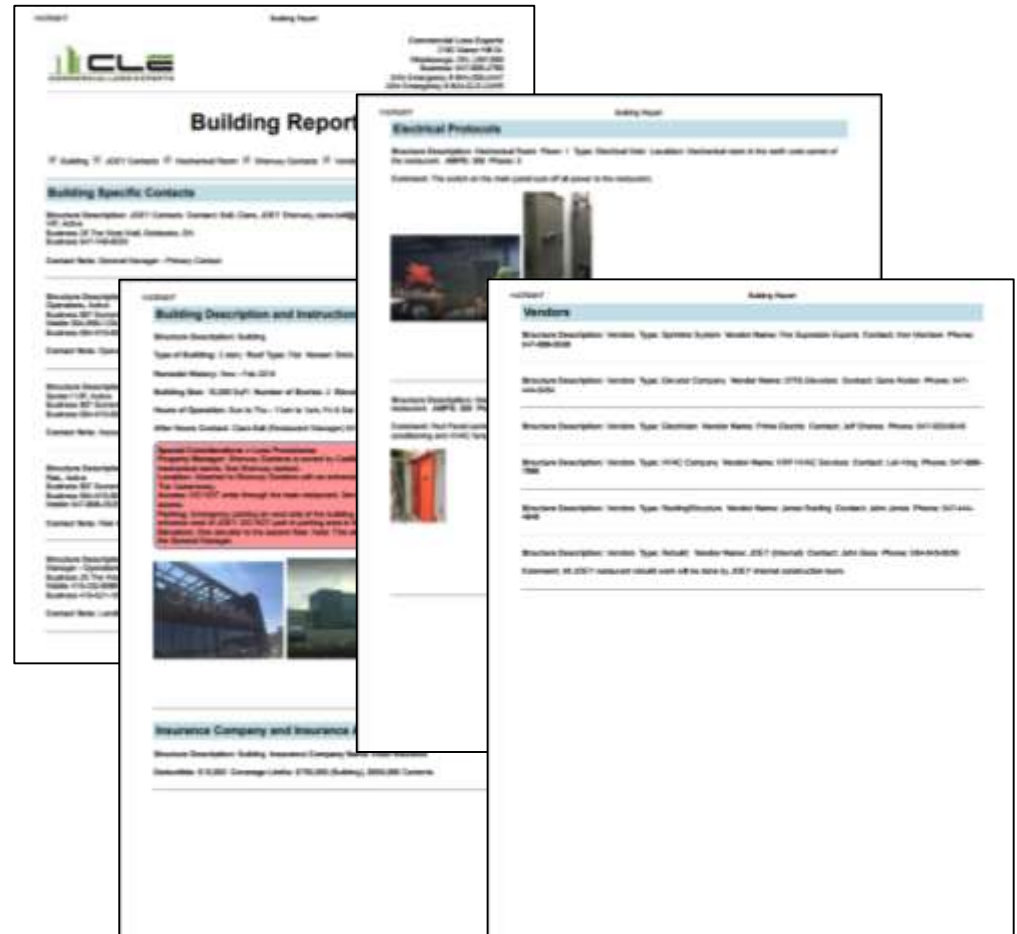
- Dispatch process and key contacts
- Authorization process
- Scope of work definition
- Do not exceed limits
- Program roll-out plan

➤ Service Protocols

- Use of Industrial Hygienist
- Use of Independent Adjusting firm
- Asbestos removal process
- Mould removal process

Building Protocols:

- Building access protocols.
- Hours of operation.
- Loading area & parking.
- Location of room keys.
- Water shut-off valves.
- Hazardous Materials Report
- Electrical panels.
- Condo Bylaws.
- Records location & protocols.
- Server room protocols.
- Specialty equipment.
- Fine art location & protocols.
- Building specific trades (electrical, sprinkler systems, plumber, etc.)
- Insurance details



Sample Building Report

Communication Protocols

➤ Who?

- Regional Operations, Head Office Operations, Accounting, Risk Management
- External: Independent Adjusting, Insurance Company, Broker

➤ What?

- Authorization process.
- Invoicing/payment.
- Issue resolution escalation process.

Communication
Communication
Communication

➤ When?

- At the start of the recovery process.
- Throughout the recovery process.
- At the end of the recovery process.

Manage
Expectations

➤ How?

- E-mail, phone, on-site

Impact of Not Planning

➤ Delays in Recovery Process

- Increased business interruption
- Sustainability risk
 - “40% of businesses never reopen after experiencing a disaster”
- Increased costs
 - Extended damage
 - Secondary damage (ie. mould)

➤ Poor Communication

- Poor expectation management for all parties
- Increased administration
- Damaged business relationships

Impact of Not Planning

➤ **Increased Health & Safety Risks**

- Exposure to the public safety
- Exposure to worker and occupant safety
- Criminal charges risk (Bill C145)
- Legal exposure to management

➤ **Inadequate Incident Documentation**

- Increased costs due to insurance company unwillingness to pay the full invoice for services.
- Increased administration in resolving payment
- Legal exposure to defend

Impact of Not Planning

- **Unhappy Customer**
 - Tenants may not renew
 - Customers may not renew contracts (ie. Property Management)
 - Potential legal exposure

Mobile Technology

- Customer Protocols
- Building Protocols
- Incident documentation
 - Photos
 - Notes
 - Job Forms
- Incident Invoicing Details



Cloud-based / Real-time Access



Complete Emergency Service Plan (ESP) to protect your buildings and business

THANK YOU
FOR YOUR
CONSIDERATION

Contact Us

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Trusted

Qualified / Certified

Dependable