



## Specific Pointers Regarding Church Property Losses What you should do if you experience a loss

In order to be prepared for the eventually that your congregation experiences a loss, it is good to have these procedures for dealing with the loss and making an insurance claim in mind:

- Use common sense in handling the loss.
- Fully cooperate with all municipal fire and police authorities.
- Take all reasonable steps to protect, secure and preserve your church property from further damage.
- Give immediate telephone notice to your insurer followed by written notice as soon as possible.
- Ensure that the building is safe and approved for re-entry by the municipal fire authority before entering the building.
- View the damage, take photographs from all available views and interview any witnesses taking any necessary notes.
- Separate the damaged from the undamaged property and put everything in the best possible order for airing and drying. This will help expedite the contents portion of the loss.
- Use an accident report form provided by the insurer and be prepared to provide the following specific details concerning the loss: date/time of loss, where the loss occurred and how it happened.
- Fully cooperate with insurance adjuster.
- Read your property insurance policy to better understand what is and what is not covered by your policy taking note of deductibles and coinsurance requirements as well as your obligations as an insured. Do not jeopardize your insurer's right of subrogation i.e., the right of recovery of the insurer against any responsible party for the loss.
- Prepare a complete inventory of all destroyed, damaged and undamaged property showing in detail quantities, costs, actual cash/replacement cost value and estimated amount of your claim and keep copies of all documents. Pay specific attention to records concerning any stained glass, pipe organ and other items that might be considered of artistic and/or unique antique value.
- Be prepared to provide plans and specifications of any buildings, fixtures and contents for review provide invoices, bills and books of account keeping copies of all documents given to the adjuster.
- Establish a separate general ledger account for all internal and external costs associated with the claim including cost of materials, cost of labor, overhead and external costs of contractors/subcontractors. This information will be useful when calculating and verifying the total value of the loss.