



Property/Business Interruption Claim Checklist

1. Protect the property from further damage
 - Cover the property if it is exposed to the elements
 - Make temporary repairs if reasonable and necessary to protect the property from further damage but don't proceed with permanent repairs
 - Contact a professional mitigation company to mitigate any water or smoke damage
 - Secure the property and restrict the area as necessary
 - Maintain and protect evidence by not tampering with point of origin of fire
 - Maintain a record of all expenses incurred protecting the property
 - Separate damaged from undamaged personal property, if possible
2. Take photos of damage preferably before you take protective action
3. Prepare inventory of personal property damage
 - List quantity, description, actual cash value, and amount of loss
 - Attach bills, receipts, and related documents
4. Retain damaged property until a claims adjuster approves disposal (unless a danger to safety)
 - The adjuster may need to inspect the property
 - The insurance company may be able to salvage the damaged property
5. Notify police in the case of a theft
6. Be prepared to provide additional documentation as requested by the adjuster
7. Expect to be contacted by the claims adjuster within 48 hours of reporting the claim to the insurance agency. Report the claim to agent at 615-383-9761.
 - If the damage significantly affects your continuing operation, the agency will request that the insurance company expedite your claim
 - Please let the agency know immediately if your circumstances change and this loss will have a greater effect on your business than originally anticipated

USE THE FOLLOWING IF A POTENTIAL BUSINESS INTERRUPTION CLAIM IS INVOLVED

8. Business interruption or extra expenses due to loss
 - Record all expenses incurred due solely to the loss
 - Wages for employees involved in clean up or repair

- Overtime paid for employees if not for the loss
- Outside vendors involved in clean up, repair, etc
- Leasing of temporary space until your facility is repaired
- Leasing or purchase of any items necessary to continue operations
- What is the normal operation capacity or rent rolls of the facility that was damaged
- At what percent of capacity or occupancy were you operating just prior to the loss
- At what rate did you expect to operate during the loss period
- How many shifts a day did you operate and how many do you operate after the loss, if applicable
- What is expected downtime
- Can you add shifts to reduce potential operation loss if applicable
- Is there any interdependency with other operations
- Are long term contracts at risk
- Other
- Record all expenses that you continue to incur despite the necessary suspension of your operations
 - Wages for employees who were sent home but still paid (may be covered for continued payroll)
 - How long will you need to continue paying salaried employees until the business is restored
 - Can they assist with restoration of the premises and business operation
 - Do you need to pay hourly employees to retain them during the time the business is not operating
 - Can they help with clean up and repair during restoration
 - Depreciation
 - Advertising
 - Taxes
 - Insurance
 - Other
- Document any business lost due to the necessary suspension of your operations
 - Canceled orders
 - Refused orders, if applicable
 - Loss of Rents (Provide copies of impacted leases, rent rolls and financials to adjuster with your claim to support your financial loss of income)
 - Other
- Complete financial records may be necessary to determine your lost income due to the loss
 - Your accountant may be able to help
 - The insurance company may assign a forensic accountant to determine the exact amount of your loss