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## The Road to Recovery-Worst Case Natural Disaster

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# The Road to Recovery Worse Case Natural Disaster



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# Preparation for a Worse Case Natural Disaster



**Where to Start**

**Adequate Levels Insurance Coverage**

**All Other Perils Coverage**

What will this cover?

**Windstorm Coverage**

What will this cover? Excess?

**National Flood Insurance Program**

What will this cover? Excess?

**FEMA**

What will they cover & purchasing issues



# Preparation for a Worse Case Natural Disaster

## Going Through the Approval Process

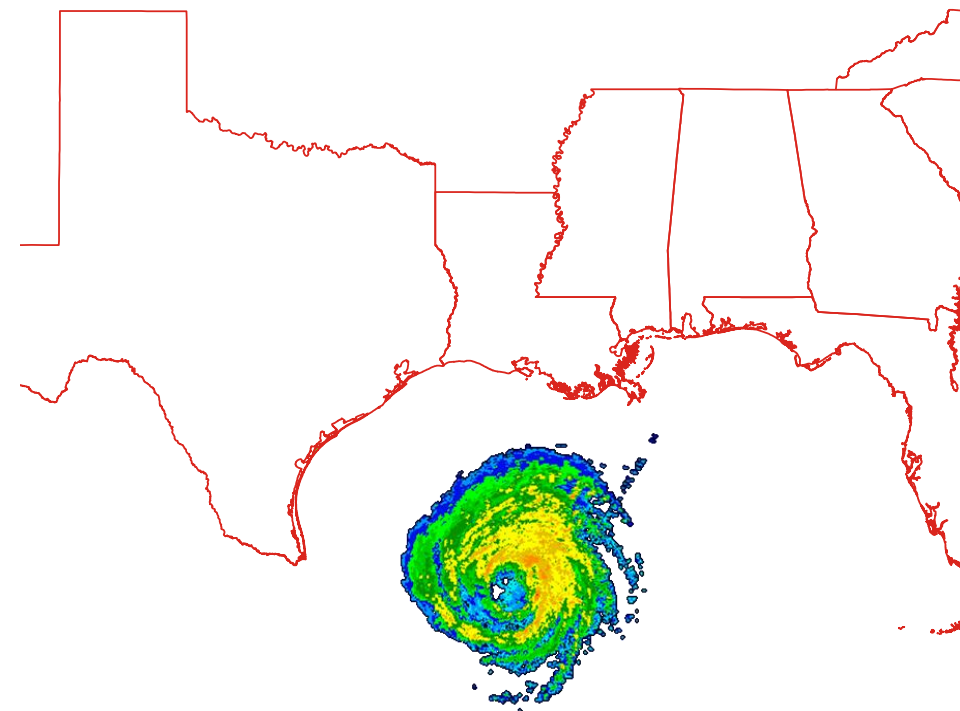
### Binding Your Restoration Company

- Available 24 hours a day with enough equipment and manpower.
- Past experience in dealing with a large loss (hospitals, schools, condominiums, government buildings)
- Superior response time – Required 72 Hours
- References that prove large scale capabilities
- Pollution Insurance & Hazardous Waste Removal Cert.
- Ability to pre document- then recover and restore contents
- Ability to handle document and electronic data recovery
- Alliances with power and fuel companies
- Maintaining your purchasing requirements & pricing





# Preparation for a Worse Case Natural Disaster



**We Are Heading for the Door**

**Who Does What?**

**Preparedness**

Who takes the pictures & turns out the lights?

How will you find your students & employees?

**Response**

When It's Over - Who will have access to respond?

**Recovery**

Who is going to put it all back together?

Does everyone know their assigned roles?

# What to Expect When You Return



## Your Facilities

### Who Does What?

Who will be the first on site?

Pictures, Pictures, Pictures & Recordings

### Insurance Claims

Where to Begin?

You have already filed them with each carrier-  
Keep your repair documentation per building

### FEMA

Find them - identify your Project Specialist

Keep your repair documents per project

You must have timecards and payroll records

The headache of PWs – Who's going to pay us??

75%-90% The statewide per capita threshold

### Vendors

Have you given your restoration vendor access?

What about your other vendors –

Do each know their scope of duties?



# Restoration in Progress – Now What?



# Where Will We Live?





# My Neighbors, Mail, Groceries, Doctors

## Where did they all go?



# Coping with the Emotions



# What to Expect When You Return



## Your Students & Employees

### Change of Focus

#### Where is everyone?

How do you communicate with them?

#### Shelter

Where will they live?

Providing access to resources

#### Food & Clothing

What will they eat? What will they wear?

#### Legal

Who will help us?

Providing access to legal support

#### Emotional

Dazed and Confused?

The role your EAP should play

# Support from Agencies



# **A Community in Ruins**

**Loss of Public Housing and Local Businesses**

**Tax Revenues Plummet**

**70% of Employees and Students Relocate**

**Adjustments in Staffing Must be Made**

**Major Employers and Small Businesses Close Their Doors**

**Job Losses that Effect Your Students & Employees**

**The Board Declares Financial Exigency**

# The Good News!!

**Enrollment and Program Capacity**

**Aid Money for Housing, School and New Careers**

**Program Evaluations - Blue Ribbon Committee**

**2010 Largest Graduating Class in the History of the College!**

**You Will Survive**

