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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