



DISASTER
PLANNING GUIDE

For Use by Member Agencies

**Of
The Insurors of Tennessee**

2005

**INSURORS
OF TENNESSEE**

INSURORS of Tennessee

DISASTER PLANNING GUIDE

TABLE OF CONTENTS

	<u>PAGE</u>
Table of Contents	i
Disaster Planning Committee	iii
I. Disaster Planning—Introduction	I-1
II. Definitions	II-1
III. Disaster Plan Objectives	III-1
A. Pre-Loss Objectives	
B. Post-Loss Objectives	
IV. What You Can Do	
A. From a Loss Control Perspective	IV-1
B. From a Claims Perspective.....	IV-4
V. Perils Affecting Tennessee Agents	V-1
VI. Disaster Preparedness Levels	VI-1
VII. Disaster Hot Sheets	
A. Flood	VII-1
B. Earthquake	VII-2
C. Fire	VII-3
D. Tornado / Severe Weather	VII-4
E. Industrial / Transportation Accidents	VII-5
F. Terrorism / NBCR	VII-6



	<u>PAGE</u>
VIII. Disaster Plan Templates (For Agency Completion)	
A. Agency Information	VIII-1
B. Emergency Contact	VIII-2
C. Agency Employee Information	VIII-5
D. Customers / Vendors (Printed by Agency)	VIII-7
E. Computer/Agency Management System	VIII-8
F. Trades/Contractor Lists	VIII-9
G. Alternate Agency Locations	VIII-11
H. Emergency Equipment List	VIII-12
I. Emergency Supply List	VIII-13
J. Public Relations	VIII-14
(i) Purpose	
(ii) Industry Response	
(iii) What To Do Checklist	
K. Agency Insurance Review Checklist	VIII-17
IX. Addendum Attachments	
A. Client Handout (<i>What To Do If Disaster Strikes</i>)	IX-1
B. Portable Generator Information	IX-2
C. Uninterruptible Power Supply (UPS) Information	IX-4
D. "What's The Cost?" from the US Department of Homeland Security	IX-5
E. Insurors of Tennessee and IIABA logos	IX-6
X. Disaster Assistance INSUROR Volunteer Enrollment Form	X



INSURORS OF TENNESSEE
DISASTER PLANNING COMMITTEE
2005

J. Alan Johnson, CPCU, ARM, AIS—Chairman
The Johnson Agency
Madisonville, Tennessee

Walt Bradshaw
Bradshaw & Company—Insurors
Dyersburg, Tennessee

Roger Smith
Thompson & Smith, LLC
Jackson, Tennessee

Andy Shafer

Shafer Insurance Agency
Knoxville, Tennessee

David Fleming, CIC
(IOT Board of Directors)
Spann Insurance and
The Fleming Agency
Nashville, Tennessee

Tom Moss
TENCO Services, Inc.
Nashville, Tennessee

Keith Baine
Chubb Group Insurance
Companies
Franklin, Tennessee

Terry Trapp
(IOT Staff)
INSURORS of Tennessee
Nashville, Tennessee

Chuck Bidek, CPCU
(IOT Exec. Director)
INSURORS of Tennessee
Nashville, Tennessee

Tom Strate, CIC, CRM (IOT Association President)
Strate Insurance Group, Inc.
Morristown, Tennessee



INSURORS OF TENNESSEE DISASTER PLAN

INTRODUCTION

The State of Tennessee is geographically situated so as to serve as the crossroads for the eastern half of the United States. Surrounded by our sister states, we are protected from the violence of hurricanes that plague those on the Atlantic and Gulf coasts. And Tornado Alley is further west. Tennesseans by and large feel safe and secure.

But according to a January 2004 press release from the Insurance Services Office, the State of Tennessee suffered the third highest losses resulting from various natural catastrophes during 2003 with \$1.2 billion in insured losses. Severe storms, tornados and flooding are no stranger to our state. Tennessee has also been identified as having a potential for massive loss in the event of a major earthquake along the New Madrid fault which is located on our western border. And along with our exposure to natural perils, Tennessee has been identified as a potential target for terrorist activity, at the national defense facilities in Oak Ridge, various TVA dams and nuclear power plants.

Following the attacks on 9-11 and the destruction wrought by hurricanes in 2003 in the southern coastal states, the Executive Committee of the INSURORS of Tennessee started to look closely at our member's ability to react, and our ability to sustain operations and continue to serve our clients in the face of a disaster. Under the leadership of President Tom Strate, in 2005 our Association formed a Disaster Planning Committee to formulate a plan which could be used by our member agents, to assist them in the event a disaster, either natural or man-made, should befall them.

The following pages are the work of that Committee.

The INSURORS of Tennessee Disaster Planning Committee acknowledge the following sources for information contained in our State's plan:

- Florida Association of Insurance Agents
- American Red Cross
- Commonwealth of Kentucky, Office of Insurance
- American Library Association
- US Department of Homeland Security
- Insurance Services Office, Inc



Catastrophe Terminology--

The first step in the process of formulating a Disaster Plan is to define our subject. The Committee decided on the following definitions:

A DISASTER is an unexpected event causing widespread or localized destruction to lives and/or property.

As insurance professionals, we recognize that losses occur with unerring frequency. Indeed, if the potential for loss of life and property did not exist, there would be no need for our business. Disaster losses differ however from normally occurring losses. In a disaster, the total sustained losses are overwhelming, and relief efforts are overtaxed to the breaking point. A disaster then, is the overwhelming destructive event itself which causes massive loss.

A CRISIS is the period of time following a disaster event, during which immediate help is needed in order to save and/or preserve life and property.

Crisis periods can exist for any length of time, but generally last for a minimum of 48 hours following a disaster event, until operations can resume some semblance of normalcy.



Plan Objectives—

Having defined the subject of our plan, the next step was to identify what we intended to accomplish by creating a Disaster Plan. This step was split into two specific areas of concern:

- (1) Those things that need to be accomplished prior to the occurrence of a disaster in order to mitigate or exercise some control over the event, or Pre-Loss Objectives, and
- (2) Those things that need to be accomplished following the occurrence of a disaster in an attempt to mitigate and control the results of the event, or Post-Loss Objectives.

These objectives were identified as:

Pre-Loss Objectives:

- To increase INSURORS member awareness of possible disasters and to demonstrate what can be done to minimize disruption of operations;
- To present for use by INSURORS members, Disaster Planning Templates in multiple levels of planning and preparation so each agency can choose their level of participation; and
- To promote the education and training of INSURORS member agency's staff with regard to Disaster Planning.

Post-Loss Objectives:

- To facilitate the continued viability of the affected INSURORS member agency's business;
- To shorten the Crisis Period of an affected member agency so that operations are returned to normal as quickly as possible;
- To minimize the disruption in affected member agency's operations; and
- To enhance the public perception of Independent Agencies in general and INSURORS member agencies in particular by demonstrating our ability to function effectively in service to our clients immediately following a disaster occurrence.



Plan Objectives—Pre-Loss / Post-Loss Actions Continued--

In order to achieve the Pre-Loss and Post-Loss Objectives, it is necessary to undertake some actions before a disaster occurs. Those actions identified by the Committee are specific to Loss Control for Pre-Loss and the Claims process for Post-Loss. These are specified as follows:

Recommended Pre-Loss Actions to Minimize Damage and Speed Recovery:

When unplanned events or disasters occur that affect an agency's ability to conduct business we must be prepared to respond. By planning prior to the disaster we can effectively deal with the damage and shorten the agency's down-time.

Without planning we are forced to react to a disaster on the fly, which results in poor decisions, mistakes and delays in returning to business.

Pre-Loss Actions identified are:

1. Set up of Emergency Management Command Teams. This can be organized in several ways and according to the size of the agency some team levels may be combined in order to streamline the positions. Following is an example for a larger agency:
 - (a) Appoint an Emergency Management Coordinator (EMC) – This person will communicate Disaster Plan to employees, periodically tests and update the Plan. This individual will also direct the emergency response effort following a disaster [with assistance from the Incident Management Team]. He/she should also conduct semi-annual meetings to discuss evacuation and perform evacuation drills at least annually.
 - (b) Appoint an Incident Management Team (IMT) – This should be a Senior management team representing key departments. The Team should meet initially with the EMC to determine if an (unplanned) event/occurrence warrants initiating the Disaster Plan. This Team would initiate a phone tree with instructions to employees. They would also manage the Disaster Plan in action, coordinate operations of business units during the recovery/restoration period and be responsible for establishing a plan for communicating with the media.



Plan Objectives—Pre-Loss / Post-Loss Actions Continued--

- (c) Appoint Emergency Wardens by area— Wardens would maintain up-to-date employee lists and in the event of an occurrence direct the evacuation of persons in their area. Wardens should know evacuation procedures, primary and alternate exit routes and the location of assembly points. These persons should also plan for handicapped evacuation. During an “event,” Wardens would search floors and restrooms to assure all are clear, account for employees at assembly points and report any missing employees to responding emergency service providers.
2. Establish an Employee Phone Tree – This document should include each employee’s point of contact and show contact numbers for home, cell, fax, home email, pager, Emergency Contact person, etc. A page with employee contact information is included later in the Template which can be completed and organized into a phone tree.
3. Develop specific response plans for specific emergencies – Fire, Flood, Tornado, Earthquake, Terrorism, Water Damage, Winter Weather, Bomb Threat, Transportation, Workplace Violence, etc.
4. Establish an Office Security Policy – Such policies would be set up for business, delivery and family visitors. All visitors should sign in and be escorted to their destination. Buildings could have access security, like Card keys, etc., with Closed Circuit Cameras on all exterior entrances, panic buttons at reception desks and established procedures for dealing with disgruntled customers.
5. Emergency Outside Contact Information Lists – Have available documented emergency contacts with names and phone numbers for Fire, Police, Hospitals, Building/Landlord, Security, IT Vendor, Cleaning Service, Restoration companies, Poison Control, Burn Center, Courier Service, Electrician, HVAC contractor, TDEC, TOSHA, Red Cross, Board of Health, Commercial Real Estate vendor, Couriers, etc.
6. Insurance Carrier Contact Info List – This list would include information showing a contact person, address, phone, email and fax list for all the agency’s carriers. A Phone Tree could be set up for contacting carriers and a plan for communicating with carriers.
7. Client Contact List – This would include a contact person for each client with phone, fax and email information. Also establish a plan for communication, reporting claims, contacting agents, etc.



Plan Objectives—Pre-Loss / Post-Loss Actions Continued--

8. Back-up Critical Computer Data – Each agency should establish a policy for daily back-up of computer data and critical records. It is recommended that a back-up of critical software be made also. If the agency is so equipped, laptops should be taken home each night.
9. Each agency should establish a Disaster Recovery Plan specifically for computer systems.
10. Consideration should be given to Property Protection Systems – Specific attention should be given to sprinklered buildings, waterflow alarms on sprinklers, tamper alarms on sprinkler valves, automatic smoke detection systems, security systems, UPS systems, back-up power generators, moisture detection for computer rooms, man traps, panic buttons, etc.

It is recommended that all this information be updated a minimum of twice each year or when changes in personnel, vendors, etc occur. Copies of recommended Lists should be kept off site in a secure, but easily accessible location.

Now that we have examined and recommended actions which can be taken to assure the continued viability of our agencies in the event of a disaster, we need to look at our ability to do our jobs and serve our clients, who have been affected. The next section deals with those actions that need to be taken pre-loss which will ease the claims process for those we serve.



Recommended Pre-Loss Actions to Aid the Claims Process:

An agency's post-disaster, claims-related process of acting in the most time-efficient and accurate manner of both establishing present damages and minimizing continuing damages should concentrate primarily upon document acquisition and, if needed, document restoration. Pending policy applications, client master files, master policies, pre-loss photos, premium payment documentation, structural surveys, and carrier master files should all be secured and identified pre-loss in severe-weather rated cabinets and containers. Adequate document maintenance coupled with prevention of document destruction is the most vital method of assisting a smooth claims process following a disaster. Claims of the agency itself or by its clients will be handled in the most efficient manner by retaining pre-claim documentation in the most secure manner.

Since computer data is the equivalent of documentation, daily back-ups of all data and maintaining off site storage in a routine manner is essential to accomplishing optimal documentation.

The following items and information can be secured pre-loss to ease the claims process following a disaster:

1. If possible, prepare a general price guide for company use at the catastrophe site.
2. Create a list of established local contractors, roofers, glass repair firms, electricians, plumbers and suppliers and make that list available to claims adjusters.
3. Create a list of area experts whose services may be needed during a catastrophe, such as engineers, architects, accountants, salvors, etc., and have available at catastrophe site.
4. Have list of temporary clerical help or temporary employment agencies which could provide trained help during a catastrophe.
5. Establish a continuing relationship with phone service companies. Depending on the severity of the disaster, it may be necessary to install toll-free phone numbers, additional local hard-wired voice and data lines and/or cellular phone service. If hard wiring has been destroyed it may be necessary to include satellite up-links.
6. The agency should maintain current road maps, printed and electronic, for their general area.
7. The agency should maintain current policy forms for companies that use proprietary forms.



Plan Objectives—Pre-Loss / Post-Loss Actions Continued--

Actions which an agency can undertake to assist claims personnel following the occurrence of a disaster might include:

1. Estimating the number of claims expected.
2. Arranging for additional (temporary) help to answer an expected surge of in-coming phone calls.
3. Estimating the probable dollar loss.
4. Arranging extension of office hours as necessary to handle catastrophe claims reports.
5. Maintaining an inventory of supplies needed following a disaster occurrence.
6. An agency coordinator could be assigned to work with claims personnel to review the reports coming in from the field.
7. Agencies should check with their carriers and prepare a packet with catastrophe-specific insurance information for distribution to policyholders affected by the occurrence.
8. A catastrophe-specific policyholder satisfaction follow-up survey which can be mailed to your policyholders at some time following settlement of the claim could be developed.
9. Prepare information for release to the primary communications media in affected areas.



Plan Objectives—Pre-Loss / Post-Loss Actions Continued--

The Committee recognized our primary goal as providing a plan that would assist member agencies to continue operations immediately following a disaster occurrence. It was also recognized that getting our message to the public and letting them know that we are there when they need us most, was equally important. Merely being operational is not enough. Our clients need to know that we are there and ready to serve them.

Our public relations and relations with the press, become an extremely important part of the activation of any plan. The section titled “Public Relations- Working With The Media” will deal specifically with this subject.



Perils Specific to Tennessee—

Due to our geographic location and the geologic make-up of our state, Tennesseans are not exposed to some of the perils which result in disasters in other locals. We need not worry about massive mud slides, or a tsunami or hurricanes. But we do need to concern ourselves with those perils that could result in a disaster. Some of the most identifiable perils affecting Tennesseans are:

- **Flood**—Even though our state is afforded greater than usual protection due to the system of TVA dams and reservoirs, the possibility of flooding during periods of heavy precipitation is still a very real threat. Flash flooding can occur virtually without warning and can cause massive damage to property and loss of life to those caught in its wake.
- **Earthquake**—The existence of the New Madrid fault line along the border in West Tennessee was mentioned earlier and a quake occurrence along this fault is widely recognized as having the possibility of producing widespread destruction in the central United States. Particularly affected would be the cities of Memphis and Jackson and most all structures located west of the Tennessee River would sustain some damage. What is not widely recognized is the existence of extremely active faults in East Tennessee. Because these faults are active, the probability of a major quake (exceeding 6.5 on the Richter Scale) is fairly remote. But again, the possibility here does exist.
- **Fire**—Given the modern equipment available and the training afforded those trained in fire fighting techniques, it is hard to imagine fire causing a disaster event. However, even a small fire, aided by tender dry conditions and a strong wind can quickly get out of control and become a conflagration destroying large amounts of property and threatening lives.
- **Tornado/Severe Weather**—The majority of damage that gave Tennessee the third highest insured losses in 2003 was due to extremely high straight line winds and tornados. The possibility of Super-Cell storms fed by moisture from the Gulf and heat from the western plains is distinctly possible because of our geographic location.



Perils Specific to Tennessee—Continued

- **Industrial/Transportation Accidents**—Again, due to Tennessee’s geographic location in the center of the eastern half of the U.S., our state is criss-crossed by major interstate highways, railroads and waterways. Every day, hazardous material such as acids, fuels, explosives, industrial gasses and even nuclear materials are transported across our state, with some intended for delivery to industries here. Accidents involving these materials can result in massive destruction or can render areas uninhabitable for extended periods of time.
- **Terrorism & NBCR**—Since 9-11, the specter of terrorism and its threats of Nuclear, Biological, Chemical and Radiation, have been a distinct possibility in Tennessee. The existence of the Oak Ridge National Laboratories and several TVA nuclear power facilities, huge TVA dams and the ready availability of several hundred thousand people concentrated in one place on fall Saturday and Sunday afternoons, make our state a very tempting target for terrorist attack.

Taking a “worst case” approach to the possibility of disaster, one can easily see that we have a substantial exposure here in Tennessee. Therefore it is in our best interest to prepare for and be ready to react, in the event one or more of these disasters occur.

The list shown above is by no means complete. There are any number of other perils or combinations of occurrences which could conceivably result in a disaster. The list here consists of those perils that have the highest probability of occurrence. For the perils shown, the Committee has prepared “Hot Sheets” which provide specific Pre-Loss/Post-Loss instructions.

With knowledge of the information we have shown on the previous pages, it is the intent of the Disaster Planning Committee to provide member agencies of the INSURORS of Tennessee with a series of “fill-in-the-blank” templates which will provide each agency with essential information that is needed in order to sustain operations following the occurrence of a Disaster. On the following pages, you will find forms to complete that will assist you in identifying and recording information you will need in order to create a Disaster Plan which is specific for your Agency.



Levels of Disaster Planning

During our discussions, the Committee identified three levels of disaster preparedness. Criteria for each level is found on the following page. Which level is chosen by member agencies is purely a matter of your personal commitment to preparedness. It is recognized that the higher levels of agency preparedness will cost more and will take more time to do the planning and practice. **It is imperative that all member agents complete the requirements for Level I.**

Each member agency will have the ability to “pick ‘n choose” which forms they want to include in their personalized Disaster Plan. The Committee does recommend that once these forms are identified and completed, that a minimum of two (2) hard copies be printed and put in a binder, with one to be kept at the agency and the other at a secure location off premises. We do not recommend maintaining this information on your computer only, since it is highly likely that power outages will accompany any disaster occurrence.

Levels determined by the committee are:

LEVEL I

The Agency will:

- (1) Complete basic Disaster Plan templates and
- (2) Maintain updated copies for use in the event of a Disaster
- (3) Complete daily standard backup of essential agency data
- (4) Assure that all agency personnel are familiar with the Disaster Plan

LEVEL II

The Agency will complete all Level I criteria and will:

- (1) Complete on-site daily (or more often) data backup using after market software
- (2) Perform periodic testing of all electronic and communication systems and backups
- (3) Assure that all agency personnel have been assigned and understand their specific job responsibilities in the event of a disaster occurrence



Levels of Disaster Planning—Continued

LEVEL III

- The Agency will complete all Level I and Level II criteria and will:
- (1) Implement off-site continuous backup system by outside vendor
 - (2) Reconfigure operations and property for Disaster Operations
(Examples)
 - (a) Essential Operations Only are carried on
 - (b) Property is re-wired to operate essential equipment only from generator power
 - (c) Property is “hardened” to withstand disaster perils
 - (d) Alternate communication is purchased and maintained for use in the event of a disaster
 - (3) All agency personnel know of their assigned job responsibilities and have practiced those jobs during periodic drills
 - (4) Purchase or subscribe to a Disaster Recovery Service with an outside vendor

To get an idea of what the costs may be, see the Appendix page titled “What are the Costs?” from the US Department of Homeland Security.



HOTSHEET

Immediate Emergency Procedures for—FLOOD

The peril of Flood is somewhat selective in that it occurs in low lying areas and in the general area of streams, rivers and lakes. These bodies can be found throughout Tennessee and during periods of heavy precipitation water levels can rise suddenly. If property is within flood prone areas, you should:

1. Maintain an awareness of weather conditions, rainfall amounts and monitor the level of bodies of water in your general vicinity.
2. Keep sandbags or other material on hand, which can be used to stem the flow of flood waters.
3. If water enters the building, electrical power should be cut off at the main breaker to eliminate the possibility of electrical shock.

If traveling in flood prone areas:

1. Strictly obey all traffic laws with particular attention to speed limits in order to prevent hydroplaning.
2. **Do not drive a vehicle into standing water** where the depth of that water is unknown.
1. **Never drive a vehicle into moving water** that is flowing over a roadway regardless of depth.
2. Always call local authorities for road condition reports before traveling during a flood event. Local Road Conditions can be obtained from:

Tennessee Highway Patrol
Sheriff's Department
Tennessee Highway Department
E-911 Center

Phone: _____
Phone: _____
Phone: _____
Phone: _____



HOTSHEET

Immediate Emergency Procedures for—Earthquake

EARTHQUAKES strike without warning. The majority of procedures for dealing with this peril are Pre-Loss damage control. Prior to an occurrence you should:

1. Survey all buildings and document any cracks and areas of stress in foundations, walls, walkways. Pictures are the best documentation.
2. Inspect contents of buildings and secure to walls any tall furniture or heavy objects which might fall. Move smaller objects that might fall to lower shelves.
3. Have several staff members familiar with main gas shut-off valves, water shut-off valves and the electrical control box where the main breaker is located. Keep a large wrench or shut-off tool in an easily accessible place so that affected utilities can be cut off immediately.
4. Identify structurally strengthened areas in buildings and make all employees aware of these locations. If unable to evacuate to the outside, employees can seek protection in these areas during an earthquake.

In the event of an **EARTHQUAKE**:

1. If possible, all personnel and visitors must evacuate buildings and move to open areas away from all structures.
2. If evacuation is not possible, move to a previously identified structurally strengthened area of the building or move under a desk or table away from windows, glass doors and other structural materials and contents which could shatter or fall under stress.
3. Once the initial shaking stops, quickly evacuate the building. Be prepared for aftershocks which are common and can occur at any time following the initial quake.
4. Supervisors should survey the property and make a damage assessment. At this time a determination of damage to water lines, natural gas lines and electrical lines should be made and damaged utilities should be shut off. Do not use matches, lighters or other open flame due to the possibility of gas leaks
5. **Do Not** re-enter the building until it is determined it is safe. If in doubt, have the property checked by a building contractor or structural engineer.



HOTSHEET

Immediate Emergency Procedures for—FIRE

In the event of **FIRE**:

1. **Remain Calm**
2. Alert all personnel and other persons in the building about the situation.
3. Evacuate agency staff and all other persons from the building through their nearest fire exit. Staff personnel will escort all visitors and/or clients out of the building.
4. **From outside the building, call 911 to report the fire.** Stay on the line until the 911 dispatcher has all information needed.
5. If the fire is small:
 - (A) Employee nearest the fire should attempt to extinguish with fire extinguisher;
 - (B) Fire extinguishers are located:
 - (i) _____
 - (ii) _____
 - (iii) _____
 - (iv) _____
 - (v) _____
 - (C) If the fire is electrical in nature, pull the main electric breaker at the circuit box;
 - (D) If time, Supervisors should remove back-up tapes, discs, etc., from server and take to a safe location outside building

If in doubt about the size of the fire, leave the building at once.

6. All personnel should gather at _____, where a head count will be made to verify that the building is clear.
7. **NO ONE** is allowed to re-enter the building until the Fire Department declares the building safe.
8. Supervisors should determine the extent of damage and advise agency personnel where and when to report for work.
9. Supervisors should notify Agency's insurance carrier of loss.
10. Supervisors should notify represented companies of occurrence and of alternate location and contact numbers.



HOTSHEET

Immediate Emergency Procedures for—TORNADO / SEVERE WEATHER

Prior to a **TORNADO / SEVERE WEATHER** occurrence:

1. Agency personnel should stay aware of outside weather conditions;
2. Supervisors should monitor local radio, television and/or NOAA weather radio frequencies for alert status.

If a TORNADO / SEVERE WEATHER WARNING is issued (meaning that a tornado has been identified or that severe weather is approaching):

1. Supervisors should alert all employees and other persons in the building and direct them to proceed to designated shelter areas. These are located:
 - (a) _____
 - (b) _____
 - (c) _____
 - (d) _____
2. Once in designated shelter areas, all persons should assume protective positions against or near walls and away from doors and windows. [If it is impossible to reach a shelter area, all persons should move away from windows toward a center wall of the structure and assume a protective position under any available table or desk.
3. All persons will remain in the designated shelter area until danger is past.
4. After the warning has expired and the danger has past, Supervisors should inspect the agency premises for damage, take pictures and notify the agency's insurance carrier of the occurrence.
5. If damage assessment warrants, call 911 to report the occurrence and evacuate the building

Tornado Warning Signs:

- *Dark, often greenish sky*
- *Large "wall" clouds*
- *Large Hail*
- *Loud roar (similar to freight train)*



HOTSHEET

Immediate Emergency Procedures for—INDUSTRIAL / TRANSPORTATION ACCIDENTS

Due to our location in the heart of the eastern United States, Tennessee is criss-crossed by major interstate highways, railroads and navigable waterways. At any given time, numerous carriers are hauling and various industries are handling any variety of hazardous chemicals, gasses, waste products and even nuclear material. The possibility of an accident involving one of these materials occurring during transport or at an industrial facility is highly possible.

In the event of an accident involving hazardous materials either in transport or at an industrial facility:

1. Monitor local radio and television for announcements.
2. Follow instructions from emergency preparedness personnel.
3. Evacuate the premises if directed to do so. Follow designated routes given by emergency personnel. Prior to leaving the premises, if time allows:
 - (i) Remove back-up tapes/disc and take off-site.
 - (ii) Notify INSURORS of Tennessee of the emergency condition.
 - (iii) Notify principal companies of emergency condition.
 - (iv) Notify any agency personnel who may be off site of the emergency condition.
 - (v) Secure the premises before leaving.
4. Do not re-enter the affected area until directed to do so by emergency personnel.



HOTSHEET

Immediate Emergency Procedures for—TERRORISM / NBCR

Terrorism can occur at any time and in any place. The unpredictability of Terrorism is the basis of its effectiveness. The U.S. Department of Homeland Security urges all Americans to be vigilant and observant of their surroundings. If uncharacteristic or suspicious behavior is observed, it is our duty to report it to the appropriate authorities.

The best way to deal with Terrorism is to **STOP IT BEFORE IT OCCURS**. To report suspected Terrorist activity call the **FBI Anti-Terrorist Hotline** at:

1-866-483-5137

Should an act of Terrorism including possible Nuclear/Biological/Chemical/Radiation (NBCR) exposure occur within the surrounding area:

1. Monitor local radio and television for emergency instructions.
2. Follow the instructions of community emergency preparedness/management personnel.
3. **If an explosion occurs**, take cover immediately and anticipate there may be other explosions.
4. Notify local 911 authorities of any known hazards within or near the agency.
5. Stay indoors, away from windows, mirrors, overhead lights, filing cabinets, bookcases, etc.
6. Do not use matches, lighters or other open flame due to the possibility of gas leaks.
7. Evacuate the premises when directed.
8. Do not re-enter your building unless directed to do so by emergency personnel.



DISASTER PLAN TEMPLATES

TO BE

COMPLETED

BY

MEMBER

AGENCY

PERSONNEL



INFORMATION PAGE

FOR USE IN THE EVENT OF AN EMERGENCY

A copy of this page should be provided to E-911, local Police, Fire and Security personnel prior to an event occurrence for their records.

Name of Agency: _____

Address: _____

Contact Numbers:

Agency Telephone Numbers:

Security System Contacts:

System Name: _____

Telephone Nos: _____

Authorized Agency Personnel Contacts:

Address _____ Home Phone: _____
Cell Phone: _____
Other No.: _____

Address _____ Home Phone: _____
Cell Phone: _____
Other No.: _____

Address _____ Home Phone: _____
Cell Phone: _____
Other No.: _____

Address _____ Home Phone: _____
Cell Phone: _____
Other No.: _____

Address _____ Home Phone: _____
Cell Phone: _____
Other No.: _____



EMERGENCY CONTACT LIST

EMERGENCY SERVICES

Fire Department: 911 or _____

Police/Sheriff: 911 or _____

Ambulance: 911 or _____

E-911 Communications: 911 or _____

- Prior to an occurrence, contact local E-911 to make sure they have adequate contact information in case they need to contact agency personnel in the event of an emergency. Also make sure they have diagrams, etc of your office on file.

Agency Property Information:

Building Landlord:

Contact Person(s): _____

Phone Number(s): _____

Property Insurance Carrier

Company: _____

Policy No.: _____

Phone Number: _____

Fax Number: _____

Claims Number: _____

Claims Fax Number: _____

(It is recommended that Agency personnel print their e-mail address book for all companies the agency represents and insert those pages)



Agency Utilities Information:

Electric Utility

Emergency Phone Number: _____
Business Office Phone Number: _____
Account Number(s): _____
Key Contact Person(s): _____

Gas Utility

Emergency Phone Number: _____
Business Office Phone Number: _____
Account Number: _____
Key Contact Person(s): _____

Water Utility

Emergency Phone Number: _____
Business Office Phone Number: _____
Account Number: _____
Key Contact Person(s): _____

Other

Emergency Phone Number: _____
Business Office Phone Number: _____
Account Number: _____
Key Contact Person(s): _____



Agency Communications Information:

Local Telephone Service

Emergency Repair Phone Number: _____
Business Office Phone Number: _____
Account Number: _____
Key Contact Person(s): _____

Long Distance Telephone Service

Emergency Phone Number: _____
Business Office Phone Number: _____
Account Number: _____
Key Contact Person(s): _____

Cellular Service

Emergency Phone Number: _____
Business Office Phone Number: _____
Account Number: _____
Key Contact Person(s): _____

Internet Service Provider

Emergency Phone Number: _____
Business Office Phone Number: _____
Account Number: _____
Key Contact Person(s): _____

Other

Emergency Phone Number: _____
Business Office Phone Number: _____
Account Number: _____
Key Contact Person(s): _____



Agency Employee Information

Attach a list of all agency employees using the form on the next page.



Customers/Vendors

Print a copy of all of the data in the Contact section of your Microsoft Outlook or similar program and attach it here. Do the same for all agency employees.

You can print the contact list for Microsoft Outlook by selecting the "Contact" folder and the select "File -> Print".



COMPUTER/AGENCY MANAGEMENT SYSTEM

Hardware Vendor

Name: _____
Emergency Phone Number: _____
Business Office Phone Number: _____
Account Number: _____
Key Contact Person(s): _____

Agency Management System

System and version: _____
Account Number: _____
Web site: _____
Sales Office Phone Number: _____
Sales Rep.'s Phone Number: _____
Customer Support Phone Number: _____
Customer Support E-Mail: _____
Disaster Recovery Phone Number: _____
Disaster Recovery E-Mail: _____

Other agents that use the same system and their contact information:



Disaster Recovery Contractors

Name: _____
Emergency Phone Number: _____
Business Office Phone Number: _____
Key Contact Person(s): _____

Name: _____
Emergency Phone Number: _____
Business Office Phone Number: _____
Key Contact Person(s): _____

Electrical Contractors

Name: _____
Phone Number(s): _____

Name: _____
Phone Number(s): _____

Plumbing Contractors

Name: _____
Phone Number(s) _____

Name: _____
Phone Number(s) _____

Locksmiths

Name: _____
Phone Number(s) _____

Name: _____
Phone Number(s) _____



Carpenters

Name: _____
Phone Number(s) _____

Name: _____
Phone Number(s) _____

Roofers

Name: _____
Phone Number(s) _____

Name: _____
Phone Number(s) _____

Satellite Phone Vendors

(An example is Globalstar: www.globalstarusa.com; 877-728-7466)

Name: _____
Phone Number(s) _____

Name: _____
Phone Number(s) _____

Satellite Internet Vendors

(An example is DIRECWAY; <http://hns.getdway.com>)

Name: _____
Phone Number(s) _____

Name: _____
Phone Number(s) _____



Alternate Locations for Agency Operations

The physical structure of the independent insurance agency is not protected by any magical force field, and the real possibility exists that our agencies, the place where we work, may sustain damage to an extent that we would be unable to work and serve our clients from there. Being able to do our job, and assisting our clients with their claims following a disaster is essential to the recovery process. So, it is necessary that we ask the question:

“What would we do, and where would we go, if our office were to be destroyed or damaged?”

Every agency should identify at least two or three locations where their office can be set up on a temporary basis. Multiple locations must be considered due to the fact that following a disaster, other businesses will also be looking for alternate sites, and your first or even second choice may not be available. Each location should be surveyed before hand to determine its suitability for the agency’s use. These locations should include:

- An adequate electrical system that could support computers, copiers, facsimile machines and other electronic equipment common to insurance agency use; or
- A location where portable generators could be set up to power necessary equipment;
- Easily accessible by clients;
- Located in the general vicinity of your current office; and
- Have basic utilities (i.e., restroom facilities, running water, etc.)

Alternate Locations Identified by my Agency:

Address _____	Owner: _____
Address _____	Phone: _____
Address _____	Owner: _____
Address _____	Phone: _____
Address _____	Owner: _____
Address _____	Phone: _____



Emergency Equipment Checklist

Once alternate locations have been identified, that location will need to be equipped in order to serve our clients in the most efficient manner possible. Suggested equipment could be purchased and stored off-site for possible future use, however this is very costly and is poor use of an agency's funds. A better alternative is to identify office supply stores which could provide and deliver the needed equipment on short notice either on a lease or purchase basis.

Suggested equipment includes:

- Laptop computers with wireless technology;
- WIFI routers and hubs;
- Ink jet printers with extra ink cartridges;
- Photocopy machine;
- Facsimile machine;
- Ink Pens;
- Legal Pads;
- Copy/printer paper;
- Lightweight desks or tables;
- Extension cords;
- Multiple outlet cords;
- Fans;
- Flashlights and extra batteries;
- Weather radio;
- Portable radios and/or televisions;

Most of the equipment listed above assumes continued electrical and telephone service, which may not be available in actuality. Since electrical service is not readily available following a disaster, the agency may want to purchase a **portable generator** to keep in storage. Additionally, it may take some time to get regular telephone service back in use. The agency may want to maintain an information sheet for clients to use in the event of a disaster which provides **cell phone** numbers of agency personnel. [A sample *What to Do If Disaster Strikes* handout sheet for agencies to provide their clients can be found in the addendum to this document.]

In extreme cases, telephone lines, cellular phone towers and electrical lines may be severely damaged so that repair cannot be accomplished quickly. Each agency may want to investigate the possibility of **satellite telephone and internet communication** as an alternative to standard means communication in common use. You might also consider contacting a **Telephone Answering Service** that could take and log calls made to your agency until such time as you can get back into service.



Emergency Supply Checklist

If a disaster strikes, travel may become difficult, restricted, or impossible. Agency personnel may need to spend extended time at either your office, or at some temporary location (in the event your office is damaged). If so, the agency should stockpile some basic supplies. Suggested supplies should include:

- Bottled water—a sufficient amount of water should be stored for staff use for at least 3 days. (one gallon per person per day);
- Other water—to be used for cleaning and utility maintenance (to flush toilets);
- Canned or dry food goods that do not require refrigeration or cooking;
- Manually operated can openers;
- Plastic utensils;
- Paper plates and cups;
- Other paper products (including paper towels and toilet paper);
- Heavy duty trash bags;
- A box of rubber gloves;
- A supply of dust masks;
- A supply of cleaning products;
- Disposable hand wipes;
- Extra blankets;
- Basic first aid supplies;
- Basic tool kit (including hammer, screw drivers, wrenches, staple gun and knife);
- Nails and screws of varying sizes;
- Several rolls of tape—both duct and electrical;
- A roll of sheet plastic;
- Flashlights with extra batteries;
- A battery powered radio;
- Several “one shot” disposable cameras;

Several employees should be aware of the locations of shut-off valves for utilities (specifically water and gas), the location of wrenches or other tools needed to shut off these utilities and the knowledge of how to accomplish this task.



Public Relations—Working With The Media

[This section is reprinted from the Agency Catastrophe Guide published by our sister Association, the Florida Association of Insurance Agents, with their permission. Changes have been made only to make the section applicable to the INSURORS of Tennessee.]

I. The Purpose of Media Relations

After the media—print or electronic—finish describing the destruction wrought by a catastrophe and its impact on the residents and the businesses in the area, they begin to ask, “What will be done to restore things as they were?”

That’s when reporters begin searching for insurance spokespersons. Frankly, that search is often haphazard. The reporters involved may never have done an insurance story before and, therefore have no established contacts. Yet they have stories to write under pressure of strict guidelines.

Keep in mind these hazards reporters face trying to write a good catastrophe story:

- Finding qualified, competent spokespersons prepared to respond;
- Not necessarily knowing what questions to ask; and
- Getting spokespersons to help write a good story—not a “puff piece” supporting a spokesperson’s individual ;

Helping that reporter write a good story is in the industry’s best interest. The shock a community faces following a catastrophe makes it vulnerable and opens wounds that can take a long time to heal. If the insurance industry provides helpful, accurate information quickly, it helps reassure the community. That reassurance actually contributes to overcoming the shock. It focuses attention on the need to rebuild and recover. Hopefully, and this has been the case, the industry follows with rapid, massive and sympathetic claim-handling efforts.

Also, these stories are a source of vital information:

1. Where are emergency claim centers?
2. Who should be called?
3. How must property be protected from further damage?
4. What records will be needed?

However, information should be included to request that the public remain calm and assure them that their claims will be handled fairly and as quickly as possible. It is important that the media convey this message and avoid panic. Information such as websites for claim information and telephone numbers should be included in all media releases.



II. The Industry Response

Several groups act as statewide insurance information sources for the Tennessee media. The INSURORS of Tennessee is one. The Tennessee Department of Commerce and Insurance is another. Both of these sources are located in Nashville. Our Association will be in contact with various state agencies as well as federal agencies in the event of a disaster in Tennessee, and will share information and coordinate activities.

Fundamentally, it should be the task of the INSURORS office to work with the media so an agent can attend to the needs of his clients. The main reason for this type of centralized response is uniformity. It frustrates and impedes the media to have varying numbers or conflicting advice floating around. It is also poor industry public relations to swamp the media with uncoordinated calls from the industry.

Nevertheless, agents will be called. First of all, industry press releases may not have gotten to the reporter assigned the story. Second, local media often want local spokes-persons, and properly so. A local spokesperson can provide important perspectives on what's happening.

There are no hard and fast rules for talking with reporters. The reporter and situation will vary enough to create multiple exceptions to nearly all rules. Here are a few tips:

1. *Be honest and direct. Reporters make it hard on those who are evasive or coy, and are murder on those who deceive. Most are downright appreciative to those who help them prepare a good story.*
2. *If one doesn't know an answer or feels it would betray a confidence, say so. Don't try to fudge.*
3. *Agents should not try to sell a reporter on their points of view. Help the reporter get his/her story. In return, many will help get the agent's story across.*
4. *Remember the reporter's deadline.*
5. *Some reporters call up sounding like they don't know what they want or need. That is probably the case. That's a wonderful time to be helpful. Try to learn what the reporter's assignment is and explain the insurance angles that might fit.*
6. *Treat each reporter as an individual. Bad experiences with other journalists don't count. Press relations are "win some, lose some" propositions. Keep plugging.*
7. *An agent who doesn't know what to do with a reporter should call the INSUROR's office. Or if the reporter prefers, let him/her call the INSURORS.*



III. What To Do Checklists

It is quite possible that independent agents will receive calls about what to do before or following a disaster. These checklists will help.

Things the public should be advised to do before the threat of a disaster:

- Alert police and fire departments to special conditions, such as an invalid who might require emergency evacuation.
- Prepare an inventory list of personal valuables, household furnishings and equipment so losses can be authoritatively itemized.
- Keep your insurance coverage current with rising building replacement costs. Make sure you have enough coverage for the furnishings and other items you've purchased since you first bought insurance. And buy flood and earthquake insurance coverage if you're eligible and vulnerable.
- Review your insurance policy. Are you sure everything important is covered or did your memory play tricks? Keep your policy in a safe place where it can be retrieved easily after a disaster event. Keep a quick reference list containing your agent's telephone number, all your policy numbers and the respective insurance company names.
- Know how to shut off your gas, electricity and water and how to protect vulnerable places around the house, such as doors and windows.
- Plan a family (or business) evacuation and relocation strategy.

[The next three items are recommended at such time as a disaster becomes imminent. However, waiting until then is not a good idea since others will be searching for the same items and stores will sell out quickly.]

- Keep a supply of nonperishable foods and an emergency water supply; have essential drugs and a first-aid kit available in your medicine chest. Keep these supplies fresh.
- Keep fresh batteries available for radios and flashlights and an extra supply of fuel for portable grills and stoves.
- Have available a hammer, nails, tape and boards needed for protecting your property or for making necessary emergency repairs afterwards.



Agency Insurance Review Checklist

If you have completed the templates contained in this plan and read the material, you have taken a major step toward assuring your continued ability to serve your clients in the event of a disaster. You have done the work so you will be able to assist others in their time of need. But, it would be very embarrassing if you did all this for your clients, only to find that you do not have the coverage(s) needed for yourself. This checklist was recommended by some of our members who have actual experience with disaster events.

Agency Name: _____

Location Address: _____

Agency's Insurance Carrier: _____

Carrier's Claims Phone No.: _____

Policy No(s): _____

Coverage Dates: _____

Property Limits: Building: _____ Contents: _____
(Attach copy of latest Replacement Cost Appraisal and pictures)

Coverage Checklist:

- | | |
|--|--|
| <input type="checkbox"/> Businessowners Form | <input type="checkbox"/> Non-owned & Hired Auto Coverage |
| <input type="checkbox"/> Special Form | |
| <input type="checkbox"/> Standard Form | <input type="checkbox"/> TRIA Coverage |
| | <input type="checkbox"/> Accepted |
| <input type="checkbox"/> Commercial Property/Liability Forms | <input type="checkbox"/> Rejected |
| <input type="checkbox"/> Special Form | |
| <input type="checkbox"/> Broad Form | <input type="checkbox"/> Ordinance or Law Coverage |
| <input type="checkbox"/> Basic Form | |
| <input type="checkbox"/> Replacement Cost | <input type="checkbox"/> Debris Removal Coverage |
| <input type="checkbox"/> ACV | |
| <input type="checkbox"/> Theft Coverage | <input type="checkbox"/> Earthquake Coverage |
| | <input type="checkbox"/> Flood Coverage |
| <input type="checkbox"/> Plate Glass Coverage | <input type="checkbox"/> Signs Coverage |
| <input type="checkbox"/> Computer/EDP Coverage | <input type="checkbox"/> Equipment Breakdown |
| <input type="checkbox"/> Property Deductible: \$ _____ | <input type="checkbox"/> Water Back-up & Sump Overflow |
| <input type="checkbox"/> Liability Limit: \$ _____ | |
| <input type="checkbox"/> Includes Business Interruption Coverage | |
| <input type="checkbox"/> Business Income | |
| <input type="checkbox"/> Extra Expense | |
| <input type="checkbox"/> Off Premises Power Interruption | |
| <input type="checkbox"/> Ordinary Payroll Included | |



WHAT TO DO IF DISASTER STRIKES

INFORMATION PROVIDED TO OUR VALUED CLIENT
BY YOUR INDEPENDENT INSURANCE AGENT

In the event a natural or man-made disaster should occur in our area, it is likely that many services we have grown accustomed to having, will not be available. As your Independent Insurance Agent, we will do our best to be in operation as quickly as possible so that we can help you restore your world to normal as quickly as is possible. You can help make the process easier if you will follow the steps outlined below. Then put this information in a safe place where you can use it in the event of a disaster.

Before Disaster Strikes....

- If you are aware that a potential disaster causing event is about to occur (severe storm, tornado, flooding, etc.) do your best to protect your property without exposing yourself to danger;
- Remember that protection of life is primary. Only when you are certain that injury to yourself or other persons is unlikely, should you attempt to preserve property from damage;
- Complete the following information about your insurance policies;

Your name shown on the policy _____
Your address shown on the policy _____
The name of your insurance company _____
Your policy number(s) _____

After Disaster Strikes...

- Remain calm;
- Make sure you are not injured and then help others. Once injuries are cared for;
- Look over your property and determine what damage has occurred. It is not necessary to have a complete list of damages at this point—only a determination that you have sustained some damage;
- Do your best to protect your property from further damage. This may involve making temporary repairs, covering broken windows and/or doors, etc. Take pictures of the damage if possible;
- As soon as possible, telephone one of the numbers shown below and report that your property has been damaged;
- Complete the information shown below

Date Claim Reported _____ Person Reported to _____
Phone number(s) where you can be reached _____
Address where you will be staying _____

Telephone numbers to call to report claims:

Agency phone number(s): _____
Alternate (cell) number(s): _____



Portable Generator Information

Generators can be used to run appliances and equipment during a power outage or to run equipment on a site where hardwired electricity is not available. Investing in a generator can be a wise decision, especially if you live in areas prone to severe weather, which can disable an area's electricity for extended periods of time.

A good source for purchasing generators is The Home Depot. They have portable and stationary generators to choose from. <http://www.homedepot.com/>

Assess Generator Requirements

1. Determine which appliances or equipment you want to operate
2. Determine whether you require a portable or stationary generator
3. Determine if you will need multiple outlets or multiple types of outlets on your generator
4. A simple formula to remember to calculate how much combined power you'll need to run appliances and tools is **Volts x Amps = Wattage**. Check the safety tags on your appliances or tools and record the wattage for each.

Wattage Requirements

EQUIPMENT	WATTAGE [*]	EQUIPMENT	WATTAGE [*]
Air Conditioner	2000 - 3000	Personal Computer	500 - 2000
Broiler	1400	Planer	300 - 900
Chain Saw	1000 - 1800	Refrigerator/Freezer	600 - 800
Circular Saw	1200 - 1600	Router	100 - 1300
Coffee Maker	400 - 800	Sanders (belt, disk, orbital)	250 - 1500
Drills (depends on size)	250 - 1200	Shop Vacuum	700 - 1400
Hair Dryer	1200 - 1500	String Trimmer	600 - 1100
Heater (radiant)	1300	Sump Pump	1500
Hedge Clippers	300 - 1000	Television	100 - 350
Hot Plate	1250	3/4 HP Paint Sprayer	1800
Leaf Blower	1000 - 1400	Toaster	1100 - 1700
Mitre Saw	500 - 1000	Water Heater	3000 - 4500
Outdoor Lighting	500 - 1000	Water Pump	1000 - 2000

* This is approximate wattage only. Please refer to your appliance's owner's manual for exact wattage.



Total Your Power Requirements

1. Total your equipment's wattage requirements from the "Wattage Requirement" chart
2. Multiply the total wattage requirements by 2 to determine the wattage necessary to start equipment with motors
3. Select the generator that fits your needs



Uninterruptible Power Supply (UPS) Information

An uninterruptible power supply, or UPS, is a device or system that maintains a continuous supply of electric power to certain essential equipment that must not be shut down unexpectedly. The equipment is inserted between a primary power source, such as a commercial utility, and the primary power input of equipment to be protected, for the purpose of eliminating the effects of a temporary power outage and transient anomalies. They are generally associated with telecommunications equipment, computer systems, and other facilities such as airport landing systems and air traffic control systems where even brief commercial power interruptions could cause injuries or fatalities, serious business disruption or data loss.

A UPS should be attached to your server so that in case of a power failure, you can have the computer shut down in the normal fashion without the possibility of data corruption that can occur if power is removed unexpectedly.

When used in conjunction with a generator, connected to your building's electrical system, a UPS can keep your computer up and running during the period of power loss to the period it can be restored by the generator.

You can purchase uninterruptible power supplies from CompUSA. <http://www.compUSA.com>
In general, the larger va rating the better. A 1600va supply should be able to run a couple of servers and monitors for about 10 minutes or longer.





The following will give you an idea of what it may cost to develop a disaster protection and business continuity plan. Some of what is recommended can be done at little or no cost. Use this list to get started and then consider what else can be done to protect your people and prepare your business.

No Cost

- Meet with your insurance provider to review current coverage.
- Create procedures to quickly evacuate and shelter-in-place. Practice the plans.
- Talk to your people about the company's disaster plans. Two-way communication is central before, during and after a disaster.
- Create an emergency contact list, include employee emergency contact information.
- Create a list of critical business contractors and others whom you will use in an emergency.
- Know what kinds of emergencies might affect your company both internally and externally.
- Decide in advance what you will do if your building is unusable.
- Create a list of inventory and equipment, including computer hardware, software and peripherals, for insurance purposes.
- Talk to utility service providers about potential alternatives and identify back-up options.
- Promote family and individual preparedness among your co-workers. Include emergency preparedness information during staff meetings, in newsletters, on company intranet, periodic employee emails and other internal communications tools.

Under \$500

- Buy a fire extinguisher and smoke alarm.
- Decide which emergency supplies the company can feasibly provide, if any, and talk to your co-workers about what supplies individuals might want to consider keeping in a personal and portable supply kit.
- Set up a telephone call tree, password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees in an emergency.
- Provide first aid and CPR training to key co-workers.
- Use and keep up-to-date computer anti-virus software and firewalls.
- Attach equipment and cabinets to walls or other stable equipment. Place heavy or breakable objects on low shelves.
- Elevate valuable inventory and electric machinery off the floor in case of flooding.
- If applicable, make sure your building's HVAC system is working properly and well-maintained.
- Back up your records and critical data. Keep a copy offsite.

More than \$500

- Consider additional insurance such as business interruption, flood or earthquake.
- Purchase, install and pre-wire a generator to the building's essential electrical circuits. Provide for other utility alternatives and back-up options.
- Install automatic sprinkler systems, fire hoses and fire-resistant doors and walls.
- Make sure your building meets standards and codes. Consider a professional engineer to evaluate the wind, fire or seismic resistance of your building.
- Consider a security professional to evaluate and/or create your disaster preparedness and business continuity plan.
- Upgrade your building's HVAC system to secure outdoor air intakes and increase filter efficiency.
- Send safety and key emergency response employees to trainings or conferences.
- Provide a large group of employees with first aid and CPR training.



Insurors of Tennessee and IIABA Logos

The following are Insurors of Tennessee and IIABA logos for use in putting together print ads following a disaster. It is strongly recommended that you print off several copies of these logos and place them in your binder so that they will be available for use even though your computer may not be working.



DISASTER ASSISTANCE INSUROR VOLUNTEER Network Enrollment Form

Statement of Purpose: The INSURORS of Tennessee Disaster Committee is organizing a voluntary network of independent agents who would be willing to provide quantities of office supplies and/or to personally assist with claims and related duties in the offices of other INSURORS members in areas hit by a disaster.

This enrollment form is intended to indicate your willingness and desire to help, but it does not imply an obligation to participate in assistance efforts should circumstances not permit. Before you complete this form, please discuss the matter with your staff and give serious consideration to what assistance you can **realistically** offer. Be sure to keep in mind the following:

- If you offer agency personnel, be sure you have people who can afford to be away from their family and agency obligations;
- If you are the agency *in need*, please make sure that the contact person listed is the best person to coordinate ALL the assistance for your agency. Also indicate how you will utilize your volunteers and make sure that you will have some way to house them while they are in your area.

If you are ever called upon, we hope you will participate. Your level of assistance is entirely up to you!

Agency: _____

Mailing Address: _____

Location Address: _____

City: _____ County: _____ Zip: _____

Telephone: _____ Fax: _____

Cellular No.: _____ E-Mail: _____

Contact Person: _____ Home Phone: _____

Cell Phone: _____

Type of Computer/Agency Management System: _____

Companies Represented: _____

Assistance Offered: Office Supplies * [] Personnel [] How Long? _____

Office Supplies * [] Personnel [] How Long? _____

If personnel, how will you utilize them? _____

Is it important that volunteer personnel be familiar with your computer system or your companies? _____

If you are close to a stricken area, could you assist in housing volunteers? _____

Please provide your shirt size so that Insurors can send you a complimentary volunteer shirt _____

Please return this form to: INSURORS of Tennessee / Disaster Committee
2500 Hillsboro Road / Nashville, Tennessee 37212
Or Fax to: 615-385-9303

- Office supplies would include ACORD loss notices, ballpoint pens, carbon paper, postage stamps, paper clips, staples, toilet paper and similar items. If known, please list supplies needed/offered, including quantities.

