

Attachment X
SECTION 1
Post Emergency Inspection of Church Property

Establish a Committee of experts that will accompany your Insurance agent on property inspections associated with property damage. File this list as a part of this Attachment and up date it annually when you review your Insurance requirements.

We recommend that you use the same format your insurance company will use for the post inspection of the church property. You can obtain this format from your insurance company. In addition, similar forms are available on the internet. These forms are quite extensive but will be required to establish who is responsible for repairs. Additional Web sites that provide inspections are:

<http://www.pixi.com/~mlsmith/forms.htm#introduction>

<http://www.iinc.org/pdf/settlingclaims.pdf#search='structural%20damage%20claim%20form'>

MAKE SURE THAT YOUR BUILDINGS ARE SAFE TO ENTER. IF THERE IS ANY QUESTION, GET A QUALIFIED ENGINEER TO DETERMINE WHAT NEEDS TO BE DONE BEFORE ENTRY.

While performing the post emergency inspection determine if immediate emergency repairs are required. Take the necessary action for these repairs but document the damage with photos. We recommend the use of a Risk Management Document produced by the State of Oregon and attached for your information. This document provides good guidelines that may apply to your situation. Disregard those items that do not apply to your situation.

Business Continuation Planning

Disaster Site Recovery Restoration Actions

A disaster has occurred. Emergency response goes without a hitch. Your emergency response plan is adequate. But, what do you do next? Emergency personnel are gone. It is up to your agency to begin the process of recovery. What actions do you take for disaster recovery? Disaster recovery is usually specific to each physical business location. The extent of recovery efforts will be dictated by your agency's ultimate business continuation goal(s).

Disaster recovery requires a team of people. The team members will likely be assembled from existing staff (ideally, staff who participated in the planning) and essential outside resources that have been lined up in advance of any disaster.

Disaster recovery also requires preplanning. Your recovery efforts will take their cue from your agency's business resumption goals. Consider these questions:

- What do you do at this location?
- Is this location essential?
- Does this location need to be back in business? If so, how soon?
- Can you abandon this location?
- How soon do you need to know if this location can be operational?
- Where can you relocate mission critical services and business functions?
- Do you have an alternative location(s) established to set up business?
- Can you re-deploy staff to other agency locations?
- Who are key staff members?
- Is there equipment, materials, tools, documents, files, etc., that are essential to business resumption that must be retrieved from the site? Or, do you have duplicates or backups in other locations?
- Who will be assigned disaster recovery duty? Who are their backups? From where will they operate?
- Who activates the disaster recovery plan?
- Who are the outside team members? Who will notify and activate them?
- How will you communicate with your staff after an event occurs?

Keep in mind that:

- Disaster recovery activities are designed to limit losses and preserve what you can from a disaster location after the event.

- Business resumption is separate but occurring simultaneously.
- Initially, both may overlap extensively.

Your Disaster Recovery Plan must consider these steps:

Access to Facility

- How fast do you need to get back in to this location?
- Who will have access?
- Who will allow access?

Can I *just walk into the building*? After a disaster has occurred, the Facilities Division has the lead role in physical security for DAS owned or managed buildings on the Capitol Mall. This includes admitting or keeping people out of a building and responding to police and fire requests after hours. They secure buildings until inspected for damage and safety. Any state facility has similar people or units, doing similar work. Agencies leasing private facilities should ask their landlord about and/or make arrangements for access and security services.

Obtain permission to enter the building(s). Only authorized personnel should be allowed access to the premises.

Security of Facility

- What is in this building that must be protected? Documents, equipment, materials?
- What if this becomes a crime scene? Who will communicate with police?
- Who handles the media?

It is essential that appropriate security methods be utilized for protection of on-site assets, including equipment, premises, information, documentation, etc. Safeguard your assets against fire, theft, vandalism or other perils. Contact your facilities personnel to determine their level of response for your agency. Identify special needs. Plan for any additional or contractual resources.

The Oregon State Police are responsible for all law enforcement in all state owned buildings. Local police provide normal services to all facilities leased, and not owned by the state. What is your working relationship with them? Insure that you include them in your plan considerations.

Stabilization of Facility

- What in this building will require rapid return of power (for example, food storage coolers)?
- Who will determine physical/structural safety?
- Where will you get the equipment or materials (tarps, boards, etc) to stabilize the facility?

During emergency response operations, facilities personnel go into affected buildings and turn off manual, mechanical, and electrical systems.

When the emergency response ends, your agency enters the disaster recovery phase. At that point identify the functions or areas that may need further stabilization or any actions necessary for site safety. This may include gas or water leaks, collapse risks, and the like. Facilities personnel may have already checked electrical systems, breakers, and control centers for damage and/or tested utility, power, and alarm systems. Some of these systems may have already been reset.

Determine the appropriate emergency measures that your agency must take to protect the property from further loss. This can include actions such as:

- Cover damaged openings or property with plywood, tarps, or plastic to protect from the weather and moisture.
- Provide temporary bracing.

- Obtain repair services for utility issues.
- Provide ventilation for areas in which there may be a gas release.
- Remove or pump out water in flooded areas.
- Reduce or turn off air temperature, i.e., heat or air conditioning.
- Move perishable items to alternate locations when cooling devices fail, such as refrigerators or freezers containing food or vaccines.
- Other emergency actions for special equipment or situations.

Identify priorities, resources, materials, and the timeframe in which you need to accomplish these measures.

Safety, Health Environment Controls

- Are your employees who may be entering the facility outfitted with appropriate personal protective equipment (PPE)?
- Have they been fitted, trained, and are they familiar with PPE limitations?
- Are they aware of potential hazards they may encounter?
- Do you have an emergency plan to address any IDLH situations or response to unexpected serious situations?

It is possible that you will enter a building that has unanticipated hazards. Rely on the Emergency First Responders' advice and warnings. Consider delaying entry if you are not prepared or equipped to deal with possible hazards. Be aware of chemicals that may have been released as a result of structural damage. Floodwaters may be contaminated with sewage. Overhead risks may require hardhats. Be equipped with emergency lighting. Have a floor plan. Know several routes to get out of the building. Allow no one in alone. Carry emergency communication devices.

Damage Assessment

- Who on your staff can coordinate inspectors, engineers, salvage specialists, or insurance adjusters?
- Be prepared for possible compliance inspections by OR-OSHA, DEQ, Fire Marshall, etc.

Inspect the affected areas to determine the nature and extent of damage. Facilities personnel often guide inspectors and engineers through buildings to help them with their evaluations. They know their buildings' features best. Consult with experts on issues such as assessment of structural damage or contamination issues. Take notes of damage and document damage with photographs. Begin to formulate your long-term plan, i.e., restoration strategy for on-site recovery actions.

Loss Documentation

- How and where will you document damage assessment?
- What equipment will you need?
- Where is it located?
- Where will you obtain proof of ownership, value etc?

Make contact with the Risk Management Division at the earliest opportunity, (503) 373-7475. We will require that you provide records of your ownership or your control and responsibility for damage. We will help you to identify the necessary documentation required for your specific loss scenario for claims processing.

Commercial insurers, such as our excess carriers, will require proof of every cost on a major loss. This includes proof that the loss was caused by a covered peril. And, that all of the work that must be done is necessary and due to the loss event. Commercial insurers will always require that agencies provide a greater level of detail and documentation for a loss.

Agencies are required to complete and submit property claim forms to the Risk Management Division

within 90 days of a loss.

Funds for Recovery Services

- Are there ready funds to buy materials or services for your disaster recovery activities?

The self-insurance fund pays agencies for all direct physical loss or damage unless the loss is excluded or limited by the property policy manual. The purpose of self-insuring is to restore state property needed for the operation of the state. The self-insurance property policy also offers special self-insurance property coverages to agencies. There are even agencies that carry commercial coverage for unique loss exposures. The state has excess commercial property insurance as well. It is a good idea for your agency to understand their range and limits of insurance coverage.

Explore your agency's coverage issues for loss or damage in the event of likely disasters. Consider any unique situations that your agency might encounter. What perils are covered? Are there dollar limits on coverage? Are there gaps in coverage? Are some types of property or circumstances not covered? Are loss control plans a requirement for coverage? Are there any required approval processes? Are there any warranties that will provide coverage? Is there an exposure to your operating budget?

During the disaster recovery phase, your agency may need to hire specialized professional firms to analyze your loss. They could also be needed to plan building repairs or replacement, or the recovery of special materials and equipment. There may be costs for clean up, debris removal, contamination, or other damages caused by the loss event. Major projects need coordination. When your agency is depending on Risk Management or other insurers to pay for the mitigation, clean up, and restoration work, it is wise to collaborate even during a planning phase.

Take time to review your coverages, identify priority issues for your agency and be confident in your actions at the time of disaster recovery.

Mitigation and Clean up

- Will you assign current staff to recovery efforts, i.e., clean up or moving? What about collective bargaining agreements? Employee physical condition and safety?
- Can you re-deploy staff from other locations to assist?
- Will you need specialized services?
- Have you trained your staff how to mitigate losses to equipment, materials, supplies, etc.?

It's time to proceed with your restoration strategy for on-site recovery. Your recovery actions may be based upon priorities that are specific to the damage assessment of the disaster and/or your specific agency activities. Mitigation actions for the State Library may be very different from actions taken at a state park. They can also be the same.

Call in the necessary specialists for mitigation and clean up. Make sure that you understand their capabilities, methods of analysis, methods of operation as well as all of your options. Some items may simply need to be washed, dried, cleaned, or painted. Some equipment may need to be disassembled and lubricated. Some equipment such as computers may need replacement parts, and other parts may need to be dried and cleaned.

Mitigation and clean up actions can include, but are not limited to (Note: emergency actions may have already started):

- Debris removal.
- Recovery from damage resulting from contamination:
 - Water damage - flood, storm, fire sprinklers, etc.
 - Dusts - earthquake, bomb blast, environmental, etc.
 - Chemicals and corrosives - accidental spillage, wrongful usage, unexpected disassociation of chemicals, etc.
 - Fire damage - smoke, soot, aggressive chemical compounds resulting from combustion, etc.

- Heating, ventilation, or air conditioning decontamination.
- Microbial and sewage remediation.
- Restoration of documents, books, and vital records.
- Data and media recovery.
- Restoration of telecommunications, electronics, and industrial equipment.
- Restoration of sprinkler, alarm, or other protection systems.
- Any other actions needed to recover utilities.

Salvage, Segregate, Remove

- Do you know in advance what you must salvage and what can be abandoned?

Salvage usually involves removing or protecting the contents of a building for reuse or sale at distressed prices. If damaged property can be sold for salvage, Risk Management will request your titles or evidence of ownership. Funds recovered will be credited against any loss payments.

Actions that assist in salvage efforts include:

- Segregate damaged from undamaged property.
 - Inventory damaged goods.
 - Keep damaged goods until claims adjuster has reviewed/discussed.
 - Move damaged property outside if it is in the way and environmental conditions are not adverse to the property.

Repair, Replace, Restore

- Have you considered the decisions that must be made with respect to your business goals and financing?

This is one of the most important phases of disaster recovery. In a sense it is where the rubber meets the road. The agency is faced with many questions. Should you repair or replace your building? Should you do deferred maintenance, remodeling, or strengthening while you do damage repairs? Should you scrap the building and use your money for something else?

Although you have taken the time to analyze your agency's property coverages, you still may not understand just what your insurance pays for. Your relationship with Risk Management is of the utmost importance. We will help you to understand how the restoration process works. Take a look at [The Morning After - A Guide to Major Losses Risk](#). It is intended to help you understand this process.

Counseling/Employee Assistance

- Do you have an Employee Assistance Program? Do they offer critical incident debriefing services?
- Who activates the services?
- How are services accessed?

One of your most important assets is your employees. In a disaster recovery mode, there are many services that may be of assistance to them in a time of crisis. Consider these:

- Employee assistance program:
 - Counseling for depression.
 - Counseling for post-traumatic stress disorder.
 - Community-based service providers for long-term or extensive services.
- Emergency financial aid.
- Insurance claim filing assistance.

- Legal aid.

Emergency Procurement

- Do you know what type of services you'll need for disaster recovery efforts?
- Should you establish these relationships in advance?
- Can a fee be paid in advance for priority services when a disaster occurs?
- Can you piggyback on statewide price agreements or contracts of other agencies?

When you are faced with disaster recovery, time is critical. When possible, establish vendor relationships in advance. Know what vendors you will work with and what to expect. How will the work be done, how soon can they respond, what are the estimated costs? It is helpful to contract for likely disaster recovery activities in a variety of loss scenarios. The destruction of property due to a variety of natural perils can result in similar disaster recovery responses.

Financing

- Do you know that the self-insurance fund has limited coverage for clean up and mitigation costs that arise out of a covered loss?
- Do you know that the self-insurance fund has limited coverage for extra expense of a covered loss?
- Will your agency need to access operational funds to pay for any disaster recovery expenses?

In disaster recovery, funds should be available from Risk Management. There may also be a need to access agency operational funds. If so, plan for the operational constraints that may occur and make access difficult. (See [Business Resumption Continuation Actions](#) for information on emergency operating funds.)

Do you know how or when funds will be released from Risk Management? Is there a priority methodology for distribution of funds in a widespread disaster? Can you get cash advances? Does Risk Management have a method to pay for expedited repairs? Can you use funds for alternative purposes?

Plan ahead to help insure that your agency understands any financing limitations.

Additional Elements for a Helpful Plan

It is helpful to obtain or prepare lists of resources for likely disaster recovery activities in advance. These may include detailed building plans, location and inventory lists of in-house supplies or equipment, outside vendors and/or special arrangements and existing price agreements. Consider these suggestions:

- Reporting disaster recovery hierarchy, including executive management.
- Identification of primary and alternate disaster recovery team members. Include description of responsibilities, scope of authority and contact information.
- Response and recovery instructions - include details for a range of possible disasters.
- Identification of disaster recovery priorities within the agency.
- Checklists for agency mitigation and clean-up strategies.
- Forms: multiple copies of any form that may be needed in the recovery operation.
- List of state resources, type of resource, and contact information.
- List of vendors, available agreements, and contact information. Provide details about services provided, cost and payment terms, or other particulars.
- Detailed building plans covering items such as entrances and exits, windows, fire extinguishers, fire alarms, sprinklers, smoke/fire detectors, shut-offs and master switches for power, water, gas, HVAC system, elevator controls, and the like.
- Financial information, to include, description of locations and/or sources of funds, access and authorization procedures, availability of funds.

- Self-insurance property claim form, explanation of coverage, and Risk Management contact information.
- Information on state/federal disaster relief procedures.

Conclusion

During 1999 state agencies created contingency plans to address the impending Y2K problem. The disaster recovery and contingency plans developed at that time provide a firm foundation for ongoing agency activities. The events of 9-11 have significantly changed our perception of the need to plan and prepare for disaster recovery. Today, a disaster recovery plan is one of the cheapest forms of insurance available. Learn the key to appreciating the full value of disaster recovery planning. It is, to understand what is at stake for your agency.