

A Guide To Emergency Planning



First Restoration Services
7269 Cross Drive Suite A
North Charleston, SC 29418

B: (843) 552-9377

F: (843) 552-3003



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I. A GUIDE TO EMERGENCY MANAGEMENT PLANNING

DON'T LET AN EMERGENCY SHUT YOU DOWN

A professional facility manager or property owner does not question the possibility of a disaster, but asks “what could happen and when?” Whether it is a natural disaster such as severe storms, floods or earthquakes, or the far more common man-made disasters which include smoke, fire, pipe burst, chemical or oils spills, a well prepared manager/property owner is ready to handle the type of problems that will impact and or all of the following:

- Health and safety of employees and tenants
- Building Owned or Operated by Company
- Equipment Owned or Operated by Company
- Interruption of Business Operations
- Future Public Relations

PRESELECT A RESTORATION CONTRACTOR

Pre-selection of a multi-faceted Restoration Contractor is a critical part of any written Emergency Procedure Plan. The day after a disaster, when the management team is under incredible stress, is not the time to search for a restoration contractor or an emergency response contractor.

BE PREPARED, PLAN AHEAD

FIRST RESTORATION SERVICES PROVIDES:

- **Emergency Management Consulting**
- **24 Hour Emergency Response Contracting**
- **Full Service Property Damage Restoration**
- **National Network of Leading Restoration Contractors**
- **Unprecedented pool of Experience, Expertise and Technology**



II. DEVELOPING THE EMERGENCY PROCEDURES PLAN

BEFORE THE DISASTER- This is the time to gather information that will be crucial in the event of an emergency and to ensure that all systems are functioning properly. It's also important to know your tenant population as well as what equipment exists in the building and how it operates. Specific information to have on hand is as follows:

A. The Emergency Team

1. Communications:

When assessing the types of emergencies your building may sustain, it is important to consider your communications network. An emergency response plan is only as good as your ability to communicate quickly and effectively with your staff and tenants. Clear and current listings must be kept of home phone numbers, work numbers, beepers, cellular phone numbers etc. A calling chain and priority list are essential to your success in managing a disaster.

2. Staff Responsibilities and Special Skills:

The assignment of specific emergency responsibilities is another important element of emergency planning. A well developed plan should be clearly identify the roles of your staff during and after-business hours. For example:

- a) Identify the building evacuation director wardens (among tenants).
- b) Specify who is responsible for shutting off the power and gas supplies, or water if appropriate.
- c) Who is assigned to assist any disabled persons from the building?
- d) Should someone be in charge of protecting or removing computer disks or a critical PC work station?
- e) Who is designated public relations spokesperson to handle the media?
- f) Which staff member will take the Emergency Procedures Manual and move to the designated gathering point to coordinate the flow of the people and information?
- g) Similarly, you should survey your staff for there lesser known talents and training:
 - (1) Who is trained in CPR or first aid procedures?
 - (2) Is someone fluent in foreign language or sign language?
 - (3) Survey the particular needs of your tenant population and determine if your team possesses any other appropriate skills.



3. **Tenant Information:**

An effective emergency procedure plan is developed from the compilation of accurate research and record keeping. Comprehensive commercial or resident files should be maintained. In residential properties tenancy changes regularly, so it is important that the information in the tenant profile of the Emergency Plan be updated on a monthly basis. Out-of-date information can have damaging impact on the emergency strategies of the building staff and public safety personnel. Vital information in your records includes:

- a) How many people occupy each suite?
- b) Which suites are occupied or vacant?
- c) Which occupants may need assistance in case of an evacuation, especially residents with physical disabilities?
- d) Which house families with children and what are the ages of the children?
- e) Which tenants might use or store potentially dangerous or flammable materials in their units? (E.g. oxygen tanks for breathing assistance)
- f) For commercial buildings, names and home phone numbers of individual office managers or designated contact person for each space.
- g) Types of businesses in the building, and specifically:
 - (1) Description of any flammable or hazardous material used in a particular tenant's space – specific chemical/material names is preferable
 - (2) Special electrical uses of a particular tenant
- h) Insurance companies -Knowing the insurance carrier, broker/agent of each of the tenant's will allow you to more effectively resolve claims properly.

4. **Building Systems:**

Information on the pertinent building systems should be stored in a secure place. These include:

- a) Sprinkler system- Where are the sprinkler heads? How are they activated? Is it a wet or dry system? Who services it? Where are the shut offs?
- b) Utility shut offs –Where do the gas, electric, and water enter the building? Are their entry points and control valves well marked?



Just as important, do your staff members know how to shut off these valves or disconnect the supplies as necessary in different types of emergencies?

- c) Security system; is it tied directly to the fire and police departments or is there an independent monitoring service? What activates the system?
- d) Smoke evacuation system- location of fans and controls. Are they isolated individually or wired in series?
- e) Emergency lighting/generator – know where the generator is located and what specifically it operates. How long will that power supply last?

5. Blue Prints:

Blue prints are essential for the fire department in locating mechanical equipment, elevators, stairwells, roof accesses, etc. They should be stored in a safe location and for each floor; the following emergency control locations should be noted:

- a) Stand pipe
- b) Roof accesses
- c) Shut-offs to water utilities
- d) Emergency generator

6. Keys!

Several keys should be set aside for emergency use. When the fire chief, security staff, etc. arrive at the site they need immediate access to the building and to all spaces within. Included on these key rings should be:

- a) Master keys for the entire building
- b) Fireman recall keys for elevators

7. Service Contractors:

Included in your information package should be the names and phone numbers of the contractors/vendors (**First Restoration Services**) whom you will need to contact immediately. These include:

- a) Utility companies
- b) Plumber
- c) Electrician
- d) Elevator contractor
- e) *HAVAC contractor
- f) Electronic security contractor
- g) Security guard services
- h) First Restoration Services



Don't wait for an emergency your emergency contractor. Look for best service and for the best contractor who's willing to work with you when disaster strikes...even if it's Christmas Eve on a Sunday night.

(See the forms section for a full list)

* Heating, Ventilation, Air Conditioning

8. Insurance Information:

It's easy to forget your broker's or agent's name and phone number in the heat of the moment. The following information should also be included with your disaster packet:

- a) Broker/agent name, business and home phone numbers
- b) Name of insurance carrier
- c) Policy numbers
- d) Policy coverage, deductibles and limits

B. Develop a Relocation Plan

Whether it's residential or commercial, your tenants/staff will need a new place to either sleep or work. Planning ahead will not only make your job easier, but will promote good will with your tenants/staff at a difficult time. Be knowledgeable about the market and have the following information:

1. Residential Buildings:

- a) Phone numbers of the Red Cross
- b) Phone numbers of the Salvation Army
- c) Names and phone numbers of the service agencies which would help in the event of an emergency
- d) Name and phone numbers of the Hotels, motels and churches located nearby

2. Commercial Buildings:

- a) Names and phone numbers of local real estate brokers/agents
- b) Names of nearby buildings with vacant space



C. Establish a Chain of Command

Know in advance who will be in charge during emergency and specific responsibilities of all staff. Specifically, assign the following:

1. Building Staff:

List all building staff with names, phone numbers, and beeper numbers and assigned calling order. Determine who makes those phone calls. Determine who makes those phone calls. Is it a chain or is it one specific person assigned to this duty? Do you have an answering service who could assume this responsibility for you?

2. Fire Chief:

Determine who talks with the Fire Chief. One contact person who is familiar with the building will eliminate a great deal of confusion.

3. Public Relations:

Who handles public relations? Depending upon the size of your building and the size of your emergency, you can expect the press to cover the situation. Assign one person to field their questions.

4. Who can authorize Emergency Work?

Acting quickly and appropriately immediately after the emergency can save time and dollars in the restoration work. **First Restoration Services** or a Disaster Restoration Contractor can assist you although you'll need to authorize the work to be done. Know who can authorize this work and the limits to which it can be authorized. You may want to talk this over with the property owner and your insurance broker/agent.

5. Information Liaison:

Who is the public information liaison during the emergency? There should be someone assigned to sit still (at the command post) and merely relay information among all of the parties involved.



D. Identify Your Command Post

It is preferable that the command post be offsite and within view of your building. Perhaps the building across the street has a lobby which could be used. A neighbor may help out.

E. Establish an Evacuation Plan

It is critical that all exits be clearly marked and the staff be trained on their responsibilities. The following should be included in your evacuation plan:

1. Evacuation Routes:

Maps of evacuation routes should be clearly posted in common areas and stairwells. At every landing in every stairwell should be a map of the stairwells in the building and where they lead.

2. Fire Drills:

Regular fire drills, both announced and unannounced must be a part of every evacuation plan.

3. Disabled Individuals:

Know where disabled individuals are located. Have a plan for their evacuation if the elevators are not available. Know the specific disabilities with which you are dealing. Planning for the safe evacuation of someone in a wheelchair will be different than planning for a deaf person who will not hear the fire alarm.



III. IMPLEMENTING THE DISASTER PLAN

During the Disaster- Generally, it's best to let the professionals do their work and stay out of the way while the building is burning, etc. However, there are certain things you should do:

A. Operationalize the Evacuation Plan

The most important thing you can do is to make sure everyone gets out of the building safely. Know what floors have been evacuated and be able to update the fire chief immediately upon his arrival of the status of the evacuation. You'll save precious time fighting the fire with good information.

B. Establish the command post

C. Work with the Fire Company to assist in any way possible

D. Make important phone calls

1. Call the insurance broker/agents and/or carrier's claim office and inform him/her of the loss.
2. Call the owner and inform him/her of the loss. Get permission for emergency repairs to be made if necessary.
3. Call the elevator contractor so that they can operationlize the elevators as soon as possible after the disaster. Having them functional will be a tremendous help in the clean up and restoration work. In most shaft areas it is only legal for a trained, licensed technician to enter.
4. **Call your restoration contractor.** There are things which must be done immediately to minimize damage and control losses. They can begin as soon as the building is safe to enter; **don't wait until the next day to make this phone call.**



E. Operationalize your relocation plan

This needs to happen immediately. If it looks as if the building will be unsafe to re-enter, begin finding temporary shelter for your residents.



IV. AFTER THE DISASTER

A. Secure the building

1. **Inspect the property with the Restoration Company or Fire Chief:**
 - a) Determine which areas are safe.
 - b) Identify any life threatening situations.
 - c) Determine whether or not people can return to locations.

B. Implement loss prevention techniques

Some of these recommendations will obviously need to be handled by a trained and experienced professional so as to minimize damage and control losses. However, some items may be handled by your own staff. In all cases, being familiar with the techniques for handling various types of damage will insure that your building is properly restored.

1. **Fire/smoke damage:**
 - a) Before you enter the affected area:
 - 1) **Be sure the power is turned off.** Generally, the power company will have been called to the scene and will have terminated the power. If not, shut off the power to the affected area before entering.
 - 2) **Be sure the natural gas is turned off.**
 - 3) **Conduct a small safety meeting with those planning to enter the area:**
 - a) If there has been any structural or ceiling damage, hard hats are a must!
 - b) Wear hard soled shoes, not sneakers.
 - c) If the building is still smoking or smoldering, wear respirators.
 - d) Never enter any affected areas and light a match! Light must be provided by non-sparking flashlight.
 - e) Do not enter any areas with out the permission
 - 4) **Immediately perform the following tasks:**
 - a) Open all windows for ventilation. If available, insert a fire box fan in a window for high power ventilation.



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- b) Clean and protect metal surfaces (i.e. chrome and base trim) with a light coating of petroleum jelly or other oil to inhibit oxidation of the metal surfaces.
 - c) Brush or vacuum smoke particulate from furnishings, draperies and carpet in dry areas.
 - d) Do not attempt to wash walls, ceilings or other porous surfaces.
 - e) Do not use electronic equipment or appliances until checked and cleaned.
 - f) Do not use upholstered furniture.
 - g) Dispose of all food and canned goods exposed to excessive heat. For retail establishments in the food industry, the health department will determine which items will be salvaged.
 - h) All clothing is to be removed from the premises, deodorized and dry cleaned immediately. Improper cleaning may set smoke and odor damage permanently.
 - i) Drain all heating, plumbing and sprinkler systems during the winter in regions where freezing can occur. Pour antifreeze into all traps.

- 5) Follow the guidelines described under “Water Damage” below to further protect your property.

2. **Water Damage:**

Water damage can occur due to fire fighting techniques, burst plumbing lines, a leaky roof, etc. Often with a fire, there is more damage caused by the water than fire itself. Follow the guidelines outlined below to control water damage and minimize losses.

a) Before entering the affected area.

- 1) Make sure the power is off.
- 2) Hold a small safety meeting for everyone planning to enter the affected area.
- 3) Beware of plaster falling.
- 4) Beware of light fixtures falling.
- 5) Be careful not to slip on wet flooring.



b) Perform the following tasks immediately

- 1) Locate the source of the water and shut it off.
- 2) Poke small hole in the wet ceilings to allow the water to drain. Be sure to place buckets underneath.
- 3) Remove furnishings if possible. Those items most greatly and immediately affected by water damage include:
 - a) Electronic equipment
 - b) Anything made of wood or cellulose fibers
 - c) Books and artwork
- 4) Block up furnishings which cannot be removed to a dry location. Pieces of wood or styrofoam are good for this task. Be sure not to place anything with a dye or color in it or wet carpeting.
- 5) Do not turn the heat up high. Too much heat can actually accelerate damage. Try to maintain an even temperature of 72°F/20°C.
- 6) Begin removing water.
 - a) Extract carpeting.
 - b) Towel dry furnishing with absorbent cloths.
 - c) Open drawers and doors of furniture to prevent them from swelling shut do not force.
- 7) Retail tenants should immediately inventory damaged items. They should then be removed, dried and cleaned. Salvage value is generally assessed by the insurance adjuster.

c) Prevent structural damage

- 1) Open drywall at the bottom of walls to allow air movement and drying within the wall.
- 2) Remove wet fiberglass insulation, if necessary, or dry it if possible.
- 3) Take care of wet flooring.
 - a) Lift carpet and install carpet dryers.
 - b) Remove and discard wet padding.
 - c) Be sure to wear gloves when removing tack strips. Serious infection can occur from bacteria inherent in water damage if the skin is punctured.
 - d) If hardwood floors are covered with carpeting, the carpet must be removed and the floor beneath it dried.
- 4) De-humidification combined with air movement via high speed turbo fans will minimize further damage. Ordinary household type dehumidifiers will not suffice. Professional dehumidifiers use hot gas bypass or desiccant systems to remain operable at any temperature



d) **Electronics**

- 1) Spray electronic system (elevators, generators, security system control panels, etc.) with a recommended critical contact cleaner. This will prevent the corrosion of electronic components.
- 2) Dehumidification is also important to reduce risk of corrosion in computer equipment, phone systems, copiers etc.

e) **Health Issues**

- 1) Access ductwork to dry it. Properly treat ductwork with antimicrobial treatment so that mold, fungi and bacteria do not regenerate in the air handling and ductwork systems.
- 2) Pay close attention to crumbling pipe insulation and ceiling material that may contain asbestos.
- 3) Apply antimicrobial treatment to any other water affected areas.



V. HEALTH CONCERNS ABOUT WATER DAMAGE

In today's enlightened era of environmental health it is clear that proper water damage restoration is imperative. There is more to water restoration than extracting water from carpet and pad. Controlling and terminating the growth of bacteria, mold and mildew is the primary concern.

In terms of building temperature, it is important to note that mildew is not active under temperatures of 75°F/24°C. Its most prolific atmosphere is between 75°F/24°C and 85°F/29°C. Above 85°F/29°C, it returns to dormant state and above 115°F/46° it dies.

Bacteria, however, differs in the climatic preferences. Some survive below freezing, while others are active to temperatures above 150°F/ 66°C. It is similar to mildew in that it's preferred temperature for growth is 75°F/ 24°C.

Obviously, water damage restoration must be performed by trained technicians who understand proper procedures and chemical applications. Trained personnel will provide the necessary adjustments to the environment by altering temperature and humidity levels to deter production of mold, mildew and bacteria.

The proper manager must remain alert for the following signs of microbial growth:

- Musty, stuffy odors
- deterioration of jute backing on the carpeting and/or dust covers on the bottom of the furniture
- black/gray patches along the bottom of the walls

Water damaged building interiors provide a "prime" environment for the growth and reproduction of mildew and bacteria. Both are parasitic, i.e. they rely on dead or decaying organic matter for food. One of the favorite foods for bacteria and mildew is the decaying organic jute backing of carpeting. This coupled with warm humid air creates the ideal environment for reproduction. Mold and mildew may cause allergic reactions such as depression, arthritis, puffy eyes, chronic cough, rheumatism, asthma or headache.



VI. ASSESSING RISK AND PROTECTING THE INVESTMENT

The most critical task that the property manager needs to perform must occur prior to the emergency. The manager has a duty to assess and minimize risk to the building, the owner and tenants. To this end, a manager should set up an emergency plan which is proactive to the potential crisis and reactive during the crisis.

A. Review of Tenant Leases

The first step in implementing a proactive emergency contingency plan should be a comprehensive review of all the leases. This lease assessment should help to define the relationship between you and your tenants. There are many threshold questions which must be answered as a part of this analysis. The following are several of the more important questions.

- 1. Who is responsible for the leased premises?**
- 2. Who is responsible for insuring the building?**
- 3. Who is responsible for the contents of the leased premises?**
- 4. What are the insurance amounts called for in the lease?**
- 5. How much damage does there have to be before the leased premises is considered uninhabitable?**
- 6. What duties does the tenant have to continue to pay rent if the leased premises are not habitable?**

The answers to these and other pertinent questions should form a written report which will help you assess the disaster risk for the building.



B. Determining Appropriate Insurance Coverage

Most well drafted leases specify insurance types and amounts which each party is to provide. In addition, leases usually obligate tenants to provide certificates of insurance to the landlord on a regular basis. As a part of a disaster plan a manager should collect these certificates in a timely manner to insure that coverage is being maintained. Listed below are some of the questions to consider when reviewing your tenant's certificates of insurance.

- 1. Are the insurance carriers reputable?**
- 2. Are the coverage amounts as agreed upon in the lease?**
- 3. Are the amounts sufficient to cover the risk which is being insured?**

Once all of this research has been completed, a meeting with your attorney and insurance carrier will help determine if all the risks inherent in operating the building are being covered. Between you and your tenants, are the policy amounts sufficient to cover potential building damage, loss of rents or potential personal injury damages?

C. The Manager's Concern During a Crisis

All of the planning described here can only make the disaster less costly. Once a disaster occurs, a manager must have the ability to react to a variety of difficult situations. A competent person must be on call at all times, with the ability to assess a crisis situation and make instant decisions. This person must have the ability to close a building if necessary.

Obviously, the safety of all the persons in the building is paramount. In the long run it will be much less expensive to look to your insurance carrier for several days of rent loss than to look to your carrier for liability coverage if people are injured in the building. Be well prepaid in advanced will prelude negligence during a crisis situation.



D. Repairing the Damage

After the disaster has been abated and the building has been stabilized, it is the property manager's responsibility to have the building repaired and operational as quickly as possible. By working with your restoration contractor and the insurance adjuster, prompt decisions regarding the scope and value of the loss can be made. Once the scope of work has been agreed upon, the work can begin.

A manager should not let the determination of fault delay getting the building back in operation. Generally, the insurance company will approve the repairs, even if caused by the negligence of a tenant, and subrogate the claim later with the responsible party. The manager, of course, should assist the insurance company in such a claim by providing all relevant information. The main goal, however, is to repair the damage.

E. Conclusion

One of the property manager's primary responsibilities is to make sure that his building is adequately insured against risk. Determining the nature of these risks, as well as the types and amounts of coverage necessary, must be an ongoing process. Review of all tenant's leases and stated insurance requirements will alert the manager to any changes which must be made. These tasks must be completed regularly so that when a disaster strikes, costs can be minimized and the building operationalized as quickly as possible.



VII. DETERMINING SCOPE AND VALUE OF THE LOSS

A. Notifying the Insurance Company

The insured (owner/manager) or the agent for the insured should notify the insurance broker/agent or the carrier directly to inform them of the loss. In cases of theft or vandalism, the police should also be notified. Generally, the insurance company will require a copy of the police report before processing the claim.

Immediately after a loss occurs, the insured should take whatever measures are necessary to protect from further damage (i.e. temporary repairs, water extraction, securing damaged entrances, windows, shoring, etc.). The insured should keep accurate records of all emergency repairs and expenses incurred to be turned over to the adjuster.

B. Determining the Scope of the loss

The scope and the value of the loss will be determined by the insurance carrier's adjuster working closely with the property manager and the manager's designated restoration contractor or technical consultant. In preparing to meet with the adjuster, the manager should prepare a brief description of the events that transpired prior to the loss. He should also gather information concerning the losses of tenants affected by the loss. Material and equipment specifications for components of the building will also be important to assist the adjuster improperly valuing the loss.

C. Assessing Damage and Loss

In determining the scope of the loss, you usually begin in the room which was the source of the loss. It is here that damage will be most severe and the scope of the repair most complete. The scope determined for this room will be later used as a guideline for determining the work to be done elsewhere.

Each portion of the room or task to be completed is itemized by size, description of damage and unit of measurement involved. For example, you may determine that 17.15 meters/75sq. yards of carpeting is saturated or 150sq.ft./14.9 meters of ceiling has collapsed. A decision is then made to repair, replace or restore the damaged area.



This decision is usually made between the adjuster and the restoration contractor and is the contingent upon several considerations:

- Type of material used
- Installation and application of that material
- Type of finish

In most cases restoration is preferable unless the cost of restoration far exceeds replacement cost. Restoration is also preferred when the element of the construction is unique or no longer readily available. For example, restoring the finish of handmade arbor/support styled hinges on a church entry is preferable to replacement because the cost of recreating the original product would be expensive.

When considering any scope of work the material to be used must be of like kind and quality to the original construction. This will ensure that the finished product is as similar as possible to the original.

Damaged contents must be either replaced or cleaned and restored depending upon the damage. **First Restoration Services** will to inventory, pack and transport the contents to a storage facility until the work is complete. Items that can be dry cleaned can be inventoried and sent to be deodorized and cleaned before odor sets. Damaged furnishings can be removed, restored and warehoused until restoration is complete.

The adjuster will provide inventory sheets for contents items damaged beyond restoration. These total loss items will be listed along with a description of the item, brand name, serial number, model number, age and quantity. Keeping a prepared inventory sheet on file for all contents which includes this information could eliminate costly hours trying to remember all of the items which were completely destroyed by fire.

D. Historic Properties

Owners and managers of historic properties have special responsibilities to ensure these buildings and the contents are:

- Accurately documented
- Adequately insured

Building materials throughout the property should be thoroughly documented by video tape and/or photographs. This will provide critical information about woodwork, floors, plaster, etc. if ever there is a loss.



The documentation along with information about the building's restoration such as original or recent blueprints, building surveys and architect's name should be stored in a separate location.

With historic properties it is imperative to document conditions and present detailed cost information to ascertain restoration issues with the adjuster. Most adjusters will not be familiar with preservation or restoration concepts. The average adjuster may have only a working knowledge of the typical suburban tract house. Owner Beware!

E. Conclusion

The more information that you can bring to the table in your meetings with the adjuster the better your chances of receiving an equitable settlement. Proper organization of information prior to any loss will make any claims resolution swifter and easier. Be well prepared, and be knowledgeable about your lease requirements and related insurance requirements. Having a plan for coping with disaster will permit you to minimize any loss to your owner as well as minimizing frustration and anguish with your tenants and your staff.



VIII. KEY TERMS AND PHRASES

The property manager must be familiar with key components of the insurance policy in order to be communicative with and understanding of the adjuster. Here are a few terms common to the insurance industry:

ACTUAL CASH VALUE- replacement cost of the property less accumulated depreciation. This is physical description, not cost recovery.

AGENT - person who actively represents insurance services to the insured.

ALL RISK/OPEN PERIL CONTRACT- the policy covers all perils except for those which specifically excluded.

BROKER- represents a number of different licensed Insurance companies and there services.

COINSURANCE CLAUSE – specifies the amount of recovery you will receive on a partial loss if the property is not insured for a specific amount of the property's cash value.

DEPRECIATION- an adjustment to the based on physical age and deterioration, obsolescence and geographic market value.

DIRECT LOSS- physical destruction of property.

EXTRA EXPENCE- additional cost incurred because you are unable to use the property. This may include extra mileage on your car if you are forced to live further away from your employment due to a loss at your home.

LOSS OF INCOME- lost economic gain due to loss of utility of the property. An example would be rental income.

PERIL- the cause of the loss. Usual perils include fire, explosion, wind, burglary, negligence, collision, accident, sickness and death. Policies often cover more than one peril.



PROXIMATE CAUSE OF LOSS- the direct or effective cause of the loss.

REPLACEMENT COST - the cost to replace the damaged property with like kind and quality.

SALVAGE- property, equipment, etc. that the insurance company retains to attempt to reduce the total dollar loss.

SPECIFIED PELRIL CONTRACT- the policy identifies the particular perils which are covered.

SPOILAGE- caused by particular perils.

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