



Do You Have Your **DISASTER** RESTORATION COMPANY On Speed Dial?

Are you prepared for what's about to hit you? Do you really understand the scope of how big of a cleanup operation you are about to tackle?

Carrie Broussard, Business Development, at Cotton Commercial USA, Inc., a global solutions provider of disaster recovery services: "As a business owner, you are going to see a lot of activity, disturbance, chaos. If you're a property manager, I'm going to ask myself, 'Do I have, internally within my executive management team, an emergency preparedness plan in place?' A large percentage of businesses generally do not have anything in place like this. Sadly, even in an area like ours where natural disasters are a real threat, most people have the attitude, 'It's not going to happen to me.' In April, when the rain hit the northern portion of the city, businesses weren't prepared due to the fact they weren't in the flood zones."

Thus, Broussard recommends exploring the variety of flood insurance available to businesses. There is insurance for structure and business interruption, and tenants may have their own coverage as well. Again, Broussard: "Every tenant lease is different. Sometimes the lease agreement places the burden on the tenant, and other times, the building ownership or management will take lead on the mitigation process."

Because of these issues, leasers and tenants alike must determine who's responsible for what is in a lease. Insurance for flooding is available through an insurance agency, and premiums

will likely be higher depending on risk and other qualifiers. Speak to your agent about what your needs are and who's covering what. Do not attempt to do this once a storm is heading for you because some insurance will have a grace period prior to coverage going in effect.

Broussard also notes that premium reductions may exist if you have a business continuity plan in place and/or a third party vendor contract to help in emergencies. A business continuity plan will get you back to pre-loss conditions as soon as possible.

Broussard's experience before storms: "We will begin speaking with our clients days or even weeks prior to the storm hitting to make sure everyone is aware and prepared for what can happen. There's no way to have a crystal ball to know the exact extent of a particular storm or the exact location a storm may strike. In the case with the rain event in April, it basically was an overnight event. I was particularly involved with that, and you had to treat it like a catastrophic emergency.

"This is when you start getting those panic calls from clients. In an event like this—a no-notice event—we have to align our assets, labor, teams, and command centers in place. Of course, to do this right, we need to have a clear picture of the impacted area. We have to wait until the waters drop enough to allow our crews safe access to the areas. Certainly, we can't ask employees to risk their lives or place our team members in harm's way, and we want to make sure our people can work in a safe environment.

"We and our employees aren't immune to the event either. If it's widespread enough, the situation could hinder the ability to get to our warehouses, and so it is not only our clients who need contingency plans but us as well. We communicate to our clients to be patient; let's do this right."

Broussard emphasizes working with clients to work out a plan together, describing her company's services as "a third part of the wheel" along with the client and insurance company: "If everyone does their part, then everything flows very easily and minimizes the chaos."

Contact a restoration company to build your preparedness plan, and know there is someone to call once you are affected. Not all companies do everything, and some over-promise. Always check references and what abilities they have. This is your friend in need when everything around you is breaking down. Don't let yourself get a busy signal when disaster strikes. **N**

