

BEFORE THE STORM

Written Hurricane Preparedness Plan:

- **Who does what when**
- **Implementation of hurricane protection**
- **Contact Information for all on site personnel, board members, insurance contacts, designated contractors**
- **Supplies**
- **Power generators**
- **Secure documents, building plans,**
- **Take pre-loss photos**

Understanding Your Insurance Coverages:

- **How does the deductible apply?**
- **What are our duties under the policy?**
- **Are our limits enough?**
- **Who do we contact to report a claim?**
- **Do we carry law and ordinance coverage?**

Set Up Communications In Advance: Website for Association

- **Board Members**
- **Owners**
- **Contractors**
- **Post loss photos**
- **Progress photos and information**

Contracts in Advance:

- **Restoration Contractor**
 - Emergency mitigation of further loss**
 - Drying out of a building**
 - Drying in of a building**
- **Roofing contractor**
- **General contractor**

Arrange for a Line of Credit:

- **Funding deductible**
- **Emergency clean up**
- **Debris removal**

After: Who to Contact First?

Your Insurance Agent
Your Insurance Carrier
Your Restoration Contractor
Your Board Members/Owners
Your Banker

AFTER THE STORM

Report the extent of your damages

Document your loss:

- **Call your restoration contractor, roofer**
- **Take photos of damages**
- **Emergency restoration costs**
- **Debris removal costs**
- **Extra costs to protect your property**

Communicate to board Members and Owners:

- **Photos of damages**
- **Possible extent of damages**
- **Repair progress**

Understand the Emergency Powers of Boards (See FS 718 insert)

- **Meeting notification suspended- “as is practical”**
- **Naming of special assistant officers**
- **Cleanup through the government**
- **Implementing pre and post disaster plans**
- **Non-occupancy determination**
- **Re-opening of building**
- **Mitigation of damage and future damage (debris and mold)**
- **Removal of owners’ personal property**
- **Drying out**
- **Levy special assessments**
- **Borrow money**