



Hurricane Preparation and Recovery

Claims Guidelines for Condo Associations

We are standing by to assist customers who might be affected by losses or damages to your managed properties. **If you have experienced an emergency, please contact our Emergency Claims Hotline.**

Brown & Brown has the knowledge you can trust to support you in navigating the complicated claims process so you can focus more of your time and energy on assisting your owners and tenants, mitigating losses, and restoring normal business operations.

We suggest using the following checklist to facilitate an efficient and successful recovery.

- Place your insurance carrier on notice of the loss and copy your broker**
- Review your policy jointly with Brown & Brown to identify policy provisions and relevant deductibles.
 - There may be special coverages, sublimits, or deductibles that apply to hurricane-related losses.
 - You may have multiple insurance policies implicated following a hurricane, including property, wind, and flood. Discuss with your broker which policies to place on notice of loss, based on your specific circumstances.



- Assemble your team**
- Designate one team member as point of contact for your communications with adjusters and third-parties.



- Notify all involved parties**
- Including owners, tenants, lessees, vendors, and any other third-parties that may be affected.
 - Heed the warnings of local authorities and emergency services resources as the storm approaches.



- Identify and document loss-related issues that could impair operations**
- Include photos of direct physical damage at your property, including common spaces, entry or exit points, utility interruption, and other damaged facilities.
 - Save documents sent by civil or government entities, including emergency orders.
 - Confirm any damages that are related to your business but did not occur at your physical location.



- Determine a loss-associated cost tracking system**
- Set up a single accounting code to organize all loss-associated costs in one place.



- Create shared access to important documents**
- One portal will help simplify the process of sharing multiple documents with your adjuster and broker.
 - Ensure all data is sufficiently backed up as part of your storm preparedness process.



- Contact remediation contractors to complete emergency repairs**
- This includes water extraction and drying equipment.
 - Protect building and equipment from additional damage by making temporary repairs.
 - Restore service to fire systems as quickly as possible and document conditions with photographs.
 - Contractors should be provided with instruction on how to allocate insurance responsibilities between the Association and Unit Owner. This will ensure they appropriately track their labor and expenses to the proper policy (Association vs. Unit Owner). It is difficult to re-create the allocation after work is completed and adjusters are auditing invoicing.



Building damage

- Access governing documents (By-Laws and Articles of Incorporation) to identify insurance requirements between the Association and Unit Owners.
- Typical insurance apportionment approaches include:
 - “All-in” (Generally, the Association is responsible to restore entire unit to original condition; improvements are Unit Owner responsibility).
 - “Bare walls” (Association covers drywall/subfloor, but finishes such as carpet, paint, and fixtures remain Unit Owner’s responsibility).
- Confirm if any state laws apply. For example, Florida has statutorily fixed the insurance requirements between Associations and Unit Owners.



Building damage and preparing for next steps

- Emergency repairs may need to be completed before an adjuster comes out. In that case, take extensive pictures and videos of all damage before starting any repairs.
- When meeting with an adjuster, tour all damaged areas jointly with your contractor to ensure all parties agree on the scope of permanent repairs.
- Instruct the contractor to itemize their estimates and invoices. Clearly delineate the scope of work and associated pricing attributed to Unit Owners and the Association.



Machinery and equipment damage (where applicable)

- Contact the original equipment manufacturer (OEM) or vendor that services your equipment to complete an assessment.
- Identify any temporary equipment that can be rented in case of long lead times for repairs.



Track internal labor

- Track every employee used in post-loss cleanup and repair, including activities performed, dates, hours worked, hourly rate, and supplemental costs.
- Meet with your adjuster right away to understand the scope of labor that can be included in coverage. For example, unless otherwise specified, salaried employees’ labor is typically not recoverable.





**Please contact our team to discuss your claim
and how we can support you during the process.**



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