

## Keys to a Quick and Full Recovery After a Catastrophe

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The 2010 hurricane season is fast approaching. The keys to a quick and full recovery after a catastrophe are purchasing the correct insurance, inspecting and documenting the insured property and its contents both before and after the event, and complying with the terms of the insurance policy. In almost every case, the assistance of an insurance professional is in the best interests of the policyholder. Often, retaining a public insurance adjuster or legal counsel will be instrumental in quickly obtaining all the benefits to which the policyholder is entitled.

Proactively preparing for a hurricane includes accumulating and safeguarding documentation that will help expedite a potential claim. It also includes making physical preparations to your property. It can be to the policyholder's benefit to have an insurance professional, such as a public insurance adjuster, pay periodic or routine visits to the property to perform inspections to document the "as-is" or pre-catastrophe state of the property. These inspections may include the public insurance adjuster and other property or construction experts offering suggestions on repairs that need to be done.

Also part of a pre-catastrophe event inspection offered by a public insurance adjuster, photographs can be taken of such things as the undamaged doors, windows, and roof to prevent denial of a claim or a reduction of damages to offset pre-existing damages and/or wear and tear. Often, this preparation is as easy as having a few pictures taken and placing them in a Ziploc bag.

Following a catastrophe, retaining documentation, such as insurance policies, property review inspections, receipts for large ticket items, and photographs or videotape of the insured property, can prevent insurer-caused delays and coverage defenses.

Policyholders should also photograph or videotape the inside of the insured property as soon as possible after a loss. After a loss, things inside the insured property may be inadvertently disposed of before the insurer has an opportunity to inspect the damages, possibly leading to a denial of coverage of the disposed property. All damaged insured property should be maintained, photographed, and safeguarded until the insurer provides the insured with a written notification that the damaged personal property can be discarded.

The policyholder should also understand the type of policy that has been purchased as it can make a difference on what needs to be documented. Generally, an "All-Risk" insurance policy covers damage that results from all causes not specifically excluded. A "Specified Risk Policy" generally covers the insured property for only those risks specifically described in the policy.

A "Wind Only" insurance policy is often sold to condominium unit owners, renters, and homeowners. It covers only damage caused by wind and wind-driven rain. Policyholders with a "Wind Only" insurance policy must have a second insurance policy to cover damage caused by other perils such as fire, flood, and sinkhole.

No matter what type of policy, the insured should obtain a complete copy of it, including all declarations pages, riders, and endorsements at each renewal. When a claim is made, the policyholder should request a certified copy of the policy.

Following these simple suggestions may make all the difference in the speed in which a claim is resolved.

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**President's Message:**

I would like to thank Mr. David Pettinato of the Merlin Law Group for providing the article for this edition of the Banyan Newsleaf.

If your community's current management contract is up for renewal, I would appreciate an opportunity to bid on services. We have been able to help many communities implement sensible financial plans to weather the current economic crisis. As always, I welcome any suggestions for future articles or to answer any questions about our complete line of property management services. My number is (561) 649-8585 Ext. 337 or alternatively my email address is [mark.quinn@banyanproperty.com](mailto:mark.quinn@banyanproperty.com).

Cordially,  
Mark J. Quinn  
President

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