

CYCLONE (PRE AND POST EVENT) SAFETY RECOMMENDATIONS AND PROCEDURES FOLLOWING DAMAGE FOR BUSINESS OWNERS:

BEFORE THE CYCLONE HITS:

- Activate your cyclone/flood emergency preparedness protocol as per the 3 “Ps”:

I) PREPARE

- Ensure that your current list of emergency phone numbers is updated (nearest Fire Station, Ambulance, Key Staff contacts) .
- Prepare a list of companies that can assist you for a prompt recovery in case of damage (Debris Removal, Computer Services, etc).

II) PREPARE YOUR STAFFS

- Identify Key Staff and discuss the situation with them.
- Provide a chain of command and allocate responsibilities to your staff.

III) PREPARE YOUR PREMISES / YOUR PROPERTY / YOUR DATA

- Check the condition of your property’s roof and repair any loose tiles/material.
- Clear rubbish around the property to avoid any risk of water accumulation.
- Ensure that all your guttering and downpipes are free from any obstruction which might cause overflowing.
- Ensure that your water drainage systems and infrastructure are in efficient working condition.
- Where any risk of flooding has been identified nearby doors, place sandbags or any equivalent material at the base on the exterior of the building.
- Secure all openings by closing shutters or heavily tape all windows.
- Trim overhanging branches and/or trees.
- Clear your property of any loose items that could blow about in high winds and/or secure or bring inside a safe building any outdoor items not designed to operate in the open.
- Move or Cover with plastic any equipment / Stock exposed near openings.
- Ensure fleet of vehicles are kept in safe place and away from areas prone to flooding.
- Back up data/critical documents and secure them safely (Financial or legal).

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BEFORE THE CYCLONE HITS:

III) PREPARE YOUR PREMISES / YOUR PROPERTY / YOUR DATA

- Before leaving the premises, disconnect all Machinery and equipment which do not need to remain operational / turn off the mains supply for gas and water & Unplug all non-essential electrical current to the buildings at the main circuit boxes, leaving on only power for burglar, fire alarm and sprinkler alarm systems to operate. Please ensure that your stand-by generator set and any equipment pertaining thereto is in good operational condition.

AFTER THE CYCLONE:

If you have suffered loss or damage:

- Take the maximum photos showing the extent of loss or damage; but only if it is safe to access the building.
- Advise us as soon as possible by calling us on **207 3444**.
- Without delay, take necessary preliminary actions to avoid any further damage- e.g. temporary repairs.
- As far as possible do not discard the damaged property which will be inspected by surveyor.
- Safeguard property not damaged please keep in mind that looting may occur.
- Ensure you and your employees follow every health and safety precaution such as wearing boots, rubber gloves, and other protective clothing; remove water, mud, silt from your premises; beware that live electrical power may be present and consider any risk of electrocution Hazard.
- If you need to dispose of perishable goods for sanitary reason, please liaise with the relative authority and take photographs of such goods before discarding same.
- Activate your disaster recovery/business continuity plan in order to minimize interruption time.
- Arrange for appropriate communication with your clients and customers.



SWAN

HOW TO SUBMIT A CLAIM:

- The claim form to be filled can be downloaded from our website:

<https://www.swanforlife.com/en/useful-links/make-a-claim/claim-notification-non-motor-insurance> while including your insurance policy number

- Make a list of the damaged items; separate for buildings, contents, stocks and equipment insured under a separate cover (such as Electronic Equipment Policy, All Risks Policy).
- Submit all the pictures taken showing the extent of damage.
- Submit the estimated cost of repairs or replacement of assets and stock supported by quotations from your suppliers or repairers.



POLICY NO.

CLAIM No.

NON-MOTOR CLAIM FORM

A. THE INSURED

(1) Name

(2) Address

..... Tel. No.

..... Fax. No.

..... E-mail:

B. THE OCCURRENCE

(1) Date Place

(2) Details of occurrence

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C. THE LOSS

(1) Details of loss/damage

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(2) Estimate of loss/damage Rs

(3) Supporting documents attached to the claim form

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D. MISCELLANEOUS

(1) Has the Police Authority and/or Fire Service been notified of this loss/damage? YES / NO

(2) Address of Police Station and/or Fire Brigade

(3) Is there any other insurance covering this property?

YES / NO

If yes, please give details

(4) Give details of all other parties having an interest in the property

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E. REINSTATEMENT OF SUM INSURED

The sum insured under your policy will be reduced by the amount of indemnity which will be paid if your claim is entertained. If you intend to repair or replace the damage or lost property, please indicate below if the sum insured is to be reinstated to its initial amount, in which case a pro rata additional premium up to the expiry date will be charged.

Please reinstate the sum insured to its original amount and send me/us a debit note for the additional premium payable.

Signature

F. SIGNATURE

I/We hereby declare that the foregoing particulars are true and correct and that I/We have not concealed any information. I/We undertake to render every assistance in my/our power in dealing with the present matter.

Date:

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Insured's SIGNATURE