



SWAN

CYCLONE (PRE AND POST EVENT) SAFETY RECOMMENDATIONS AND PROCEDURES FOLLOWING DAMAGE

HOME-OWNERS

BEFORE THE CYCLONE HITS:

- Be sure trees and shrubs around your home are well trimmed;
- Check your property for any loose material and tie down (or fill with water) all large, relatively light items such as rubbish bins. Put outdoor furniture inside your house with other loose items;
- Close shutters or heavily tape all windows;
- Please ensure that all your guttering and downpipes are free from any obstruction

DURING THE CYCLONE:

- Disconnect all electrical appliances;
- Stay indoors and away from windows and glass doors.

AFTER THE CYCLONE:

If you have suffered loss or damage:

- Take photos showing the extent of loss or damage;
- Take necessary actions to consolidate or repair your premises to avoid any further damage;
- Do not switch on electrical appliances which are wet;
- Advise us as soon as possible by calling us on **207-3500**;
- Safeguard property not damaged;
- Remove water, mud, silt from your premises;
- As soon as practicable, a loss adjuster/surveyor will be sent to your premises to assess the extent and quantum of damage and your claim will be adjusted and settled by SWAN within the shortest possible delay after receipt of the survey report;
- If possible, do not discard the damaged property. Same should be kept in a specific area for inspection by an assessor appointed by SWAN.



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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>

Please include details of your insurance cover and attach a copy of your insurance schedule

- 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.



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BUSINESS-OWNERS

BEFORE THE CYCLONE HITS:

Activate your cyclone/flood emergency preparedness protocol as per the 3 "Ps": 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)

PREPARE YOUR STAFF

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

PREPARE YOUR PREMISES / YOUR PROPERTY / YOUR DATA

- Check the condition of your property's roof and repair any loose tiles/material
- Clear gutters or rubbish around the property to avoid any risk of water accumulation
- Ensure that your storm / water drainage systems and infrastructure are in efficient working condition.
- Where any risk of flooding has been identified nearby doors, place sandbags at the base on the exterior of the building
- Trim overhanging branches
- Clear your property of any loose items that could blow about in high winds
- Secure or bring inside any outdoor items, if technically feasible
- Move or Cover with plastic any equipment / Stock exposed near openings
- Ensure fleet of vehicles are kept in safe place
- Secure all openings by closing shutters or heavily tape all windows
- Back up data and secure them in safe place
- Move away from premises your critical documentation (Insurance, Financial, Legal) in a portable waterproof case / container

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- 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
- Leave with assurance that you have mitigated your exposure to loss

AFTER THE CYCLONE:

If you have suffered loss or damage:

- Take photos showing the extent of loss or damage; the more the better – but only if it is safe to access the building
- After assessing the extent of the damage; take necessary actions to consolidate or repair the premises to avoid any further damage and/or action any loss mitigation measure; Keep in mind that looting may occur
- Advise us as soon as possible by calling us on 207-3500 or contact your corporate account handler
- Safeguard property not damaged
- 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.
- Dry goods which can be salvaged
- As soon as practicable, a loss adjuster/surveyor will be sent to your premises to assess the extent and quantum of damage and your claim will be adjusted and settled by SWAN within the shortest possible delay after receipt of the survey report.
- If possible, do not discard the damaged property. Same should be kept in a specific area for inspection by an assessor appointed by SWAN.
- 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 minimise interruption time.



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- 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.