



Presented By:

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Restoring your Property & Protecting Your Business



Today's Discussion

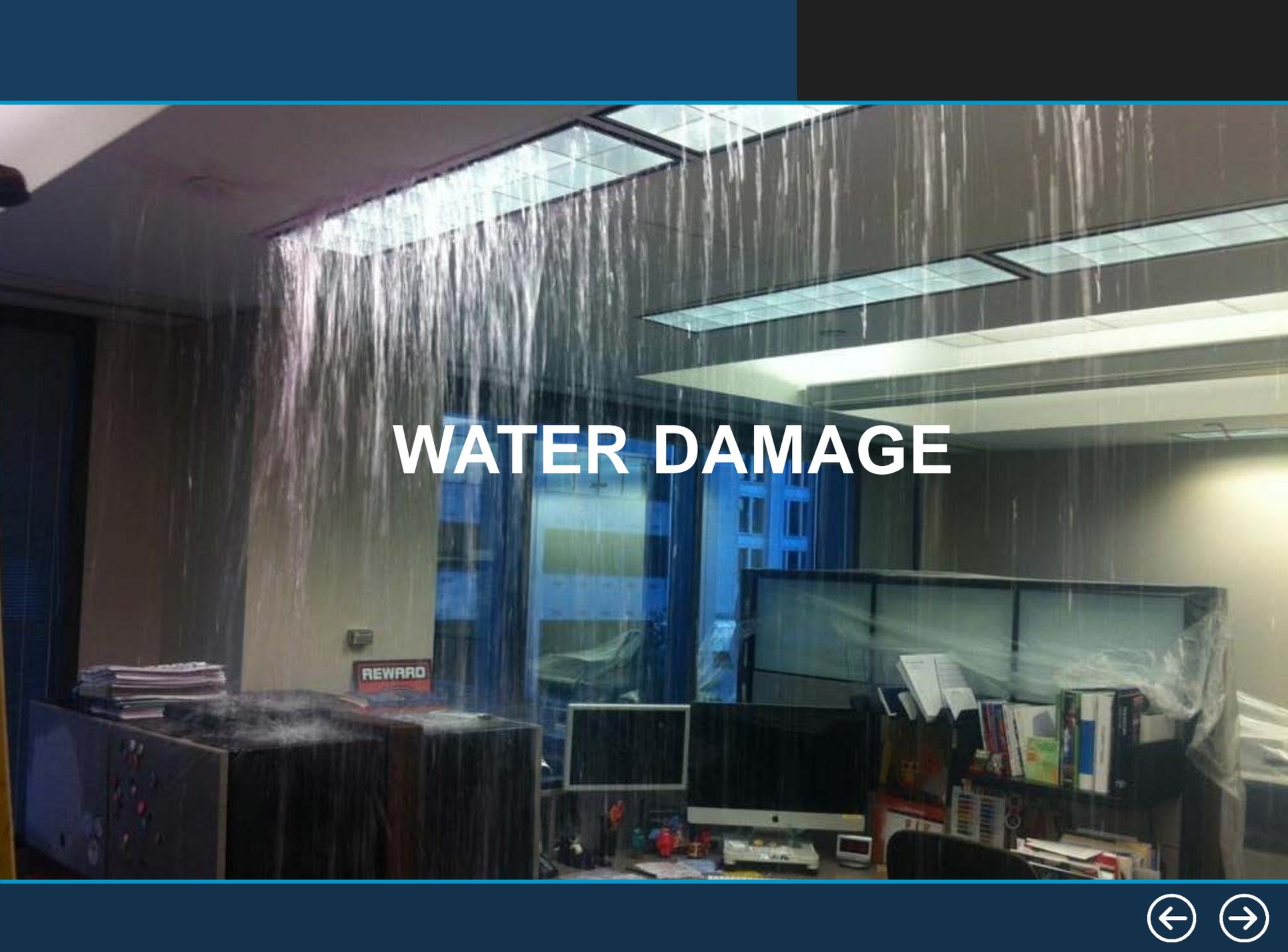
Disaster Recovery Pre-planning
to Protect your Buildings and Business

*Applying business continuity planning principles
to the emergency service process.*



CLIMATE CHANGE

Severity and Frequency of
Extreme Weather Events is on the rise !

A photograph of an office interior where a large amount of water is falling from the ceiling. The water is streaming down in many vertical lines, creating a curtain of water. In the foreground, there is a desk with a computer monitor, keyboard, and various office supplies. To the left, there is a dark cabinet with a stack of papers on top. A red sign with the word "REWARD" is visible on the wall. The ceiling has recessed lighting fixtures. The overall scene depicts significant water damage in a professional setting.

WATER DAMAGE



Commercial, Industrial, Multi-unit Residential
incidents are more complex
than residential incidents.

Commercial-grade Contractors are needed.



RISK MITIGATION

Actions taken immediately and through the first 24 - 36 hours are critical to reducing business interruption and minimizing recovery costs.

RISK MITIGATION

“40% of businesses never reopen after experiencing a disaster”

“25% of surviving businesses will shut down within 2 years”

Federal Emergency Management Agency (FEMA)

EMERGENCY PARTNERSHIP

SOLUTION:

Having an emergency response plan
and emergency service partner in
place is essential to recovery.

EMERGENCY SERVICE PLAN

A Business Continuity Plan (BCP) is a **plan** to help ensure that **business** processes can continue during a time of emergency or disaster. Such emergencies or disasters might include a fire or any other case where **business** is not able to occur under normal conditions.

Emergency Service Planning Goals

- ✓ Reduce business interruption
- ✓ Reduce recovery costs
- ✓ Ensure minimal disruption and a safe environment during the recovery process
- ✓ Ensure you have qualified, adequately insured, fully vetted, emergency service contractors
- ✓ Ensure that all incidents are documented to meet insurance company reporting requirements
- ✓ Ensure you have support during a significant catastrophic event, when resources are scarce

Reduce RISK – Protect the Business

Commercial Environment Risks

- Escalated Health & Safety exposure (ie. to management and owners through Westray Bill C-45)
 - Access by the public
 - Building Occupants: many staff
- Hazardous Materials and Associated Legislation (ie. glycol, asbestos, lead, mould, chemicals, diesel fuel, etc.)
- Building access for equipment and manpower (ie. loading dock, freight elevators, parking, etc.)

Complex Environment

Commercial Environment Risks

- Complex infrastructure (electrical, plumbing, boiler, HVAC, sprinkler systems, escalators, elevators, etc.)
- Building contents (ie. corporate documents, fine art, server room, phone system, specialized equipment, retail inventory, etc.)
- Heightened security.
- Business interruption risks for the business owner and insurers.
- Relationship risks: Multiple stakeholders (building owner, tenant/business owner, property management company, broker, insurer, independent adjuster.)

Complex Environment

Emergency Service Process

1. Risk Management Department / Operations

- Managed vendor list including Restoration Contractor that provides: 24hr/7 day emergency services.
- Independent Adjusting firm

2. Incident Occurs

- Call the Restoration Contractor 24/7 Emergency Line
- Call the Independent Adjusting firm

3. Recovery process completed.

4. Company pays Restoration Contractor & I/A firm

5. Invoices submitted to Insurance Company who pays the bill less the deductible.

What Really Happens

1. Recent storm in the area, Restoration Contractor is too busy with insurance company program commitments and cannot respond.
2. Contractor arrives but cannot find the loading dock entrance.
3. Contractor arrives but cannot find parking.
4. Contractor arrives and is delayed as security will not let them enter the building.
5. Contractor arrives but no one has the keys to all the affected areas.

What Really Happens

6. Contractor arrives and suspects asbestos but no one knows where the Hazardous Materials Report is.
7. Contractor arrives but there is not adequate power to operate the equipment (i.e. extractors, air movers, dehumidifiers).
8. Contractor arrives but there is no power in the building and the contractor must now try to find a large capacity 24hr emergency generator company as they typically deal with residential-sized generators.
9. Contractor arrives to find artwork damaged by water but does not know if it is fine art, requiring special handling.

What Really Happens

10. Contractor arrives and the server room has been flooded but no one wants the contractor to enter the room until the IT department is contacted, but they are not in for another 5 hrs and no one has an emergency number for IT.
11. Contractor arrives to find that the records room is flooded and no one wants to let them in the room due to the confidentiality of the records.
12. Contractor presents the invoice for services and there are only 3 lines with a total of \$75,000.00.
13. Contractor presents the invoice for services and the details are not well organized, making it difficult to determine if charges are appropriate, which causes the insurance company to reject the invoice.

➤ **Pre-planning for
Emergency Services:**

- Reduce business interruption.
- Reduce recovery time.
- Reduce recovery costs.
- Mitigate secondary damage.

➤ **No Cost**

- Restoration Contractor Partner



Emergency Service Plan (ESP)

Customer Service Protocol Implementation

Matt Johnson
05/25/15



Pre-planning to protect your business & building.



Pre-planning for Emergency Services

➤ Planning Components:

1. Contract with an emergency service contractor
2. Defined customer service process and protocols
3. Documented building protocols
4. Documented communication protocols
5. Defined billing and approval process

Contract – Emergency Contractor

➤ Contractor Requirements

- Commercial General Liability Insurance (CGL) - \$5M
- \$1M Pollution (mould/lead/asbestos), \$1M Auto Liability
- Workers Compensation Certificate
- Industry Certifications: IICRC (WRT, AMRT, FRST, CDS or equivalent), Asbestos Type I, CSA Z317
- Reference checks – experience in commercial environment
- Time & Materials price list
- Health & Safety Policy/Program (Contractor Check or COR Certified)
- Perform background checks on employees
- Incident documentation standards
- Defined service levels (measured Key Performance Indicators (KPIs))
- Resource capability, catastrophe support, other commitments

Contract – Emergency Contractor

➤ Contract Terms

- Term & Termination
- Services contracted (Emergency, Reconstruction, Mould, Asbestos)
- Payment terms and process
- Non-solicitation of customers
- Health & Safety compliance *
- Data confidentiality *
- Indemnity
- Schedule of Time & Material Price List – (commitment term) *
- Warranty

Service Process & Protocols

➤ Service Process

- Dispatch process and key contacts
- Authorization process
- Scope of work definition
- Do not exceed limits
- Program roll-out plan (Implementation)

➤ Service Protocols

- Use of Industrial Hygienist
- Use of Independent Adjusting firm
- Protocol when asbestos is suspected or present
- Protocol when mould suspected or present

Building Protocols:

- Building access protocols.
- Hours of operation.
- Loading area & parking.
- Location of room keys.
- Water shut-off valves.
- Hazardous Materials Report
- Electrical panels.
- Condo Bylaws.
- Records location & protocols.
- Server room protocols.
- Specialty equipment.
- Fine art location & protocols.
- Building specific trades (electrical, sprinkler systems, plumber, etc.)
- Insurance details

11/27/2017 Building Report

Building Report

Building JOEY Contacts Mechanical Room Sherway Contacts Vendors

Building Specific Contacts

Structure Description: JOEY Contacts Contact: Ball, Clara, JOEY Sherway, clara.ball@joey.com
 VP, Active
 Business 25 The Wood Mall, Etobicoke, ON
 Business 647-748-5639
 Contact Note: General Manager - Primary Contact

Structure Description: Operations, Active
 Business 507 Burnhamthorpe Rd. W., Mississauga, ON
 Mobile 904-256-1234
 Business 004-915-5070
 Contact Note: Oper

Structure Description: Senior / VIP, Active
 Business 507 Burnhamthorpe Rd. W., Mississauga, ON
 Business 004-915-5070
 Mobile 647-808-2522
 Contact Note: Risk

Structure Description: Manager - Operative
 Business 25 The Wood Mall, Mississauga, ON
 Business 416-232-8199
 Business 416-211-1111
 Contact Note: Land

Commercial Loss Experts
 2182 Manor Hill Dr.
 Mississauga, ON, L5M 5B9
 Business: 647-256-2783
 24hr Emergency # 844-253-2447
 24hr Emergency # 844-CLE-24HR

Electrical Protocols

Structure Description: Mechanical Room Floor: 1 Type: Electrical Main Location: Mechanical room in the north west corner of the restaurant. AMPS: 300 Phase: 3

Comment: The switch on the main panel cuts off all power to the restaurant.



11/27/2017 Building Report

Building Description and Instructions

Structure Description: Building

Type of Building: 2 story Roof Type: Flat Veneer: Brick

Remodel History: New - Feb 2016

Building Size: 10,000 Sq-Ft Number of Stories: 2 Elevators

Hours of Operation: Sun to Thu - 11am to 1am, Fri & Sat

After Hours Contact: Clara Ball (Restaurant Manager) 647-748-5639

Special Considerations - Loss Procedures:
 Property Manager: Sherway Gardens is owned by Cadeca mechanical rooms. See Sherway contact.
 Location: Attached to Sherway Gardens with an entrance to the Concessionary.
 Access: DO NOT enter through the main restaurant. See access.
 Parking: Emergency parking on west side of the building entrance west of JOEY. DO NOT park in parking area in elevators. One elevator to the second floor. Note: This is the General Manager.



11/27/2017 Building Report

Vendors

Structure Description: Vendors Type: Sprinkler System Vendor Name: Fire Suppression Experts Contact: Ken Morrison Phone: 647-888-0698

Structure Description: Vendors Type: Elevator Company Vendor Name: OTIS Elevators Contact: Gene Roden Phone: 647-444-3454

Structure Description: Vendors Type: Electrician Vendor Name: Prime Electric Contact: Jeff Shones Phone: 647-333-5645

Structure Description: Vendors Type: HVAC Company Vendor Name: KRP HVAC Services Contact: Len King Phone: 647-888-7888

Structure Description: Vendors Type: Roofing/Structure Vendor Name: Jones Roofing Contact: John Jones Phone: 647-444-4848

Structure Description: Vendors Type: Rebuild Vendor Name: JOEY (Internal) Contact: John Bass Phone: 604-645-6656

Comment: All JOEY restaurant rebuild work will be done by JOEY internal construction team.

11/27/2017 Building Report

Insurance Company and Insurance

Structure Description: Building Insurance Company Name: M202 11/27/2017

Deductible: \$15,000 Coverage Limits: \$750,000 (Building), \$500,000 Contents

Sample Building Report

Communication Protocols

➤ Who?

- Regional Operations, Head Office Operations, Accounting, Risk Management
- External: Independent Adjusting, Insurance Company, Broker

➤ What?

- Authorization process.
- Invoicing/payment.
- Issue resolution escalation process.

Communication
Communication
Communication

➤ When?

- At the start of the recovery process.
- Throughout the recovery process.
- At the end of the recovery process.

Manage
Expectations

➤ How?

- E-mail, phone, on-site

Impact of Not Planning

➤ Delays in Recovery Process

- Increased business interruption
- Sustainability risk
 - “40% of businesses never reopen after experiencing a disaster”
- Increased costs
 - Extended damage
 - Secondary damage (ie. mould)

➤ Poor Communication

- Poor expectation management for all parties
- Increased administration
- Damaged business relationships



Impact of Not Planning

➤ Increased Health & Safety Risks

- Exposure to the public safety
- Exposure to worker and occupant safety
- Criminal charges risk (Bill C-45)
- Legal exposure to management

➤ Inadequate Incident Documentation

- Increased costs due to insurance company unwillingness to pay the full invoice for services.
- Increased administration in resolving payment
- Legal exposure to defend



Impact of Not Planning

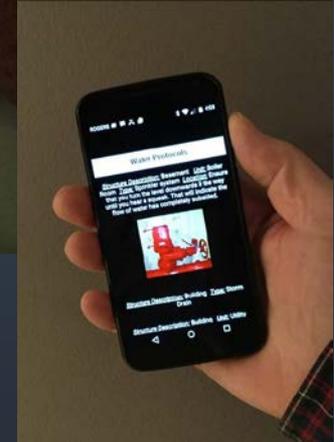
- **Unhappy Customer**
 - Service interruption for customer
 - Tenants may not renew
 - Customers may not renew contracts (ie. Property Management)
 - Potential legal exposure

Benefits of Pre-Planning

- **Reduced business interruption**
- **Reduced recovery costs**
- **Reduced administration**
- **Effective communication**
- **Happier customers**
- **Having the resources needed when disaster strikes**

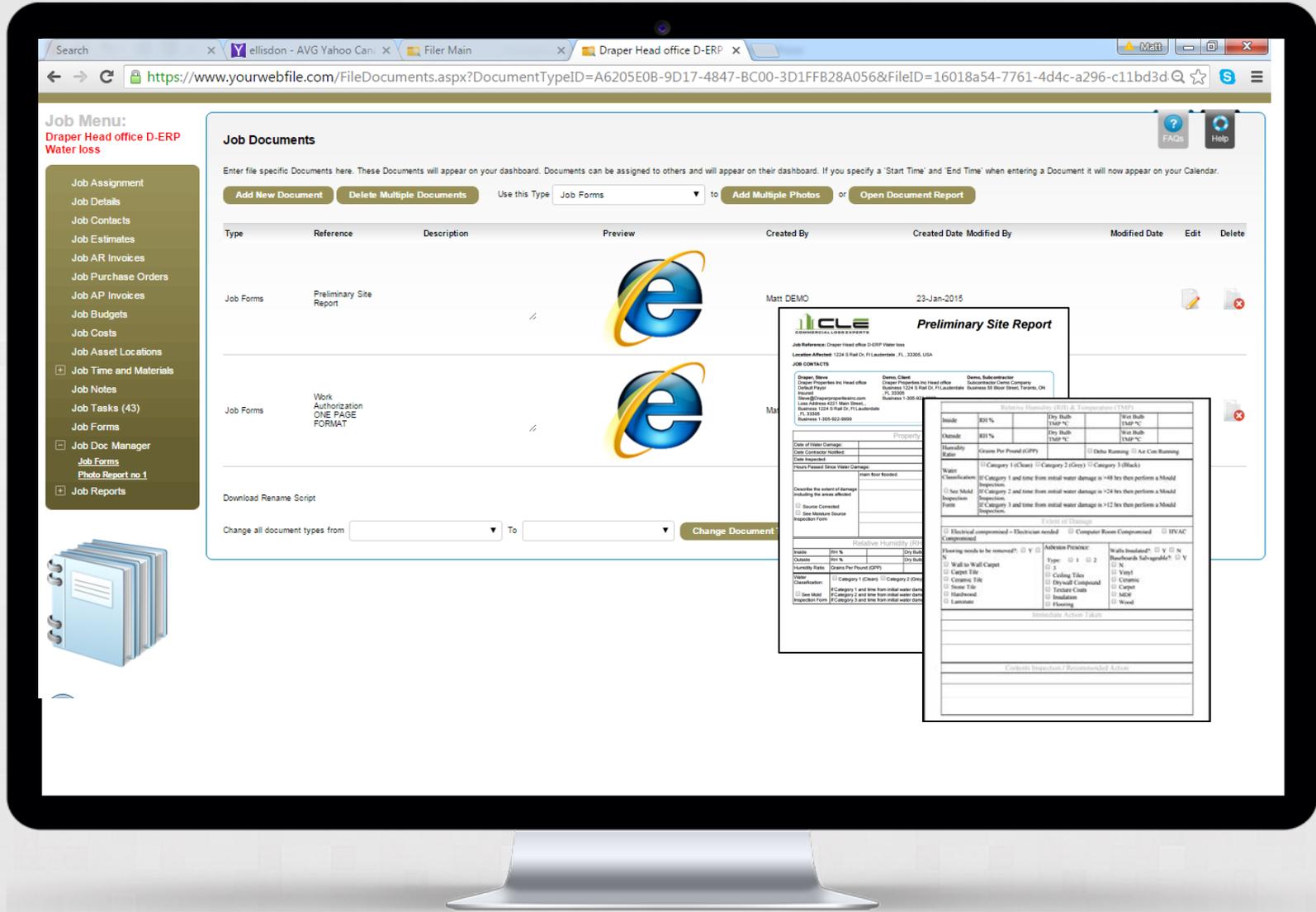
Mobile Technology

- Customer Protocols
- Building Protocols
- Incident documentation
 - Photos
 - Notes
 - Job Forms
- Incident Invoicing Details

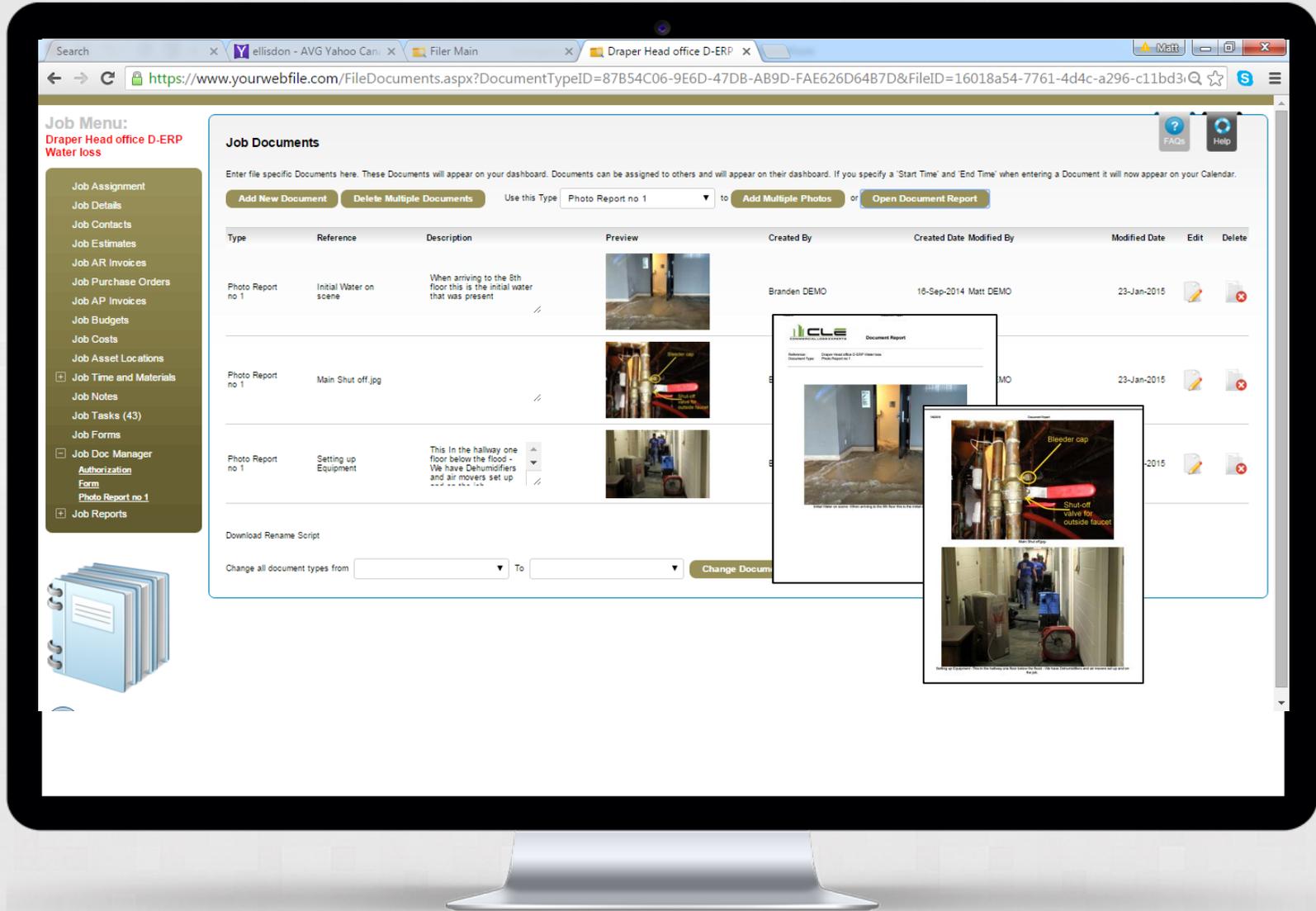


Cloud-based / Real-time Access

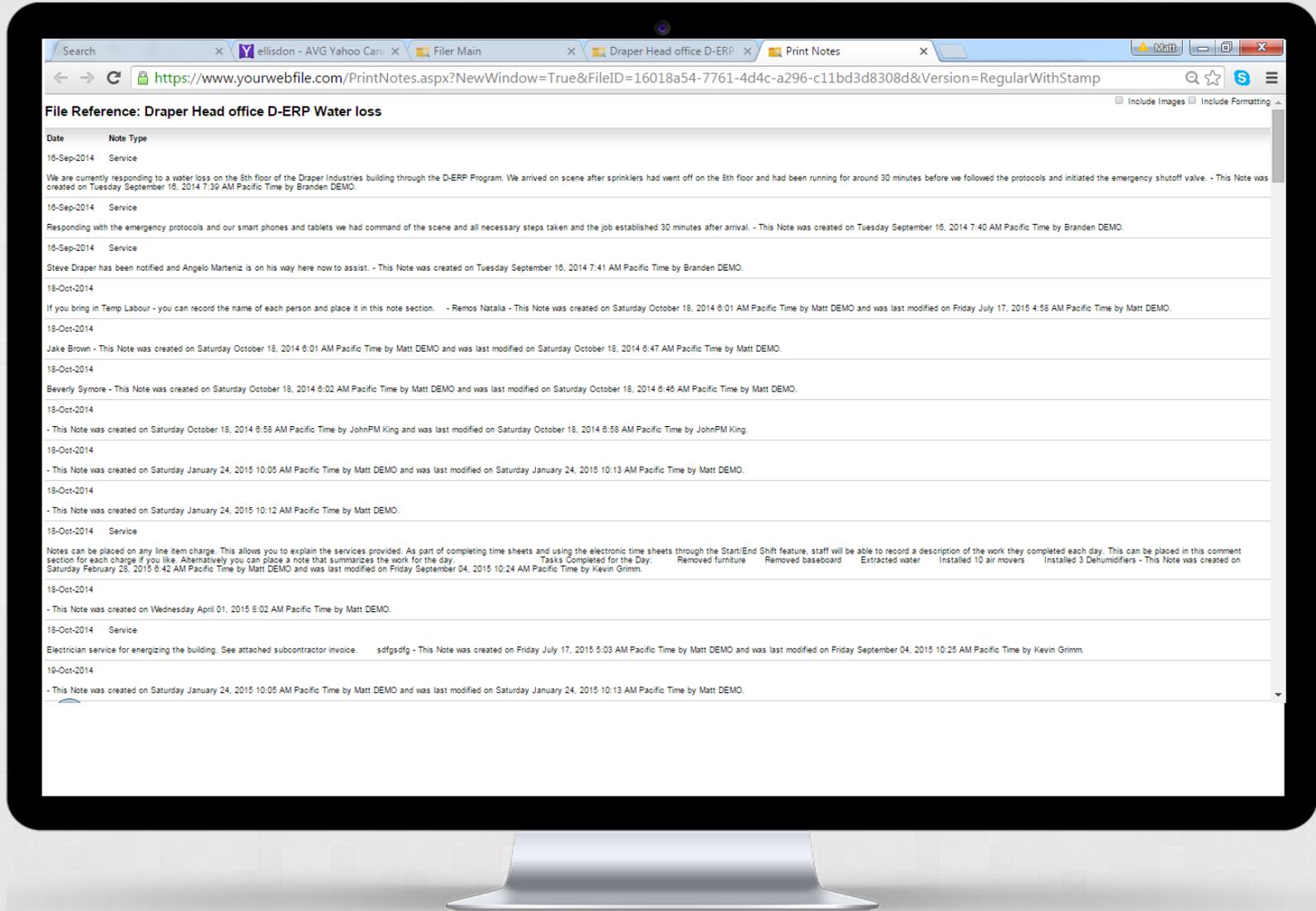
CUSTOMER PORTAL JOB REPORTS



CUSTOMER PORTAL PHOTO REPORT



CUSTOMER PORTAL JOB NOTES



CUSTOMER PORTAL T&M BILLING

Job Menu:
Draper Head office D-ERP
Water loss

- Job Assignment
- Job Details
- Job Contacts
- Job Estimates
- Job AR Invoices
- Job Purchase Orders
- Job AP Invoices
- Job Budgets
- Job Costs
- Job Asset Locations
- Job Time and Materials
 - Add Time
 - Add Materials
- Job Notes
- Job Tasks (43)
- Job Forms
- Job Doc Manager
- Job Reports

Job Time and Materials

Enter your notes here. This is the first screen that appears after clicking on the Reference you want. This is where most of the work is done. You can allocate time to a note in the Quantity field. Notes become the bases of your AR Invoice.

Select the Billing Unit like Time which will default the applicable Unit Price as set up in the Bill Type screen in Administration menu. The unit price can be changed as required. Time and billing is assigned to the Contact chosen from the dropdown box.

Time and Materials Summary Type AR Invoice Date Details

Type	Name	Quantity	Unit Price	Total
		40.00	0.00	0.00
Discounts	Z==> Discount (Flat Rate)	2.00	Multiple Prices	-2100.00
Co-Chargeable Expenses	Garbage Bags	1.00	22.95	22.95
CONSUMABLES USED	PPE - Full face Mask Filter (EA)	1.00	11.50	11.50
Equipment	Pressure Washer (Daily)	1.00	65.00	78.00
Equipment - Additional Expenses for Labour	Employee Daily PPE (EA)	1.00	35.00	35.00
Equipment - Additional Expenses for Labour	Per Diem (EA)	2.00	50.00	110.00
EQUIPMENT USED - Drying	AIR MOVER (Daily)			5444.40
EQUIPMENT USED - Drying	DEHUMIDIFIER XXL (Daily)			1500.00
LABOR	Electrician			0.00
LABOR	Finishing Carpenter			512.50
LABOR	Framer			1473.75
LABOR	General Labourer			8162.50
Labour PPE	Full Face Mask, Gloves, Tyvek			23.40
Mobilization	Command Centre (EA)			500.00
Subcontractor	Electrical Subcontractor (EA)			650.00
Subcontractor	HVAC Subcontractor (EA)			540.00
Subcontractor	Plumber (EA)			300.00
				365.50
				17,254.00

Invoice

DELETERP CORP
12 Brant Street, Hamilton, ON

AR Invoice Type: Emergency Invoice **AR Invoice Reference: 400242**

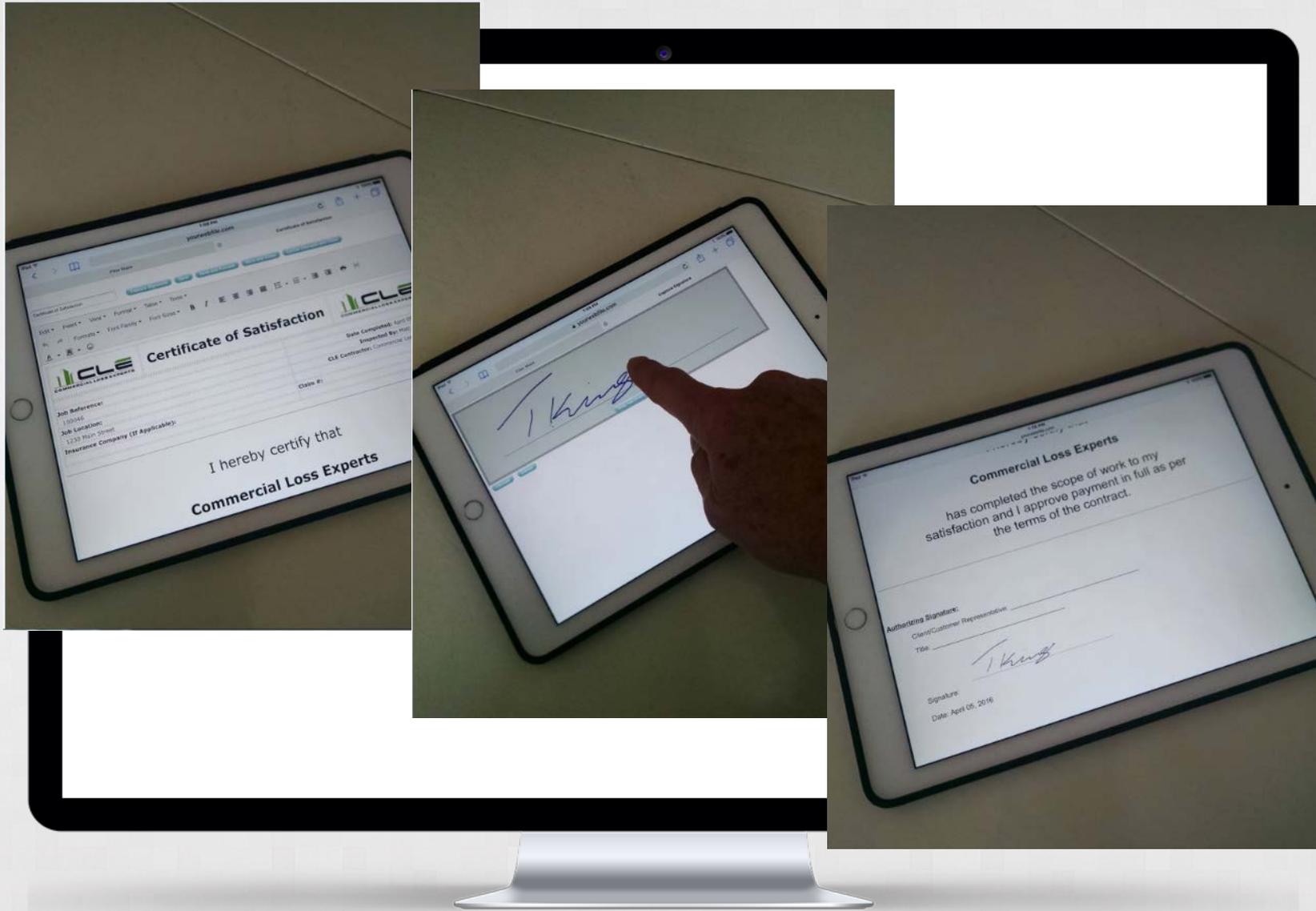
Draper Properties Inc
4723 Main Street
Attn: Steve Draper

AR Invoice Started Date: 18-Oct-2014
Reference: Draper Head office D-ERP Water loss
Issued: Draper, Steve (Draper Properties Inc.)
Location: 1224 9 Rd Dr, Ft Lauderdale, FL, 33305, USA
Contact Reference: 02 362 3448
Tax Reference: R1234-4321

Type	Description	Quantity	Unit	Total
LABOR	Finishing Carpenter	10.00	\$51.25	\$512.50
LABOR	Framer	40.00	\$32.75	\$1,473.75
LABOR	General Labourer	215.50	Multiple Prices	\$8,162.50
Discounts	Z==> Discount (Flat Rate)	1.00	(\$2,000.00)	(\$2,000.00)
CONSUMABLES USED	PPE - Full face Mask Filter (EA)	1.00	\$11.50	\$11.50
Equipment	Pressure Washer (Daily)	1.00	\$65.00	\$65.00
Equipment - Additional Expenses for Labour	Employee Daily PPE (EA)	1.00	\$35.00	\$35.00
Equipment - Additional Expenses for Labour	Per Diem (EA)	2.00	\$50.00	\$100.00
EQUIPMENT USED - Drying	AIR MOVER (Daily)	65.00	Multiple Prices	\$4,095.00
EQUIPMENT USED - Drying	DEHUMIDIFIER XXL (Daily)	12.00	\$125.00	\$1,500.00
Labour PPE	Full Face Mask, Gloves, Tyvek	1.00	\$19.50	\$19.50
Subcontractor	Electrical Subcontractor (EA)	1.00	\$650.00	\$650.00
Subcontractor	HVAC Subcontractor (EA)	1.00	\$450.00	\$450.00
			Hours:	270.50

**Full Disclosure
Transparent Billing**

ELECTRONIC SIGNATURE





Complete Emergency Service Plan (ESP) to protect your buildings and business

THANK YOU
FOR YOUR
CONSIDERATION

Contact Us

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(647) 505-2783

Email: matt@CommercialLossExperts.com

Trusted

Qualified / Certified

Dependable