

Please use this checklist if you currently don't have an emergency / storm plan in place for your congregation.

NO STORM PLAN IN PLACE?

Church Name: _____

Clergy Name: _____

Clergy Phone: _____

Sr. Warden: _____

Sr Warden Phone: _____

Jr. Warden: _____

Jr. Warden Phone: _____

Diocesan Office:

850-434-7337 / dwight@diocgc.org

Call and check with Diocesan Administrator if you have questions about insurance

Emergency Committee Member Name: _____

Contact information: _____

Insurance Policy No: _____

Church Insurance Claims: Toll-free: 800-223-5705

Quick Checklist if No Storm Plan in Place...

NOTE: These are not all the tasks a church may need to complete, but many that may help mitigate the situation at hand.

COMMUNICATIONS AND SECURING CHURCH OFFICE

- _____ Put Cell phones on charge
- _____ Notify Vestry that we are closing
- _____ Notify Congregation that we are closing, AND other users (eg. local AA group)
- _____ Back-up all [electronic] church files onto a thumb drive
- _____ Secure the file cabinets as best you can (eg. put plastic over them)
- _____ Secure the congregation register – or take it to a safe location
- _____ Dig out a and copy the insurance policy – WITH claim phone numbers take offsite, copy to Sr. Warden and/or other church leaders
- _____ Locate the congregation roster of members, give copies to lay leaders and clergy
- _____ Church Clergy, Sr., Jr. Wardens, exchange phone numbers
- _____ Prepare the church computers for storm; remove to safe locations or cover in plastic...
- _____ If there is an emergency manual, take it.
- _____ Take letters off the sign out front so they don't blow away.
- _____ Take photographs of the church, inside and out, Altar, organ, piano, sacristy, choir room, vestments, church office, stained glass if any

SECURING CHURCH

- _____ Unplug the organ and cover with plastic, and secure the plastic. Secure any other instrument that cannot be taken to safety.
- _____ Put all the altarware in a safe place, same with communion wine, host and incense – maybe Altar guild can help!
- _____ Put plastic over the vestments and choir robes, and secure it around them
- _____ Secure the choir music library
- _____ Secure any church windows, doors.

Diocese of Central Gulf Coast

- _____ Pick up loose items on the church grounds, lawn furniture, tables, trash cans, etc. items that may blow around and cause unnecessary damage.
- _____ Arrange for frozen/other perishable food in kitchen to be taken offsite.
- _____ Notify alarm company (if appropriate) that we are closing up for the storm.
- _____ Turn OFF the air conditioning units, kitchen appliances
- _____ Turn OFF water supply at the street
- _____ Turn OFF electricity.

AFTERWARDS

First phone calls:

- _____ Jr and Sr. Wardens check with each other and Clergy
- _____ Other church leaders... are they ok...?

And when the all-clear is given, then.....

- _____ Check out our church for damage.
- _____ Is there evidence of flooding or the surge near the buildings...? If so TAKE photos for the insurance claim.
- _____ Windows and doors OK??
- _____ The church A/C units... look ok...?
- _____ Does the organ look to be wet or damaged?
- _____ Do the kitchen appliances seem OK
- _____ Is it safe to turn on the power...?
- _____ Does it look OK to turn on the water...?
- _____ Call Bishop's office and report in
- _____ Are we ready to unpack the stuff and take off the shutters?

Preferred way to handle storm damage claims:

- When reporting claims, report them immediately – don't delay.
Call Church Insurance at (800) 223-5705.
- After Hours/Emergency Claims: Please call **(800) 223-5705** for instructions on how to connect with the main field adjustment/investigation company for assistance in managing your claim.
- It is best to report damage even if you think it may be minor. You may have damage you have yet to determine. If you are assigned a claim number, please share with the diocesan office so we can connect with CIC if need be.
- An adjustor will be sent by Church Insurance (and/or Alacrity Services if noted); you do not have to wait for the adjustor to secure immediate safety concerns. Do know it may take 48+ hrs. for adjustor to arrive depending on extent of storm damage in area
- Take photos – it will be helpful to document / communicate damage
- Collect as much information as possible regarding the loss as you can (such as contact name and phone number, damage reporting location, parties involved, date and time, policy number, type of damage, etc.)
- You can eventually submit supporting documentation (eg. police reports, estimates, photos and any materials/receipts) to CIC at claims@cpg.org.
- **Do not speak with third parties about the claim and do not discuss “fault.” If any company ask you to sign an “Assignments of Benefits” (AOB) form up front, DO NOT. You will potentially be signing away your rights to determine repairs and it will cost you more in the long run.**
- Remember: Do not have volunteers using chain saws and removing debris from roofs etc. Major injuries / issues have occurred from unskilled people performing tasks for which they are not trained or skilled.
- If you use a generator, please be aware that misuse could cause carbon monoxide poisoning, so exercise common sense. Don't run a generator in closed quarters; make sure it's outside.
- Note about Hurricane Deductible: Your policy includes a deductible, which shifts a portion of the cost of the loss to the policyholder. It's the amount you pay before the insurer makes any payment for a covered loss. Most of our churches currently have a 2% deductible for Named Storm (like a Hurricane); it is usually based on a percentage of the building limit. Contact the Diocesan Administrator if you have questions or want to estimate potential deductible.