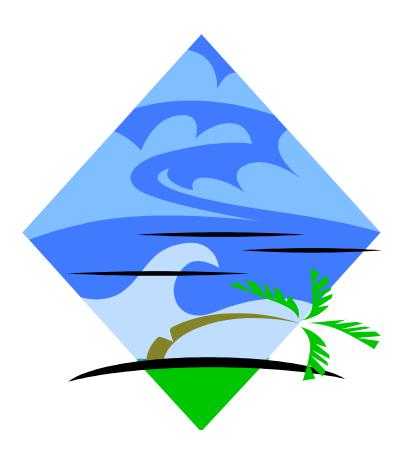
This manual is confidential and proprietary information, which is the exclusive property of Allstate Insurance Company and may not be disclosed to third parties without first having obtained written permission from the company.

Florida Region

Business Resumption Plan and Catastrophe Guide



It is recommended that you review this guide with your agency staff in preparation for a potential catastrophe.

If a catastrophe is declared, you will be notified by email.

Please monitor the daily email communications from the National Catastrophe Team.

Business Resumption Plan (BRP) Business Resumption Plan (BRP) Page 1

•	Business Resumption Plan (BRP) Pag						
•	Creating a BRP for Your Office						
•	Making the Most of Your BRP						
•	Computer Equipment						
•	INCOMOC CONTROL						
•	- 110110 CO111100						
•		BUDDY System		6			
•		rmation and Checklists		6			
	Pre-Event:	Planning a Recovery Location		7			
		Critical Contacts Important Voice/Internet Communications		8-9 9			
		Important Voice/Internet Communications Important Computer Equipment and Software		10			
		Safeguarding Records and Equipment		11 – 12	Print		
		Agency Disaster Supplies		13-14			
		Agent Contact and AGENT BUDDY Information		14-15	Print		
		Staff Contact List			Print		
	Post-Event:	Post-Event Agency Assessment Form			Print		
		Notifications		17-18			
		Fire and Flood Damage		18-19			
		Theft Restauration Commission		19			
		Restoration Services ACT Incident Questionnaire (Stolen Computers)		20 20-23			
		ACT incident Questionnaire (Stolen Computers)		20-23			
		Catastrophe Guide					
		•					
Pre-E	vent Procedu	•					
•		Checklists: Agency, FSL, TSL		23-26	Print		
	Please revie	w Safeguarding Records & Equipment on pages 11-12					
				07			
•	Call Forwarding	ng Exception Process		27			
•	Call Forwarding Preparedness	ng Exception Process Tips for Customers		28			
•	Call Forwarding Preparedness The Custome	ng Exception Process Tips for Customers Claim Experience		28 29			
	Call Forwarding Preparedness	ng Exception Process Tips for Customers Claim Experience		28			
•	Call Forwardin Preparedness The Custome Window Signs	ng Exception Process Tips for Customers Claim Experience		28 29			
•	Call Forwardin Preparedness The Custome Window Signs Event Catasti	ng Exception Process Tips for Customers Claim Experience Cophe Information and Resources	16-17	28 29			
•	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer	rophe Information and Resources to the Post-Event Agency Assessment Form on pages	16-17	28 29 30-32			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire	r Claim Experience cophe Information and Resources to the Post-Event Agency Assessment Form on pages rectory & Reporting Losses	16-17	28 29 30-32			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res	rophe Information and Resources to the Post-Event Agency Assessment Form on pages	16-17	28 29 30-32			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp	r Claim Experience cophe Information and Resources to the Post-Event Agency Assessment Form on pages of the Post-Event Agency Assessment Form on	16-17	28 29 30-32 33 34-35			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catasti Please refer Resource Dire Important Res Current Samp	rophe Information and Resources to the Post-Event Agency Assessment Form on pages ectory & Reporting Losses cources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips	16-17	28 29 30-32 33 34-35 35-36			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catasti Please refer in Resource Direct Important Resourcet Samp Event Proced Claims Discus	rophe Information and Resources to the Post-Event Agency Assessment Form on pages ectory & Reporting Losses cources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips esions with Customers	16-17	28 29 30-32 33 34-35 35-36			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catasti Please refer in Resource Direct Important Resourcet Samp Event Proced Claims Discus	rophe Information and Resources to the Post-Event Agency Assessment Form on pages ectory & Reporting Losses cources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips	16-17	28 29 30-32 33 34-35 35-36			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims	rophe Information and Resources to the Post-Event Agency Assessment Form on pages ectory & Reporting Losses cources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips esions with Customers	16-17	28 29 30-32 33 34-35 35-36			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims erty Policies	r Claim Experience crophe Information and Resources to the Post-Event Agency Assessment Form on pages excory & Reporting Losses cources for Customers / Ivantage & Expanded Markets lle P&C Policy Forms ures and Tips exions with Customers countries (MCCs)	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims erty Policies Hurricane Dec	r Claim Experience crophe Information and Resources to the Post-Event Agency Assessment Form on pages ectory & Reporting Losses cources for Customers / Ivantage & Expanded Markets lie P&C Policy Forms ures and Tips esions with Customers counters (MCCs)	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims Please Hurricane Dec Condominium	r Claim Experience cophe Information and Resources to the Post-Event Agency Assessment Form on pages cotory & Reporting Losses cources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips ssions with Customers coenters (MCCs)	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims Perty Policies Hurricane Dec Condominium Condominium	r Claim Experience cophe Information and Resources to the Post-Event Agency Assessment Form on pages of the Post-Event Agency Assessment Form on Post-Event Agency Assessment Form on Post-Event Ag	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38 38-39 39-40 40-41			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims Perty Policies Hurricane Dec Condominium Condominium Condominium	r Claim Experience cophe Information and Resources to the Post-Event Agency Assessment Form on pages cotory & Reporting Losses cources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips ssions with Customers coenters (MCCs)	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38 38-39 39-40 40-41 41-43			
Post-	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims Erty Policies Hurricane Dec Condominium Condominium Condominium Mold	r Claim Experience cophe Information and Resources to the Post-Event Agency Assessment Form on pages rectory & Reporting Losses cources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips sisions with Customers coenters (MCCs) ductible Statute Extended Protection Coverage Loss Assessment Coverage	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38 38-39 39-40 40-41 41-43 43-44			
Post- Post- Prope	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims Please Hurricane Dec Condominium Condominium Condominium Mold Additional Livi	r Claim Experience cophe Information and Resources to the Post-Event Agency Assessment Form on pages rectory & Reporting Losses cources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips sisions with Customers coenters (MCCs) ductible Statute Extended Protection Coverage Loss Assessment Coverage	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38 38-39 39-40 40-41 41-43			
Post- Post- Prope	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims Erty Policies Hurricane Dec Condominium Condominium Condominium Mold	r Claim Experience cophe Information and Resources to the Post-Event Agency Assessment Form on pages rectory & Reporting Losses cources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips sisions with Customers coenters (MCCs) ductible Statute Extended Protection Coverage Loss Assessment Coverage	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38 38-39 39-40 40-41 41-43 43-44			
Post- Post- Prope	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims Please Hurricane Dec Condominium Condominium Condominium Mold Additional Livi	rophe Information and Resources to the Post-Event Agency Assessment Form on pages ectory & Reporting Losses fources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips esions with Customers Ecenters (MCCs) ductible Statute Extended Protection Coverage Loss Assessment Coverage Ing Expense	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38 38-39 39-40 40-41 41-43 43-44			
Post- Post- Prope	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims Please Hurricane Dec Condominium Condominium Condominium Mold Additional Livi I Losses Reporting Flo Flood Advance	ing Exception Process in Tips for Customers r Claim Experience is rophe Information and Resources to the Post-Event Agency Assessment Form on pages rectory & Reporting Losses tources for Customers / Ivantage & Expanded Markets le P&C Policy Forms ures and Tips tources in Customers to Centers (MCCs) ductible Statute Extended Protection Coverage Loss Assessment Coverage ung Expense	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38 38-39 39-40 40-41 41-43 43-44 45-46 46-47 47			
Post- Post- Prope	Call Forwardin Preparedness The Custome Window Signs Event Catastr Please refer Resource Dire Important Res Current Samp Event Proced Claims Discus Mobile Claims Please Hurricane Dec Condominium Condominium Condominium Mold Additional Livi I Losses Reporting Flo Flood Advance	ing Exception Process Tips for Customers r Claim Experience crophe Information and Resources to the Post-Event Agency Assessment Form on pages rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets lie P&C Policy Forms ures and Tips resions with Customers rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rources for Customers / Ivantage & Expanded Markets rectory & Reporting Losses rectory & Reportin	16-17	28 29 30-32 33 34-35 35-36 36-37 37-38 38-39 39-40 40-41 41-43 43-44 45-46			

BUSINESS RESUMPTION PLAN (BRP)

Although no small business owner likes to think about what could go wrong when business is running smoothly, there is no better way to survive a disaster than to plan ahead. Whether the danger to your business comes from flood, theft, or a security threat, a solid business resumption plan (BRP) will guide you efficiently through the necessary steps to get your business up and running as soon as possible.

What is a BRP?

A BRP is a documented plan to follow when a disaster or emergency strikes your small business. The BRP collects important phone numbers, business inventory, and other important information all in one place. It is essentially a documentation of your business' functions, personnel, equipment, and assets. In the event of an emergency, all that information will be readily available, and you will have a plan to follow that you have already thought out and tested. Although it seems daunting to compile a BRP, you only have to create the backbone of it once and make minor updates later. It's worth the time and effort; you'll be able to put your business back on its feet with more ease following a disaster.

What Could Go Wrong?

Generally, all disasters involve losing information, access to facilities or personnel. The following crises often result in such losses:

- Natural disasters or energy crises such as fire, flood, tornado, or loss of power, heat, or running water, threat requiring emergency evacuation (ex. a natural gas leak in the neighborhood).
- Theft or security breaches including break-ins, theft of sensitive information, hacker invasion or the spread of a disabling virus throughout the network.
- Failed technology such as a Web server or network becoming disabled.
- Loss of personnel like an employee or several employees quitting, being fired, or laid off or sudden incapacitating illness of person in your office (or the only other person in your office, besides yourself).

CREATING A BRP FOR YOUR OFFICE

Even if the odds are slim, an emergency can happen -- so you need to be prepared. Compiling a business resumption plan may take initial time and effort, but it will allow you to put your small business back in motion quickly and efficiently, so it's worth the investment.

Take Inventory

Make an extensive inventory of your business, dividing it by computer hardware and software, furniture, office supplies, books, etc. Document the serial numbers of any items that has them. You might find it useful to take photographs of some of the items for your records. Estimate the cost of the items you list in your inventory as closely as possible.

Establish an Emergency Phone Chain

Make an emergency phone list, including cell and home phone numbers, along with an "in case of emergency" person to contact for all employees. Be sure to contact everyone on the list and explain what has happened at the office and what they should do.

Create and Maintain a Contact List

Compile contact information for all of your employees to ude. Include a section of contacts for facilities, your insurance company, equipment manufacturers, customers, and any other phone numbers you would need in an emergency including police, fire, ambulance, doctor, gas company, power company, computer support technician, plumber, electrician, locksmith and whoever else the resumption of your business operations might require.

Distribute and Follow Up

Each employee should receive two copies of the BRP: one to keep at work and one to keep at home. Have them read through it entirely, and ask for their input. Plan periodic meetings to review the document, confirm changes and collect new information. Please make sure that your Allstate Agent Buddy (see page 6) and your manager get a copy of your BRP Contact Sheets (pages 8 and 9).

Business Continuity Plan (BCP)

Continuing business as usual when a disaster or tragedy strikes may sound difficult right now; in order to resume business, you may need to have a computer vendor overnight equipment to you or perhaps you may have to work remotely. You should review how employees gain access to Gateway from another location in case they are required to do so for a period of time.

MAKING THE MOST OF YOUR BRP

For your BRP to be effective, you should:

Keep it Current

Your plan is useless if it is outdated, so establish a routine or timeline for updating the BRP. It's a good idea to designate the last day of the month or quarter to review any recent hires, added equipment and changes in phone numbers or business functions. Remember that a business resumption plan is a changing, evolving document; as you regularly update your BRP, it will provide you with the information you need to bounce back from a crisis.

Begin a Data Backup Routine

If you haven't done so already, establish a routine for regularly backing up your server/system so you will minimize data loss in the event of a disaster.

Practice

Schedule mock disasters, whether quarterly, biyearly or yearly. Go through the phone list to make sure the numbers are current.

Store Off-Site

Don't keep originals of important documents in-house, make copies and store the originals off-site in a fireproof location or explore the option of a paperless environment. You might want to store a few extra checks offsite as well; you may need them to purchase emergency supplies in the event of a disaster. And of course, keep a complete, up-to-date, bound copy of your business resumption plan at home. A fireproof safe in your home will safely store your BRP, original documents and backup data.

It's natural to stay optimistic when your small business is running smoothly. But it's just as important to stay realistic and be aware of your vulnerabilities. Take an honest look at your assets and create a planned response to protect them. By creating a routine and being prepared for disaster, regardless of how remote the chance may seem, you will minimize data loss and recover faster should a tragedy happen.



COMPUTER EQUIPMENT

If your equipment is not working, do you have a vendor contact? If so, do you have this information on a sheet of paper that is easily accessible to yourself and your staff when needed? Remember, if the computers are down, your OWA address book will not be accessible. Note that if your equipment is not up to par, or you have questions, you should contact the company that you purchased the equipment from (i.e. Dell, and HP).

If you should need new equipment, how will you perform your daily business functions until the hardware arrives on site and is installed? Who will install it?

- Do you have a backup computer at home?
- Do your staff have computers at home?
- Do you and your staff have the Go Gateway loaded on your home computers so you can access your Allstate applications when needed?
- Do you have a laptop with an air card that can be brought to the office?

Allstate Applications

If a hard drive crashes and the vendor needs to supply you with a new one, you will need to download the Allstate software to the machine. Applications include: Gateway, Citrix, Alliance, Impact, OWA (Outlook Web Access), Eclipse.

Adding a New Computer

If you need to purchase a new computer, please be sure to follow the minimum specifications (this can be found on Gateway). Once the equipment is on site, you would install the machine and then load the Allstate applications (Go Gateway). The link to the Go Gateway Utility page is http://gatewaysupport.allstate.com/. You may need a new jack in the wall for a new computer. If so, you will need to contact a telecommunications company.

Adding a New Printer

The link to the Go Gateway Utility page is http://gatewaysupport.allstate.com/ Visit this link, and access the Printer/Scanner link for a complete list of compatible printer devices.



INTERNET SERVICE

- If your internet service (network) is not operating correctly, do you and your staff know who to contact?
 - o Contact the internet service provider and report the issue.
 - Open a repair ticket if necessary.
- Do you have a server or another (off site) network to use for information back up?
 - Virtual network supported by an IT company (off site)
- Backing up your files on your computer could be as simple as:
 - Copying to a flash drive at the end of each day
 - Using a NAS (network attached storage) device to back up each day
- What if they say your service will be down for a couple of days?
 - o Do you have a backup plan?
 - Will your staff go to your agent friend's ("Buddy" system) office and work?
 - o Will they work from home?
 - o How will you contact your employees if there is a problem before starting time?



PHONE SERVICE

If there is a problem with your phone lines (ex. no dial tone, crackling, static on the line, etc), please contact your phone carrier. If they cannot resolve your problem, you may need to contact a phone equipment vendor for support.

Phone equipment and repair: please contact a telecommunications company if you require phone equipment service or repair.



THE AGENT BUDDY SYSTEM

Do You Have an Allstate Agent Buddy?

At this time, any agent or support staff has the ability to work from anywhere there is an internet connection.

In the time of crisis or a situation when a computer breaks down; an Allstate agent buddy would be the best friend to have. You could work it out that in the case of an emergency you could send staff to work in their functional office. This will give you the ability to process all the work needed immediately (binders, bar coded ID cards, dec pages, etc.) and close out the remittance report.

Your Agent Buddy may also need a copy of your BRP Summary. In the case of an emergency, they could help facilitate a resolution to the situation at your location.

IMPORTANT FORMS & CHECKLISTS THAT MAY BE NEEDED IN YOUR BRP PACKAGE

Pre-Event:

- Planning A Recovery Location (page 7 8)
- Critical Contacts (page 8)
- Important Voice/Internet Communications (page 9)
- Important Computer Equipment and Software (page 10)
- Safeguarding Records and Equipment (page 11 12)
- Agency Disaster Supplies (pages 13 14)
- Agent Contact Information & Agent Buddy Information (pages 14 15)
- Staff Contact List (pages 15 16)

Post-Event:

Post Event Agency Assessment Form (pages 16 – 17)

PLANNING A RECOVERY LOCATION

Use this form to provide information about your recovery location (where you will conduct business operations following an event). It could be at an alternate site, at a similar business through a mutual aid agreement (Allstate Agent Buddy system), your own home, or if you have a second location, perhaps at that place of business.

Note: if you have not secured a recovery location at the time you are starting to develop this business resumption plan, please consider your options as you are completing this planning process. You can still select which staff will be assigned to the site and which business functions will be performed there, and then move onto the following forms. When you have finalized all arrangements for the recovery site, return to this record and enter the actual name and address of the location.

Recovery Location:
(include street address, city, state, zip code) Building Owner/Manager:
Phone Number:
Alternate Phone Number:
E-Mail Address:
Directions to Recovery Location:
Functions to be performed at the recovery location:
1
2
3
4
Employees who should go to Recovery Location:
1
2
3
4
Notes:

CRITICAL CONTACTS

Use this form to list the key contacts for administration of your business. Key contacts consist of those you rely on for administration of your business, such as your bank, your creditors, your insurance agent, accountant, etc. They also include services in the community you need to help you resume your operations, such as utilities, emergency responders, media outlets, business partners and business organizations.

PHONE NUMBER

TYPE

Landlord	
Accountant	
Bank	
Building Owner	
Building Security	
Computer Vendor	
Internet Provider	
Hospital Internet Provider	
Public Works Department	
Small Business Administration Department	
Telephone Company	
Other	
Other	
EMERG	ENCY CONTACT LIST
Police:	Phone:
Police Non-Emergency:	Phone:
Fire:	Phone:
Electric Company:	Phone:
Water Company:	Phone:
Gas Company:	Phone:
Oil Company	Dhonor

IMPORTANT VOICE/INTERNET COMMUNICATIONS

Use this form to list your voice and internet communications needs. Communications with employees, vendors, customers, emergency officials and other key contacts is vital to your ability to resume business operations following a disaster event. This form should be used to determine what telecommunications equipment you need to help you during this time.

If you go to a recovery location, it is likely you will need to lease or purchase telecommunications equipment. You may use the Voice/Internet Communications form to list what you would order, and in the "Description & Model No." field, write "unknown" or similar words, if you do not yet have that information. Be sure to explain in recovery notes.

If you plan to purchase or lease multiple items of the same type, i.e. telephones, you can condense the information into one record. List relevant details in recovery notes.

Type of Service

Telephone:
PBX w/ACD (Private Brand Exchange w/Automatic Call Distribution):
Internet:
Cell Phone:
Fax Machine:
Two-way radio and pager:
Other:
Will lease/buy for recovery location:
Quantity:
Supplier/Vendor:
Alternate Supplier/Vendor:
Notes:

IMPORTANT COMPUTER EQUIPMENT AND SOFTWARE

Use this form to list the computer equipment, hardware and software you will need to fulfill your critical business functions.

If you go to a recovery location, it is likely you will need to lease or purchase computer equipment and replace your software. You may use the form to list what you would order in the "title and version or model number"; write "unknown" or similar words if you do not yet have that information. Explain in your recovery notes. The important thing is that your final plan includes what you need to perform your critical business functions.

If you plan to order multiple items of same type – ex. keyboards or mouse – you can condense the information into one record. You can list relevant details in recovery notes.

When there is sufficient warning about an event, such as a hurricane, you might decide to move some of your computer equipment and software to a safe place, so that it could be used at your recovery location. In that case, you would want to list equipment you currently own or lease and/or software that you would take, and in the status field check "currently in use." Some disasters occur without warning, so be sure you have alternatives available.

If you currently own/lease the item, choose the supplier/vendor(s) based on which one(s) you would use to replace the item if it were damaged in a disaster. It is always advisable to have an alternative vendor in case your primary vendor is not available.

Type of Items and Number:	
Computers How Many	Printers How Many
Currently in Use: Yes	No
Computer Serial Numbers:	Printer Serial Numbers:
Purchase/Lease:	
Pulchase/Lease.	
Price:	

SAFEGUARDING RECORDS & EQUIPMENT

1. Maintain **insurance coverage** for computers, phone systems, and other office equipment.

These guidelines are suggestions for safeguarding your records and equipment as part of your preparedness plan for your agency.

2.		A. Computers/Printers: Name/Number B. Phone system: Name/Number C. Copiers: Name/Number D. Internet Service Provider: Name/Number	
3.	Mai	intain current information of equipment serial/ model numbers:	

4. Retain **copy of important computer documents** (example: Word, Excel, etc.) offsite by use of 'CD' or 'flash' drive. Update frequently.

In the event of a storm, below is a quick reference checklist on recommended pre-storm preparedness activities to follow when a hurricane WARNING is in effect. Please complete the following tasks for all agency locations.

5. Print a list of Allstate PP&C customers as well as a listing of brokered accounts.

Remove these lists from your office to a safe place. These lists will help you identify customers after an event if your system is not operational.

Follow these steps to print an Allstate PP&C audit which lists ALL accounts within the book of business for which your agency is listed as agent of record by policy number, effective date, first and last name, phone number, address and any additional sort information you select.

- Open DASH
- Access the REPORTS tab
- Select BOOK OF BUSINESS AUDITS
- Select ALL PURPOSE AUDIT REPORT
- Via INPUT CONTROLS on left side of page:
 - o In "Last Name From" field TYPE: AA
 - o In "Last Name To" field TYPE: ZZ
 - o Click OK
- Audit will update, then SELECT "Printer" icon (upper left)
- Export to PDF for printing option to produce paper copy of audit

- 6. Close out the remittance report for the day. Make paper copies of all endorsement, new business (Alliance) and remittance documents for the day and remove them from your office to a safe place. This step is a precaution to ensure that the work you have completed for the day is not lost since the system backup doesn't occur until 11:00 p.m.
- 7. Secure all customer paper files (if possible).
- 8. **Have main office phone number forwarded.** Contact your phone provider to have the number forwarded.
- 9. Take laptops home at the end of the business day.

AGENCY DISASTER SUPPLIES

When disaster strikes, you may be on your own for hours or even several days. Emergency services may not be able to respond right away. Check which supplies you have to help you take care of your employees, customers or others on your premises until help arrives. Be sure to refresh the supplies periodically so you are ready when an emergency occurs.

NOAA Weather Alert Radio

This 24-hour warning monitor is as important as a smoke alarm in homes and businesses. The NOAA Weather Alert Radio with Specific Area Message Encoding (S.A.M.E.) technology that programs the radio for your area can save your life by warning you of severe weather and other hazards at any time. This special radio remains silent until an alert is issued in your community by local authorities. When the alarm sounds, you will be given specific information and instructions on how best to avoid the danger. Most S.A.M.E. Alert Monitors include battery backup.

Working Smoke Detectors and Fire Extinguisher

Set a schedule to test smoke detectors annually and keep extra batteries on hand. Check the pressure indicator of your fire extinguisher monthly.

First Aid Kit

Include scissors, tweezers, a variety of Band-Aids, gauze pads/roller gauze and tape, anti-bacterial wipes, first aid ointment, vinyl gloves, first aid book, and any other items you deem essential. Remember, your kit is for "first" aid, not ongoing care.

Flashlights and Light Sticks

Keep flashlights and extra batteries in easy to find locations. Non-toxic chemical light sticks can be taped next to light switches for emergency use.

AM/FM Radio, Battery Operated or Wind Up Radio

Maintain a current list of stations in your area that provide emergency updates and that have generator backup to support continuous broadcast. Keep extra batteries for AM/FM radio. Consider a wind-up radio (30 seconds for 30 -35 minutes of play – solar cells for backup).

Additional Supplies to Consider:

- Poster Board for Signs; Markers
- Fabric Tape and Masking Tape
- Rope
- Water: Cups
- Portable Coolers
- Plastic Trash Bags
- Fans (battery operated)
- Camera
- Generator (if feasible)
- Extra office supplies (in storage for possible use after event)

AGENT CONTACT INFORMATION

Agents - FSL - TSL

Name:					
Indicate Position by Circling: Agent FSL TSL					
3 Digit Sales Loc: Office Phone:			Home Phone:		
Cell Phone: Alternate Phone:					
If you plan to evacuate, where will you go?					

Agent Buddy Information (see pages 14 – 15)

Agent Buddy Name:					
Indicate Position by Circling: Agent FSL TSL					
Office Phone:	Home Phone:				
	Alternate Phone:				
	·				
		Office Phone: Home Phone:			

STAFF & EXCLUSIVE FINANCIAL SPECIALIST

Agent Name:	3 Digit Sales Loc:
(Please Prir	nt)
Name:	
Home Phone:	Cell Phone:
Alternate Phone:	Alternate Phone:
If you plan to evacuate, where will you go?	
la thava a mhana numbay urbaya uau aan ba	reached at the averagetion site?
Is there a phone number where you can be	reached at the evacuation site?
Name:	
	O. II Diverse
Home Phone:	Cell Phone:
Alternate Phone:	Alternate Phone:
If you plan to evacuate, where will you go?	
Is there a phone number where you can be	reached at the evacuation site?
Name:	
Home Phone:	Cell Phone:
Alternate Phone:	Alternate Phone:
If you plan to evacuate, where will you go?	
Is there a phone number where you can be	reached at the evacuation site?

POST-EVENT AGENCY ASSESSMENT FORM

This form needs to be completed by all agencies that were part of the Hurricane Warning; coastal and adjacent counties are included.

Please fax the completed form to the Sales Support Dept. team as soon as possible after a catastrophe. The information will be used to help determine the severity of damage, assistance required by agencies, and the deployment of claims personnel and the National CAT Team.

Date & Time			FS	SL Name:		
Agent Name						Agent #
Agency Nam	e (if differen	t)				Booth Location
Address with	n Zip Code _					
Your Current	t Contact #s	Office:		Cell:		Other:
		Ple	ase describ	e your current	situa	tion.
l am a	ıble to open tl	ne agenc	y and have n	o damage or sl	ight da	mage.
l am a	ible to open t	ne agenc	y but have da	amage.		
Degre	e of Damage			2 = modera	ate	3 = major
l am u	inable to asse	ess the ph	nysical condit	tion of the agen	cy due	e to inaccessibility.
l am u	inable to opei	n the age	ncy due to A	= Damage B =	= No A	ccess C = Residence/Family status
When do you	anticipate tha	at you will	be able to re	esume business	s opera	ations (date)?
water				out I am withou compu		following: full agency staff
I have seen o	or heard repo	orts of th	e following	damage in my	area.	Please note zip code if possible.
Wind: Tornadoes: Other:	Yes Yes	No No	Degree of Degree	f Damage (see f Damage (see f Damage (see	belov belov belov	v) Area or Zip v) Area or Zip v) Area or Zip v) Area or Zip
D	earee of Dar	nage	1 = sliaht	2 = moderate	3 =	major 4 = destroyed

If you do not have access to a FAX machine or e-mail, you may call in the information:

Toll Free Number: 1-855-255-2537

OR

FAX this form to the Sales Support Dept. at: 1-727-572-6527

OR

E-mail info or form to FL Service Desk mailbox via Outlook (found under Global Address List).

Contact the Regional Office concerning any Allstate signage repairs/replacements:

Jan Buswell - (727) 573-6990

We will work with the FSL to resolve any problems you are experiencing.



NOTIFICATIONS

Who needs to be notified?

- First and foremost, please make sure all of your employees are safe and secure.
- Contact your employees to inform them of the situation, i.e. whether to come to the office or work from home.
- Call the police for situations concerning arson, theft or bodily harm.
- Contact your sales manager to inform them of the situation (your manager can contact the Regional Office if necessary.) Make sure your Sales Manager has your cell phone number.
- Contact your local vendors, phone/internet service provider, computer vendors.
- Call your Allstate Agent Buddy (see pages 14 15 if you need to be housed within their location temporarily.

After the Storm

Call the Agency Catastrophe Hotline at: 1-855-255-2537

This system is voice prompt and the Regional Office monitors it during Catastrophes.



FIRE / FLOOD DAMAGE

Evaluate Fire and Smoke Damage

Fire and smoke damage restoration, clean up, and replacement is a complex and intricate process. Professionals go through a process when evaluating smoke and fire damage. The first is to target the type of smoke that has saturated your structure. This can help the evaluators determined the type of fire that has taken place and in doing so helps the professionals identify what type of restoration or replacement needs to be undertaken.

What To Do After a Fire

Start planning the cleanup and restoration of your property. Find a reputable and high-quality fire damage restoration and clean up service to help get you back on your feet as quickly as possible.

What To Do After a Flood

If your office has been flooded, dangers can exist that should be avoided. Make sure to turn off the electricity at the main breaker or fuse box, even if the power is off in your community. That way, you can avoid any electricity safety problems. It is important to begin looking for a flood clean up and restoration service for your property.



THEFT

ACT PC THEFT – Below is the language which is specific that agencies must use to notify the region when their ACT computer equipment is lost or stolen. This language lives in the Exclusive Agency Supplement document; not in Agency Standards. It is in the Operating Procedures section of that document:

8.0 Notice of Loss

The agent is responsible for notifying Allstate through the Privacy Incident Reporting Process by reporting the incident to the Allstate Alert Us Line at 1-800-427-9389 when any computer equipment used in the course of conducting Allstate agency business is lost or stolen as that computer equipment may contain customer information. At the end of that equipment's useful life, all customer information must be securely removed as specified in the "Confidentiality of Information" section of Agency Standards.

An e-mail should be sent to <u>AIS-CSIRT@allstate.com</u> mailbox advising of theft. Please see the attached questionnaire (next 3 pages) that needs to be completed for **each** computer that was stolen. You are also required to send in a copy of the police report.



RESTORATION SERVICES

The information for companies that provide this type of service is available on the internet or in the yellow pages.

A rented office space close to your current office may suffice while your office is being restored. In case of an emergency, have an idea about space that is available in the area.

There are companies that provide a transportable operating environment (often a large trailer), outfitted with computer and telecommunications equipment which is transported to and set up at a chosen location.

Agent Choice Technology Incident Questionnaire

Name:				Identify equipment lost/stolen (i.e. desktop computer, laptop, server, etc):				
Position/Title:				server, etc):				
State	where the incide	ent occurred:					quipment is lost/sto	
Best	Time and Phone	Number to Contact you : ()			Separate question	inanc ioi	cach piece of equip	mont.
Date	of Loss:	States in Which You Do Business (list a	II):					
Brief	ly describe the cir	cumstances leading to the loss or theft of you	ur laptor	o:				
Please check off all data elements below (for customers, employees, agents, or claimants) that may have been saved on your laptop.			colur Desk	mn was sa ctop and N	e the physical locati aved: (Note: Hard D ly Documents folde a server links.	rive is the	C: or D: Drive and	includes your
	Name(s)			Network	drive		Hard drive	
	Social Security	• •		Network			Hard drive	
	Driver's License	()		Network	drive		Hard drive	
		yer Identification Number(s)		Network	drive		Hard drive	
	Financial Acct N Number(s)	lumber(s), Credit Card or Debit Card		Network	drive		Hard drive	
	Credit Card PIN	or CCV number(s)		Network	drive		Hard drive	
	Medical Informa	tion		Network	drive		Hard drive	
	Health Insurance	e Information		Network	drive		Hard drive	
	Your own PDS [Documents prior to 2006		Network	drive		Hard drive	
	Other employee	PDS Documents prior to 2006		Network	drive		Hard drive	
	Account user ID	and/or passwords		Network	drive		Hard drive	
	Mother's Maider	n Name		Network	drive		Hard drive	
	Financial Accou	nt PIN or security code(s)		Network	drive		Hard drive	
	Your own Social	Security Number		Network	drive		Hard drive	
				Network	drive		Hard drive	

Date of Birth	

Was law enforcement notified? Yes No Not applicable	Name of police officer on the report and date of filing: Location / Address of Police Department: Report No.: ** Please fax police report to: (847) 326-6441 Attn: Privacy (or scan and email to: privacyincidentmanagement@Allstate.com
Please provide a brief description of your day- to-day job duties and the primary use of the computer equipment:	Response:
In the course of performing your job, do you ever handle any of the data elements listed on the preceding page? If yes, how?	Response:
Do you store customer files or information on the computer equipment? Please specify. If so, identify what type of information is stored (i.e. SSN, D/L #, policy number, financial account information, etc.) and be prepared to identify each and every person for whom that information was stored.	Response:
Do you save any third party leads on the equipment's hard drive? If yes, does that information include any of the following: full names, social security numbers, credit cards, driver's license numbers? (Please list all that apply and be prepared to identify each and every individual for whom that information was stored)	Response:
Do you communicate to your customers via email? If so, do those emails ever contain names, social security numbers, financial information, claim information, date of birth or driver's license information? Do use Outlook personal folders? If yes, when did you begin saving emails in them?	Response:
Was the equipment password protected?	Response:
Was the equipment encrypted?	Response:
Do you know if backups were performed on the equipment? If yes, what was the frequency? Do you know when the last backup ran?	Response:
Do you have access to the backup and can you provide a copy to determine what personal information of customers/employees/agents, etc., may have been on the equipment?	

what were they and what type of information did they contain?	Response:				
Please provide any other information that may be relevant to this incident:	Response:				
If incident involves an agency, agent or support staff: forward a copy of your agency's "Information Security Program to Safeguard Customer Information" via email along with your response to this questionnaire.					
For Privacy Personnel Only	Incident Name:				
Risk: Low Medium High	Was laptop encrypted? Yes No Date verified:	If laptop was not encrypted, does a back-up exist? Yes No			

AGENCY Catastrophe Preparation Checklist

The purpose of this checklist is to outline some suggested steps and tips which you may want to include as part of your catastrophe preparedness activities.

Review the Business Resumption Plan (pages 1 – 23). Consider completing the BRP Contact Sheets (pages 8 and 9). Provide copies of your BRP Contact Sheets to your staff and your FSL and retain a copy in your possession.	
Secure the computer equipment in your agency and print lists of your Allstate PP&C customers as well as brokered accounts. See Safeguarding Records and Equipment (pages 11 – 12).	
You may want to secure as many files and papers as feasible in file cabinets, secured boxes or other secured storage.	
It is suggested that remittance reports be closed out and customer checks and cash be removed from the office. If possible, a bank deposit should be made.	
Please consider posting a notice on the front door/window of the agency notifying customers that the agency is closed but will resume business as soon as safely possible. Include the 1-800-54-STORM number for their use in reporting claims prior to the reopening of the agency. See Window Signs on pages 33 – 36.	
Forward your office phones following the usual daily procedures. You may want to change your voicemail message to advise callers that the agency is closed due to the storm and to call 1-800-54-STORM to report storm-related losses. See Call Forwarding Exception Process on page 30 .	
It is suggested that you print the Florida Region Business Resumption Plan and Catastrophe Guide and keep it in your possession for use during and after the event.	
Personal preparation and safety should be taken into consideration when deciding to close an agency. Contact should be made with an FSL or TSL prior to closing an office.	
You should know how to contact your FSL during and after the event. As soon as it is safely possible, you should contact your FSL following an event to advise him/her of your personal situation and plan to resume business in the agency. A Post-Event Agency Assessment Form should be completed and submitted to the Region as indicated on the form (see page 20).	

FSL

Catastrophe Preparation Checklist

The purpose of this checklist is to outline some suggested steps and tips which you may want to include as part of your catastrophe preparedness activities.

I have contacted the agents in this market and have advised them of the phone/cell phone number(s) where I can be reached during and after the event.	
I have informed the agents that they should consider completing the Business Resumption Plan checklists as part of their catastrophe preparedness activities.	
I have also informed the agents that their agency should remain open until the decision to close Allstate offices and agencies in their area has been made by the TSL. Either the TSL or I will give that notice.	
I have covered and secured my computer equipment. I will keep my laptop in my possession during and after the event.	
I have completed my BRP Contact Sheets (pages 18 – 19), which includes the EFS (if applicable) and have retained a copy in my possession. I will fax my BRP Contact Sheets to the TSL.	
I have secured as many files and papers as feasible in file cabinets, secured boxes, or other secured storage.	
I have changed my voicemail to advise callers that the office is closing and to provide the 1-800-54-STORM message for potential customer activity. I also understand that I need to leave my fax machine on so that I can receive information regarding the event.	
I know how to contact the TSL during and after the event.	
I understand that I cannot close the office until advised to do so by the TSL. I understand the decision to close Allstate offices and agencies in the path of a storm/etc. will be made to allow adequate time for personal preparation and safety.	
I have this guide in my possession and will take it with me for use during and after the event.	
I have a copy of the Agent District roster in my possession, as it may be necessary to provide address / phone information to the Claims office or customers.	
I have received a copy of each agency's BRP Contact Sheets (pages 18 – 19). I will retain this in my possession.	
I understand that I need to contact the TSL immediately following the event and advise him/her of my personal situation and plan to resume business.	
I understand that I need to be in contact with each of the agents to assess damage in the area of their home and agency and to discuss the reopening of their agency.	
I understand that I need to contact Pat Toro (954-205-9954), Maria Argenziano (954-328-0570), Dan Boudreau (602-692-1022) / or the local Regional Claims Leader Terri Coley to advise them of the damage information gathered from the agents.	
I understand that I am expected to remain accessible and available to assist in the implementation of post-catastrophe communication and claim handling.	

TSL

Catastrophe Preparation Checklist

The purpose of this checklist is to outline some suggested steps and tips which you may want to include as part of your catastrophe preparedness activities.

I have informed each FSL that the agencies are to remain open until the decision to close both Allstate offices and agencies has been made by me in conjunction with the Florida Claim Field Director.	
I have advised each FSL to contact agents in preparation for the event, which includes agents' completion of the Business Resumption Plan (BRP) including the BRP Contact Sheets (pages 8 – 9).	
I have contacted each FSL and advised them of the phone/cell phone where I can be reached during and after the event.	
I have covered and secured my computer equipment. I will keep my laptop in my possession during and after the event.	
I have completed my BRP Contact Sheets (pages 8 – 9) and will retain a copy in my possession. I will be able to contact my office staff after the event to discuss the timely resumption of business. I have provided my staff with the phone numbers where I can be reached during and after the event.	
I have secured as many files and papers as feasible in file cabinets, secured boxes, or other secured storage.	
I have changed my voicemail to advise callers that the office is closing and to provide the 1-800-54-STORM message for potential customer activity. I also understand that I need to leave my fax machine on so that I can receive information regarding the event.	
I know how to contact the other TSL, RSL, AFVP and FVP after the event.	
I understand that it is my responsibility to work with the leadership team to determine when Allstate offices and agencies in the affected area(s) are allowed to close. I understand the decision to close Allstate offices and agencies in the path of a storm/etc. needs to be made to allow adequate time for personal preparation and safety.	
I have this guide in my possession and will take it with me for use during and after the event.	
I have a copy of the Territorial Agent roster in my possession, as it may be necessary to provide address / phone information to the claim office or customers.	
I have received BRP Contact Sheets from each of the FSLs.	
I understand that I need to contact the Field Corporate Relations Manager immediately following the event to advise on my personal situation and plan to resume business.	
I understand that I need to be in contact with each of the FSLs to assess damage in their area and to discuss the reopening of agents' offices.	
I understand that I need to contact Dan Boudreau (602-692-1022) or the local Regional Claims Leader Terri Coley to advise them of the damage information gathered from the FSLs.	
I understand that I am expected to remain accessible and available to assist in the implementation of post-catastrophe communication and claim handling.	



CALL FORWARDING EXCEPTION PROCESS

Due to an unforeseen circumstance in your office, you may need to forward your phones during the day or perhaps leave them forwarded from the night before. We can let After Hours and the CIC know that your phones will remain forwarded that day and that they will need to take calls from your customers. Please contact the Agency Establishment Team.

In the case of an emergency the first thing you should know is whether or not you can forward your phones remotely. For example, some phone/cable companies allow you to forward your phones using the computer (VOIP).

Please gather information about whether or not your phone/internet provider can forward your phones to your home or cell if you should have to work from that location for a specific time period. Do you know how to do this or do you have the contact number for this service?

If your phones are not working, or you cannot get into your office, please contact the Agency Establishment Team so that a call forwarding exception can be processed. The call forwarding exception allows your customers to either leave you a message or get transferred to the CIC for assistance in your absence.

If your office has an emergency that requires <u>closing the office</u> for an extended period of time and it is due to a **location power outage**, **computer connectivity outage**, **catastrophe** or **your location is required to evacuate** due to a hurricane warning, major road closings, etc. please use one of the two options available to you:

Option 1:

Send an **email** to the FL Service Desk mailbox via Outlook.

Option 2:

Fax your information to **1-866-655-6723**.

A member of the Sales Support Department will be in touch with you.

Preparedness Tips for Customers

- Take an inventory of your household. A concise record of your belongings will facilitate
 a smooth insurance claims process. We also recommend that you videotape or
 photograph your belongings and store the record away from your home in a safe, dry
 place.
- Locate a copy of your insurance policy and listen to the radio for emergency claim 800#s and information. Report losses to Allstate at 1-800-54-STORM.
- Board up windows if not protected with hurricane shutters. Use strong bracing on outside doors, 3/4" plywood on doors. (Should an insured ask if Allstate will pay to board up a house, please advise them that the policy does not provide provisions to board up a house in anticipation of a potential loss).
- Wedge sliding glass doors to prevent lifting.
- Secure loose objects in your yard or move them indoors.
- Keep non-perishable food on-hand. Make sure to stock a good supply of food that can be eaten without cooking. Gas and electric may not be available during and after a hurricane.
- Turn up your refrigerator to the maximum cold.
- Check supplies of medicines and first aid supplies.
- Get cash.
- Store drinking water (2 gallons per person per day).
- Check flashlights and radios to make sure they are in working condition. Never use candles or kerosene lamps.
- Maintain a fresh supply of extra batteries.
- Fill your bathtub with extra water for flushing toilets/bathing.
- Move valuables to upper floors or furniture tops if possible.
- Fuel your car(s).
- Moor small craft or move to safe shelter.
- Bring in all pets.

The Customer Claim Experience

Getting The Claim Process Off To A Good Start Before A Claims Catastrophe Is Declared

It may take several hours or even several days before there is an official declaration of a claims catastrophe. Therefore, the following list of suggestions was developed to help you enhance customers' claim experiences following an event that significantly increases claim volume but is not yet declared a catastrophe.

- Set the proper claim service expectation by informing customers that there may be extended hold times
 when reporting losses via telephone due to the increased claim volume.
- Let customers know that once a claim is reported, a claim representative is assigned to their claim. That representative will contact them as quickly as possible to discuss their claim.
- Inform customers of any policy provisions related to taking reasonable steps to protect their property from further damage (i.e. emergency temporary repairs). Be sure to inform them to keep all receipts for their adjuster as those costs may be reimbursed provided the damages are the result of a covered loss.
- Obtain as many customer contact numbers (home, work, cell, pager, friends, relatives, etc.) as possible.
 This information may later be used by claim representatives to make timely contact with the customer. If a customer is at a different location than the one listed on the policy or damaged in the claim, make sure to also get this information.
- If customers' phone or electric power lines are down, caution them that this may impact their claims representatives' ability to reach them.
- If personal property is damaged, you may want to suggest that customers begin a room-by-room written inventory of all damaged items (include the year, make, model, serial number, date and place of purchase, original purchase price). Be sure to inform them to keep all damaged items until their claim representative has had an opportunity to see the items and given permission to discard them.

After a claims catastrophe is declared.....

The suggestions outlined above, combined with the following tips, should help you enhance the customer claim experience.

Property Claims

- Do not recommend the use of any property vendors or contractors.
- Customers will sometimes secure a Small Business Administration loan following a disaster. If you
 become aware that a customer has secured an SBA loan, please fax the Assignment of Insurance
 Proceeds letter and form to the National Catastrophe Center immediately upon receipt. (Please
 refer to the daily published CAT communications for information on the fax number to be used.)

Auto Claims

- Auto customers are encouraged to file their claim online via www.allstate.com or at 1-800-54-STORM so they can simultaneously file their claim and schedule a vehicle inspection. Since most auto customer callbacks are to schedule an inspection, this process helps the customer complete the process.
- Do not recommend the use of Good Hands Repair Network (GHRN) shops for catastrophe-damaged vehicles. The number of catastrophe-damaged vehicles can negatively impact a GHRN shop's ability to handle non-catastrophe claim business. The National CAT Team (NCT) monitors the auto claims volume and initiates special catastrophe processes when necessary. Details regarding these events are sent via email from the NCT during catastrophes.

Multiple Claims

 If the insured has multiple claims (i.e. auto and property, or property and flood, etc.) or MULTIPLE vehicles that have been damaged, please have the customer call 1-800-54-STORM (1-800-547-8676) for the most efficient handling of all the claims.

Window Signs

Please post these signs in the agency windows/door to direct customers who may visit the office when it is closed.

- A) English (page 30)
- B) Spanish (page 32)
- C) Customer Reports of Catastrophe Losses (page 33)

Allstate Insurance Company Castle Key Insurance Company



To submit a claim for damages resulting from the hurricane:

- 1. Call 1-800-54-STORM or
- 2. Call any Allstate agent or
- 3. Go online at www.allstate.com

For assistance with your Allstate policy or to report damages <u>not</u> resulting from this storm please call 1-800-ALLSTATE® (1-800-255-7828)

Allstate Insurance Company Castle Key Insurance Company



Para reportar un reclamo por daños causados por el huraca ☐ n:

- 1. Llame al 1-800-54-STORM (1-800-547-8676), o
- 2. Llame a un agente de Allstate, o
- 3. Visítenos en la Internet en www.allstate.com

Para recibir ayuda relacionada a su póliza de Allstate, o para reportar daños <u>no</u> causados por esta tormenta, por favor llame al 1-800-ALLSTATE® (1-800-255-7828)

CUSTOMER REPORTS OF CATASTROPHE LOSSES

Because of the severity of the storm, we are receiving a large volume of claims.

Please report your claim to us by using any one of the methods shown below:

- Call 1-800-54-STORM (1-800-547-8676),
- Contact an Allstate agent or
- Report via our web site at http://www.allstate.com

The following types of losses can be reported on the Allstate website:

FLOOD
ALLSTATE AUTO
ALLSTATE COMMERCIAL AUTO
CASTLE KEY and CASTLE KEY INDEMNITY PROPERTY

Commercial **Property** claims can be reported at 800-359-1000.

If you have more than one claim (i.e., auto & property or property & flood, etc.) or <u>multiple</u> vehicles that have been damaged, please call this number to report <u>ALL</u> your claims: 1-800-54-STORM (1-800-547-8676).

Reporting all claims at the same time ensures proper documentation and dispatch of claims adjusters.

If you have severe damages that require immediate attention, have a contractor or carpenter work on "temporary emergency repairs" to keep the damages from getting worse. Please be sure to obtain a bill/invoice for these charges.

Additional steps you may wish to take include:

- Compiling a complete inventory of your damaged personal belongings, including receipts and records to document the loss
- Taking photos and/or videotaping the damages
- Keeping all receipts for additional living expenses, supplies and services

Please be assured that we are bringing in additional staff to service customers' needs and that an adjuster will be contacting you as soon as possible. However, if your loss requires priority handling because of the severity of the damages, please contact our Customer Care Unit at **1-800-547-8676**.

Thank you for your patience.

Catastrophe Resource Directory & Reporting Losses

Please share this information with agency staff.

E-mail for NCT's Special Assistance Unit - MCTAgentAdvocates@Allstate.com
Crisis Communications Website - http://www.myallsafe.com or call 1-866-492-1777.

PHONE NUMBERS FOR CUSTOMER USE

Report all claims at the same time to ensure proper documentation and dispatch of claims.

Note that customers with severe damages will be prioritized.

To report claims, online customers may visit www.allstate.com

REPORTING Losses for Personal Lines Auto, Commercial Auto and Homeowner Claims: 800-54-STORM

REPORTING WYO (NFIP <u>"Flood"</u>) Claims: **800-54-STORM**....use the menu prompts to report "all other damage to your home". Advise customer service rep that multiple claims are being filed. Losses involving **multiple** policies (i.e., flood and homeowner) should NOT be reported online.

REPORTING Commercial Property Claims: 800-359-1000

INQUIRIES on: Catastrophe claims including commercial claims: 800-54-STORM

NFIP (WYO) claim: 800-54-STORM or 888- 202-3716

PHONE NUMBERS FOR AGENT USE ONLY

The following phone lines are dedicated *for agent use only.*Please **do not** give these numbers to customers as these lines are not staffed to handle customer inquiries.

If you become aware of a customer with a severe/unlivable loss, please notify the NCT by calling the CAT Agent Advocate Hotline at 888-323-5872.

Agency Information Line

A toll-free number will be established for **AGENTS** who do not have email access but do have telephone service. At this number, you will find a brief recorded message with the NCT catastrophe information usually found in internal email communications. The phone number for this line will be communicated once a CAT is declared and will be kept updated and operational until power is restored for the impacted agencies. Please do not share this number with customers.

Catastrophe Claim <u>INQUIRIES</u> 888-823-5872

Media Inquiries

Please follow the Florida Region's media policy by referring all media contacts/inquiries to: Cathy Mayo, Field Corporate Relations Cell: 727-465-8688

Ivantage and Expanded Market Policies

It is important to remember that expanded market policies are not part of Allstate and Castle Key. Agencies should be prepared to assist customers with non-Allstate/Castle Key policies in the event of a catastrophe.

Please review and print the Ivantage Claims Support Manual and read the Gateway article CAT Preparation Help. The CAT manual provides specific information when assisting customers with a non-Allstate/Castle Key policy. This article outlines tips to prepare your agency and customers in the event of a catastrophe.

Agents should check eAgent for copies of their expanded markets book of business. As part of preparations, the agent and support staff should have a hard copy available to them.

Links:

Ivantage Claims Support Manual - https://agencygateway.allstate.com/wps/myportal/ID/76064
Agency Tips - https://agencygateway1.allstate.com/wps/myportal/id/79344

Ivantage Phone Number

Ivantage maintains a customer service number for agents and policyholders: 888-213-0085. In the event of a CAT, a temporary option may be added to direct callers with specific CAT related questions.

If a policyholder calls Allstate's CAT number, 1-800-54-STORM (800-547-8676), the CIC, Allstate's 1-800 number or visits a Mobile Claims Center (MCC), and the customer knows they purchased a non-Allstate/Castle Key policy through an Allstate agent but doesn't know the carrier, the Expanded Market customer will be directed to their agent who can assist in determining which carrier wrote the policy. If the policyholder knows which carrier wrote the policy, the customer service rep can provide the phone number or website to contact the carrier. If an agent needs assistance in determining which carrier wrote the policy, they can contact Ivantage at 888-213-0085.

Federal Emergency Management Agency (FEMA)

Register for Disaster Assistance: 1-800-621-FEMA (3362) or TTY: 800-462-7585 www.fema.gov

National Hurricane Center for latest information on storm and preparedness. http://www.nhc.noaa.gov

American Red Cross

Call 1-800-REDCROSS (800-733-2767) 1-800-257-7575 (Espanol)

Florida Disaster for information on hurricane preparedness/resources and family disaster plans. 1-850-413-9969

http://www.floridadisaster.org/index.asp

Hotels accepting pets during disasters throughout Florida.

http://www.colliergov.net/Index.aspx?page=1143

Reporting FRAUD: 1-800-TEL-NICB (1-800-835-6422)

The NICB has a live line that any caller wanting to provide a tip regarding potential fraudulent activity can call to report information. The individual calling to report the alleged fraud does not need to be an Allstate policyholder. Once the NICB gets the call, they will investigate further and notify the appropriate insurance carrier. If you receive a call alleging fraudulent activity, please transfer the caller to the NICB line to talk with a live rep for further investigation or provide the caller with the number listed above.

Current Sample P&C Policy Forms

The **Document Processing Repository System (DPRS)** is a regularly updated repository containing current versions of the policy forms and endorsements which are mailed to customers at new business and renewal. These are stored as Adobe Acrobat documents, bearing the Watermark, *Sample Document*, which you can print and provide to customers as samples.

In DPRS you will find <u>sample</u>: Policy Jackets Endorsements

In DPRS you will <u>not</u> find:

Legal Trailing Documents
Applications
Applications
Inserts

Endorsements
Policy Declarations
Marketing Materials
Letters

As you know, a policy is made up of the policy declarations and all of the policy forms listed on the policy declarations. If using this site as a resource to help communicate with a customer, please refer to the customer's policy declarations for a list of the applicable policy forms. To avoid any possible error and omission exposure, it is suggested that you contact Claims if you are unsure of how to address a customer's coverage question.

You can access DPRS by typing the following into the address field of your Internet browser.

http://agencygateway.allstate.com/wps/linker/linker?targetUrl=http://agencydprs/

Then follow these steps to access information:

- > Once on the site, click on **SEARCH** (from toolbar on left).
- > A template will appear.
- ➤ Enter the Form # (as shown below) in the **FORM NUMBER** field.
- Click on SEARCH.
- > Click on the **PDF icon** (on the left) to open the document.

AFA51

AP128

Auto:

AIC PUP

AFCIC (Ln 10)

AP&C (Ln 10) Allstate Insurance Co. (Ln 10) Allstate Indemnity Co. (Ln 19)	AU10636-01 AU109-02 AIU109-01	Amendatory Endorsement: AU10767 Amendatory Endorsement: AU10766-02 Amendatory Endorsement: AIU687
AP&C Motorcycle Indemnity Motorcycle	AU10775 AIU253	
AP&C Motor Home (eff 6/1/09) Indemnity Motor Home	AU14071 AIU263	Amendatory Endorsement: AIU474-04
Off-Road Vehicles	AU14055	
Property:		
Broad Indemnity Broad	AP4688 AP4688	
Special Indemnity Special	AP4687 AP4687	
Castle Key Condo	AP622-02	
Castle Key Indemnity Renters	AP4686	
Boatowners AP&C Boatowners Personal Watercraft	AP4690 AP1944CA AS28	
Indemnity PUP	AS82	

Claims Discussions with Customers

When discussing a potential claim with a customer, it is suggested that you not discuss or give an opinion on whether or not the loss is covered. Determining coverage is the responsibility of the Claim Department in conjunction with a detailed investigation of the facts of the loss. Do not discourage an insured from filing a claim based on any assumption that the amount of damage may be less than the deductible. Your agency's communication with the customer should focus on the facts of their policy, such as:

- 1. What are the policy limits,
- 2. What is the deductible, etc.

If your liability / damage assessment is wrong, your E& O coverage may come into play.

Please keep in mind that the Claim Department is trained to investigate all claims and it is inappropriate for anyone in the agency to give an opinion, particularly without benefit of a proper investigation.

Mobile Claims Centers

What services can NCT representatives provide at a Mobile Claims Center (MCC)?

- Set up a loss
- Help insured with general questions
- In true hardship cases (such as medical needs), they may be able to assist with ALE.

It is suggested that if customers' situations warrant immediate attention, that customers be directed to the nearest MCC locations where they may discuss their needs with an NCT representative.

Agencies will receive frequent updates as to the locations and hours of operation for the Mobile Claims Centers (see NCT Intranet site). Please encourage customers to come to the MCCs before the posted closing time, as the units need to be closed and secured promptly in order to comply with any possible curfews or local ordinances.

Hurricane Deductible

When Are Hurricane Deductibles Applicable?

- The hurricane deductible is added to the policy by an amendatory endorsement.
- The deductible applies to covered loss to property covered under Section I of the policy **caused by a storm system that has been declared a hurricane** (a defined term in the endorsement).
- The endorsement also sets forth the **time period** when the deductible applies:
 - o which starts when the storm watch or warning is issued for any part of Florida,
 - continues for the time period during which the hurricane conditions exist anywhere in Florida,
 - and ends 72 hours after the termination of the last hurricane watch or warning for any part of Florida.

Any covered loss that occurs during this time period, as a result of the storm system that had been declared a hurricane, is subject to the Hurricane Deductible. In addition, if the policy declarations show that a coverage co-payment provision applies, the customer may be required to pay an added amount in addition to the hurricane deductible in the event of a covered loss caused by a hurricane. Please refer to the policy for details regarding the hurricane co-payment.

Below is a copy of the **AP639-3 Hurricane Deductible** endorsement, which attaches to the Castle Key HO polices that do not exclude wind or hail. A copy of the statute is also attached.

AP639-3 Hurricane Deductible Endorsement: Doc ID 45479 on Gateway

Copy of Statute: Doc ID 45478 on Gateway

Note that the endorsement is clear in that the hurricane deductible is an **annual** deductible, applicable during the **calendar year** (Jan 1 to Dec 31). Once the annual hurricane deductible has been met, then the subsequent hurricane losses in the same calendar year would be subject to the "all-peril deductible". See excerpt below from the actual statute (page 38 - 39) which indicates that after the hurricane deductible is met that the "all-peril deductible" will apply (see in bold).

8 3.(c) If there was a hurricane loss for a prior

9 hurricane or hurricanes during the calendar year, the insurer

10 may apply a deductible to a subsequent hurricane which that is

11 the greater of the remaining amount of the hurricane

12 deductible or the amount of the deductible that applies to

13 perils other than a hurricane. Insurers may require

14 policyholders to report hurricane losses that are below the

15 hurricane deductible or to maintain receipts or other records

16 of such hurricane losses in order to apply such losses to

17 subsequent hurricane claims.

18 4.(d) If there are hurricane losses in a calendar year

19 on more than one policy issued by the same insurer or an

20 insurer in the same insurer group, the hurricane deductible

21 shall be the highest amount stated in any one of the policies.

22 If a policyholder who had a hurricane loss under the prior

23 policy is provided or offered a lower hurricane deductible

24 under the new or renewal policy, the insurer must notify the

25 policyholder, in writing, at the time the lower hurricane

26 deductible is provided or offered, that the lower hurricane

27 deductible will not apply until January 1 of the following

28 calendar year.

To summarize with an example....

- Insured has a \$5,000 annual hurricane deductible and a \$500 "all peril" deductible.
- During the hurricane season, Hurricane "A" causes \$3,000 in damages (under the hurricane deductible).
 Insured reports the loss and maintains his receipts substantiating the \$3,000 in damages.
- Later during the same hurricane season, Hurricane "B" causes another \$4,000 in damages. Insured would again set up a claim. Since the \$5,000 deductible has been met; we would cover the \$2,000 in damages.
- Just before the season ends, Hurricane "C" causes additional damage to the insd's home.... at this point, since the \$5,000 annual deductible has been met, the \$500 "all peril" deductible would apply to this loss.

Condominium Statute Changes (eff. 1/1/2004)

Florida Statute 718.111 (11b), as it relates to hazard insurance for Condominium Associations in Florida has been revised to bring the master policies (for the associations) under the same language for compliance, regardless of the associations' dates of condominium declaration.

The statute revisions specifically state that the master policy will provide primary coverage for all portions of the condominium property located outside the units (including windows and doors). In addition, the insurance responsibility for the following items is assigned to the unit owner**:

- Floor, wall, and ceiling coverings
- Appliances
- Water heaters
- Built in cabinets and counter tops
- Electrical fixtures
- Air conditioning or heating equipment
- Water filters
- Window treatments, including curtains, drapes, blinds, and hardware
- Replacements for any of the above listed property
- Air conditioning compressors that serve only one unit no matter where located.

These revisions to the statute apply to new business and to the associations' master policies **upon** their renewal dates effective 1-1-2004.

Individual unit owner policies shall also provide that coverage is excess over any other policy covering the same property. It is important that unit owners read the condominium bylaws and familiarize themselves with the unit owner responsibilities, as many associations mandate that unit owners be responsible for other items **in addition** to those listed above.

In addition, in condominiums where there is only one unit in a free standing building, the Association is not required to insure that building if the condominium declarations require the unit owner to obtain adequate insurance on the condo property.

**Coverage depends upon Florida Statute 718.111 (11) (b) and the association's governing rules. These rules document what the insured is responsible for. This WILL VARY from complex to complex. That which may be the responsibility of the condo association in one complex might be the responsibility of the unit owner in another. It is recommended that during Customer Protection Reviews copies of the "Declaration of Condominium" and the "By-Laws" be reviewed to determine insurance responsibility. In addition, the following site can be researched for information pertinent to property classification. http://www.myflorida.com/dor/property/appraisers.html

Coverage EP – Extended Protection

Extended Protection Coverage (Form AP1242) is an **optional** coverage introduced to address the exposure of association deductibles. Coverage EP covers the amount of damage to **property owned in common** with members of the condominium association if the damage is **below the association's deductible**. This coverage acts like "gap" insurance and will **pay up to but not exceed** the Condominium Association's deductible. **Examples of items where EP Coverage MIGHT APPLY:**

Drywall Insulation Windows Doors Ductwork Plumbing Electrical components – i.e. outlets

Coverage EP is available in amounts of \$1,000, \$2,500 and \$5,000. No deductible applies to Coverage EP.

There are four conditions that must be met to trigger Coverage EP (all four must be met):

- 1) The loss must be from an Allstate Castle Key covered peril. There may be cases where the Association policy covers a peril that is not covered under our policy. In that case, there would **not** be coverage under Coverage EP.
- 2) The same event must cause damage to both the insured's unit and the common area owned by the Association. Damage must stem from the same event but not necessarily the same peril. For example:
 - Storm causes lightning damage, wind damage and water damage (three different "perils").
 - Vehicle runs into condo, causing building damage and breaking a pipe, which causes water damage.
 - Vandals break into condo and damage the toilet and sink which leads to water damage, etc.
- 3) The loss must affect the residence premise and be covered under Coverage A.
- 4) The loss must be the insurance responsibility of the Condo Association as expressed under the governing rules. **

**Coverage depends upon the Florida Statute 718.111 (11) (b) and the association's governing rules. These rules document what the insured is responsible for. This WILL VARY from complex to complex. That which may be the responsibility of the condo association in one complex might be the responsibility of the unit owner in another.

Example of how Coverage EP might apply....

An insured has a pipe burst which results in water damage to the wall and to the insured's wallpaper...the wall would most likely be the association's responsibility but since the damage is below the association's deductible, the association refuses to file a claim and asks the unit owner (our insured) to pay for the damages. Coverage EP would apply if purchased.

Coverage EP should not be confused with Coverage G (Loss Assessments).

The loss assessment provision of the Floridian Condominium Policy (Cov G) is meant to cover assessments that are levied against the unit owners collectively because of "sudden and accidental direct physical loss to the condominium property". Coverage G is "excess" to the association's insurance coverage. Coverage G is not meant to cover assessments levied for wear and tear, deterioration, maintenance projects, deficits in the board reserves, upgrades to condo services, etc.

How much EP Coverage should an insured buy?

This will depend upon the Condo Association's deductible. **As an example:** if the association's deductible were \$1,000 the insured would **not** need EP coverage of \$2,500 or \$5,000. EP Coverage is similar to gap insurance. It only pays for the amount of damage that results from a covered loss that is below the association's deductible.

What are the benefits to the customer?

- It is "GAP" insurance for amounts responsible by the Association policy, but **below** the association's master policy deductible.
- It is payable from the Allstate Castle Key Condominium policy without a separate deductible of its own.
- It provides the policyholder with an assurance that he/she will be provided coverage for damages as highlighted above.
- We are the only major carrier known to us who offers this type of coverage.

Condominium Loss Assessment Coverage

Coverage G Loss Assessment Key Provisions:

As described in the policy provisions below, **Coverage G Loss Assessment** provides no coverage for excluded causes of loss such as:

- Flood
- Tidal surge
- Wear and Tear/Maintenance
- Hurricane Peril damage (wind, wind driven rain, rain) if the insured has Windstorm/Hail Exclusion on their policy.

Effective 7/23/06, the Allstate Castle Key Condominium policy language with respect to Coverage G, Loss Assessments, was changed to remove the following language:

"Any reduction or elimination of payments for losses because of any deductible applying to the insurance coverage of the association of building owners collectively is not covered under this protection."

As a result of this change, the condominium association insurance deductible portion of a "covered loss assessment claim" is <u>no longer excluded</u>, as long as all other policy conditions are met. This broadened coverage was not applied retroactively for claims prior to 7/23/06.

Effective 7/23/06, the Allstate Castle Key Condominium Policy states, "We will pay for your share of any special assessments charged against the condominium owners by the association up to the limit of liability shown on the Policy Declarations, when the assessment is made as a result of:

- a) sudden and accidental direct physical loss to the condominium property, owned by all units owners collectively, except as limited or excluded in Section I of this policy; or
- b) bodily injury or property damage covered under Section II of this policy.

Allstate will pay only when the assessment levied against the insured person, as a result of one loss, for bodily injury or property damage exceeds \$250 and then only the amount of such excess. This coverage is not subject to any deductible applying to Section I of this policy. In the event of an assessment, this coverage is subject to all the exclusions applicable to Sections I and II of this policy and the Section I and II conditions, except as otherwise noted. This coverage is excess over any insurance collectible under any policy or policies covering the association of unit owners."

To view the policy wording specific to this change, please refer to the last page of policy amendatory endorsement AP3317-1.

Loss Assessment Claims Related to CAT Losses:

The loss date of a Loss Assessment claim is the date of the assessment and **not** the date of the hurricane, thus they are separate claims.

Though loss assessments related to a CAT loss are eligible for catastrophe coding, the loss assessment claims do not initially get set up with a CAT code. The newly reported loss assessment claims are reviewed and assigned the correlating CAT code for the particular event.

Process for establishing a Condo Loss Assessment claim:

Condo Loss Assessment claims **not** related to a CAT Loss are handled by the Florida Property MCO. These claims may be reported via 1-800-Allstate or www.allstate.com.

However, Condo Loss Assessment claims related to a CAT event such as a hurricane are handled by the CAT Team. See steps on the next page for reporting this type of claim and subsequent processing by the CAT Team:

- The customer will need to report a new claim for any Loss Assessments. The loss date of these claims
 is the date of the Assessment and not the date of the hurricane thus a separate claim. The customer
 may report the claim via 1-800-54-STORM or www.allstate.com.
- The new claim that is established will be set up under Peril 29 Windstorm.

Continued on next page......

- Please advise the customer that the claim will be assigned to the Catastrophe Center for handling. Any
 paperwork should be forwarded, including the claim number, to the CAT Team's Loss Assessment
 unit.
- Paperwork needed may include:
 - Condo Association Notice Letter to Unit Owners
 - o Breakdown on the specific items and amounts of each for the Assessment
 - Copies of any Condo Board Assessment Package
 - A copy of the Condominium Insurance Estimate Breakdown for any storm damage included in the Assessment
 - A copy of the Condo Master Association's Insurance DEC page for any policy in force for any storm damage included in the Assessment
- Note that a supplement to an existing loss assessment claim is NOT set up as a new claim.

Process for Settlement of a Loss Assessment claim:

- The Association is contacted for the TOTAL amount being assessed to the unit owners following a loss.
- The Association is asked to provide an itemized breakdown of what that total assessment amount represents, including the master policy dec sheet and the Association's governing documents (bylaws).
- The damages are then segregated item by item into categories of:
 - damages which ARE covered by the master policy;
 - damages which are NOT covered by the master policy and which are NOT otherwise specifically excluded by the Castle Key Condominium (unit owners) policy.
- Once the mathematics are reconciled, the amount of the damages NOT covered by the master policy (as well as NOT excluded by the Castle Key Condo policy), is the basis for the unit owner's loss assessment claim under the Castle Key Condo policy. This amount represents the total covered assessment loss for that Association.
- To arrive at the unit owner's proportionate share of the total assessment amount, the amount that the individual unit owner is being assessed is divided by the total assessment amount. That percentage is then applied to the COVERED amount under the Castle Key Condo policy.
- Finally, the amount is reduced by \$250.00 (the equivalent of a deductible), and subject to a coverage limit of \$1000.00.

EXAMPLE OF SUMMARY OF ASSESSMENT CALCULATIONS:

TOTAL: \$279,348.27

TOTAL COVERED ITEMS: \$58,487.00 TOTAL NON-COVERED ITEMS: \$220,861.27

ASSESSED BY ASSOC: \$5,000.00

INSURED'S PERCENTAGE OF ASSESSMENT: 1.790% AMOUNT OF COVERED ASSESSMENT: \$1,046.85

INSD % OF ASSESSMENT = (UNIT ASSESSED AMT/TOTAL ASSESSED AMT) \$5,000 divided by \$279,348.27 = .0179 (or 1.79%)

INSD AMT OF COVERED ASSESSMENT = (COVERED ITEMS X INSD %) \$58,487 X .0179 = \$1046.91 (less \$250) = \$796.92 PAID

LESS: GG \$250.00 LESS: PRIOR \$0.00

MOLD

In 2003, Castle Key introduced a new Mold Exclusion for Coverages A, B, C and D (Additional Living Expense) which limits Castle Key's exposure for mold remediation. There is no coverage for the dwelling, other structures or contents for mold, but in another part of the policy we do give back \$10,000 for mold remediation when a covered water loss is sustained.

Remediation means the treatment, removal or disposal of mold, fungus, etc., as required to complete repair or replacement of property covered under Coverages A, B, C and D. Remediation also includes any investigation or testing to detect, measure or evaluate mold, fungus or rot.

Mold buy-ups are available and coverage may be purchased in the following amounts:

\$25K per occurrence/\$50K aggregate or

\$50K per occurrence/\$50K aggregate per policy period.

Property inspections may be required. Property Services will order and conduct inspections.

See next page for information on handling MOLD INQUIRIES.

Mold Issues – Castle Key Property Claims

Message Points for Allstate Agencies, CICs (Copy to NCT and local MCOs)

HANDLING MOLD INQUIRIES

1. Causes of mold growth and how it can be prevented

Mold is a common fungus that can grow on some building material if the right conditions exist. There are many different types of mold. In order to grow, mold generally requires water, a food source, the right temperature, and time.

Because mold growth can begin within hours of water damage, any water damage and the cause of the water intrusion should always be promptly addressed. In the case of property damage caused by hurricane, we encourage you to take whatever actions you can to reduce the likelihood of further water damage to your property.

- If possible, cover all holes in torn or damaged roofs, walls and windows immediately, so that wind and rain don't cause further damage.
- If needed, acquire the services of an emergency board-up or clean-up vendor who can provide help to dry out the damaged property.
- Generally. homeowner policies will cover reasonable expenses incurred in preventing further water damage to property that has experienced water-related damage.
- Keep all receipts for any emergency repair work to submit for potential reimbursement. If possible, photograph or videotape damaged property before taking the actions above.

2. Castle Key Homeowner policies and mold (General Inquiry)

Mold is excluded under all coverages in the Castle Key property policies.

- While mold is not in and of itself a covered peril, when mold results from a covered loss involving water, Castle Key may, subject to policy terms and limitations, pay for removal of the mold associated with that covered loss.
- Any time that you have a loss and question whether or not it would be covered, you should report the loss to Claims. Claim personnel are the best resource to determine coverage under a policy.

3. Commercial policies and mold (General Inquiry)

Mold is excluded under all coverages. Any loss or coverage questions should be directed to Claims

4. Specifics of Castle Key Property coverages related to mold The policy:

- Completely excludes coverage for loss to property caused by or consisting of mold, fungus, wet rot, dry rot, or bacteria;
- Eliminates coverage under the "additional living expense" provision of your policy for increased living expenses (and lost fair rental income) when mold, fungus, wet rot, dry rot, or bacteria make your residence premises uninhabitable;
- Includes policy provisions which state that if mold damages occur as a direct result of a covered water loss, we will pay up to the amount specified in the policy for the following:
 - Remediation of mold, fungus, wet rot or dry rot. Remediation is reasonable and necessary treatment, removal or disposal of mold; it includes investigation, testing fees and additional living expenses.
 - Increased living expenses (and lost fair rental income) when mold, fungus, wet rot or dry rot make your residence premises uninhabitable.

If you believe you have a covered loss involving water, we can connect you with someone in Claims. Our claim personnel are the best resource to determine whether or not a specific loss is covered, and if the loss is covered, to let you know what the next steps will be, as well as help guide you through the claim process.

Additional Living Expense (ALE) General Information

After a catastrophe strikes, taking care of customers' immediate needs – including their safety, housing and meals – is a top priority. Customers often have concerns about what is – and isn't – covered when it comes to Additional Living Expense (ALE). The following responses are meant to be used as a **general guide** during conversations with customers.

Because individual circumstances differ, you should address each issue on a case-by-case basis. In all cases, the policy in effect at the time of loss will govern.

- ALE applies only in those instances where there is a **covered loss (which makes the insured property uninhabitable)**.
- The purpose of ALE is to help the customer maintain his or her normal standard of living after a loss. That is the overriding goal when determining how best to handle each customer's personal situation.
- Coverage terms and limits may vary by policy, so the answers to some questions will differ depending on the type of coverage the customer has purchased.
- In general, Additional Living Expenses are handled on an incurred basis.
- No deductible applies to this coverage.

Because of evacuations that may occur as a hurricane approaches, the following point is worth mentioning. In most cases, there is <u>not</u> ALE coverage solely for mandatory evacuation. That's because ALE coverage does not apply until there is a direct physical loss that we cover that makes the customer's home uninhabitable, or civil authorities prohibit the use of the customer's home when a peril covered by the customer's policy causes a loss at a neighboring premises. The coverage terms and conditions, and the length of time that coverage applies, are described in the policy.

Reporting FLOOD Losses

Step 1: During a *declared catastrophe event*, NFIP losses can be reported by calling 1-800-54-STORM (800-547-8676) and following steps 2 through 4 below.

Step 2: Listen carefully to the telephone prompts to select the following options: Choose *Option #1* "to report a new claim"; then choose *Option #2* "to report a flood claim under a federal flood policy".

Step 3: Provide the service representative with **every possible phone number** where the customer can be reached. This is especially important if they are not able to live in their home.

Step 4: A claim number will be generated. The customer should keep this claim number for future reference. Separate claim numbers will be provided for flood and all companion policies.

Additionally, customers with Internet access can report their flood losses online at Allstate Flood Reporting. Note that customers reporting a claim online will not automatically get a claim number. A claim specialist will call the customer back with a claim number and provide any other pertinent information.

Please note: In the event of a catastrophe, such as a hurricane involving flooding, wind, hail or other perils covered by other policies, it is important that all companion claims be reported at the same time. Please report ALL claims at the same time at 800-54-STORM using the menu prompts to report "all other damage to your home". Losses involving multiple policies should NOT be reported online.

Following these procedures facilitate the claim being assigned to a flood-certified adjuster, who will also handle the homeowner claim or windpool claim in addition to the flood claim. This is not only a requirement in most states, but it also ensures good customer service.

Your assistance in setting customer expectations is especially critical in a CAT. During high volume periods, customers must realize that several days may pass before hearing from their adjuster. Customer dissatisfaction can be the immediate result of setting expectations that customers can expect a 24-hour call back during this period. However, with your guidance and direction, customers can begin the task of clean up and claim processing before ever hearing from their adjuster. In particular, since there is no ALE coverage under the flood policy, it is important to have customers with contents coverage complete a contents list so that portion of their claim can be settled as soon as possible.

Once the adjuster has completed the property damage estimate and a flood policy payment is involved, a request for payment is submitted to Allstate's Flood Insurance Program in Bethesda, Maryland. Payments are then mailed to customers within 5 to 10 business days of the receipt of this request from the flood insurance agency. **Customers will not receive an Allstate check from their adjuster regarding the flood damage - it will be mailed to them from the above source.**

The NFIP requires that all claim payments include the customer's mortgage company as a payee. To avoid delays, ask your customer to verify the name of their current mortgage company and to provide this information to the adjuster.

Flood Advances

If a customer requests an advance payment on a FEMA Flood Policy, do **not** refer the customer to a claims office or agent location to get an advance. Advances are not issued through Allstate Insurance Company. The **advances are issued from EDS** (which is a servicing agent for FEMA and Allstate). A flood loss report must be set up and the adjuster must verify contents coverage on the flood policy and that there is sufficient contents damage to exceed the advance payment.

EDS will then issue the advance on government check stock and mail to the customer at the address provided. EDS will send via Federal Express, if requested, otherwise it will be sent regular mail.

It needs to be noted that there is **no ALE coverage afforded on a FEMA Flood Policy**. FEMA allows the customer an advance under the contents portion of the FEMA policy. This is not ALE and will be deducted from the total settlement amount.

E-Mail: NCTFlood@allstate.com

Flood Clean-Up Tips for Customers

The most commonly asked questions from customers in the aftermath of a flood event involve instructions on what to do after a loss. The following tips have been accumulated from past experiences and from a handbook entitled "Repairing Your Flooded Home", published by the American Red Cross and FEMA:

- Before entering a flooded house, walk around the outside and check for gas leaks and loose power lines.
- If you can safely get to your electric box and gas meter without walking through water, turn them off first.
- Go inside carefully. If your door sticks, your ceiling may be ready to fall. You can force the door open but stand out of the way a few minutes to see if it is safe.
- Do not walk through flowing water and watch out for snakes, nails and other dangerous debris that might be covering your floor.
- Do not use gas lanterns or other open flames in your home. There may be explosive gas still in the air.
- If your ceiling is sagging, it might be ready to fall, as wet plaster and wallboard are very heavy. Stand back and poke a small hole at the edge of the sag with a nail on the end of a stick. Do not start in the center of the sag because the ceiling might collapse. Any trapped water should start to drain. Repeat this process working your way to the center of the sag until all of the water has drained.
- Open (do not force) all windows, doors, cabinets and drawers during the day to ventilate.
- Cover holes in the roof, walls, or windows with boards, tarps, or plastic sheeting to prevent more water damage.
- Remove any tree limbs or other trash that may have floated into your home.
- Shovel out as much mud as possible.
- After making sure the electricity is off, unplug all appliances and lamps, remove all light bulbs, and remove
 the plates to wall switches and outlets that got wet.
- Hose down and disinfect the entire flooded area including outlets, wall switches, light sockets and any
 furniture or other muddy contents. If you have an attachment that sprays soap, this would be helpful.
- Completely hose out and disinfect air ducts to prevent contaminated air from flowing through your home.
- Take pictures as you clean up for your records.
- Make an inventory list of all damaged contents. Keep in mind that not all contents are damaged by water and may be cleaned up.
- Keep a sample of items such as carpet and upholstery for your claim adjuster.
- Remove trapped water in the walls by taking the baseboard off and poking small holes about two inches
 above the floor. If water drains out cut or drill holes big enough for water to drain freely. Also, remove
 covering from flooded floors to allow drying. Most floor coverings will need to be replaced so be sure to take
 pictures and keep a sample for your adjuster.