

DISASTER GUIDE

INSURANCE CLAIM STRATEGY FOR BUSINESS OWNERS

*How to save your
business after suffering a
disaster.*



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DID YOU KNOW?

*According to FEMA 25%
of businesses never
reopen their doors after
being struck by a
devastating storm.*

If you own or operate a business, it's critical to have a business continuity plan to help you recover from any significant property damage.

In this guide we share important details that may help your business to recover from any disaster.

Do you have the right insurance policy?



5 POLICY ITEMS TO CHECK BEFORE A DISASTER STRIKES

1. Do have adequate coverage limits?
2. Do you have business interruption coverage?
3. Do you have flood insurance?
4. Do you have actual cash value (ACV) or replacement coverage?
5. Are you sure your policy is active?

"The most important thing someone in business can do when they are confronted with a disaster is to admit what they don't know and get help in that area. The Sill Company was a life-line for our business."

— RAY ANDEL —
OWNER, ANDEL REAL ESTATE

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Disaster hits. Now what?



Often, businesses are offline due to a fire, hurricane, or another disaster, and you and your insurance provider are required by law to meet specific deadlines after an incident. So, it's essential to contact a licensed public adjuster who can respond quickly and get your claim started immediately.



**40% OF BUSINESSES
NEVER REOPEN AFTER
A NATURAL DISASTER.**

- Federal Emergency Management Agency

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Challenges you may face.



Filing an insurance claim can be a long and stressful ordeal. Your insurance company may be handling many claims due to the disaster and thus may be slow to respond.

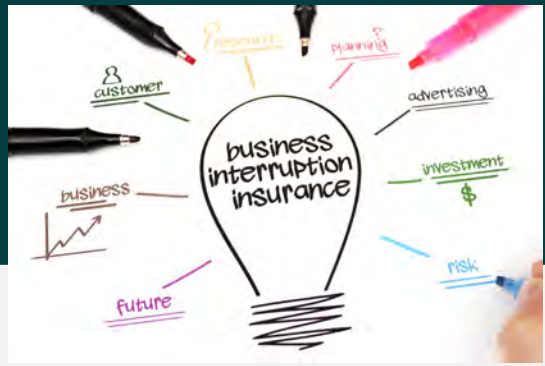
You may work with multiple insurance adjusters, which sometimes results in confusion and delays.



Spiking materials costs are also leading to issues with replacement costs. Also, you will want to double check for proper licenses for anyone involved in your claim.

**DO NOT PAY A
CONTRACTOR UP FRONT!**

Have business interruption coverage?



Businesses NEED business interruption coverage. It is a type of coverage that protects your company against the loss of revenue and may allow you to continue payroll.

A business interruption insurance claim requires a unique skill set that forensic accountants can provide to help save your business.



Business interruption claims are often complex and stressful. That's why it's important to hire a public insurance adjuster.

PROTECT YOUR EMPLOYEES

Types of claims we handle



- *Fire damage
- *Tornado and wind
- *Hurricane damage
- *Natural Disasters
- *Business Interruption
- *Building Collapse
- *Winter Weather Damage



**WE SETTLE HUNDREDS
OF CLAIMS EACH YEAR**



Sill is the largest and most experienced public adjusting firm in North America.

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Sill Success Stories

600,000 square foot business headquarters suffered extreme damage due to a tornado



"From day one, our effort was to SAVE OUR JOBS! We had no idea just how difficult dealing with our insurance company would be. We relied heavily on Sill's team's expertise throughout the process."

-Darryl Patak, CFO, Dayton Phoenix Group

\$115m Insurance Settlement

The Dayton Phoenix Group's 600,000 square foot headquarters in Dayton, OH, suffered extreme damage after an EF4 tornado. Wind speeds up to 170 miles per hour tore the roof from the building, decimated costly manufacturing equipment, and resulted in a \$100 million + insurance payout.

WHY CHOOSE SILL?

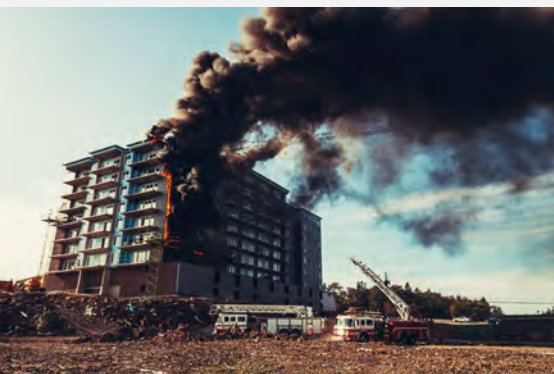


Sill is the leading public adjusting firm in North America. We have teams across the US and Canada who are available 24/7.

Clients choose Sill because they want an experienced team of licensed public adjusters, building and content appraisers, damage experts, and forensic accountants.

We specialize in large property claims at manufacturing facilities, retail centers, office buildings, and many other property types.

Get the settlement you deserve with Sill's help.



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CONTACT US 24/7

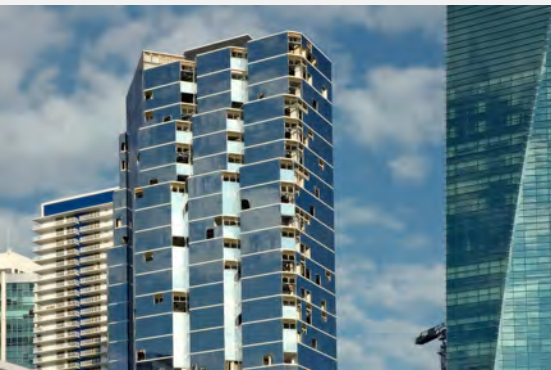


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Free Insurance Policy Review and Damage Inspection.



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