Hurricane Claim Prep Checklist when evaluating Builder’s Risk Losses

### CONSTRUCTION PROJECT INFORMATION

<table>
<thead>
<tr>
<th>Project:</th>
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<td>Owner / Developer:</td>
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<td>Time/Date (Approx.) Project Delays Began:</td>
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<tr>
<td>Time/Date (Approx.) Project Resumed:</td>
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### CHECKLIST

- Take ample photographs and videos to memorialize ALL damage (however small), especially before mitigation efforts have begun
  - Show the full loss in it's initial state
  - Photos/Videos of water levels indicating how far it rose around the site should be clearly captured. If possible contrast pre hurricane photos with post hurricane water levels / wind damages
  - Slowly walk the perimeter of the site and take a 360° video of each area
    - Focus in on specific damages, especially to porous materials where the visible damage can dry overtime.
    - Time stamps to photos and videos.

- Mitigate the loss / protect undamaged property from further loss or damage
  - Separate damaged property from undamaged property
  - Remove all water damaged porous materials as well as any other materials that mold can grow on to prevent further damage, but don’t discard anything unless first confirmed by insurance adjuster.

- Establish a separate Hurricane Potential Change Order (PCO) in the project cost accounting system under which all Hurricane loss-related costs will be captured.

- Identify the most recent pre-hurricane construction project schedule to memorialize status and pre-hurricane key construction milestones and dates such as Temporary COO, inspections and/or final completion.

- Create list and track any changes in subcontractor staffing levels / workforce pre and post hurricane interruption by each subcontractor.

- Account for all hurricane related temporary and permanent work invoices, change orders, work tickets, proposals, quotes, etc., with detailed descriptions of the repair/replacement work to be performed.

- Develop a Rough Order of Magnitude (ROM) that outlines all areas of anticipated loss amounts by category:
  - Debris Removal
  - Permanent Works
  - Temporary Works
  - Pollutant Cleanup and Removal
  - Preservation of Property
  - Valuable Papers, Trees, Shrubs, and Plants
  - Site Preparation
  - Paved Surface
  - Testing/Hot Testing
  - Other
  - Round Numbers and “TBDs” are sufficient at this time.

- Identify any Expediting Expenses—costs incurred to speed up repair of damaged property, such as overtime wages and express transportation charges.

- Identify Extra Expenses and costs above normal related to the event. Any cost or expense incurred, that would not have been incurred “but for” the event, should be tracked.

- Identify costs related to ingress / egress delays, enforcement of laws or ordinances regulating repair, demolition, and reconstruction of damaged buildings.

- Create a list to identify anticipated comeback, remobilization by subcontractor.

- Create list to track all additional general conditions for the project related to hurricane impact.