

Large storms will likely impact your business and property. Contact biBERK immediately to begin the claims process. As you check out your property after a storm, keep the following guidance in mind:

### **Electricity**

- Treat all downed and loose wires as potentially energized electrical lines.
- Stay away and alert professionals from your utility company.
- If your business was flooded, assume that water got into the electrical system and stay away from all outlets, switches, wires and other electrical elements.

## **Structural Stability**

- If your building is leaning to one side or shows any signs of being structurally compromised, do not enter.
- Contact your local building official, a structural engineer or a competent contractor to check the building's stability before re-entering the property.

# **Natural or Propane Gas**

If you smell the "rotten egg" aroma
of natural or propane gas, go outside
immediately and call your local
fire department.

#### **Sanitation**

- Drinking water, medicines and food products stored in your business may be contaminated.
- Treat anything edible that has gotten wet in the storm with extreme caution.
- Contact your local government emergency management agency or the local county extension agent's office with any sanitation questions.

### Flood and Wind

- Property & Liability policy covers wind damage to your building, business and personal property depending on your coverage.
- Your policy may not cover damage caused by flooding, waves, tidal action or other water damage.
- Flood insurance specifically protects against these threats and must be purchased separately.