

MICHIGAN STATE UNIVERSITY
Guidelines to Recovery from a Major Property Loss

THIS DOCUMENT HAS BEEN DEVELOPED BY THE OFFICE OF RISK MANAGEMENT AND INSURANCE (RM&I) TO ASSIST DEPARTMENTS IN RETURNING TO NORMAL BUSINESS FUNCTION AFTER A MAJOR LOSS.

Personal Safety Cautions:

- ✓ Stay clear of the damage site until the Department of Police and Public Safety (DPPS) declares it is safe to enter.
- ✓ Exercise extreme care in entering damaged areas. Do not attempt to turn on utilities.
- ✓ Be alert to potential structural damage eg., weakened roofs and floors.
- ✓ Wear appropriate protective garb when in area--smoke or debris can damage clothing.
- ✓ Avoid electrical equipment if there is water in the area.
- ✓ Do not consume any food, beverages, or medicine exposed to heat, smoke, soot, or water.

Maintain appropriate environment:

- ✓ Contact Physical Plant regarding clean up and repair efforts.
- ✓ Avoid moisture damage and potential contamination by controlling humidity and temperature.

Note: The publication, "*Managing Water Infiltration Into Buildings*" contains guidelines on how to treat specific items. A copy can be obtained through the Office of Radiation, Chemical and Biological Safety (ORCBS) at http://www.orcbs.msu.edu/biological/resources_links/msu_wip.pdf or RM&I.

Personnel:

- ✓ Contact affected faculty, staff, and students asap and assess immediate needs.
- ✓ Support personnel through the loss –involve Employee Assistance Program (EAP) if needed.
- ✓ Identify a contact person to serve as an information coordinator.

Note: Contact persons/coordinators may be meeting daily in the initial stages of the loss. Meetings may be coordinated with the DPPS Emergency Operations Center. As recovery progresses, meetings will be scheduled as needed to address issues. Timelines and a work plan will be developed in conjunction with the affected departments and university support departments.

Record/information management:

- ✓ Dry paper records within 24 hours if water or soot damage occurred to minimize deterioration. Use available resources for restoration and recovery of information stored electronically and on paper. Depending on the severity of the loss, assistance may be available through the Libraries, Computing and Technology, or outside vendors may be used. Costs for these services should be approved in advance through RM&I.

Mitigate Damage:

- ✓ Begin salvage and clean up as soon as entry is approved by DPPS.
- ✓ Discuss with RM&I special needs that could expedite your recovery, eg., technology restoration, record preservation, clean up, repair.
- ✓ Do not discard any damaged items until after an inventory is done—salvage value is considered in developing an insurance claim.
- ✓ Save all receipts for expenditures.
- ✓ Record expenses on the Claim Expense Log (Attachment A).
- ✓ Forward copies of service requests and purchase orders to RM&I for approval.

Resume operations asap:

- ✓ When safe to do so, locate critical records, business items and arrange for transfer to clean/new location.
- ✓ Consider needs to expedite resumption of business, eg., leased space, equipment, furniture, supplies, volunteers.
Note: Payment for these should be approved in advance through RM&I. If major relocation is necessary, review needs with Facilities, Planning, and Space Management (FPSM).

Replacement/ repair of materials and equipment:

- ✓ Discuss repair or replacement of items with RM&I. Several factors are considered when determining whether insured items are repaired or replaced and the allowable amount of reimbursement. For insurance claims, it may be necessary to determine the value of property to be replaced. This can be done through inventory records, original invoices, or receipts. If questions, contact RM&I.

ATTACHMENTS:**A. Claim Expense Log**

