

A dramatic photograph of a large, dark, swirling storm cloud formation, possibly a supercell or a developing tornado, over a green field. The sky is filled with heavy, dark clouds, and the ground is a flat, green expanse. The overall mood is ominous and powerful.

# Disaster Has Struck!

By Ryan Amos

# Church as A Shelter

Churches Can Not be Used as a Shelter

Shelter has a lot responsibility:

Safety

Security

Liability

Tenancy (after 7  
days they are a  
tenant)

Zoning

The church should be directing members to certified  
Red Cross Shelters

# Before A Disaster

Yearly Photographs of the property

Document Equipment (make, model, serial number, date of purchase value)

Know Your Deductible

- \$25,000 or 3% whichever is greater for a named storm
- \$25,000 for Flood
- \$10,000 For all other occurrences other than the above.

Address any environmental hazards

- Trim Trees hanging over roofs
- Secure objects that can become airborne projectiles

# After the Disaster



Make temporary repairs immediately



Contact Property Development



Contact Risk Management



Fill out the Risk Management Form immediately



Have an Adjuster View the Property

# The Repair Process

## Get Multiple Quotes

- Contracts need to be signed by Property Development
- Contractor MUST be licensed and insured
- No benefit to not using the right people

## Compare them with the Adjusters Report

Upgrades are on your dime (Insurance will replace like for like)

Insurance Covers Business interruption

Create a building committee

**WE DO NOT USE PUBLIC ADJUSTERS**

# How Property Development Can Help!



Leases (to or from)



Purchases



Sales



Renovations



Repairs



Insurance  
Claims



New  
Construction