



# Claims Disaster Management Plan

Frank Cowan Company has a long-standing history of providing specialized insurance to municipalities and other organizations across Canada. Inevitably with a history as long as ours and in a country as diverse as Canada, we have witnessed some unique claim events. In all severe property losses, a quick response and recovery is critical after a claim. You receive the benefit of working with a company that has the experience and means to provide claims assistance should a severe event occur.

## Severe claims events may include:

- Fires
- Weather including storms, wind or tornadoes
- Earthquakes
- Train derailments
- Snow load collapse
- Water damage
- Environmental disasters

Frank Cowan Company has a robust claims department dedicated to handling claims for our clients. If an event causes catastrophic insurable damage to your infrastructure, in support of your solid emergency preparedness and response plans, we will be there to assist you as you assist those that are in need.

Should serious damage occur to an insured asset, Frank Cowan Company can offer the following services. At your request, we will attend and assist you in a way that is constructive and proactive.

- Claims management will attend the event to assist you. Senior claims examiners will be assigned to handle your case from either an on-site location or from one of our offices.
- Through our well-established network, Frank Cowan Company can have preferred contractors assigned quickly to aid in the protection of exposed buildings.

- Senior specialized Independent Adjusters can be assigned if your local adjuster requires support or is unavailable.
- Frank Cowan Company will employ our property damage appraisal system to ensure prompt service and a fair price.
- We can assist in preparing communications or updates to the public.
- We can provide assistance with arranging temporary mobile office units to replace space that may not be available due to damage. These mobile units can be equipped with computers and other essential and necessary equipment.
- Frank Cowan Company can provide expert advice and helpful assistance in triaging buildings for repair.
- We have the ability to advance funds to help with the claim.

Experience and knowledge can go a long way in an emergency situation. Frank Cowan Company has assisted with managing many claims events over the years. We respect the protocol that municipalities follow and can provide additional help if and when needed. It's one of the value added services that you, as a client, receive from Frank Cowan Company.

You never know when an extra hand is needed. Take, for example, the tornado that devastated the lakeside community of Goderich, Ontario. Frank Cowan Claims Management was on site as soon as the Town was re-opened, three days after the event, a senior adjuster was assigned, contractors were retained and protection of damaged buildings commenced that day.