

Seventh-day Adventist Church
FLORIDA CONFERENCE

It is the responsibility of the local church to prevent further damage following an insurance event. The church has the authority to take temporary measures necessary to secure the building and contact Florida Conference Risk Management to file a claim. Please note during natural disasters it is not uncommon for predatory contractors to come to the affected area. Please do not sign any contract until the property development department has been consulted.

Step 1: Secure the building to prevent further damage.

It is important to take pictures during this process in the event they are needed for the claim. This is also the time to secure any undamaged items and store them to prevent further damage. If the roof has been damaged, please contact a local roofing company to do temporary covering to the building as this cost will be covered under the claim.

Remediation may also be necessary during this time. This process is one that is necessary but a potential area for major expense. All Contracts need to be read very carefully and the church must be attentive to this process. It is in the church's best interest to keep a log of all the people and equipment that is present on the property. Often, companies may charge for equipment left on site but not in use. It is the church's responsibility to ensure that all equipment is removed in a timely manner. Also, any change in contract price should be made in writing and periodic invoice updates should be requested.

Step 2: Contact Risk Management and Property Development

Risk Management will serve as your direct connection to the insurance company. It is through risk management that an adjuster will be assigned to the property and a claim will be filed. However, it is not necessary to wait until the claim has been fully processed to get repair quotes. Property Development will be the one who can help you through selecting a contractor, reviewing contracts, and helping your church make the best possible decisions during these difficult times.

Step 3: Get Repair Quotes

Property Development requests that a minimum of 2 quotes (preferably 3) be submitted on any given project to help the church understand the actual cost of repair. If this is not possible due to circumstance an exception can be made. Please note that insurance will only cover repairs that bring the church back to the pre-insurance event state. Insurance will not cover upgrades unless required by building code. Any upgrades will be the sole responsibility of the church above and beyond the insurance project. All contractors should be licensed as commercial in the State of Florida. Please do not sign any contract as the local church does not have the authority to do so.

Step 4: Choose Contractor

The church has the ultimate decision as to which contractor they will use as long as the contractor meets the Property Development Departments requirement for licensure and insurance. All projects must be done with permits and according to the Florida Building Code. Please do not sign any contract as the local church does not have the authority to do so as this may add additional expense and delay at the end of the project.

Step 5: Begin the Project

