

death, taxes... & Hurricanes

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In 2013, Gulf Coast condominium owners know there is a third certainty: hurricanes. This article will not help you with death and taxes; as to those certainties, you should contact your doctor and CPA. Rather, the following should serve as a general guide of steps to take prior to a hurricane making landfall and what steps to take immediately following a hurricane in order to efficiently manage restoration projects.

*...in this world
nothing can
be said to be
certain, except
death & taxes.*

—Benjamin
Franklin (1789)

► Document, Document, Document

As a member of the board of directors concerned with how to deal with the insurance company regarding damage to the condominium's common elements, pre-storm documentation could be key to your claim. I recommend taking both digital pictures (with time/date stamp) and filming the current state of the common elements or unit (and contents), as applicable, at least once per year prior to each hurricane season. Clearly showing the insurance company the status of your property pre-storm can do wonders to shorten negotiation/litigation with the insurer as to what should be paid on the policy following the storm damage. Be sure to store a set of the pictures/videos at a location other than the condominium property, as they are useless if lost to the storm damage.

► Insurance Policies & Agent Details

Ensure all insurance policies are current and coverage is adequate and compliant with State law; full contact details for insurance companies and agents should be readily available in the event of a storm.

► Backup Computer Files

Confirm that computer files crucial to running the building and association are backed up to CDs, Portable Storage Devices, and/or Digital Cloud Storage so that the information can be accessed from a remote location.

► Emergency Generators & Supplies

Verify emergency generators are in working order and have adequate fuel supplies. Stock emergency supplies in storeroom (flashlights, batteries, water, etc.) for use by residents and employees in the aftermath of a storm.

► Emergency Lists

Have on hand current hard-copy and digital-copy reference lists complete with the names of all property owners, emergency contact numbers and details of second residence addresses, as well as a list of all association employees, with full contact details. Make sure all members of the Board of Directors and all association employees have copies of these lists. Fur-

ther, it is a good idea to have a list of contact information for all local emergency response departments. If the association has a website, place the contact information for Board of Directors members, association employees, and the local emergency response departments on the website.

► Vendor Lists

The vendors you trust before a storm should be the first vendors contacted after a storm hits. This usually includes a water damage restoration company, an HVAC servicer, an electrician, a plumber, a general contractor, and a fire prevention company. If your preferred vendor is not able to timely perform the work needed, your general contractor may have ideas for other reputable alternatives. Again, it is good to have this list in multiple formats (digital and hard-copies) and stored at multiple locations.

► Bank Account Details & Signatories

Keep handy a list of all bank account numbers, branch locations and authorized association signatories. Make contingency plans for back-up signatories in case evacuation or relocation becomes necessary.

► Evacuation Routes

Establish clear building or community evacuation routes and be sure that all community members are provided with copies or printouts. These routes should be clearly marked as storms approach.

► Create a Storm Committee

Having a committee of owners designated with the task of compiling and distributing the information listed above is a good way to ensure the projects get done and the lists stay current.

► Pre-Storm Summary

Be proactive in aggregating the information discussed above and flexible in storing the information in multiple formats (hard-copies and digital). Lastly, make sure the information is distributed to multiple people. ■