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CLAIM JOURNAL

A claim journal is a diary that recounts the pertinent details of the loss recovery activity. It includes answers to questions, such as what happened, when, where, and what was done to recover from the disaster. You will want to identify costs or lost income amounts, as well as keep a folder of photographs to document your journal entries. This information is only for the business owner and should not be given to anyone else. Keep the journal throughout the recovery and claim process. It may take several months for the claim to be fully resolved and by then one's memory becomes fuzzy.

There should be a brief statement for each day or group of days telling what transpired. For example:

MAY 2: Fire shut down operations in the paint shop at 9:35 a.m. Everyone evacuated. Fire out by noon. Non-essential employees sent home.

MAY 3: Contacted insurance agent. Set up the Incident Command Center (ICC).

MAY 4: Moved into the ICC, bought furniture, computers, and phones, etc. for \$25,000.

MAY 5: Discussed strategy; held press conference (food and beverages-\$750). Started a calling tree to contact customers and suppliers.

MAY 6: Looked for alternate facilities. Called restoration service to clean facilities. Called contractor to start repairs. Used staff to board-up windows and remove debris. Sent IT team to Chicago. Diverted raw material's shipment to our Seattle facility.

MAY 7: Facility team started assessing the damages and identifying salvageable items. Rented vans for employee transportation and rented hotel rooms for ICC staff for \$18,000.

MAY 8: Visited competitors to see if anyone could produce our product for us.

Keep your journal, photos, receipts, and other important information on-hand at all times.