

When filing a collapse claim, there are many factors that need to be considered. To help navigate the process, here are several topics for you to review. Understanding each of the below bullet points is crucial to documenting, filing, and successfully settling your claim. If any of these questions give you pause, please feel free to reach out to us for a no-cost discussion about your claim.

- What is your broker or agent's role?
 - Will he/she be adjusting the claim?
 - How many claims has he/she handled?
 - Will his/her role be active or passive?
 - When faced with supporting your position or the insurance company's, where will he/she stand?
- What is the definition of "collapse?"
 - How do you define the limit of deflection/drift that a structure can tolerate?
 - What does "intended use as a direct result of physical damage" mean?
 - Must your building have to physically collapse in order for you to have a valid claim?
- Is there coinsurance in your policy? Properly managing coinsurance can prevent disaster. Not properly managing coinsurance can put you out of business!
 - If there is, what does it mean?
 - If there is, did your insurance adjuster tell you? If not, why not?
 - How is coinsurance calculated: on replacement cost or actual cash value?
- Is there a methodology to properly photographically document the loss?
- How will necessitated code upgrades impact your claim?
- What kind of shoring will be necessary immediately following the collapse?
- Do you need your own engineer?
 - Can the insurance company's engineer work for you, too? Why or why not?
- Prompt inspection and documentation is key to a successful claim.
 - Things to watch out for:
 - Defections in the web of structural steel.
 - Cracked columns.
 - Broken foundations.
 - Elongated holes in structural hardware.
 - Split structural members.
 - Nail withdrawal.
 - Walls out of plane.
 - Electrical conduits pulled apart.
 - Damaged MEP (Mechanical, Electrical, Plumbing).

- How does the energy disbursed as a result of the collapse affect the structural elements in adjacent zones?
 - Why does it matter?
 - How do you prove the damage, if any?
 - Is it covered?
- It takes a trained professional to identify and document collapse damage. Do you have the right expert lined up? Should you trust the insurance company's experts?
- Repair versus replacement can be a very technical issue.
 - Are you familiar with matching issues/rules?
 - Are you familiar with patching issues/rules?
 - What about warranties?
 - What is functional replacement cost?
- What about equipment and stock?
 - Determining whether stock is a total loss or not.
 - Negotiating a salvage agreement.
 - Remediation of equipment.
 - Can it be repaired?
 - How do repairs impact warranties?
 - Expediting the shipment of new equipment.
 - Is equipment a business personal property item or a building item for insurance purposes?
 - Why does it matter?
- What happens in a large-scale event when drying equipment, generators, remediation labor and other resources are unavailable for days? Weeks?

