

DISASTER REPORTS ON THE REPORT OF THE PRESENCE 2018

SURVIVING FIRE





AND FLOODS





LIGHTNING STRIKE



Lightning 7/2/06 Burns Barn In Stockton

STOCKTON — Lightning sparked a fire that destroyed a converted barn in Brookville Hollow on Friday night. A lightning storm hung over the area that evening, taking out three electrical transformers and downing trees and limbs. One of the transformers was in Brookville Hollow along Route 29 at the south end of town.

Stockton Fire Company Chief Paul Steffanelli said that power surged into a corner of the barn, which housed two offices and storage space on the Chris Hedge property. No one was home at the time. Firefighters were called at about 10:25 p.m. By that time, Chief Steffanelli said, the barn was fully engulfed in flames.

Stockton firemen, working with volunteers from Lambertville and Sergeantsville, managed to save some materials on the first floor, including the homeowners' passports. An architect rented an office on the second floor; the one on the first floor was a home office for Mr. Hedge, an author.

Chief Steffanelli said the barn had security and fire alarms, but they were likely knocked out by the power surge. He said the building burned quickly because of its age and contents — a lot of books, magazines and papers.

The other transformer fires here Friday night were near St. Agnes Catholic Church on Route 29 and the firehouse on Mill Street.



THE AFTERMATH





PREPARATION

- Insurance
- Documents
- Inventory
- Off-site records
- Recovery Plan
- Key suppliers





GONE IN 2 HOURS







RECORDS

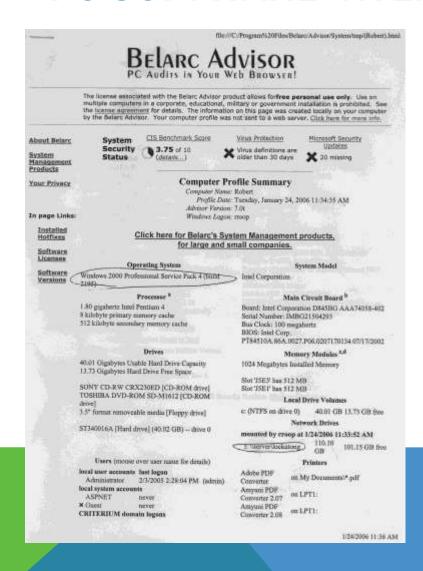
- Computer technical
- Financial
- Administrative



- Hard copy
- Professional and personal libraries
- Personal correspondence
- Photographs of everything!



PC SOFTWARE INVENTORY



- Scans workstation and identifies every hardware component
- Scans operating system and identifies every update and patch
- Lists all applications, with their versions
- Lists all license information



JULY 21



JULY 22





EQUIPMENT

- > Tools
- Office, furniture, furnishings
- Software and licenses
- Supplies, stationery forms
- Personal
- Building







SUPPLIES ARE PART OF YOUR BUSINESS TOO!







EQUIPMENT INVENTORY LIST

L-ADMINISTRATION/C-L Lists/EQUIPMENT INVENTORY.doc

EQUIPMENT INVENTORY (September 2005) Robert lass a copy offsite of this listing plus other info.

PCs

See 6 attachments for details for PCs for Robert, Tricia, Jane, Margie, and Sal plus 1 (GeofPs) in storage.

Dell Server added 1/05

See attached for software, etc list from Celero's quote dated 12/3/04 Dell Power Edge 700 Server Hard Drive - Serial #57VNG61 Dell Keyboard - Serial #62N04N454-37172-4B0-076W Dell Mouse - Serial #442101827 Dell Monsitor - Serial #CN05 5035-64180-48M-046L

New Accountant (Go to My PC) (added 2/05)

HP Vectra V1.400SF (Prod D9829T #101) Hard Drive - Serial # US11253793

HP Keyboard - Serial # 2122 2885 (V2(PS/2) No Mouse

No Monitor

Staiano's PC (added 4/05)

Dell Optiplex GX620 Hard Drive - Serial # GGDTY71 Dell Keyboard - Serial # CN-0N6250-71616-53L-00R3 Dell Monitor - Serial # CN 0F5035-64180-537-1LNS Logitoth Mouse - Serial # LNA30718279

Mathis' PC (added 4/05)

Dell Dimension 3000 Hard Drive – Serial # GXYLB71 Dell Keybourd – Serial # CN-04N454-37172-51A-02NC Dell Mouse – Serial # 508019570 NEC Mountor – Serial # 2400367TA

Ether FAST 10/100 8-Port Workgroup SWITCH - EZXS88W Ver 3 - added 4/05 - replaced 4-Port SWITCH (in storage)

Printers

Hewlett Packard - LaserJet 6L - Serial # USHB493922 Hewlett Packard - LaserJet 1200 - Serial #CNBQ007958 Hewlett Packard - Deskjet 960C - Color - MY23C1C1QW



FIRST RESPONSE

- Evaluate extent of loss
- Condition of backups
- Resources available for recovery
- Priority for recovery
- Communication with staff
- Discipline and engineering skills



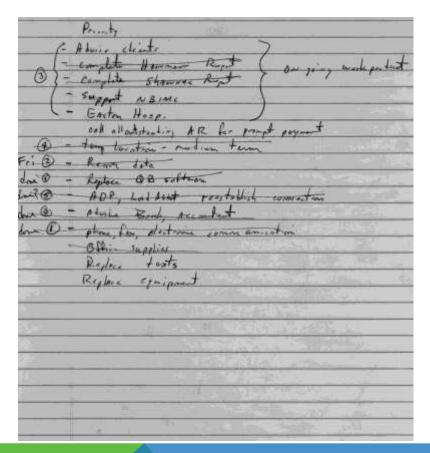
PRIORITIZE







ACTION LIST



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RECOVERY



- Clients
- Accounts Payable
- Accounts Receivable
- Utilities
- New space short term
- New space long term
- Work lost



INSURANCE

- > The Adjuster
 - "Document all the losses but get back to business as soon as possible."
- > Records
- Receipts





INSURANCE PROPERTY

- Equipment
- Software
- Computers
- Personal property





BUSINESS INTERRUPTION INSURANCE

- > Relocation several times
- Phones and computer networks
- Administrative time to reconstruct
- Rent increase
- Lost Accounts Receivable documentation
- Repeated lost work
- Lost income
- Administration Insurance claims





INSURANCE COVERAGE

	Coverage	Claim	Recovered
Property	\$50,000	\$43,281.32	\$42,005.53
Computer & Software	\$35,000	\$23,670.37	\$23,670.37
Business Interruption	12 month actual	\$132,230.18	\$90,772.00
TOTAL:		\$199,181.87	\$156,452.00





INSURANCE COVERAGE

COMMERCIAL LINES AUTOMATION - SPECTRUM SUMMARY

PAGE

INCLUDED

520.00

POLICY INFORMATION

NAMED INSURED: LOCKATONG ENGINEERING INC. AGENT CODE AND NAME: 650930 WIDERMAN & CO/PHS

COMPANY CODE AND NAME: G HARTFORD INSURANCE COMPANY OF THE MIDWEST EFFECTIVE DATE: 06/19/07 EXPIRATION DATE: 06/19/08 AUDIT PERIOD: NON-AUDITABLE

POLICY AUTOMATICALLY BOOKED

FUNGI LIMITED COVERAGE

REPLACEMENT COST COVERAGE APPLIES

SPECTRUM PROPERTY DEDUCTIBLE:

COVERAGES LIMITS OF LIABILITY PREMIUMS HUSINESS PERSONAL PROPERTY \$53,800 \$917,00 BUSINESS INCOME AND EXTRA EXPENSE INCLUDED BUSINESS LIABILITY \$1,000,000 INCLUDED IDENTITY RECOVERY \$15,000 INCLUDED EMPLOYMENT PRACTICES LIABILITY 25,000 INCLUDED COMPUTERS & MEDIA COVERAGE \$25,000 \$207.00 STRETCH ENDORSEMENT \$131_00 HONRY AND SECURITIES INSIDE-PREMISES \$10,000 OUTSIDE-PREMISES \$5,000 INCLUDED TERRORISM COVERAGE \$25.00

FUNGI LIMITED BUSINESS INTERRUPTION 30 DAYS INCLUDED TOTAL \$1,280.00

550,000

FACTOR NJPLGA SURCHARGE: -016000

DIRECT SINGLE BILL PAYOR: INSURED

STRETCH SUMMARY

SUMMARY OF COVERAGE LIMITS

This is a summary of the Coverages and the Limits of insurance provided by the Stretch Coverage form SS 04 68. which is included in this policy. No coverage is provided by this summary. Refer to coverage form SS 04-08 to determine the scope of your insurance protection.

	Coverage	Limit
-0100013NK17490109	Accounts Receivable - On/Off-Premises	\$ 25,000
0	Back Up of Sewer or Drain Water Damage	Included
2	Brands and Labels	Included
52	Claim Expenses	\$ 10,000
2	Computer Fraud	\$ 5,000
22	Computers and Media	\$ 10,000
0	Debris Removal	\$ 25,000
2	Employee Dishonesty (including ERISA)	\$ 10,000
2	Fine Arts	\$ 10,000
-	Forgery	\$ 10,000
	Laptop Computers - World-Wide Coverage	\$ 5,000
	Newly Acquired or Constructed Property	
	Building	\$1,000,000
	Business Personal Property	\$ 500,000
	Off Premises Utility Services - Direct Damage	\$ 10,000
=	Outdoor Property (\$1,000 limit per item)	\$ 20,000 aggregate
	Outdoor Signs	Included
	Pairs or Sets	Included
	Personal Effects	\$ 25,000
	Personal Property of Others	\$ 10,000
-	Property at Other Premises	\$ 10,000
	Property Off-Premises	\$ 15,000
	Salespersons' Samples	\$ 1,000
-	Temperature Change	\$ 10,000
	Transit Property in the Care of Carriers for Hire	\$ 10,000
	Valuable Papers and Records - On/Off-Premises.	\$ 25,000
	Valuation Changes	Included
120	The following changes apply only if Business Incom	e and Extra Expense are o

covered under this policy.

Business Income at Newly Acquired Premises \$ 500,000 Business Income Extension for Off-Premises Utility \$25,000 Business Income Extension for Web Sites \$ 10,000/7 days \$ 25,000 Business Income from Dependent Properties Eldended Business Income

Form SS 84 01 07 05 Page 1 of 1

@ 2005, The Harfford



UNSALVAGEABLE







BACKUPS

- Continuous backup to Carbonite every night
- Portable hard drives off-site every night
- > Email server now on cloud





COST OF BACKUPS

Backup Equipment	Cost
Internal Tape Drive	\$560
DAT 72 Tapes (10)	\$178





OFF-SITE BACKUP

Backup	Storage	Cost
US Data Trust	10 GB	\$140 / month
	50 GB	\$450 / month
Networktask.com	10 GB	\$54 / month
		+ additional \$7.99 / month
Mozypro		\$3.95 / monthly license
		+ \$.05 / month / GB
AmeriVault	50 GB	\$592 - \$845 / month



5 YEARS UP IN SMOKE





WHAT TO DO BETTER

- Currency of records
- Personal records
- > Electronic records
- Hard copy of records
- > Sufficient insurance





LESSONS LEARNED

Document everything – no detail is too small



- Have the right insurance a few dollars saved on the premium is not worth it
- Take good care of your critical vendors they will be there when you need them the most
- Have a Recovery Plan specific tasks, assignments to the right staff person, expectation of completion



LESSONS LEARNED

Be optimistic – feeling sorry for yourself won't get it done. You planned for disaster; now, work the plan!



Backups are critical – online cloud backups are continuous and inexpensive today. Extra cautious now, we still backup daily to off-site stored portable hard drives.



PREPARED FOR DISASTER





ARE WE PREPARED?



