

LLBO PROPERTY DAMAGE CLAIM



LOSS

Dates: _____

Location Address: _____

Contact: _____ #'s: _____

Description of Loss

Extent of Loss

Effect on Business

(Is the damaged property in any way necessary for the insured to continue operating?)

Instructions:

1. Protect the property from further damage

- **Cover the Property if it is exposed to the elements**
- **Make repairs if reasonable & necessary to protect the property from further damage**
- **Maintain a record of all expenses incurred protecting the property**
- **Separate damage from undamaged personal property, if possible**

2. Take photos of damage preferably before you take protective action

3. Prepare inventory of personal property damage

- **List**

- ◆ **Quantity**
- ◆ **Description**
- ◆ **Actual cash value**
- ◆ **Amount of loss**

- **Attach**

- ◆ **Bills**
- ◆ **Receipts**
- ◆ **Related documents**

4. Retain damaged property until a claims adjuster approves disposal (if safe to do so)

- **The Adjuster may need to inspect the property**
- **The insurance company may be able to salvage the damaged property**

5. Notify Police in case of theft

6. Be prepared to provide additional documentation as requested by adjuster

7. Expect to be contacted by Health & Safety within 72 hours

- **If damage significantly affects your continuing operation, we will request that insurance company expedite your claim**
- **Please let us know immediately if your circumstances change and this loss will have a greater effect on your business than originally anticipated**

USE THE FOLLOWING IF A POTENTIAL BUSINESS INTERRUPTION CLAIM IS INVOLVED

8. Business interruption or extra expenses due to loss

- Record all expenses incurred due solely to the loss
 - ◆ Wages for employees involved in clean-up & repair
 - ◆ Overtime paid for employees to fulfill orders that would have been completed during normal hours if not for the loss
 - ◆ Outside vendors involved in clean-up, repair, etc.
 - ◆ Leasing temporary space until your facility is repaired
 - ◆ Leasing or purchase of any items necessary to continue operations
 - ◆ Other
- Record all expenses that you continue to incur despite the necessary suspension of your operations
 - ◆ Wages for employees who were sent home but still paid (may be covered for continued payroll)
 - ◆ Other
- Document any business lost due to the necessary suspension of your operations
 - ◆ Canceled orders
 - ◆ Refused orders
 - ◆ Other
- Complete financial records may be necessary to determine your lost income due to the loss
 - ◆ Your accountant may be able to help, especially if your on-location financial information was destroyed due to the loss
 - ◆ The insurance company may assign an accountant to determine the exact amount of your loss

Email all documents to: LLBOPROPERTYCLAIMS@leechlakegaming.com

Health & Safety Contacts

Ernie Robinson, Health and Safety Director 218-507-5296

Rocky Papasodora, Safety Officer (218) 766-0032

Leona Howard, EMS Manager (218) 766-1302