

When Disaster Strikes: A Collaborative Approach to Property Loss Recovery



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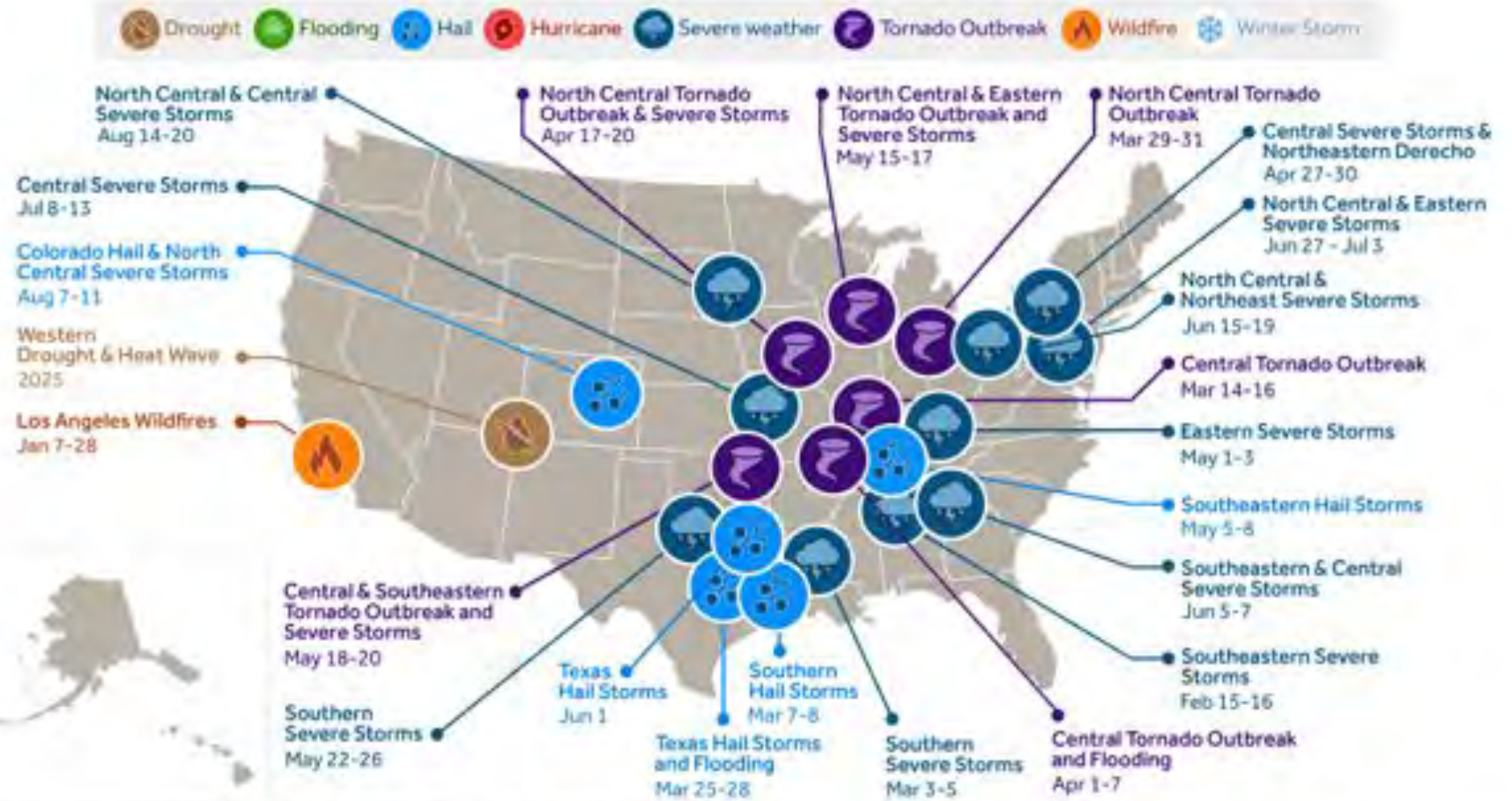
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U.S. 2025 Billion-Dollar Weather & Climate Disasters



This map shows the approximate location for each of the 23 separate billion-dollar weather and climate disasters that impacted the United States from January-December of 2025.

CLIMATE DO CENTRAL

Why Pre Loss Property Insurance Appraisals are Essential

Accurate Valuation of Assets – The Basics

Ensures properties are insured to value, avoiding underinsurance or overinsurance.

Provides clarity on replacement costs.

Best Practice: Inspect and Appraise % of properties annually, all buildings are fully reappraised every 3- 5 years.

Annual updates

Why Pre Loss Property Insurance Appraisals are Essential

Streamlined Claims Process

Appraisals provide support for proof of loss – serve as documented evidence of a property replacement value

Reduces disputes with insurers and expedites the claims process – assists in smooth path to recovery

Why Pre Loss Property Insurance Appraisals are Essential

Strategic Planning

Enables collaboration with property brokers and insurers to develop tailored coverage.
Appraisals are more than numbers - tool for planning for the future

Financial Stability During Recovery

When properties are adequately insured, you have the funds you need to rebuild and restore operations.
Minimizes financial strain and supports faster recovery.

Why Pre Loss Property Insurance Appraisals are Essential

Conclusion

Property Insurance Appraisals are a proactive tool prior to property loss, not a one-time event.

Plan to keep valuations accurate and up to date.



DLC-4000-11 FRONT



DLC-4000-11 BACK



DLC-4000-11 SIDE 1



DLC-4000-11 SIDE 2



DLC-4000-11 CHOIR LOFT



DLC-4000-11 SANCTUARY

EFFECTIVE DATE: 5/31/2024
ENTITY - SITE - BUILDING #: DLC-4000-11
ENTITY # / NAME: DLC - ROMAN CATHOLIC DIOCESE OF ABC
SITE # / NAME: 4000 - ABC CHURCH
BUILDING # / NAME: 11 - CHURCH
ADDRESS: 1234 ANY STREET
CITY: ANY CITY
STATE: ST
ZIP CODE: ZIP CODE

LATITUDE: NXX.X.123
LONGITUDE: WXXX.XX.XXX

YEAR BUILT: 1964

BUILDING USE: 6125 - CHURCH, CONTEMPORARY, HIGH 6148 - CHURCH TOWER

NUMBER OF STORIES: 1
AVERAGE STORY HEIGHT (FT) 24'

SQUARE FOOT AREA BASEMENT: 0
SQUARE FOOT AREA ABOVE GRADE: 6,570
SQUARE FOOT AREA TOTAL: 6,570

FRAME TYPE: C-MASONRY
ISO CONSTRUCTION CLASS: 2-JOISTED MASONRY
STRUCTURAL FLOOR(S) FRAME: NONE
FOUNDATION: FOUNDATION WALLS & SLAB

BUILDING SERVICE SYSTEMS: ELECTRICAL, PLUMBING, HEATING & AIR CONDITIONING

ROOF COVERING: BUILT-UP, TAR AND GRAVEL
ROOF FRAME: WOOD
ROOF AGE: UNKNOWN
ROOF GEOMETRY: PITCHED

EXTERIOR WALLS: SOLID BRICK
EXTERIOR WALLS:
EXTERIOR WALLS:



FIRE SPRINKLER SYSTEM: NO
FIRE ALARMS - MANUAL: NO
FIRE ALARMS - AUTOMATIC: NO
SMOKE / HEAT DETECTORS: YES
FIRE EXTINGUISHERS: YES
EMERGENCY EXIT SIGNS / LIGHTING: YES

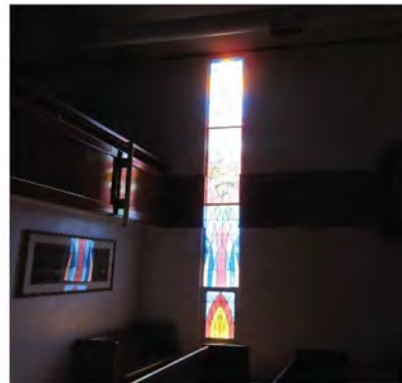
ADDITIONAL FEATURES: COVERED ENTRY, MEZZANINE AND STAINED GLASS WINDOWS.

VALUATION CONCLUSION:

REPLACEMENT COST NEW: \$1,716,000.00
EXCLUSIONS: \$34,000.00
REPLACEMENT COST NEW LESS EXCLUSIONS: \$1,681,000.00



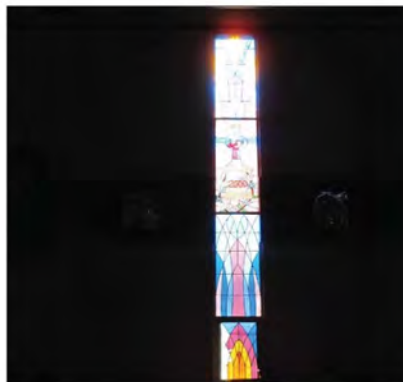
DLC-4000-11 INTERIOR 1



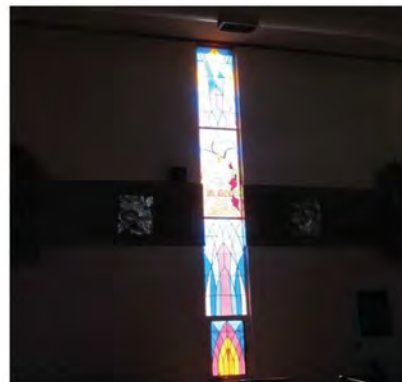
DLC-4000-11 STAINED GLASS 1



DLC-4000-11 STAINED GLASS 2



DLC-4000-11 STAINED GLASS 3



DLC-4000-11 STAINED GLASS 4



DLC-4000-11 STAINED GLASS 5

Restoring Hope: The Role of Disaster Restoration in Property Loss Recovery

Why a restoration company?

You need comprehensive coverage with 24/7 emergency response to power you through any challenge—whenever, wherever, and whatever it takes. Before disaster strikes, align your Diocese with the best partner to respond first with everything it takes to help you Restore, Rebuild and Rise.



Assessing Recovery Partners

Core Requirements

- Nationwide resources with a strong local team
- Established contract administration - one call mobilization – 24/7
- Experience in Diocesan property restoration
- Open to engage local resources and utilize your preferred specialty vendors

Assessing Recovery Partners

Core Requirements

- Client prioritization hierarchy – area wide event mobilization experience
- Insurance relationships – preferred provider – trusted claims team
- Transparent billing practices, rate schedules, service level agreements
- References – major events – track record of consistent performance

**Emergency Response Example:
May 29, 2025 – St John the Baptist, Maria Stein OH**





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Emergency Response Example:

May 29, 2025 – St John the Baptist, Maria Stein OH



Rev. Kenneth Schnipke, C.P.P.S. 11/12/2025 - “They (FOS) arrived on site the very night of the fire and worked closely with local staff and the Archdiocese to stabilize the structure, document the damage, and prepare the site for insurance inspectors and engineering teams. Their presence was necessary around the clock to ensure the site remained secure and that fire forensics were not compromised... Much of their work has been behind the scenes, but it’s been essential to every step forward. They laid the physical foundation for everything that comes next—making the site safe, secure, accessible, and ready for discernment.”



Emergency Response Example: May 29, 2025 – St John the Baptist, Maria Stein OH

Parish
statement to
the
community

FIRST ONSITE: Our Recovery Partner

- ▶ Security and site stabilization
- ▶ Coordinated crane work, fencing, and safety protocols
- ▶ Managed retrieval of sacred items and debris removal
- ▶ Enabled insurance assessments and structural evaluations



Emergency Response Example: Missouri Tornado

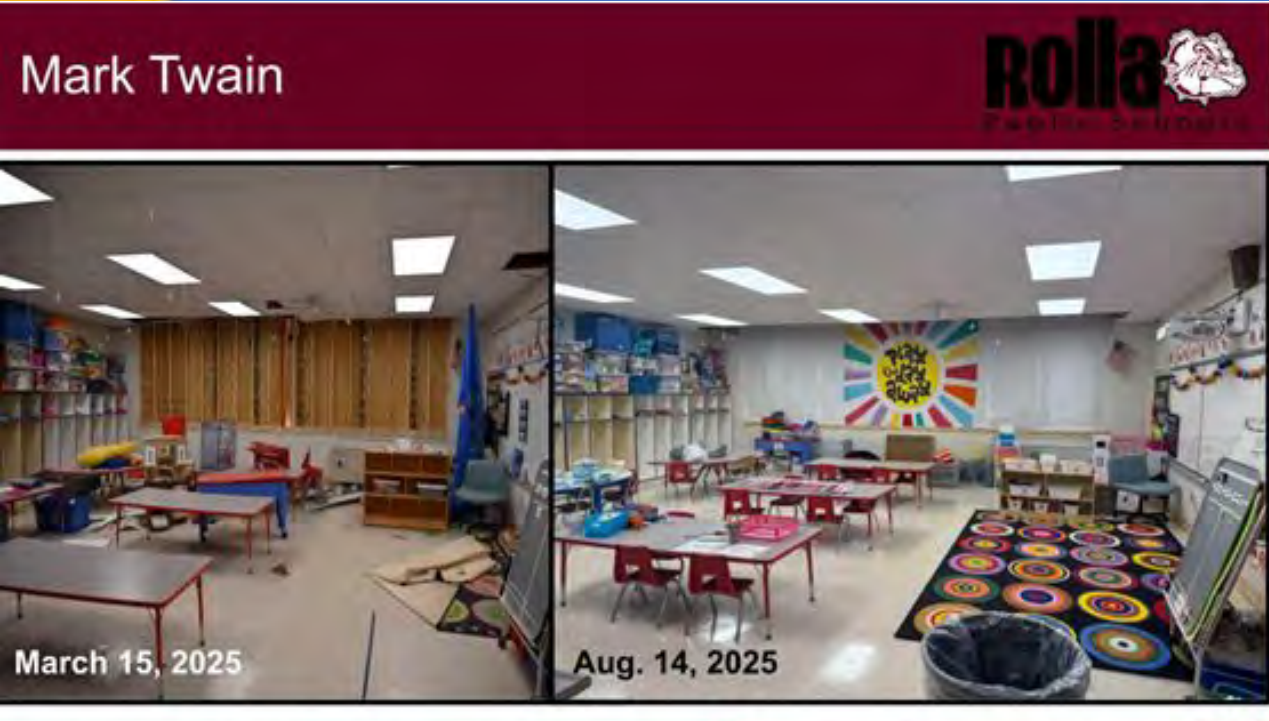
Rolla Middle School



Rolla Middle School



Emergency Response Example: Missouri Tornado



Emergency Response Example: Missouri Tornado - Bakersfield



Emergency Response Example: Missouri Tornado - Bakersfield



Pre- and Post-Loss Guidance

Safeguarding people. Minimizing damage. Supporting recovery.



After a loss, the goal is to safeguard lives, prevent further damage, and protect your property until permanent repairs can be completed.



Emergency Contacts - Property Loss Reporting

Who do I contact immediately if a property loss has just occurred?



WRITE IN YOUR EMERGENCY CONTACT

Name:

Phone:

Email:

Other Important Contact Numbers

Pre-Loss Preparedness: Safety & Security

Introduction

The safety of students, staff, and the broader community is the top priority. When a catastrophic loss occurs, the scale of damage can quickly strain time and resources. While third-party administrators provide guidance, advance planning and prepared resources can significantly improve outcomes.

Safety & Security Planning

Before a loss occurs, establish plans and roles to help protect people and property.

- Designate a security team in advance
- Plan how to limit or prohibit access to buildings and grounds
- Establish procedures to:
 - Board up or secure openings
 - Check for open gas or electric lines
 - Notify utility providers if they are not already on site
- Identify a structural engineer in advance to assess building safety and occupancy



Mitigation & Vendor Readiness

Advance planning helps ensure timely response and reduces further damage after a loss.

- Identify preferred mitigation companies in advance, including:
 - Water and fire restoration services
 - HVAC and refrigeration providers
- Maintain current emergency vendor contact information
- Be prepared to use outside vendors for emergency repairs when necessary to protect property

Property losses are unpredictable—but the response doesn't have to be. Pre-planning helps protect people, limit damage, and streamline recovery when every minute matters.

Remember: When disaster strikes, the time to prepare has passed.

Post-Loss Guidance

When a property loss occurs, quick, informed action is critical. The goal during and after an incident is to safeguard people, prevent further damage, and protect property until permanent repairs can be completed.

1. Reporting the Loss

- Notify your insurance carrier immediately for emergency property losses
- If applicable, submit the *Property Loss Notice Form* as soon as possible
- If the form cannot be completed right away, notify your emergency contact or insurance carrier and complete the documentation as soon as it is available

2. Mitigation Measures

Please safeguard buildings, equipment, and contents. The member can use outside vendors to help make emergency repairs and mitigate the loss, including:

Emergency Mitigation

You may use outside vendors to perform reasonable emergency repairs, such as:

- Temporary roofing to prevent water intrusion
- Cleanup and drying of water-damaged areas
- Securing damaged pipes, floors, ceilings, or structures

These measures help reduce further damage until your claims team can inspect and direct next steps

Documentation

Proper documentation ensures a smoother claims process and should include the following:

- Record the names, hourly rates, and hours worked for any staff involved in mitigation efforts.
- Take photos of the scene, damage, and source of the damage before commencing remediation, whenever safe and possible.

Safety Prioritization

Prioritize the safety of all students, staff, parishioners, and the community. As you navigate the emergency, remember the following:

- Your insurance carrier should assist you in securing temporary classrooms and facilities if needed.
- Utilize reciprocal agreements with other employers' buildings in the community, if available.

Emergency Communication Preparedness

In the event of an emergency and its aftermath, having reliable alternative power and communication resources is essential to ensure uninterrupted connectivity and coordination. These emergency communication channels should be in place before the event.

Post-Loss Guidance Continued

3. Cooperation

- Cooperate fully in the investigation, settlement, or defense of any claim or suit.
- Do not voluntarily make any payment, assume any obligation, or incur any expense without your insurance carrier's consent, except for emergency repairs to prevent further damage.



Responsibilities After a Property Loss

- Protect the property from further damage
- Make reasonable temporary repairs
- Keep records of all expenses
- Save damaged items for inspection
- Report the loss promptly



Event Date 05/07/2024

Reported Date: 06/25/2024

Floor was a total loss



Event Date: 03/05/2024 ??

Reported Date: 03/05/2026



Quick response changes the outcome (Incarnation School Gym)



Dehumidification complete
Refinish only



Archdiocese of Cincinnati Property Claim Procedures

The Risk Management Office has contracted with First Onsite Property Restoration, a nationwide provider of emergency response for property damage. This service provides guaranteed response times, service fees, certified hazardous material testing, even in times of widespread storm events. To report an incident call First Onsite 800.622.6433. One call to First Onsite will also initiate the claim process with Gallagher Bassett.

Parish is not required to call First Onsite.

If you do not call First Onsite, you are required to promptly report the incident to Gallagher Bassett Services, Inc. 833.273.5479

Property Insurance deductible is \$10,000. Deductible reduction to \$1,000 is considered only when First Onsite engagement is deemed necessary for emergent situations.



Archdiocese of Cincinnati Weekly Property Claim Call

First Onsite Project Director, David Gunter Jr

Gallagher Bassett Property Resolution Manager, Bill Broadwell

Archdiocese Risk Management: Mark Russell, Bill Maly

**Purpose: Review of status for open property claims and
coordinate communications with stakeholders.**



Property Inspections at request of parish

- Identification of key areas of concern
- Rough Order of Magnitude
- Hoover
- Docusketch

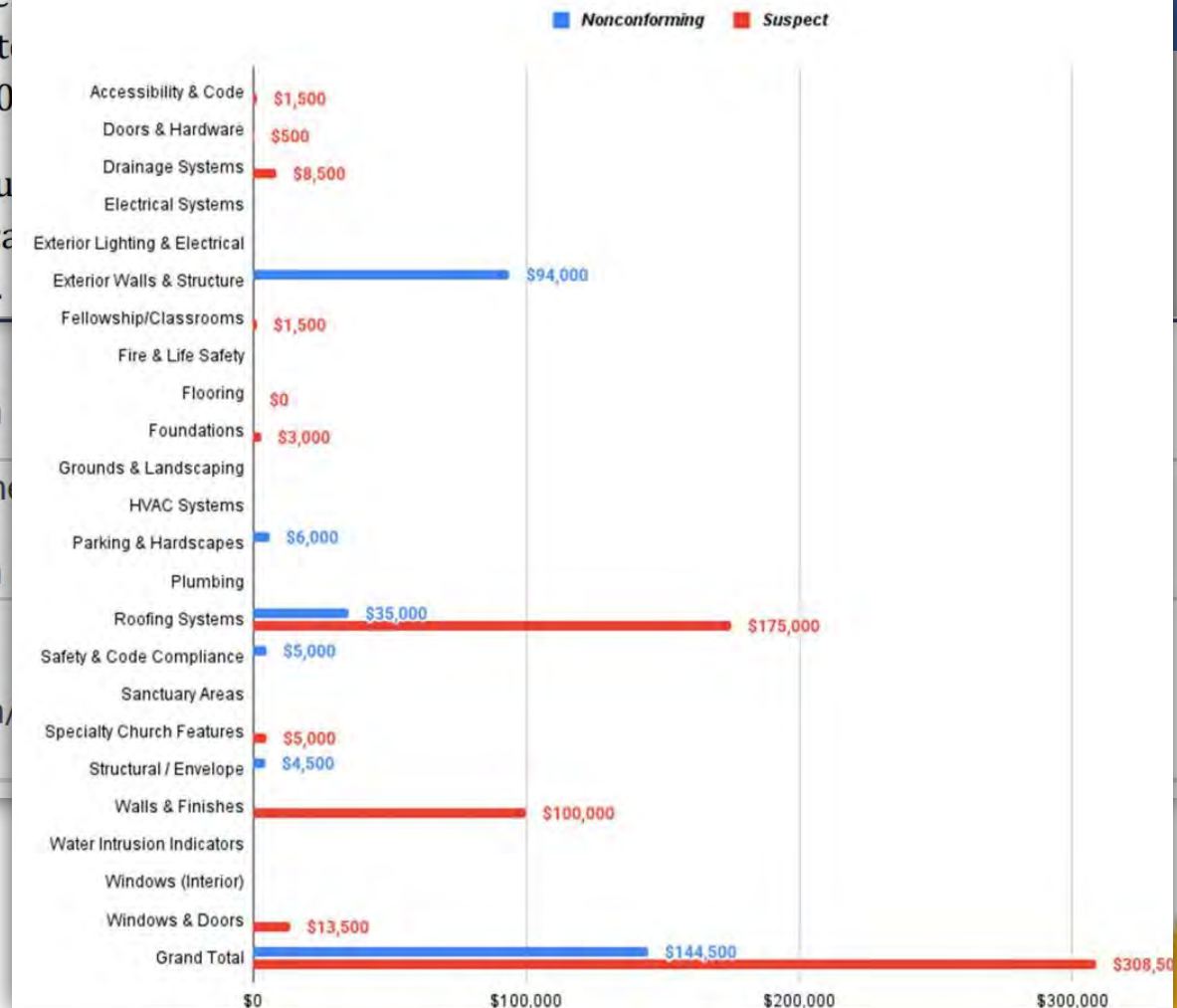


Executive Summary

This report summarizes the building condition assessment for St. Sebastian. The facility demonstrates moderate condition with a rough order of magnitude of approximately \$450,000.

Primary concerns include water damage, and local electrical components.

Roofing Systems	Shingles condition
Roofing Systems	Membrane roofing condition
Roofing Systems	Metal roofing corrosion/asteners



Property Inspections at request of parish

- Identification of key areas of concern
- Rough Order of Magnitude
- Hover
- Docusketch



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Complete Measurements

3280 County Road 716A, Celina, OH
LEFT

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PROPERTY ID: 20120187
MODEL ID: 210109776
24 FEB 2026
Page 10

Hover

Complete Measurements

3280 County Road 716A, Celina, OH
LEFT-FRONT

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Soffit Summary

Depth	Type
0" - 1"	rake
1" - 6"	rake
	eave
	-
6" - 12"	rake
	eave
	-
12" - 18"	-
24" - 48"	eave
> 48"	eave

Soffit Breakdown

num	Type	Depth
1	rake	11"
2	eave	6"
3	eave	11"

Area	Pitch
1 ft ²	19 / 12
0 ft ²	19 / 12
2 ft ²	12 / 12

Applying lessons learned: When Disaster Strikes

Next Steps

- Review your Diocesan claims
- Network
- Research the right fit
- Interview and test the service
- Integrate teams
- Learn together to build a lasting relationship



DISCUSSION



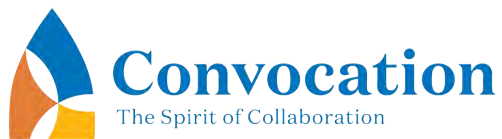
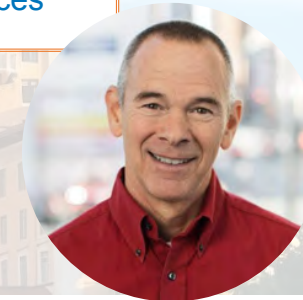
• Thank you. |



Gallagher Bassett

Vice President

Client Services



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