Fire at Your Business: **The First 72 Hours.**

A practical checklist for business owners and directors. Keep a copy with your business continuity plan, and another off site.

Immediately

- ☐ Make sure everyone is safe and follow the instructions of the fire and rescue service.
- ☐ Notify your insurer or broker as soon as possible. Late notice can put your cover at risk.
- ☐ Call RLK before you discuss the substance of the claim with the insurer or its loss adjuster.

Within 24 hours

- ☐ Take reasonable steps to secure the site and prevent further loss.
- ☐ Photograph and film the damage before anything is moved or cleared.
- ☐ Preserve evidence of the cause: CCTV, alarm logs, maintenance records, contractor paperwork and damaged equipment. Dispose of nothing without agreement.
- ☐ Check whether the fire must be reported to the HSE. Reporting is required for certain injuries and where normal work is suspended for more than 24 hours.

Within 72 hours

- ☐ Locate your policy schedule and wording, your lease and your key customer and supplier contracts.
- ☐ Diarise the claims deadlines in your policy and any notice periods in your contracts.
- ☐ If personal data has been destroyed or lost, decide whether it must be reported to the Information Commission. The deadline is 72 hours from becoming aware of it.
- ☐ Start a log of extra costs and of every conversation with insurers, adjusters, landlords, customers and suppliers.
- ☐ Review cash flow with your accountant. Directors facing a shortfall should take advice early.

RLK can assist when:

- the insurer raises a policy condition, non-disclosure or underinsurance;
- payment is delayed or interim payments are refused;
- your landlord, customers or suppliers dispute who bears the loss;
- someone else may have caused the fire; or
- the business may be unable to pay its debts.

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