



BULL RIVER EMERGENCY LIST FOR WATER DAMAGE

**PLEASE KEEP THIS BOOKLET HANDY AND REFER TO IT IN THE EVENT
OF A WATER LOSS.**

**PLEASE KEEP IN MIND THAT IF YOU ARE LEAVING YOUR UNIT FOR A
PERIOD OF TIME THAT IT WOULD BE HELPFUL IF YOU HAVE SOMEONE
THAT CAN MAKE PERIODIC INSPECTIONS.**



BULL RIVER BLUFF CONDOMINIUM ASSOCIATION
EMERGENCY CONTACT LIST

- ❖ **David Scoggin – Bull River Bluff Property Manager**
 - (912) 667-3126
 - d.scoggin@comcast.net

- ❖ **Tommy Sapp – Bull River Bluff resident & professional plumber**
 - (912) 660-2179

- ❖ **Harper Special Services (HSS) – Fire/Water Remediation Emergencies**
 - (912) 235-5671 *Available 24/7

- ❖ **Bernard Williams & Company – Agent for the Association**
 - Debbie Ranew – Claims Manager – ext.1023
 - Rob Bowden – Account Executive – ext.1036
 - Tyler Easterly – Account Manager – ext.1058

- ❖ **Your Personal Lines Insurance Agent/Carrier**





BULL RIVER BLUFF CONDOMINIUM ASSOCIATION

LOSS CHECKLIST

☐ CONTACT YOUR PROPERTY MANAGER / PRESIDENT

- ❖ David Scoggin: (912) 667-3126 / d.scoggin@comcast.net
- ❖ Contact David to notify him of the loss and get further direction. David will take lead on contacting approved service providers, where necessary, on your behalf so that you can focus solely on your unit.

☐ **TURN THE WATER TO THE LEAKING UNIT OFF (WATER LOSS ONLY)

- ❖ Go to the meter box outside your unit, the meter for the leaking unit should have a spinning reader, use the Key located @ the far right end stairwell as you face your building to turn the meter off. Please take time to note its location & report any missing water keys to management.
- ❖ See attached picture OR "Manager's Links → Water Leaks" on the website for direction

☐ PROTECT YOUR UNIT FROM FURTHER DAMAGE

- ❖ Stop any ancillary water leaks, use buckets and pans where necessary for roof leaks, hang plastic over damaged areas OR open/exposed areas, board up broken windows where necessary, etc.
- ❖ Stabilize the emergency so you can think clear headed and communicate effectively.

☐ CONTACT YOUR PERSONAL UNIT-OWNERS INSURANCE CARRIER

- ❖ Notify your Personal Agent/Insurance carrier of the ongoing claim.
- ❖ Where the Insurance Carrier suggests you contact specific service providers you can inform them of the **Association approved providers (below)**.
- ❖ Begin a personal file of the Loss information for effective future communication

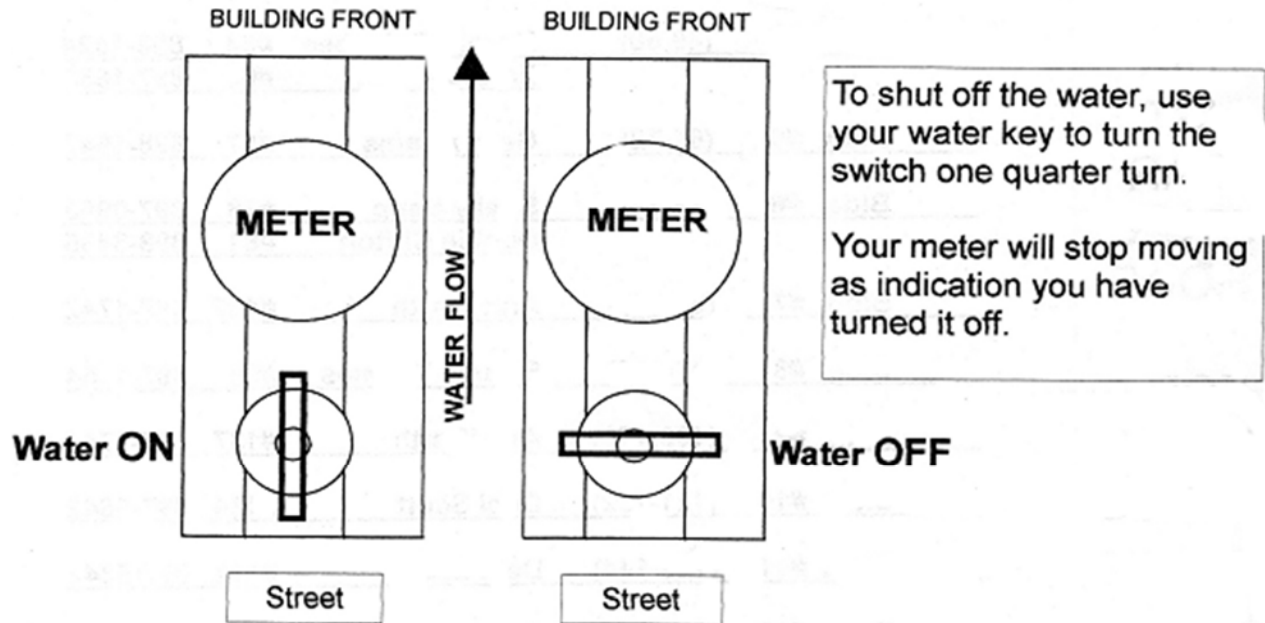
☐ RECORD DAMAGE DONE TO YOUR HOME AND TAKE INVENTORY

- ❖ Once stabilized, begin to analyze and document the damage type, the damage origin and create an inventory of what items were damaged.

APPROVED EMERGENCY CONTACT SERVICE PROVIDERS

- ❖ Fire/Water intrusion mitigation and remediation:
 - **Harper Special Services (HSS): For Emergencies/ Available 24/7 – (912) 235-5671**
- ❖ Plumbing/Water Leaks:
 - Tommy Sapp (Bull River Bluff Owner) – (912) 660-2179







What should you expect when you have a water loss at your home or business?

- ☐ **THOROUGH WALK THROUGH** with an HSS Tech.
 - Show us the source and the extent of the damage
 - Explain any details surrounding the loss event that are known.
- ☐ **INITIAL DOCUMENTATION**
 - Sign work authorization / contract to enable us to begin work. This will be presented to your insurance company, who should pay for the services covered by your policy.
 - Detailed photos are to be taken and moisture readings/documentation for invoicing purposes by HSS technician.
- ☐ **HAZARDOUS MATERIALS SURVEY**
 - Tests may be required before any demo can be completed that are materials that are not wood, metal, or glass that our crew may require disturbing. This is a test that can be completed by HSS or a 3rd party company depending on the type of materials requiring testing.
- ☐ **SET-UP PRE-DEMO DRYING**
 - This effort is mostly non-invasive and is to keep secondary damage from occurring to non-affected area of the home or business.
 - This is usually a one to three-day process, ending when the test results are clear from possible materials testing when performed.
- ☐ **SET-UP FULL DRYING EFFORTS**
 - This may involve removal of affected, non-salvageable materials.
 - Set-up temporary moisture points to consistently read moisture content in affected areas.
 - Reaching the dry standard in all affected areas is the goal and usually takes 3-5 days, with the exception of complex drying situations or variables outside our control.
- ☐ **DRY-OUT COMPLETION**
 - When dry standard is obtained, we will remove the drying equipment, remove the moisture points if left and make sure the area is ready for HSS or your choice of contractor for any necessary repairs.
- ☐ **INVOICING**
 - An HSS estimator may contact you for a site visit to verify measurements and notes before completing the dry-out invoice for your insurance company to pay. This will typically happen while the drying is still in progress or shortly after.
 - After the invoice has been assembled the HSS estimator will submit for internal review then will email you and your adjuster the invoice, complete with the supporting documentation which should include the following:
 1. Signed Work Authorization / Contract
 2. Photos
 3. Moisture Readings Log
 4. Invoice with brief overview of project on the cover page
 5. Signed Certificate of Satisfaction (COS)

***Key Roles:**

Customer: As the mutual customer, you are the most important part of this claim and it is critical that we have your full cooperation in working with your claims adjuster to make sure they reimburse you and/or HSS according to the actual costs incurred to complete the contracted phases of your project at the rate the schedule costs per item or unit. It is also critical to understand that you, the customer, are ultimately the one who can make decisions on who you choose to perform the restoration and/or repair's work for your loss.

Harper's Special Services: We are working for you, our customer. It is our role to do our very best to get you back on the path to "pre-loss condition".

Insurance Company: The insurance company is also working for you, the policy holder and their customer. It is their obligation, subject to the applicable policies of insurance, to reimburse you for charges incurred to restore your property to "pre-loss condition" (like, kind, and quality) for any covered loss, within the policy limits. Regardless of applicable insurance coverage, you agree to be personally obligated to our fees.



What should you expect when you have an insurance claim that needs repairs?

- ☐ **AUTHORIZATION** is required from you, the customer, to produce a detailed repair estimate and repairs scope.
- ☐ **ESTIMATE** Estimator will normally complete the estimate within (____) business days after scoping the loss and is sent to you the customer and your insurance carrier.
- ☐ **CONTRACT** is signed by the customer to reflect the approved amount in the estimate prepared by HSS.
- ☐ **DOWN PAYMENT** (% based on project size) is required, per the contract terms, before work can be scheduled.
- ☐ **PRODUCT SELECTIONS** and any special orders (if applicable) are to be made prior to any work being completed or schedule being available for a start date. A selection sheet will be provided to you for allowance, selection locations, and sign offs after the estimate has been approved by you the customer.
 - **UPGRADES** - If there are any desired upgrades please make sure to make the estimator aware of this in the beginning of the estimating process. This will assist in avoiding any delays for repairs to be properly budgeted and scheduled.
 - **CHANGE ORDERS** - handled according to contract terms. Be sure to request any changes before the schedule is produced. If requested after the schedule has been produced can result in a fee. Contact your Project Manager.
- ☐ **SCHEDULE** is created for Harper Special Services staff and selected subcontractors to perform repairs and communicated to the customer and those directly involved once selections have been made and agreed to.
- ☐ **WORK IS PERFORMED** according to the schedule and possible unforeseen adjustments or changes in the scope of work.
- ☐ **PROGRESS PAYMENT(S)** are made according to the contract terms.
- ☐ **FINAL WALKTHROUGH** is performed with the customer and Project Manager to approve workmanship
- ☐ **FINAL PAYMENT & CERTIFICATE OF SATISFACTION** are obtained at completion of the project.

Please Note - The relationship between the insured and the insurance company plays a very important role in keeping these 10 functional steps moving. One of the most critical is understanding that you, the customer, are the one who is able to make decision on who you choose to perform repairs for your loss.

KEY CONTACT INFO:

Your Coordinator is: _____ Cell: _____

Your Estimator / Project Manager is: _____ Cell: _____

PRODUCTION Questions about the project, time lines, or concerns please be sure to contact your Project Manager immediately.

In case of a compliment or complaint not received by your Project Manager, please contact the owner of Harper Special Services: Jason Harper 912-235-5671.