



# A Personal Disaster in Real Life

Are You Ready ?

# Introduction

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- I am a business continuity consultant and this happened to me!
- I am an owner living in the lower unit and a Director on the Condominium Board
- Our Condo has good leadership and the right insurance coverage
- It all started Jan 24, Sunday at 5AM

# Disaster Hits

It took over 6 hours and over 100 fire and emergency crew to contain it

The fire was in the top unit and attic but water destroyed the rest of the building



**But what is important?**

# No one got hurt

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# What happened during the disaster

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- Fire Department
- Salvation Army
- OC Transpo
- Insurance
- Transportation

# The Truth About Fire

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- Once it starts it's tough to stop
- If it's in the attic it's almost impossible to stop
- Water does more damage than fire
- It always happens at the wrong time
- You do not have to be the cause
  
- The City is not your friend

# What worked in my personal disaster planning

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- Backups - Online / Offsite Storage
- Data files on a single device - small network drive
  - NDAS (Network Direct Attached Storage)
- Laptops, easy to grab
- Family pictures electronically saved
- Diagrams and details of improvements
- Pictures of improvements
- Flashlights on night tables
- Keys/wallet/money ready to go
  - You can't rent a car without a drivers license

# What did not work

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- Safety deposit box keys - missed that one
- The Garage and Car stuff – who covers it?
- Old receipts lost
  - Difficult to prove what you had
- Old picture albums, books, etc.
- Did not have complete set of pictures of inside, outside, and contents
  - Use that digital camera to document every room, closet, cabinet, drawer
  - Include jewelry and other valuables

# Insurance

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- What to expect from the adjuster
- Which coverage does what
  - Building
  - Contents
  - Extra living expenses
- Condominium insurance
  - Condo Corp's insurance and Insurance Bylaw
  - Your improvements - your responsibility
  - Your Liability
- How much is enough?

# How Much Effort

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- Plan on 100 hours if just the building is lost
- 400 hours if everything is lost
- If you do not have free time, consider a rider or business insurance to cover lost income
- How long will you be out of your home?
  
- 100 items to deal with is difficult, 1,000 items is overwhelming, 10,000 is shoot me now
  - The more you have prepared, the less the heartache

# What About...

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- Children and school
- Pets
- Medicines
- Keys
- Credit Cards
- Safety deposit box
- Important papers
- Meeting places

# Lessons learned

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- Read your policy and talk to your agent
  - Increase the amount (again!)
  - Do not jump on the lowest price – buy quality
  - Check references – do your homework
- Stand outside your house
  - What do you need or want?
- During your disaster, could you help your organization or client?
  - Is your organization preparing its staff?

# Lessons learned cont'd

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- What papers should be offsite or in a safety deposit box?
  - Wills need to be accessible
    - Your executor needs a copy of the Will to open your safety deposit box
    - this is a catch 22 for many people
  - Insurance policies need to be offsite
    - Do you have all the toll-free claims numbers?
- How about your contacts, address book?

# Next Steps

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- Create a strategy for your family
- Discuss the plan
- Review your insurance
- Take pictures
- Read the Condo Bylaws
- Talk to insurance agent

# Thank you and be prepared

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