

Snazzy Helpful Theft Checklist

Dastardly thieves have struck. As a business owner, this is one of your worst nightmares. A theft of any size can be stressful and frustrating. That's your stuff, and now it's gone! You can take steps to help prevent theft, but if you do experience sticky fingers in your business, follow our (Snazzy Helpful) Theft Checklist.

- 1. CALL THE POLICE** – if a robbery is in progress or just occurred, dial 911. Otherwise, if your business was robbed last night for example, call the local police on their non-emergency number. A police report is a requirement to process your insurance claim. You may be tempted to sort through your stuff, but try not to touch anything until police arrive.
- 2. SECURE THE PREMISES** – after the police have taken their report, make sure your business is secure. Temporarily board up any doors or windows that may have been damaged to access your property. Boards can be ugly, but another robbery or a large utility bill is uglier. Make sure the boards can be removed later without further damage.
- 3. DOCUMENT THE DAMAGE** – make a list of the stolen or damaged items. Record an estimate of the value of each item on your list. Include damaged property like windows and take pictures, if possible. Make copies for yourself and your insurance broker.
- 4. CALL YOUR ERION REP** – we can help by checking your coverage, recommend local service providers if any emergency repairs are required, and guide you through the process. We know being robbed is the worst, so we'll use our experience and expertise to make the situation as stress-free as possible.
- 5. REPAIRS** – what's broken can be fixed! If you do need repairs, call one of the recommended contractors to receive an estimate on the cost of fixing the damage. Review this estimate with your broker and go ahead with the repairs once you've received clearance from your broker.