

Claims Preparation Checklist

A smart guide for seamless claims.

Types of Emergencies to Plan For:



Fire, flood or natural disaster



Third-party injury or property damage



Theft or vandalism



Product failure, equipment breakdown
or utility outage



Cyberattack, ransomware or
system lockout



Supplier disruption or service outage



Workplace injury or illness



Legal claim or regulatory inquiry

When a loss occurs, preparation and the right partners can make all the difference. Whether it's property damage, liability or business disruption, knowing your next steps helps you stay in control. Use this guide to stay organized before, during and after a claim.

Preparation Essentials

Organize key documents, contacts and response plans across every risk area before a loss occurs to strengthen your claim readiness and streamline your response.

Property Claims

✓	Maintain Updated Property Records: Document assets with photos, serial numbers and recent valuations.
✓	Know Your Vendors: Identify trusted contractors and restoration teams in advance.
✓	Identify Risks: Walk through worst-case scenarios like fire or flood with your team.

Cyber Risk

✓	Create a Cyber Incident Response Plan: Define roles, escalation paths and third-party contacts.
✓	Document System Architecture and Security Protocols: Maintain a current map of infrastructure and controls.
✓	Back Up Critical Data: Automate daily backups and test restoration regularly.

Liability Claims

✓	Keep Detailed Incident Logs: Record events with times, people involved and supporting evidence.
✓	Review Contracts and Certificates of Insurance: Ensure partners and vendors carry appropriate coverage.
✓	Prepare for Workplace Incidents: Maintain injury reporting protocols, safety training logs and return-to-work plans.

Business Continuity

✓	Develop and Test Your Continuity Plan: Identify critical processes, backups and recovery goals.
✓	Understand Your Coverage: Know what triggers business interruption claims and what proof is needed.
✓	Maintain Updated Contacts: Keep internal and external communication lists current.

Get Expert Support

Connect with an NFP commercial risk consultant to evaluate your current coverage and close critical gaps.

**Find a
Professional**

Insurance services provided by NFP Property & Casualty Services, Inc. (NFP P&C), a subsidiary of NFP Corp. In California, NFP P&C does business as NFP Property & Casualty Insurance Services, Inc. (License # 0F15715).

For your business.
For your people.
For your life.

NFP.com

