



Four men are standing outdoors at what appears to be a construction or demolition site. They are engaged in a conversation. The man on the far left is wearing a high-visibility vest and glasses. The man in the center is wearing a striped polo shirt. The man on the far right is also wearing a high-visibility vest. The background shows a large metal structure, possibly a container or part of a building under construction, with some blue tarping visible.

## First line assistance for commercial enterprises and organizations

Have you suffered any damage?  
In this brochure you will find in what way  
Salvage can help

Stichting

**Salvage**

A service provided by your insurer



## Who is taking care of you?

### **Stichting Salvage**

Stichting Salvage is an independent foundation, established by the Dutch property insurers. We provide help to people who are confronted with fire, overflow of water and / or damage from (wind)storms. Salvage is called in (or alarmed) by the Dutch fire brigade. It is a service provided by your own property insurer.

### **You will receive first line assistance from Salvage**

Salvage is there for the first line assistance during or directly following an incident and will take all necessary measures which are required. We work along the line of the 3 A's: attention, action and advice. We will endeavor that the damage will not deteriorate any further. However, Salvage does not provide the full recovery; that is up to your own insurer.

### **Loss adjusters from your insurance company will assess the situation**

Our services will last until the next working day. Then it is up to your own insurer and / or loss adjuster to handle this further. If you have no property insurance then the additional actions are for your own expense.



## What can we do for you?

### **Our emphasis is to control and limit further damage**

The Salvage-coordinator will investigate what measures have to be taken in order to help you with:

- safeguarding your valuables. A specialized company stores valuable items temporarily if required;
- prevention of further damage due to deterioration. This will be done by experts in property damage control with the specific aim to prevent, control and mitigate the effects of water, fire and climate. For example, by the temporarily safeguarding of any machinery or draining water and placing drying-installations;
- keeping your property (partly) ready for use. For example by arranging cleaning, removing stench and ensuring that you have basic working conditions such as gas, water and electricity;
- making recommendations to limit any business interruption and in doing so to enhance the continuity of your company. Both in the short and long term;
- reporting the damage to your insurer;
- discussing what steps are important to take next.

*Note: these are examples. Your situation may require other actions.*

# What can you do yourself?



## Report the damage

Report damage to your intermediary and/or insurer as soon as possible. Even if the Salvage-coordinator has already undertaken this. Your insurer will tell you whether they will engage a loss adjuster or property damage control organization. If you have any questions, please write them down before the arrival of the loss adjuster on sight.



## Consultation about clearing the site

Do not clean up before you have consulted your insurer or its loss adjuster. Please follow their instructions. The consequences of soot or water are major and cleaning this has to be done by specialists. Your loss adjuster can help you with this. Make sure that the ventilation is switched off following a fire as it can spread soot.



## Photograph the damage

Make a list and photograph all items that are damaged. Include a bill with the date of purchase and price.



## Divide the property into go or no-go zones

Create access-zones where visitors may or may not come. Make sure that equipment and machinery is properly covered or protected, in that these are not affected by soot, dampness, or chlorine ions which will be released when plastic is burned. Discuss the zones with your loss adjuster.



## Double check your loss adjuster

Always verify which company the loss adjuster is representing. It is possible that a loss adjuster will turn up, whilst he/she is not employed by your own insurance company. Never sign anything without prior consult with your intermediary office or insurer.



## Consider whether you want a second opinion

You can also ask for advice from your own loss adjuster, in addition to the loss adjuster or your insurer. You are entitled to a counter-assessment, but this is not required. You can also discuss this with your advisor or intermediary.



## Inform staff

Your employees want to know what their position is, what they can do and when and where to go. Appoint a few responsible people as a point of contact, in that they can inform others as soon as possible.



## Inform customers and suppliers

Stakeholders would like to know when they can contact you again and what the consequences are for deliveries. Is your company inoperative for a longer period of time? Then keep customers and relations well informed.



## Make a 'plan of action'

We help you to limit the damage as much as possible, to ensure that you can get back to an operational business. We are taking the first necessary measures, but your own efforts are also important. We advise not to wait, but immediately make a 'plan of action', consulted with your loss adjuster. This helps you to resume your business operations as soon as possible.



## Important information

### **Please inform your insurer**

At the back of this brochure you can see which Salvage-coordinator and which company have assisted. Report this to your insurance company and / or loss adjuster.

### **Everybody should report his/ her own damage**

Is there anybody who also suffered damage from this incident? For example, neighbours, your tenant or your property owner? Then they should report the damage to their own insurance company. This also applies to the property of others who encountered any damage. Such as equipment you rent or personal properties from customers.

### **Report the damage to your landlord**

Do you have a rental property? Then report the damage to your landlord.

### **Try to recover the damage**

Are you not insured? Then you have to take care of the recovery yourself. Did someone else cause the damage? In that case please verify whether you can reclaim the damage on a third party (do you have a legal assistance insurance?).

### **Do not use any (edible) goods from your company that could deteriorate**

If in doubt, call the Dutch Food and Consumer Product Safety Authority on **0900 - 0388**.

### **Keep all receipts for expenses you have incurred due to the damage**

You may get a refund from your insurance company

### **Keep the inventory list of items that have been stored**

You will receive this list from the storage company. This list shows which items the company has stored and the address of the storage location.

### **Pass on your insurance details to the Salvage emergency center**

Haven't you done this yet? Please call **0031-(0)88 40 40 200**.

# Salvage-coordinator

Name

Reporting number

Contact us by phone at 0031-(0)88 40 40 200

# Operated company

Name

Telephone number

## Would you like to know more?

Visit us at [www.stichtingsalvage.nl](http://www.stichtingsalvage.nl)

## Do you have questions about our privacy policy?

Visit [www.stichtingsalvage.nl](http://www.stichtingsalvage.nl) for our privacy policy to read all about your rights. If there are any questions you can send us a email at [info@stichtingsalvage.nl](mailto:info@stichtingsalvage.nl).

### Stichting Salvage

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