



Disaster Response: Insurance Claims and Collections Recovery

Welcome!

The webinar will begin at 10:00 a.m. CT.

While you wait:

1. Download PDFs of the webinar slides and handout under the "Handouts" tab of your control bar.
2. Confirm that your speakers are turned on and your audio is working by doing a sound check in the "Audio" tab of the control bar. Having problems? Exit and restart the webinar or switch to "phone call" for a phone number and access code to hear the audio through your telephone.

The Museum Services Program provides support, resources, and training to museums in Texas.

- Consultations
- Webinars and workshops
- Resources

www.thc.texas.gov/museum-services

On our webpage:

- Webinars
- Workshops
- Grants and Fundraising
- Helpful Resources
- Connect and Learn

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www.thc.texas.gov/museumwebinars

Basic Object Photography on a Budget

- Thursday, July 22, 10:00 a.m. CT

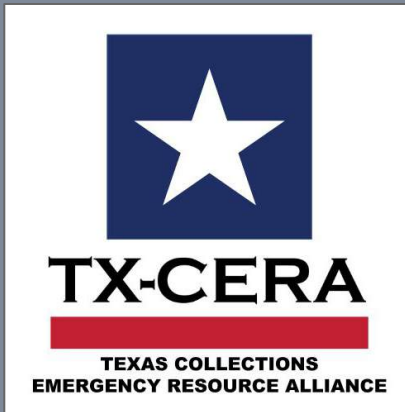
Upcoming Free Webinars from Other Orgs

www.thc.texas.gov/museumconnections

- *Escape to the Outdoors: A Virtual Escape Room*, June 24, 11:00 a.m. CT, NEMA
- *The Lowdown on Executive Summaries and Letters of Inquiry*, June 24, 11:00 a.m. CT, Foundant
- *The Intersection of Regionalism and Identity*, June 24, 11:00 a.m. CT, AAMC
- *Helping Caregivers with Hands-On Science at Home*, June 24, 12:00 p.m. CT, ASTC
- *Beyond JDEI: Advancing Racial Equity in Organizations*, June 24, 1:00 p.m. CT, Race Forward
- *New Ways of Seeing Women in Every Historic Place*, June 24, 2:00 p.m. CT, PLF
- *Imaging Standards and Logistics in Digitization Projects*, June 29, 1:00 p.m. CT, Museum Learning Hub
- *Cultivating the Employee Life Cycle*, June 29, 2:00 p.m. CT, AASLH
- *Identifying Endangered Media Formats*, June 30, 10:00 a.m. CT, CCAHA
- *Environmental Monitoring: Getting Started*, July 6, 12:00 p.m. CT, CCAHA
- *Post-Pandemic Fundraising: 8 Things Every Museum Professional Should Know*, July 13, 10:00 a.m. CT, SEMC
- *Museums for All*, July 13, 1:00 p.m. CT, IMLS
- *Understanding and Managing Liability Insurance Needs for Historical Societies and Museums*, July 15, 9:00 a.m. CT, CCAHA

Melanie Sandford, Denise Alexander, and Elissa Gydish-Sims





Disaster Response (Part II):

Insurance Claims and Collection Recovery

Presenters

Melanie D Sanford
President, TX-CERA



Denise Alexander
Galveston Historical
Foundation



Elissa Gydish
AXA Art Americas
Corporation



Melanie D
Sanford

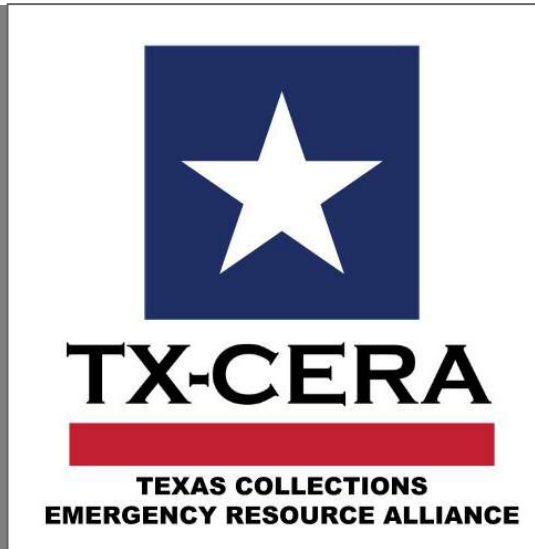
President, TX-CERA

TX-CERA
Texas Collection Emergency
Resource Alliance



TX-CERA

Disaster Planning, Response and Recovery for Texas Cultural, Heritage, Historic Sites and Special Collections. A part of the FAIC Alliance for Response Network.



Board Member Steve Pine

MISSION STATEMENT

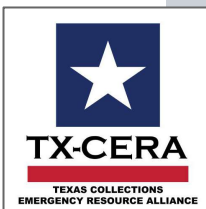
The Texas Collections Emergency Resource Alliance (TX-CERA) is an affiliation of institutions and professionals that support and advocate for the preservation of Texas cultural heritage. TX-CERA promotes emergency planning followed by training in response and recovery efforts and techniques. TX-CERA helps to mitigate the loss of collections due to disaster by offering professional development workshops, consultations, and institutional networking statewide.

About TX-CERA

- TX-CERA is A 501(c)3 non-profit.
- It is a revival of the State of Texas Alliance for Response Team (START), which joined with the Galveston – Houston Area Alliance for Response to organize an effective statewide organization.
- TX-CERA is part of the American Institute for Conservation AIC/FAIC Alliance for Response / National Heritage Responders and trains people to respond to emergencies and disasters in the State of Texas. The Texas Heritage Responders THR focus on Texas.

Who we are:

- Art Conservators
- Archivists
- Librarians
- Curators
- Collection Managers
- Preservation Specialists
- Safety and Security Staff
- First Responders/Emergency Management Personnel



TX-CERA Board

President
Vice President
Secretary
Treasurer

Member-at-Large
Advisory Council

Regional Coordinators
Texas Heritage Responders

TX-CERA

2018

- “Disaster Response Workshop for Historic Cemeteries”, NCPTT, in partnership with TX-CERA, February 8-9, 2018.
- Approximately 40 Texans became Texas Heritage Responders through a course organized by the FAIC, TX-CERA board and funded by the Mellon Foundation. The course covered Incident Command Protocols, Psychology of Disasters, Health and Safety, and numerous media salvage techniques

2019

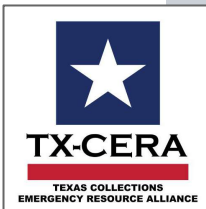
- Disaster Resilience for Artists & Non-Profits at Fresh Arts Summit; a collaboration of Houston Arts Alliance, Lyrasis and TX-CERA, Houston, July 19, 2019. Demonstrating salvage of art objects of many media.
- Bastrop Railroad Museum. TX-CERA was recommended by Texas Historical Commission to respond with advice and hands-on help following a fire in this museum, April 2019

2020

- TX-CERA and NCPTT held webinar "2020 Hurricane Preparations for Cultural Institutions along the US Gulf Coast," inviting organizations in Gulf Coast States that help with emergency preparation and response process
- Hurricane Laura: Participated in response through email blasts and postings. Conservators visited to advise staff at Newton County History Center Museum and Heritage House Museum of Orange County Association

2021

- Uri Winter Freeze- TX-CERA participated in response to burst pipe leaks. Conservators made onsite visits and consulted with several institutions at the end of February and beginning of March
- May-2021 Hurricane Preparations for US Gulf Coast Cultural Institutions- Webinar in Collaboration with NCPTT hosted by HAA with- Speakers: Dan Reilly, Richard McAlister, Jason Church, Moderator: Steve Pine



TX-CERA 2021



Board Member Melanie Sanford

2021 Uri Winter Freeze-

Texas Historical Commission Outreach and Survey

- * Emails were sent to 3400 Texas addresses
- * 412 survey respondents
- * 167 reported damage (101 museums and 66 libraries)
- * 27 had water damage to their collections

TX-CERA participated in various response events. TX-CERA made onsite visits and consulted with several institutions at the end of February and beginning of March

Dallas - Onsite -
Dallas Historical Society

Houston - Onsite -
San Jacinto Monument Museum

325 Volunteers Hours

Working with TX-CERA and the Texas Heritage Responders

Working with TX-CERA and the Texas Heritage Responders:

1. During initial contact, either via phone or video chat, provide an overview of the situation and how TX-CERA can help your institution.
2. A TX-CERA Board member can consult by phone or video chat to help assess triage, response and supply needs.
3. If needed, a TX-CERA Board members can consult onsite.
4. If onsite triage is applicable, TX-CERA can send trained volunteers for a 1-2 day onsite recovery process. This will be determined by needs, locality, and weather.
5. Remember we are volunteers.
6. While onsite, TX-CERA volunteers will not provide treatment advice or accept conservation treatment projects. Requests will be referred to the AIC "Find a Conservator" page
<https://www.culturalheritage.org/about-conservation/find-a-conservator>

CONTACTS FOR RESPONSE AND SALVAGE OF CULTURAL ARTIFACTS

TX-CERA

Email: tx.cera@gmail.com

Phone: 669.237.2243

Website: <https://txcera.org>

Facebook: <https://www.facebook.com/TXCERA>

AIC/FAIC NATIONAL HERITAGE RESPONDERS

Phone (emergency): 202.661.8068

Email (non-emergency): emergencies@culturalheritage.org

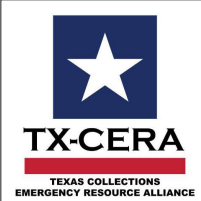
Website: <https://www.culturalheritage.org/resources/emergencies/national-heritage-responders>



Denise
Alexander

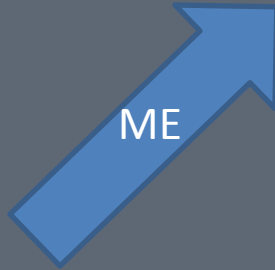
Galveston Historical Foundation

CHALLENGES IN DISASTER RECOVERY





Boston Globe, September 2008



Dallas Morning News, August 2017

*GHF Collections
Overview*

Decorative Arts

Furniture

Around 4,000
Objects



Collection Storage



Pieces Onsite

BISHOP'S
PALACE

ST. JOE'S
CHURCH



*Preservation
Resource Center
Archives*

PAPER AND
MORE PAPER



Ashton Villa "MOLD COUCH"

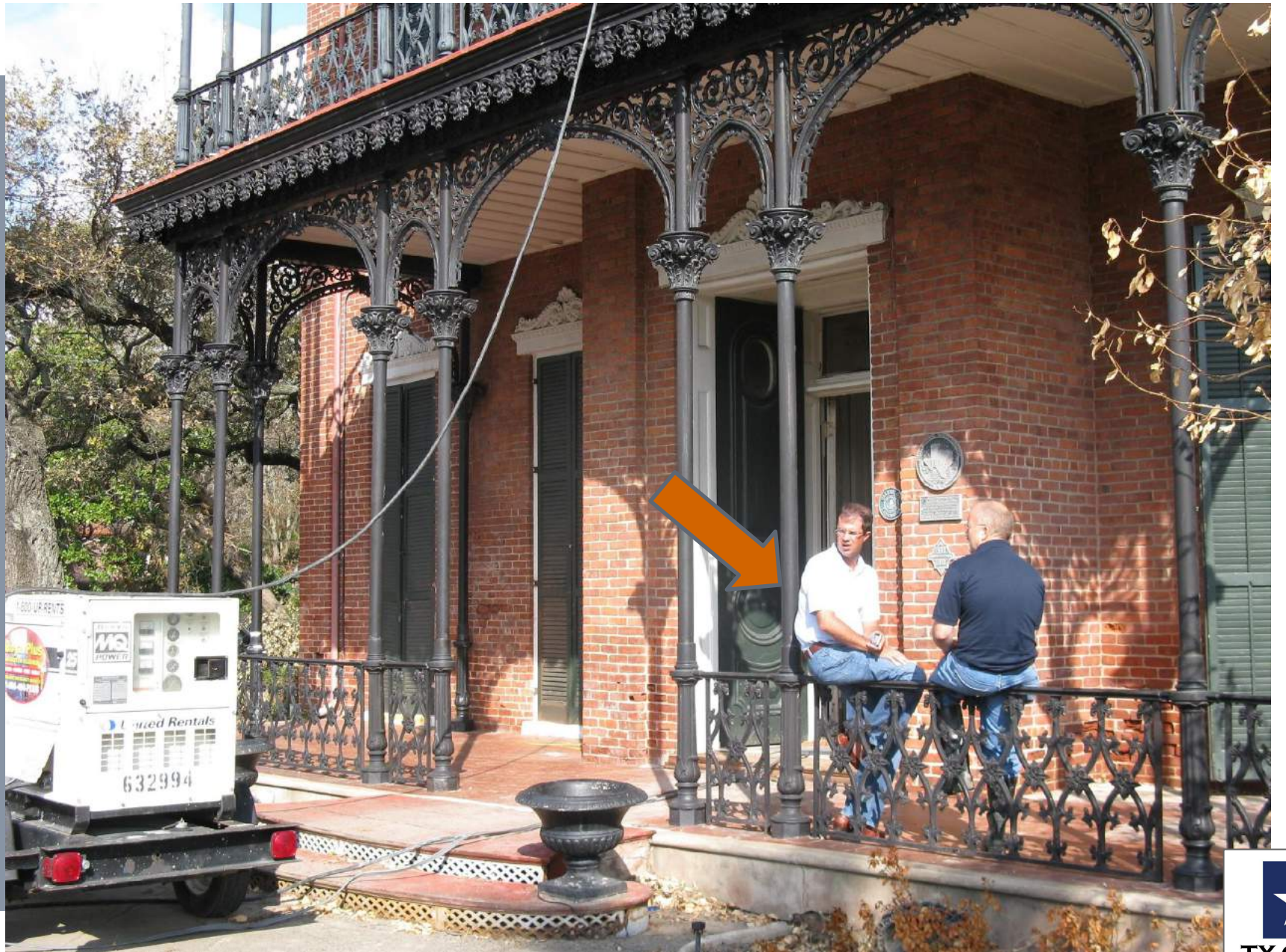
2 Days Post
Hurricane Ike



Original
Painting By
Miss Bettie
Brown



WHAT DO YOU
DO NOW?



What Happens
After All You
Most Priceless
Possessions
Leave?



WHAT DO YOU DO NOW?

- YOU WAIT AND WAIT
- Get involved in FEMA (That's a whole other Presentation, we still have outstanding Project Worksheets, Mainly from Ashton Villa)
- See what Insurance will Cover!
- Get involved with your mitigation companies, and in this instance litigation with the one who was holding your collections "HOSTAGE"



Lessons Learned

- Only send what absolutely needs to go. Companies will charge you for transport by the box. They also charge you for the box and packing materials!
- Have a staff member or volunteer watch the packing or do the packing yourself
- Even if your database is in EXCEL OR WORD, Mark / Indicate which pieces leave
- PHOTOGRAPH EVERYTHING
- Write every hour spent by staff or volunteer down. Have a log for their staff too.
- Have a strategy for when items return



Lessons Learned

- Communicate with your Members / Volunteers / Supporters with what is going on
- Disasters like Fire or Water damage don't give advance notice, do don't think it is not going to happen to you
- **DON'T THINK YOU ARE ALONE IF ANYTHING LIKE THIS HAPPENS!**

Elissa Gydish

AXA Art Americas Corporation

Insurance: A Critical Part of Planning and Recovery

What is Typically Covered in a Museum Policy

- All Peril – meaning covered if NOT EXCLUDED
- Usually an All Risk Deductible
- Named Locations
- Unnamed Locations – temporary, usually less than 90 days
- Transit
- Bailee Legal Liability
- Art Reference Library
- Certified Acts of Terrorism

Responsibilities Prior to a Loss

- Examination of Books and Records
- Inspections and Surveys
- Packing
- Protective Safeguards

After a Loss: How to Expedite the Process

- Know who your contacts are – Broker info as well as Carrier Claims Center Info
- Answer any inquiries for documentation as promptly as possible
- Best practices for working with claims adjuster
- Don't be afraid to ask questions
- Make any records available as soon as possible
- Understand yours is not only claim they are handling, so be patient but persistent
- Keep detailed notes on expenses – be aware of additional coverages to which policy entitles the Institution
- Have a list! As Museums are not only repositories but have revolving collections, be aware that settlement occurs on a Current Market Value Basis for owned collections, and for Collections on loan, valuation is typically based upon what Institution has agreed to in the Loan Agreement.

After a Loss: Responsibilities

- Notify police if law may have been broken
- Prompt notice of how and when loss occurred
- Take all reasonable steps to protect from further damage – again, keeping note of any expenses incurred to do so.
- Make no statement without carrier consent regarding liability
- Permit company to inspect property and documentation relating to proof of loss
- Send signed statement of loss at carrier request – usually limited by 90 days

Q&A