

Bruce Gendelman puts forward strategies for prevention of high-value fire and flood losses

Bruce Gendelman Insurance Services chairman Bruce Gendelman shares strategies for preventing losses as a result of flood or fire damage.

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/EINPresswire.com/ -- High-value

homes are increasingly being built in

disaster-prone areas, according to [Bruce Gendelman](#). Here, the insurance services industry professional shares a series of strategies and tips for protecting against significant losses as luxury homes continue to be built in remote areas often prone to wildfires, storms, and flooding.



"First and foremost, always have a plan," says Gendelman, chairman of [Bruce Gendelman Insurance Services](#). "A risk assessment should help to determine what needs to be done to prepare the property for whatever may potentially occur, and how long such preparations may take."

According to Gendelman, removing possible projectiles or flammable materials, for example, can often take much longer than homeowners expect. "Two or more plans may also be necessary," he adds, "depending on whether the homeowner will be present, or if staff or contractors will be responsible for taking the necessary precautions."

Second among Gendelman's suggestions is to acquire a backup generator. "Make sure any necessary generators are regularly serviced and in good working order," he advises, "by taking out a service contract or otherwise testing them regularly, and always make sure there's adequate fuel available should it be needed."

"Next," says Gendelman, "prepare any at-risk property for responders."

If a property is gated, for example, he says, it's essential to ensure that police and fire departments are able to gain access in an emergency. "A Knox Rapid Access System or similar product will provide non-destructive emergency access to property should the worst happen," Gendelman adds.

Another particularly important consideration for high-net-worth homeowners should be the safe transfer of valuable artwork and collectibles, the Bruce Gendelman Insurance Services chairman suggests. "If an individual has valuable artwork or collectibles, they should ensure that they have custom crates or other means available to safely transport them in case of an evacuation," he explains, "knowing well in advance what the plans are in order to protect them."

"Lastly," says Gendelman, "don't necessarily rely on the NFIP."

The National Flood Insurance Program, he says, is in a state of flux, but for high-net-worth individuals, it was never intended to cover all losses.

"It's important to take flood, fire, and other disaster risks seriously," Gendelman adds, wrapping up, "and in order not to become overwhelmed should the worst happen, it's vital that the necessary plans are put in place well ahead of any such eventualities potentially occurring."

Bruce Gendelman formed [Bruce Gendelman Insurance Services in 1982](https://www.gendelman.com/) to provide cutting-edge insurance solutions for affluent individuals and families where clients' interests are always paramount, with the business focused on protecting client assets while maintaining total privacy and confidentiality. To learn more about Bruce Gendelman Insurance Services, please visit <https://www.gendelman.com/> or call 800-845-4145 to speak to an insurance concierge.

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