

# First 72 Hours After an Incident: What Owners and Operators Need to Do



The first 72 hours after an incident are critical. Your response can protect guests, limit damage, and help preserve your ability to file a claim. This guide enables owners and managers to take quick, confident action.

## 0-2 Hours: Act Fast to Protect Guests and Property

Immediately take these steps in the first two hours following an incident:

- **Prioritize safety:** Call 911 for injuries, fire, gas leaks, or criminal activity.
- **Secure the scene:** Shut off water, electricity, or gas if safe. Block hazards such as pools, hot tubs, or fire pits. Relocate guests if needed.
- **Do not admit fault:** Avoid making promises of coverage.
- **Document quickly:**
  - » Take photos and videos of the scene, damage, and safety devices (signage, locks, detectors).
  - » Record names and contact information for guests, witnesses, and responding officials.
  - » Note time, weather, and any relevant conditions.

## 0-12 Hours: Notify Key Contacts and Preserve Evidence

Prompt communication helps you control the situation and limit damage.

- **Contact your insurer or agent:** Open a claim and record the claim number and adjuster contact information.
- **Alert your property manager and maintenance vendors:** Request emergency mitigation such as board-up, water extraction, or temporary fencing.
- **Report the incident to the booking platform if applicable:** Follow Airbnb or Vrbo reporting requirements.
- **Preserve evidence:** Keep damaged items, broken components, and related receipts. Do not discard materials until your adjuster approves.

## 12-24 Hours: Stabilize, Secure, and Prevent Further Damage

Prevent further loss, secure hazards, and organize key documents.

- **Complete temporary repairs:** Only perform work approved by your insurer to prevent additional damage.
- **Restrict access:** Separate impacted areas from guests, post temporary rules, or close amenities as needed.
- **Gather key documents:**
  - » Policy numbers and certificates of insurance for vendors.
  - » Recent inspection and maintenance logs.
  - » House rules and guest communications, including booking confirmations and safety disclosures.
  - » Contracts and work orders for amenities such as pools, hot tubs, docks, and fire pits.

## 24-48 Hours: Prepare Documents for Your Claim

Collect all documents and evidence to support your claim.

- **Create an incident log:** Record a timeline of events, actions taken, and who did what and when.
- **Obtain official reports:** Collect police, fire, or medical reports along with invoices and receipts for emergency work.
- **List damaged property:** Include estimated costs and note any business interruption, such as lost bookings with dates and amounts.
- **Compile documents for your adjuster:** Share all materials, confirm documentation standards, and verify approved vendors.



## 48-72 Hours: Communicate, Repair, and Reopen

Keep guests safe, protect your property, and prepare for a smooth reopening.

- **Guest communications:** Provide a brief, factual update and offer reasonable accommodations or refunds per your policy or platform rules.
- **Safety check:** Confirm detectors, locks, lighting, barriers, and signage are functioning; update or replace as needed.
- **Reopen plan:** Align repair timelines, housekeeping deep cleaning, and amenity testing before relaunch.
- **Post-incident review:** Update house rules, maintenance schedules, and safety standards to prevent recurrence.

When every hour counts, CBIZ helps owners and managers respond, recover, and stay covered. [Get CBIZ coverage support today.](#)