



# Vision Source<sup>®</sup> TRUSTED COLLEAGUE

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### How Solid Is Your Worst-case Scenario Planning?

Lauren Scharf-Snyder, OD, and Robert Snyder, OD, have two offices – one on the New Jersey shore town of Long Beach Island and the other in Tuckerton, across the bay on the mainland. When Superstorm Sandy struck the east coast in October 2012, it destroyed the island practice completely. “The sewer backed up, and the bay came in the front door. We had to take it down to the studs. The experience made us crisis experts,” she says.

Good planning, good representation and good luck combined to let them rebuild and reopen the practice just four months later. But even with all that went well, Dr. Scharf-Snyder says she and her husband learned a lot about having “a worst-case scenario mentality. A lot of people prepare for what to do with their practice when they die, but this showed us that isn’t enough.”

Here are some of the lessons learned.

**Review and organize your policies.** It sounds obvious, but it’s important to know exactly what’s covered. For example, the Snyders learned that destruction by water wasn’t covered by their business owner’s policy. They were ultimately able to show that the wind damage occurred before the water damage did. Also, make sure your policies are current. Get rid of old policies, she advises. Those become clutter when you’re looking for the information you need in a hurry.

**Consolidate your policies.** If you hold different policies with different agents, you will spend time tracking down those agents for different details. Most of the couple’s policies were with one highly competent agent who “really went to bat for us. He came through for us quickly.”

**Store copies of policies off-site.** The Snyders had their policies stored in their home, which was also heavily damaged in the storm. The National Guard wouldn’t allow them to return to the house for several days, and when they could, it was only to pick up vital items. One of their insurance agent’s offices was also damaged. Part of the worst-case scenario planning is that the devastation is regional, not just located within your practice alone.



Dr. Robert Snyder and Dr. Lauren Scharf-Snyder



**After Superstorm Sandy  
wiped out one office,  
ODs learn the value of  
contingency planning.**

(Over, please)



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**Have lots of cash on hand.** “Insurance companies work slowly, especially when the damage is on such a large scale. But we had people on our staff who needed us back in business right away,” she says. Mortgage, payroll and other payments had to be made on time – whether the business owner has income coming in or not. In addition, the couple had to stay in a hotel for a month, which also meant eating meals at restaurants and buying new clothes as the cold weather came in. The Vision Source® Foundation provided the couple with a check that helped enable them to keep all the staff working during the rebuilding. “I didn’t want to put anyone on unemployment because I knew I’d need those staff members again to get going, and I knew they needed the income. Most of them had suffered damage to their homes, too.” Dr. Scharf-Snyder says they were lucky by having a second office that they could use as a base of operations. They were able to move their salvageable lab equipment from the island office to the main office, and they were able to keep their employees working and patients served.

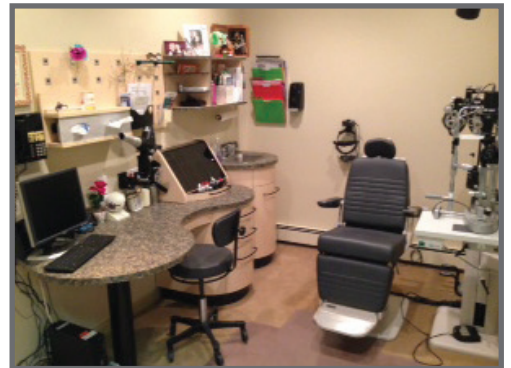
**Have great community connections.** An office assistant’s husband happened to be a contractor. That was another lucky break because, even as he was juggling about 10 rebuilding jobs, he did get the island office into the first wave. “We were the first health care providers back up,” she says.

The patient records in the island office were soaked and muddled. Dr. Scharf remembers thinking they were a total loss, but then she heard about a company in Michigan that gamma-radiates and freeze dries records so they can be used. “We had 3,000 patient files that we thought were lost. It was great not to have to start over on that. That’s also an incentive for electronic medical records,” she says.

**Be grateful for the vendor connections.** “The equipment and sales people really stepped up to help us out. It was so heartwarming.”

The couple has been practicing on the island since 1979. The practice had been started years earlier by Dr. Snyder’s father. The doctors have seen numerous Nor’easters and other storms. “The usual scenario is that you board up the building, leave for the mainland and come back the next day. There might be some trees or wires down, but you’d clean up and open the business again,” she says.

The lesson, she says, is to organize your records routinely. “Don’t say that you’ll review your policies on the next rainy Sunday.” The faster that you can put your hands on your policies, hire contractors and start the rebuilding process, the sooner you can be back in business. Even days matter when there are thousands of people queuing up for a limited supply of contractors and building materials.



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