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The *right* way to settle claims™

“Insurance Recovery: For Hurricanes & Other Natural Disasters”

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FEMA Declared Disaster

Controlling Statute & Regulations

- Robert T. Stafford Act, As Amended
- 44 CFR
- 9500 Series Policies
- Disaster Specific Guidance
- Appeals



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Stafford Act, Section 312.

Disaster assistance will not be provided for damages or losses covered by insurance. Disaster assistance provided by FEMA is intended to ***supplement financial assistance*** from other sources:



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Loss Segregation

- FEMA Eligible – Insured
- FEMA Ineligible – Insured
- FEMA Eligible – Uninsured
- FEMA Ineligible - Uninsured



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“Apportionment”

Applying Available Insurance Proceeds:

FEMA Eligible Insured Losses

And

FEMA Ineligible Insured Losses



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Detailed Statement of Loss

Including – But not limited to:

- By Facility: building, vehicle, equipment
- Indirect Losses: Business Interruption
- Agent of Loss



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Insurance Settlement: Documentation

- Accurate, Meaningful,
- Details, Specific Itemization:
- By Damaged Facility
- By Coverage
- Direct & Indirect Losses
- By Agent of Loss (Peril)



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Clouded Settlements:

Raise Questions only FEMA can Resolve!

- Available Insurance Proceeds
- Estimated Insurance Proceeds
- Actual Insurance Proceeds