“Insurance Recovery:
For Hurricanes & Other
Natural Disasters”

Peter Potemkin
Deputy Director
Adjusters International
FEMA Declared Disaster

Controlling Statute & Regulations

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

- FEMA Eligible – Insured
- FEMA Ineligible – Insured
- FEMA Eligible – Uninsured
- FEMA Ineligible - Uninsured
“Apportionment”

Applying Available Insurance Proceeds:
FEMA Eligible Insured Losses
And
FEMA Ineligible Insured Losses
Detailed Statement of Loss
Including – But not limited to:

• By Facility: building, vehicle, equipment
• Indirect Losses: Business Interruption
• Agent of Loss
Insurance Settlement:

Documentation

• Accurate, Meaningful,
• Details, Specific Itemization:
• By Damaged Facility
• By Coverage
• Direct & Indirect Losses
• By Agent of Loss (Peril)
Clouded Settlements:
Raise Questions only FEMA can Resolve!

• Available Insurance Proceeds
• Estimated Insurance Proceeds
• Actual Insurance Proceeds