

# LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER – JUNE 2019

## HURRICANE PREPAREDNESS



Hurricane  
Preparedness

Are YOU Ready?

### Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the building is in Special Flood Hazard Areas A or V.
- Outline your municipality's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies and when a state of emergency is declared.
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.

### Please remember after the storm.

- Report the claim to Qual-Lynx as soon as possible.
- Take pictures of all damages to buildings, contents and vehicles.
- Keep keys and vehicle titles of totaled vehicles in one place.
- If you have any damage at all, report the claim to FEMA as soon as possible.
- Keep all receipts and rental agreements.

Example: A municipality claimed more than \$100,000 worth of turn out gear and other emergency equipment was damaged beyond repair in a storm. The municipality discarded all of these items, so they were not available for inspection. They never took any pictures of the damaged items. There was no way for them to prove their claim. Therefore, there was no choice but to settle the claim for a much smaller percentage (approximately 20%) than the claimed amount. Had they snapped a few pictures of the damaged items, the claim would have likely been settled for the full amount.

