

LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER – JUNE 2023

HURRICANE PREPAREDNESS



Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the property on which that building is situated 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.
- See 2021 MEL Bulletin regarding preparation; <https://njmel.org/wp-content/uploads/2021/05/MSI-Bulletin-2021-Hurricane-Season-Preparedness-Jun-2021.pdf>

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.

Examples:

- ✗ A municipality was not properly insured with applicable FEMA Flood Policies on a building in a Special Flood Hazard Area in which a \$500,000 deductible was to be applied.
- ✗ A town received 20% of the claim they made for damaged turnout gear as they discarded all of the gear without providing proof of the damages.
- ✓ A town received extra funds (FEMA Mitigation) to correct the problem that caused basement flooding.

