

# Hurricane Harvey Private Sector

eBrief

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## Rumor Control

Applicants have stated they believe all DRCs (Disaster Recovery Centers) closed on November 30, 2017 after the registration deadline for individual assistance. This is not true. While some DRCs will be closing, many will remain open. For a current list of DRCs and hours of operation please visit [www.fema.gov/DRC](http://www.fema.gov/DRC).

There have been reports that FEMA inspectors are allowed to send text messages to survivors. This is **TRUE**. An inspector should only text a survivor to set up an appointment or to let them know when they will arrive. A FEMA inspector will not send text messages asking for personal information. FEMA uses Send Word Now (SWN), a mass notification service provider, to help communicate with disaster survivors regarding their registration for FEMA assistance. The notifications will come in the form of phone calls, emails, and/or text messages. Below are the addresses or numbers that are associated with each form of communication.

- Email Address: Federal Emergency Management Agency [PHX-gwb@sendwordnow.com](mailto:PHX-gwb@sendwordnow.com)
- Text Message: 821-04 or 386-71
- Phone: 1-800-621-3362; 1-866-337-9322

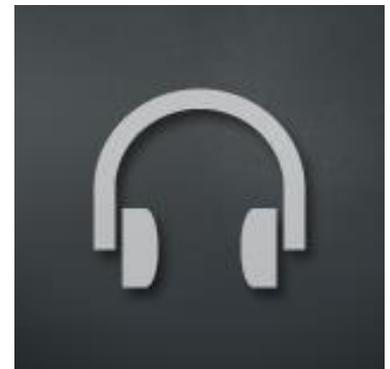
For more Harvey Rumor Control information click [HERE](#)



## Resources for people with disabilities, access & functional needs

FEMA has a large number of publications that are accessible for individuals with disabilities. Please visit [www.fema.gov](http://www.fema.gov) or click [HERE](#) to be directed to library of accessible videos of which are in multiple language captions, and additional links to more resources.

Disaster recovery centers are accessible to people with disabilities, and are equipped with assistive technology equipment such as amplified telephones, phones that display text, amplified listening devices and magnifiers. Video Remote Interpreting is available and in-person sign language is available by request. The centers also have accessible parking, ramps and restrooms.



American Sign Language interpreters are available to assist at a DRC. Requests can be made via text message at **(470) 379-5943**. Survivors will need to provide their name, the address of the DRC they will be visiting, the date and time of their visit and the type of sign language they are requesting. All requests for help should be made at least 24 hours in advance of a DRC visit to ensure assistance is available.

- Disaster survivors can find the location of nearby DRCs online at [www.fema.gov/DRC](http://www.fema.gov/DRC).



## Business Continuity and Preparedness



2017

Disasters Don't Plan Ahead.  
**YOU CAN.**

Real-world events increase awareness of the need to prepare and impel businesses to take action. Businesses often perceive preparedness to be costly and time-consuming, and, consequently, preparedness is often prioritized behind other business activities. Surveys illustrate, however, that companies are often eager to learn more about cost-effective preparedness strategies. Many businesses surveyed stated that the benefits of having a plan outweigh the costs and that they perceive a possible competitive advantage over competitors who have not completed continuity and disaster preparedness planning. Included with this eBrief are attachments to support business in having a plan.

For more information on safeguarding your enterprise, please click [HERE](#). You can also visit: <https://go.usa.gov/xn5zu>



## National Flood Insurance Program

### Addressing Common Misunderstandings about the NFIP Claims Process Post Hurricanes Harvey, Irma and Maria

There is a high-level of concern surrounding common misunderstandings of the National Flood Insurance Program (NFIP) in post-disaster areas. The program is tracking and combatting common misunderstandings about the NFIP claims process.

#### **Due to the number of hurricanes this season, does a policyholder have to wait a significant amount of time to see an NFIP adjuster?**

The entire insurance industry is searching for qualified individuals to join the ranks of claims adjusters to handle losses from Hurricanes Harvey and Irma and future events. FEMA is increasing the fee paid to adjusters to ensure that our policyholders receive the best care possible. To be competitive with other insurance companies looking for senior adjuster experience, FEMA will pay adjusters up to 26 percent additional above the already increased fee schedule to adjust flood claims. This brings NFIP claims in line with other insurance industry companies which have also increased payments to adjusters.

These fee increases for adjusters are temporary and ensure that NFIP policy holders receive the same high-level of adjustment experience of other insurance claimants – the experience they've paid for and deserve.

After filing a flood insurance claim, policyholders should discuss the enhanced claims process with their insurer to determine if an advance payment of up to \$20,000 is available to help begin the recovery process.

#### **Does a policyholder have to pay for a fee or a percentage of their insurance proceeds to a third party such as a public adjuster or lawyer, to file a flood insurance claim?**

**NO.** Your flood insurer processes your claim at **NO COST**. This includes the cost of an insurance adjuster. Visit FEMA's resource page on [How to file your flood insurance claim](#) for guidance and additional information.

#### **Does a policyholder have to wait to clean up until after an adjuster visits their home?**

**NO.** Flood insurance policyholders should be sure to document their damage using photos and/or videos. The policyholder should retain, for the adjuster, samples or swatches of carpeting, wallpaper, furniture upholstery, window treatments, and other items where the type and quality of material may impact the amount payable

on the claim. Properly documenting damaged property is critical for your flood claim, so discuss what your flood policy requirements are with your insurance agent and adjuster.

To minimize the growth and spread of mold as much as possible, policyholders should take steps to cleanup. The NFIP will not cover mold damage if a policyholder fails to take action to prevent the growth and spread of mold. Visit the [NFIP cleanup guidelines](#) for more information.

### **Does a policyholder have to wait until their claim is processed and approved in order to receive recovery money?**

**NO.** The NFIP has [enhanced the flood insurance claims process](#) to rush recovery money into the hands of NFIP policyholders for repair or replacement of flood-damaged properties. The NFIP has directed all of their private insurance partners to:

- Provide advance payments on flood claims, even before a visit by an adjuster;
- Increase the advance payment allowable for a policyholder who provides photographs or video which shows flood damage along with receipts or canceled checks for their out-of-pocket expenses, or a contractor's itemized estimate;
- Waive the initial Proof of Loss (POL) requirement; and,
- Extend the standard 30-day grace period for NFIP policy renewals to 120 days.

A policyholder is encouraged to work closely with their flood insurance company and NFIP claims adjuster to maximize the benefit of this enhanced process.

### **Can an NFIP policyholder apply for disaster assistance?**

**YES.** Disaster survivors with flood or homeowners/renters insurance are [encouraged to apply for disaster assistance](#). FEMA will be able to determine your eligibility for disaster housing assistance based on the information about your insurance claims.

FEMA may require you to provide evidence that your insurance company denied your claim for the disaster-caused loss as part of the eligibility determination process. If you have flood and/or homeowners insurance and believe you incurred a covered loss, you should file a claim with your insurance carrier.

- Though the NFIP does not cover Additional Living Expenses (ALE), you may be eligible for this type of assistance from FEMA for your uninsured or underinsured disaster-caused expenses or serious needs, including temporary housing assistance.
- If you have NFIP flood insurance, you are not required to provide evidence that your insurance company denied your claim for the disaster-caused loss to be eligible for temporary housing assistance from FEMA. Note: You will still need evidence that you've been denied by your flood insurance for structure or contents losses if you're seeking FEMA assistance for those losses.
- If you only have homeowners insurance that does not cover flood -- and have sustained only flood damage -- you are not required to submit documentation that your carrier denied your claim to receive FEMA rental assistance or financial assistance for real or personal property disaster-caused damage.

When you register for disaster assistance with the FEMA, you **must** tell FEMA about all insurance coverage that you have available to meet your disaster-caused needs. You *may not be eligible* for certain types of FEMA disaster assistance if your insurance provides coverage.

For more information on the NFIP visit: <https://www.fema.gov/national-flood-insurance-program>

Click [here](#) to be **removed** from this email list | Click [here](#) to be **added** to this email list.

*NON-DISCRIMINATION POLICY: Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (voice), 711/VRS – (Video Relay Service), (TTY: 800-462-7585). Multilingual operators are available (press 2 for Spanish).*