



## Hurricane Milton: FEMA Claims Recovery and Project Management

Providing expert FEMA claims recovery and project management services that focus on helping you successfully recover from Hurricane Milton.

### Disaster Recovery - Insurance and FEMA

A Presidential major declaration triggers an entity's ability to recover uninsured, eligible funding through the Federal Emergency Management Agency's (FEMA) Public Assistance Program.

While FEMA expects an entity to first pursue all insured damages through its own insurance program, the agency will fund eligible uninsured losses that qualify under certain terms and conditions.

Your Disaster Recovery Services team has mastered the interplay between insurance and FEMA and offers a service unmatched by any other consulting firm in the country. We are the only firm that can help you manage both your insurance and FEMA recovery, offering you the best advantage when facing a catastrophic event.

### FEMA Eligibility

Disaster Recovery Services can help you determine if you fall within FEMA's eligibility criteria by helping to validate that your entity is an eligible applicant, owns and/or operates eligible facilities and that your damages and associated costs are properly linked back to a disaster event.

Eligible applicants Include:

- **Local Governments:** Counties, Municipalities, School Districts, Local Public Authorities, etc.
- **Private Non-Profit Organizations:** Eligible facilities that provide critical services (Education, Utility, Emergency, Medical, etc.)
- **State and Territorial Governments:** DC, Puerto Rico, US Virgin Islands, Guam, etc.

### See How We Can Help

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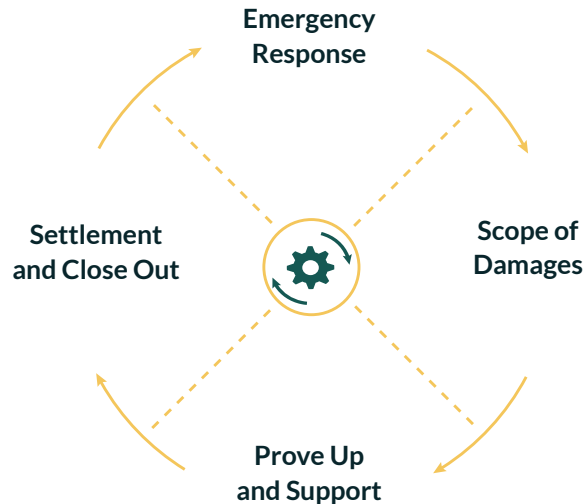
Examples of uninsured losses Include:

- Insurance policy deductibles
- Damages valued in excess of insurance policy limits/sub-limits
- Insurance policy exclusions (i.e. infrastructure, mold, asbestos, etc.)
- Uninsured perils (excluding flood)
- Hazard mitigation
- Alternative procedures



## FEMA Claims Lifecycle

Your Disaster Recovery Services team will help you navigate the four phases of a complex property claim. We work side-by-side with your internal recovery team until your facilities are fully restored /operational and you have received all available funding. This process can be long and tedious. We have the right tools – customized policies and procedures – to help you navigate the complexities of a combination insurance and FEMA claim.



## Federally Declared Disaster Experience

Disaster Recovery Services personnel have prepared hundreds of complex FEMA and insurance claims totaling billions of dollars after federally declared disasters for states, state agencies, counties, cities, utility authorities, housing authorities, hospitals, higher education systems, independent school districts, and not-for-profits. We have supported public entities through their recovery from many events.

## How Much Will This Cost?

We've got some great news to share! Most conventional insurance policies contain Claim Preparation Coverage which typically covers the services our team would perform to help justify and support your insurance claim. If your claim involves FEMA, there are additional opportunities to recover our management costs (indirect and direct) associated with eligible FEMA projects.

We make every effort to minimize out-of-pocket consulting fees for our clients. The benefit of hiring Disaster Recovery Services is that you pay one fee!

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