

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – MAY 2016

HURRICANES!



What do you do before?

- Make sure flood policies are in place on buildings that are in a flood zone.
- Consider where you are storing documents
- Appoint someone to be the point person/contact
- Properly maintain buildings/grounds
- Visit ready.gov now

What do you do after?

- Report the claim to our office as soon as possible.
- Report the claim to FEMA as soon as possible and understand FEMA “mitigation”.
- Have a single person be the point person and conduit between FEMA/insurance adjusters and the municipality/governing body.
- Take pictures of anything about to be repaired/discarded.
- Keep all receipts and rental agreements
- Raise important documents off of the floor

**Consider the town that disposed of \$250,000 worth of rescue equipment claimed to be damaged during rescue efforts. With no proof of the damaged equipment, settlement proceeds were drastically reduced.*

**Consider also, a town that received an additional \$46,000 in “mitigation” proceeds from FEMA to prevent a similar loss in the future by installing french drains.*

**A town received no insurance proceeds as damages (\$198k) were under the large flood deductible(\$500k) on their building in a flood zone and they had no flood insurance through the National Flood Insurance Program.*

EMERGENCY ALERT SYSTEM
Hurricane Warning *** for the foll
National Weather Service
Issued a
Hurricane Warning

OTHER THINGS TO KEEP IN MIND

- Please have your DPW employees review the Safety Director’s bulletin on Chipper Safety. Go to: njmel.org > safety > public works > chipper safety
- Want to train those new and seasonal employees properly? Go to: njmel.org > safety > under general – training summer/seasonal employees.

COMING NEXT MONTH

“Slipping Through the Cracks” –

Inspections of Sidewalks and Roadways

Municipal
Joint
Insurance
Fund
JIFE
South Jersey Communities Securing Their Future

 **QUAL-LYNX**
LINKING YOU TO QUALITY CLAIM SERVICES
Qual-lynx.com