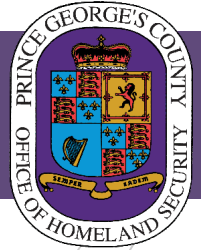


CREATING RESILIENT COMMUNITIES: A WEBINAR SERIES

WELCOME

**Office of Homeland Security
Office of Emergency Management**



AGENDA

Welcome

Remarks

Joey L. Henderson, Outreach Manager

Presentations

Maryland Insurance Administration

Disaster Recovery

Q&A

What's Next?

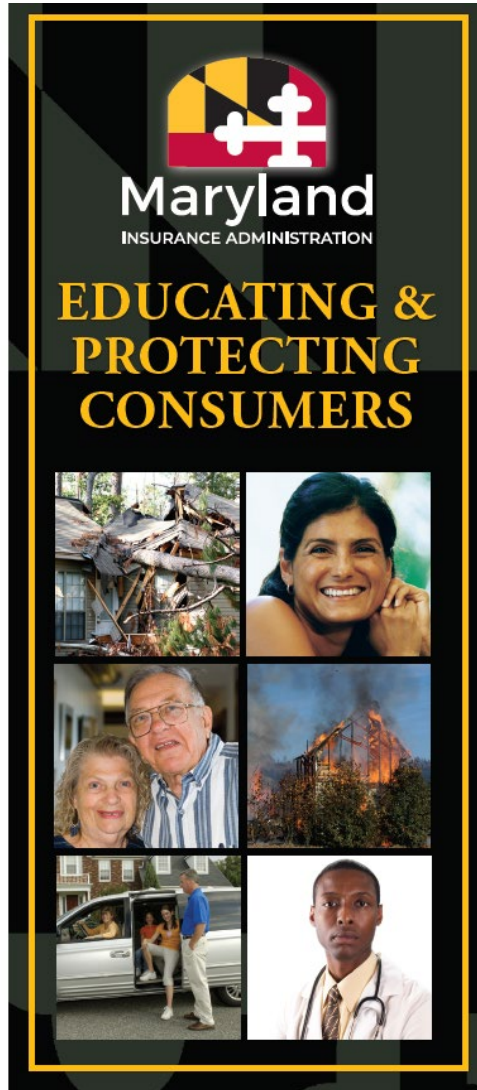


Maryland
INSURANCE ADMINISTRATION

The Role of Insurance in Recovering From a Disaster

Joy Hachette, Associate Commissioner
Consumer Education and Advocacy Unit
joy.hachette@maryland.gov

What is the Maryland Insurance Administration



The Maryland Insurance Administration (MIA) is the state agency that regulates insurance in Maryland. The MIA:

- Licenses insurers and insurance producers (agents or brokers).
- Examines the business practices of licensees to ensure compliance.
- Monitors solvency of insurers.
- Reviews/approves insurance policy forms.
- Reviews insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory.
- Investigates consumer and provider complaints and allegations of fraud.



What is the Maryland Insurance Administration

If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. Examples of improper actions include:

- Improperly denying or delaying payment of all or portions of a claim;
- Improperly terminating your insurance policy;
- Raising your insurance premiums without proper notice;
- Making false statements to you in connection with the sale of insurance or processing of insurance claims; and,
- Overcharging you for services, including premium finance charges.



What would you do if this happened to your home or business?



What would you do if this happened to your home or business?



Do you have the right homeowners coverage?

Review your policy to determine what is covered and what is excluded.
Are the following covered under your current policy?

- windstorm damage
- debris or tree removal
- Water/Sewer Backup
- additional living expenses



Do you have the right homeowners coverage?

When you purchase a homeowners insurance policy, renew your policy, or make any changes to your policy, the insurer will give you a document called a “Declarations Page.” The declarations page identifies the kinds and amounts of coverage you have and how much it costs.

<https://insurance.maryland.gov/Consumer/Documents/publications/understandinghodeclarationspage.pdf>

Your Insurance Company
3535 Second Street
Company Town, USA 54321

Policy number: XX-XXXXXX-XX
Policy period: 6 months
Effective date: January 1, 2015
Expiration date: July 1, 2015

Homeowners Insurance Policy <SAMPLE>

Named Insured	Address	Mortgagee	Address
John E. Doe	123 E. Main Street Insured Town, USA 12345	Bank of USA	1212 First Street Company Town, USA 54321

XYZ Insurance Company considers your claims history when determining whether to cancel or to non-renew your insurance policy.

Coverages & property

SECTION I

	Liability limits
A Dwelling	\$250,000
B Dwelling extension (garage)	\$25,000
C Personal property	\$125,000
D Loss of use	Actual loss sustained

SECTION II

L Personal liability (each occurrence)	\$300,000
Damage to property of others	\$1,000
M Medical payments to others (each person)	\$2,000

Loss of settlement provisions (see policy)
A1: Replacement cost – Similar construction
B1: Limited replacement cost – Coverage B

Forms, options and endorsements

Replacement cost coverage	xx-xxxx
Mold, fungus, wet rot, dry rot or bacteria	xx-xxxx
Ordinance or law coverage:	
10% of Coverage A	xx-xxxx
Earthquake excl. masonry veneer	xx-xxxx
Sewer, water backup coverage:	
\$10,000/\$500 deductible	xx-xxxx
Increase dwelling, up to \$50,000	Option XX
Jewelry and furs, \$5,000 each	Option YY

Inflation coverage index XXX.X

Deductibles
All peril \$2,000

In case of loss under this policy, the deductible will be applied per occurrence and will be deducted from the amount of loss. Other deductibles may apply – refer to your policy.

Policy premium \$1,000

Discounts applied

- Home/Auto
- Home protection (burglar and fire alarms, smoke detectors)
- Claim record/Customer longevity

Your policy consists of this page, any endorsements and the policy form. Keep together.



200 St. Paul Place, Suite 2700
Baltimore, MD 21202
410-468-2000
800-492-6116
800-735-2258 TTY
www.insurance.maryland.gov

www.facebook.com/MdInsuranceAdmin
www.twitter.com/MD_Insurance
www.instagram.com/marylandinsuranceadmin

Do you have the right homeowners coverage?

- ✓ Make sure you have enough coverage to repair or rebuild your home in the event of a disaster.
- ✓ Ask your insurance producer or insurer about purchasing coverage to protect against inflation.
- ✓ Notify your insurance producer or insurer if you make improvements or additions to your home to ensure they are covered.
- ✓ Determine whether you need additional coverage for antiques, collectibles, jewelry, computers, or other expensive items that may not be included in basic contents coverage.

Do you have the right homeowners coverage?

- ✓ Know the difference between ACV and RCV
- ✓ Actual Cash Value (ACV) is the cost to replace the damaged property with “like kind or quality” minus depreciation for age and use.
- ✓ Replacement Cost Value (RCV) is the cost to replace the damaged property with “like kind or quality”, at full cost without depreciation, less the amount of your deductible.
- ✓ It’s important to remember you may not receive the full replacement cost until you actually repair or replace the damaged property.

Do you have the right homeowners coverage?

Most homeowners, renters, and condo insurance policies exclude the following from coverage:

- ✓ Mudslide
- ✓ Earth Movement
- ✓ Groundwater or seepage
- ✓ Flood



While some private insurers may offer some coverage for flooding as an endorsement to your homeowners, renters, or condominium policy, flood insurance can also be purchased from the National Flood Insurance Program (NFIP). For more information, contact your insurer, insurance producer, or go to the NFIP's website, www.floodsmart.gov.

Do you have the right homeowners coverage?

✓ Know what your deductibles are.

Some policies have a separate percentage deductible for certain types of events, for example wind.

Some policies have a deductible based on the amount of insurance coverage on your home.

Example: If your dwelling is insured for \$100,000, and your policy has a 2% deductible for certain perils, your deductible would be \$2,000.

Water Damage vs Flooding

Homeowners policies do not cover ALL types of water damage.

The terms of your homeowners policy will determine what types of water damage are covered and the amount of coverage available.



Most homeowners policies

DO NOT cover flooding.

Water Damage vs Flooding

The Standard Flood Insurance Policy, which is available from the National Flood Insurance Program (NFIP), defines a flood as:

- a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:
 - overflow of inland or tidal waters; or
 - unusual and rapid accumulation or runoff of surface waters from any source (rain is a source of surface water); or
 - mudflow (mudflow is defined as, “A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water); or
 - collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

Water Damage vs Flooding

- If you have purchased a water/sewer back-up endorsement, your homeowners policy will pay for the damage done by the water or sewage that backs up into your home (subject to terms, conditions and limits). Many policies WILL NOT cover the cost to repair or replace the pipe or drain.
- The scope and amount of the water/sewer coverage will be determined by your homeowners policy.
- Maryland law requires that your insurer offer you this type of coverage with the same limits as you have for dwelling coverage and most insurers offer several additional coverage limit options.



Water Damage vs Flooding

- If a pipe in your home suddenly bursts and water flows all over the floors, generally a homeowners policy will cover the damage caused by the water. Generally, the repair or replacement of the pipe itself is not covered.
- If you have a slow leak, regardless of when you discover it, most homeowners policies will not cover the damage that results from that leak.
- Also, it is important that during the winter, you maintain appropriate heat in your home, especially if you are planning on being away from your home. If a pipe bursts due to your failure to maintain appropriate heat, the loss may not be covered by your insurance policy.



Water Damage vs Flooding

- If rain enters your home through your roof that has been properly installed and maintained, your homeowners policy will typically cover the damage.
- If rain enters your doors or windows, this may or may not be covered depending on whether it is surface water and it enters from ground level.

You should check the terms of your policy to learn more about the scope and amount of coverage that your specific policy provides.



Water Damage vs Flooding

To get coverage for flood damage, you can purchase a flood insurance policy:

- from the National Flood Insurance Program (NFIP);
- in the private market; or
- through a surplus lines carrier.

Talk with your trusted insurance producer to discuss these options.



What Does A Renters Insurance Policy Typically Cover?

This type of policy:

- covers loss or damage to household contents or personal possessions;
- provides for additional living expenses in the event a covered loss makes your home, apartment or condominium uninhabitable;
- provides you with liability coverage for injuries to others and/or their property while they are on your property; and
- includes medical payments to others.

Many policies will insure your belongings even if they are damaged while not in your rented home or apartment.

- For example, items you have insured often are covered if they are stolen by someone who breaks into your car or if they are damaged while not on your property.

What Does A Renters Insurance Policy Typically NOT Cover?

Most renters policies will not pay to repair or replace belongings damaged as a result of the following:

- Mudslide
- Earth movement
- Groundwater or seepage
- Flood



Do you have the right automobile coverage?

Comprehensive, or “Comp”, coverage (sometimes referred to as Other Than Collision or “OTC”) covers damage from certain events other than a collision, such as theft, vandalism, hail and flood or hitting an animal.

Comprehensive coverage has a deductible that is shown on your policy’s declarations page.

Ask your producer (agent or broker) or insurer for details about what your policy covers.



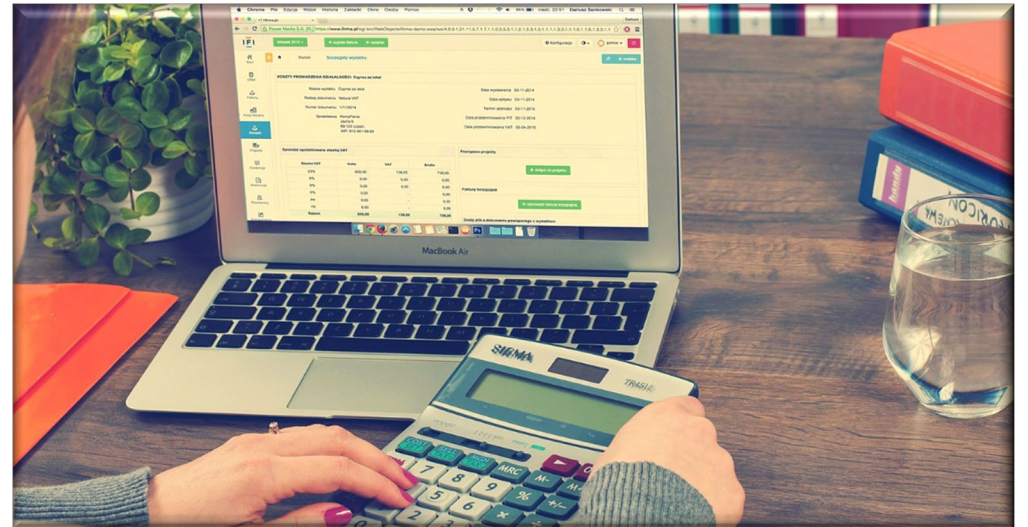
Do you have the right automobile coverage?

If you purchase comprehensive coverage and your vehicle is damaged due to a storm, call your insurer or producer as soon as you can to file your claim. The number to call is typically found on your policy or insurance card. When you have a claim, take photographs or video of the damage and take all necessary steps to prevent mold or mildew from developing in your car if possible.



Do you have the right automobile coverage?

If your vehicle is determined to be a total loss as a result of a storm and you have purchased comprehensive coverage, your insurer has 10 business days to make a settlement offer. The offer reflects the actual cash value of the vehicle prior to the loss minus the amount of your deductible. The settlement offer will include applicable tax and registration fees.



Questions?



Contact Information

Maryland Insurance Administration

800-492-6116 or 410-468-2000

www.insurance.maryland.gov



Maryland Insurance Administration



Maryland Insurance Administration

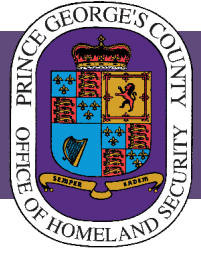


marylandinsuranceadmin



MD_Insurance

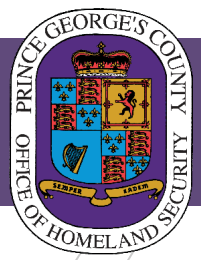




DISASTER RECOVERY



Presented by:
Ehsan Bahador, Emergency Planner

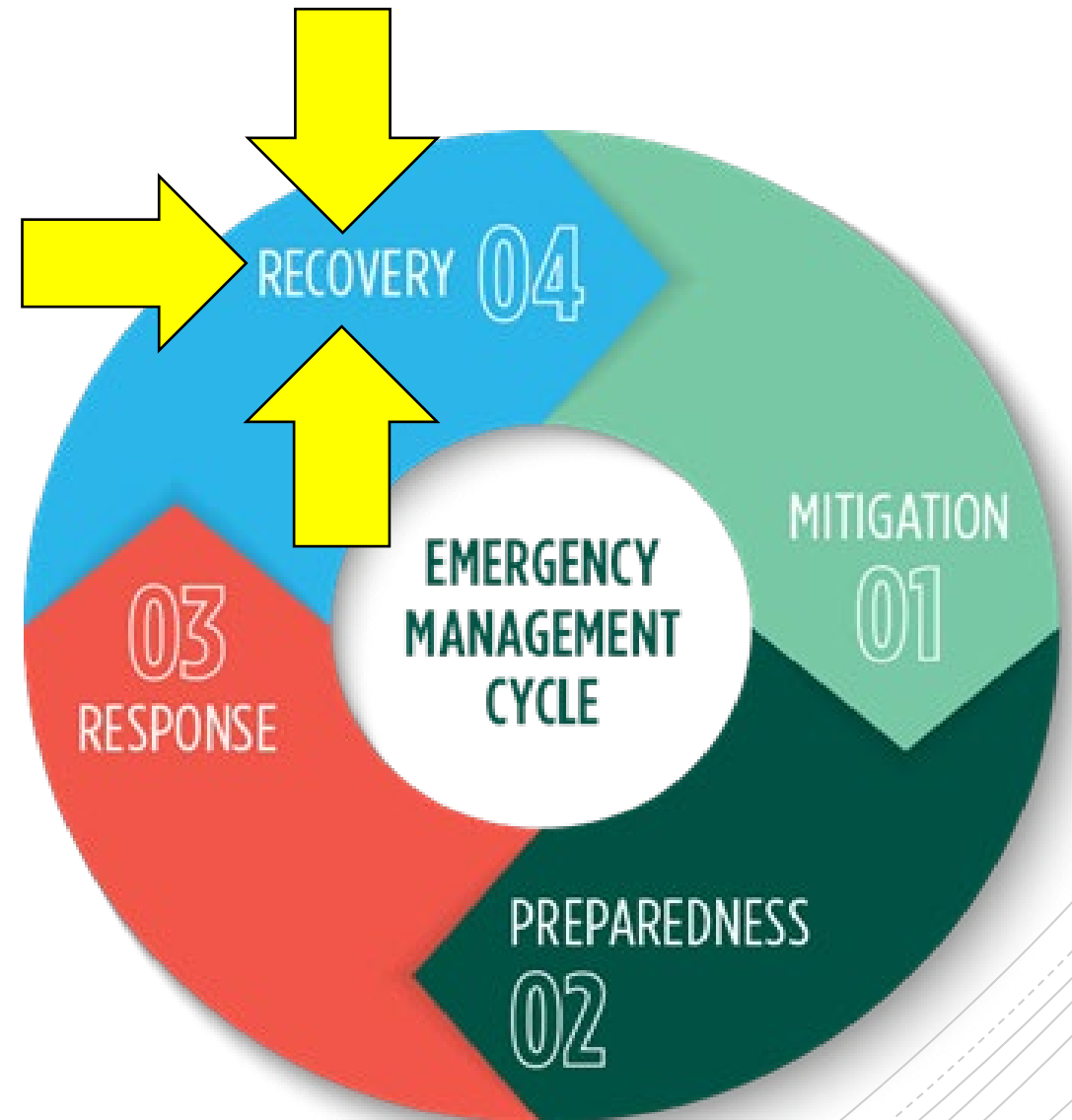


Planning for recovery IS
NOT planning for failure.

Why plan for something
that might never happen?

Recovery

- Disaster recovery and recovery planning may be viewed as a separate process; however, it is the collective effort of all other phases, and as such, it is extremely difficult to define.
 - **Recovery** is viewed as any and all efforts taken, following the Response phase, to return an affected community to a state of 'normalcy', or pre-event/pre-disaster conditions.
 - **Recovery** begins during response, as life-saving efforts come to a close.





Recovery: It's More Than Just Rebuilding

- In many communities, **recovery** has been narrowly focused on restoring to a previous time (pre-impact) and level of function, rather than building-back better.
- **Recovery** efforts should, at a minimum, ensure that a community grows more resilient than they were before a disaster's impact.





Common Recovery Challenges

Social and psychological needs (social fabric)

Housing

Economy

Environment

Public Infrastructure
[water, sewer,
roads/bridges, power
grid]



All Recovery is Different

- It's difficult to determine **recovery** needs prior to an emergency or disaster because of the unique demands that each may bring.
 - However, nearly all successful and meaningful case studies on recovery highlight the association of **PARTNERSHIPS**.
 - Partnerships can help guide a multi-layered course of action.



Maryland
Voluntary Organizations
Active in Disaster

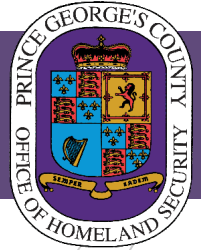
COOPERATION | COMMUNICATION | COORDINATION | COLLABORATION

PRESS RELEASES

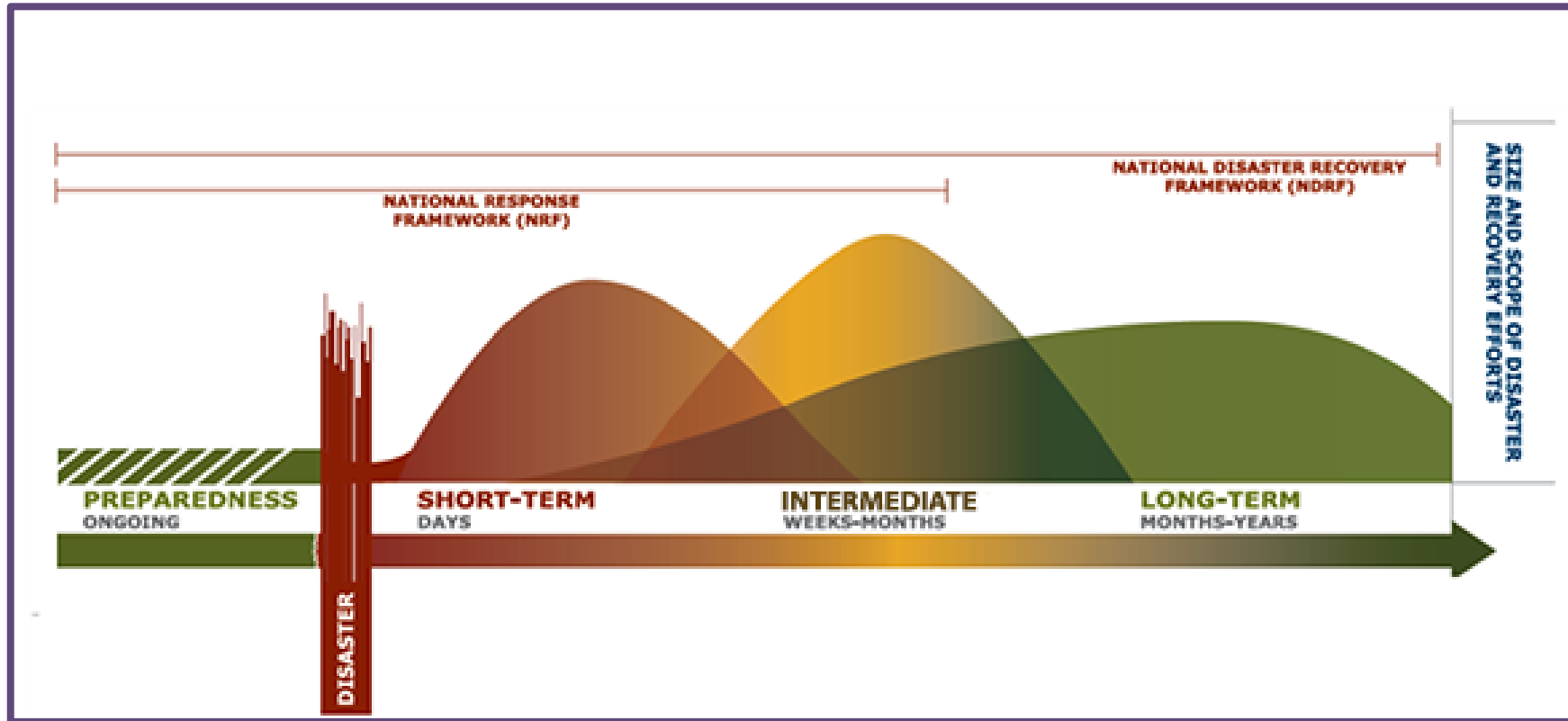
Anheuser-Busch Drives Economic Recovery by Investing More Than \$1 Billion in Facilities and Communities Across the U.S. Over Next Two Years

FEBRUARY 3, 2021

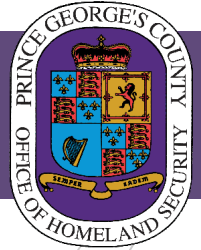
Walmart, Sam's Club and the Walmart Foundation Announce Relief and Recovery Efforts to Help Those Affected by Hurricane Laura



Recovery Continuum



In Homeland Security/Emergency Management, we look at recovery through 3 distinct stages: short-term, intermediate, and long-term.



Recovery Continuum, cont.

Short-term:

Human Services

- Unmet emergency needs (food, water, shelter)

Debris/Infrastructure

- Clearing roadways

Assessing Damage

- Assess impacts, costs

Intermediate:

Emotional/Psychological

- Support networks for ongoing care

Recovery 'one-stop' Centers

- Individual assistance

Public Health

- Temp. facilities & surveillance

Long-term

Housing

- Develop permanent solutions

Business

- Economic revitalization

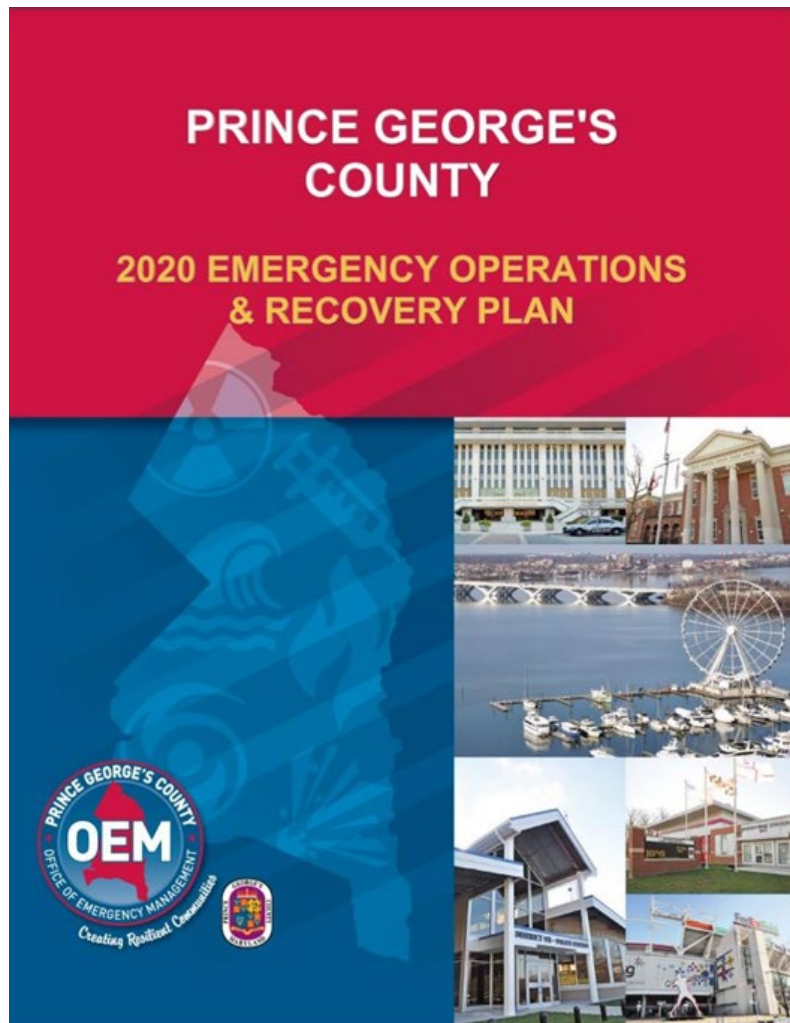
Mitigation Activities

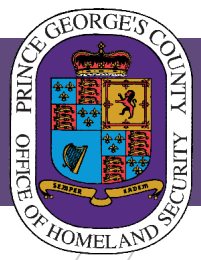
- Implement mitigation strategies



Recovery in Prince George's County

- The County's Basic Recovery Plan informs how the County will ORGANIZE its recovery effort, who will lead various aspects of recovery, the responsibilities for those involved. It is a framework for Recovery operations.
- This document is not a specific redevelopment or community restoration plan for any part of the County. Recovery strategies will need to be created depending upon the needs of the incident or disaster with **COMMUNITY INVOLVEMENT**.





CREATING RESILIENT COMMUNITIES: A WEBINAR SERIES

Individual vs Community Recovery





Disaster **recovery** is a broad, locally-driven process, however, what recovery looks like for individuals and families will differ based on:

- Actions they've taken to prepare for and respond to threat/hazard
- Available resources in the community
- Insurance
- Access and functional needs
- What other considerations?

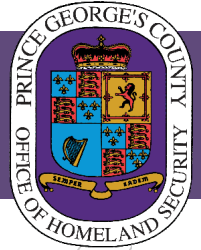




Mental Health in Recovery

- Natural disasters, terrorist attacks, and other emergencies of the last several years, as well as the growing research on the impacts of these events, demonstrated the increased need for behavioral health capabilities:
 - Studies correlate trauma with later cardiovascular, musculoskeletal, and neurological illness, as well as psychiatric diagnoses such as Post-Traumatic Stress Disorder (PTSD), anxiety, depression, and substance abuse disorders.
 - Costs associated with the treatment of these problems also increase.





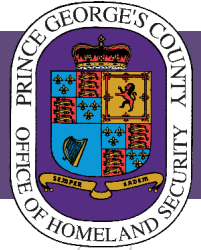
Recognize the Signs

- Natural and human-caused disaster can have a devastating impact on people's lives. Most stress symptoms are temporary and will resolve on their own in a fairly short amount of time. However, for some people, particularly children and teens, these symptoms may last for weeks or even months, or years and may influence their relationships with families and friends. Common warning signs of emotional distress include:
 - Eating or sleeping too much or too little
 - Withdrawing from people and hobbies
 - Having low or no energy
 - Having unexplained aches and pains, such as constant stomachaches or headaches
 - Feeling helpless or hopeless
 - Excessive smoking, drinking, or using drugs, including prescription medications



Easing Disaster-Related Stress

- **Talk with someone about your feelings** - anger, sorrow, guilt – and other emotions - even though it may be difficult.
- Do not hold yourself responsible for the disastrous event or be frustrated because you feel you cannot help directly in the rescue work.
- Take steps to promote your own physical and emotional healing by healthy eating, rest, exercise, relaxation, and meditation.



Personal Disaster Recovery Considerations

- If evacuated, return only when authorities say it is safe to do so.
- Stay alert for extended rainfall and any subsequent flooding potential.

Caring For Yourself & Loved Ones

- Pay attention to how you and your loved ones are experiencing and handling stress.

Returning Home Safely

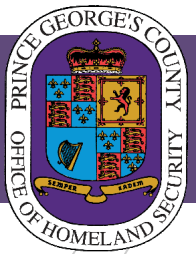
- Inspect your home's structure and utilities & systems after.
- Take pictures of home damage, both of the buildings, and its contents, for insurance purposes.
- Don't just repair your home, build in hurricane-resistant features to help protect against future storms.



Personal Disaster Recovery

- Through pre-planning BEFORE a disaster, you can minimize some of the stress and risks associated with the recovery process.
- The most important step in pre-planning is taking an inventory of your belongings. This will be extremely helpful when filing insurance claims.
 - TAKE PHOTOS!
 - Use an APP, go room by room
- Simply put, a home inventory is a list of all your possessions — from major appliances and home systems to the clothes and shoes in your closet.





Sortly- Inventory app for business, home inventory

Sortly Inc. Business

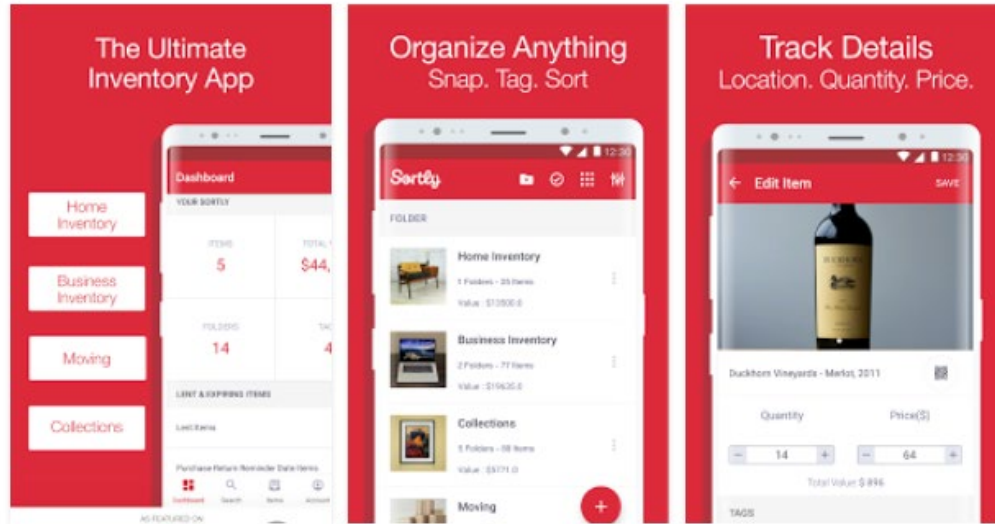
★★★★★ 17

Everyone

Offers in-app purchases

This app is compatible with your device.

Installed



The #1 ranked and highest rated (★★★★★) Business Inventory, Home Inventory and Moving app on the app store finally comes to Android !!!

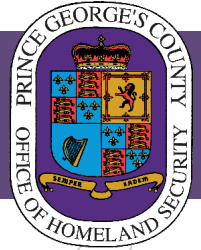


Recovery + Mitigation = MOLD

- After natural disasters like hurricanes, tornadoes, and floods, excess moisture and standing water will contribute to the growth of mold in homes and other buildings.
- When returning to a home that has been flooded, be aware that mold may be present and may be a health risk for your family.

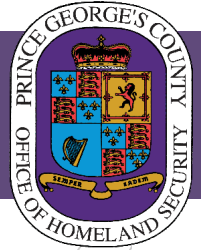
Mold spores can float through the air and cause problems with allergies, asthma, infections, and other respiratory issues. Anyone can suffer from medical issues related to mold. However, infants and children, the elderly, and those with weakened immune systems may experience more severe reactions.





How to Remove Mold and Repair Your Home

- Mold removal and home repairs are serious projects that may be difficult or dangerous, so it may be best to get help from a professional. If you must remove the mold yourself, follow these steps:
 1. Wear Protective Gear
 2. Dry the Structure - Clean and dry the structure as quickly as possible. If your house has been empty for several days, open the doors and windows to let the house air out for at least 30 minutes before you stay for any length of time. Open inside doors, especially closets and interior rooms.
 3. Circulate Air - When electricity is safe to use, fans and dehumidifiers to remove moisture. Position fans to blow air outdoors and windows.



How to Remove Mold and Repair Your Home, cont.

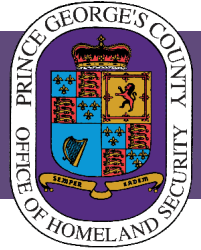
4. Remove All Contaminated Materials - Remove and dispose of anything that was wet and can't be cleaned and dried completely.
5. Cleaning the Property with water and detergent - Remove all mold you can see. If you use cleaning products, do not mix cleaning products together.
6. Repairing the Property - Painting or caulking over mold will not prevent mold from growing. Fix the water or moisture problem completely and clean up all the mold before you paint or caulk. All mold must be removed and all areas must be disinfected before repairs can begin.

TAKE PICTURES & SAVE RECEIPTS!



Recovery Closing

The nationwide attention to mitigation, sustainability, and disaster resilience all add to the understanding of recovery, or at least to the understanding of how to reduce the challenges of recovery. Reducing the challenges of recovery is at the core of mitigation, sustainability, and resiliency.



References

Federal Emergency Management Agency

www.ready.gov

Maryland Emergency Management Agency

www.MEMA.Maryland.gov

Disaster Recovery Center (DCR) Locator

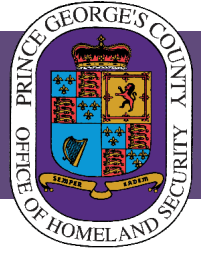
<https://egateway.fema.gov/ESF6/DRCLocator>

Disaster Assistance

<https://www.disasterassistance.gov/>

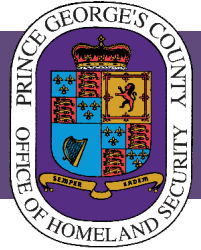
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oem.mypgc.us



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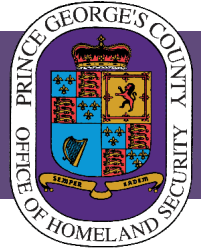
Q & A



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THE END OF ONE CHAPTER IS JUST THE
BEGINNING OF ANOTHER...

Join us in 2022!



Your feedback is important to us! Tell us what you thought about tonight's webinar.

Complete our survey at

Thank You!