

Post Catastrophe Liability Claim Primer

All losses should be forwarded to: newloss@flicities.com. Please reference "Hurricane Irma" in the subject line.

Auto:

1. Advise claimant to file claim with their auto carrier
2. Advise claimant of duty to mitigate any damages, including storage fees
3. When reporting the claim, please include:
 - a. Claimant contact information (name, address, contact #)
 - b. Vehicle information (both claimant and members, where applicable – including location of vehicle for inspection where it is known.
 - c. Submit any photos of the vehicles involved in the loss to include both member and claimant vehicle damages that you may already have.
 - d. If applicable, please include any applicable video footage from dash cams

****NOTE:** Resources are an issue post catastrophe – availability of appraisers to estimate damage and rental vehicle are extremely limited. ******

Sewer Backup

1. Advise claimant to file a claim with their homeowner policy carrier
2. Advise claimant of duty to mitigate damages
3. When reporting the claim, please include:
 - a. Claimant contact information (name, address, contact number)
 - b. Confirm if the backup was on the city side of the sewer system (so that the claims department can do an immediate assessment of possibly offering courtesy clean up coverage).
 - c. Confirm if possible the cause of the backup.
 - d. Forward any supporting documents for the maintenance and previous inspection records of the sewer pipe or lift station in question (block radius; 3-year history)

Tree Fall Claims

1. Advise the claimant to file a claim with their homeowner or auto carrier, as appropriate.
2. Advise claimant of the duty to mitigate damages
3. When reporting the claim, please include:
 - a. Claimant contact information (name, address, contact number)
 - b. Confirm if the tree is owned by the municipality
 - c. Provide any documentation of your inspection and maintenance of the tree or trees in the general area for the past 3 years.
 - d. Provide a copy of your tree maintenance policy, if you have one.