

Preparing for the upcoming storm season

By Harlan Stientjes

Storm season is quickly approaching. NOAA (National Oceanic and Atmospheric Administration) recently released its [winter outlook](#) for the upcoming season and projects the Northwest being in a third consecutive La Nina event. This means that we will have a colder and wetter winter than the average.

As WCIA members have damage to their own property it is paramount to report that damage to WCIA in a timely manner. For widespread regional damage, FEMA (Federal Emergency Management Agency) will likely be involved in the response. FEMA will always want to make sure that any available risk pool coverage has been exhausted before they engage. The sooner WCIA gets involved after a storm, the better we can help you respond and interact with FEMA.

WCIA's property coverage includes coverage for damage to listed properties. An example of this would be a tree falling onto a city hall in a windstorm. WCIA will respond by paying for the tree debris removal from the building, any emergency repairs to shore up or prevent further damage, and the repairs to the building to restore it to pre-loss condition. If the same windstorm knocked trees over in a city park, and they didn't impact any covered structures, WCIA would not have coverage for the costs in cleaning up the trees. However, FEMA might if the costs and damage rise to their level. FEMA will want documentation from WCIA that the latter claim is not covered by the risk pool.

The length of time handling a member's claim and interacting with FEMA directly correlates to the size and complexity of the damage experienced. If you report only to FEMA, it may be nine months before they ask you to contact WCIA, so contacting WCIA sooner saves everyone time. For large storms, your deductible may be shared with other WCIA members. This can be a benefit to you in lessening the out-of-pocket costs that you and other members would have as individuals. Lastly, because WCIA's coverage only applies to listed assets, now is a great time to review your property and vehicle schedules in Origami to ensure they are up to date as we head into storm season. If you are ready to get prepared for the upcoming storm season, here are some steps to take:

Pre-Storm

1. Are the member owned properties / vehicles I need insured listed on the WCIA schedule? If not, please add them in Origami or contact WCIA staff for assistance in adding it to your entity's schedule.

Post-Storm

1. Contact all department heads to generate a comprehensive list of damaged member owned properties.
2. Track staff time used to respond to damaged member owned properties, as it may be reimbursable with WCIA or FEMA.
3. Make temporary repairs to secure the property from additional damage.
4. Contact WCIA Claims Manager [Harlan Stientjes](#) or email the claims queue early and report your damage.
5. Work with the Large Loss Property General Adjuster assigned through WCIA's excess insurance carriers.

Post-Storm, Emergency Declared

1. Notify FEMA of your damage.
2. Work with the Large Loss Property General Adjuster assigned through WCIA's excess insurance carriers to determine the payor for your damage.