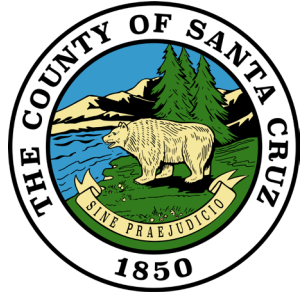


WELCOME

2020 CZU Wildfire
Debris Removal Insurance Cost Recovery Services
Monday, November 7th 2022



Results Based Agenda

Purpose: Introduce CZU Fire community to the State Debris Removal Insurance Cost Recovery Program, reasoning behind this FEMA required program, timing and next steps. Introduce our Consultant Team and answer questions.

Meeting Outcome: Community will understand what this program is, what is required, and next steps. Questions will be answered, or follow-up will be identified.

Agenda Items:

- Introductions
- Meeting Expectations
- Program Presentation
- Q & A

Action Item:

Informational

Shared Understanding of Meeting

Next Steps / Timing Identified

Any Follow-up Identified



CZU Wildfire Insurance Cost Recovery Services

Santa Cruz, California

November 7, 2022

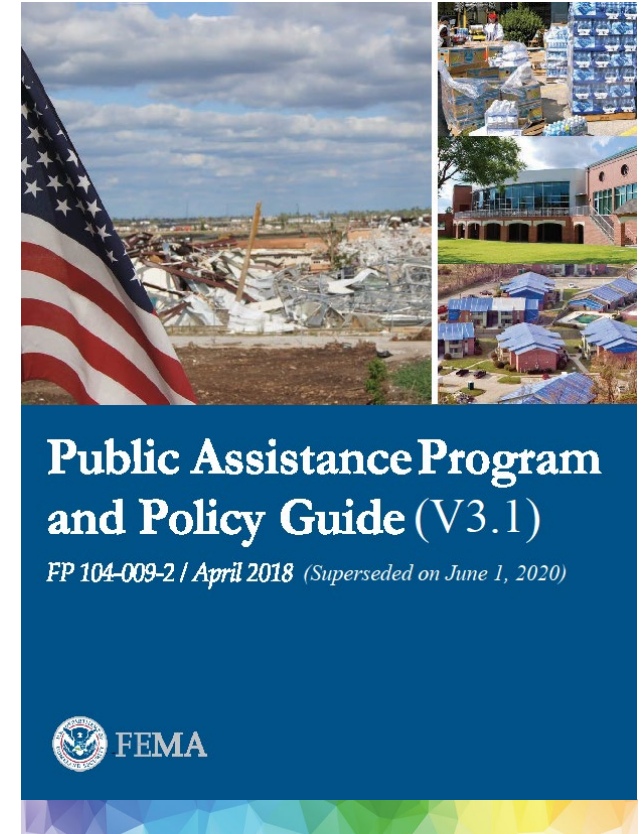


Why?

- **FEMA Recovery Policy on Insurance FP 206-086-1 PART 2**

- A. Duplication of Benefits. FEMA cannot provide assistance for disaster-related losses that duplicate benefits available to an applicant from another source, including insurance.

1. Before FEMA approves assistance for a property, an applicant must provide FEMA with information about any actual or anticipated insurance settlement or recovery it is entitled to for that property.
2. FEMA will reduce assistance to an applicant by the amount of its actual or anticipated insurance proceeds.



Right of Entry Permit



- Program participants voluntarily signed the Right of Entry Permit, allowing state debris removal services to be completed on their parcel.
 - Signatures were collected to indicate uninsured properties where applicable



County of Santa Cruz Health Services Agency
Environmental Health
701 Ocean Street, Room 312 ♦ Santa Cruz, CA 95060
831-454-2022 ♦ Fax 831-454-3128
<https://www.sceeh.org/>

Debris Removal Right-of-Entry Permit

(For Providing Debris Removal on Private Property)

Name of Owner/Agent:	
Phone Number(s) of Owner/Agent:	
Burn Property Address:	
City/State/Zip:	
Assessor's Parcel Number (APN):	
Email of Owner/Agent:	
Mailing Address of Owner/Agent:	
City/State/Zip of Owner/Agent	

If Owner does not have homeowner's and/or automobile insurance, or other similar insurance, Owner certifies under penalty of perjury by his/her signature below that no insurance coverage for the costs associated with fire debris and hazard tree removal at the Property was in effect at the time of the wildfire:

Owner or Agent's Signature

Date

What?

Eligible Insurance Funding Available – What is next?

- Tetra Tech will assist Santa Cruz County in obtaining insurance documentation from property owner's and providers (where able)
- The documentation should include specific language regarding debris removal coverages and/or insurance payouts
- Examples of items requested:
 - Policy
 - Declaration with policy limits
 - Statement of loss
- The lower of the two amounts, either the state incurred cost for debris removal, or the insurance proceeds available for debris removal will be due back to the county to avoid a duplicated benefit.

No Eligible Funding Available – What do we need to do?

Tetra Tech will use at least one of the following items to confirm no debris removal coverage applies to the property in question:

- Policy verbiage (direct from the policy in place at time of event) indicates the lack of debris coverage
- Right-of-Entry permit indicates the lack of debris coverage
- Settlement letter indicates the lack of debris coverage

How?

Reasonable efforts for Insured properties will include:

1. Initial Outreach Letter
 - The first request for supplemental insurance documentation, and provides program's FAQs
2. Invoice with the Debris Removal Cost
 - Requesting full payment of **eligible** insurance proceeds
3. Unresolved Letter
 - Second attempt at resolving open claims
4. Closeout Letter
 - Final attempt at resolving open claims; or
 - Acknowledgement of completion of all required actions

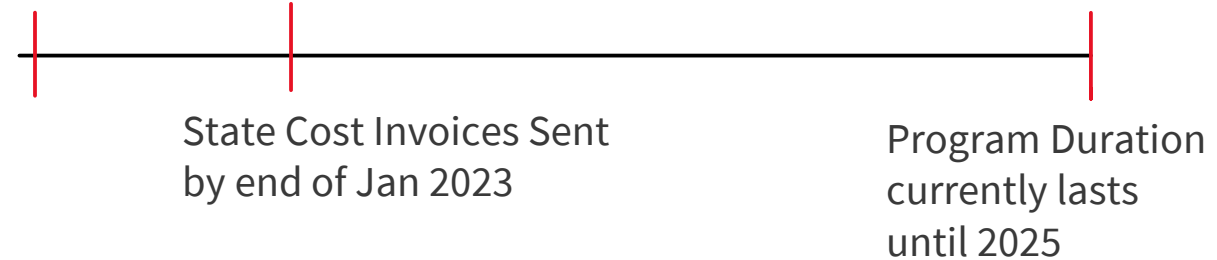
Methods of Outreach:

- UPS postal address:
 - Santa Cruz Insurance Recovery
 - C/O Tetra Tech
 - 343 Soquel Ave, Suite 122
 - Santa Cruz, CA 95062
- Hotline Phone Number:
 - (831) 219-3134
- Program Email:
 - santacruzinsurance@tetrattech.com

When?

1. Initial Outreach Letter
 - A. Will be coming in the next few days – through the next week
 - B. Allows for a 60-day window to return items back for review.
2. State cost invoices estimated ETA January 2023
3. Collection efforts will currently continue through 2025

Initial Outreach Letter
Sent by 11/18/22



Typical Constituent Issues

“What if I don’t have the insurance funds?”

Resolution – Request receipts for eligible debris removal work to ensure funds were spent appropriately. If No receipts, homeowner’s future funding opportunities at stake, county ultimately decides about property leans and debts.

“The insurance company distributed my funds in one lump sum, I do not know the debris removal amount.”

Resolution – Request supporting documentation from the provider with debris removal coverage and policy payouts to confirm no separate debris payment made to the insured.

“I am not finished with rebuild, what do I do?”

Resolution – Request the updated ETA for completion and request debris removal receipts be retained and sent for review during rebuild.

“My Property was damaged when they completed debris removal, the county should be responsible.”

Resolution – Appeals regarding Damage Claim assessments and State determinations may be made using the standard state Government Claims Program. It is administered by the California Department of General Services’, Office of Risk and Insurance Management. Contact provided upon request.

Helpful Resources

- **Link to Santa Cruz Insurance FAQ site**

- OR3 Website/Debris Removal/CZU Wildfire Insurance Cost Recovery Services
- [Debris Removal Insurance Payment \(santa-cruz.ca.us\)](https://www.santa-cruz.ca.us)

- **Program Email**

- SantaCruzInsurance@TetraTech.com

- **Program Hotline**

- (831) 219-3134

Additional Questions?

