LOSS AVOIDANCE MEASURES:
WHAT IS IT?

• In this presentation, we will look at the current policy verbiage vs. our requested policy verbiage change. We will detail the issues we have documented with the current program and explain in detail how we believe these issues may be resolved. Leading to a possible solution to reoccurring floods becoming a manageable risk in the future.
C. COVERAGE C—OTHER COVERAGES
2. LOSS AVOIDANCE MEASURES

A. SANDBAGS, SUPPLIES, AND LABOR (1) WE WILL PAY UP TO $1,000 FOR THE COSTS YOU INCUR TO PROTECT THE INSURED BUILDING FROM A FLOOD OR IMMINENT DANGER OF FLOOD, FOR THE FOLLOWING: (A) YOUR REASONABLE EXPENSES TO BUY: (I) SANDBAGS, INCLUDING SAND TO FILL THEM; (II) FILL FOR TEMPORARY LEVEES; (III) PUMPS; AND (IV) PLASTIC SHEETING AND LUMBER USED IN CONNECTION WITH THESE ITEMS; AND (B) THE VALUE OF WORK, AT THE FEDERAL MINIMUM WAGE, THAT YOU PERFORM. (2) THIS COVERAGE FOR SANDBAGS, SUPPLIES, AND LABOR APPLIES ONLY IF DAMAGE TO INSURED PROPERTY BY OR FROM FLOOD IS IMMINENT AND THE THREAT OF FLOOD DAMAGE IS APPARENT ENOUGH TO LEAD A PERSON OF COMMON PRUDENCE TO ANTICIPATE FLOOD DAMAGE. ONE OF THE FOLLOWING MUST ALSO OCCUR: (A) A GENERAL AND TEMPORARY CONDITION OF FLOODING IN THE AREA NEAR THE DESCRIBED LOCATION MUST OCCUR, EVEN IF THE FLOOD DOES NOT REACH THE INSURED BUILDING; OR (B) A LEGALLY AUTHORIZED OFFICIAL MUST ISSUE AN EVACUATION ORDER OR OTHER CIVIL ORDER FOR THE COMMUNITY IN WHICH THE INSURED BUILDING IS LOCATED CALLING FOR MEASURES TO PRESERVE LIFE AND PROPERTY FROM THE PERIL OF FLOOD. THIS COVERAGE DOES NOT INCREASE THE COVERAGE A OR COVERAGE B LIMIT OF LIABILITY.
b. Property Removed to Safety

(1) We will pay up to $1,000 for the reasonable expenses you incur to move insured property to a place other than the described location that contains the property in order to protect it from flood or the imminent danger of flood. Reasonable expenses include the value of work, at the Federal minimum wage, that you perform. 

(2) If you move insured property to a location other than the described location that contains the property, in order to protect it from flood or the imminent danger of flood, we will cover such property while at that location for a period of 45 consecutive days from the date you begin to move it there. The personal property that is moved must be placed in a fully enclosed building, or otherwise reasonably protected from the elements. Any property removed, including a moveable home described in II.6.b. and c., must be placed above ground level or outside of the special flood hazard area.
CURRENT VERBIAGE / REQUESTED VERBIAGE CHANGE

• The SFIP only covers those items specifically noted. The policyholder must provide **receipts for covered materials they purchased.** Additionally, the NFIP reimburses the policyholder and members of the policyholder’s household labor at the Federal minimum wage at the time of the loss. Water-filled bladders, are considered a temporary levee for the purposes of loss avoidance coverage. However, because these are reusable, the SFIP will pay the cost to purchase the bladder once, but only when the initial purchase is in connection to the claimed flood event. After that event, any future claim for loss avoidance here is limited to the labor and fill material.

• Paid Receipts or Contract for Services: You should keep copies of all receipts and a record of the time spent performing the work. They should be submitted to your insurance adjuster when you file a claim to be reimbursed.

• Or, at the time you file your claim, submission of a contract for time and materials must be submitted.

• By allowing a claimant to use a contractor for the purchase and installation of barriers and sub-pumps. This may assist owners who have previously experienced a flood, to be able to afford a system, have it professionally installed, and add an additional layer of assurance to FEMA.
Shadybrook Village in 2016 alone had 26 homes flood. The worst affected homes were up to 18 inches of water inside. This cost the NFIP over $900,000.00 to repair 26 homes.

In 2017 we had 36 homes affected. Before the paint was dry on the walls of the 2016 disaster. We have 26 owners lose everything again. Plus, we logged another 10 owner's that had never experienced mother nature's wrath like this before. This was over $1.4 Million in losses to the NFIP and over $200,000.00 to Shadybrook Village in repairs of unseen perils.
In short, 1 community, in 1 county, in our great nation, has cost the NFIP over 2 Million in 2 years. It is only a matter of time before we increase these costs. We believe that a bladder system, professional installed and maintained will be able to if not 100% prevent the flooding at Shadybrook Village. We believe we can lessen the blow.

These bladders will need to be used in conjunction with a pump system. This will pump out any water that falls on the business side of our bladder system.

We also plan on setting up the bladders, to hug the walls of our structures. This we believe will lessen the amount of water we are displacing. This in conjunction with Manatee Counties plan of action for the watershed. We believe is our only chance to possibly prevent future flooding at Shadybrook Village.
With the current verbiage, as written, in the Flood Insurance Program. Shadybrook Village, should be eligible for a $51,000.00 repayment. Which we plan on utilizing to protect our structures. The program could save thousands of home owners, here, and across the United States.

I have been working with the owners of several insurance companies, as they are now drafting new verbiage. To assist owners with Private Flood Policies, to make the funds more easily obtainable, to increase the current $1,000.00 to possibly up to $5,000.00, in some cases for Loss Avoidance Measures, and to train agents on how to inform the public about this program. These companies understand that with a bladder system in place. They could save Billions of dollars a year and decrease their annual losses.

If it can save insurance companies Billions a year. Imagine the peace of mind this could bring to so many American Homeowners.
On behalf of the residents of so many residents Manatee County. I want to thank the commissioners for taking time today to hear me out. I hope this information maybe helpful.

Commissioner Priscilla Trace, District 1
Commissioner Reggie Bellamy, District 2
Commissioner Stephen R. Jonsson, District 3
Commissioner Misty Servia, District 4
Commissioner Vanessa Baugh, District 5
Commissioner Carol Whitmore, At Large
Commissioner Betsy Benac, At Large

Sincerely,
John P. Lindsay