

# Debris Insurance Reconciliation FAQ

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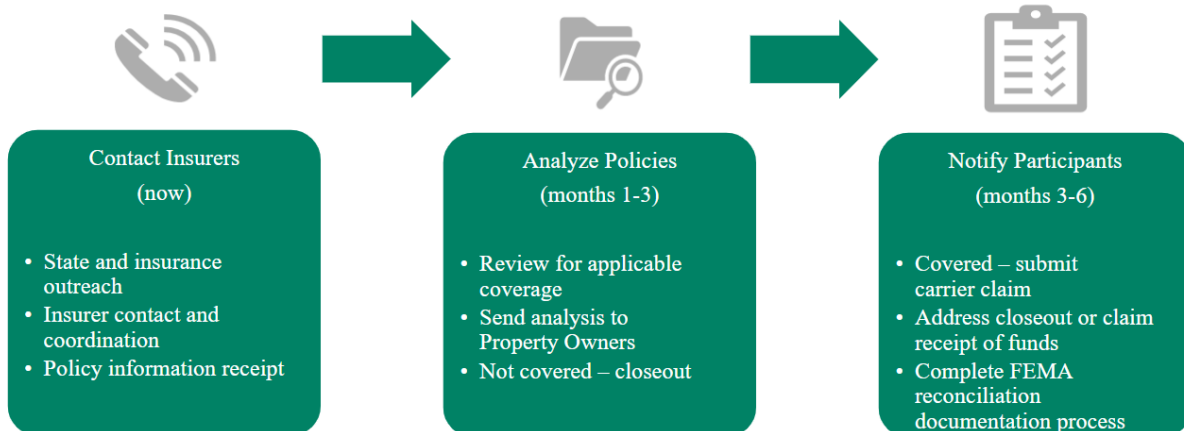
## PPDR Program

### ***What is the Debris Insurance Reconciliation process?***

As required by FEMA, Boulder County is now proceeding with the initial contact of your insurance carrier to determine if insurance coverage is available for debris removal. If coverage is available, the County will conduct a review of your policy to determine the coverage amount and if you have incurred any eligible debris removal related costs that may qualify for reimbursement. The County will send a copy of this analysis by email to you that will specify the amount of the claim being submitted to your carrier. When property owners have not exhausted their debris removal coverage through expenditures outside of the PPDR Program costs, the County will request reimbursement of the balance from the insurance carrier – an ultimate offset of FEMA’s reimbursement to the program which, in turn, aids in program closure and determining any amounts owed by the County, the City of Louisville or the Town of Superior.

### **Debris Insurance Reconciliation Process Timeline**

(all dates are estimates)



### ***How long will this take?***

The program began in August 2022 and is anticipated to take 6 months to fully complete. Please bear in mind, some properties may be completed much sooner than that and some may take longer depending on complexity of policy, responsiveness of insurance carriers and property owners, and other factors.

***What is Boulder County’s responsibility in this process?***

As a Federal condition of the PPDR program, Boulder County is required to determine if insurance coverage appears to be available for debris removal *in excess of rebuild costs or property owner incurred debris removal expenditures.*

***As a property owner, what is my involvement and responsibility?***

- When you opted into the PPDR Program, you signed a Right-of-Entry (ROE) form and Assignment of Benefits (AOB) form that let us know that your property was insured and authorized your insurance carrier to release information regarding your policy coverage to Boulder County.
- The County will work with your carrier to determine what if any debris removal coverage is available
- The County will request any coverage amount directly from the insurance carrier
- If for some reason the insurance claim is paid directly to the property owner, then the County will contact the property owner to collect said amounts.
- No other involvement is necessary

***How often will I receive communication about where I am in the process?***

Property owners will be contacted three to four times, depending on whether coverage is available:

1. An email from [debrisinsurance@bouldercounty.org](mailto:debrisinsurance@bouldercounty.org) should have been received before the Oct. 19 Town Hall meeting.
2. At the Town Hall Meeting scheduled for Oct. 19 from 6:30-7:30 p.m. MST
3. An email when your insurance analysis is complete
4. An email (if coverage was available) when the County receives the claim check from the insurance carrier

***If I have questions, who do I contact?***

- For debris removal insurance related questions:
  - Email: [debrisinsurance@bouldercounty.org](mailto:debrisinsurance@bouldercounty.org)
  - Hotline: (877) Help720 or (877) 435-7720
- For any other insurance related questions, or specific coverage information on your policy, please contact your insurance carrier and/or insurance adjuster.

***Who will have access to my insurance information throughout this reconciliation process?***

Boulder County, the State of Colorado and FEMA.

***What does the Insurance Analysis Summary consist of?***

A sample analysis can be obtained at [BoulderCounty.gov/debris-insurance](http://BoulderCounty.gov/debris-insurance).

***Why is it better for the County to work with the insurance carriers directly than through the property owners?***

By working directly with the insurance carriers, it relieves the burden from the property owners. Insurance carriers have one location to directly submit the documentation, which is then reviewed by insurance specialists.

***Will Boulder County be receiving checks directly from my insurance carrier?***

Yes.

***Why is FEMA collecting my insurance proceeds?***

FEMA policy states: “FEMA cannot provide assistance for disaster-related losses that duplicate benefits available from another source, including insurance. 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. FEMA will reduce assistance to an applicant by the amount of its actual or anticipated insurance proceeds.”

***What if I have already been paid by my carrier for debris removal? What if I have already been paid by my carrier for claims unrelated to debris removal?***

View Boulder County Finance Department’s [guidance for accepting payments from property owners who have already been paid by their insurance carrier](#).

***What if I receive a check from my insurance carrier:***

- ***that is written out to both myself and the County?***
- ***that is written out to my mortgage holder, and they are holding it in escrow?***

We suggest contacting your insurance carrier and/or mortgage holder to discuss:

- a payment/check re-issue directly to you, or
- returning the check to your insurance carrier, after which the County will continue the reconciliation process directly with your carrier.

***Did the PPDR program remove and/or mark caissons that were previously in place? What if the perimeter of my property is maintained by the municipalities and there appears to be debris related damages/items left behind?***

It is our understanding that as part of the debris removal program, caissons were left in place and marked. If they are not marked, please discuss with your local municipality. Contact your municipality to discuss what was left behind that is adjacent to your property.

***Insurance Questions***

### ***How do I know if I have debris related insurance?***

Your insurance carrier and/or insurance adjuster will be able to inform you of any debris related coverage or endorsement. The most common form is a debris endorsement which contains key words such as “debris”, “debris removal”, or “removal from premises”. Additionally, upon completion of the County's review of your policy, an Insurance Analysis Summary will be prepared and sent to you by email with a summary of your policy analysis.

An example of a debris removal endorsement would be:

*We will pay reasonable expenses you incur to remove debris of covered property damaged by a loss we cover. If the loss to the covered property and the cost of debris removal are more than the Limit of Liability shown on the Policy Declarations for the covered property, we will pay up to an additional 5% of that limit for debris removal.*

### ***What is an “offset”?***

Debris insurance related costs that have been paid for by your insurance carrier that can be reduced from your eligible debris related insurance amount that may be claimed by the County.

- Also known as Property Owner Debris Offsets or Property Owner Incurred Costs

## **Anticipated Costs**

### ***What is the debris removal cost for each property?***

Under the PPDR Program, the County has determined those costs which are unique to each property, and the County plans to include these costs with the insurance analysis of each property.

***The County will not ask for more than the debris removal coverage within an insurance policy.***

- ***If there were some fencing that wasn't removed or was ineligible during the PPDR Program, and we as property owners incurred that additional debris removal cost (which may exceed the debris removal coverage listed in our insurance policy), will the County ever ask for these additional costs?***
- ***If we are underinsured (including the debris removal funds) and the policy limits are maxed out, is it possible we get to keep the debris removal funds even if they are clearly specified for removal?***
- ***What if I only have debris removal coverage as part of my base dwelling policy (no endorsements), and that limit has already been met with non-debris removal costs?***

The County is only seeking the maximum amount of the debris removal coverage as identified by your insurance carrier. Property owners have no liability beyond that amount. In addition, please contact your insurance representative for policy-specific questions/concerns.

## **Next Steps**

***What items can I submit to my insurance carrier that were not covered by Boulder County's Program?  
How long do I have to submit these claims regarding outstanding or anticipated expenses to my carrier?***

Please contact your insurance adjuster or carrier for specific policy information. Coverage can vary from carrier to carrier.

Once property owners receive their insurance analysis from the County, the County requests that you inform the County directly if you have any outstanding or anticipated claims. If not contacted by the property owner, the County will proceed to request any claims proceeds directly from the carrier within 30 days of sending out the insurance analysis.

For those property owners who contact the County about outstanding or anticipated expenses, we will work with you and your insurance carrier on a one-on-one basis.

***What if my property will require additional debris removal (i.e., fencing, stump removal, etc.) beyond the PPDR Program?***

It is recommended that you communicate these additional costs incurred with your insurance carrier directly and submit your invoices to your carrier. Your insurance carrier will make a determination based on your policy.