

FEMA Insurance

Description

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FEMA Claims

The University of Florida receives funding through FEMA's Public Assistance (PA) grant program to assist when responding to and recovering from major disasters or emergencies declared by the President.

What is covered?

- Flood
- Lightning
- Windstorm (Hurricane) or Hail
- Debris*
- Roof Leak or wind-driven rain
- Trees/shrubs/plants
- Fence damage, sidewalks, light poles, underground pipes/wires/foundations.

Emergency Work

Address an immediate threat:

- Category A: Debris Removal
- Category B: Emergency Protective Measures

Permanent Work

Restoration of:

- Category C: Roads/Bridges
- Category D: Water Control Facilities
- Category E: Buildings/equipment
- Category F: Utilities
- Category G: Parks, Recreational, and other facilities

Before the Storm:

Cat B – Emergency Protective Measures – protecting property

- Documentation needed:
- Timecards

- Sand – where did it come from, where was it disposed of?
- Equipment – dates, hours, operator

After the Storm:

Cat A – Debris Removal

Cat E – Building Repairs

- Water vacuuming, carpet removal, fans for dry out, drywall repairs, painting.
- Labor, Materials, Equipment
- Contractor invoices

For updated drone pictures of extension buildings and property please contact EH&S at 352-392-1591 or email to risk@ehs.ufl.edu.

Insurance Claims Process:

- EH&S submits claim to State of Florida.
- Adjuster is assigned and inspects the damage.
- If using contractor and there is a scope/price of damage difference, let EH&S know immediately.
- EH&S reviews estimate with facility, signs proof of loss, state issues payment.



Vendor payments:
estimate, invoice and
proof of payment



For call-back pay,
hazard pay, etc. there
must be a pay policy
documented and in
place prior to the event

Foll
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Photos of damage



No loss of revenue
neither insurance n
FEMA PA