

HURRICANE KATRINA FEMA INSURANCE REQUIREMENT WORKSHEET

NOTE: The following is a guide for FEMA disaster assistance Applicants to use in requesting a "reasonableness" determination from the Commissioner of Insurance. No specific format is needed to submit a request to the Commissioner, but requests must include, at minimum, the information set out below. This is not intended to limit the information that can be submitted, and **any and all information relevant to an Applicant's situation will be considered**. If you have any questions, please contact the Legal Division, Mississippi Department of Insurance, P.O. Box 79, Jackson, MS, 601-359-3577, Fax- 601-359-2474 or legal@mid.state.ms.us.

1. Identify each project to be funded by FEMA disaster assistance that has an insurance requirement. Attach a copy of the FEMA Project Worksheet Report which shows the date of obligation by FEMA for each project.
2. If the project has a flood insurance requirement, provide verification that adequate NFIP coverage has been obtained on 1) **each structure that is subject to FEMA disaster assistance**; and 2) the contents therein.
3. Describe the damage to the facility giving rise to the disaster assistance. State the cause (i.e., wind, flooding, etc.) and extent of the damage, and the total monetary loss sustained.
4. Identify the insurance coverage in place on the damaged facility at the time of the loss, and include the name of the insurer and agent or agency.
5. Identify the type and amount of insurance required under the applicable Federal Regulation.
6. Identify the type and amount of insurance obtained by the Applicant that satisfies, partially or otherwise, the federal insurance requirement. **If there is a flood coverage requirement, NFIP coverage must be obtained.**
7. Document that the Applicant has obtained two or more 1) quotes; and/or 2) declinations for the federal insurance requirement. Include the names of the insurers issuing the quotes and/or declinations.
8. Give the name and contact information of the agent or agency that the Applicant used in attempting to procure the required coverage. Provide a statement from the agent or agency used describing efforts to procure the federally-mandated coverage.
9. Include **any relevant information** that impacts the Applicant's ability to obtain the federally-mandated insurance.
10. Please be sure to include copies of all necessary documents with the request.