



Severe Weather Emergency Recovery Team

Extreme weather events—hurricanes, earthquakes, forest fires, tornadoes, and floods—cause billions of dollars of damage to businesses every year. Business interruptions, damage and/or destruction of property (buildings, inventory, and assets), and employee-related matters can quickly cripple companies which don't act quickly to stem damage, obtain available financial assistance, and successfully file insurance claims to ensure maximum insurance recoveries.

Blank Rome's Severe Weather Emergency Response Team ("**SWERT**") helps companies impacted by these natural disasters. We are an interdisciplinary group of Blank Rome attorneys and government relations professionals with decades of experience helping companies and individuals recover from severe weather events, including Hurricanes Irma, Harvey, Andrew, Katrina and Superstorm Sandy. Our team includes insurance recovery, labor and employment, government contracts, environmental, and energy attorneys, as well as government relations professionals with extensive experience in disaster recovery. Our interconnected team

allows us to analyze your issues from every conceivable angle to ensure a holistic, complete, and comprehensive approach to your needs and issues.

WE HELP YOU RECOVER AND REBUILD

Pursuing aid and assistance is often a complex and challenging process, especially when management and employees are faced with post-disaster challenges, including literally "digging themselves out" at work and home. Even sophisticated businesses unknowingly commit errors in seeking available aid; helping and managing employees; and assessing, documenting, and quantifying losses in order to obtain insurance recovery. There are a myriad of federal agencies and programs to wade through that can offer assistance, including the Federal Emergency Management Agency ("FEMA"), Small Business Administration ("SBA"), Internal Revenue Service, Department of Labor, Pension Benefit Guaranty Corporation ("PBGC"), National Flood Insurance Program ("NFIP"), and the Department of Housing and Urban Development ("HUD").

WHERE TO START?

Blank Rome leads you through these complex legal landscapes and cuts through the red tape so you can focus on rebuilding your business and your community. Our **SWERT team** is co-led by **Alan Rubin**, who helped reconstruct Florida after Hurricane Andrew and who was in Miami during Hurricane Irma working with the Mayor of Miami-Dade County's Emergency Operations Center, and **John Heintz**, partner in our nationally recognized Insurance Recovery Practice which has helped clients recover millions of dollars on their insurance policies after severe weather events.

OUR SWERT SERVICES INCLUDE:

- Advising companies and their employees with respect to FEMA recovery services in obtaining debris removal, search and rescue efforts, repair and replacement of damaged facilities, and services for individuals (i.e., housing, transportation, medical, and legal assistance)
- Working with FEMA and their public adjusters to help analyze claims, review aspects of costs (replacement or actual), and then help negotiate for improved outcomes and returns
- Advising companies with regard to SBA funding and recovery
- Advising companies with regard to NFIP recovery plans and post-disaster recovery
- Representing employers in disaster-related layoffs/office closings, employee claims, and employee allegations of adverse employment actions due to compliance with evacuation orders
- Counseling companies about tax-free disaster assistance to their employees under the Internal Revenue Code
- Securing insurance proceeds for property losses, related revenue losses, and extra expenses
- Assessing the scope of losses and coverage and ensuring compliance with policy conditions and requirements
- Identifying applicable insurance policies for each event
- Negotiating with insurers who deny coverage related to purported "cause" (e.g., is the damage caused by flood damage or is it wind damage?)
- Harnessing additional coverages, including Business Interruption and Extra Expense policies
- Providing clients effective strategies for identifying and maximizing sources of insurance coverage
- Protecting our clients against unnecessary loss and obtaining coverage for expenses associated with such mitigation efforts
- Working with clients to ensure that they are maximizing the value of their covered assets
- Advising on how to handle immediate impacts on company employees and operations, and assist in helping mitigate longer-term effects of a labor force struggling to recover, in order to avoid making an already bad situation worse
- Helping clients prepare for significant weather events that may impact their workforce in the future
- Working with Members of Congress to make sure that Congress responds to your disaster with appropriate and adequate forms of relief, as well as useful reforms to the NFIP

The team has also developed numerous resources that are immediately helpful to businesses and individuals to prepare for and recover from these events. They include practical preparedness checklists; lists of national, state, and local web and phone emergency response contacts; articles; and other materials for both individuals and businesses affected by the 2017 hurricane season. These materials and other information about our capabilities and experience may be found at blankrome.com/swert.



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