

# EMPLOYEE CLAIM ASSISTANCE FOLLOWING CATASTROPHIC HURRICANES



Hurricanes can devastate regions, economies, and most significantly people. The flood and other damage caused to homes, businesses, and infrastructure — on top of the storm’s personal and psychological impacts — may linger for weeks, months, or even years. As companies begin their recovery efforts following such catastrophic events, they need to focus their attention on their most valuable asset — their employees. One way organizations can help their employees through such difficult time is by providing them with the tools and advice to navigate unfamiliar claims processes.

Marsh Risk Consulting (MRC) and Marsh Claims Advocacy, with combined deep expertise in claims issues and catastrophic event crisis management, can provide the support your employees and your organization need to recover as quickly as possible and the help needed to minimize disruption to your employees’ lives and your business.

## HOW MARSH CAN HELP

While each component of effective crisis preparation and response is critical, it is often the human side of a disaster — particularly the impact on employees and their families — that is the most difficult to manage. Ultimately, it may be the most important factor in returning your organization to some semblance of business as usual.

As those affected by a hurricane or other natural disaster quickly discover, coping with the aftermath takes time and knowledge of how to secure available benefits from FEMA, state agencies, and

private insurance. Interacting with federal agencies or insurance companies in the best of times can be challenging; having to deal with them during an emergency is even more stressful. Furthermore, the effort it takes often translates into time away from work.

Our goal is to act as an advocate for your employees through expert guidance as to their available opportunities and options for receiving insurance and other benefits.

We can assist your employees directly by providing:

- Guidance around private insurance benefits reporting processes.
- Claims documentation and preparation advice to expedite the private insurance payment process.

- Information on the opportunities and options for receiving federal public assistance (grants and/or loans) for temporary housing, home repair, or replacement.
- General advice on how to mitigate further damages.

We accomplish this through the establishment of a dedicated assistance line with a local number, which is staffed by Marsh's claim professionals during the work week and, as necessary, on weekends and holidays. Employees receive a call back from one of our claim professionals within two working hours.

We have helped several companies during previous storms to accelerate employees' and their own claims and recovery. We also have supported employers with a range of resiliency and recovery strategies and

solutions following natural disasters such as hurricanes Katrina, Rita, Harvey, and Irma, and Superstorm Sandy.

## EXPERIENCED ASSISTANCE, WHEN AND WHERE IT IS NEEDED

By leveraging our professional claims consulting services and expertise for employee claim assistance programs, Marsh brings a depth of resources unmatched by many other firms. We understand the urgency of a crisis and the dynamics of humanitarian support programs: the need to triage situations quickly, deploy resources effectively, and execute flawlessly. Focusing on your employees and their wellbeing cannot be over emphasized. They are what make and keep your organization operational.

For more information about these and other hurricane and natural disaster risk management services, contact your Marsh representative.

BETH DUPRE  
Claim Consulting  
Practice Leader  
+1 206 214 3074  
beth.dupre@marsh.com

LUKE HARRISON  
Central Zone Claim Consulting  
Practice Leader  
+1 312 627 6404  
luke.harrison@marsh.com

PETE KEANE  
Northeast Zone Claim Consulting  
Practice Leader  
+1 973 401 5302  
pete.j.keane@marsh.com

CHARLIE MARTIN  
National Claim Practice Leader and  
Chief Claim Officer  
+1 203 229 6518  
charles.f.martin@marsh.com

Additional hurricane preparedness and response information can be found in our <https://www.marsh.com/us/campaigns/hurricane-resource-center.html>.

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