



MEMBERSHIP BULLETIN

COVID 19 EMERGENCY DECLARATION FEMA - ELIGIBLE EMERGENCY PROTECTIVE MEASURES

Under the COVID-19 Emergency Declaration, FEMA urges all governmental agencies and officials to take necessary measures to protect the public health and safety. Along with that members may receive assistance from FEMA for eligible costs of emergency protective measures taken to protect public health and safety. Such eligible emergency protective measures taken to respond to the COVID-19 emergency at the direction or guidance of public health officials may be reimbursed under Category B of FEMA's Public Assistance program. FEMA indicates that if a member has at least \$3,300 in eligible Category B – Emergency Protective Measure costs it may be entitled to reimbursement of those costs. Category B costs include (but may not be limited to) those enumerated on the COVID-19 Eligible Emergency Protective Measures Fact Sheet issued by FEMA. See attached. However, to be qualified for reimbursement those costs must be uninsured or not subject to reimbursement by insurance proceeds.

The applicable IRMA coverage for losses to members is the 1st Party Property coverage. The coverage trigger for 1st Party Property coverage is "direct physical loss".

"IRMA will pay for direct physical loss or damage to Covered Property at premises as described in the most recent Statement of Values or other documentation on file with IRMA, caused by or resulting from a Covered Cause of Loss. Covered Cause of Loss means risks of direct physical loss...".

The eligible costs enumerated under Category B do not result from of a direct physical loss. Consequently, the expenses are uninsured and eligible for reimbursement under Category B of FEMA's Public Assistance Program. IRMA has prepared a letter that members can use to provide FEMA with verification that the costs are not insured. The letter is attached for your use. The letter and fact sheet can also be found on the IRMA website under the COVID 19 tab.