

CGMA Policy Guidance for Post-Disaster Assistance

Coast Guard Mutual Assistance (CGMA) is not in a position to cover all losses due to lack of adequate insurance coverage, the failure of an insurance company to settle claims, or compensate for the difference between pre-disaster real property values and insurance re-coupment. While we would like to see those affected made whole, even agencies of the federal government and major charities do not have sufficient funds to cover every individual's actual losses. **However**, CGMA can provide some help to ease an individual's financial burden caused by these disasters, even if it cannot meet all financial needs.

CGMA's priority, for losses and expenses not reimbursed by other sources, in providing disaster assistance is: Priority 1 - emergency disaster assistance for basic living expenses, needs for basic subsistence and temporary home repairs to prevent further damage. Priority 2 - basic household setup/re-establishment and personal property items. Priority 3 - structural loss and damage to homes.

The disaster assistance will be provided in the order of priority indicated, subject to the availability of funds and financial need. Normally, CGMA does not provide assistance for Priority 3 losses. To the extent that funds might be available, CGMA will help mitigate some of the Priority 3 losses resulting from Hurricanes Katrina and Rita.

As always, CGMA Board of Control will consider on a case-by-case basis assistance requests that fall outside existing policy guidelines.