



Forensic Accounting and Complex Claims COVID-19 Coronavirus Outbreak Federal Assistance (FEMA)

We can help clients seek reimbursement for qualifying expenses from FEMA.

With President Trump's declaration of a national emergency on March 13, 2020, government assistance through FEMA is now available for qualifying entities to seek reimbursement under Section 501(b) of the Stafford Act. In addition, the Public Health Service Act and the US Department of Health & Human Services (HHS) may offer funding as well.

We expect that the type of qualifying assistance will continue to be monitored and potentially expanded by FEMA, however, current guidelines are allowing for reimbursement of Category B expenditures. These include, but are not limited to, emergency protective measures that:

- Eliminate or lessen immediate threats to public health, lives or safety OR
- Eliminate or lessen immediate threats of significant additional damage to improved public or private property in a cost-effective manner.

Examples of qualifying expenses include:

- Emergency Operation Center Costs
- Training Costs Specific to declared event
- Disinfection of public facilities, including supplies
- Emergency medical facility services & supplies
- Security and Law Enforcement
- Food, water, ice & other consumable supplies
- Communications of health & Safety to public
- State/local/tribe or territory force overtime costs

Risk & Analytics Forensic Accounting & Complex Claims can Assist by:

- Establish record keeping protocols to assist in tracking costs incurred
- Providing resources with direct knowledge of the FEMA recovery process. Our team includes a former FEMA public assistance claims manager
- Team members have direct contact to FEMA public assistance staff to stay on top of new declarations and new expense funding types
- Assistance in preparing claim packages and worksheets as required by FEMA, including assistance in submitting FEMA claims on the on-line portal
- Increase the timeline of FEMA approval and funding

The Risk & Analytics Forensic Accounting & Complex Claims group is uniquely qualified to assist and manage both the FEMA claim process and the interplay between commercial insurance coverages that may be applicable to this event.

How FACC can help you and your clients recover from catastrophic events

Willis Towers Watson has a team of highly qualified experts as part of its Risk & Analytics practice. Included in this group is Forensic Accounting & Complex Claims (FACC), a global practice consisting of certified public accountants, forensic accountants, certified fraud examiners, and project managers, including a former FEMA public assistance claims director, with direct knowledge of the protocols and procedures necessary to correctly request reimbursement from FEMA.

The Risk and Analytics FACC practice at Willis Towers Watson, assists clients in the preparation, support, and quantification of economic damages. We look to recover from available federal assistance (FEMA, Public Health Service Act and US Department of Health & Human Services), State/local aide, and any insurance policies that may be applicable. We add value to our clients by quantifying the loss amounts, gathering the necessary supporting documents, and preparing and submitting the claim on the client's behalf to the appropriate party(ies). We continue to work on our Client's behalf to seek resolution as quickly as possible.

The FACC team works across all geographic locations throughout the United States in the quantification of economic damages. We have successfully resolved some of the largest and most complex claims, such as those resulting from severe acute respiratory syndrome (SARS) virus in 2003.

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Each applicable policy of insurance must be reviewed to determine the extent, if any, of coverage for COVID-19. Coverage may vary depending on the jurisdiction and circumstances. For global client programs it is critical to consider all local operations and how policies may or may not include COVID-19 coverage.

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Willis Towers Watson offers insurance-related services through its appropriately licensed entities in each jurisdiction in which it operates.

About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.



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WTW423864/03/2020

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