



MONTANA MUNICIPAL INTERLOCAL AUTHORITY
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RISK MANAGEMENT BULLETIN

Please distribute to all appropriate personnel and post in a conspicuous place.

TO: MAYORS of MMIA's Property Program RM Bulletin #08-11

DATE: June 10, 2011

FROM: John Cummings, Risk Management Program Manager

RE: *MMIA is here to assist with your flooding claims*

As many of you know MMIA has been personally visiting our Property Program members who are currently being impacted by the rising waters across the State. As the rivers and streams overflow their banks and the rain continues to fall please know that MMIA is here to assist with your claims processing needs and you should never hesitate to contact our office.

The most important item to remember is to submit a claim to the MMIA for your water related damage. With the number of claims we are anticipating the sooner we know the better so that we can assign an adjuster to investigate your claim promptly.

MMIA does realize that in some instances your city or town will need to "fix first" and ask "who pays" later. If that is the case, please try to contact us first, and be sure to document all of your work where possible with clear photographs, measurements and receipts.

We are fielding many calls right now asking "What is our deductible for flooding?" The answer will depend upon several different factors including the flood zone that the property is located in and the event causing the flooding. In some instances, depending upon the event, your city or town might even share this deductible proportionately with other communities in your area.

Deductibles under the Property Program for flooding range from \$100,000 to \$500,000. Claims can always be filed on-line with the MMIA at <http://www.mmia.net/property.asp>

Finally, MMIA has technical resources and contact information for when local wells and waste water systems become compromised and/or overloaded. As always, feel free to contact us if we can be assistance, our direct line is 800-635-3089.