

# DISASTER

## Lahaina, Maui Fires

### TODO List

#### Disaster Relief

Police Rpt: \_\_\_\_\_

Fire Rpt: \_\_\_\_\_

and Rescue

FEMA # \_\_\_\_\_

RedCross # \_\_\_\_\_

Others:

- ✓ Salvation Army
- ✓ Faith Groups
- ✓ Hubs
- ✓ Etc.

Manpower

Materials

Money

TOTAL RELIEFS:

\$ \_\_\_\_\_

Immediately do this:

Public Assistance

- ✓ SNAP
- ✓ Finance
- ✓ Sec 8 Housing Ap

Driver Lic/ID

SSN

PO Box Gen Delivery

Call Creditors-Defer Pmts

Borrow money:

(\$1M,0%,12mo no pmt)

- ✓ hire Grant writer (\$30K)
- ✓ get in a House (\$4K/mo)
- ✓ Open Your Biz (\$6K/mo)
- ✓ Pay Off Lahaina  
Mortgage & all debts w/  
\$5M Grant

- Secure the scene
- Ensure all unauthorized personal remains outside
- Guard Perimeter 24/7 until preliminary investigation is completed
- Synopsis:
  - Location of property
  - Damage assessed \_\_\_\_% (cumulative)
  - Conclusive/Suspicious/Pending/CLOSE?
- Contact property owner and acquire statement
- Meet with: Fire Dept (Assessment Report)
  - EMT
  - Coroner (Autopsy highly recommended)
  - Owner's physician(s) (secure consent)
  - Human Society (Autopsy highly recommended)
  - Prosecutor
  - Other resources
    - Forensics
    - Environmentalist (Toxin Specialist)
    - Epidemiologist
    - Anthropologist
    - Archeologist
    - Pathogens
    - FEDERAL (DHS, FEMA, DOD, FBI, COAST GUARD, SBA, USDA, COMMERCE, EPA, etc.)
    - FED Contractors
    - STATE (MEMA, HIEMA, AG, HANG & AIR GUARD, Hospitals, Mortuaries, etc.)
    - COUNTY (Police, Fire, Utility Comm, Water Dept, Public Works, etc.)
    - Community Emergency Response Team
    - Faith Communities (Church, Spiritual, etc.)
    - Red Cross
    - Salvation Army
    - Social Media
    - Private HUBS
  - Owner's representative (legal or guardian)
  - Owner's insurance adjusters access authorization
- Collaborate with experts
- Address anomalies outside the scope of initial causation
- File Supplemental and signed-off with command

## Owner

### Disaster Relief

Title Ins  
Homeowner Ins  
Renter's Ins  
Auto Ins  
Watercraft Ins  
Aircraft Ins  
Etc.

### Loss Properties

Personal \$ \_\_\_\_\_

Real \$ \_\_\_\_\_

TOTAL LOSS:

\$ \_\_\_\_\_

\*consider:

Employee/Indp Cntr'  
- loss wages  
- projected raises  
- bonuses  
- FICO Score

Business/Side-hustle

- loss inventory  
- loss sales  
- loss projected sales  
- loss growth  
- loss market value  
- PayDex Score

etc.

- Examine policies;
- Able to claim damages, if any:
  - General
- Consider acquiring lawyer to recovery general & punitive damages
- Insurance:
  - denied or limited-appeal
- FEMA:
  - denied or limited-appeal
- RedCross:
  - denied or limited-appeal
- DHS:
  - denied or limited-appeal
- SBA:
  - denied or limited-appeal
- USDA:
  - denied or limited-appeal

**THIS IS WHAT  
RESPONDERS  
SUPPOSED TO DO,  
WHEN THEY SAY:**

**“WE’RE HERE TO  
HELP.”**

## Legal Rep

Represent to ensure you understand any and all interviews, questions, applications, forms, or examinations by:

Insurances Agents,  
Adjusters, Police,  
Firefighter, Healthcare  
Providers, Government  
Agencies, and other  
relief organizations.

Help obtain General  
Loss (Damages)

\$ \_\_\_\_\_

Help obtain Punitive  
Damages:  
- Pain/suffering  
- Alienation  
- others

TOTAL LOSS:

\$ \_\_\_\_\_

**Renter/Leasee**

**Disaster Relief**

Homeowner Ins  
Renter’s Ins  
Auto Ins  
Watercraft Ins  
Aircraft Ins  
Etc.

**Loss Properties**

Personal \$ \_\_\_\_\_

Real \$ \_\_\_\_\_

TOTAL LOSS:

\$ \_\_\_\_\_

\*consider:

Employee/Indp Cntr’  
- loss wages  
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Business/Side-hustle  
- loss inventory  
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**Legal Rep**

Present to ensure you understand any and all interviews, questions, applications, forms, or examinations by: Insurances Agents, Adjusters, Police, Firefighter, Healthcare Providers, Government Agencies, and other relief organizations.

Help obtain General Loss (Damages)

\$ \_\_\_\_\_

Help obtain Punitive Damages:

- Pain/suffering
- Alienation
- others

TOTAL LOSS:

\$ \_\_\_\_\_