



D7 Hurricane Legal Assistance Packet

Information for USCG Active Duty,
Civilians, and Dependents

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United States Coast Guard
Seventh District Legal Office (dl)
909 SE First Avenue
Miami, FL 33131

PREFACE

The information in this booklet is intended to provide general information and guidance regarding legal assistance services available to Coast Guard members, their families, and civilian employees impacted by a Hurricane. Legal questions and answers and other information included is intended as general advice and cannot deal with every personal situation. For answers to questions regarding your particular legal issue, you can contact an attorney through the Seventh District legal office or a Legal Service Team in your area.

The purpose of this guide is to give Coast Guard members, their families and civilian employees impacted by a Hurricane general information regarding legal assistance services and issues and not for specific advice. While a great deal of care has been taken to provide accurate and current information, the ideas, general principles and conclusions presented herein may differ depending on local, state, and federal laws and regulations.

This guide does not constitute legal advice and should not be relied upon as legal advice. Because the law constantly changes and varies from jurisdiction to jurisdiction, and is subject to varying interpretations, the reader is urged to consult professional legal counsel for specific legal advice. Readers are urged to seek individual advice from a Coast Guard or DoD legal assistance attorney or from other qualified legal counsel.

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Hurricane Legal Assistance Contact Phone Numbers

Legal Issues:

| | |
|---|-------------------|
| USCG D7 Legal Office | 305-415-6949/6950 |
| US Army Garrison/SOUTHCOM– Miami | 305-437-1734 |
| Naval Station Mayport | 904-270-5445 |
| MacDill Air Force Base | 813-828-4421 |
| NSB Kings Bay | 912-573-3935 |
| Fort Stewart | 912-767-8809 |
| FEMA Helpline | 1-800-621-3362 |
| Red Cross Armed Forces Hero Care Center | 1-877-272-7337 |

Helpful Websites:

ABA Home Front

https://www.americanbar.org/portals/public_resources/aba_home_front.html

USCG General Legal Assistance

www.uscg.mil/legal/la/Legal_Assistance_Home.asp

USN Legal Assistance

http://www.jag.navy.mil/legal_services/legal_services_locator_rlso.html

General Coast Guard News

www.uscg.mil/USCG.shtm

Military Legal Assistance Locator

<https://legalassistance.law.af.mil/>

Hurricane Resource Information

Hurricanes may cause wide-spread devastation impacting Coast Guard families. Whether you have been displaced due to property damage, suffered a personal injury, or are overwhelmed by the effects on your friends and neighbors, the Coast Guard will be there for you to help you **Get Safe**, **Get Help**, and **Get Back on Your Feet**.

| | |
|--|---|
| <p style="text-align: center; font-size: 1.2em; color: #0056b3;">Get Safe</p> <p>The safety of our Coast Guard families is of paramount concern</p> | <p>The Federal Emergency Management Agency (FEMA) creates specific resource pages including local emergency phone numbers and safety tips for those in areas that are, or may become flooded during a storm. https://www.fema.gov</p> <p>The American Red Cross is in the region and is available as well to help. http://www.redcross.org/get-help/disaster-relief-and-recovery-services.</p> |
| <p style="text-align: center; font-size: 1.2em; color: #e67e22;">Get Help</p> <p>Sometimes you need to take care of yourself before trying to decide what to do next.</p> | <p>Disasters can be traumatic. You don't need to go it alone. The Critical Incident Stress Response program can help. This, and information on other Work-Life programs can be found on the HSWL mobile app: United States Coast Guard Health, Safety, and Work Life (HSWL) app.</p> <p>The CG SUPRT program is also available to provide assistance with stress issues, relationship issues, work issues, depression, and suicide prevention. Information can be found on the HSWL mobile app or at http://www.cgsuprt.com/.</p> <p>Coast Guard Chaplains are also here to listen to you. Don't hesitate to reach out at http://www.uscg.mil/chaplains/ or contact the Seventh District Chaplain, CDR Alan Cameron, at 305-415-6675.</p> <p>Coast Guard Mutual Assistance (CGMA) is available to provide immediate emergency assistance for food, shelter, and clothing to members of the Coast Guard family affected by Hurricane Harvey. CGMA representatives are in the area with the authority to provide loans of up to \$3,000 with the opportunity to request conversion to a grant.</p> <p>http://www.cgmahq.org/ or 800-881-2462.</p> <p>Continuity of medical care is critical. Emergent information on TRICARE updates for those beneficiaries living in affected regions can be found at https://www.tricare.mil/ or TRICARE South at 1-800-444-5445.</p> |

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| <p style="text-align: center;">Get Back on Your Feet</p> <p>The Coast Guard Family is resilient and we are committed to standing by you for as long as it takes.</p> | <p>FEMA’s www.DisasterAssistance.gov web site has additional information to help you gain access to disaster help and resources, including how to file a claim. FEMA can also be reached at: 800- 621-3362.</p> <p>The Coast Guard Legal Assistance program can help provide advice and counsel regarding personal legal issues to service members and dependents at no cost. http://www.uscg.mil/legal/la/Legal_Assistance_Home.asp.</p> <p>Housing may become to be a long-term concern. Homes.mil is a service designed to connect Service members and Families with community housing rental listings located near U.S. military bases. https://www.homes.mil/.</p> <p>Per the Joint Travel Regulations, members and families in evacuated areas received evacuation orders to a safe haven with entitlements granted under these orders. If return to the duty station area is not available, the dependents may select and receive certain entitlements for a “designated place.”</p> <p>Officers and Enlisted Members enrolled in the Special Needs Program whose required services are no longer available should work with their Family Resource Specialist and OPM or EPM assignment officer to discuss re-assignment (either temporary or permanent), if necessary.</p> |
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Hurricane Resource Information

| Resource | Services | Phone Number | Online Resource |
|--------------------------------------|---|--|---|
| American Red Cross | Guides to help start the process of recovering a family's physical, emotional and financial well being. | 866-526-8300 | http://www.redcross.org/get-help/disaster-relief-and-recovery-services |
| Federal Emergency Management Agency | Access to Hurricane specific information | | https://www.fema.gov |
| | Access to disaster help and resources, including how to file a claim. | 800-621-3362 | www.DisasterAssistance.gov |
| | Access to help determine if Hurricane rumors and offers of assistance are legitimate | | https://www.fema.gov/hurricane-rumor-control |
| HSWL Mobile App | Information about the Coast Guard support programs and services to CG members and their families. | Available via App Store (iPhone) & Google Play Store (Android) | United States Coast Guard Health, Safety, and Work Life (HSWL) app |
| CG Mutual Assistance | Interest free loans, personal grants, education assistance, financial counseling, outreach program. | 800-881-2462 | http://www.cgmahq.org/ |
| Chaplain Services | Provides, facilitates, cares, and advises members and families during times of need. | CDR Alan Cameron 305-415-6675 | http://www.uscg.mil/chaplains/ |
| Legal Assistance | Provides advice and counsel regarding personal legal issues to service members and dependents at no cost | 305-415-6949/6950 | http://www.uscg.mil/legal/la/Legal_Assistance_Home.asp |
| CGSUPRT | Provides assistance with stress issues, relationship issues, work issues, depression, and suicide prevention. | 855-247-8778 | http://www.cgsuprt.com/ |
| D7 Ombudsman | Provides information and referral resources for Coast Guard families. | Ms. Kyla Ryan 571-214-7652 | Ombudsman Program |
| DoD Safe Helpline | Report sexual assault, recovery support services. | 877-995-5247 | https://safehelpline.org/ |
| National Sexual Abuse Hotline | | 800-656-4673 | https://www.rainn.org/ |
| National Suicide Prevention Lifeline | Provides 24/7, free and confidential support for people in distress, prevention and crisis resources. | 800-273-TALK (8255) | https://suicidepreventionlifeline.org/ |
| Substance Abuse Prevention | Non-punitive program to support members needing assistance for substance abuse issues. | 757-628-4329 | http://www.cgsuprt.com/ |
| TRICARE | Obtain emergent information on TRICARE updates for those beneficiaries living in affected regions. | TRICARE South: 1-800- 444-5445 | https://www.tricare.mil/ |
| Homes.mil | Service designed to connect Service members and Families with community housing rental listings located near U.S. military bases. | | https://www.homes.mil |
| Mortgage Relief | Your mortgage lender may have assistance programs in place to address payment or other concerns. | | Various |
| Homeowners & Renters Insurance | Your insurance provider may have a variety of programs in place to assist with issues such as food spoilage and damage. | | Various |

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General Business Customer Service Numbers

Credit Cards

| | |
|------------------|--------------|
| American Express | 800-528-4800 |
| Bank of America | 800-732-9194 |
| Capital One | 800-227-4825 |
| CHASE | 800-432-3117 |
| CitiBank | 800-950-5114 |
| Discover | 800-347-2683 |
| Military STAR | 877-891-7827 |

Banks

| | |
|------------------------|--------------|
| Bank of America | 800-432-1000 |
| CHASE Bank | 800-935-9935 |
| Navy Federal | 888-842-6328 |
| USAA | 800-531-8722 |
| Wells Fargo | 800-869-3557 |
| SunTrust | 800-786-8787 |
| CitiBank | 800-374-9700 |
| PNC Financial Services | 888-762-2265 |

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YOU MAY NEED LEGAL ASSISTANCE IF:

Financial:

You do not have available money.

You do not know how to contact USCG Mutual Assistance for a loan or grant.

You need to know whether you should stop any allotments you have initiated.

You need to know whether you need to stop any bank drafts you have initiated.

You need to know whether you need to stop any direct deposits that you initiated.

You do not know the name, branch, phone number, address, account number, account minimum payment, credit limit, or type of notes that you are obligated to pay.

You need to know whether you should continue to pay your mortgage or rent.

You have questions about your car insurance.

You have questions about your property insurance.

You have questions about your automobile loan(s).

You have questions about your cable or other utility bills.

You have questions about child care or school enrollment.

You need a creditor's account number, amount owed, and address

Automobile/Boat

You do not know where the title is.

You do not have your vehicle or watercraft's registration and insurance policy.

You do not know the renewal date for your license plate and inspection sticker.

You do not have a valid state driver's license.

You do not know when your state driver's license expires.

(cont...)

Administrative/Legal

Your family does not have their military ID cards.

You do not know how to obtain new identification cards.

You have lost your citizenship or other INS paperwork.

You have lost your passport(s).

You need a Power of Attorney to give someone else the authority to take care of personal business.

Miscellaneous

You have been a victim of a crime.

You need a power of attorney to authorize someone to act as your agent.

You need information about filing a claim or for bankruptcy.

You have been a victim of identity theft.

POWERS OF ATTORNEY

A Power of Attorney (POA) is a document that authorizes another person to act on your behalf and conduct your business while you are deployed or otherwise unavailable. A POA allows another individual to serve as your “agent.” Your agent will have the ability to sign for you and his or her signature will have the same legally binding effect as if you had personally signed.

There are two types of Power of Attorneys:

- 1) General Power of Attorney (GPOA) gives your agency virtually unlimited authority to act on your behalf and complete control over your assets.
- 2) Special Power of Attorney (SPOA) provides limited power. Your agent is only authorized to do one or more specified acts such as register your vehicle, move household goods, serve as guardian for your children, sign documents necessary to buy or sale your home, etc.

The D7 Legal Assistance office suggests the following: **DO NOT GIVE AWAY MORE POWER THAN IS ABSOLUTELY NECESSARY.** A GPOA isn't necessary in most cases. Only give a GPOA to someone you trust with your life. Also limit the time the POA will be valid.

You must also realize that businesses are not required to accept a POA. Check with your bank and any businesses you know you need to work with while deployed to ensure they will honor the POA.

You may contact D7 Legal Assistance at (305) 415-6949/6950 or for Sector San Juan at (809) 729-2370.

WHEN YOU MAY NEED A POWER OF ATTORNEY

Your child is now living/will live with someone other than your spouse.

Someone other than you may need to take care of any of the following for you:

Banking

Accepting household goods

Filing a household goods claim

Shipping household goods

Perform any parental acts that you or your spouse would normally perform

Take your child to the doctor

Accept quarters

Vacate quarters for you

Build a home

Buy and close on real property

Making an offer to purchase real property

Rent, lease, or maintain a property as rental property

Buy, sell, or refinance real property

Procure rental housing

Pay taxes

Sell a vehicle

Ship a vehicle

HURRICANE RECOVERY ASSISTANCE PROGRAMS

Casualties, Disasters, and Thefts

1. FEMA Individual Disaster Assistance

<https://www.fema.gov/individual-disaster-assistance>

Housing Assistance: FEMA provides housing assistance to individuals and families who have lost their homes as a result of a presidentially-declared disaster. If you are a renter or homeowner you may qualify for assistance. By law, FEMA assistance cannot duplicate the assistance you receive from your insurance company, but you may receive assistance for items not covered by insurance. If your home was impacted by a major disaster FEMA recommends that you apply for assistance at www.disasterassistance.gov.

Other Needs Assistance: FEMA offers disaster assistance for some of your other disaster-caused expenses including, medical and dental, child care, funeral and burial, essential household items, moving and storage, vehicle, and some clean-up items.

2. Military Personnel and Civilian Employees' Claim Act of 1964 (MPCECA)

The MPCECA provides statutory authority for the settlement of claims for the loss of, damage to, or destruction of certain property of military personnel or civilian employees occurring incident to their service.

Form CG-4111 or CG-4112 must be completed, approved by your supervisor, and submitted. These forms can be found at: <https://www.uscg.mil/forms/cg.asp?files=200>

3. Coast Guard Mutual Assistance (CGMA) Single Incident, Group Situation, Individual Assistance, Immediate and Long-Term Need

CGMA Phone Number: 800-881-2462

Assistance may be provided to help with immediate needs when a client or their immediate family members are affected by a disaster. CGMA can provide assistance to clients through the disaster and reestablish their normal lifestyle with items not provided for by the Coast Guard, other government agencies, insurance coverage, the American Red Cross or other relief organizations. Assistance given on a case-by-case basis.

4. Federal Tax Relief for Hurricane Victims

Special tax relief and assistance may be available to taxpayers in Presidential Disaster Areas. During a storm, such information can be found at <https://www.irs.gov/newsroom/>.

5. Federal Disaster Unemployment Insurance (DUA)

The DUA program provides unemployment benefits to individuals who have become unemployed as a direct result of a Presidentially declared major disaster. In order to qualify for this benefit your employment or self-employment must have been lost or interrupted as a direct result of a major disaster declared by the President of the United States. You must have been determined not otherwise eligible for regular unemployment insurance benefits (under any state or Federal law).

Information available at <https://workforcesecurity.doleta.gov/unemploy/disaster.asp>

6. Home Mortgage Insurance for Disaster Victims

The Federal Government helps survivors in presidentially-designated disaster areas recover by making it easier for them to get mortgages and become homeowners or re-establish themselves as homeowners. Individuals are eligible for this program if their homes are located in an area that was designated by the president as a disaster area and if their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary. Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner.

Information available at <https://www.benefits.gov/benefits/benefit-details/4434>.

7. U.S. Small Business Administration (SBA) Disaster Loans

SBA provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets. As loans, these must be repaid.

Information available at <https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans>.

INSURANCE CLAIM STEPS

1. Report any damages to your private insurance company.

2. Request an insurance adjuster.

Report your losses and damages as soon as possible even if you are unsure of what is covered by your insurance. Also, write down the person/people you speak with and any claim numbers or other identifies associated with your claim. If unable to live or be at your damaged residence, remember to provide insurance agent with new address and current phone number. Speak with an attorney.

3. Locate your insurance policies.

If unable to locate your policy, contact your agent, broker, or insurance company and ask for your entire policy, not just the cover page or declarations. If in a condominium, also look at association's insurance policy.

4. Temporary housing or rental car.

Check your insurance policy or call your insurance company, if covered you can ask for advance payment to cover up-front costs. CG Teams can assist. FEMA may be your ultimate contact point for long term or interim relief assistance.

5. Make necessary repairs.

Board up windows, patch holes in walls or roof, or tarp the roof, as soon as possible – even if you have not seen an insurance representative. With insurance company's permission, move personal property within the house or out of house to protect against further damage, and begin drying items out. Do not dispose of any items until insurance representative has examined them. Also, many insurance companies will give you emergency advances to cover some of these repairs. Ask if you can contract for these temporary repairs, and ask if you will be reimbursed if you do them on your own.

6. Settlement.

YOU SHOULD CONSULT AN ATTORNEY BEFORE SIGNING ANY RELEASE OR WAIVER AND BEFORE CASHING ANY CHECK FROM AN INSURANCE COMPANY. Such a check might be deemed full and final payment of your claim. Before you settle with the insurance company, be aware of the full extent of your damage and the full value of your claim. It may be important for you to get estimates or actually have the work completed before you agree to a specific cost figure.

7. Denied or unacceptable insurance payment.

Demand that the insurance company give its reasons in writing for denying coverage or limiting your claim, and consult an attorney. Ask for any reports prepared by the insurance company when examining or evaluating the property in question. Any lawsuit must usually be brought

within one year from the date of the occurrence of the damage to your property or in accordance with the terms of your insurance policy. Make sure the claim is made under the correct insurance policy (Homeowners vs. Flood) or both, if necessary.

To report fraud or unfair insurance practices, contact:

Florida Bureau of Insurance Fraud: 1-800-378-0445
<http://www.myfloridacfo.com/division/DIFS/Offices/>

Georgia Office of Insurance and Safety Fire Commissioner
Fraud Investigation Division: 1-800-656-2298
<https://www.oci.ga.gov/Fraud/Home.aspx>

USVI Division of Banking, Insurance, and Financial Regulation:
<https://ltg.gov.vi/departments/banking-insurance-and-financial-regulation/>

South Carolina Insurance Fraud Hotline: 1-888-95-FRAUD
<http://www.scag.gov/archives/20779>

Puerto Rico Office of the Commissioner of Insurance: 787-304-8686
<http://ocs.pr.gov/enocspr/>

8. Left over costs after settlement or legitimate denial.

Contact FEMA and file a claim with them for damages not settled with insurance companies. You should obtain a written denial letter from the insurance company to provide to FEMA for initiating the claim with FEMA. FEMA denials can be appealed.