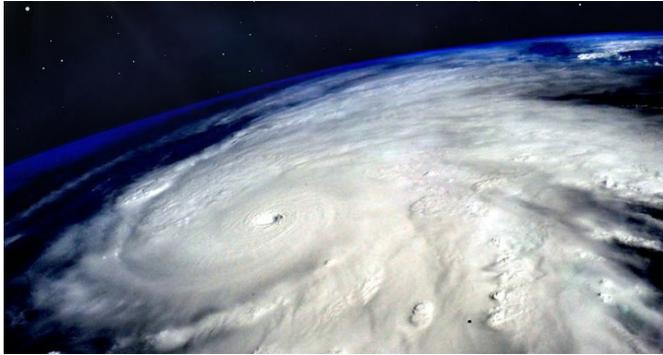


# The Aftermath: Recovering From a Hurricane

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**It is said that preparedness is the best protection against the dangers of a hurricane.**

Many Eastern North Carolina residents are taking the right precautions to protect their families, businesses, and property as Hurricane Dorian pushes through our state. While we're hoping for the best, unfortunately, there is no way to predict the true extent of damages caused by the storm's powerful winds, heavy rains, storm

surges, and flooding.

In the aftermath of the storm, there are some things residents and employers should know if affected by Hurricane Dorian. We've rounded up a few articles that can aid during the recovery process.

## Homeowners

### **Who Is Responsible for That Fallen Tree?**

In planned communities, the question of responsibility for damage caused by fallen trees is often posed to the owners association. Although it is not the association's job to play arbiter if a dispute arises between lot owners, owners association board members should understand the general law regarding fallen trees. [Read more.](#)

### **What! My Flood Policy Doesn't Cover Flood Damage?! This, and Other Pitfalls of NFIP Flood Insurance Policies**

Congress created the National Flood Insurance Program (the "NFIP") to help make flood insurance more affordable in higher-risk areas. FEMA oversees the program and writes the terms of the Standard Flood Insurance Policy (the "Policy"), and the Federal government pays claims. Since the NFIP is a government program designed to help those suffering from flood damage, you might think that the claims process is worry-free. Unfortunately, that could not be more wrong! [Read more.](#)

## Employers

### **Employer Survival Toolkit for Natural Disasters and Inclement Weather**

From an employment perspective, employers should consider adding or refining the following tools in advance of the next natural disaster or adverse weather event. [Read more.](#)

### **A Short Refresher on Discrete Legal Issues During Natural Disasters**

As they say, an ounce of prevention is worth a pound of cure. In that spirit, what follows are certain pay and leave issues employers may confront during times of natural disaster – all of which are better to be thought about ahead of time, to the extent possible, instead of "in the moment" once a natural disaster strikes. [Read more.](#)

Nothing can fully prepare you for a hurricane or other natural disasters, but Ward and Smith attorneys can help with what comes in the aftermath. Our Natural Disaster and Recovery team can help you understand insurance policies, local regulations, and state and federal laws that affect how you recover, reopen, rebuild, and move forward — and how you prepare for the next disaster.

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