

OREGON EMERGENCY MANAGEMENT ASSOCIATION



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"Partnering For a Safer Oregon"

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Mike Lueck Past President 503.718.2593 Senate Committee On Veterans and Emergency Preparedness Attn: Chair Brian Boquist Oregon State Capital Salem, Oregon

Chair Boquist, members of the committee:

Thank you for the opportunity to provide testimony for SB 850. I am the Vice President of the Oregon Emergency Management Association (OEMA). We have reviewed SB 850 for our membership and have the following comments:

OEMA appreciates the thought and support that is going into new legislation regarding preparedness and resilience, particularly regarding the coastal tsunami region, and we support this Bill as amended as per the Dash-Two Amendment. In the course of their work, we think it is important that the committee would consider how homeowners may obtain tsunami insurance on the open market. We believe currently the only choice is to obtain insurance through the National Flood Insurance Program (NFIP). However, citizens have a very challenging time getting through the process as NFIP sometimes turns people away because they are not in the flood zone.

The other item we ask that the Committee consider is whether an earthquake insurance policy will cover a property if they are in the tsunami inundation area, e.g. an earthquake occurs and then 20 minutes later the tsunami destroys the home; will the insurance company deny the claim because the tsunami can be seen as a secondary event?

OEMA also wishes to emphasize the importance of the Committee proposed on page 3, Line 6 of the Dash-Two Amendment "protect lives during and after a major earthquake or tsunami event, including but not limited to policy measures to address mass care and mass displacement strategies." These important issues have state-wide significance, and the committee's work will make an important contribution.

Thank you again for this opportunity to provide testimony to the Committee. And our membership is anxious to support OSSPAC and the State Resilience Officer, Mike Harryman in exploring these important questions.

Sincerely,

Ed Flick Vice President, OEMA