

## **Fire Recovery USA provides funds to fire departments through Cost Recovery.**

### **We Offer Three Main Cost Recovery Programs:**

**iPad Inspection / Automated billing** - By combining technology with automation we can greatly enhance your inspection and permitting program. You inspect, we do the rest, efficiently and quickly with full transparency. We follow up on payments, have 24/7 live data reporting and the highest recovery rate in the industry.

**Self Inspection Program** - This revolutionary program provides the ability to have base level inspections for ALL businesses. It satisfies your responsibility to assure your businesses are safe. In a rotation with the full inspection above it provides the maximum ability to assure business compliance while supporting the costs of your inspection program. All with a flexible audit capability.

**Emergency Response Cost Recovery Program** - You incur significant costs responding to incidents. Appropriately recovering the costs of high impact events is becoming the new standard. Let us provide you with an estimate of your potential recovery.

## **Emergency Response Cost Recovery Program**

Although billing for Fire Services sounds simple, how we generate our high recovery rate is very sophisticated. Some fire departments do perform in-house billing; unfortunately, they typically see a low recovery rate (between 10-15 percent). This low rate can be attributed to the fact that the typical fire department or city is not equipped in the field of fire service billing.

**Fire Recovery USA uses advanced methods resulting in a proven higher recovery percentage - over 90% of “fluid-based” MVA runs with hazardous materials spills and over 70% of all billable events.** This is the highest recovery rate in our industry for all types of runs. So what makes us different?

We have several interesting techniques in our system including methods that we've developed during our years of billing experience that informs the responsible parties of their fiscal responsibilities. While this alone would guarantee us to equal or exceed our competitors; the real basis for our high recovery percentage is our ability to gather the necessary information to recover funds for a call that would otherwise be written off as unrecoverable by others.

What our clients really appreciate is our ability to track down the necessary information of those persons involved in the incidents. We require the least amount of information from the fire departments to create a bill (name of individual, car license number, and the name of the insurance carrier) - that's it! We have investigative techniques (both live and software-based) that allow us to find most of the necessary facts. We believe that this is our responsibility and not the fire departments'.

**Bottom line: if you employ our billing service, you will enjoy, not only our excellent customer service and training, but also be confident you have the highest recovery percentages possible.**

**There is no up-front cost to you as we only take a portion of the money we recover for you as our fee – there are no other costs to you whatsoever.**

***Fire Recovery USA offers fund recovery to local fire departments for:***

- ***Motor Vehicle Incidents***
- ***Hazmat Clean-up***
- ***Vehicle Fires***
- ***Structure Fires***
- ***Special Rescues***
- ***Water Incidents***
- ***Fire Inspections***
- ***And More ...***

# EMERGENCY RESPONSE RECOVERY

## How our system works.

### Prior to Billing

You pass ordinance that allows you to bill for various services you provide during an emergency incident. These can be all or some of the following: Motor Vehicle Incidents, which includes Accidents and Fires, Structure Fires, Marine and Water Incidents, Hazmat calls, False Alarms, Fire Investigations, and Special Rescue services.

### Billing Begins

**At The Scene of the Incident:** Your personnel will either log the data from the incident using your existing system protocol, or via our paper-based "Incident Reports".

**Upon Return to the Station:** We have the ability to harvest the billing data from many of today's most popular RMS Systems including, Firehouse, Zoll, Fire Programs, Emergency Reporting, ImageTrend, FDM, etc. If available for your RMS, our link will harvest the data information directly into our RecoveryHub site. If not, your designated personnel will submit the run using our secure RecoveryHub on-line system. When they log-on, RecoveryHub will recognize them and bring them right to your run submission page.

**After Submitting the Run:** We go to work in claim recovery. By utilizing the advanced technology in RecoveryHub, we should be able to harvest the necessary billing data for most incidents without further contact with the client, depending on the quality of the information provided by your staff.

Virtually all of our interaction is with the at-fault individual and their insurance company. We will determine the existing claim number (or create a new claim with the insurance carrier), bill the individual and submit the claim to the insurance company, provide follow-up proof of laws, legal documents, and other information, and finally, recover the funds.

**Our Processing Center:** After receiving the run, we assign it to a claim representative. Their job is to track down the individual and existing claim or create a claim with the appropriate insurance carriers and/or responsible parties. We work with the insurance companies involved and/or the police to determine who is responsible if necessary for payment.

Our Processing Center sends the initial claim to the responsible party and their insurance tracks the response(s) and begins to plan for approval of the claim. If initially denied, the claim then moves to our escalation team who responds to the reasons for the denial, provides the responsible party(s) of laws pertaining to the claim, and strategizes the most effective way to counter further denials of this claim. **Fire Recovery USA uses advanced methods resulting in a proven higher recovery percentage - over 90% of "fluid-based" MVA runs with hazardous materials spills and over 70% of all billable events.**

***Viewing or Printing Reports is Available 24/7:*** The main benefit of this program is our exclusive 24/7 "Real-Time" information and status access through our RecoveryHub website. You'll never again have to wait for your data or reports. You can access from virtually any computer, anywhere in the world.

The status of each run (Current or Archived) is available 24/7, online, on RecoveryHub. This will both provide immediate account information, but also allow you to forecast incoming funds and plan for their use.

### **Payment of Runs**

On or before the 7<sup>th</sup> of each month, we issue a check for all payments received prior to the previous month's cut-off date (typically the 24<sup>th</sup>), minus our collection fee. This payment will also include an itemized breakdown of what runs the check is paid against.

## ***BILLING FOR STRUCTURE FIRES***

How we bill for structure fires:

When a Fire Department submits a run to us for a structure fire.

Most personal lines insurance policies (homeowners) have a \$500 limit for fire department responses but all policies are different so this may vary. Some insurance companies require the property owner to file the claim, in which case we would have to send a bill directly to the property owner and they will then have to submit the bill to their insurance company. If and when an insurance company pays our invoice, they will often pay the policyholder directly as that is technically who their contract is with. For us to collect that money on your behalf we will need to be able to bill that policyholder directly. The account is sent to collections if the policyholder has received payment and does not forward the check. If the insurance company pays the policyholder directly and you are not willing to allow us to bill the policyholder directly, we cannot bill structure fires for you.

Renters insurance does not cover structure fires. These policies only cover the tenant/renters contents. We must have the actual homeowner/property owner's name, address, and insurance information to successfully bill this.

Commercial Structure Fires are structured similarly but we have to consider the commercial insurance deductible in these cases. If a commercial policy has a \$5,000 deductible, for example, and the loss does not exceed that amount or is close to that amount the insured may not file a claim with their insurance company. If we submit an invoice on your behalf for \$750 for a commercial structure fire response, the insured may not submit to their commercial insurance as the loss may be below the deductible. In this case, we have no choice but to bill this directly to the policyholder as a claim was not filed with the insurance company.

If you are unwilling or unable to bill directly for fires, please do not submit structure fire responses to us for cost recovery.