

POA's Ike coverage:

On the Ground, Day 3 after landfall...



- ◆ Politicians are pointing fingers at one another. FEMA blames state officials; state officials blame city officials. City officials blame state and feds. FEMA's staging area (area outside of hurricane impact zone in which supplies and equipment were stored) was too far away to be effective.

- ◆ Only six centers were open to distribute much needed water and food. These centers, called "PODS", serve a HUGE geographic area.

- Curfews are in effect but hot/thirsty/hungry residents are taking to the streets. Some looting is being reported.

- Nearly 2 million households are still without power. Thus far, energy was restored to approximately 400,000 households. It's hotter than Hades there and tempers are flying.

- Gas is running out if it's available at all. Long lines have formed at stations. Those trapped in damaged areas want to get out of town because it is unbearable. The gas shortage has trapped them.

- Residents must assess property damage from afar, using [this link](#) from NOAA's Internet site.

- The death toll is rising; an active search and rescue operations are ongoing. Texas Gov. Perry, R, will not let camera crews into the hardest hit area — Bolivar Peninsula — a 27 mile long barrier island just northwest of Galveston. Reporters believe the "press black-out" in certain areas is because politicians don't want the public to see images that would be reminiscent of Katrina. Eyewitness tells POA, "The peninsula is completely destroyed and

dead, decomposing bodies are floating in flood waters. The smell of death is everywhere."

- People are having to travel an hour away to get two bags of ice.

- Downtown Houston looks like a war zone. Broken glass from skyscrapers continues to be removed. The rubble includes personal items belonging to office workers, files marked "CONFIDENTIAL", and pieces of broken furniture.

- Approximately 2,000 people have been rescued. A percentage of those were rescued hours before the storm hit because of storm surge.

- Those who evacuated are told "Do not return." Many homeowners have been unable to determine the extent of their property damage.

- Some insurers have set up makeshift claims tents and POA is told they are giving their policyholders with major roof damage a \$50 certificate for shingles.

- Texas is the nation's most pro-business, conservative state and officials there have bent over backwards to appease insur-

ers. It should be noted, insurance PACs and executives contribute heavily to Republican legislative and judicial campaigns.

The Texas Insurance Commissioner gave State Farm the green light to incorporate the dreaded "Anti-Concurrent clause" in policies. That clause allows the insurer to deny coverage if more than one event contributes to the property damage and even one of those events is not covered under the policy. For example, if wind (covered under the homeowners policy) caused 99% of the damage and rising flood water (not covered by the homeowners policy) caused only 1% of the damage, the claim is NOT covered. At this time, the political fallout is unclear. When residents return to find that their total loss is not covered, it is likely the fallout will be tremendous.

