

Zoo Animals Harmed in Hurricane

The Audubon Nature Institute and its properties were ranked in the top five in the world for outstanding quality of animal care, diversity and habitat. Located directly on the Mississippi River in New Orleans, the facilities were squarely in the path of Hurricane Katrina's storm surge. The buildings and facilities sustained extensive damage, but a special challenge to the recovery at the Institute involved its animals.



DESCRIPTION

In the midst of the storm one of the Institute's facilities, the Aquarium of the Americas, lost power and its emergency generator kicked in. Maintaining the health of the animals became increasingly difficult as water pressure was lost and the emergency generator began to fail. Although staff tried to weather the storm and protect their animals, they were forced to evacuate the aquarium when the city fell under martial law. During the three-day evacuation period, the emergency generator only powered at half-capacity and filtration systems functioned at minimal capacity. Nearly every fish — more than 530 species, for a total of 10,000 — died.

ISSUES

Although some of the species were quite exotic, the fish were incorrectly misclassified as "art" — meaning they were one-of-a-kind — and were considered irreplaceable and ineligible for federal funding due to a FEMA policy that prohibits funding of art objects.

The insurance carrier hired a consultant from New York to assess and estimate the damage, and refused to consider the cost of local labor.

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SOLUTIONS APPLIED

Adjusters International worked to prove to FEMA that the fish were “inventory or stock,” with worldwide market prices and availability, instead of one-of-a-kind art that could not be replaced.

Adjusters International also pointed out FEMA’s stance of zoos and educational facilities as being essential government services, outlined in FEMA’s Private Nonprofit Facility Policy, and their longstanding history of being passionate about animals and marine life. Although the Audubon Nature Institute is a municipal agency instead of private nonprofit, Adjusters International maintained that its mission and cultural impact is the same.

Within one week, FEMA had reversed its position and granted replacement funding for the fish, and then kept pace with the steady stream of invoices

as, species by species, staff worked to refill their tanks. These efforts highlighted the diverse range of Adjusters International’s disaster recovery assistance, from quantifying building damage losses to restocking the tanks essential for an aquarium’s success.

OUTCOME

Adjusters International provided hundreds of pages of invoices and quotes for the purchase of thousands of fish, and secured funding for more than \$800,000 in losses of fish stock at the Aquarium. The damages to the Institute overall totaled approximately \$8 million. Repair and replacements at the research facilities included eight buildings lost or damaged by the storm surge. Because of Adjusters International’s success with the Institute, Adjusters International was recommended for recovery efforts at the New York Aquarium after Hurricane Sandy.

