# 2021 FMIT Human Resources and Risk & Safety Management Summer Webinar Series

Thursday, June 17 at 10:00 a.m.

Post Disaster and Major Loss Recovery with Turnkey Recovery Program





### Post Disaster and Major Loss Recovery with Turnkey Recovery Program

### Hosts



Mike Matheny Managing Director FMIT Member Support SynergyNDS / SynergyID



Luckner Francois
Account Executive
Trust Services
Florida League of Cities



RISK AHEAD AREYOU

READY?

to Respond & Recover from the Next Hazard or Event?





### READY FOR THE NEXT EVENT?



# Different Types of Hazards or Potential Loss Can Impact Each of Our Organizations Differently...

FREQUENCY					
Very Likely	Annual				
Likely	Every 5-10 Yrs				
Not Likely	50-100 Yrs				

PROBABILITY					
Very Likely	Annual				
Likely	Every 5-10 Yrs				
Not Likely	50-100 Yrs				

RISK RATING		HAZARD	EDECHENCY	DD CD A DU ITY	MAGNITUDE			OVERALL
		HAZARD	FREQUENCY	PROBABILITY	Injuries/Death	Infrastructure	Environment	VULNERABILITY
╗	1	Flood	Very Likely	Very Likely	High	High	High	HIGH
91	2	Named Storm	Very Likely	Very Likely	High	High	High	HIGH
Ш	3	Cyber Incident	Very Likely	Very Likely	Low	Medium	Low	HIGH
5	4	Severe Wind or Hail	Very Likely	Very Likely	High	Medium	Low	HIGH
Ш	5	Transportation Incident	Very Likely	Very Likely	High	Medium	Medium	HIGH
7	6	Terrorism	Likely	Likely	High	High	Medium	HIGH
ı	7	Hazardous Material Event	Very Likely	Very Likely	Medium	Medium	Medium	MEDIUM
П	8	Wildfire	Likely	Likely	Medium	Medium	High	MEDIUM
1	9	Geological	Likely	Likely	High	Medium	Low	MEDIUM
1	10	Winter Storm & Freeze	Likely	Likely	Medium	Medium	Medium	MEDIUM
ч	11	Civil Disturbance Incident	Likely	Likely	Medium	Medium	Low	MEDIUM
	12	Biological Incident	Likely	Likely	High	Low	Low	MEDIUM
	13	Space Weather Events	Likely	Likely	Medium	Medium	Low	MEDIUM
	14	Radiological Incident	Not Likely	Not Likely	High	Medium	Medium	LOW
	15	Seismic Events	Not Likely	Not Likely	Low	Low	Low	LOW







# FMIT Programs are READY!



SimpliCity

PART OF FMIT INSURANCE PROGRAM

**Asset ID** 

TrackDown

**TurnKey Recovery** 

SynergyPACT

## Developed Exclusive for FMIT Members...

- Available to all FMIT Members
- No Additional Costs
- Specific to Insured Property & Assets
- Eligible on Approved Single Loss &/or CAT Event
- Programs are Flexible to Adapt to Member's Specific Needs & Expectations



### YOUR RESOURCE. YOUR ADVOCATE. YOUR PARTNER!



### FMIT Continues to Ensure Necessary Programs & Resources will be Available When Members Need Them the Most.



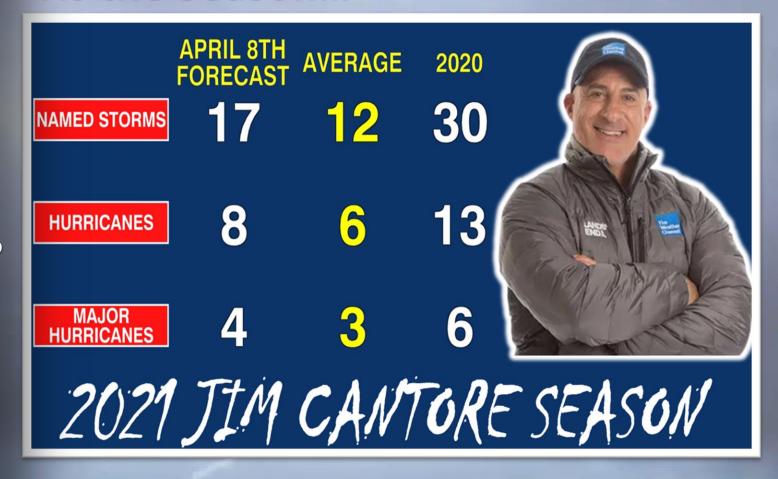
- ✓ Timely Damage Assessments & Claim Reporting.
- ✓ Emergency Building Stabilization.
- ✓ Temp Power Generation & HVAC Solutions.
- ✓ Demo & Restoration Services.
- ✓ Portable Buildings & Specialty Services to Support Your Daily Operations.
- ✓ Repair & Reconstruction Services
- ✓ Project Consulting & Management
- ✓ FEMA Public Assistance Support (Specific to an Insurance Claim)

### THE MOST UNWANTED HOUSE GUEST...



- ✓ Emergency Supplies & Protective Measures?
- ✓ SAT Phone & Other Redundant Communication
- ✓ Pre-Storm Administrative Directives & Resolutions?
- ✓ SynergyNDS Ride-Out Teams? (Damage Assessments)
- ✓ FMIT Response Programs? (TurnKey Recovery<sup>SM</sup> & PACT)
- ✓ FMIT Coverage Endorsements?(Extra Expense & PDMS)

### Tis the Season...





### WHEN RISK TURNS INTO A REAL EVENT



TIMELY RECOVERY DEPENDS ON FUNDING

# On Scheduled Property, Insurance Should be the Driving Coverage Form & Primary Source of Funding



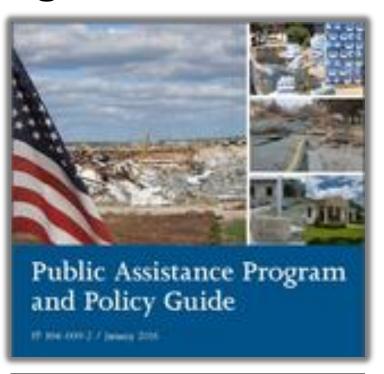
Property & Casualty Coverage

All Perils Coverage (365 Days)



Primary & Excess Flood Insurance

Eligible Flood Event (Primary)



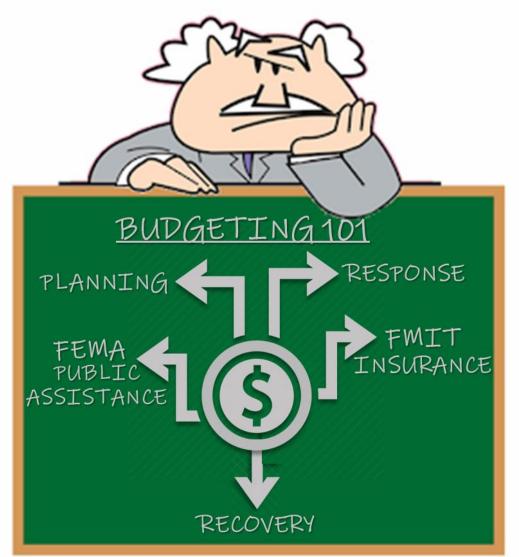
FEMA Public Assistance

Only a Declared Event (Secondary)

### MAKING \$ENTS OUT OF INSURANCE & FEMA



### **Understanding the Cost of Recovery...**



- Insurance Deductibles
- Co-Insurance Penalties (specified policies)
- Costs Associated with Uncovered Claims
- Extra Expense & Business Interruption
- Upfront Recovery Costs &/or Vendor Retainer Fees
- Additional Payroll Expense
- FEMA Cost Share Amounts
- 3<sup>rd</sup> Party Consultant Fees



### **INSURANCE 101: General Coverage Form**



### FLORIDA MUNICIPAL INSURANCE TRUST PROPERTY, ALLIED LINES AND CRIME DECLARATIONS

I. DESIGNATED MEMBER

Agreement No.: FMIT #0885

### II. GOVERNMENT DESCRIPTION

Municipality

### III. COVERAGE PERIOD

From October 1, 2018 to October 1, 2019 12:01 A.M. Standard Time at the address of the

Designated Member.

		Basis	Type	Limit	Net Premium
IV. Property and Allied	Coverages				
Real Property*			\$25,000	\$97,472,536	Included
Personal Property			\$25,000	\$5,304,067	Included
	Coinsurance:	Agreed Amount			
	Valuation Basis:	Replacement		- 1	
	District	Cost		- 1	
	Blanket**:	Yes		- 1	
	Inflation Guard:	No			
Non-scheduled PITO	Sub-Limit*			\$500,000	Included
Time Element				- 1	
Business Income		Per Extension	\$0	- 1	Included
Extra Expense		Per Extension	\$0		Included
Inland Marine	Valuation Basis:	Actual Cash Value	Per Schedule	\$2,390,356	Included
	Blanket:	Yes		- 1	Included
Valuable Papers		Per Extension	\$0	- 1	Included
Accounts Receivab	ole	Per Extension	\$0	- 1	Included
Crime				- 1	
Inside The Premise	95:			- 1	
Theft of Mone	y and Securities		\$1,000	\$100,000	Included
Outside The Premi	ses:		\$1,000	\$100,000	Included
Forgery or Alteration	on		\$1,000	\$100,000	Included
Computer and Fun	ds Transfer Fraud		\$1,000	\$100,000	Included
Bond					
Faithful Performance Blanket Bond			\$1,000	\$100,000	Included
Employee Theft - F	er Loss Coverage		\$1,000	\$100,000	Included
V. This agreement include	des these endorsements	and schedules: Se	ee Schedule C		

### **Know Your Insurance Coverage**

- Blanket vs Specific Policy
- Deductible(s) Obligations
- Scheduled Limits (Co-Insurance Penalty)
- NFIP Policy, Requirements & Excess Insurance Coverage
- Claim Reporting Requirements
- Reimbursement & Timelines
- Coverage Extensions (PDMC, NSP & Extra Expense)
- FMIT TurnKey Coverage Endorsement

### **INSURANCE 101: PDMC Extension**



ONE-OF-A-KIND COVERAGE UNIQUE TO FMIT

### **Property Damage Mitigation Coverage (PDMC):**

- Industry-leading Coverage to Support Members after Named Storm Events
- \$500,000 per Event for Scheduled Buildings when Damages Fall Below Deductible
- Covers Mitigation and Stabilization Services (Permanent Repairs Not Included)
- No Deductible Obligation (Zero, Zilch, Diddly Squat!)
- Reduces Secondary Damages & Added Claim Costs for Member
- Pre-Approved when Using FMIT Turnkey Recovery Program



### **INSURANCE 101: NSP Extension**



### Non-Scheduled Property in the Open (NSP):



- Covers Unscheduled PITO at Scheduled Locations (Lights, Fencing, Benches, Signs, etc.)
- Reduces Insured Risk of Member While Reducing Premiums
- Annual Blanket Sublimit Based on Member TIV (\$100,000 - \$500,000)
- \$25,000 Per Asset/Per Occurrence Sublimit
- Excludes Certain Assets (Piers, Docks, Boat Ramps, Underground Pipes, Pumps, etc.)
- Deductible Applied: 1) P&C Deductible or 2)
   Named Storm % Multiplied by NSP Sublimit



### INSURANCE 101: Extra Expense Extension



### Extra Expense (EE) Helps Keep the Doors Open...



- For Incurred Expenses Over & Above Ordinary Business Expenses at a Scheduled Damaged Location
- Annual Limit of \$1,000,000 Aggregate per Trust Coverage Year
- No Deductible Applied
- Examples: Modular Temp Buildings, Force Account Labor & Rental Equipment to Support Daily Operations Impacted by an Insured Loss



### INSURANCE 101: TurnKey Coverage Endorsement



### **One-of-Kind Endorsement Formally** Added to Policy After 10 Years of Successful Member Engagement...

- Only Endorsement of its kind in National Municipal Insurance Market
- Designates Turnkey Recovery Program<sup>sM</sup> as a Form of Coverage with 120-Day Selection Period
- Clarifies Terms & Conditions Members May Elect to Utilize Turnkey Recovery<sup>sм</sup>
- Eliminates Need to Bid Out Recovery Management Services on Insurance Claim
- Aligns with FEMA Procurement Requirements for PA Grants whereby Insurance is the Paying Entity

### THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

### FMIT PROPERTY TURNKEY RECOVERY COVERAGE

It is agreed the Designated Member's coverage provided by the Coverage Agreement to which this endorsement is attached is amended by the following additional terms and conditions. Unless otherwise specified herein, all terms used in this endorsement shall have the meaning set forth in the Coverage Agreement. In the event of a conflict between any of the terms or conditions of the Coverage Agreement and this endorsement, this endorsement will control how coverage shall be appled. All references to "you" or "your(s)," shall mean the Designated Member, and all references to the "FMIT," "Trust," "we," or "our" shall refer to the Florida Municipal Insurance Trust. L COVERAGE

In the event of direct physical loss or damage to covered property, the parties agree the FMIT may indemnity the Designated Member, at the Designated Member's optional election and the FMIT's acceptance of such election, for first-party property coverage owed under the Property Coverage Agreement through this FMIT Property Turnkey Recovery Coverage endorsement (hereafter, "FMIT Turnkey Recovery Coverage" or "Turnkey Coverage"). For property that suffers direct physical loss or damage covered by the Property Coverage Agreement, Turnkey Coverage shall pay the cost to repair or replace the property brough means of FMIT's designated third party FMIT Turnkey Recovery Manager ("Turnkey Manager"). The Turnkey Manager, under additional direction of the Member, will manage applicable response & recovery projects and directly pay the covered and required repair or replacement costs for materials, supplies, professional and manual labor service providers, and other eligible FMIT claim approved costs. Additionally, the Turnkey Manager may facilitate, administer and/or procure all construction labor, construction or repair-related services, supplies, materials or other requirements within the scope of the covered loss or damage amount, as determined and authorized by FMIT for each Turnkey Coverage claim. However, at all times, FMIT reserves and retains the right to discharge indemnification owed for all or any portion of each Turnkey Coverage claim under this endorsement through payment of the loss or damage amount, less amounts already paid pursuant to this endorsement, as determined by FMIT for the covered property loss pursuant to the Property Coverage Agreement.

FMIT Turnkey Recovery Coverage is part of the Designated Member's purchased Property Coverage Agreement to which this endorsement is attached. Turnkey Coverage is not a separate product, service or commodity requiring further procurement for its application to insured property and covered loss or damage claims arising under the agreed terms of the Property Coverage

### IL CONDITIONS

The Designated Member agrees it shall comply with all coverage conditions, terms, limits, exclusions, or deductibles and Turnkey Coverage program requirements established by FMIT as

A. The availability of Turnkey Coverage requires a prior determination by FMIT that:

FMIT RECOVERY 1021





### FEMA 101: Funding of Last Resort



# After a Declared Event, Public Entities may Qualify for FEMA Funding to Assist with their Recovery Effort.

- Title 44 of the Code of Federal Regulations (44 CFR) sets forth the Administrative Requirements, Policies and Procedures that Govern the FEMA PA Program
- Each Declared Event can have its own Unique set of Circumstances that can Affect Conditions of Eligibility
- Insurance is the Primary Source of Funding (NOT FEMA) on Scheduled Property Damaged by a Covered Peril
- SubGrantees should Adhere & Make Decisions Based on their Own Recovery Procedures & COOP Plans, regardless of whether 3<sup>rd</sup> Party Funding (Insurance or FEMA) is Available
- FEMA can <u>Giveth & Taketh</u> based on Final CloseOut Audits (Deobligations)



### FEMA 101: Don't Be Led Astray (Need Strong Controls & Oversight)



# FEMA PA Consultants can be Wolves in Sheep's Clothing...



- Want to Play Unnecessary Role on FMIT Insured Losses as Approach to Increase Billable Hours
- Paid on an Hourly Contracted Basis
- Provide NO Indemnification or Warranties for Paid Proceeds vs Member's Actual Grant Funds Received or Deobligations
- Can Artificially Inflate Claim Costs by Delaying Response & Recovery as part of FMIT Insurance Claim Tasks/Programs (Duplication of efforts)
- Can Exceed FEMA DAC Reimbursements that Contributes to Member Out-of-Pocket Exposure
- Can Influence Poor Decision-Making that Promotes Irresponsible Grant Expectations for Self-Profit





# Before & After the STORM



### SUCCESSFUL REPSONSE & RECOVERY STARTS BEFORE THE STORM





# FMIT/Synergy Work with Members to Develop & Update Plans to Outline Recovery Info & Deliverables...

- FMIT Claim Protocols & Workflow
- Emergency Executive Order(s) & Authorized Procurement Process (TurnKey Coverage Endorsement)
- Emergency Staff Contact Information
- Damage Assessments (Boots-on-the Ground)
- Response & Recovery Services
- Pandemic Response Guidance
- Hazard Mitigation Opportunities
- FEMA PA Documentation & Submittal



### FMIT-ALERTS (Text & Email Distribution to Membe



### FMIT Alert Level 3:

Reported Severe Weather Impacted Portions of The Panhandle This Morning & Afternoon, Including

Heavy Thunderstorms With 70+ MPH Wind Gusts. This Line of Severe Thunderstorms Continues to Move East Across Panhandle Into Central Florida

Currently, The Largest Threats Are Heavy Rains, Damaging Winds, Hail, Flash Flooding & Possible Isolated Tornadoes.

\* This alert is sent to members of the Florida Municipal Insurance Trust (FMIT) as part of their industry-leading property insurance recovery program. These alerts keep FMIT Members aware of impending ever as provide strategic and tactical information with regard to FMIT response activity in the event of a disaster. If you do not wish to receive this information, please click "Unsubscribe" at the bottom of this email.

### To Report Damages To Your Property Call 844-FMIT-CAT (844-364-8228) to contact the FMIT Claims Center Hotline.

### FMIT Member:

3:00 PM CDT, Saturday April 10, 2021

- Reported severe weather impacted portions of the Panhandle this morning & afternoon, including heavy thun **FMIT Discussion:**
- Damages to buildings & structures have been confirmed in both Bay & Walton Counties in addition to down
- will continue touch through the Doubandle into Control Floridathin th power lines.

### Damage Reporting Options:

- Call 844-FMIT-CAT (844-364-8228) to report any losses to your insured property and activate the FMIT Turnkey Recovery program for immediate response to any property losses you may have incurred. Also:
- · Go online: http://insurance.flcities.com and login to your account and submit your loss notice(s). FMIT and Synergy are
- County Emergency Managers List For additional contact information about your county, please <u>Click Here</u>.
- In order to assist us further, we have provided a simple way to let us know if you have damages to your property.
- If you have damages and have not yet received assistance on behalf of FMIT, please click the button below. Someone

### I HAVE DAMAGES TO REPORT

### Latest from the National Weather Service

- "..SIGNIFICANT WEATHER ADVISORY
- \* At 245 PM EDT, National Weather Service meteorologists were tracking strong thunderstorms along a line extending from near Cogdell to near Mcalpin. Movement was east at 35 mph.
- \* Small hail and winds in excess of 45 mph possible with these

### Storm Imagery (Courtesy https://weather.com/)



### Post Event Safety:

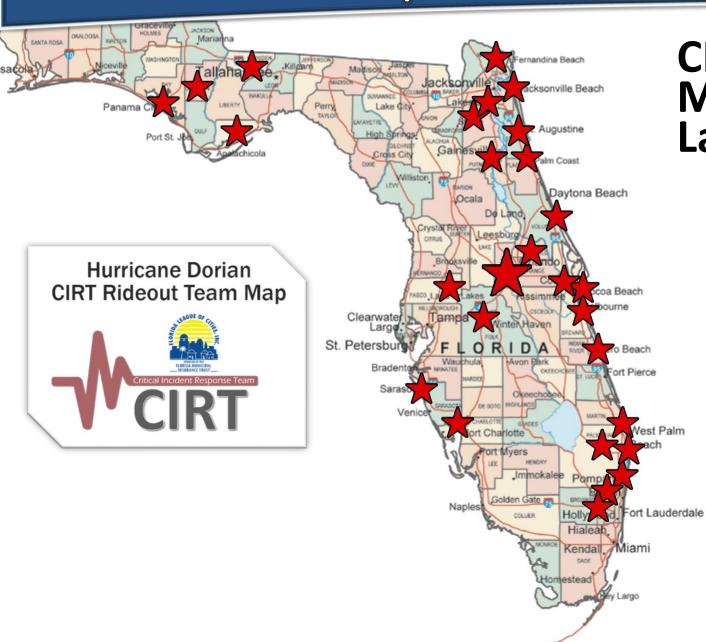
Please Ensure That Recovery Operations Are Undertaken Safely. Click Here to day of oad an Overview of Post Event





### RIDERS OF THE STORM (DA RideOut Teams)





# CIRT Deployed to FMIT Member's EOCs Prior to a Landfall Storm.

- No Cost
- FMIT'S Proactive Commitment to Supporting Member's Loss
- Direct Point-of-Contact between FMIT & Member
- SynergyNDS Will Coordinate Member Requests
- CIRT is Mobilized With All Necessary Gear to Support Immediate Damage Assessment



### RAPID DAMAGE ASSESSMENT (RDA)





### Trackdown Damage Assessment Turnkey Recovery Program

This Damage Assessment is for the sole purpose of reporting asset information to your property coverage provider for review. In no circumstances will the data contained in this assessment be used to convey or deny coverage, establish an official cost estimate, or otherwise bind your property coverage provider and/or Synergy.

Member Damage Assessment

### TrackDown<sup>sM</sup> Application Provides Real-Time Damage Assessments to Maximize Loss-Awareness

 Real-Time Mobile Application uploads assessments and reports automatically to TrackDown<sup>sM</sup> database & SimpliCity

Auto-Distribution to Member Contacts

• Greater Visibility for Reporting:

- ✓ Identification of all Damages & Potential Coverage Forms that could be Applicable to the Loss
- ✓ Expedites FMIT Loss Review
- ✓ Expanded Photo Capture up to 12 Images directly from Device Camera, Library or Downloads

### General Information

Related Account: 0835 - City of Pensacola

Completed By: Kyle Evans
Contact Phone: 251-232-3105

Contact Email: r.Kyle.evans@gmail.com
Related Event: Property Loss (Non-CAT)

Related Claim: GC2021101178 - Fire - Damage to Concess

Exchange Park

 Assessment Date:
 5/25/2021

 Assessment Time:
 11:47 AM

 End Time:
 12:16 PM

### Asset/Location Information

Location Number (6 Digit FMIT Number):

Asset Name/Description:

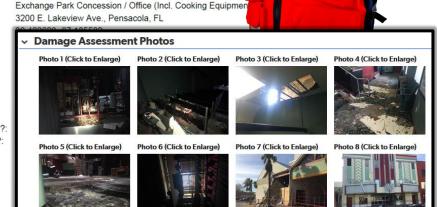
Location: GPS Lat./Long.

### Damage Information

Severity of Damage to Asset:
Immediate Action Required:
Immediate Services Needed:
Asset Safe for Occupancy and/or Use?:
Imminent Threat to Public Health or Safety?:
Does Asset Pose Environmental Concern?:

### **Estimated Damages & Notes**

Estimated Damage Amount: Damage Notes:



second floor were not saved. Electrical wiring was damaged as light fixtures. Drywall ceilings on second floor will have to be

Date: 5/25/2021



### CLAIM REPORTING & INITIAL WORKFLOW



### Multiple Methods for FMIT Members to Report A Loss...



PHONE: 844.364.8228 EMAIL: newloss@flcities.com

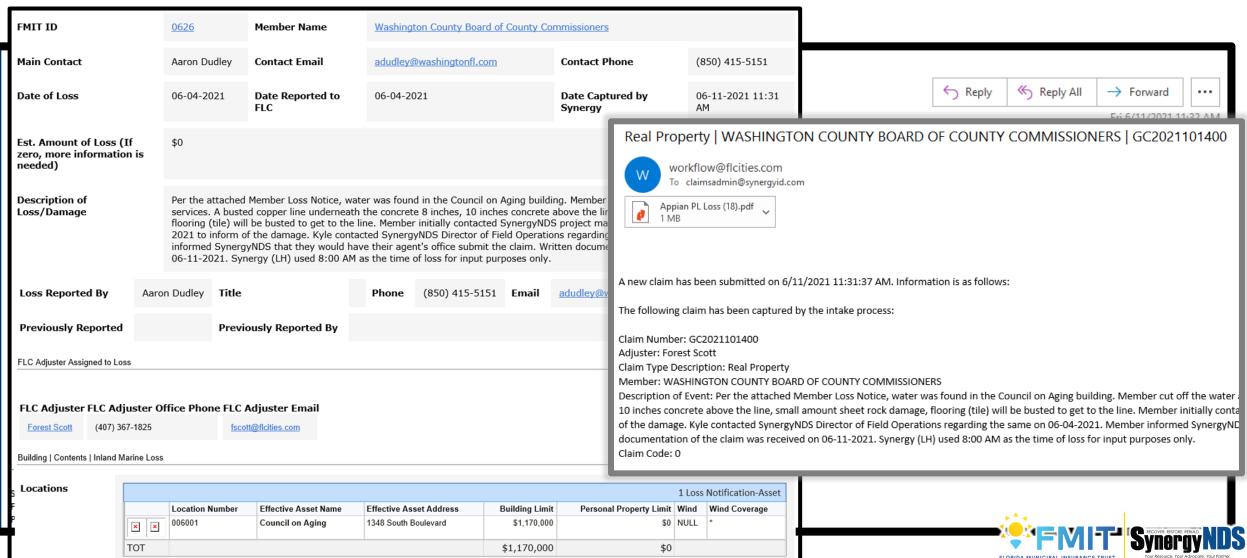
WEB: <a href="http://insurance.flcities.com">http://insurance.flcities.com</a>



### CLAIM REPORTING & INITIAL WORKFLOW



### Multiple EMAIL NOTIFICATION Confirming Claim Submittal



### CLAIM REPORTING & INITIAL WORKFLOW

### Once a CLAIM is Reported...

- SynergyNDS CLAIM INTAKE will contact Member in Support of Initial **FMIT Coverage Review Process**
- **Email will Confirm Loss Notification &** Validate Assigned Claim Number and **FMIT Adjuster Information**
- Additional Loss Information is Documented & Uploaded to File and Shared with all Involved Parties
- FMIT TurnKey Recovery<sup>™</sup> Program will be Offered to Member if Claim Eligible
- Independent Adjuster (IA) will be Assigned for Scheduled Site Visit



# Sumter County BOCC - Water Damage to Historic Courthouse - Claim ...



To leslie.smith@sumtercountyfl.gov; kitty.fields@sumtercountyfl.gov Cc 'Property Claims'; 'Forest Scott'; 'Chris Smith'; 'Crosby Coleman'



Good morning, Leslie!

Thank you for taking time to help provide additional information necessary to complete the loss notice that was submitted for the damage to the Historic Courthouse which occurred on

The claim number assigned to your loss is: GC2021101387.

The FMIT Claim Adjuster assigned to your loss is: Forest Scott. His phone number is: (407) 367-1825. His e-mail address is: fscott@fleities.com. Forest will be following up with you in

To expedite your Coverage Review, make sure to have available the following

- 1. Please Provide Photos of the Damages.
- 2. Please Retain any Damaged Parts until the claim adjuster has reviewed and
- 3. Please Provide ALL Receipts, Estimates, Invoices, Purchase Orders, Proof of Payments, and Employee Over-time Hours Worked to Secure the Property 4. Additional Person(s) to Contact (for more information).

To ensure that all related information gets saved timely to your file, please send all further correspondences and loss related documents to: propelaim@ficities.com. Please

Should you have additional questions &/or concerns, I am more than happy to assist -or- you

Linda Hill | FMIT Member Support Services | SynergyNDS Office: 407.454.9195 Ext 704 Toll Free: 888.580.7080









### CLAIM REPORTING & INITIAL WORKFLOW: Member Direct Claim



# Mills Mehr & 4 2963 G

### LxWxH 11' 1" x 7' 4" x 7' 6"

83.13 SF Long Wall

36.83 LF Ceil. Perimeter

81.28 SF Ceiling 81.28 SF Floor 36.83 LF Floor Perimeter 55.00 SF Short Wall

ACV 534. Batt insulation - 10" - R30 - paper 535. R&R Suspended ceiling grid - 2' x 4' 317.49 536. Suspended ceiling tile - 2' x 4' 1.49 0.00 (56.03)545. Detach & Reset Heat/AC register 14.89 0.00 (0.00)1.51 0.00 (0.00)36.24 539. Texture drywall - smooth / skim coat 0.00 16.92 (0.00)101.52 538. Drywall Installer / Finisher -(0.00)79.23 Additional labor costs\* 542. Cove base molding - rubber or vinyl, 74.87 LF 255.83



### Hallway 4

### LxWxH 34' 7" x 4' 8" x 7' 6"

553.75 SF Walls 715.14 SF Walls & Ceiling 17.93 SY Flooring 73.83 LF Ceil. Perimeter

161.39 SF Ceiling 161.39 SF Floor 73.83 LF Floor Perimeter 35.00 SF Short Wall

Missing Wall - Goes to Floor/Ceiling

4' 8" X 7' 6"

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
548. Batt insulation - 10" - R30 - paper faced	161.39 SF	1.16	0.00	37.44	224.65	(22.46)	202.19
549. R&R Suspended ceiling grid - 2' x 4'	161.39 SF	1.41	0.00	45.50	273.06	(0.00)	273.06
550. Suspended ceiling tile - 2' x 4'	161.39 SF	1.49	0.00	48.10	288.57	(43.29)	245.28
552. 1/2" drywall - hung, taped, ready for texture	20.00 SF	1.51	0.00	6.04	36.24	(0.00)	36.24

COCOA-60462-PD 10/31/2017 Page: 6 **NOT RIGHT - BUT NOT WRONG** 

### **Initial IA XACTIMATE Estimate** is Just That... an ESTIMATE!

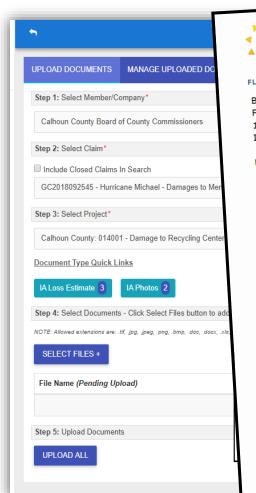
- Independent Adjuster will Provide a Preliminary Scope with Estimated Costs of Repairs
- Xactimate Estimate is the FIRST STEP Required for FMIT to Substantiate a Claim & Expedite Initial Member Upfront ACV Payment
- Member Procures Repairs through Applicable **Procurement Process & Shares Info with FMIT**
- FMIT works with Member to TRUE-UP Final Scope (specific to the Loss) & **Incurred Repair Costs**



### DOCUMENT MANAGER & COVERAGE LETTER GENERATOR



Ongoing Investment in Technology & Claim Communications...





Protecting the Communities We Call Home.

Bob Scott FMIT Test Account 123 Main St Indialantic, FL 32903

> MEMBER: CLAIM NUMBER:

**FMIT Test Account** GC2018088923 07/03/2018

DATE OF LOSS: LOCATION # - DESCRIPTION: 001001 - Main Office (For Testing) 2019-2020

As administrators of the Florida Municipal Insurance Trust (FMIT), the Florida League of Cities, Inc. appreciates the opportunity to be of service to you, and we hope that we have thoroughly met your needs throughout this claims process.

I have completed the investigation of your claim and would like to take this opportunity to explain the basis for FMIT's Net Claim Payment on the claim, which will soon be mailed to you separately.

Your Net Claim Payment amount for covered damages was calculated using the following steps:

### Net Claim Payment Calculation (after applicable coinsurance, depreciation, deductible)

In order to determine the amount payable by FMIT, I used a standard claim calculation that begins with the Total Estimated Damages, then subtracts any Applicable Coinsurance Penalty, Applicable Recoverable and/or Non-Recoverable Depreciation, the Deductible, and any Previous Payments issued. Below are the calculations that I used to determine the Net Claim Payment amount by FMIT on your claim.

\$2,500.00 Total Estimated Damages \$0.00 Less Applicable Non-Recoverable Depreciation \$500.00 Less Applicable Recoverable Depreciation \$0.00 Less Applicable Deductible \$0.00 Less Previous Payment

\$2,000.00 Current Net Claim Payment Amount

If Recoverable Depreciation has been deducted in the above Net Claim Payment calculation, but does not exceed the Total Estimated Damages amount, the Recoverable Depreciation, and possibly additional costs, will be paid once you provide us with documentation indicating the costs involved with repairing/ replacing the asset. If Non-Recoverable Depreciation has been deducted in the above Net Claim Payment calculation, that amount is not eligible for reimbursement.

- Real-Time Actionable & Consistent Reporting
- Greater Visibility and Checks & Balances
- Improved Accountability with IA Estimates & **Automatic Integration** into SimpliCity<sup>sM</sup>
- Automatic Reporting & Communications to All **Involved Parties via Email & Letter** Distribution



### FMIT TURNKEY RECOVERY PROGRAM (Available on All Claims)

- Expedites Response
   & Recovery Initiatives
- Minimizes Increased Secondary Damages & Costs
- Upfront Material Deposits and Invoices Paid Direct to Contractors
- Incorporates Members Existing Contractor Relationships & Adds Additional Capacity
- Limits Out-of-Pocket Expense for Members
- Significantly Reduces Financial Impact a Loss can have on Members Ability to Recover
- Indemnifies Members from Incurring Repair Costs Performed Under the Program.

**Exclusive Only to FMIT Members**& Included in Your Insurance Policy



Assigned PM's Work as an Extension of Your Staff.



# TurnKey Recovery<sup>™</sup> Program is *You* Formally Addressed in Your FMIT Insurance Coverage...

- Only Endorsement of its kind in National Municipal Insurance Market
- Designates Turnkey Recovery Program<sup>sм</sup> as a Form of Coverage with 120-Day Selection Period
- Clarifies Terms & Conditions Members May Elect to Utilize Turnkey Recovery<sup>sм</sup>
- Eliminates Need to Bid Out Recovery Management Services on Insurance Claim
- Aligns with FEMA Procurement Requirements for PA Grants whereby FMIT is the Paying Entity (All Repairs Not Paid by Insurance must follow FEMA Procurement Rules)

### FMIT PROPERTY TURNKEY RECOVERY COVERAGE

It is agreed the Designated Member's coverage provided by the Coverage Agreement to which this endorsement is attached is amended by the following additional terms and conditions. Unless otherwise specified herein, all terms used in this endorsement shall have the meaning set forth in the Coverage Agreement. In the event of a conflict between any of the terms or conditions of the Coverage Agreement and this endorsement, this endorsement will control how coverage shall be applied. All references to "you" or "your(s)," shall mean the Designated Member, and all references to the "FMIT," "Trust," "we," or "our" shall refer to the Florida Municipal Insurance Trust.

### I. COVERAGE

in the event of direct physical loss or damage to covered property, the parties agree the FMIT may indemnify the Designated Member, at the Designated Member's optional election and the FMIT's acceptance of such election, for first-party property coverage owed under the Property Coverage Agreement through this FMIT Property Turnkey Recovery Coverage endorsement (hereafter, "FMIT Turnkey Recovery Coverage" or "Turnkey Coverage"). For property that suffers direct physical loss or damage covered by the Property Coverage Agreement, Turnkey Coverage shall pay the cost to repair or replace the property through means of FMIT's designated third party FMIT Turnkey Recovery Manager ("Turnkey Manager"). The Turnkey Manager, under additional direction of the Member, will manage applicable response & recovery projects and directly pay the covered and required repair or replacement costs for materials, supplies, professional and manual labor service providers, and other eligible FMIT claim approved costs. Additionally, the Turnkey Manager may facilitate, administer and/or procure all construction labor, construction or repair-related services, supplies, materials or other requirements within the scope of the covered loss or damage amount, as determined and authorized by FMIT for each Turnkey Coverage claim. However, at all times, FMIT reserves and retains the right to discharge indemnification owed for all or any portion of each Turnkey Coverage claim under this endorsement through payment of the loss or damage amount, less amounts already paid pursuant to this endorsement, as determined by FMIT for the covered property loss pursuant to the Property Coverage Agreement.

FMIT Turnkey Recovery Coverage is part of the Designated Member's purchased Property Coverage Agreement to which this endorsement is attached. Turnkey Coverage is not a separate product, service or commodity requiring further procurement for its application to insured property and covered loss or damage claims arising under the agreed terms of the Property Coverage Agreement.

### IL CONDITIONS

FMIT RECOVERY 1021

The Designated Member agrees it shall comply with all coverage conditions, terms, limits, exclusions, or deductibles and Turnkey Coverage program requirements established by FMIT as part of the Property Coverage Agreement and as follows:

A. The availability of Turnkey Coverage requires a prior determination by FMIT that:

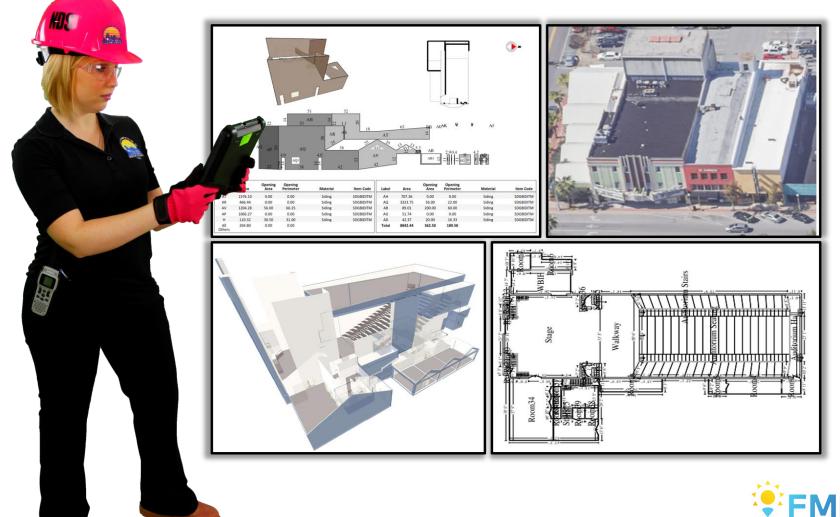








# PM's Utilize Technology Advancements to Better Identify Scope & Document Repairs...







# **Experienced at Keeping Your Organization & Departments OPEN for Business...**



- ✓ Temp Power Generation & Climate Control Solutions
- ✓ Alternate Workspace &/or Location
- ✓ Temp Rental Structures & Equipment
- ✓ Office Pack-Out & Relocation
- ✓ Communications & Connectivity
- ✓ Temporary Signage





City of Williston, FL – Sink Hole Claim(s)









### Town of Bal Harbor Fire Damage to Police Maintenance Garage





30x30 Low-Bay Structure, Fork Lift, 125KW Generator & 12ton AC Unit

12,000lbs Portable Hydraulic Vehicle Lift



### City of Cape Coral – Water Park Fire







Admin, Gift Shop & Signage

**Food & Concession Trailers** 

Walk-In Cooler & Freezer







**Guest Services & Shade Structures** 

**Security Fencing** 

**POS Equipment** 



### City of Gulf Breeze – Golf Club House Fire







**Food Services** 

**Portable AC Restrooms** 

Walk-In Cooler







Power, HVAC & Board-Up

**Pack-Out & Relocation** 

**Temp Storage** 



### City of Plantation – Tennis Club Fire











### OTHER SPECIALTY BUILDINGS PROVIDED FOR MEMBERS







### TURNKEY RECOVERY<sup>SM</sup> - Transparency & Documentation



# Documentation is Uploaded to SimpliCity<sup>sM</sup> by Project Management Team in support of FMIT Claim & FEMA PA.



- Simplifies Claims & Project Management
- Empowers Informed and Effective Decision Making Between All Parties
- Streamlines Workflow & Operational Functionality
- Improves Communications & Bottom-line Management



### TURNKEY RECOVERY<sup>SM</sup> DOCUMENTATION - Virtual & Remote Accessibility





4294

**Build Back** 

Haid Electric LLC

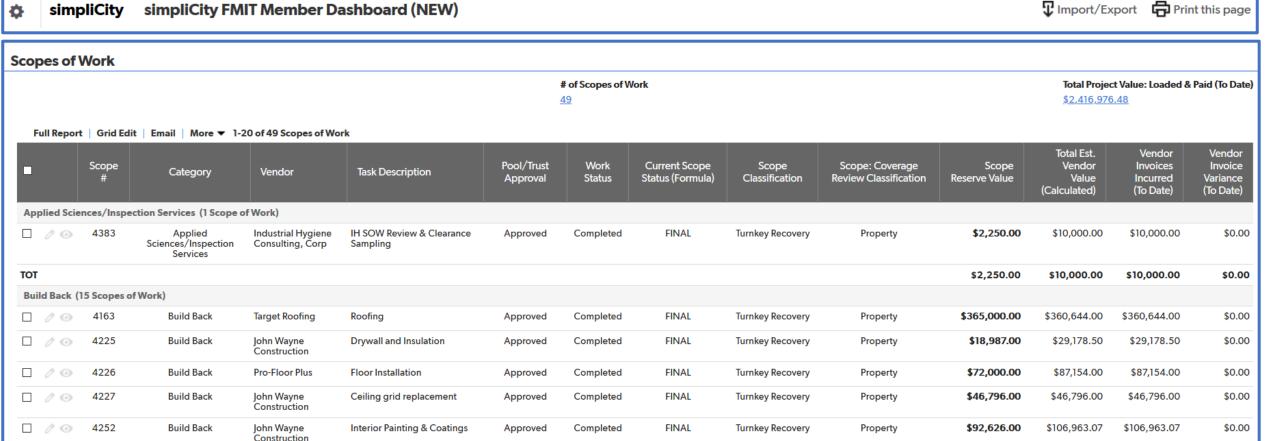
Temp Electrical Service -

Building & Temp Offices

Approved

Completed





**FINAL** 

**Turnkey Recovery** 

Turnkey Pecovery

Property

\$11,240.00

\$7 500 no

\$11,240.00

\$11,240.00

\$15 /// /8

\$0.00

\$0.00

### TURNKEY RECOVERYSM DOCUMENTATION - Virtual & Remote Accessibility



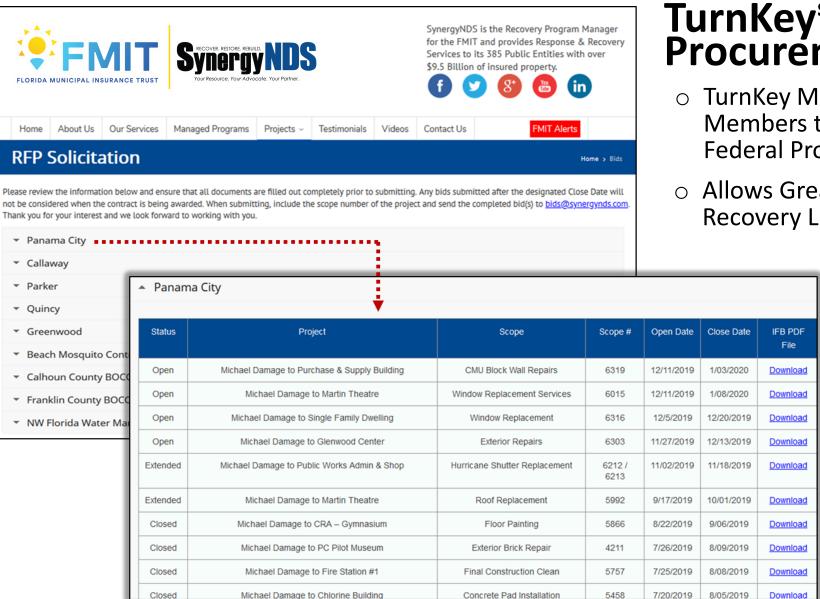




### **Daily Reports** Add Daily Report Email More ▼ 51-75 of 604 Daily Reports Full Report | Grid Edit Room Site/General **Specialist** Action **Next Action** Number/Specific **Next Action** Notes Photo1-Thumb-Small Photo2-Thumb-Small Report Location Recommendation Date (Company) Date Location 07-24-2019 Interior Site Visit Removed damaged ceiling tiles in storage room area and Storage Room Replace damaged 07-24-2019 SynergyNDS ceiling tiles disposed of in dumpster. Installed new matching ceiling tiles and insulation. Site visit with iron dog 07-24-2019 Exterior of Evidence intake over hang Receive bid 08-05-2019 Iron dog I have just complete a site visit with iron dog construction building construction construction crew members to obtain measurements for the replacement of the covering for the evidence in take area on the north east side of the building. Middle Hall/Bathroom 07-24-2019 Interior Site Visit Repair door rubbing 07-24-2019 SynergyNDS Door hinges have been asjusted to move swing gap away from door jam. Rubbed area of door and frame has had first coat of paint applied. 07-19-2019 Interior/Exterior RTU 6, interior of building Punch list items completed, RTU Install new board in 07-26-2019 Lee heating and RTU 6- Technician from lee heating and cooling has completed the trouble shooting of RTU 6 and found that the of the building 6 trouble shooting completed cooling board in the unit had gone bad causing certain electrical circuits to not complete properly which was causing the unit

### TURNKEY RECOVERY<sup>SM</sup> DOCUMENTATION - Virtual & Remote Accessibility





### TurnKey<sup>sM</sup> Documents the Procurement Process

- TurnKey Managed Projects work with Insured Members to Successfully Satisfy both Local & Federal Procurement Requirements
- Allows Greater Control specific to the Overall Recovery Lifecycle & Project Costs
  - Online Bid System Expedites
     Contractor Solicitation and Project
     Awards –vs- City's Workflow
  - FEMA & FDEM have approved a Guidance Directive supporting TurnKey Recovery<sup>SM</sup> on FMIT Claims whereby Insurance Dollars are Paying Direct Repairs (Essentially, De-Federalizing Project Values responsible by Insurance)



### TURNKEY RECOVERY™ - FEMA PUBLIC ASSISTANCE SUPPORT



### TurnKey Recovery<sup>™</sup> Works with FEMA to Better Support FMIT Member's Grant Opportunities.

 FLC-PACT takes a Proactive Approach to ensure that FMIT & FEMA are in Alignment with Members Recovery Initiatives as necessary to Avoid Misunderstandings or Future Deobligations.

# Public Assistance CloseOut Team



- ✓ FLC-PACT Validates Anticipated Insurance Proceeds, Eligible Scopes-of-Works and Provides Claim Related Documentation to FEMA & FDEM.
- ✓ FLC-PACT reviews FEMA or Consultant's Grant Development to Ensure Accurate Representation necessary for FMIT Members to Move Claim Forward.

### **HEAR FROM FMIT MEMBERS...** (Program Testimonials)



### **Project Videos**

### **Tiger Point** Golf Club Recovery



FMIT TurnKey Recovery responded to severe fire damage at the Tiger Point Golf Club in the City of Gulf Breeze by providing immediate temporary services as well as repair and build-back in order to continue daily operations.

### City of Williston Fire & Police Department



City of Williston called upon SynergyNDS to erect a temporary fire station threatened by a sinkhole. SynergyNDS deployed necessary resources to stand up a building within 36 hours to house fire apparatus & equipment, sleeping quarters and temporary offices.

> **TurnKey Recovery** Spotlight & Testimonials

### Sinkhole Recovery



When a sinkhole formed beneath the Williston City Hall, immediate action was required by FMIT TurnKey Recovery to help stabilize the building and safeguard both City personnel and the general public.

### Williston City Hall



Severe storms and a tornado landed on the library in the SynergyNDS was on the scene further damage and begin reco

### Pensacola Inte Panhandle Flood Airport Recovery 2014



After a sprinkler break As FMIT Recovery Program Manager, SynergyNDS shutdov to provided immediate emergency services and recovery SynergyNDS was called initiatives to FMIT Members damaged by the emergency services and prog



Panhandle Flood Event



### **Testimonials**

### James Lee Witt

Chief Executive Officer, James Lee Witt Associates



"As a former FEMA Director, I understand the results of catastrophic, devastating events and their effects on the livelihood of individuals. SynergyNDS provided immediate response after Hurricane Katrina ravaged New Orleans and was instrumental in the revitalization of the Florida communities damaged by the four

hurricanes in 2004. SynergyNDS strives for excellence and without a doubt will remain a leader in the restoration industry for years to come."

### Andrea Kvech

Assistant Airport Director for Finance, Pensacola Airport



"We experienced a loss here at the airport after an incident with our sprinkler system. By the time we got down to the terminal we approximated that 6000 gallons of water emptied out into the terminal. FMIT Turnkey Recovery was on site the next day to help us with this matter. They have contracted with our venders directly which has

made the payment process for venders much faster than the city's process. We're able to send invoices and timesheets electronically to FMIT, this process by sending items electronically has helped to reduce the financial burden to the airport directly. I would recommend FMIT to other

### Sheila Ortyl

Library Director, Mary Esther Public Library



"I commend SynergyNDS and TurnKey Recovery for all the hard work that they did, the speed. the

### Ashton Hayward

Mayor, City of Pensacola



"One of the most important things that happened immediately after the Pensacola flood was the Florida League of Cities and SynergyNDS were on the ground with my team to make sure that the citizens of Pensacola were taken care of and they had their central needs and I think that we've worked together as a team. But most importantly,

making them feel comfortable and getting back to normalcy in their day to day lives."

### Brian Coon

Director, Florida Division of Emergency Management

**Successful Response & Recovery Stories (Videos):** 

www.synergyfmit.com



"As one of the states leading emergency officials, I know how important it is to work with our partners across the state before, during, and after a disaster. Working with the Florida Division of Emergency Management and FEMA, the FMIT and SynergyNDS have helped support their insured public entities reclaim millions of dollars after previous disasters.

Through involvement in FDEM exercises such as the statewide hurricane exercise and by having a proactive response and recovery program, the FMIT can insure that Floridians are best positioned to recover quickly after a

### Assistant Fire Chief Wallace

City of Williston Fire Department



"Due to the complexity of the situation, and the impact on fire and police services, we had to take



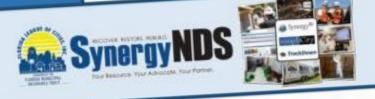


### YOUR RESOURCE. YOUR ADVOCATE. YOUR PARTNER





Are You Taking
Advantage of
FMIT Programs
& Services to
Help Support
Your Plan?



### EXCLUSIVE FMIT MANAGED PROGRAMS

simplicity<sup>36</sup> is the software solution developed by Synergy ID and licensed exchato the FMIT for authorized use by its Members. FMIT Members face unique challe when maintaining accurate schedule of values, tracking assets, overseeing procoordinating vendor services and documenting the claims process, simplicity<sup>36</sup> developed for FMIT Members as a single solution to address these various need to support overall business continuity planning. Each individual FMIT Memprovided one free simplicity<sup>36</sup> user license as part of their annual insurance addressed user logins and Member customization is available.

FMIT Turnikey Recovery<sup>IM</sup> Program eliminates Member's upfront out-of-pocks associated with an insured property loss. Managed by SynergyNDS, Turnikey Release to the insured property loss. Managed by SynergyNDS, Turnikey Recovery<sup>IM</sup> telps can have on FMIT net cash flow. More importantly, Turnikey Recovery<sup>IM</sup> telps expedite the overall recovery process white allowing Members the flexibility to have it done turnikey Recovery<sup>IM</sup> provides real-time reporting and experienced Project Met at no additional costs to FMIT Members. Additionally, all approved classic recovery costs, upfront material deposits and contractor progress payment direct by FMIT to applicable vendors. Vendors can be those identified by the own procurement process or by taking advantage of Turnikey Recovery's IM anaged Vendor Program (MVP<sup>IM</sup>).

Asset ID\*\* provides FMIT Members with a comprehensive property sary to update schedule of values (SOV) and other primary C.O.P.E. characteris under the direction of the FMIT, provides Member surveys as an attended to the primary of the factor of the fact

Members maximize anticipated insurance proceeds and eligible FEM (PA) related to insured property. FMIT has invested a great deal of the ongoing support of FLC-PACT which has benefited Members to distars. FMIT Members are encouraged to reach out to FLC-events, especially prior to FEMA PA Funding Application and Produced Company of the PACE of the PACE of the second of the seco

### ADDITIONAL VALUE ADDED FMIT PROGRAMS...











TrackDown<sup>IM</sup>, developed by SynergyID, allows FMIT Members to manage people, fixed equipment and mobile assets involved in their daily operations. Additionally, proves invaluable to supporting FMIT Members recovery initiatives in posts and help make informed real-time decisions. Improving upon best-of-breed technology, TrackDown<sup>IM</sup> utilizes advancements in Cellular, RFID, Barcode and Mapping FMIT Members' needs. More importantly, TrackDown<sup>IM</sup> empowers FMIT Members to take greater control over their daily operations.

FMIT-Alert Notification System helps Members prepare for impending weather events by providing alert information directly to their inbox and cell phone. FMIT-Alerts are timely, brief and packed with the pre-event information (such as projected storm path and intensity data), that Members need to consider for advanced preparation. Deployed by SynergyNIDS, FMIT-Alerts include pre and post-event communications delivered via email, phone and text messages that support specific FMIT recovery initiatives. Additionally, FMIT-Alerts provide Members up-5o-date information detailing advanced Claim Department preparations and emergency response. FMIT-Members can activate Alerts by logging into their simplicity<sup>36</sup> account profile.

RAPID Assessment\*\* provides FMIT Members real-time solutions to capture and report damages to insured property. Using various mobile applications, data collected in the department. Information is shared with all involved parties and is synchronized to expedite preliminary damage assessments, response and initial insurance reserves. RAPID Assessment\*\* provides FMIT Members the tools and mobility to better support overall claim reporting and

MMApi\*\* (Managed Member Asset Program) provides an opportunity for FMIT Members' to realize a return on fixed assets (equipment) by contributing to the TrackDown\*\* database, participating Members are paid market rates direct from insurance for equipment rentals on eligible FMIT scheduled property claims. MMApi\*\* is insurance for equipment rentals on eligible FMIT scheduled property claims. MMApi\*\* is LEAR Cat 8 procurement guidelines. All procurement, setup and fulfillment activities are formallic and private sector. MMApi\*\* expedites the mobilization and setup of requested assets and equipment – saving time, money and unnecessary frustrations.

ESP (Employee Support Program) is a voluntary program designed for FMIT Members to help those within their organization whom recovery depends on. Response and responsibility to respond. More importantly, it helps identify a sployee need them. ESP works with a stress to homeowners' insurance in posters and discounts. All this is a specific program of the program of





# That's all Hes

SynergyNDS | www.synergynds.com