

**READY** = PLANNING + RESPONSE + RECOVERY



**ARE YOU READY?**



*Road to Recovery is a  
Process Planned in Advance!*

READY = PLANNING + RESPONSE + RECOVERY



WE'RE READY!

**Synergy ID**  
 COMPLEX NEEDS | SIMPLE SOLUTIONS

**simpliCity**

**TrackDown**

**FMIT**  
 FLORIDA MUNICIPAL INSURANCE TRUST  
 verizon

**SynergyNDS**  
 RECOVER. RESTORE. REBUILD.  
 Your Resource. Your Advocate. Your Partner.

**READY = PLANNING + RESPONSE + RECOVERY**



# FMIT Programs are **READY!**



PART OF FMIT INSURANCE PROGRAM

- SimpliCity
- Asset ID
- TrackDown
- TurnKey Recovery
- SynergyPACT

- 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 Specific Needs & Expectations





## 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)



## Public Entities EXPECTED To Do More With Less Every Day...

- Greater Risk & Geographical Challenges.
- Reputational & Financial Exposure.
- Tighter Budgets.
- Staffing Challenges & Adjustments.
- Expanded Staff Roles & Responsibilities.
- 24/7 Public Visibility & Judgement  
(News & Social Media)



**Is Your Organization Prepared for  
the Next Unplanned Event?**



## Knowing What to Prepare for in Your Area & Specific Departments Help Support Response & Recovery

RISK RATING	HAZARD	FREQUENCY	PROBABILITY	MAGNITUDE			OVERALL VULNERABILITY
				Injuries/Death	Infrastructure	Environment	
1	Flood	Very Likely	Very Likely	High	High	High	HIGH
2	Named Storm	Very Likely	Very Likely	High	High	High	HIGH
3	Cyber Incident	Very Likely	Very Likely	Low	Medium	Low	HIGH
4	Severe Wind or Hail	Very Likely	Very Likely	High	Medium	Low	HIGH
5	Transportation Incident	Very Likely	Very Likely	High	Medium	Medium	HIGH
6	Terrorism	Likely	Likely	High	High	Medium	HIGH
7	Hazardous Material Event	Very Likely	Very Likely	Medium	Medium	Medium	MEDIUM
8	Wildfire	Likely	Likely	Medium	Medium	High	MEDIUM
9	Geological	Likely	Likely	High	Medium	Low	MEDIUM
10	Winter Storm & Freeze	Likely	Likely	Medium	Medium	Medium	MEDIUM
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

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

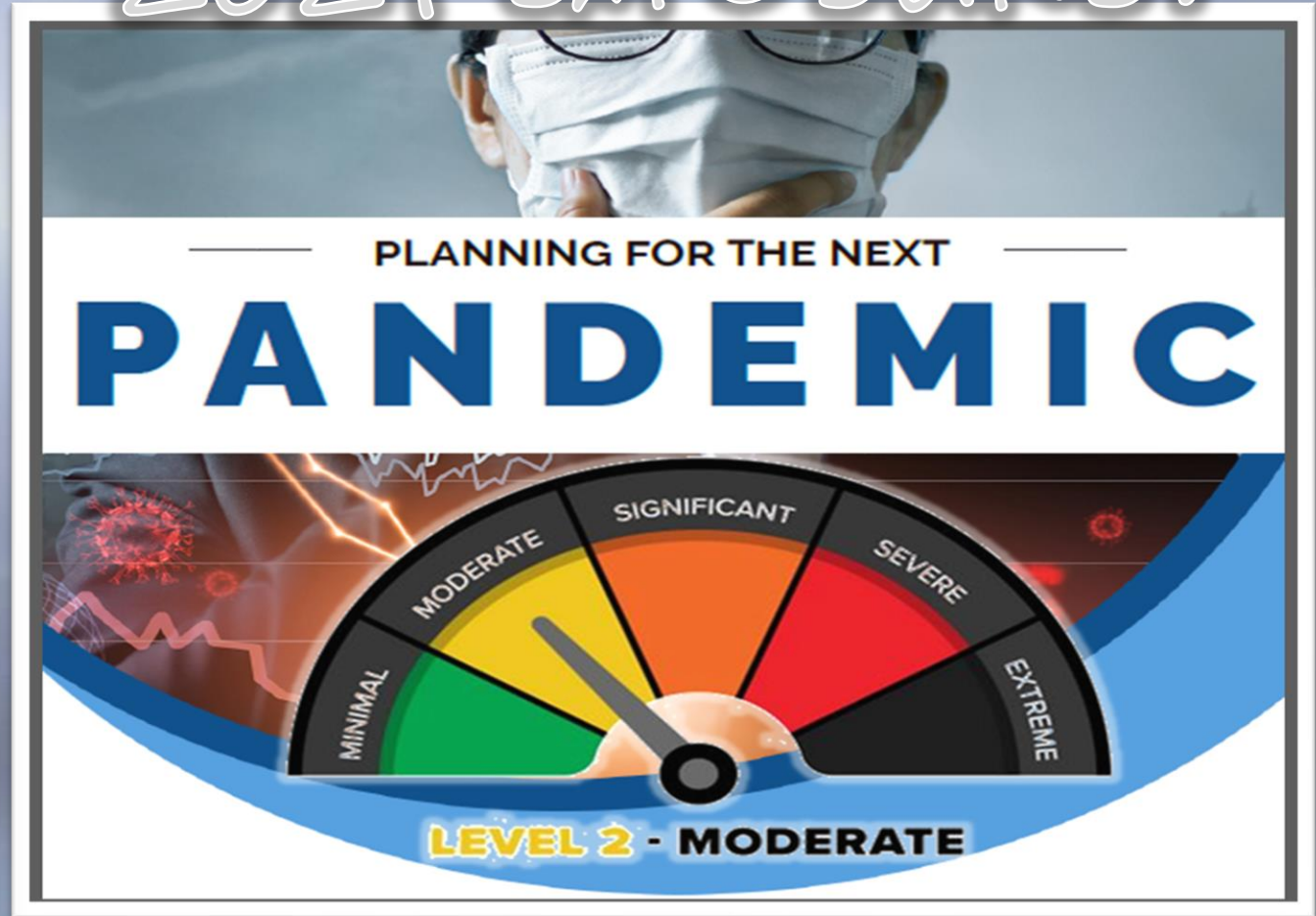
PROBABILITY	
Very Likely	Annual
Likely	Every 5-10 Yrs
Not Likely	50-100 Yrs

2018-2023 FDEM STATEWIDE RISK ASSESSMENT (Top 15)



## 2021 EXPOSURE?

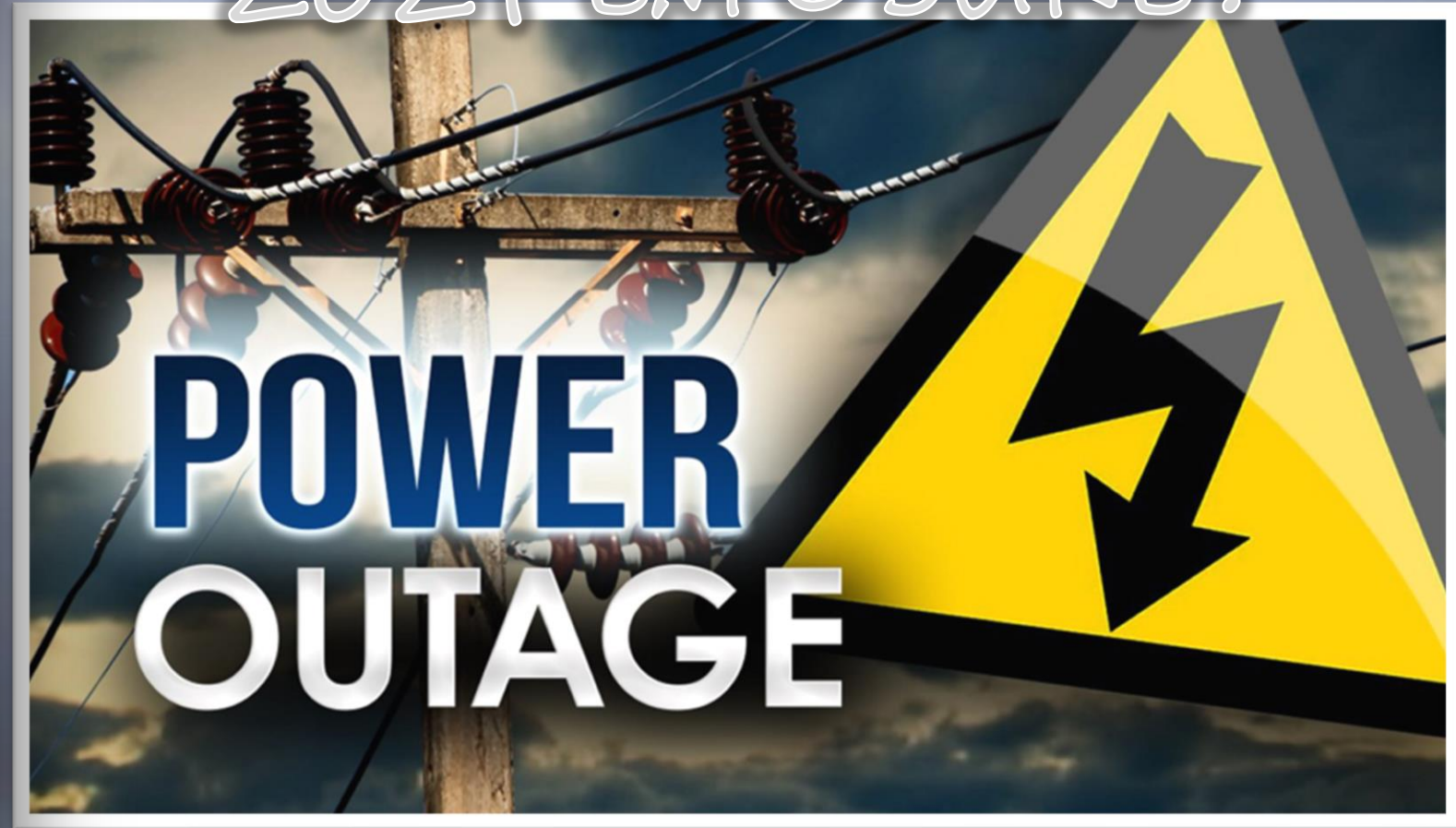
- ✓ Lessons Learned from COVID-19?
- ✓ Updating Your Organization's Daily Operations?
- ✓ Preparing for the NEXT Pandemic & ZOOM Mtg? (Processes & Fashionable PPE)
- ✓ Resources to Better Safeguard Staff? (Cares Act)
- ✓ Supporting Overall Public, Health & Safety?





## 2021 EXPOSURE?

- ✓ Available Generator(s) & Fuel Supplies?
- ✓ Redundant Communication Systems?
- ✓ Increase Community-wide Preparation, Resilience & Sustainability?
- ✓ Greater Community Involvement Focused on At-Risk Population?







## 2021 EXPOSURE?

- ✓ Greater Community-wide Awareness, Prevention & Intervention.
- ✓ Improved Security & Control Measures Specific to Public Space & Buildings.
- ✓ Investment in Continuing Education, Training & Resources.
- ✓ Insurance Resources.







## 2021 EXPOSURE?



- ✓ The HOPE that the Event Takes Place After 5pm on Friday & Over an Extended Weekend Holiday?
- ✓ Earlier than Expected Leave-of-Absence?
- ✓ General PLAN-of-Attack to Address a Fluid Event with Unknown Characteristics?
- ✓ All Encompassing Insurance Policy?





- ✓ 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)

## 2021 EXPOSURE?



*Looking Like an Active Season!*



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)

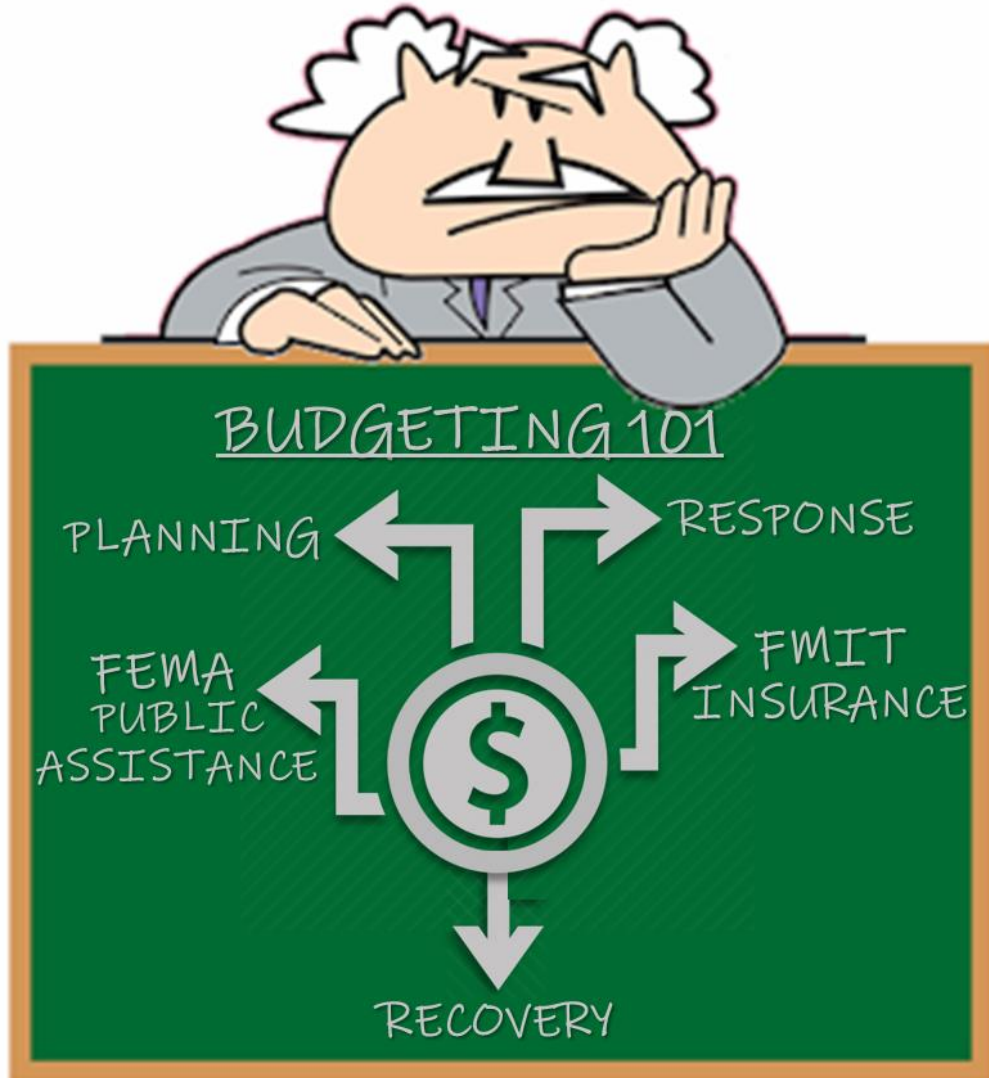


**FEMA Public Assistance**

Only a Declared Event (Secondary)



## 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



## COVERAGE EXTENSIONS

The limits of liability described in this Coverage Extension do not increase any other applicable limit of liability.

a. Newly Acquired or Constructed Property - The most we will pay for loss or damage under this Extension is 50% of the Limit of Insurance for Building and Business Personal Property shown in the Declarations, but not more than \$2,000,000 Building Coverage or \$500,000 Business Personal Property Coverage per location.

1. Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:

a) This agreement expires.

b) 60 days expire after you acquire or begin to construct the property if in excess of \$1,000,000 (Building and Business Personal Property); or

c) You report values to us.

b. Valuable Papers and Records - Cost of Research - The most we will pay under this Extension is \$500,000 per member per occurrence.

c. Outdoor Signs - (other than signs attached to buildings). The most we will pay for loss or damage to signs under this Extension is \$25,000. The most we will pay for vehicular damage to signs is \$10,000 subject to a \$2,500 deductible per occurrence.

d. Accounts Receivable - You may extend the insurance that applies to your Business Personal Property to apply to your records of accounts receivable while they are at a "covered location." Accounts Receivable are amounts owed to you by those with whom you deal in operating your business. The most we will pay for loss under this Extension is \$500,000 per member per occurrence.

e. Extra Expense - You may extend the insurance that applies to your Business Personal Property to apply to expenses over and above your ordinary business expenses, which are necessary to avoid or minimize the suspension of business and return to normal operations after a covered loss to "buildings" or your "business personal property" at a "covered location." The most we will pay in any one Coverage Period is \$1,000,000.

## 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



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

When all  
Hope is  
Lost...







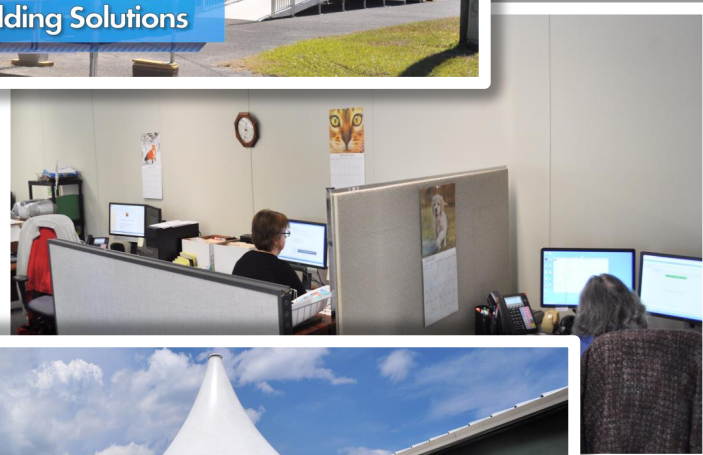
## Non-Scheduled Property in the Open (NSP):

- 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





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



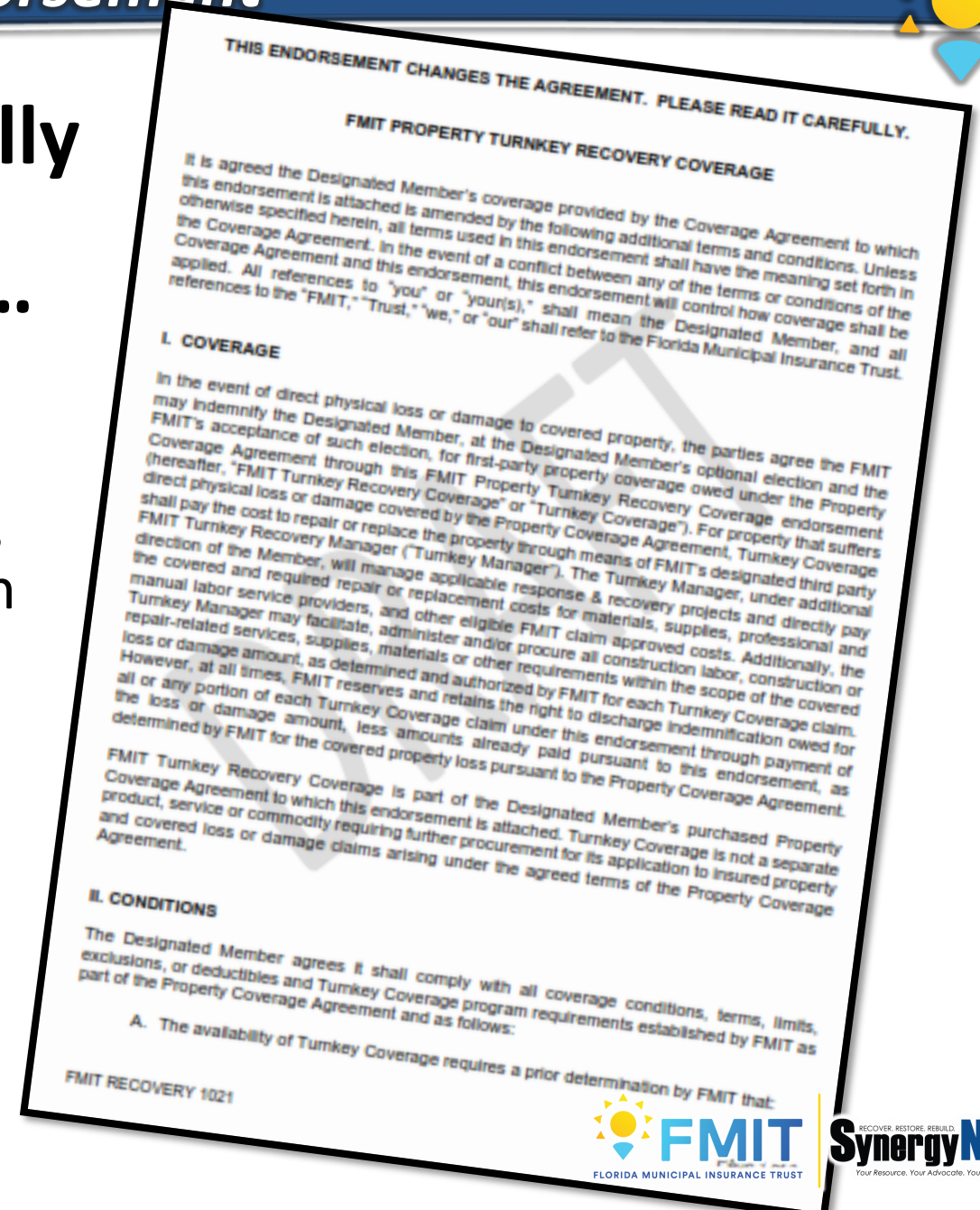
- For Incurred Expenses Over & Above Ordinary Business Expenses at a Scheduled Damaged Location
- Annual Limit of \$1,000,000 Aggregate per Trust Coverage Year
- No Deductible Applied
- Examples: Modular Temp Buildings, Force Account Labor & Rental Equipment to Support Daily Operations Impacted by an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





## 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>SM</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





## 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 **Giveth & Taketh** based on Final CloseOut Audits (Deobligations)



## 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

**READY** = PLANNING + RESPONSE + RECOVERY



When the Wind Blows...

# *Before & After the STORM*





## PROPERTY CATASTROPHIC CLAIMS MANAGEMENT



2021 FMIT Member Support

## 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 Members)



## FMIT Alert Level 3: Moderate

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 Tonight Through Tomorrow.

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 events 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

### FMIT Discussion:

- Reported severe weather impacted portions of the Panhandle this morning & afternoon, including heavy thunderstorms with 70+ MPH wind gusts.
- Damages to buildings & structures have been confirmed in both Bay & Walton Counties in addition to downed 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 immediately notified of your loss submittal.
- **County Emergency Managers List** - For additional contact information about your county, please [Click Here](#).
- 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 will be contacting you within 1 hour to review with you.

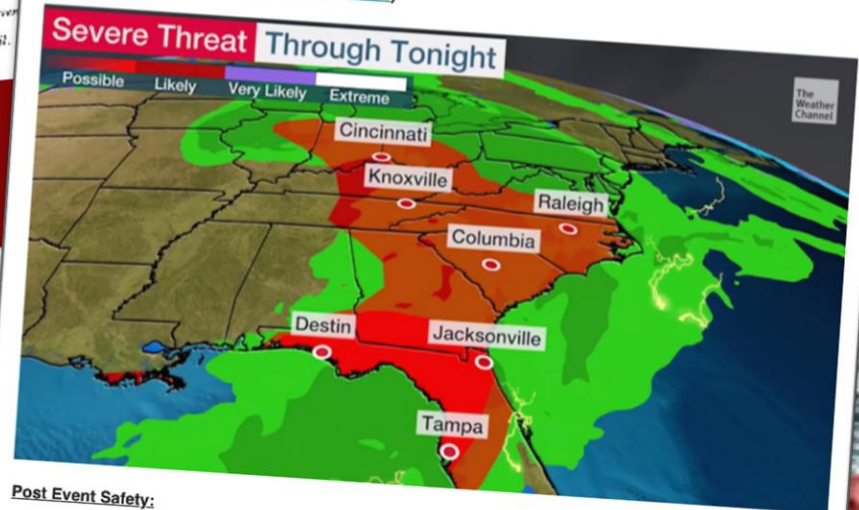
**I HAVE DAMAGES TO REPORT**

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 storms. "

Storm Imagery (Courtesy <https://weather.com/>)



### Post Event Safety:

- Please Ensure That Recovery Operations Are Undertaken Safely. [Click Here](#) to download an Overview of Post Event Safety.

**CLICK HERE TO SUBSCRIBE FOR FMIT ALERTS**

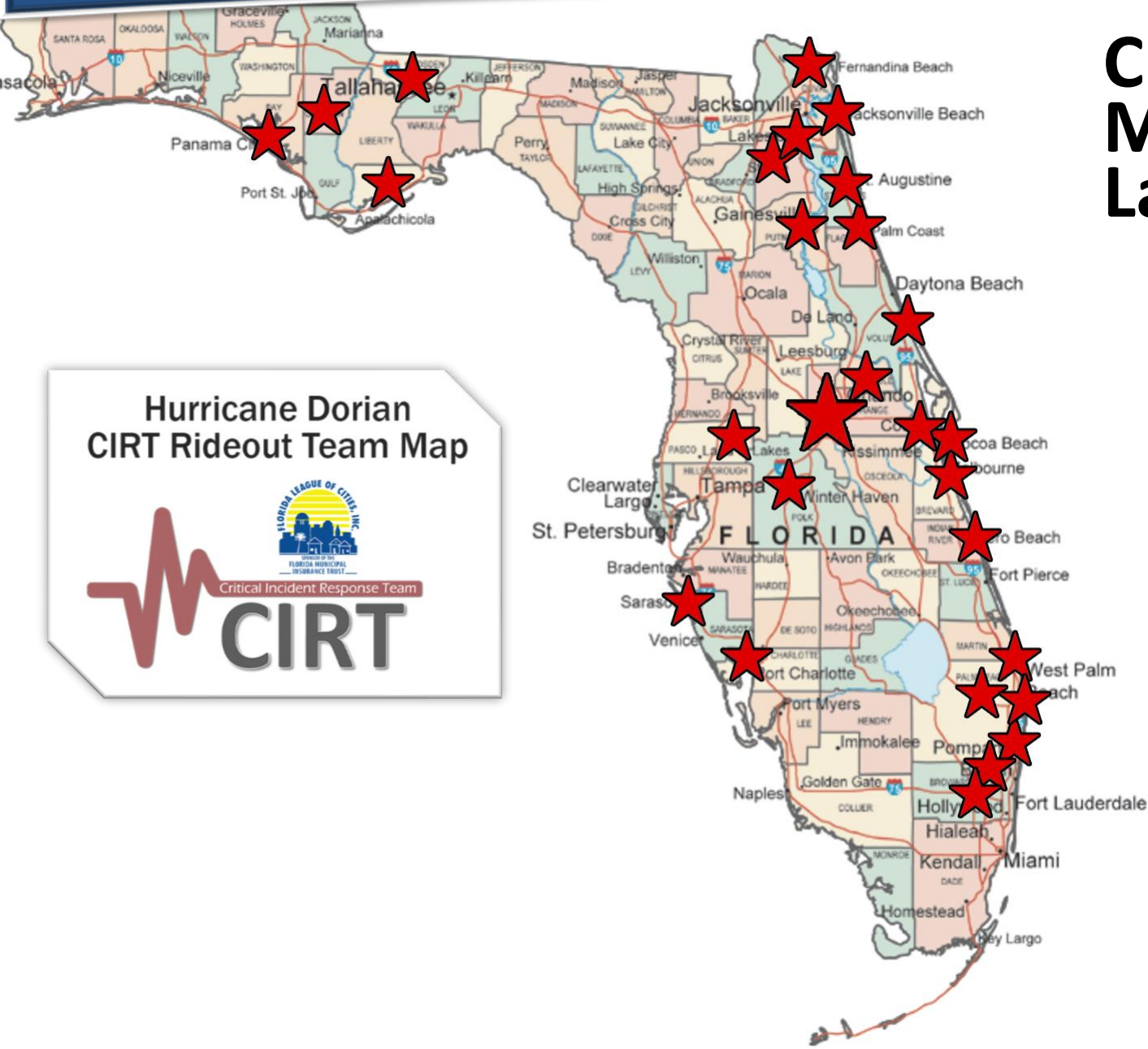


ALERTIN

EVENTS



# 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

### Hurricane Dorian CIRT Rideout Team Map





# 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

Date: 5/25/2021

### 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 Concessions Exchange Park
Assessment Date:	5/25/2021
Assessment Time:	11:47 AM
End Time:	12:16 PM

### Asset/Location Information

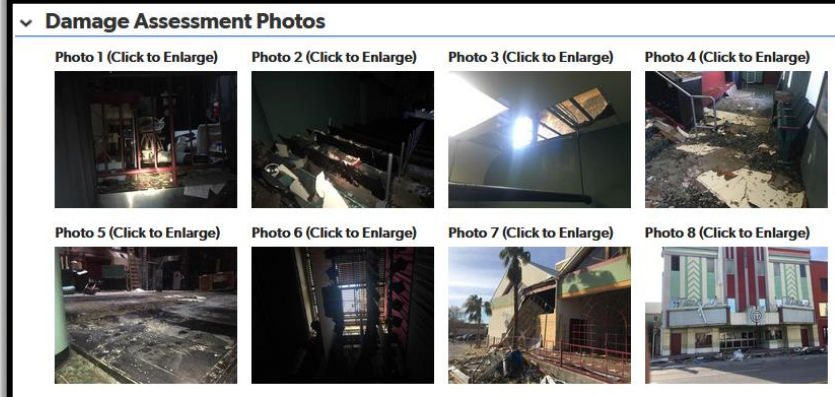
Location Number (6 Digit FMIT Number):	039001
Asset Name/Description:	Exchange Park Concession / Office (Incl. Cooking Equipment)
Location:	3200 E. Lakeview Ave., Pensacola, FL
GPS Lat./Long.:	30.46999, -87.49559

### 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:



windows and flooring on second floor are destroyed. Contents of second floor were not saved. Electrical wiring was damaged as well as light fixtures. Drywall ceilings on second floor will have to be removed and replaced.



# 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



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



PHONE: 844.364.8228

EMAIL: [newloss@flcities.com](mailto:newloss@flcities.com)

WEB: <http://insurance.flcities.com>



## Multiple EMAIL NOTIFICATION Confirming Claim Submittal

<b>FMIT ID</b>	0626	<b>Member Name</b>	Washington County Board of County Commissioners		
<b>Main Contact</b>	Aaron Dudley	<b>Contact Email</b>	adudley@washingtonfl.com	<b>Contact Phone</b>	(850) 415-5151
<b>Date of Loss</b>	06-04-2021	<b>Date Reported to FLC</b>	06-04-2021	<b>Date Captured by Synergy</b>	06-11-2021 11:31 AM
<b>Est. Amount of Loss (If zero, more information is needed)</b>	\$0				
<b>Description of Loss/Damage</b>	Per the attached Member Loss Notice, water was found in the Council on Aging building. Member services. A busted copper line underneath the concrete 8 inches, 10 inches concrete above the lin flooring (tile) will be busted to get to the line. Member initially contacted SynergyNDS project ma 2021 to inform of the damage. Kyle contacted SynergyNDS Director of Field Operations regarding informed SynergyNDS that they would have their agent's office submit the claim. Written docum 06-11-2021. Synergy (LH) used 8:00 AM as the time of loss for input purposes only.				
<b>Loss Reported By</b>	Aaron Dudley	<b>Title</b>		<b>Phone</b>	(850) 415-5151
<b>Previously Reported</b>		<b>Previously Reported By</b>		<b>Email</b>	adudley@v
FLC Adjuster Assigned to Loss					
<b>FLC Adjuster</b>	Forest Scott	<b>FLC Adjuster Office Phone</b>	(407) 367-1825	<b>FLC Adjuster Email</b>	fscott@flcities.com
Building   Contents   Inland Marine Loss					

[Reply](#)
[Reply All](#)
[Forward](#)
⋮

Real Property | WASHINGTON COUNTY BOARD OF COUNTY COMMISSIONERS | GC2021101400

workflow@flcities.com  
 To: claimsadmin@synergyid.com

Appian PL Loss (18).pdf  
 1 MB

A new claim has been submitted on 6/11/2021 11:31:37 AM. Information is as follows:

The following claim has been captured by the intake process:

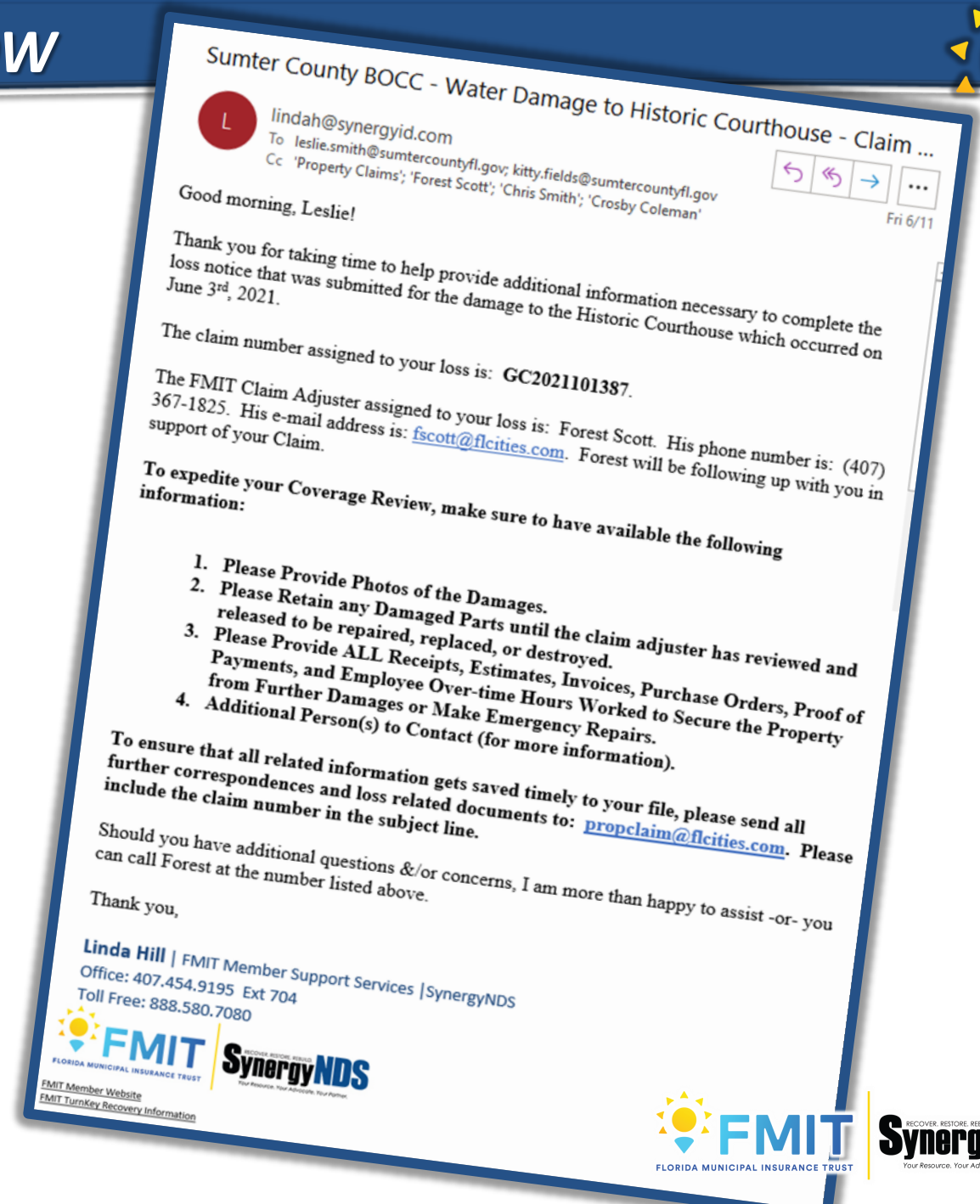
Claim Number: GC2021101400  
 Adjuster: Forest Scott  
 Claim Type Description: Real Property  
 Member: WASHINGTON COUNTY BOARD OF COUNTY COMMISSIONERS  
 Description of Event: Per the attached Member Loss Notice, water was found in the Council on Aging building. Member cut off the water : 10 inches concrete above the line, small amount sheet rock damage, flooring (tile) will be busted to get to the line. Member initially conta of the damage. Kyle contacted SynergyNDS Director of Field Operations regarding the same on 06-04-2021. Member informed SynergyND documentation of the claim was received on 06-11-2021. Synergy (LH) used 8:00 AM as the time of loss for input purposes only.  
 Claim Code: 0

1 Loss Notification-Asset							
	Location Number	Effective Asset Name	Effective Asset Address	Building Limit	Personal Property Limit	Wind	Wind Coverage
<input type="checkbox"/>	006001	Council on Aging	1348 South Boulevard	\$1,170,000	\$0	NULL	*
TOT				\$1,170,000	\$0		



## Once a CLAIM is Reported...

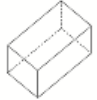
- SynergyNDS CLAIM INTAKE will contact Member in Support of Initial FMIT Coverage Review Process
- Email will Confirm Loss Notification & Validate Assigned Claim Number and FMIT Adjuster Information
- Additional Loss Information is Documented & Uploaded to File and Shared with all Involved Parties
-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





## Mills Mehr & Associates

2963 Gulf To Bay Blvd.  
Suite # 208  
Clearwater, FL 33759

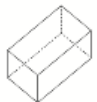


### Subroom 2: Hallway

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

276.25 SF Walls	81.28 SF Ceiling
357.53 SF Walls & Ceiling	81.28 SF Floor
9.03 SY Flooring	36.83 LF Floor Perimeter
83.13 SF Long Wall	55.00 SF Short Wall
36.83 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
534. Batt insulation - 10" - R30 - paper faced	208.90 SF	1.16	0.00	48.46	290.78	(29.07)	261.71
535. R&R Suspended ceiling grid - 2' x 4'	208.90 SF	1.41	0.00	58.90	353.45	(0.00)	353.45
536. Suspended ceiling tile - 2' x 4'	208.90 SF	1.49	0.00	62.26	373.52	(56.03)	317.49
545. Detach & Reset Heat/AC register - Mechanically attached	1.00 EA	12.41	0.00	2.48	14.89	(0.00)	14.89
537. 1/2" drywall - hung, taped, ready for texture	20.00 SF	1.51	0.00	6.04	36.24	(0.00)	36.24
539. Texture drywall - smooth / skim coat	90.00 SF	0.94	0.00	16.92	101.52	(0.00)	101.52
538. Drywall Installer / Finisher - Additional labor costs*	1.00 HR	66.03	0.00	13.20	79.23	(0.00)	79.23
544. Paneling	748.75 SF	2.26	0.00	338.44	2,030.62	(507.67)	1,522.95
542. Cove base molding - rubber or vinyl, 6" high	74.87 LF	3.35	0.00	50.16	300.97	(45.14)	255.83
543. R&R Tile - vinyl composition - High grade	208.90 SF	3.12	0.00	130.36	782.13	(158.67)	623.46
<b>Totals: Hallway 3</b>			<b>0.00</b>	<b>727.22</b>	<b>4,363.35</b>	<b>796.58</b>	<b>3,566.77</b>



### Hallway 4

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

553.75 SF Walls	161.39 SF Ceiling
715.14 SF Walls & Ceiling	161.39 SF Floor
17.93 SY Flooring	73.83 LF Floor Perimeter
259.37 SF Long Wall	35.00 SF Short Wall
73.83 LF Ceil. Perimeter	

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

## 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



## Ongoing Investment in Technology & Claim Communications...

The screenshot shows a web interface for document management. It has a blue header with 'UPLOAD DOCUMENTS' and 'MANAGE UPLOADED DO'. The main content area is divided into five steps: Step 1: Select Member/Company\* (Calhoun County Board of County Commissioners), Step 2: Select Claim\* (GC2018092545 - Hurricane Michael - Damages to Mer...), Step 3: Select Project\* (Calhoun County: 014001 - Damage to Recycling Center), Step 4: Select Documents - Click Select Files button to add... (with a 'SELECT FILES +' button), and Step 5: Upload Documents (with an 'UPLOAD ALL' button). There are also 'IA Loss Estimate 3' and 'IA Photos 2' buttons. A note at the bottom of the interface says: 'NOTE: Allowed extensions are: .tif, .jpg, .jpeg, .png, .bmp, .doc, .docx, .xls'.

**FMIT**  
FLORIDA MUNICIPAL INSURANCE TRUST

Protecting the Communities We Call Home.

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

RE: MEMBER: FMIT Test Account  
CLAIM NUMBER: GC2018088923  
DATE OF LOSS: 07/03/2018  
LOCATION # - DESCRIPTION: 001001 - Main Office (For Testing) 2019-2020

Dear Bob Scott,

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
<b>\$2,000.00</b>	<b>Current Net Claim Payment Amount</b>

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



- Expedites Response & Recovery Initiatives
- Minimizes Increased Secondary Damages & Costs
- Recovery Services Authorized in Advance by FMIT
- Approved Material Deposits and Invoices Paid Direct to Contractors
- Pre-Identified & Approved Contractors (MVP)
- Limits Out-of-Pocket Expense for Members
- Significantly Reduces Financial Impact a Loss can have on Members Ability to Recover

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

The graphic features a construction worker in a yellow hard hat and blue shirt holding a laptop. The laptop screen displays the 'FMIT TurnKey Recovery' logo and a list of benefits: 'No Additional Costs', 'Approved Insurance Projects', 'Upfront Material Deposits', 'Contractor Progress Payments', 'Reduced Financial Exposure', and 'No Hassle!'. To the left of the worker is a large yellow sun icon with a blue triangle below it. Three blue boxes with white text point to the sun, containing the words 'Better', 'Faster', and 'Cheaper'. A red diagonal banner in the top left corner reads 'No Additional Cost'. The background is a white architectural blueprint with various lines and text like 'SEE SHEET', 'OR ENLA', and 'FOR ENLARGED FLOOR'. At the bottom, the text 'TURNKEY RECOVERY' is written in large blue letters, with 'Member Direct Repair Program' underneath.

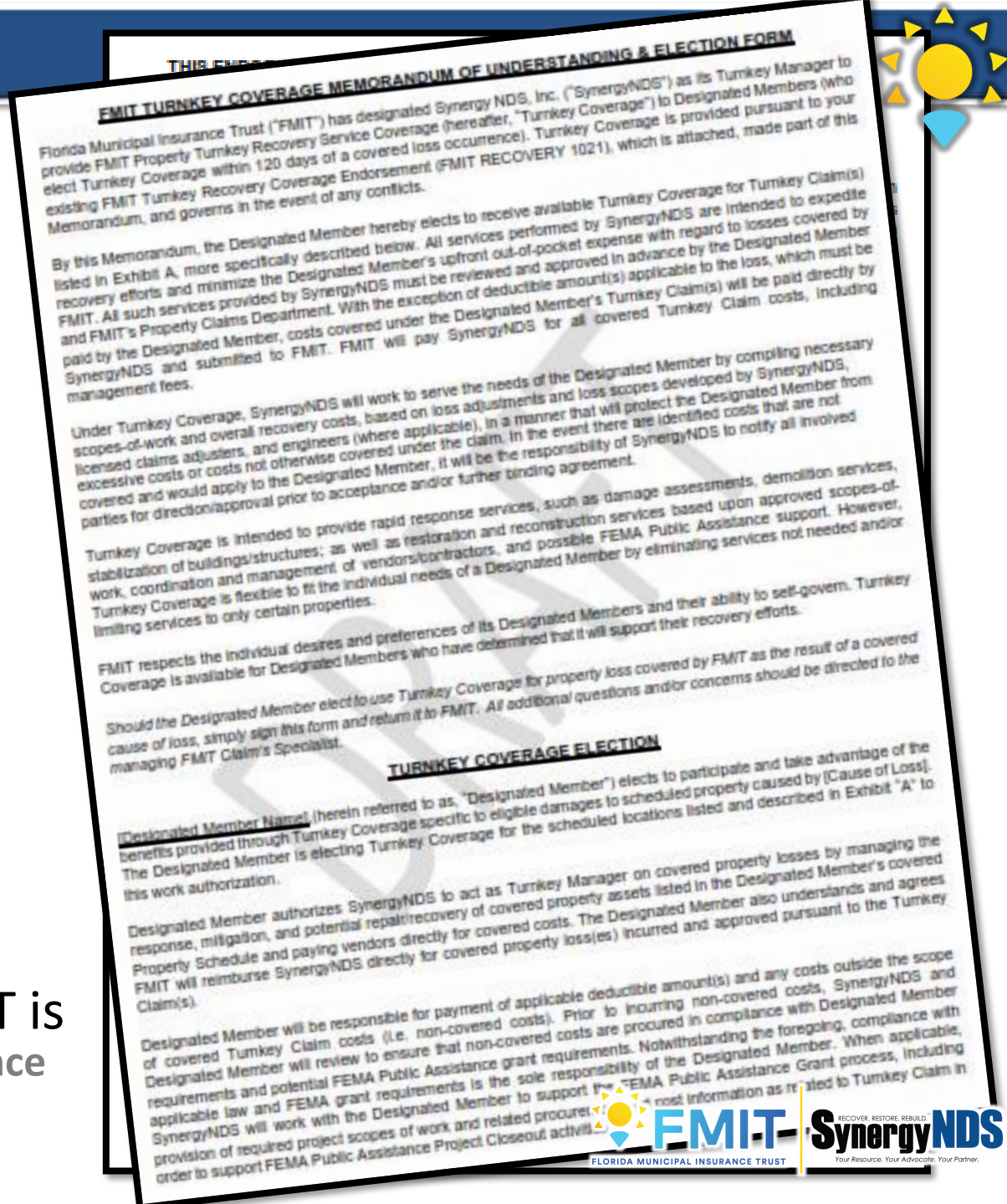
*Assigned PM's Work as an Extension of Your Staff.*



# FMIT COVERAGE ENDORSEMENT

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

- 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>SM</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)





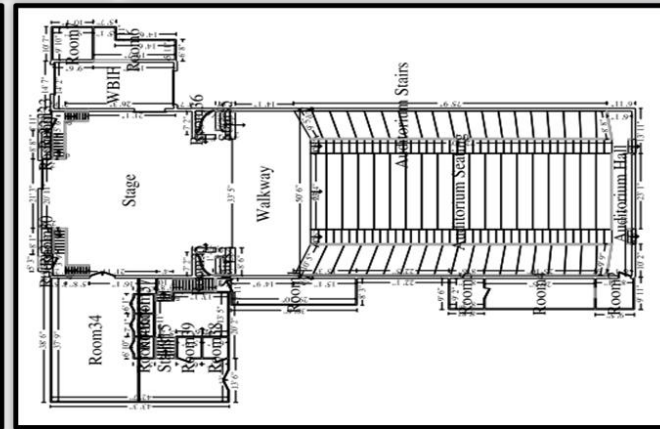
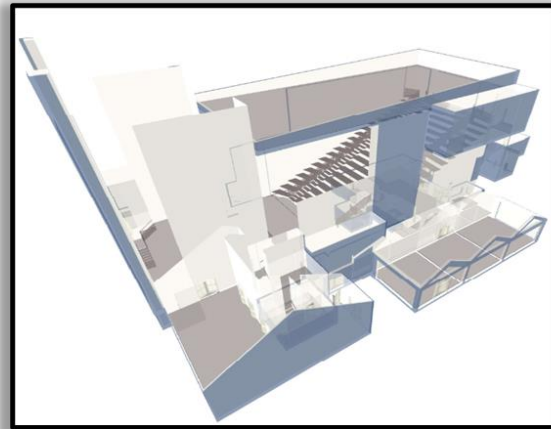
## PM's Utilize Technology Advancements to Better Identify Scope & Document Repairs...

**Turnkey Recovery**

Managed Direct Repair Program



	Opening Area	Opening Perimeter	Material	Item Code	Label	Area	Opening Area	Opening Perimeter	Material	Item Code
AP	1576.30	0.00	Siding	SDGBIDTM	AH	707.36	0.00	0.00	Siding	SDGBIDTM
AR	466.44	0.00	Siding	SDGBIDTM	AQ	3323.75	56.00	22.00	Siding	SDGBIDTM
AV	1204.28	56.00	60.25	Siding	SDGBIDTM	AB	89.01	200.00	60.00	Siding
AP	1266.27	0.00	0.00	Siding	SDGBIDTM	AS	51.74	0.00	0.00	Siding
H	110.32	30.50	31.00	Siding	SDGBIDTM	AD	42.37	20.00	16.33	Siding
AI	204.80	0.00	0.00							
Others										
<b>Total</b>	<b>8842.44</b>	<b>362.50</b>	<b>189.58</b>							



**BETTER  
FASTER  
CHEAPER**



## 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

**TurnKey Recovery**

Managed Direct Repair Program

**BETTER  
FASTER  
CHEAPER**

# TURNKEY RECOVERY<sup>SM</sup> - Maximizing & Facilitating Extra Expense



*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

# TURNKEY RECOVERY<sup>SM</sup> - Maximizing & Facilitating Extra Expense



## 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

# TURNKEY RECOVERY<sup>SM</sup> - Maximizing & Facilitating Extra Expense



## City of Gulf Breeze – Golf Club House Fire



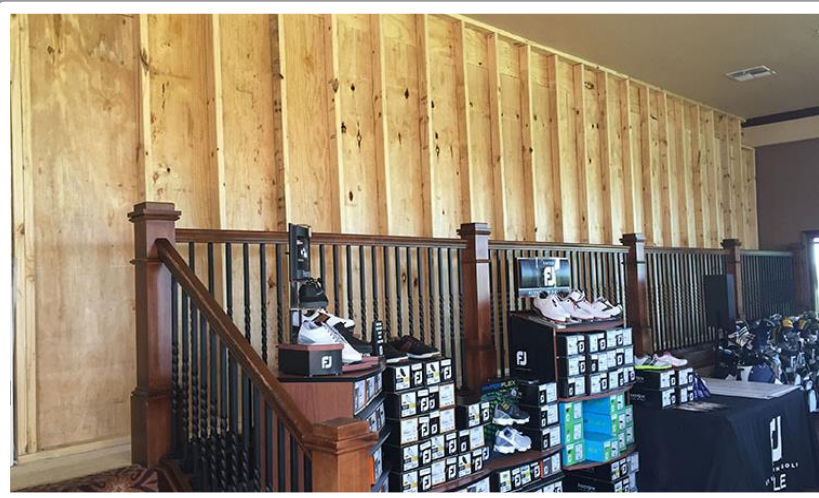
Food Services



Portable AC Restrooms



Walk-In Cooler



Power, HVAC & Board-Up



Pack-Out & Relocation



Temp Storage

# TURNKEY RECOVERY<sup>SM</sup> - Maximizing & Facilitating Extra Expense



## City of Plantation – Tennis Club Fire



Modular Building w/ADA Ramp



ADA Restrooms



Signage



Temp Power & Lighting



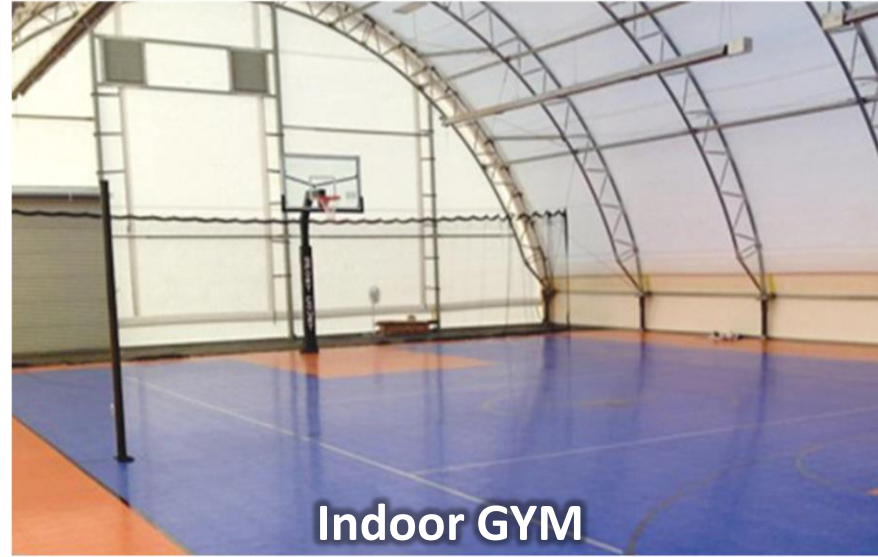
# TURNKEY RECOVERY<sup>SM</sup> - Maximizing & Facilitating Extra Expense



## OTHER SPECIALTY BUILDINGS PROVIDED FOR MEMBERS



Machine Shop



Indoor GYM



BETTER  
FASTER  
CHEAPER  
**TurnKey Recovery**  
Managed Direct Repair Program

Indoor Food Service

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



simpliCity by SynergyID

FLC-PACT | simpliCity | TrackDown - Synergy NDS | Asset Survey Repository

Home | Users | Accounts | Claims | Loss Notifications | Projects | Scopes of Work | SOV-Locations | SOV-Assets | Damage Assessments | Daily Reports | Rapid Loss Notices | BPITO-Assets | Solicitations

simpliciCity | **simpliciCity FMIT Member Dashboard (NEW)** | Import/Export | Print this page

## Scopes of Work

# of Scopes of Work  
[49](#)

Total Project Value: Loaded & Paid (To Date)  
[\\$2,416,976.48](#)

Full Report | Grid Edit | Email | More ▾ 1-20 of 49 Scopes of Work

Scope #	Category	Vendor	Task Description	Pool/Trust Approval	Work Status	Current Scope Status (Formula)	Scope Classification	Scope: Coverage Review Classification	Scope Reserve Value	Total Est. Vendor Value (Calculated)	Vendor Invoices Incurred (To Date)	Vendor Invoice Variance (To Date)	
<b>Applied Sciences/Inspection Services (1 Scope of Work)</b>													
<input type="checkbox"/>	4383	Applied Sciences/Inspection Services	Industrial Hygiene Consulting, Corp	IH SOW Review & Clearance Sampling	Approved	Completed	FINAL	Turnkey Recovery	Property	\$2,250.00	\$10,000.00	\$10,000.00	\$0.00
<b>TOT</b>										\$2,250.00	\$10,000.00	\$10,000.00	\$0.00
<b>Build Back (15 Scopes of Work)</b>													
<input type="checkbox"/>	4163	Build Back	Target Roofing	Roofing	Approved	Completed	FINAL	Turnkey Recovery	Property	\$365,000.00	\$360,644.00	\$360,644.00	\$0.00
<input type="checkbox"/>	4225	Build Back	John Wayne Construction	Drywall and Insulation	Approved	Completed	FINAL	Turnkey Recovery	Property	\$18,987.00	\$29,178.50	\$29,178.50	\$0.00
<input type="checkbox"/>	4226	Build Back	Pro-Floor Plus	Floor Installation	Approved	Completed	FINAL	Turnkey Recovery	Property	\$72,000.00	\$87,154.00	\$87,154.00	\$0.00
<input type="checkbox"/>	4227	Build Back	John Wayne Construction	Ceiling grid replacement	Approved	Completed	FINAL	Turnkey Recovery	Property	\$46,796.00	\$46,796.00	\$46,796.00	\$0.00
<input type="checkbox"/>	4252	Build Back	John Wayne Construction	Interior Painting & Coatings	Approved	Completed	FINAL	Turnkey Recovery	Property	\$92,626.00	\$106,963.07	\$106,963.07	\$0.00
<input type="checkbox"/>	4294	Build Back	Haid Electric LLC	Temp Electrical Service - Building & Temp Offices	Approved	Completed	FINAL	Turnkey Recovery	Property	\$11,240.00	\$11,240.00	\$11,240.00	\$0.00
<input type="checkbox"/>	4388	Build Back	Express Waste	Debris Dumpsters & Disposal	Approved	Completed	FINAL	Turnkey Recovery	Property	\$7,500.00	\$15,444.48	\$15,444.48	\$0.00

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



simpliCity by SynergyID

FLC-PACT | simpliCity | TrackDown - Synergy NDS | Asset Survey Repository

Home | Users | Accounts | Claims | Loss Notifications | Projects | Scopes of Work | SOV-Locations | SOV-Assets | Damage Assessments | Daily Reports | Final Loss Notices | BPITO-Assets | Solicitations

gear icon **simpliCity** **simpliCity FMIT Member Dashboard (NEW)**

Import/Export Print this page

## Daily Reports

Add Daily Report

Full Report | Grid Edit | Email | More ▾ 51-75 of 604 Daily Reports

<input type="checkbox"/>	Report Date	Site/General Location	Room Number/Specific Location	Specialist Recommendation	Next Action	Action Date	Next Action (Company)	Notes	Photo1-Thumb-Small	Photo2-Thumb-Small
<input type="checkbox"/>	07-24-2019	Interior	Storage Room	Site Visit	Replace damaged ceiling tiles	07-24-2019	SynergyNDS	Removed damaged ceiling tiles in storage room area and disposed of in dumpster. Installed new matching ceiling tiles and insulation.		
<input type="checkbox"/>	07-24-2019	Exterior of building	Evidence intake over hang	Site visit with iron dog construction	Receive bid	08-05-2019	Iron dog construction	I have just complete a site visit with iron dog 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.		
<input type="checkbox"/>	07-24-2019	Interior	Middle Hall/Bathroom	Site Visit	Repair door rubbing on frame	07-24-2019	SynergyNDS	Door hinges have been adjusted to move swing gap away from door jam. Rubbed area of door and frame has had first coat of paint applied.		
<input type="checkbox"/>	07-19-2019	Interior/Exterior of the building	RTU 6, interior of building	Punch list items completed, RTU 6 trouble shooting completed	Install new board in RTU 6	07-26-2019	Lee heating and cooling	RTU 6- Technician from lee heating and cooling has completed the trouble shooting of RTU 6 and found that the board in the unit had gone bad causing certain electrical circuits to not complete properly which was causing the unit to freeze up. A new board has been order and will arrive		



## TurnKey<sup>SM</sup> Helps Document the Contractor 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)

Status	Project	Scope	Scope #	Open Date	Close Date	IFB PDF File
Open	Michael Damage to Purchase & Supply Building	CMU Block Wall Repairs	6319	12/11/2019	1/03/2020	<a href="#">Download</a>
Open	Michael Damage to Martin Theatre	Window Replacement Services	6015	12/11/2019	1/08/2020	<a href="#">Download</a>
Open	Michael Damage to Single Family Dwelling	Window Replacement	6316	12/5/2019	12/20/2019	<a href="#">Download</a>
Open	Michael Damage to Glenwood Center	Exterior Repairs	6303	11/27/2019	12/13/2019	<a href="#">Download</a>
Extended	Michael Damage to Public Works Admin & Shop	Hurricane Shutter Replacement	6212 / 6213	11/02/2019	11/18/2019	<a href="#">Download</a>
Extended	Michael Damage to Martin Theatre	Roof Replacement	5992	9/17/2019	10/01/2019	<a href="#">Download</a>
Closed	Michael Damage to CRA – Gymnasium	Floor Painting	5866	8/22/2019	9/06/2019	<a href="#">Download</a>
Closed	Michael Damage to PC Pilot Museum	Exterior Brick Repair	4211	7/26/2019	8/09/2019	<a href="#">Download</a>
Closed	Michael Damage to Fire Station #1	Final Construction Clean	5757	7/25/2019	8/08/2019	<a href="#">Download</a>
Closed	Michael Damage to Chlorine Building	Concrete Pad Installation	5458	7/20/2019	8/05/2019	<a href="#">Download</a>



## TurnKey Recovery<sup>SM</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.

# PACT

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.

Williston City Hall 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.

Mary Esther Public Library



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

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.

Panhandle Flood Recovery 2014



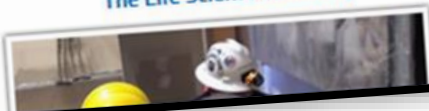
As FMIT Recovery Program Manager, SynergyNDS provided immediate emergency services and recovery initiatives to FMIT Members damaged by the Panhandle Flood Event.

Pensacola International Airport



After a sprinkler break threatened to shutdown the airport, SynergyNDS was called to provide emergency services and recovery.

Kennedy Space Center The Life Sciences Building



Successful Response & Recovery Stories (Videos): [www.synergyfmit.com](http://www.synergyfmit.com)

## Testimonials

Home > 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."

### 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."

### 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 vendors directly which has made the payment process for vendors 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 members."

### Brian Coon

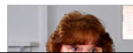
Director, Florida Division of Emergency Management



"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 disaster."

### 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

### 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





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

### EXCLUSIVE FMIT MANAGED PROGRAMS

**simpliCity™** is the software solution developed by Synergy ID and licensed exclusively to the FMIT for authorized use by its Members. FMIT Members face unique challenges when maintaining accurate schedule of values, tracking assets, overseeing project coordinating vendor services and documenting the claims process. simpliCity™, developed for FMIT Members as a single solution to address these various needs to support overall business continuity planning. Each individual FMIT Member provided one free simpliCity™ user license as part of their annual insurance renewal. Additional user logins and Member customization is available.

**TurnKey Recovery™** Program eliminates Member's upfront out-of-pocket associated with an insured property loss. Managed by SynergyNDS, TurnKey Recovery helps to minimize the financial burden that property claims can have on FMIT's net cash flow. More importantly, TurnKey Recovery™ helps expedite the overall recovery process while allowing Members the flexibility to have it done at no additional costs to FMIT Members. Additionally, all approved claim recovery costs, upfront material deposits and contractor progress payments are direct by FMIT to applicable vendors. Vendors can be those identified by their own procurement process or by taking advantage of TurnKey Recovery's Managed Vendor Program (MVP™).

**Asset ID™** provides FMIT Members with a comprehensive property survey to update schedule of values (SOV) and other primary C.O.P.E characteristics under the direction of the FMIT, provides Member surveys as an added benefit of being insured by the League. Using mobile field applications are captured in real-time and shared with Members via email distribution reporting hosted in simpliCity™. Additionally, SynergyNDS uses field backstop response and recovery initiatives. Our proactive approach FMIT Members reinforces pre-event planning to further identify property site conditions necessary to minimize property exposure.

**FLC-PACT (Public Assistance CloseOut Team)** was formed by FMIT Members maximize anticipated insurance proceeds and eligible FEMA (PA) related to insured property. FMIT has invested a great deal of the ongoing support of FLC-PACT which has benefited Members by dollars. FMIT Members are encouraged to reach out to FLC-PACT events, especially prior to FEMA PA Funding Application and Project development. It is important to realize that insurance is the determining coverage and anticipated insurance proceeds related to Avoid potential claim disputes or funding deobligation by turning

### ADDITIONAL VALUE ADDED FMIT PROGRAMS...

**TrackDown™**, developed by SynergyID, allows FMIT Members to manage people, fixed equipment and mobile assets involved in their daily operations. Additionally, TrackDown™ proves invaluable to supporting FMIT Members recovery initiatives in providing an effective tracking platform to document activities, validate project related costs and help make informed real-time decisions. Improving upon best-of-breed technology, TrackDown™ utilizes advancements in Cellular, RFID, Barcode and Mapping solutions to customize both passive and direct data collection systems to meet specific FMIT Members' needs. More importantly, TrackDown™ 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 SynergyNDS, 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-to-date information detailing advanced Claim Department preparations and emergency response. FMIT Members can activate Alerts by logging into their simpliCity™ 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 field is uploaded simultaneously or through breadcrumb reporting to the FMIT Claims Department. Information is shared with all involved parties and is synchronized to Member's simpliCity™ dashboard in efforts 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 recovery.

**MMAAP™ (Managed Member Asset Program)** provides an opportunity for FMIT Members' to realize a return on fixed assets (equipment) by contributing to the on-demand insurance rental program. Accessed and inventoried through the TrackDown™ database, participating Members are paid market rates direct from insurance for equipment rentals on eligible FMIT scheduled property claims. MMAAP™ is utilized for both approved property claims and complies with eligible insurance and FEMA Cat B procurement guidelines. All procurement, setup and fulfillment activities are managed by SynergyNDS as a two-tiered program bringing together inventory from both the public and private sector. MMAAP™ 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 recovery is only as successful as the availability of the people who are tasked with the responsibility to respond. More importantly, it helps identify a employee needs before they need them. ESP works with a member's homeowners' insurance contractors to coordinate repairs and provide temporary housing for affected employees to remain at work. All this is done at a significant discount. This is done at a significant discount.



*That's all Folks!*

SynergyNDS | [www.synergynds.com](http://www.synergynds.com)