

World Class Disaster Preparedness, Response & Recovery

Following two catastrophic hurricanes, Irma and Michael, we can confidently say that, by every measure, our disaster recovery program **leads the industry**.

After years of development, this world-class member service, provided as part of the FMIT's property insurance coverage, proved that it can pass the ultimate test. We assisted members during their most vulnerable moments through expedited mitigation and recovery services that reduced millions of dollars of out-of-pocket costs.

From fires to floods to hurricanes, the FMIT helps you return to normal in record time. We leverage decades of recovery experience combined with cutting-edge technology to provide:

- ▶ Critical incident communications both pre- and post-event
- ▶ Rapid damage assessments immediately after a catastrophe
- ▶ Building stabilization services that maintain operations and reduce claim costs.

In conjunction with our generous property coverage provisions, the FMIT's disaster recovery program provides for the deployment of resources such as emergency generators, fuel, temporary lighting, portable buildings and support facilities, emergency communications support and more.



Watch our YouTube videos

to see footage from our recovery efforts throughout Florida.

YouTube Channel: Florida League of Cities

Playlist: FMIT

What Sets FMIT Apart

We are your boots on the ground when you need us most.

PERSONNEL STAGED PRE-EVENT

Most insurance providers send their teams in days or weeks after the storm. The FMIT is the only one to offer complimentary ride-out personnel to members before the storm to have someone on the ground immediately after disaster strikes. This unparalleled level of support allows the FMIT to have direct on-site contact with our member when needed the most.

PRE-STORM REVIEW OF FMIT PROCEDURES

Entering a catastrophe with the knowledge of how your insurance provider will respond is the first step to successful response and recovery. FMIT members will know how damages will be assessed, stabilized, repaired and, most importantly, funded. FMIT ride-out teams are there before the event to answer questions and establish expectations as to how the event will unfold and the FMIT's roles/responsibilities in providing support after the event.

POST-STORM RAPID DAMAGE ASSESSMENTS

FMIT Critical Incident Response Teams (CIRTs) are there to support your damage assessment needs. CIRT personnel will mobilize with your teams to review damages and capture assessments. While most insurance companies are still waiting by the phone for members to perform their own assessments, compile a list of damages and contact them to report damages, FMIT CIRT personnel are in the field working alongside you. These assessments identify and quantify damages and are immediately sent to the FMIT and your teams for review.

IMMEDIATE MOBILIZATION OF RESOURCES






The true value of our CIRT teams is realized when you experience damage to your buildings. Damage assessments completed by our CIRT teams are immediately reviewed by FMIT/FLC response teams who analyze the damages and immediately deploy resources to help stabilize covered buildings. This results in the elimination of secondary damages, which is a major cause of increased claim costs, saving the member and FMIT significant time and money.

ON-SITE RECOVERY PROJECT MANAGEMENT

Following stabilization of your covered buildings, CIRT team members can take on the role of project manager for covered assets requiring build-back operations. They assist with the identification of project scopes and work with your team to competitively procure the products and services necessary to rebuild your community according to your procedures. Project managers oversee the work and monitor progress, completing daily reports that are sent to your team so you are always up to speed on project milestones.



Response & Recovery Key Program Elements

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ASSET ID – ASSET SURVEY AND INSPECTION SERVICES
 The first rule of insured property risk management is "knowing what you own." The FMIT's Asset ID program provides its members with a no-cost comprehensive review of scheduled and newly identified assets. Surveys capture asset dimensions, construction data, photos and GPS coordinates. This program saves members up to tens of thousands of dollars every three to five years in appraisal costs. Members are also protected from potential co-insurance penalties due to underinsuring their assets.
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FMIT ALERTS
 The FMIT Alert Notification System helps you prepare for impending weather events by providing alert information directly to your inbox, social media and cellphone. The alerts include pre-event information, such as projected storm path and intensity data, to help you make advanced preparation decisions. Alerts also include post-event communications to help you maximize FMIT support after a storm.
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SIMPLICITY
 FMIT members have exclusive access to simpliCity, a claim and property asset tracking application. It supports your insurance and FEMA Public Assistance (PA) needs. Through in-depth asset and recovery data, sample drafts of resolutions, training tracks and real-time damage assessment tools, FMIT's simpliCity system helps you maximize all available funding opportunities while complying with documentation requirements to avoid future threats of FEMA de-obligation.
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FMIT TURNKEY RECOVERYSM MANAGED DIRECT REPAIR PROGRAM
 Property claims can be a huge financial burden on net cash flow. To help minimize this burden, the FMIT TurnKey RecoverySM Program takes the liability, exposure and hassle out of response and recovery. The program eliminates upfront out-of-pocket expense associated with an insured property loss and expedites the overall claim and recovery process. It also provides real-time project management and reporting at no additional cost.
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FEMA PUBLIC ASSISTANCE AND AUDIT SUPPORT
 The information gathered by FMIT during the damage assessments and estimates related to each asset is stored and available to the member and FMIT. This data can be used to complete FEMA damage inventory spreadsheets, project worksheets and FEMA cost-estimating documents.



The FMIT was the only insurance trust in Florida to assist its members with their FEMA audits.