## ASSET SURVEY RECOVERY A WATER OF MODELING TRANSPARENCY FLOODING RESTORE PREPAREDNESS



Maintaining Member Services Through Disaster Recovery

# HAZARDS RESOURCE IS LOSS CONTROL EMERGENCY

Tony Scott, FMIT Alert & Logistics

## **Hurricane Matthew**



## Webinar Outline

- Key Stakeholder Information
- Matthew Update
- FMIT Emergency Response

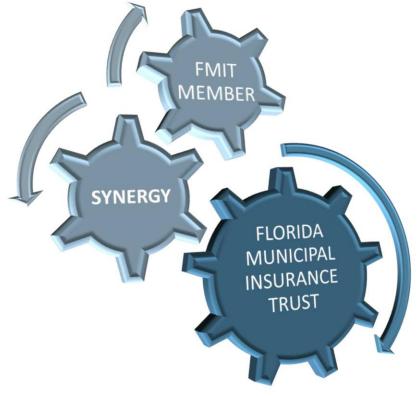
RISKS

- Member Prep. Checklist
- Member Tools
- Key Claim Info.



SynergyNDS • FMIT Recovery Program Manage

## Key Pieces to the Recovery Puzzle.





- FMIT Insurer for 300+ Members
  - Scope Panhandle to FL Keys
- Synergy Recovery Program Mgr
  - Assist Members with Covered Damage to 1<sup>st</sup> Party Property
  - Extensive Insurance Recovery Experience
- Member Property Insured through FMIT

Maintaining Member Services Through Disaster Recovery... *Is a Process Planned for in Advance*.



#### **Recovery Process Overview – Key Steps**

- **1. Event Impacts FMIT Members**
- 2. Post-Event FMIT Alerts with Logistical Information
- 3. Post-Event Communications with FMIT Members
- 4. FMIT Members, Ride-Out Teams & CIRT Vendors Perform Rapid Damage Assessment Using TrackDown
- 5. FMIT CAT Room Analyzes Data For Coverage Review & Assigns CAT Adjusting Team to Impacted Areas
- 6. FMIT Turnkey Project Managers & CIRT Vendors work with Member to ID Critical Recovery Path & Begin Response & Stabilization of Affected Assets.
- 7. Information documented in simpliCity online system to track Claim and aggregate data for inclusion into FEMA PWs.

### SPONSOR OF THE FLORIDA MUNICIPAL INSURANCE TRUST

#### **Recovery Process Overview – Key Steps**



Maintaining Member Services

- Models nudge path slightly to east this afternoon.
- Hurricane Watches in effect for portions of central-east coast of FL.
- Cone path forecast still brings storm to w/in 150 miles of coastal FL counties
- Most of FL with > 40% chance of TSF winds.
- Best-case scenario: West side of storm is best side.

Through Disaster Recovery... Is a Process Planned for in Advance.

#### **FMIT Preparing for Matthew...**







- 1. FMIT Alerts will Continue During & After Event.
- 2. Ride-Out Teams being assigned to targeted areas.
- 3. FMIT CAT EOC in Orlando being Activated.
- 4. CIRT Vendors Placed on Alert & Mobilizing to Staging Areas.
- 5. Assisting Members with Response & Recovery Initiatives.

#### **Member Preparation Checklist...**



## **Basic Preparation Checklist**

- Store Emergency Contact information in your mobile device (Internal/FMIT/Synergy/Family)
- Communicate with Internal CIRT Team
- Ensure Your Critical Contact Information is in simpliCity
  - www.synergynds.com/fmit-alert
- Review Your Insurance Policy
  - > **Deductible(s)** P&C vs. Named Storm
  - Property Limits Building, Contents, etc...
  - Blanket PITO New to 10/1/16 policy
  - Coverage Extensions Flood Excess, Extra Expense, Business Income.



#### **Member Preparation Checklist...**



## **Basic Preparation Checklist**

#### Mitigation Procedures:



- Move or disassemble mobile or other assets susceptible to wind damage. (Portable & Fixed Shade Structures, Canopies, Goals)
- Finalize installation of any preventive instruments used to protect assets from high winds & heavy rain.
- Complete necessary preventive maintenance and vegetation removal from drains / pumps / rake stations.
- Move any coastal assets w/in surge area (lifeguard stands, park equipment, etc...) away from potential storm surge levels.



## **Insurance Changes for 16/17**

**Storm Surge vs Flood:** Surge covered under Wind | Rain-caused Flood under Flood Excess **Named Storm Deductible**: Once P&C deductible reached, NSD applies per Asset.

- Covers direct storm surge damage and flooding from storm surge.
- Members share greater portion of loss under NSD.

Flood Excess Coverage: Purpose to assist Members in Rain-Driven flood event.

- Kicks in after NFIP or other flood policy limits reached at Scheduled Locations.
- Low risk zones (B/C/X) deductible reduced from \$100K to greater of \$5K or P&C
- High risk zone (A,V) deductible remains at \$500K per Building.
- Replacement Cost applies, Personal Property if in covered structure.
- Extra Expense, Loss of Use, Loss of Revenue do not apply.
- Ordinance & Law limited to \$30K.

**PITO:** Purpose to reduce burden of scheduling PITO separately & give Member flexibility

- Blanket PITO limit on declarations page applies to items at address in PITO sched.
- Subject to % deductible for Named Storm or P&C, whichever is greater

Extra Expense: Purpose to assist Members with immediate response to covered losses.

- Available if loss response reduces secondary damages at covered location.
- Not subject to deductible, limited to \$1 Million per Fund Year.

#### **How to Access Tools**

#### www.synergynds.com/managed-programs

#### **Managed Programs**

SynergyNDS works with the FMIT to develop specialized managed programs exclusive to Members who insure property with the Trust. Utilizing our innovated best-of-breed technology, SynergyNDS provides a dynamic approach to business continuity planning, emergency services and recovery programs.

All FMIT Members have access to the following programs managed by SynergyNDS:







#### **CONTROL THE DIRECTION OF THE LOSS**

#### SYNCS WITH MEMBERS SOV



#### Data from Damage Assessments (Mobile Apps) Supports Initial Reserve Valuation & Claim Assignments.

Simpli City by Synergy <sup>ID</sup> Policy & Claims Questions: (407) 367-1753   Complex Needs   Simple Solutions http://insurance.flcities.com   Technical Support: (888) 852-4485														cities.com 💈 🙇
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) simpl	iCity CLA	IMS PROJECTS	SOLICITATIONS	QUESTIONS	SOV-LOCAT	TONS SOV-ASSETS	SOV-CONTEN	TS ASS	ET - COM		MBER POLICY	DOCUMENT	S EMERGENCY SE	RVICES RATES, etc.
CATE	Event Dash	board											🛛 Back to Mai	n Dashboard
	Damage Assessment Report   Full Report Email ✓   More ✓ 4 Damage Assessments													
	Location	Asset Name	Location Address	Location Damaged?		Damage Description (For Reports)	Wind Damage %	Flood Damage %	Other Damage %	Building Limit	Named Storm Deductible		Total Estimated Damages	Photo1 Small
018 -	Tennis Cen	ter - 2575 Sportsple	x Drive, Coral Sp	rings, FL (3	Damage Ass	sessments)								
VIEW	018001	Sportplex Tennis Center - Clubhouse	2575 Sportsplex Drive, Coral Springs, FL	Yes	•	Initial wind storm damage caused multiple broken w more		0%	0%	\$911,000.00	\$45,550.00	\$227,750	\$100,000 or greate	
VIEW	018003	Sportsplex Tennis Center - Awnings 570 sq ft	2575 Sportsplex Drive, Coral Springs, FL	Yes		Wind damage to canvas	50%	0%	0%	\$230,000.00	\$11,500.00	\$115,000	\$100,000 or greate	
VIEW	018011	Sportplex Tennis Center Maintenance Bldg	2575 Sportsplex Drive, Coral Springs, FL	Yes	*	Wind and canal flood damage to aluminum framed bui <u>more</u>	50%	25%	0%	\$50,000.00	\$2,500.00	\$37,500	\$25,000 - \$50,000	
тот							125%	25%	0%	\$1,191,000.00	\$59,550.00	\$380,250		
reseau					Springs, FL	(1 Damage Assessme				+00 000 0		++0.555		
VIEW	<u>019017</u>	Portable Canopies (deck area) 10- 10x20	12441 Royal Palm Blvd, Coral Springs, FL	Yes	Ŷ	Broken structure.	60%	0%	0%	\$30,000.00	0 \$1,500.00	\$18,000	Under \$25,000	
Power	ed by QuickB	ase											sin	pliCity by Synergy

SynergyNDS • FMIT Recovery Program Manager

## simpliCity & Rapid Assessment Tools

Insured SOV already in simpliCity

**Member Tools & Resources** 

- Data linked to Claims & Recovery Projects
- Data from Rapid Assessment Reports
- Rapid Assessment form available through TrackDown
  - Free Damage Assessment for FMIT Members
- Android/iOS Compatible
  - Single user access to minimize logistics
  - Property schedule linked to Assessments
  - Complete in minutes and submit in seconds.











## How to Correspond with FMIT...

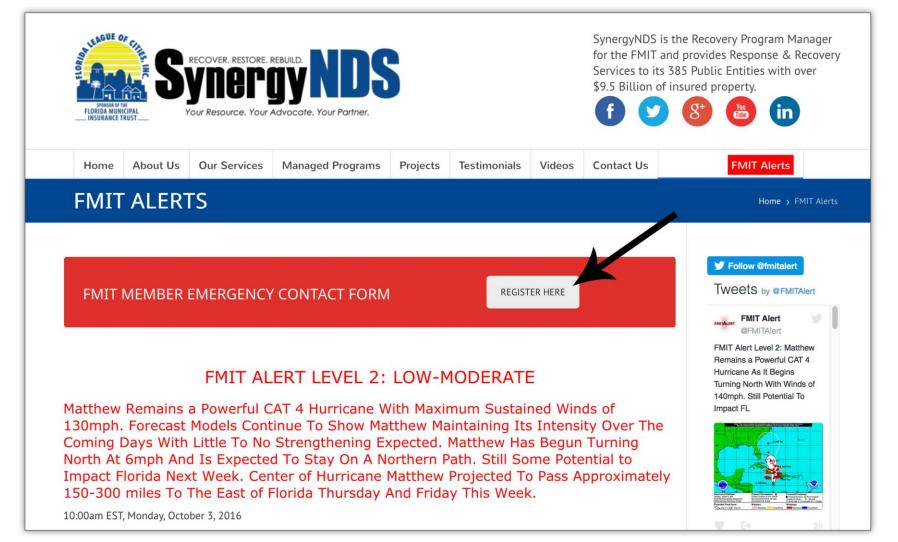
- Loss Reporting Phone Number:
  - 844-FMIT-CAT (844-364-8228)
- Insurance Policy & Loss Reporting Online:
  - <a href="http://insurance.flcities.com">http://insurance.flcities.com</a>
- Loss Reporting Email:
  - propclaim@flcities.com
- Damage Assessment Mobile App:
  - TrackDown Android & iOS Search "TrackDown Government Edition"
  - Email: <u>trackdown@synergyid.com</u> to request userid/pw

Maintaining Member Services Through Disaster Recovery... *Is a Process Planned for in Advance.* 

### **Storm Updates & Contact Submission**



#### www.synergynds.com/fmit-alerts



#### **STAY CONNECTED**



#### Get Updates: <u>www.synergynds.com</u> http://insurance.flcities.com/Default.aspx



Winds and Heavy Rains.