

DISASTER PREPAREDNESS, RESPONSE AND RECOVERY



The FMIT damage assessment team was here within 48 hours, and it was really, really great.

They came in. They said ‘we are going to be here from beginning to end. We are going to look at your assets to see what the damages are.’ It was perfect. As soon as they finished assessing the building, I had an email with all that information and what was going on. Having the FMIT Turnkey program in the City of Fort Pierce as quickly as we did allowed us to save the integrity of the [historic Sunrise Theater] building.

*~ Sheritta Johnson, Risk Manager,
City of Fort Pierce*

Response & Recovery Is a Process Planned for in Advance

The Florida Municipal Insurance Trust and its recovery program partner, **SynergyNDS**, provide members with services and programs for crisis planning, and disaster preparedness, response and loss recovery.

**The FMIT and SynergyNDS are your
“Boots on the Ground.”**

Immediately after a disaster, we are there. And, we make sure the right people show up. Contractors are chosen quickly so that stabilization and recovery processes can begin.

**The Florida Municipal Insurance Trust is the
only trust that can offer this level of service.**

With in-house claims adjusting, the FMIT can communicate in real time with SynergyNDS, the recovery manager. SynergyNDS is prepared to mobilize quickly and begin assisting our members exclusively.

These programs expedite repairs and minimize the disruption to daily operations. Best of all – these services are free to FMIT members with property coverage.

**We stand with you when you need
us the most!**

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TURNKEY RECOVERY PROGRAM

Property claims can be a huge financial burden on a local government's net cash flow. To help minimize this burden, the FMIT sponsors the **TurnKey Recovery Program**, administered by **SynergyNDS**. TurnKey Recovery takes the liability, exposure and hassle out of response and recovery. The program was built around flexibility and the need to be able to act as an extension of members' staff.

The TurnKey Recovery Program:

- ▶ Eliminates an FMIT member's upfront out-of-pocket expense associated with an insured property loss;
- ▶ Expedites the overall claim and recovery process while allowing members the flexibility to have it done their way; and
- ▶ Provides real-time reporting and experienced project management at no additional costs.

simpliCITY

The FMIT's **simpliCity** software includes features developed to support member's insurance and FEMA Public Assistance (PA) needs and field activities. From resolution sample drafts, industry documents and training tracks and real-time damage assessment tools, FMIT members are equipped to maximize all available funding opportunities while complying with documentation requirements that limit the threat of future FEMA de-obligation.



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It is very beneficial when you have an asset survey because you're able to identify your critical assets and if you have the values where you need them to be. It is something that I truly recommend for all those who have not already done that.

*- Karen Muir, Risk Manager,
City of North Miami*

ASSET ID – ASSET SURVEY AND INSPECTION SERVICES

The Florida Municipal Insurance Trust provides its members with a comprehensive property asset survey so they have an accurate identification of their property.

With real-time reporting via a mobile app, field surveys of property are electronically sent to members for review. The program updates current schedule of values and develops a comprehensive list for coverage placement decisions. This proactive approach identifies critical assets to assist in developing Continuity of Operations Plans.

RAPID ASSESSMENT

Documenting sustained damage to property in a timely manner can be a daunting task. However, with **RAPID Assessment**, FMIT members have the tools and mobility to better support overall claim reporting and recovery.

In real time, using mobile applications, FMIT members can capture and report damages to insured property. Data collected in the field is uploaded to the FMIT Claims Department. Information is shared with all involved parties and is synchronized to the member's simpliCity dashboard to expedite preliminary damage assessments, response and initial insurance reserves.

RAPID Assessment is also used by the FMIT Critical Incident Response Team and SynergyNDS in support of a member's large loss or catastrophic events.



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FMIT ALERT

The **FMIT Alert Notification System** helps members prepare for impending weather events by providing alert information directly to their inbox and cell phone. The alerts are timely, brief and include pre-event information, such as projected storm path and intensity data, that members need to make advanced preparation decisions. Alerts also include post-event communications delivered via email, phone and text message that support specific FMIT recovery initiatives.

FLC-PACT (Public Assistance CloseOut Team)

When disaster strikes, the ability to maximize funding through insurance and supplemental FEMA Public Assistance (PA) is critical to timely recovery. Duplication of benefits and other potential pitfalls can lead to FEMA de-obligations.

FMIT members have a proven advocate in **FLC-PACT**. It helps minimize the financial impact of a loss and reduce your staff's workload in support of your recovery initiatives.



FMIT members are encouraged to reach out to FLC-PACT during declared events – especially prior to FEMA Public Assistance (PA) Funding Application and Project Worksheet development. Your insurance provider is the responsible party when determining coverage and anticipated insurance proceeds related to damaged property. FEMA and Florida Department of Emergency Management should not be the first point of contact as they are not first responders or the primary source of recovery funding.



The Florida Municipal Insurance Trust was the only trust in Florida to assist its members with their FEMA audits.

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ENVIRONMENTAL REMEDIATION

The FMIT team and recovery partners are trained to control mold, hazardous materials, chemical spills, lead paint, asbestos, pathogens, etc. Clean-up programs will be implemented as required by regulatory agencies to remediate conditions that pose a potential threat to public health and safety.



CONSULTING SERVICES AND CONTINUING EDUCATION

Consulting Services and Continuing Education Symposiums have been designed around FMIT members' needs. The goal's are:

- ▶ satisfy members' pre-planning objectives;
- ▶ analyze how a particular loss could impact their organization; and
- ▶ determine scope, cost estimating and alternative solutions.

In addition, FMIT members have access to a number of online resources and training tools.

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EMERGENCY SERVICE AND SUPPORT

The FMIT supports its members' response and recovery needs by providing:

- ▶ Protective and Stabilization Measures
- ▶ Temporary Emergency Repairs
- ▶ Emergency Power Generation, Fuel and Lighting
- ▶ Portable Buildings and Support Facilities
- ▶ Emergency Communications
- ▶ Emergency Transportation & Evacuation

CATASTROPHE (CAT) RESPONSE

In the event of a large-scale disaster, the **FMIT Critical Emergency Response Team (CERT)** and recovery managers bring the necessary resources to work with FMIT members for short- and long-term recovery.

REPAIR AND RECONSTRUCTION

Reconstruction of damaged property by an unplanned event, such as fire, water or natural disaster, poses additional elements generally not experienced in new construction or capital improvement projects.

Fire Damage and Deodorization

FMIT members receive professional fire and smoke damage restoration affecting commercial, industrial and governmental properties insured by the FMIT.

Water Damage and Moisture Control

Water damage can come from many forms – flood, broken pipes, etc. Experts and resources will be deployed to mitigate water damage and restore your property to pre-loss conditions.