



**ATTENTION:** FMIT Member,

Your Partners at the **Florida Municipal Insurance Trust (FMIT)** are working hard to support your Insurance Claims from potential damages caused by Hurricane Dorian with the LARGEST Insurance Recovery Team provided to Public Entities across the State.

We understand how damages of all sizes impact your organization and daily operations. FMIT, along with partners SynergyNDS and Connected Claim Services, have been deployed in the field to help assist you with:

- Preliminary Damage Assessments
- Property Damage Mitigation Coverage
- Emergency & Stabilization Services
- Claim Documentation & Scope Development
- Coverage Review & Support

Communication will be paramount to ensure that all parties are working cooperatively together throughout the lifecycle of the Claim Process and a Declared Event. Please share with us all Claim related information, questions &/or concerns by emailing to [propclaim@flcities.com](mailto:propclaim@flcities.com).

Whether you have elected to utilize the FMIT Turnkey Recovery<sup>SM</sup> Program or will be managing and financing your recovery efforts inhouse, your ability to maximize funding opportunities through both Insurance and FEMA Public Assistance (PA) will be critical to timely recovery. More importantly, look to FMIT to help minimize the financial impact a loss can have on your organization by taking advantage of the various value-added recovery programs. Go to [www.synergyfmit.com](http://www.synergyfmit.com) for more detailed information.

Please keep in mind, that all damages to Insured Locations (on your property schedule) must first be timely reported to the FMIT. While applicable Federal Assistance will become available for future consideration, FEMA PA is not intended to be the first level of eligible funding. Your FMIT Policy is en force and must be adjudicated prior to FEMA PA submittal as necessary to follow claim reporting requirements and to avoid duplication of benefits. Failure to do so could prejudice your claim or lead to missed supplemental funding opportunities extended by the FMIT under various Policy Endorsements.

Connected Claim Services (CCS) is the independent field adjusting team (IA) that FMIT is dedicating to support Members' damage assessments, scope development and estimated repair costs. CCS will be contacting you to schedule site visits as necessary to document damages to insured building and property-in-the-open. Work with your CCS IA to help identify damages caused by Hurricane Dorian so that proper coverage can be applied. FMIT will be providing you with a preliminary adjustment in order to expedite partial ACV claim payments based on the initial CCS IA site visit. Once you have validated your actual repair costs through normal procurement procedures, please forward all estimates &/or incurred costs directly to your FMIT Claim Executive by copy to [propclaim@flcities.com](mailto:propclaim@flcities.com). Once received, FMIT will complete final claim review as necessary to remit any additional eligible insurance proceeds for successful Claim Closeout.

Together, we will RECOVER! Hear how FMIT has been on the front lines standing shoulder-to-shoulder with Members when they have needed the help most after previous Storms. Click on the links below:

- ✓ [Hurricane Michael FMIT Response Video](#)
- ✓ [Hurricane Irma FMIT Response Video](#)

Please don't hesitate to call your FMIT Claim Specialist or Local Account Executive for further assistance. Experience the FMIT Difference. Your Resource, Your Advocate, Your Partner.