

HURRICANE DORIAN PRE-LANDFALL WEBINAR



Your Resource.
Your Advocate.
Your Partner.

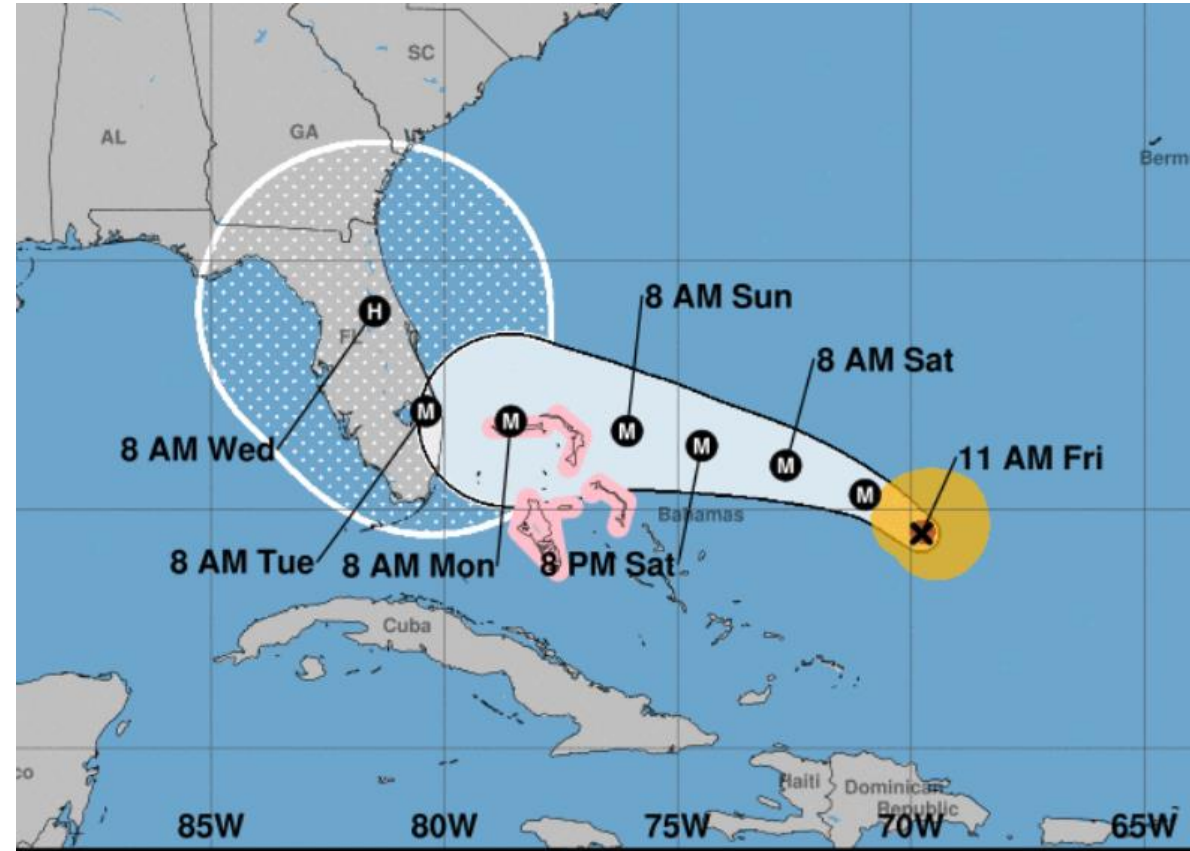


FMIT PLANS FOR RESPONSE & RECOVERY

Tony Scott & Taylor Matheny

Webinar Outline

- DORIAN Update
- Dorian Threats
- FMIT Response & Recovery
- FMIT Policy & Coverages
- Member Questions
- Member Prep Checklist



To Report Damages to First Party Property Insured by FMIT,
Please Call **(844) 364-8228**

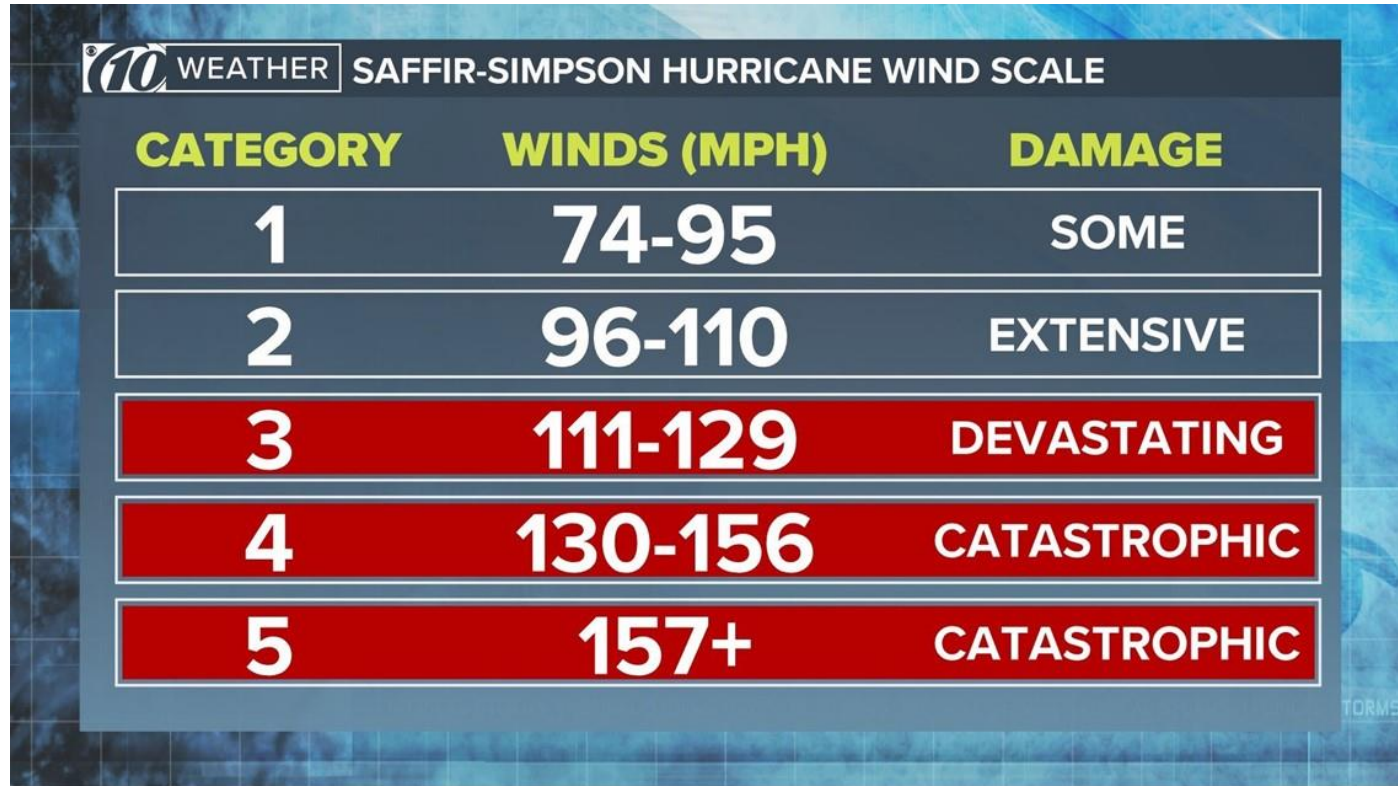
CAT 4 Hurricane Dorian Expected At Landfall (09/02-09/03)



- “Mess of Models” differ within each run as well as between GFS/Euro/etc.
 - Strong High – South FL
 - Weaker High – North FL/GA/SC
- Strength projections indicate a CAT 4 or greater along FL east coast.
- NHC Model Predicts Landfall In/Around Palm Beach County
- Non-Coastal areas of FL may experience from TS thru Cat 2 MSW

DORIAN THREATS – CATASTROPHIC WINDS

Models Predict that FL East Coast will Experience **CAT 4 Hurricane (130+ mph)**



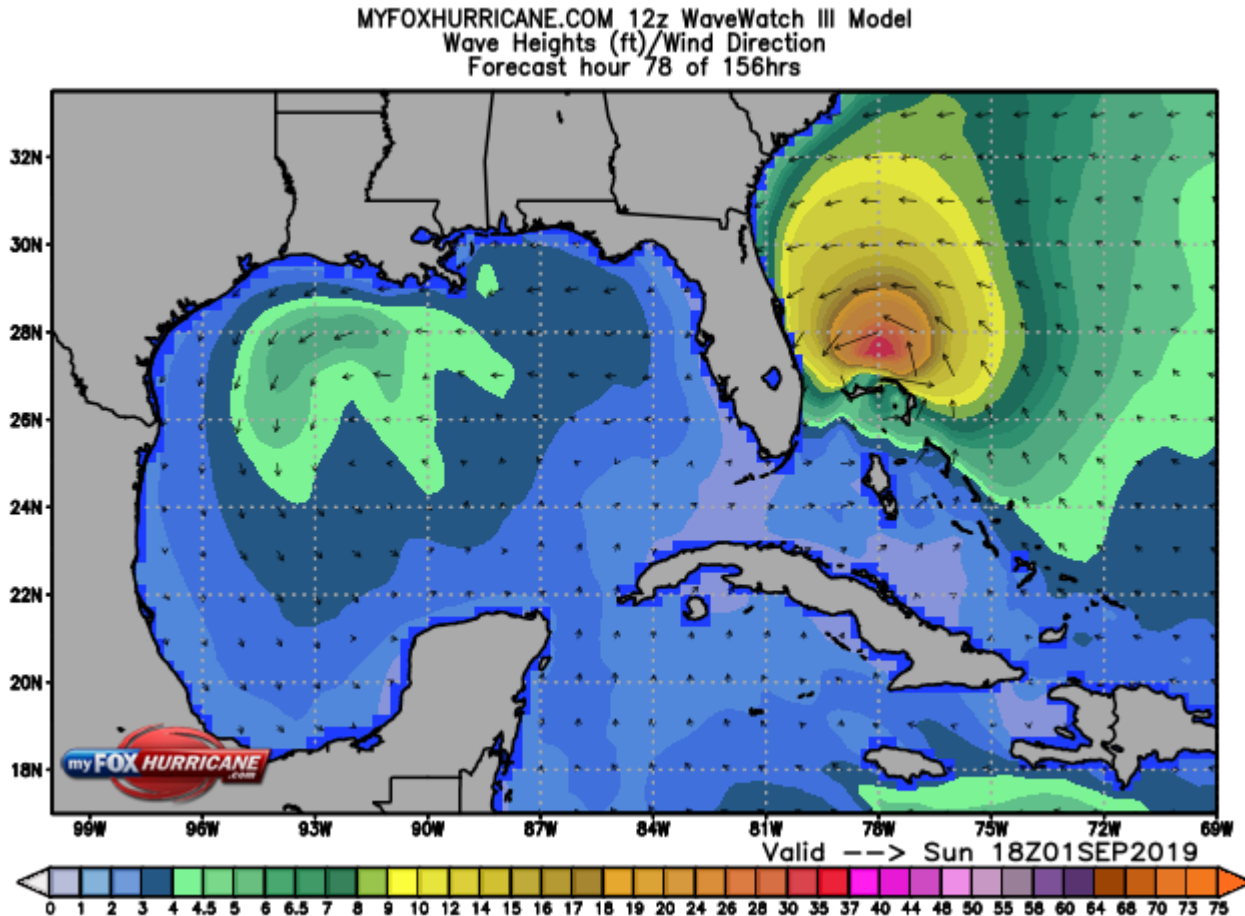
The image shows a Saffir-Simpson Hurricane Wind Scale chart. It features a dark blue header with the NOAA logo and the text 'WEATHER SAFFIR-SIMPSON HURRICANE WIND SCALE'. Below the header is a table with three columns: 'CATEGORY', 'WINDS (MPH)', and 'DAMAGE'. The table has five rows, with categories 3, 4, and 5 highlighted in red. Category 4 is the focus of the slide, showing a wind range of 130-156 mph and catastrophic damage.

CATEGORY	WINDS (MPH)	DAMAGE
1	74-95	SOME
2	96-110	EXTENSIVE
3	111-129	DEVASTATING
4	130-156	CATASTROPHIC
5	157+	CATASTROPHIC

- Landfall - 120/130 mph MSW
- Extreme Vegetation Damage
- Severe Damage to Structures
 - Canopies, Pavilions, Lights, Fencing, etc.
- Major Damage to Buildings (Roofs, Walls, Flying Debris)
 - Older Buildings
 - Frame, Joisted Masonry

DORIAN THREATS – DANGEROUS STORM SURGE

Models Currently in Agreement that FL East Coast will Experience CAT 4 Hurricane



- Storm Surge Estimated Along Coast of 4-12 feet.
- Rising Tide during Landfall may Increase Wave Height by 4-6 ft
- Coastal Assets will likely be Inundated Due to Surge.
- Rivers Leading to Ocean Expected to Back Up & Flood Due to Surge.
- Severe Beach Erosion Expected

DORIAN THREATS – ISOLATED INLAND FLOODING

Models Currently in Agreement that FL East Coast will Experience CAT 4 Hurricane

HAZARDS AFFECTING LAND

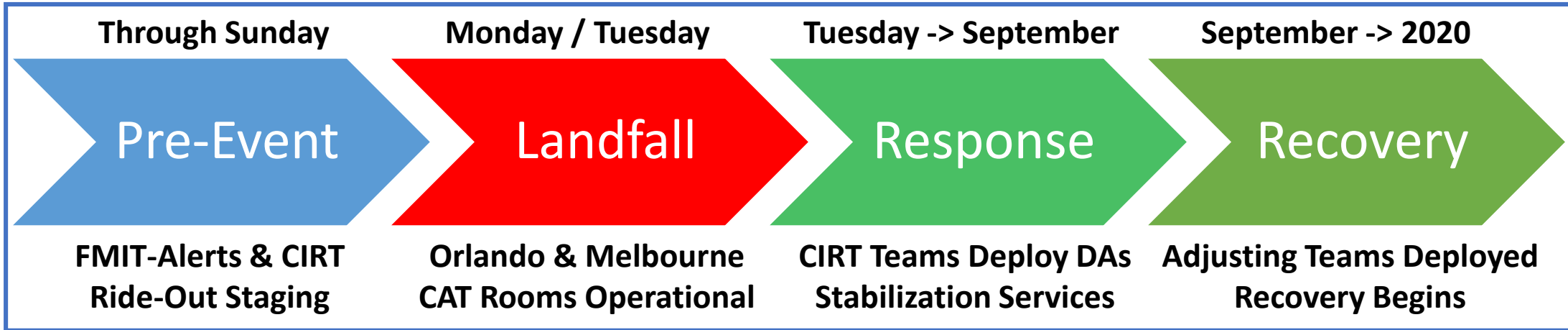
RAINFALL: Dorian is expected to produce the following rainfall accumulations this weekend into early next week:

Coastal sections of the Southeast United States...4 to 8 inches, isolated 12 inches.

This rainfall may cause life-threatening flash floods.

- Potentially Slow-Moving Storm should Increase Inland Flood Exposure.
- Widespread Inland Flooding a High Possibility
- FMIT Policy is Flood Excess and Dependent Upon Flood Zone
- Check Your Ancillary Flood Coverage for Primary Coverage

FMIT RESPONSE & RECOVERY TIMELINE



- **Damage Assessments:** First wave of site visits. Gather initial loss information for Member and Notify FMIT of damages. They trigger additional services and Adjuster deployment for completion of Estimates. Results can also be used for FEMA Damage Inventory completion.
- **Professional Estimates:** Second wave of site visits. Performed **after** Damage Assessments by Licensed Adjusters with Connected Claim Services. Estimates define scopes of work & associated cost estimates. Used by FMIT to adjudicate claims. Updates reserves & values for FEMA Damage Inventories.



FMIT Preparing for Dorian

- Monitoring Storm Path Projections & Began Transmitting FMIT Alerts on Sunday
- CIRT EOC (Melbourne) Currently Active
- FMIT EOC (Orlando) Activates Sunday
- CIRT Ride-Out Teams Deployed Saturday All Over State. Moved per Path Updates
- Calls Going Out to FMIT Members in Potentially Affected Areas
- Hosting Pre- & Post-Event Webinars



TrackDown
MEMBER DAMAGE ASSESSMENT

Florida Municipal Insurance Trust
FMIT Turnkey Recovery Program

Member Damage Assessment Date: 10/13/2016

General Information

Related Account: 0398 - City of New Smyrna Beach
Completed By: Taylor Matheny
Contact Phone: 4077442686
Related Event: Hurricane Matthew
Assessment Date: 10/13/2016
Assessment Time: 9:08 AM
End Time: 9:47 AM

Asset/Location Information

Location Number (6 Digit FMIT Number): 020001
Asset Name/Description: Aircraft Hangar D
Location: 412 United Way, New Smyrna Beach, FL
GPS Lat./Long.: 29.047174, -80.947094

Damage Information


Location Damaged: Yes
Immediate Action Required: Yes
Immediate Services Needed:
Asset Safe for Occupancy and/or Use?: No
Imminent Threat to Public Health or Safety?: No
Does Asset Pose Environmental Concern?: No

Estimated Damages & Notes

Estimated Damage Amount: \$100,000 or greater
Damage Notes: Extensive damage to hangar due to wind. 3 sides of building are completely gone. Building construction is block (CMU) on three sides approx. 18ft high. Pre-engineered metal above approx. 12ft. with insulation and rolling metal door. Significant debris still remains inside including insulation, metal debris, aircraft/aircraft parts. Immediate need to clean up to reduce FOD hazard.

Wind Damage %: 100
Flood Damage %: 0
Other Damage %: 0

Damage Photos & Signature



Mobile Application(s) Deliver Real-Time Data Capture & Reporting



- FMIT TrackDownSM Mobile Application used by Members and Adjusters.
- Application is Linked to Member's Locations (GPS) and Insurance SOV.
- Data & Photo Collection Made Simple.
- Automatic Upload to simpliCitySM and Email Distribution to all Involved Parties.
- Networked via Cell or SAT Connectivity with Breadcrumb Reporting Functionality.



FMIT Response to Dorian (first 72 hrs)

- ✓ Rapid Damage Assessments (RDA) using TrackDown Mobile App (not Estimates)
- ✓ Emergency Stabilization Services (Covered Buildings)
- ✓ Manage Assigned FMIT Staging Areas (Field Ops)
- ✓ Roll-Up Member Loss Notices
- ✓ Populate Claim Intake
- ✓ First 10 Days After Storm, Focus will be on Recovering Critical Member Assets

TRACKDOWN RAPID DAMAGE ASSESSMENTS



Florida Municipal Insurance Trust
FMIT Turnkey Recovery Program

Member Damage Assessment

Date: 3/26/2016

General Information

Related Account: 0049 - City of Boca Raton
 Completed By: Taylor Matherly
 Contact Phone: 9547327594
 Related Event: Property Loss (Non-CAT)
 Assessment Date: 3/26/2016
 Assessment Time: 8:24 AM
 End Time: 8:45 AM

Asset/Location Information

Location Number (6 Digit FMIT Number): 001001
 Asset Name/Description: 1 - City Hall
 Location: 201 West Palmetto Park Rd, Boca Raton, FL
 GPS Lat./Long.: 27.9876,-80.518182

Damage Information

Location Damaged: Yes
 Immediate Action Required: Yes
 Immediate Services Needed: Drying, Emergency Generator, Fuel (Diesel), Temporary Office
 Asset Safe for Occupancy and/or Use?: Restricted Use
 Imminent Threat to Public Health or Safety?: Yes
 Does Asset Pose Environmental Concern?: No

Estimated Damages & Notes

Estimated Damage Amount: \$500,000 or greater

Damage Notes:

Vertical water damage through interior walls caused by flooding from roof parapet. Heavy rains flooded the Boca Raton area on Thursday evening. Roof designed drainage system could not support proper drainage due to extraordinary rainfall accumulation. Rimkus Engineer (Bob Swift) and IA Field Adjuster inspected roof areas to confirm finding. After extensive coverage review, FMIT extended Flood Endorsement to Loss. TurnKey Recovery continuing to work with City Team to guide recovery efforts as necessary to stabilize affected areas and minimize disruption to critical work areas by Monday morning. Water extraction has been completed throughout the greater 1st & 2nd floor area. Drying & Dehumidification underway and showing positive results as of Friday afternoon. Tear out of affected carpet throughout building is scheduled for Saturday. All work spaces and public access areas are to be functional by Monday morning. FMIT to further review and develop repair and build-back scope on Monday.

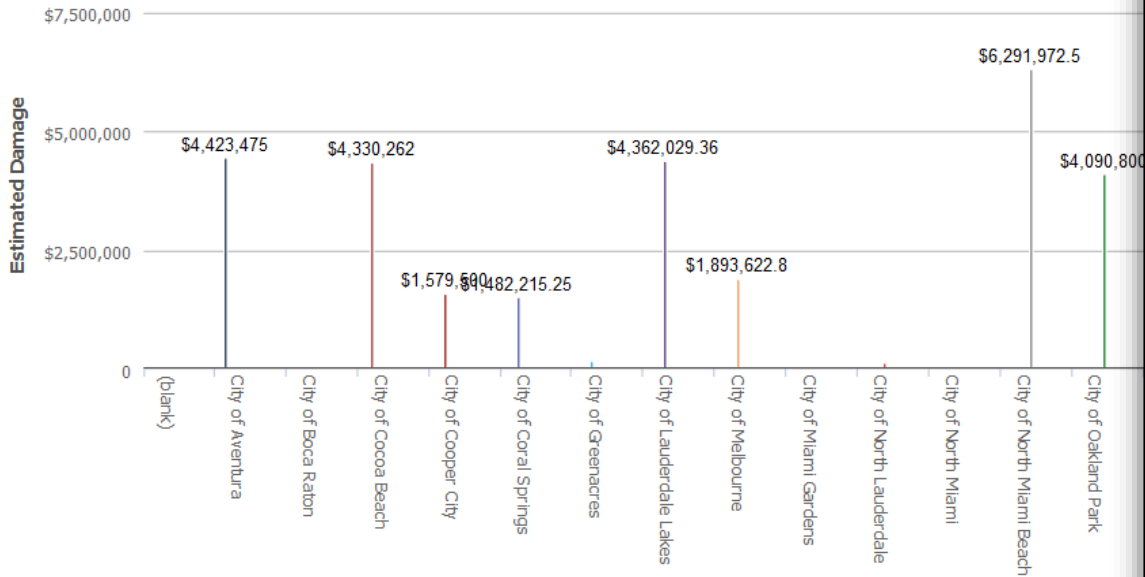
Damage Photos & Signature



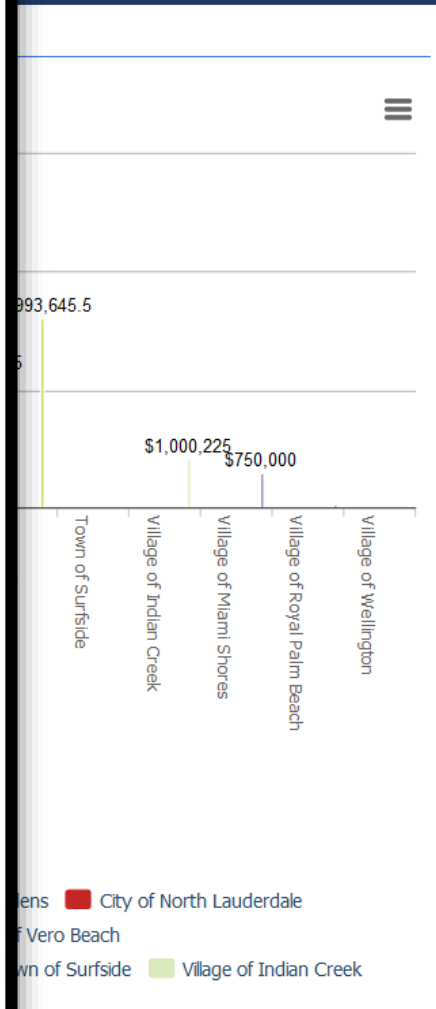
Additional photos uploaded directly to the simpliCity dashboard

Damage Assessment Bar Graph

Bar Chart - Estimated Da



- (blank)
- City of Aventura
- City of Boca Raton
- City of Cocoa Beach
- City of Cooper City
- City of Coral Springs
- City of North Miami
- City of North Miami Beach
- City of Oakland Park
- City of Panama City
- City of Pembroke Park
- Coral Bay Community Development District
- Sumter County Board of County Commissioners
- Synergy Asset Survey
- Village of Miami Shores
- Village of Royal Palm Beach
- Village of Wellington



- City of North Lauderdale
- City of Vero Beach
- Town of Surfside
- Village of Indian Creek

Claim Info, Scopes of Work, Job Costs, Claims Payments, Damage Assessments, Daily Notes & More...



The screenshot displays the simpliCity website interface. At the top, the logo reads "simpliCity by SynergyID" with the tagline "Complex Needs | Simple Solutions". Contact information includes "Claims Questions: (407) 367-1753", "www.insurance.flcities.com", and "Technical Support: 888.852.4485". A navigation bar contains links for "ACCOUNTS", "CLAIMS", "SOLICITATIONS", "PROJECTS", "QUESTIONS", "SOV-LOCATIONS", "SOV-ASSETS", and "VENDORS, etc.". Below this is a "Member Dashboard - (Beta Version)" section with a "Customize this Page" link. A "simpliCity Navigation Menu" includes buttons for "View Account", "Submit Claim", "Start a Project", "Start a RFP", "Add SOV Location", "Q&A Forum", and "Add Preferred Vendor". A "simpliCity News Alerts" section features a headline: "simpliCity Rollout Planned for January 2010! Brevard, Broward, & Miami-Dade counties are targeted for the initial rollout". A "simpliCity Web Search" box is powered by Google. The bottom section, "QuickLook Weather & Updates", contains three widgets: "Florida League of Cities News" with a "2009 Annual Conference Review" video spotlight, "Live Weather Feed" for Tamarac, FL showing a 59°F cloudy forecast, and "Latest NOAA Tropical Update" with a "Graphical Tropical Weather Outlook" map.

- Stores current & previous years insurance Schedule of Values
- Stores all Loss/Claims data for review by FMIT, Member, 3rd Party (Auditor, FEMA, Etc.)
- Stores COOP Plans and other documents for Risk Managers and others to use for Risk Management
- Access to FEMA Price Lists
- Most importantly, simpliCity is the tool FMIT uses to track Dorian recovery efforts

FMIT TURNKEY RECOVERY PROGRAM (Available on Member Property Claims)

- Expedites Response & Recovery Initiatives.
- Covered Costs Paid Directly by Synergy
- Minimizes Increased Secondary Damages & Costs.
- Stabilization Services Pre-Authorized by FMIT.
- Approved Material Deposits and Invoices Paid Direct to Contractors.
- Pre-Identified & Approved Recovery Contractors
- Significantly Reduces Financial Impact a Loss can have on Members Ability to Recover.

Exclusive Only to FMIT Members...

No Additional Cost

FLORIDA LEAGUE OF CITIES, INC.

Better

Faster

Cheaper

SPONSOR OF THE
FLORIDA MUNICIPAL INSURANCE TRUST

TURNKEY RECOVERY
Member Direct Repair Program

FMIT TurnKey Recovery

- ✓ No Additional Costs
- ✓ Approved Insurance Projects
- ✓ Upfront Material Deposits
- ✓ Contractor Progress Payments
- ✓ Reduced Financial Exposure
- ✓ No Hassle!

Architectural blueprints background with text: "OR ENLA", "SEE SHEET", "OR ENLARGED FLOOR B", "SEE S...", "06D", "100", "16'-4", "12'-11", "B1", "35'-0", "9'-15", "SEE STEEL", "NER GUARD TO", "AFF TYPICAL", "SEE DETAIL 7", "SEE SHEET", "OR ENLARGED FLOOR B", "SEE S..."

FMIT POLICY BASICS – Scheduled Locations & Assets



Location Number	Asset Name	Asset Address	FMIT Construction	Asset Status	Building Limit (Current)	Personal Property Limit (Current)
001001	North Fire Station - Historic	300 North County Road	Joisted Masonry	Insured	<u>\$1,907,885.00</u>	<u>\$202,000.00</u>
001004	North Fire Station - Fuel Pump with Prokee Pad	300 North County Road	Non-Combustible	Insured	<u>\$4,895.00</u>	<u>\$0.00</u>
001005	North Fire Station - Flag Pole with Light Fixture	300 North County Road	Masonry Non-Combustible	Insured	<u>\$2,300.00</u>	<u>\$0.00</u>

- Assets Scheduled on your FMIT Policy have a Unique, 6-Digit Location Number Assigned to Them.
- First Three Digits (Location Prefix) Indicate the Location/Address of the Asset. 001, 002, 003 Indicate Different Physical Addresses.
- The Second Three Digits (Location Suffix) Indicate the Specific Asset(s) at the Same Location. 001001, 001002 Indicate Different Assets at Same Location.
- Each Asset May Have Its Own Building Limit on the Building and Personal Property Limit on the Contents in the Building.
- Buildings Not Scheduled On Your FMIT Policy Will Likely Not Be Covered.



FMIT POLICY ENDORSEMENTS: **Unfunded Loss Risk**

- **Named Storm Deductible (NSD)**
 - Members with TS/Hurricane Watches/Warnings
 - Becomes % of Your Scheduled Building Limit
 - Ex. \$1,000,000 Asset = Up to \$50,000 NSD.
 - Applies Per Asset, Not Stop Loss/Aggregate
 - Increases Member Loss Exposure Exponentially
 - FEMA Doesn't Pay Twice



FMIT POLICY ExtensionS:

- **Property Damage Mitigation Coverage**
 - 30-Day Window, \$500,000/Named Storm
 - Scheduled Building(s) on Policy Only
 - Emergency Stabilization Services Only
 - Water Removal / Demo / Tarping
 - Authorized by FMIT Prior to Work
 - FMIT Turnkey Recovery is Pre-Authorized



FMIT POLICY ExtensionS:

- **Non-Scheduled Property in the Open (PITO)**
 - Must be located at Scheduled Address
 - Sublimit Per Member (\$100 - \$500k/yr Aggregate)
 - Covers Most PITO up to \$25,000 per Asset
 - Pavilions, Lights, Fence, Dugouts, etc.
- **Excludes Some PITO**
 - Piers, Docks, Pumps, Irrigation Systems, Underground Pipes, etc.



FMIT ANCILLARY POLICY COVERAGE:

- **Mechanical Breakdown/HSB Coverage**
 - Mechanical Failure, Rupture/Bursting, Artificial Current, Explosion
 - Generators, Boilers, Electrical, HVAC, Computer Systems, Phone Systems, Mechanical Equip.
 - Requires Specific Loss Reporting Form & Additional Investigation
 - Covers Additional Costs/Expenses



- **Can FMIT/Synergy Provide Generators?**
 - **Only if a covered structure is damaged by a covered cause of loss OR if Mechanical Breakdown coverage is applicable and approved.**
- **Will FMIT Assess Damages after the Storm?**
 - **Yes, FMIT will deploy Assessment Teams either prior to, or immediately after the storm. If you do not receive a Ride-Out representative, call (844) 364-8228 to request them post event.**
- **How Long After the Storm will Loss Adjusters Arrive?**
 - **FMIT Has Partnered with Connected Claim Services to provide professional loss adjustments after the event. They will contact you & schedule visits as soon as 24 hrs after landfall.**



- **Will FMIT Assist Us with FEMA Support?**
 - **Under FMIT's Turnkey Recovery Program, Synergy will assist Members with complying with FEMA PA Grant requirements.**
- **Is Debris Removal Covered Under FMIT's Policy?**
 - **The FMIT Policy does not cover vegetative debris. Debris from covered structures is covered under the FMIT Policy.**
- **Is FMIT Turnkey Recovery Applicable to All Losses?**
 - **Turnkey Recovery is primarily designed to assist Members with above-deductible losses to significant structures, such as buildings.**
 - **It is not unusual after a disaster for Under Deductible & Uncovered Losses to be managed directly by the Insured.**
 - **No matter the loss, FMIT will be there to support recovery efforts.**

Member Prep Checklist

- Continue Working Internally w/Emergency Response Teams,
- Ensure Portable/Removable Assets are Secured or Stored,
- Ensure Hurricane Protective Devices Operational & Engaged
- Ensure that Current Email used to Receive FMIT Alerts & Current Phone # in FMIT System is Accessible Where You Are.



Member Prep Checklist

- **Post Event: Reach Out to Internal Contacts for Damage Status,**
- **Monitor FMIT Alerts for “I Have Damage” Post Event Email & Respond or Call FMIT CAT Number**
- **Stay By Your Cell Phone & Email For Incoming Contact From FMIT**
- **Work with FMIT CIRT Ride-Out / Damage Assessment Teams as Storm progresses**





- **Make Your Mental & Physical Health a Priority**
 - **Many Injuries/Fatalities Occur After Storm Due to Fatigue –**
***Latest FMIT Alert Has Link to FLC Safe Practices Document**
- **Disasters Affect the Personal & the Professional**
 - **Many people may experience damage to their/families' homes as well as to their municipality.**
- **Everyone has Prepared, but the Unexpected will Occur**
 - **Adapting to adversity through communication is critical**
 - **Make the best decision you can with the information you have**
- **Success comes from Teamwork & Communication**



Report a Loss*:

FMIT CAT Number

844-FMIT-CAT (844-364-8228)

FMIT EOC Email

propclaim@flcities.com

***If Repairing Damages, Ensure that Photos Are Taken & Invoices Captured for Work Performed**