

READY = PLANNING, RESPONSE & RECOVERY

**2023 FLC Insurance
Summit
Disaster Preparation
&
Recovery:
Are You and Your
Organization
Prepared for a Major
Hurricane?**





- SynergyNDS is the Leading Recovery Program Manager for Public Entities in Florida & Texas with current Insured Property in excess of \$60 billion dollars.
- 30+ Years of Municipal and Public Entity Service with PROVEN & TESTED Capacity to Simultaneously Respond to Multiple Catastrophic Events.

READY = PLANNING, RESPONSE & RECOVERY

1. BEFORE THE LOSS

- Know Your Risk
- Understand Insurance Coverage
- Update the COOP & Plan to Recover
- State/Federal Grants & Consultants

2. DURING THE LOSS

- Activate the PLAN
- Adjust Response Based on the Event
- Communication (Internal/External)

3. AFTER THE LOSS

- Assessment of Property Damage
- Claim Process & Reporting 101
- Recovery Rules of the Road
- FEMA-OLOGY



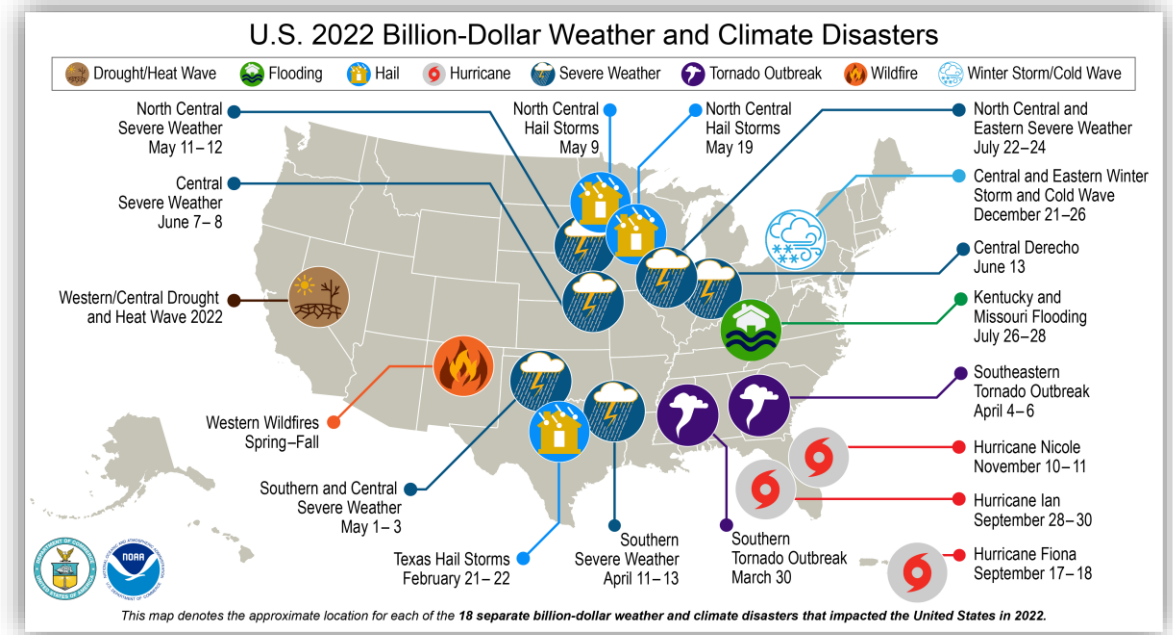
BEFORE The Loss

- Know Your Risk**
- Understand Insurance Coverage
- Develop & Update the PLAN
(Plan to Recover)
- State/Federal Grants & Consultants



Hazards for Risk Come in Many Different Shapes & Sizes...

- Happen with Little or No Warning
- Go on Around Us Each & Every Day
- Influenced by Geographical Conditions
- Dictated by Climate & Weather
- Caused by People or Accidents
- Extraordinary Phenomenon



What Hazard Examples Pose a **REAL RISK** for Your Organization &/or Departments... Specific to Your Scheduled Property?

RISK RATING 101: Prioritize Risk

Different Types of Hazards or Potential Loss Can Impact Each of Our Organizations Differently...

FREQUENCY	
Very Likely	Annual
Likely	Every 5-10 Yrs
Not Likely	50-100 Yrs

PROBABILITY	
Very Likely	Annual
Likely	Every 5-10 Yrs
Not Likely	50-100 Yrs

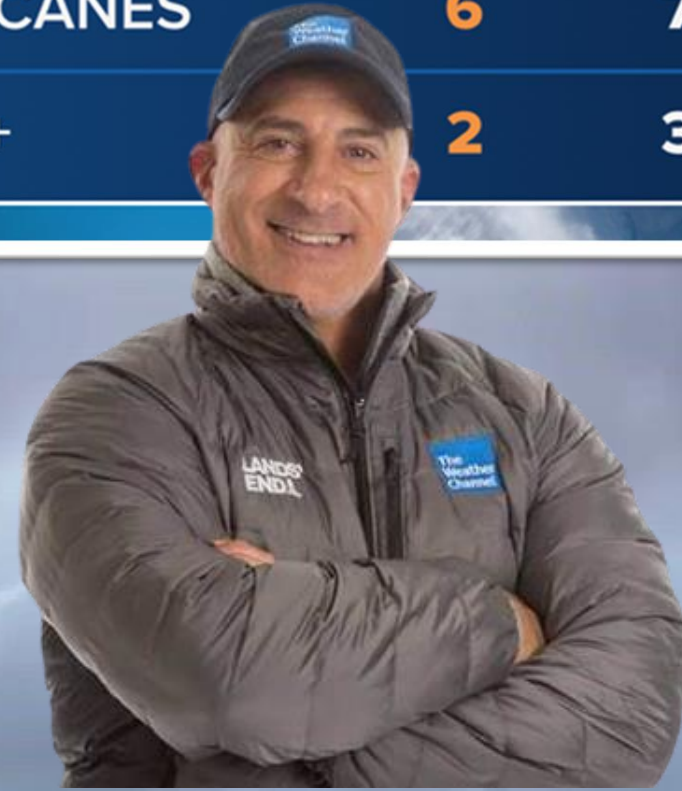
RISK RATING	HAZARD	FREQUENCY	PROBABILITY	MAGNITUDE			OVERALL VULNERABILITY
				Injuries/Death	Infrastructure	Environment	
1	Flood	Very Likely	Very Likely	High	High	High	HIGH
2	Named Storm	Very Likely	Very Likely	High	High	High	HIGH
3	Cyber Incident	Very Likely	Very Likely	Low	Medium	Low	HIGH
4	Severe Wind or Hail	Very Likely	Very Likely	High	Medium	Low	HIGH
5	Transportation Incident	Very Likely	Very Likely	High	Medium	Medium	HIGH
6	Terrorism	Likely	Likely	High	High	Medium	HIGH
7	Hazardous Material Event	Very Likely	Very Likely	Medium	Medium	Medium	MEDIUM
8	Wildfire	Likely	Likely	Medium	Medium	High	MEDIUM
9	Geological	Likely	Likely	High	Medium	Low	MEDIUM
10	Winter Storm & Freeze	Likely	Likely	Medium	Medium	Medium	MEDIUM
11	Civil Disturbance Incident	Likely	Likely	Medium	Medium	Low	MEDIUM
12	Biological Incident	Likely	Likely	High	Low	Low	MEDIUM
13	Space Weather Events	Likely	Likely	Medium	Medium	Low	MEDIUM
14	Radiological Incident	Not Likely	Not Likely	High	Medium	Medium	LOW
15	Seismic Events	Not Likely	Not Likely	Low	Low	Low	LOW

ARE WE READY FOR RISK ASSOCIATED WITH THIS HAZARD...

- ✓ Emergency Supplies & Protective Measures?
- ✓ Insurance Policy(s)?
- ✓ SAT Phone & Other Redundant Communication
- ✓ Pre-Storm Administrative Directives & Resolutions?
- ✓ Ride-Out Teams & EOC Assignments?
- ✓ IMRP Response Programs? (Ask your provider)
- ✓ Consultants?

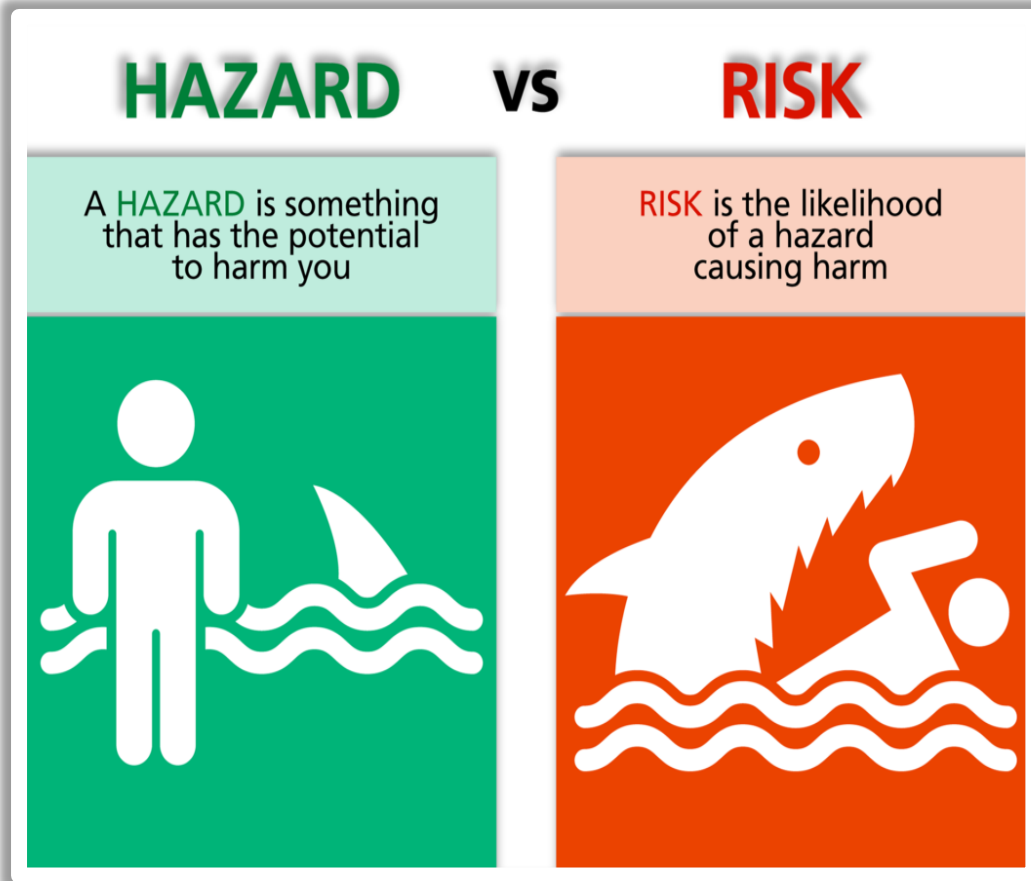
2023 HURRICANE SEASON FORECAST

	CSU	AVG	2022
▶ NAMED STORMS	13	14	14
▶ HURRICANES	6	7	8
▶ CAT 3+	2	3	2



KNOW THE DIFFERENCE BETWEEN HAZARD & RISK...

Without HAZARD, there is No RISK.



Avoidance of Loss or the ability to Minimize the Outcome simply comes down to the decision to Don't Swim or Swim VERY Fast!

- Identify HAZARDS as STEP ONE in Carrying Out a Risk Assessment to Infrastructure.
- The RISK is Assessed Based on the Severity of Damage (Harm) and the Likelihood/Frequency of the Damage Occurring.
- A RISK may be High or Low when taking into account These Two Factors. (especially the Time & Cost of Recovery)
- Some Types of HAZARDS are Difficult to Prevent, but their Impact can be Reduced through Effective Risk Assessment, Accurate Scheduling of Property to Value, Insurance Coverage & Planning.

Identifying Your Exposure & Tolerance for Types of Hazards Provides Bottom-line Risk Guidance for Your Insurance Coverage Placement and COOP (Plan).

Risk Appetite Analysis is the Amount & Type of Risk that an Organization is Prepared to Pursue, Retain or Take.



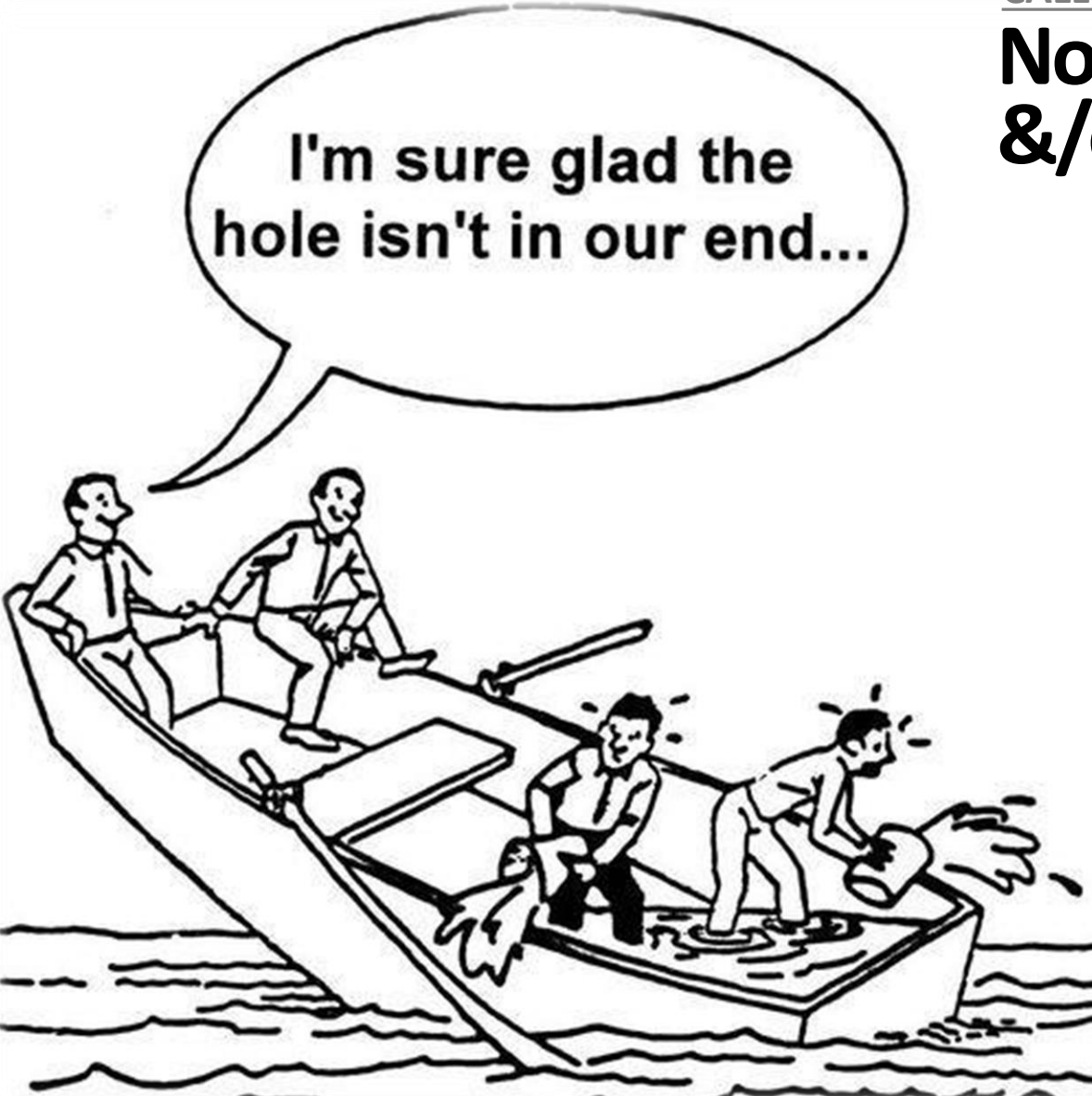
- Determines the Likely Impact of those Hazards & Prioritizes Strategies to Lessen the Acceptable Impact (Exposure).
- Consult with Providers on what Coverages are Available to Help Protect Your Exposure to Risk.
- Build (Update) the PLAN Around those Findings.

CALL-TO-ACTION

Not Just the Role of the Risk Manager &/or Financial Director.

- It Takes Each Department's Proactive Involvement.
- Communicate How Hazards/Risk Can Affect Your Department & Daily Operations.
- Know What Your Department Will Need to Both Safeguard & Recover from a Hazard.
- Hold Annual Internal Tabletop Exercises

Only then can we Start to Better Understand the Impact of Risk from Specific Hazards & Where the Money will come from to Support the Plan!



I'm sure glad the hole isn't in our end...

BEFORE The Loss

- Know Your Risk
- Understand Insurance Coverage**
- Develop & Update the PLAN
(Plan to Recover)
- State & Federal Grants & Consultants



Understand the Different Coverage Providers & Levels of Participation After Different Loss Types.



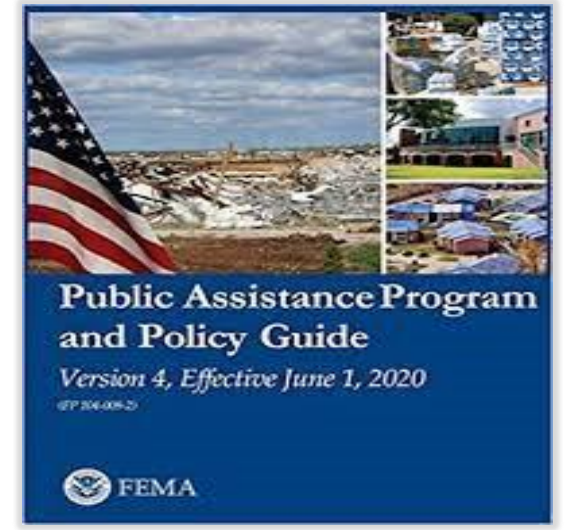
Property & Casualty Coverage
(Scheduled Locations/Assets)



Primary & Excess Flood Insurance
(Special Flood Hazard Areas)



Citizens Windstorm Insurance Program
(Coastal Zone)



FEMA Public Assistance
(Only a Declared Event)

Make that FIRST CALL to Primary Coverage Providers to Report a Loss or with Questions & Concerns.

Waiting Until Your Organization has Been Affected by an EVENT is too Late to Understand Coverage(s)



- Consult Your Coverage Provider(s). Have them detail their PLAN, Coverage Provisions and Claim Process.
- Define Your Needs & Expectations.
- Have Your Team Model Various Loss Scenarios to Better Understand Available Insurance Coverage and Anticipated Insurance Proceeds.
- Communicate & Understand Accountability is a Two-Way Street.

DON'T DEVELOP AN ADVERSARIAL RELATIONSHIP WITH YOUR COVERAGE PROVIDER

Multiple Providers = Maximum Confusion

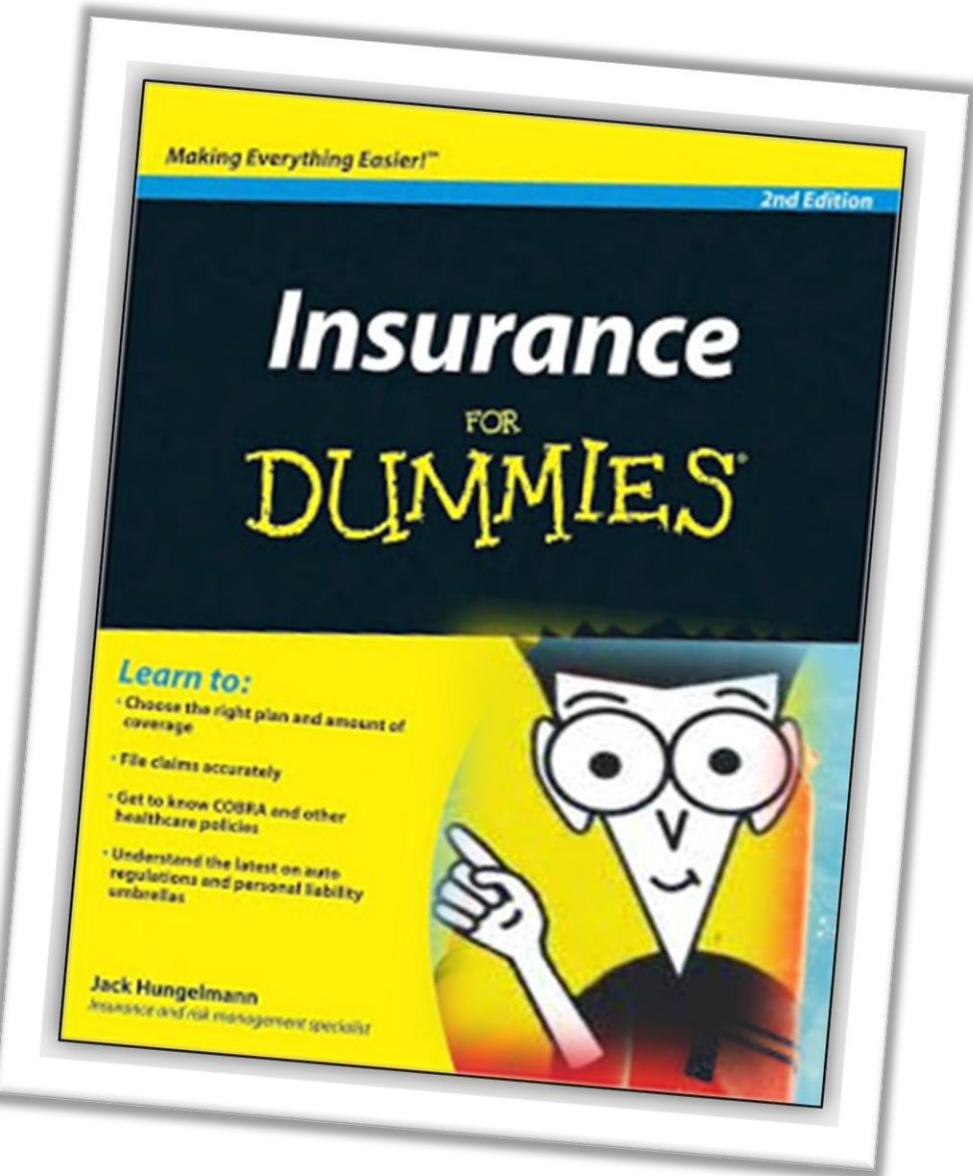
Depend on Primary Providers to Support Your Coverage Review & Help Navigate Claim Notification with other Involved Providers.



- Different Lines of Coverage & Multiple Involved Providers can lead to Confusion, Frustration & Delayed Response.
- Its Important to Understand when Primary & Secondary Coverage Exists.
- Having an Open Dialogue Helps Facilitate Claim Interaction & Ensures a Thorough Coordinated Approach.

UNDERSTANDING INSURANCE COVERAGE CAN SEEM LIKE A FOREIGN LANGUAGE...

ARE YOU SINKING OR THINKING WITH INSURANCE?



Keeping It Simple With Insurance & These 5 Easy Steps...

1. Locate Your Coverage Binder or Policy Document & Read it!
2. Review w/ Internal Stakeholders
3. Get to Know Your Account Executive/CSR & Ask Questions.
4. Is Your Property Correctly Listed & Scheduled to Value.
5. Understand Basic Coverage & Special Endorsements that will Help Develop & Support Your Plan.

KNOW HOW COVERAGE SUPPORTS YOUR PROPERTY RISK...

Know Your Insurance Coverage

FLORIDA MUNICIPAL INSURANCE TRUST PROPERTY, ALLIED LINES AND CRIME DECLARATIONS

I. DESIGNATED MEMBER

Agreement No.: FMIT #0885

II. GOVERNMENT DESCRIPTION

Municipality

III. COVERAGE PERIOD

From October 1, 2018 to October 1, 2019 12:01 A.M. Standard Time at the address of the Designated Member.

IV. Property and Allied Coverages

	Premium Basis	Deductible/ Type	Limit	Net Premium	
Real Property*		\$25,000	\$97,472,536	Included	
Personal Property		\$25,000	\$5,304,067	Included	
Coinsurance:	Agreed Amount				
Valuation Basis:	Replacement				
Blanket**:	Cost				
Inflation Guard:	Yes				
	No				
Non-scheduled PITO Sub-Limit*			\$500,000	Included	
Time Element					
Business Income	Per Extension	\$0		Included	
Extra Expense	Per Extension	\$0		Included	
Inland Marine	Valuation Basis:	Actual Cash	Per Schedule	\$2,390,356	Included
		Value			
	Blanket:	Yes		Included	
Valuable Papers	Per Extension	\$0		Included	
Accounts Receivable	Per Extension	\$0		Included	
Crime					
Inside The Premises:					
Theft of Money and Securities		\$1,000	\$100,000	Included	
Outside The Premises:					
Forgery or Alteration		\$1,000	\$100,000	Included	
Computer and Funds Transfer Fraud		\$1,000	\$100,000	Included	
Bond					
Faithful Performance Blanket Bond		\$1,000	\$100,000	Included	
Employee Theft - Per Loss Coverage		\$1,000	\$100,000	Included	

V. This agreement includes these endorsements and schedules: See Schedule C

- Blanket vs Specific Policy
- Deductible(s) Obligations
- Scheduled Limits (Co-Insurance Penalty)
- NFIP Policy, Requirements & Excess Insurance Coverage
- Claim Reporting Requirements
- Reimbursement Timelines
- Coverage Extensions
(Business Interruption, Extra Expense)

BEFORE The Loss

- Know Your Risk
- Understand Insurance Coverage
- Develop & Update the PLAN
(Plan to Recover)**
- State/Federal Grants & Consultants



All too often, the **RESOURCES** or
INFORMATION we needed the most...
were right in front of us all along!

Make Sure Your
Accounts
Operate

(COOP)
of Maintaining
Loss.

CRITICAL INFORMATION

**KEEP
IT
SHORT &
SIMPLE**

Emergency Situations.

Property/Assets.

Locations.
(Options)

Personnel Leads.

Workflow.

Directives.

... (when appropriate)

Emergency Executive Order(s) & Communication

10. Share & Follow the Plan!



Maintain Inventory of all Property/Assets in the Custody of Your Organization.

The screenshot displays the simpliCity software interface. The main table shows SOV Locations with columns for Location Number, Total # of Assets, # of Insured Assets, # of Uninsured Assets, Total Building Limit, and Total Personal Property Limit. A red dashed arrow points from the 'Fire Station 1 (Station 41)' row to a detailed 'Assets' table. The 'Assets' table lists individual assets with their names, asset numbers, building limits, and personal property limits.

SOV Location	Location Number	Total # of Assets	# of Insured Assets	# of Uninsured Assets	Total Building Limit	Total Personal Property Limit	Location Map
Fire Station 1 (Station 41)	001	6	6	0	\$1,408,321.00	\$839,058.00	Google Map View

Asset Name	Asset Number	Building Limit	Personal Property Limit
Insured 6 Assets			
Fire Station 1 (Station 41)	001001	\$1,157,064.00	\$839,058.00
Fencing	001002	\$16,744.00	\$0.00
Lighting System	001003	\$12,600.00	\$0.00
Generator & AG Tank 1,000 Gal	001004	\$60,500.00	\$0.00
Lightning Protection (\$9,100) / Security & Surveillance (\$54,313)	001005	\$63,413.00	\$0.00
Modular Building	001006	\$98,000.00	\$0.00
TOT		\$1,408,321.00	\$839,058.00

- Departments should be Required to Provide Updated Inventory List.
- Accurate Replacement Cost Valuation should be Reviewed & Adjusted on an Annual Basis.
- Decisions must be made for Placement of Coverage (or Self-Retained Exposure).
- Understand Potential “GAP” for Budgeting.
- List should include Additional COPE Data Specific to each Property.
- Overall Property Awareness (Usage Viability)

#3 | WHAT ARE YOUR CRITICAL ASSETS (Identify Needs)



Critical Asset Information

Recovery Window
11-17 hours

Recovery Window Additional Information
Primary Fire Station with SatCom and Command.

Emergency Communication
Yes

Emergency Communication Description
Mobile COW system and AM Antenna.

Emergency Power On-Site?
No

Power Required
175 kW

Emergency Power Description
Need 150ft cable to connect to dist. panel

Emergency Lighting On-Site?
No

Lighting Required
4000 Watt Light Tower - Diesel

Emergency Lighting Description
(2) Light Towers in corner of property facing away from traffic.

Emergency Fuel Program?
Yes

Emergency Fuel Vendor
Striker Fueling Services

Emergency Fuel Description
5,000.00 Underground Storage Tank located in Public Works Compound. (2) Pumps

Enhanced Asset Details (Optional)

Add Enhanced Asset Details

Impact Resistant Glass
Yes

Fire Suppression System
Yes

Lightning Deterrent System
Yes

Flood Zone
No

Standby Power Generation
No

Temporary Power Quick Connect
No

Security (Alarm) System
Yes

Security Barricades
No

Other Enhanced Asset Details



The PLAN Must Prioritize Essential Functions & Back-Up Options for Each Department (Structure).



- Critical Buildings & Structures to Maintain Operations/Services.
- Purchase Approval & Contract Awards.
- Temp Power Generation & Support.
- Redundant &/or Alternate Methods of Communication.
- Alternate Workspace &/or Location.
- Temporary Rental Structures & Equip.
- Security & Protective Measures.
- Office/Personnel Pack-Out & Relocation.
- Notification & Posted Signage.

#3 | PUTTING IT ALL TOGETHER (Cliff Note Style)

COOP WORKSHEET BY BUILDING

BUILDING/LOCATION #	City Hall 001-001
DEPARTMENT	Administration
CRITICAL ASSET (1-5)	1 = Essential
FLOOD ZONE	SFHA AE

INSURANCE	
SCHEDULED VALUE: Building	\$1,500,000.00
INSURANCE: Property & Casualty	FMIT
INSURANCE: Flood Primary/Limits	NFIP \$500k
INS DEDUCTIBLE: P&C	\$500.00
INS DEDUCTIBLE: Flood (Primary)	\$1,250.00

COVERAGE	
EXTRA EXPENSE (Annually)	\$1,000,000.00
ORDINANCE & LAW	25% Limits of Total Damage
VALUABLE PAPER (Per Occurance)	\$500,000.00
PDMC (Per Occurance)	\$500,000.00

RISK ANALYSIS (
WINDSTORM: Named Storm	High/Severe
WINDSTORM: Tornado	Moderate/Severe
WINDSTORM: Hail	High/Low
WINDSTORM: Winter/Ice	Low/Moderate
FLOOD WATERS	High/Significant

TEAM LEAD & SUPPORT	
TEAM LEAD: Coordinator	Person 1
SUPPORT: HR/Risk Management	Person 3

DAMAGE ASSESSMENT (Workflow Description)

Public Works responsible to coordinate initial damage assessment once all clear is given by Fire Chief. PW to roll-up reporting to EOC. PW to utilize Ride-Out Personnel provided by SynergyNDS to perform Assessments on Insured Buildings/Structures as part of FMIT offered TurnKey Recovery Program. Field Reports will be distributed to City Leadership/Departments immediately upon completion. Field Reports are also provided automatically to FMIT Claims Department as part of initial claim notification. FMIT Claim Rep will followup with designated City Contact on Coverage & applicable Next Actions.

LOGISTICS FOR OPERATIONAL RESUMPTION

PW to coordinate fuel top-off and additional deliveries direct with Vendor for Stand-By Generator. Fire Chief has sat-phone to communicate with external groups if cell service is disrupted. Police Chief will communicate with Verizon for COW System if needed and available. IT will have BGAN Terminal Unit avail to support critical internet accessibility if connectivity is impacted. Community Center is Option 1 to stand-up essential City Hall functions for Public Accessibility if building sustains damages that would present a public health or safety concern (as evaluated by Building Official). SynergyNDS to provide portable building solutions for setup at a locaton TBD if necessary. IT will self perform and coordinate with Vendors any temporary relocation of assets & hardware required for operational resumption (Internal or External Location). PIO will communicate to Public, if necessary, any changes to City Hall Operations &/or Operating Hours.

EMERGENCY RESPONSE & STABILIZATION DIRECTIVES

PW & Building Official will coordinate with SynergyNDS under the approved FMIT offered TurnKey Recovery Program for all services that are scheduled for FMIT Coverage and will be paid direct by the Risk Pool. All services otherwise not part of an approved FMIT Coverage Form will need to follow current Citywide procurement process managed through Purchasing Department. City Manager to engage FMIT TurnKey Recovery Program Election Form once services provided by SynergyNDS are approved by FMIT for applicable coverage application.

OTHER NOTES

City Hall has had a previous hail loss claim with FMIT and handled under Member Direct.

#4 | ESTABLISH EMERGENCY CONTACTS & PERSONNEL LEADS

simpliCity by SynergyID

FLC-PACT simpliCity TrackDown - Synergy NDS Asset Survey Repository

Home Users Accounts Claims Loss Notifications Projects Scopes of Work SOV-Locations SOV-Assets Damage Assessments Daily Reports Rapid

Accounts **0667** + New Account Edit Email Mo

Reports & Charts

Member Info

Member Acc

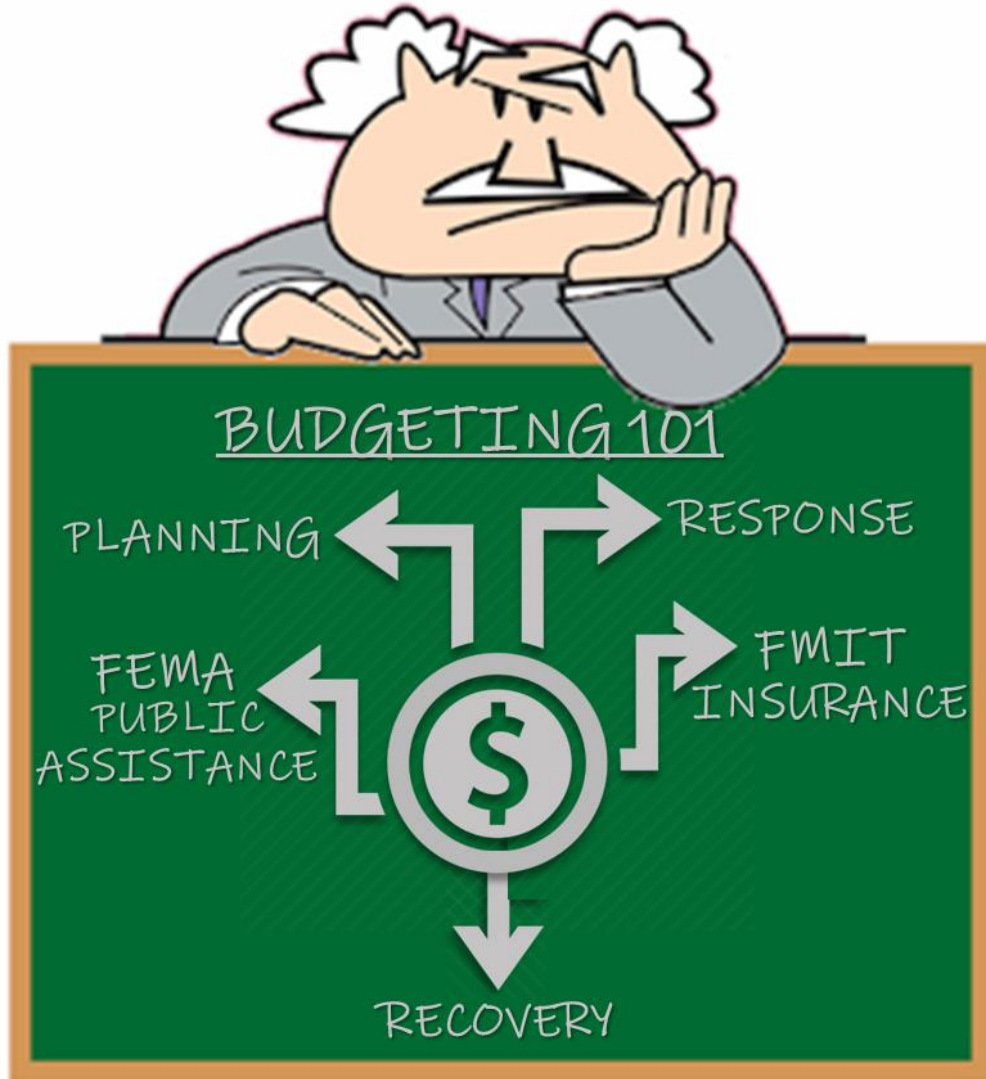
Member Name
City of Coral Spr

Ride-Out Team?
Yes

Full Report | Grid Edit | Email | More ▾ 10 Member Contacts

<input type="checkbox"/>	Firstname	Lastname	Member Alerts?	Emergency Contact?	Title	Office Phone	Mobile Phone	Email
Primary (2 Member Contacts)								
<input type="checkbox"/>	Alexander	Falcone	✓	✓	Emergency Operations manager	(954) 346-1280		afalcone@coralsprings.org
<input type="checkbox"/>	Tracy	Szatkowski	✓	✓	Risk Management Coordinator	(954) 344-1010		tszatkowski@coralsprings.org
Secondary (8 Member Contacts)								
<input type="checkbox"/>	Catherine	Givens	✓	<input type="checkbox"/>	Budget Director	(954) 344-5920		cgivens@coralsprings.org
<input type="checkbox"/>	Harry	Gonzalez	✓	<input type="checkbox"/>	Facilities Superintendent Public Works	(954) 344-1195		hgonzalez@coralsprings.org
<input type="checkbox"/>	Melisa	Guerin	✓	<input type="checkbox"/>	Accountant	(954) 344-5924		mguerin@coralsprings.org
<input type="checkbox"/>	Melissa	Heller	✓	✓	Director of Financial Services	(954) 344-1087		fnmph@coralsprings.org
<input type="checkbox"/>	Karla	Hines	✓	<input type="checkbox"/>	Sergeant - Dept of Emergency Management	(954) 346-1216		khines@coralsprings.org

Budgeting for the COST to Address Risk in Your Plan:



- Insurance Deductibles
- Co-Insurance Penalties (specified policies)
- Costs Associated with Uncovered Claims
- Extra Expense & Business Interruption
- Upfront Recovery Costs &/or Vendor Retainer Fees
- Additional Payroll Expense
- 3rd Party Consultant Fees
- FEMA Cost Share Amounts

#7 | EMERGENCY RESPONSE & RECOVERY DIRECTIVES...

Identify Operational Needs for Your Departments & Property Prior to an Incident.

Name	Notes	Address	City/State/Zip	Contact	Phone	Cell	E-mail	Vendor Type	Updated
Housing Authority Services		40956 State Route 18	Wellington, OH 44090	Robert Williams	330-800-3984		r.williams@housingauthorityservices.com	A/E Consultant	11-05-12
Smith & Company	Contract C15001	5312 Alameda Rd	Houston, TX 77004	Terry Smith	713-524-4202		tsmith@sc-arch.com	A/E Consultant	05-15-13
Soutex Surveyors & Engineers	Contract C13013	6251 Jefferson	Groves, TX 77619	George Newsome	409-983-2004		enewsome@et.ri.com	Abatement - Lead, Asbestos	01-01-16
Breathe Easy Environmental		2411 Ridgebrook Ln.	Pearland, TX 77584	Mark Hebert	409-962-3056			Abatement - Lead, Asbestos	11-05-12
Cox Floors & Finishes LLC		PO Box 2024	Tyler, TX 75710		903-815-6406			Abatement - Lead, Asbestos	11-05-12
ERI Consulting Engineers, Inc.		PO Box 1325	Allen, TX 75013		903-534-5001			Abatement - Lead, Asbestos	11-05-12
Farmer & Associates, Inc.		9802 Lawdale	Houston, TX 77017		972-390-8014			Abatement - Lead, Asbestos	11-05-12
NATEC		11133 Shady Trail	Dallas, TX 75229		713-472-4022			Abatement - Asbestos	11-05-12
PASS Associates		PO Box 763550	Dallas, TX 75376		214-461-8743		nwilliams@friedrich.com	Air Duct Cleaning	12-19-13
Enviromax, Inc.		10001 Reunion Place, #51	San Antonio, TX 78216	Norma Williams	214-371-1707			Air Duct Cleaning	05-16-12
Friedrich Air Conditioning Co.		6251 Jefferson	Groves, TX 77619	Mark Hebert	210-546-0516			Air duct service	05-22-15
Breathe Easy Environmental		2986 County Road 180	Alvin, TX 77511	Mark Simmons	409-962-3056			Air Quality	02-06-17
American Chimney & Air Duct Service		1940 117th St.	Port Arthur, TX 77640	Lee Thomas	409-718-1863		Mark.Simmons@SouthernGlobal.net	Appliance Parts	05-14-14
Southern Global Safety Services, Inc		4048 Glaser St.	Groves, TX 77619	Daphne Evans	409-727-6393			Appliance Repair	09-29-15
Bubba's AC & Appliance Parts		4048 Glaser St.	Groves, TX 77619	Sheila Buffington	713-545-2830		speedy@coburns.com	Appliances	09-29-15
Lee's Appliance Repair		Appliance Park AP4-105	Louisville, KY 40225	Steven Peddy	281-932-9558		rusha.miles@reappliance.com	Appliances	10-07-14
Appliance Warehouse of America		311 E. Vickery	Fort Worth, TX 76104	Rick Tipps	409-962-8140		luis.luarbe@e-musa.com	Appliances	03-29-17
Coburn's		2417 Regency Blvd., #5	August, GA 30909	Zachery Hopson	800-782-8075			Appliances	10-20-12
GE Appliances		2120 Solona St	Fort Worth, TX 76117	Adrian Nelson	800-283-4000 x5352		zhopson@searshc.com	Appliances	11-05-12
Interline Brands (dba Maintenance USA)		414 N. Peters Road	Knoville, TN 37922	Keith Richard	817-870-2227			Appliances	03-29-17
Morrison Supply Co.		8460 Central Mall Drive	Kingwood, TX 77325	Cyrus Jacobs	800-549-4505			Appliances	11-05-12
Sears Commercial		PO Box 168353	Irving, TX 75016	Mark Simmons	817-521-1900		nelsal@whirlpool.com	Appliances	03-29-17
Sears Commercial		2120 Solona St	Fort Worth, TX 76117	Adrian Nelson	800-433-1804		kcontracting@gmail.com	Architect/Engineer	05-05-17
Stove Parts Supply Co.		414 N. Peters Road	Knoville, TN 37922	Keith Richard	800-634-9621 x5		jed@inlandenvironments.com	Asbestos Abatement	09-12-13
Whirlpool Corporation		8460 Central Mall Drive	Kingwood, TX 77325	Mark Simmons	409-293-8742		cymold@aol.com	Asbestos Abatement	08-26-13
JK General Contractors & Construction, LLC		PO Box 6751	Kingwood, TX 77325	Cyrus Jacobs	281-354-7500		Mark.Simmons@SouthernGlobal.net	Asbestos Abatement	05-22-15
Inland Environments Ltd.		2986 County Road 180	Alvin, TX 77511	Mark Simmons	409-466-1648			Asbestos Consulting	11-05-12
Jacobs Construction		1709 Texoma Dr.	Sherman, TX 75090	Tim Slaughter	409-781-2514		z6sape@yahoo.com	Asbestos Removal Training	02-18-14
Southern Global Safety Services, Inc		725 Eveningview Ln	Beaumont, TX	Delester Brister	903-815-6406			Asphalt	04-19-13
Dan Cox		305 E. Elgie St.	Beaumont, TX		409-293-6121			Asphalt & paving	04-19-13
Imperial Enterprises		655 Langham Rd.	Beaumont, TX		409-866-8929		GKG_1961@yahoo.com	Asphalt & paving	04-19-13
Affordable Asphalt Paving		525 North Tryon St., #10	Charlotte, NC 27202	Allan Kitchen	409-466-4539		Allan.Kitchen@CohnReznick.com	Asphalt/Pavement	02-06-17
DB Asphalt Paving		1677 Old Spring House Ln	Dunwoody, GA 30338		409-866-7267		mikewade1946@gmail.com	Auditing Services	09-12-17
LD Construction	Contract C12010	4401 Proctor St.	Port Arthur, TX 77642		704-332-9100			Auditing Services	06-28-12
DB Asphalt Paving					770-912-5260			Auto Maint. & Repair	
CohnReznick					409-982-5230				
Willard M. Wade									
Boone's Automotive									

- ✓ Power Generation & Fuel
- ✓ Redundant &/or Alternate Communication Platforms
- ✓ Debris Removal Contractors
- ✓ Security Services & Fencing
- ✓ Emergency Demo & Restoration Contractors
- ✓ Temporary Roofing Systems & HVAC
- ✓ Portable Bldgs & Equipment Rentals
- ✓ Packout & Relocation Services
- ✓ Professional Services Agreements (Inspectors, Engineers & Industrial Hygienist)

Identify Active Vendor Lists that Your Group has Experience with and Historical Contracting Relationships/Pricing.

BEFORE The Loss

- Know Your Risk
- Understand Insurance Coverage
- Develop & Update the PLAN
(Plan to Recover)
- State/Federal Grants & Consultants**



Funding through FDEM and FEMA May Be Available to Prevent, Prepare, Protect, Respond and Recover From Disasters...

Florida Department of Emergency Management (FDEM)

- Emergency Management Performance Grant (EMPG)
- Emergency Management Preparedness and Assistance Grant (EMPA)

www.floridadisaster.org/dem/preparedness/grants-unit/

Federal Emergency Management Agency (FEMA)

- Building Resilient Infrastructure and Communities (BRIC)
- Hazard Mitigation Assistance Program (HMGP)
- Flood Mitigation Assistance (FMA) – NFIP-Insured Properties Only

www.fema.gov/grants/mitigation

Establish Pre-Disaster Contracts With Consultants Well In Advance of a Named Storm Event...

- FEMA Public Assistance Consultants
- Debris Management Contractors
- Debris Monitors

- Consultants Can Exceed FEMA DAC Reimbursement That Can Contribute to Out-of-Pocket Expense
- Request Indemnification for Paid Proceeds vs Actual Grant Monies Received
- Maintain Strong Control and Oversight

DURING The Loss

- Activate the PLAN
- Adjust Response as Dictated by the Situation
- Prepare to Hit the Ground Running
- Communication (Internal/External)



WHEN NORMAL TURNS CHAOTIC...



The PLAN will be Counted On to Provide Guidance Necessary to Respond to the Hazard (Event) & Mitigate the Risk.

- Follow the PLAN.
- Have Situational Awareness Specific to Your Property & Assets.
- Communicate & Stay-in-Touch with Personnel & Stakeholders.
- Safety of Your Personnel Takes Precedent Over the Plan.
- Ensure Proper Supplies & Equipment are ready to go to Ride-Out the Hazard.
- Document Activities & Costs.



TRACK THE DEVELOPMENT OF THE HAZARD (Status)



**FMIT Alert Level 3:
Moderate**

Reported Severe Weather Impacted Portions of The Panhandle This Morning
Heavy Thunderstorms With 70+ MPH Wind Gusts.

This Line of Severe Thunderstorms Continues to Move East Across Panhandle
Tonight Through Tomorrow.

Currently, The Largest Threats Are Heavy Rains, Damaging Winds, Heavy
Isolated Tornadoes.

* This alert is sent to members of the Florida Municipal Insurance Trust (FMIT) as part of their industry-leading property insurance recovery program to provide strategic and tactical information with regard to FMIT response activity in the event of a disaster. If you do not wish to receive this information, please contact your insurance broker.

**To Report Damages To Your Property
Call 844-FMIT-CAT (844-364-8228)
to contact the FMIT Claims Center**

FMIT Member:
3:00 PM CDT, Saturday April 10, 2021

FMIT Discussion:

- Reported severe weather impacted portions of the Panhandle this morning with 70+ MPH wind gusts.
- Damages to buildings & structures have been confirmed in both Bay and Panhandle power lines.

Damage Reporting Options:

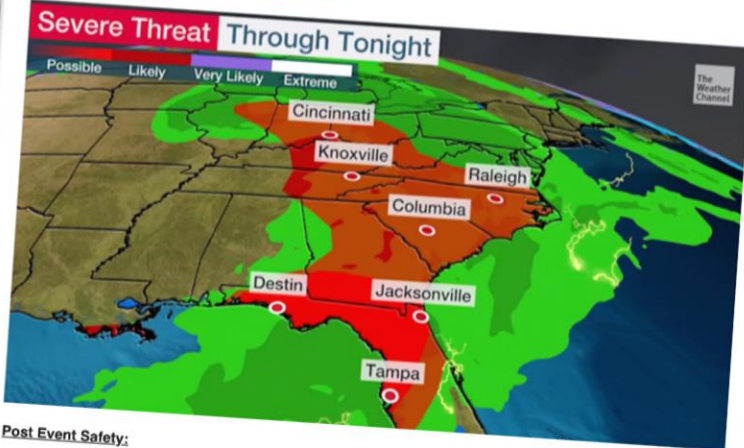
- Call 844-FMIT-CAT (844-364-8228) to report any losses to your insured property and activate the FMIT Turnkey Recovery program for immediate response to any property losses you may have incurred. Also:
- Go online: <http://insurance.flcities.com> and login to your account and submit your loss notice(s). FMIT and Synergy are immediately notified of your loss submittal.
- **County Emergency Managers List** - For additional contact information about your county, please [Click Here](#).
- In order to assist us further, we have provided a simple way to let us know if you have damages to your property.
- **If you have damages and have not yet received assistance on behalf of FMIT, please click the button below.** Someone will be contacting you within 1 hour to review with you.

I HAVE DAMAGES TO REPORT

Latest from the National Weather Service:

- **..SIGNIFICANT WEATHER ADVISORY**
- At 2:45 PM EDT, National Weather Service meteorologists were tracking strong thunderstorms along a line extending from near Cogdell to near Mcalpin. Movement was east at 35 mph.
- Small hail and winds in excess of 45 mph possible with these storms.

Storm Imagery (Courtesy <https://weather.com>)



Post Event Safety:

- Please Ensure That Recovery Operations Are Undertaken Safely. [Click Here](#) to download an Overview of Post Event Safety.

CLICK HERE TO SUBSCRIBE FOR FMIT ALERTS

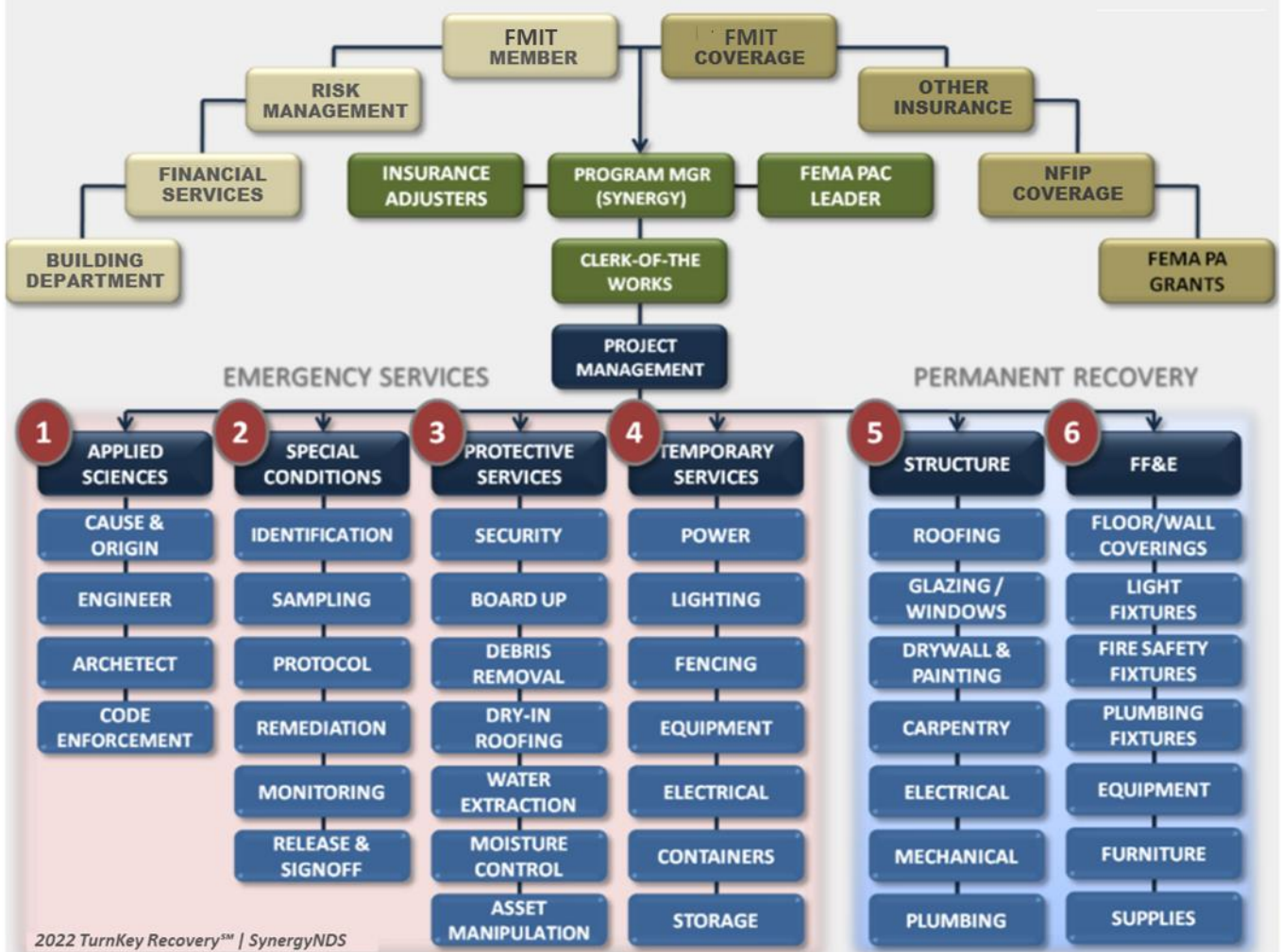
- Hazards & Ensuing Risk are Fluid.
- Monitor Status & Changing Conditions.
- Take Advantage of Different Sourcing Updates & Notifications.
- Information from Trusted Sources are Invaluable to Supporting Real-Time Decision Making.

Every Hazard Will Have its Own Unique Set of Circumstances & RISK on how it can Impact Your Organization.



- Trust the Plan (Discipline)
- Plan to Adjust Given what the Situation Calls For.
- Expect the Landscape to Change & Present Challenges Not Necessary Outlined in the Plan.
- Monitor/React to how the Hazard is Impacting Your Property & Assets (if safe to do so).
- Understand the Needs of Your Personnel.
- Collaborate and Reach-Out to Other Organizations or Stakeholders for Support.
- **TEAM-Work**
(Together Everyone Achieves Mitigation)

PREPARE TO HIT THE GROUND RUNNING...



2022 TurnKey Recovery™ | SynergyNDS

• WiFi

- Review Safety & Procedural Check Lists.
- Have Go-Kits Ready for Distribution to Field Personnel.
- Assemble Handouts & Printed Materials in Support of Responding to the Hazard.
- Prep Organizational Charts & Workflow Documents to Help Provide Overall Guidance.

COMMUNICATION (Internal/External)...



- Response & Recovery starts with Effective Communication.
- Include all Stakeholders and Involved Parties (ie: FMIT).
- Public Information Officer (PIO) should Lead the Narrative with all Public Information Release(s).
- Craft a Narrative that is On-Point, Influences Public Opinion/Call to Action & Conveys Your Organization's Ability to Successfully Address the Hazard.

AFTER The Loss

- Health & Safety of Your Personnel
- Assessment of Scheduled Property Damage
- Claim Process & Reporting 101



PROTECT Your Personnel & Volunteers. They are Your Most Valuable Resource!



- Safeguarding Personnel During Activities & Recovery Operations Should Be the #1 Priority.
- Recognize that Most Post-Hazard Activities may be Very Different from their Daily Duties/Assignments.
- Unfamiliar Tasks can Potentially Expose additional RISK to your Team(s).
- Prepare to Provide Training & Instructions for Recovery Activities and Use of Equipment.
- Enforce Proper Attire, PPE & Hydration.
- Check-Up & Communicate throughout the WorkDay.

Coverage Providers may have additional post-loss prevention resources available!

CALL TO ACTION... WORK THE PLAN SPECIFIC TO YOUR PROPERTY

Post Catastrophic Event or Flood Response Checklist

In an effort to minimize damage as a result of flooding or catastrophic events, preventative actions should be considered as soon as conditions allow. The following are examples of mitigation efforts members may take to reduce and/or control the extent of losses. Employee safety should be a priority during these efforts and the member must remain cognizant that personnel may be asked to perform tasks where they are unfamiliar with the hazards. The list is not intended to be all inclusive, but should be used as a guide for initial response.

- Secure the site to prevent unauthorized entry.
- Organize and prepare emergency crews for salvage and initial cleaning operations. Make sure employees are provided with an orientation that addresses hazards and exposures that may affect them. Necessary personal protective equipment and proper tools/equipment should also be provided.
- Perform an immediate damage assessment of each structure to ensure the structure is safe to be entered.
- Clear debris from storm drains, floor and/or roof drains that may impede drainage from an impacted area.
- Identify and "mark" any structures that are in danger of collapse. Process for "marking" should be consistent.
- Ensure utilities are intact and do not create a hazard for crews entering the structure.
- Visually assess any open bus bars, conductors, and exposed insulators before restarting main electrical distribution systems.
- Separate damaged materials from undamaged materials so moisture does not create additional damage.
- Cover or protect material that may be damaged from further exposure.
- Remove carpet and dry out floors to prevent mold.
- Assess temporary and permanent repairs to roofs to prevent further damage. Personnel accessing roofs should be properly protected against potential fall hazards. TMLIRP's Property Claims Department can be contacted for information related to temporary roof repairs.
- Provide equipment such as wet vacuums to clean and dry out wet areas.
- Keep track of all expenses, including receipts for material/supply purchases and for equipment rentals and/or overtime hours worked by employees repairing property.
- Take photos of damaged property.
- Keep small sample of damaged property, such as carpet pieces.
- Safeguard and protect important documents.
- Remove perishable foods from refrigerators unless facility has backup power (generator).

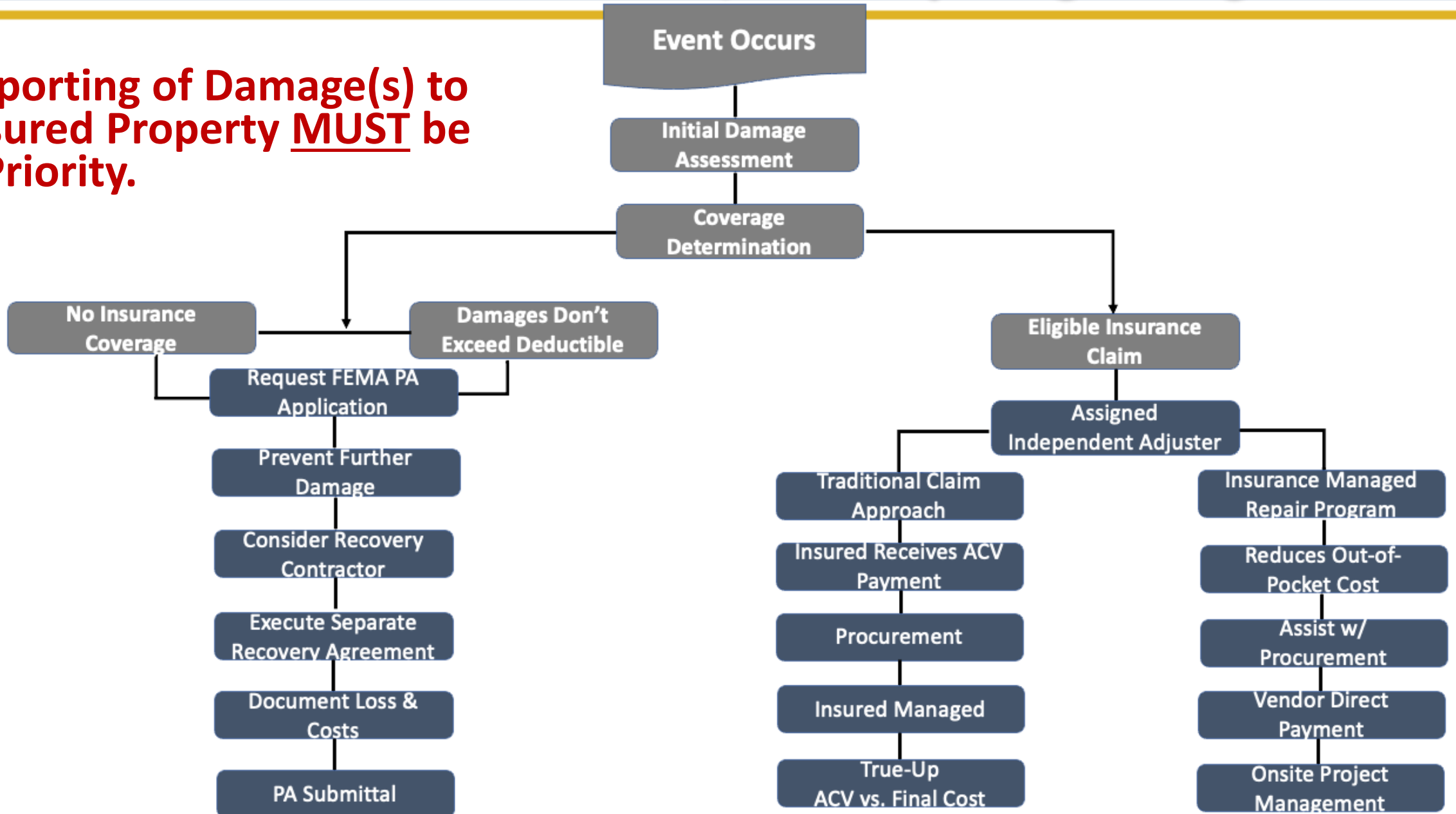
MINIMIZE SECONDARY DAMAGES (COSTS)

Focus Immediate Efforts on Assessments & Stabilization of Property to Protect Public Health & Safety (& Property).

- Do Not Enter Buildings or Stand Near Structures that do not appear Structurally Safe or Pose a Possible Environmental Risk.
- Conduct Damage Assessments on all Your Property (with Photos).
- Determine Condition of Property & Functionality for Next Actions.
- Provide Timely Reporting to all Stakeholders (ie: Coverage Providers).

RECOVERY CRITICAL PATH: Assessment, Claim Reporting & Mitigation

Reporting of Damage(s) to Insured Property MUST be a Priority.



AFTER The Loss

- Recovery Rules of the Road
- FEMA-ology 101



- Act Swiftly but be Cautious of Going too Fast – Recovery Funding can be Jeopardized
- Ensure ALL Procurement Guidelines are Being Followed (exception of Emergency Protective Measures)
- Hire Licensed Contractors – Beware of “Storm Chasers”



- Document ALL Activities and Costs
- Take Advantage of Hazard Mitigation Where Applicable (FEMA HMGP)
- Remain Flexible & Exercise Patience – It’s a Marathon, not a Sprint

AFTER The Loss

- Recovery Rules of the Road
- FEMA-ology 101**



After a Declared Event, Public Entities may Qualify for FEMA Funding to Assist with their Recovery Effort.

- Title 44 of the Code of Federal Regulations (44 CFR) sets forth the Administrative Requirements, Policies and Procedures that Govern the FEMA PA Program
- Each Declared Event can have its own Unique set of Circumstances that can Affect Conditions of Eligibility
- Insurance is the Primary Source of Funding (NOT FEMA) on Scheduled Property Damaged by a Covered Peril
- Applicant should Adhere & Make Decisions Based on their Own Recovery Procedures & COOP Plans, regardless of whether 3rd Party Funding (Insurance or FEMA) is Available
- FEMA can **Giveth & Taketh** based on Final CloseOut Audits (Deobligations)

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That's all Folks!



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COOP Worksheet by Building