



**A newsletter for members of the Trusts  
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## **Tips to Prepare for Hurricane Season 2019**

by Tony Scott

Another hurricane season is here. Four hurricanes in the past three years have affected many of our members. In the case of Irma and Michael, the effects have been significant.

Whether Florida is in beginning, middle or toward the end of an active cycle of landfalling hurricanes, all it takes is one storm to cause catastrophic damages to critical infrastructure. Here is a list of basic preparations that every organization should consider implementing on a yearly basis.

- **Know what you own (real property, auto and mobile assets).** The first rule of protecting municipal real property, automobiles and mobile assets from risk is understanding everything the municipality owns. It may sound simple, but the asset lists of a municipality can change on a day-to-day basis. Keeping up with these changes and communicating to insurance must be a primary task of those responsible for placing assets with insurance.

Assets not on appropriate schedules or covered under applicable policy extensions are at great risk of having no insurance coverage. This means that the member would be responsible for paying for the recovery of the damaged assets.

- **Register for alerts from the Florida Municipal Insurance Trust.** Members of FMIT's property insurance program should ensure that at least one representative from their organization is signed up to receive alerts. These alerts are sent out via email when a pending severe weather event may be occurring. The main goals of the alerts are:

- **Pre-event:** FMIT will open the lines of communication with its members. It will communicate FMIT's strategic plans for supporting members after the event. The alerts will explain how FMIT members can access the benefits of the Turnkey Recovery Program. They will provide an overview of pertinent coverages available to members.
- **Post-event:** Based upon each storm, FMIT will provide updates on the specific aspects of the response, stabilization and recovery services provided through membership in the property insurance program. Those services include Ride-Out Teams, damage assessments, mobilization of response/mitigation services and build back support. FMIT will provide the status of FEMA disaster declarations and information about other FEMA-related issues. The trust also will explain how members can access simpliCity to produce documentation required by FEMA.

Members interested in receiving alerts may sign up by clicking [here](#).

- **Communicate response and recovery expectations.** Under FMIT's proactive and comprehensive Turnkey Recovery Program, members have access to the following:

- **Planning/preparation seminars.** Held each year in May and June, free seminars go through the Turnkey Recovery Program. To attend, visit [stormprep.info](http://stormprep.info).
- **Response Ride-Out Team.** Unlike any service on the market today, FMIT allows its members to request one or more representatives that will “ride out” the storm in the member’s emergency operations center or a nearby safe location. These Ride-Out Team members play the role of a direct connection between the member and FMIT after the storm. They are critical to gathering damage assessment data for each member, as well as deploying immediate property damage mitigation services to damaged locations.

Members interested in receiving complimentary ride-out team participation before an event should contact FMIT recovery program managers at **(844) 364-8228** and provide the name and contact information of the primary emergency response contact. FMIT will document the member’s intent and call the contact before a storm to confirm ride-out deployment, if applicable.

- **Turnkey Recovery Program.** The Turnkey Recovery Program is a service provided exclusively for FMIT members in Florida. This program is the combination of immediate response and mitigation services that stabilize and reduce secondary losses to covered buildings, as well as the build-back portion of disaster recovery to make a member whole again. This program is managed by Synergy NDS on behalf of FMIT and is the equivalent of having a professional recovery manager as well as financial partner on call to manage and provide direct payment for losses to covered property.

To learn the benefits of this revolutionary program from FMIT members who have taken advantage of it, please visit [synergynds.com/videos](http://synergynds.com/videos).

- **Review emergency response plans.** Most members have an emergency response or continuity of operations manual sitting on their shelves. This manual should be reviewed and updated yearly with the response team before hurricane season. Most often, the review includes updating critical personnel data associated with the roles and responsibilities in the plan.

Turnover in municipalities is a reality. Having a plan with outdated contact information can completely derail the effectiveness of the plan as people scramble to determine who is responsible for executing portions of the plan.

- **Ensure departments understand and implement pre-storm mitigation activities.** Most response/continuity plans will have pre-storm responsibilities for mitigating losses to property. Two of the most common and effective types of threat mitigation include:

- **Avoidance.** Avoiding loss/damage is the most effective way to reduce losses and keep claim costs low for members and FMIT. Removing the asset from potential threats means the opportunity for it being damaged is eliminated.

Canopies and other assets can be removed in the days before an event. They are often the most damaged by severe winds, so removing them and placing them in a safe storage area can save 100% of the asset.

- **Reduction.** Reducing potential threats is another effective way to reduce the chance of loss. This method involves removing threats on or around a fixed asset to reduce the opportunity for damage.

Examples of threat reduction include removing/maintaining vegetation. Vegetation falling over, being uprooted or being moved by severe rains and winds is often one of the main causes of damage to property, second only to the damaging winds themselves. When trees break or fall over, they can cause tremendous amounts of damage. Having a good

vegetation maintenance plan in place and removing sick/old vegetation can help reduce the opportunity for those threats to cause damage to assets.

Members can take many steps to prepare for a hurricane or other large-scale disaster. The most important aspect of preparation is communicating with internal teams and FMIT to ensure everyone is on the same page with roles and responsibilities and that expectations are clearly defined.

To review what other FMIT members have experienced under the FMIT Turnkey Recovery Program in the past two major hurricane events, please click on [FMIT Hurricane Irma Response & Recovery Video](#) or [FMIT Hurricane Michael Response & Recovery Video](#).

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