

**Village of Wellington**  
**Property and Casualty Program Comparison Summary**

**Property**

- **PGIT** - Flood deductible for zones other than A or V is \$25,000.
- **FMIT** – Flood deductible for zones other than A or V is \$100,000.
  
- **FMIT** – Earth Movement coverage is included in Property limits, however, coverage is limited to Sinkhole activity only.
- **PGIT** – Earth Movement coverage is a \$5,000,000 sublimit but it also includes Earthquakes and other earth shifting events.
  
- **PGIT** - \$2,000,000 Blanket limit for unscheduled community signs and Village directional monuments included under Inland Marine with a \$1,000 deductible.
- **FMIT** - \$2,000,000 Blanket limit for unscheduled community signs and Village directional monuments included in Property limits with a \$25,000 deductible.
  
- **FMIT** - 5% Named Storm/Windstorm deductible is applied per building, per location.
- **PGIT** – 5% Named Storm/Windstorm deductible is applied per location.

**Liability**

- **PGIT** – Non-monetary legal expense is reimbursed at 100% with a \$100,000 maximum annual limit. PGIT assigns legal counsel or must approve requested counsel.
- **FMIT** – Extra contractual legal expense is reimbursed at 50% up to \$25,000 per claim with a \$100,000 maximum annual limit. Insured may select own legal counsel.
  
- **FMIT** – GL and POL/EPLI coverage deductible of \$25,000 per claim with a deductible stop loss of \$335,059.
- **PGIT** - GL and POL/EPLI coverage deductible of \$25,000 per claim. *Deductible stop loss may be available upon request.*
  
- **PGIT** – Cyber & Privacy Liability sublimit of \$1,000,000 written on an occurrence basis
- **FMIT** – Network Security & Privacy Liability Sublimit of \$250,000 written on a claims made basis.
  
- **FMIT** – POL/EPLI limits of \$2,000,000 per occurrence with an unlimited annual aggregate.
- **PGIT** - POL/EPLI limits of \$2,000,000 per occurrence with a \$2,000,000 annual aggregate.

- **PGIT** - Auto Liability limits of \$2,000,000 with an unlimited annual aggregate.
- **FMIT** - Auto Liability limits of \$1,000,000 with an unlimited annual aggregate.
  
- **FMIT** – Inverse Condemnation/Bert Harris Act claims covered under POL/EPLI for an annual aggregate of \$1,000,000.
- **PGIT** - Inverse Condemnation/Bert Harris Act claims covered under POL/EPLI for an annual aggregate of \$100,000.
  
- **PGIT** – Property Casualty and Workers’ Compensation program proposal is being offered with a two-year rate guarantee. Rates only affected by mod rate and/or payroll.
- **FMIT** - Property Casualty and Workers’ Compensation program proposal is being offered as an annual term.

### **Additional Services**

- **FMIT** – Provides disaster recovery services through Synergy NDS, which includes a recovery program that eliminates upfront out-of-pocket expenses for the member and helps to expedite the claim & recovery process by providing real-time reporting and project management.  
Disaster Recovery Services also include software systems that assist with accurate property identification, damage assessment, employee support and FEMA assistance. On-site recovery management services at the member’s desired level of assistance.

Other services include:

1. MVP - Pre-qualified Managed Vendor Program
  2. FLC-PACT – FEMA Public Assistance Close-Out Team
  3. RAPID Assessment – Synchronized, mobile damage assessment technology.
  4. MMAP – Mobilization of equipment from participating members for fulfillment activities.
- **PGIT** – Provides disaster recovery services through Scion Management Solutions, which includes onsite recovery management, FEMA assistance, damage assessment, employee support and disaster relief teams based upon operational outage duration.

Other services include:

1. Public Assistance Officer – Public Assistance program manager
2. Project Office – develop scope of work and cost estimates for projects.



# RECOVER. RESTORE. REBUILD. SynergyNDS

Your Resource. Your Advocate. Your Partner.



## EXCLUSIVE FMIT MANAGED PROGRAMS



**simpliCity<sup>SM</sup>** is the software solution developed by Synergy ID and licensed exclusively to the FMIT for authorized use by its Members. FMIT Members face unique challenges when maintaining accurate schedule of values, tracking assets, overseeing projects, coordinating vendor services and documenting the claims process. simpliCity<sup>SM</sup> was developed for FMIT Members as a single solution to address these various needs and to support overall business continuity planning. Each individual FMIT Member is provided one free simpliCity<sup>SM</sup> user license as part of their annual insurance policy renewal. Additional user logins and Member customization is available.



**FMIT TurnKey Recovery<sup>SM</sup> Program** eliminates Member's upfront out-of-pocket expense associated with an insured property loss. Managed by SynergyNDS, TurnKey Recovery<sup>SM</sup> helps to minimize the financial burden that property claims can have on FMIT Member's net cash flow. More importantly, TurnKey Recovery<sup>SM</sup> helps expedite the overall claim and recovery process while allowing Members the flexibility to have it done their way. TurnKey Recovery<sup>SM</sup> provides real-time reporting and experienced Project Management at no additional costs to FMIT Members. Additionally, all approved claim related recovery costs, upfront material deposits and contractor progress payments are paid direct by FMIT to applicable vendors. Vendors can be those identified by the Members own procurement process or by taking advantage of TurnKey Recovery's<sup>SM</sup> pre-qualified Managed Vendor Program (MVP<sup>SM</sup>).



**Asset ID<sup>SM</sup>** provides FMIT Members with a comprehensive property survey as necessary to update schedule of values (SOV) and other primary C.O.P.E characteristics. SynergyID, under the direction of the FMIT, provides Member surveys as an additional no-cost benefit of being insured by the League. Using mobile field applications, Asset Surveys are captured in real-time and shared with Members via email distribution and dashboard reporting hosted in simpliCity<sup>SM</sup>. Additionally, SynergyNDS uses field survey data to backstop response and recovery initiatives. Our proactive approach in working with FMIT Members reinforces pre-event planning to further identify geographic threats and site conditions necessary to minimize property exposure.



**FLC-PACT (Public Assistance CloseOut Team)** was formed by FMIT to help ensure Members maximize anticipated insurance proceeds and eligible FEMA Public Assistance (PA) related to insured property. FMIT has invested a great deal of time and money in the ongoing support of FLC-PACT which has benefited Members to reclaim millions of dollars. FMIT Members are encouraged to reach out to FLC-PACT during declared events, especially prior to FEMA PA Funding Application and Project Worksheet (PW) development. It is important to realize that Insurance is the responsible party when determining coverage and anticipated insurance proceeds related to damaged property. Avoid potential claim disputes or funding deobligation by turning to FLC-PACT.

## ADDITIONAL VALUE ADDED FMIT PROGRAMS...



**TrackDown<sup>SM</sup>**, developed by SynergyID, allows FMIT Members to manage people, fixed equipment and mobile assets involved in their daily operations. Additionally, TrackDown<sup>SM</sup> proves invaluable to supporting FMIT Members recovery initiatives in providing an effective tracking platform to document activities, validate project related costs and help make informed real-time decisions. Improving upon best-of-breed technology, TrackDown<sup>SM</sup> utilizes advancements in Cellular, RFID, Barcode and Mapping solutions to customize both passive and direct data collection systems to meet specific FMIT Members' needs. More importantly, TrackDown<sup>SM</sup> empowers FMIT Members to take greater control over their daily operations.



**FMIT<sup>®</sup>Alert Notification System** helps Members prepare for impending weather events by providing alert information directly to their inbox and cell phone. FMIT<sup>®</sup>Alerts are timely, brief and packed with the pre-event information (such as projected storm path and intensity data), that Members need to consider for advanced preparation. Deployed by SynergyNDS, FMIT<sup>®</sup>Alerts include pre and post-event communications delivered via email, phone and text messages that support specific FMIT recovery initiatives. Additionally, FMIT<sup>®</sup>Alerts provide Members up-to-date information detailing advanced Claim Department preparations and emergency response. FMIT Members can activate Alerts by logging into their simpliCity<sup>SM</sup> account profile.



**RAPID Assessment<sup>SM</sup>** provides FMIT Members real-time solutions to capture and report damages to insured property. Using various mobile applications, data collected in the field is uploaded simultaneously or through breadcrumb reporting to the FMIT Claims Department. Information is shared with all involved parties and is synchronized to Member's simpliCity<sup>SM</sup> dashboard in efforts to expedite preliminary damage assessments, response and initial insurance reserves. RAPID Assessment<sup>SM</sup> provides FMIT Members the tools and mobility to better support overall claim reporting and recovery.



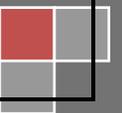
**MMAP<sup>SM</sup> (Managed Member Asset Program)** provides an opportunity for FMIT Members' to realize a return on fixed assets (equipment) by contributing to the on-demand insurance rental program. Accessed and inventoried through the TrackDown<sup>SM</sup> database, participating Members are paid market rates direct from insurance for equipment rentals on eligible FMIT scheduled property claims. MMAP<sup>SM</sup> is utilized for both approved property claims and complies with eligible insurance and FEMA Cat B procurement guidelines. All procurement, setup and fulfillment activities are managed by SynergyNDS as a two-tiered program bringing together inventory from both the public and private sector. MMAP<sup>SM</sup> expedites the mobilization and setup of requested assets and equipment – saving time, money and unnecessary frustrations.

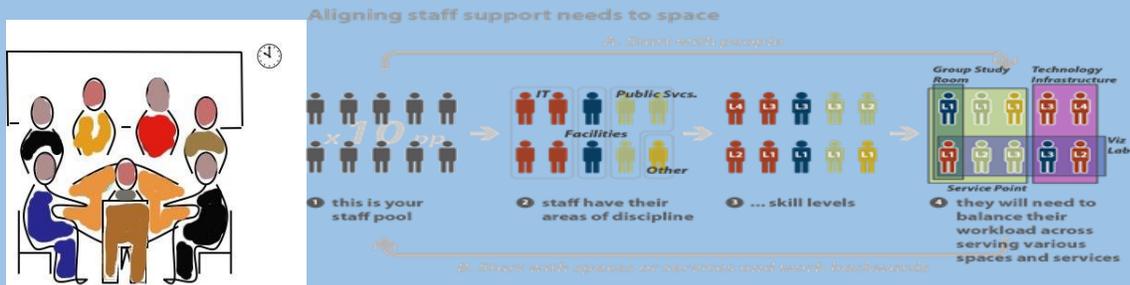


**ESP (Employee Support Program)** is a voluntary program designed for FMIT Members to help those within their organization whom recovery depends on. Response and recovery is only as successful as the availability of the people who are tasked with the responsibility to respond. More importantly, it helps identify employee needs before they need them. ESP works with staff's homeowners' insurance providers and qualified contractors to coordinate repair services, prioritize response and leverage FMIT group discounts. All this is done at the convenience of the Member's worksite; allowing affected employees to remain at work and focus on the recovery tasks at hand.

# Scion Management Solutions

Damage Assessment Plan





## Introduction

Scion Management Solutions is an Independent Emergency Management Consulting firm that specializes in Disaster related services to include damages sustained from Tropical Storms, Hurricanes, Tornadoes, Floods, Earthquakes, Typhoons and Oil Spills. Scion's Assessment Team evaluates property damage, provides assessment reviews and mitigation services. We evaluate damages caused by floods and wind for Clients who may be eligible for Federal and State assistance. Our Assessment Team, performs a variety of need assessment studies for Clients to include the following:

## Overview

Scion will serve as the Client's Liaison to FEMA. As the Client's Liaison, we provide Clients with specific information regarding Federal, State and local regulations, documentation and reporting requirements. As the Client's Representative, we also provide technical assistance when requested as well as assist Clients in identifying mitigation opportunities.

## Damage Assessment Team

### Public Assistance Officer (PAO)

The Public Assistance Officer (PAO) – is responsible for administering the Public Assistance (PA) Program during the disaster operations.

As the program manager:

- Coordinates with the Federal Coordinating Officer on all public assistance program matters, manages the operation of the public assistance staff,
- Works with the State counterparts to ensure that the Public Assistance Program is effective in meeting the needs of Applicants,
- Ensures that the Public Assistance Program operates within regulatory compliance and policies.

The Public Assistance Officer (PAO) is also responsible for keeping the Client informed of all project related matters and for resolving problems.

### Public Assistance Coordinator (PAC)

The Public Assistance Coordinator (PAC) - is assigned to work with a Client from disaster declaration to funding approval. The Public Assistance Coordinator is trained in public assistance policies and

procedures. The Public Assistance Coordinator is responsible for guiding an applicant through the steps necessary in order to receive funding. Additionally, the Public Assistance Coordinator is responsible for the Case Management File (CMF) that contains the Client’s general claim information to include records of client-government-contractor meetings, conversations, receipts, invoices, and telephone messages and any other special issues or concerns that may impact reimbursement.

Public Assistance Coordinator works in partnership with the Client from beginning to end providing comprehensive evaluations, and technical assistance. As needed, the Public Assistance Coordinator will assist in documenting property damage, determine eligible repair work, estimate costs, develop work projects, and identify issues, (i.e. insurance coverage(s), environmental hazards, and historic buildings), which may require special attention.

**Note:** The earlier these considerations are identified, the sooner they are resolved and public assistance funding is made available.

Public Assistance Coordinator – coordinates the Client’s Kick-off Meeting, to include a comprehensive briefing of the Public Assistance Program, a detailed review of all forms and procedures necessary for the applicant to follow.

Public Assistance Coordinator facilitates the processing of all repairs and restoration projects. In addition, the Public Assistance Coordinator is responsible for monitoring each stage of the Public Assistance process to include that the appropriate resources are assigned to meet the project requirements. When technical expertise is needed the PAC will assign a specialist to work with the Client. Prior to the submission of any Project Worksheets, the PAC will assign a valuator to verify project eligibility and reasonableness of costs.

**Project Officer (PO)** (The Client’s resource)

A Project Officer is knowledgeable about project eligibility and special considerations, and will take the lead in working with the applicant to develop the scope-of-work and cost estimates for small and large projects. The Project Officer is responsible for identifying the need for Specialists and working with the Public Assistance Coordinator (PAC) to ensure that appropriate personnel are assigned to assist in the project development.

It is the Public Assistance Coordinator’s responsibility to identify when Project Officers are needed and to update the Project Officers on pertinent applicant requirements.

**Scion’s Goal**

Scion’s Damage Assessment Team will develop a plan of action to determine the most feasible and cost effective means for the Client to resume daily operations. Scion’s recommendations will be clear, concise and essential to assist the Client in its recovery efforts related to the Client’s organizational interruptions.



## Defined Scenario

Natural Disasters may cause a disruption in service of the Client's normal organizational operations. A Client's expected time for returning to normalcy is seriously impacted as a result of the damage sustained from flooding and/or wind damage. A Client's ability to maintain customer commitments and regulatory compliance is based on its ability to receive public assistance from FEMA regarding recovery and restoration to their facility/property.

## Disaster Recovery Objectives

Scion's Damage Assessment Team objectives:

- Evaluate the life/safety of the Client's employees throughout the emergency condition, disaster declaration, and recovery process.
- Evaluate the need to re-establish the essential organizational related services provided by the applicant within their required recovery window as identified in the recovery portfolio of the disaster declaration.
- Evaluate all non-essential activities until normal and full organizational functions have been restored.
- To mitigate the impact to the Applicant's customers through the rapid implementation of effective recovery strategies as defined herein.
- To reduce confusion and misinformation by providing a clearly defined command and control structure.
- Evaluate the need to consider relocation of personnel and facilities as a recovery strategy of last resort.

## Recovery Strategies

In order to facilitate a recovery regardless of the type or duration of disaster, Scion's Disaster Assessment Team will evaluate multiple recovery strategies. These strategies will be categorized into three (3) levels. Each level is designed to provide an effective recovery solution equally matched to the duration of the emergency condition.

- **LEVEL 1: SHORT-TERM OUTAGE (RIDE-OUT) – INTRA-DAY**

A short-term outage is defined as the period of time that does not require computerized operations, or where an outage window of the same day or less would not allow adequate time to restore and/or utilize automated recovery operations.

## **LEVEL 2: MEDIUM-TERM OUTAGE (TEMPORARY) – UP TO SIX WEEKS**

A medium-term outage is defined as the period of time that will execute the Applicant's formal disaster recovery strategy, which includes actually declaring a disaster. A disaster may either be declared company-wide or only for the damaged department or building. The decision to declare a disaster will be based on the amount of time and/or expense that is required to implement the formal recovery and the anticipated impact to the Applicant's organization over this period of time.

- **LEVEL 3: LONG-TERM OUTAGE (RELOCATION) – 6 WEEKS OR MORE**

A long-term outage is defined, as the period of time that the Applicant will exceed the allowed occupancy time of its primary recovery strategy. During this phase of recovery an Applicant will initiate a physical move of the organization's personnel and resources.

### **Team Overview**

During an emergency, each team member contributes their level of expertise and skills in the day-to-day work studies towards the Client's overall response.

### **Team Charters**

**Disaster Assessment Team** - is comprised of a senior Public Assistant Coordinator who will be responsible for assisting an Applicant regarding the disaster declaration, to include an emergency investment strategy, information released to the media, and ensuring that the stakeholders and constituents are informed.

**Disaster Assessment Emergency Response Team** - is first on the scene to assess the damage caused by the disaster or ensure that precautionary measures are taken in light of any impending disaster (e.g. inclement weather, etc.) Once the Emergency Response Team determines the extent of the disaster, they will either recommend the evacuation of the facility or work with facilities to mitigate the effects to the Applicant.

**Disaster Assessment Recovery Site Team** - provides enterprise-level support for both the physical site and technology issues. The members of this team will ensure that the alternate site is ready, and adequate for arriving recovery personnel. The Emergency Recovery Team will be the first to arrive at a meeting point or alternate site in order to register arriving personnel.

### **Contact Information:**

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