

PREPARE:

- Review property schedule, then print a hard copy for easy reference.
- Video document your campuses.
- Make plans to protect windows. Permanent storm shutters offer the best protection. Covering windows with plywood is a second option.
- Consider the need for backup systems: Portable pumps to remove flood water, alternate power sources such as generators or gasoline-powered pumps, battery powered emergency lighting.
- Prepare to move records, computers, and other items within your facility or to another location.
- Assign personnel, in advance, who will secure items that could become projectiles during the hurricane.
- Make sure vehicles, storage tanks, generators, etc., are fueled to capacity.
- Cover and unplug computers and other electronic equipment.
- Establish an emergency equipment/supply inventory.

KEY CONTACTS:

Davies (formerly Johns Eastern)			Office Phone	Email
Cat Team		Josh Decker, Adjuster 941-909-6229	800-749-3044	Joshua.Decker@us.davies-group.com
Online Claim Submission				FNOL@us.davies-group.com dcna.pcisvision.com (code DCNA)
Patrick Washington, Sedgwick Executive General Adjuster			678-225-2272	Patrick.Washington@sedgwick.com
FCSRMC		Office Phone	Cell Phone	Email
Office	All Staff – Main #	352-955-2190		
ERM	Natalie Dyksterhouse	352-955-2190 x 104	352-316-2235	ndyksterhouse@fcsrmc.com
ERM	Tony Ganstine	352-955-2190 x115	850-557-7356	tganstine@fcsrmc.com
Disaster Recovery Partners				
BELFOR 24 - Hour Hotline			800-856-3333	
BMS CAT			877-730-1948	
Cotton Global Disaster Solutions			877-511-2962	
First Onsite			800-622-6433	
Jessica Eldridge, JS Held Forensic Accounting			857-219-5720	Jeldridge@jsheld.com

RESOURCES

- <https://www.nhc.noaa.gov/> - Tracking and weather information
- www.cdc.gov - Extremely thorough website for any questions the colleges may have concerning hurricanes
- www.FCSRMC.com – Procedures and forms

HOW TO REPORT A HURRICANE PROPERTY CLAIM

What to Consider:

- For large claims, report immediately. Do not wait to make mitigation repairs or obtain estimates.
- Colleges may proceed with emergency repairs and submit invoices. Rule of thumb: Emergency repairs to prevent further damages only, NOT FULL REPLACEMENT.
- **Do not** make full repairs on damaged buildings prior to reporting the incident to the consortium office. Take whatever measures necessary to prevent further damage. Consideration should be given to hiring a professional staff to come in to make repairs quickly and timely. It usually is not cost effective for college employees to make repairs.
- Colleges need to submit proposals for all other repairs to Sedgwick Adjusters and JS Held Forensic Accountants.
- Colleges need to receive approval on all other repairs from Sedgwick Executive Adjuster before beginning any repair/construction projects. It is important to follow these procedures as our insurance carrier must review and sometimes inspect large claims before authorization of repairs.

Report All Hurricane Related Damage:

- For initial claim notification, Colleges are required to submit the A/I report.
 - Describe damaged property and provide the college's best estimate of value. You will not be held to this estimate. It assists us in identifying the value of the claim, the handling of the claim and adjuster assignment.
 - Document Request List – items that will be needed for claim documentation.
 - Damage Assessment Form – building and contents
 - Be sure to document all damage and emergency repair by building.
- Submit Hurricane related A/I Reports to Davies/Johns Eastern by email to FNOL@us.davies-rgroup.com or via direct claim setup at dcna.pcisvision.com (use customer code DCNA).
- FCSRMC will be coordinating with Sedgwick and Davies/Johns Eastern to dispatch adjusters to the colleges in a timely manner.
- **Review all damage with Sedgwick Adjuster and Submit ALL damages/claims to Sedgwick and JS Held.**
- Follow-up information, which could consist of estimates, bills, inventory of claims, police reports, photos, additional explanation of circumstances surrounding claim, etc., must be sent to JS Held unless otherwise directed.
- Insurance does NOT cover animals, aircraft, standing timber, growing crops, roads and land, etc.

FREQUENTLY ASKED QUESTIONS

What is Extra Expense?

The definition of extra expense in the insurance program is the additional expense incurred due to a loss.

What is Period of Restoration?

The period of restoration means length of time commencing with the date of damage...as would be required with the exercise of due diligence and dispatch to repair, rebuild or replace such part of the Participant's property as has been damaged or destroyed. For example, extra expense coverage begins with date of damage (damage must be as the result of a covered peril such as wind, fire, etc.. and ends once you resume normal operations).

Is Additional Payroll or Overtime Pay Covered as Extra Expense?

Additional payroll or overtime expenses incurred due to storm damage/mitigation that would have otherwise NOT been incurred would be allowed during the Period of Restoration. The extra expense payment must be for hourly employees working on storm related damages only, and will be paid at regular wages (straight time) rather than overtime. The extra expense must describe what work/duties the employee is performing. Thus, a record to describe the employee(s) work/duties must be maintained. The work being performed must be broken out by building (debris removal, landscaping, etc. should be listed as "outside", along with what the employee is doing specifically), since there is a per damaged building percentage deductible. For example, a part-time employee who instead of working 20 hours works 30 hours because of storm clean up, etc...the additional 10 hours that otherwise would not have been incurred would be covered under Extra Expense. This would also be the case for a full-time employee who works overtime. A salaried employee who works extra hours due to storm damage mitigation, but is not compensated in addition to his/her regular salary then there is no "extra expense" incurred.

It is imperative that you keep records for those employees working overtime breaking out the normal hour/payroll vs. the overtime hours/payroll.

Landscaping and Debris Removal

The only items covered are trees, shrubs and plants that were planted by the college. Any trees not planted by the college are known as "standing timber" and are NOT covered for any damages including debris removal.

FCSRMC will pay for replacement of the damaged item if totally destroyed with a like item not to exceed what is commonly known as a "starter" tree, plant or shrub, (regardless of its aesthetic value to the Participant or to the property in question) which can be purchased from a local commercial nursery or Home Depot/Lowe's, in the 15-25 gallon size.

When presenting your claim, it must be broken down by campus, item, and number of items, size and cost per item.

What coverage is provided for Landscape?

Landscaping and trees are defined as those trees, bushes, and other vegetation planted or arranged on property owned by the college to make it more attractive. It does not include any tree, plant, shrub, or other vegetation the College did not plant, regardless of its aesthetic value to the college or to the property in question.

How will Landscaping and Tree claims be valued?

The reasonable and customary replacement cost for trees, not to exceed the replacement cost with a tree of like kind that is currently available from commercial nurseries in the local area.

What coverage is provided for Debris Removal?

This covers the expense of removing debris from the premises, debris containing the property insured (**building debris and insured landscape debris**), except that there shall be no liability assumed for the expense of removing any foundations. For example, if a tree planted by college for landscaping purposes, fell on building due to wind----the debris removal coverage would pay for removing the tree from the building & removing the debris from premises. However, if college has standing timber that was damaged by wind, debris removal would not provide coverage for its removal since standing timber is not covered as a property item. Debris Removal does NOT pay for uncovered property such as your neighbor's trash that the wind blew onto your property--it only provides coverage for removal of your covered property that was damaged.

Important: The above Q&A does not include all terms, coverages, exclusions, limitations, and conditions of the actual contract language. The insurance policies themselves must be read for those details.

FEMA

- Authorized by Robert T. Stafford Act, Public Law 100-77 and Disaster Relief Act of 1974, Public Law 93-288
- Financial Assistance is given **ONLY AFTER A PRESIDENTIAL DECLARATION!**
- **Eligible Damage**
 - Damage to Public Facilities that were not insured or underinsured or recoverable from some other source
 - FEMA Damage Categories
 - A – Debris
 - B – Emergency Protective Measures (Overtime only – contract as much as possible)
 - C – Roads and Bridges
 - D – Dams and Earthen Structures
 - E – Buildings
 - F – Utilities
 - G – Miscellaneous Infrastructure (Parks, etc.)
- **FEMA Does Not Cover**
 - Lost Revenues
 - Interest Cost on Loans
 - A portion of equipment purchased for emergency such as generators
 - Direct Cost of administration of the grants
 - Local and State match portion of the grants

Please note that regular time CAN be a recoverable expense at the federal cost share, if the person is not doing his/her normal work.

NOTE: REPORT ALL CLAIMS TO FEMA AND FCSRMC SIMULTANEOUSLY!!!!