



# INSURANCE/FEMA - 2023

EH&S Risk Management

# Overview

- Insurance coverage and claim process
- FEMA grant



# Intended Audience

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Property responsibility (repair, maintenance, supervision)

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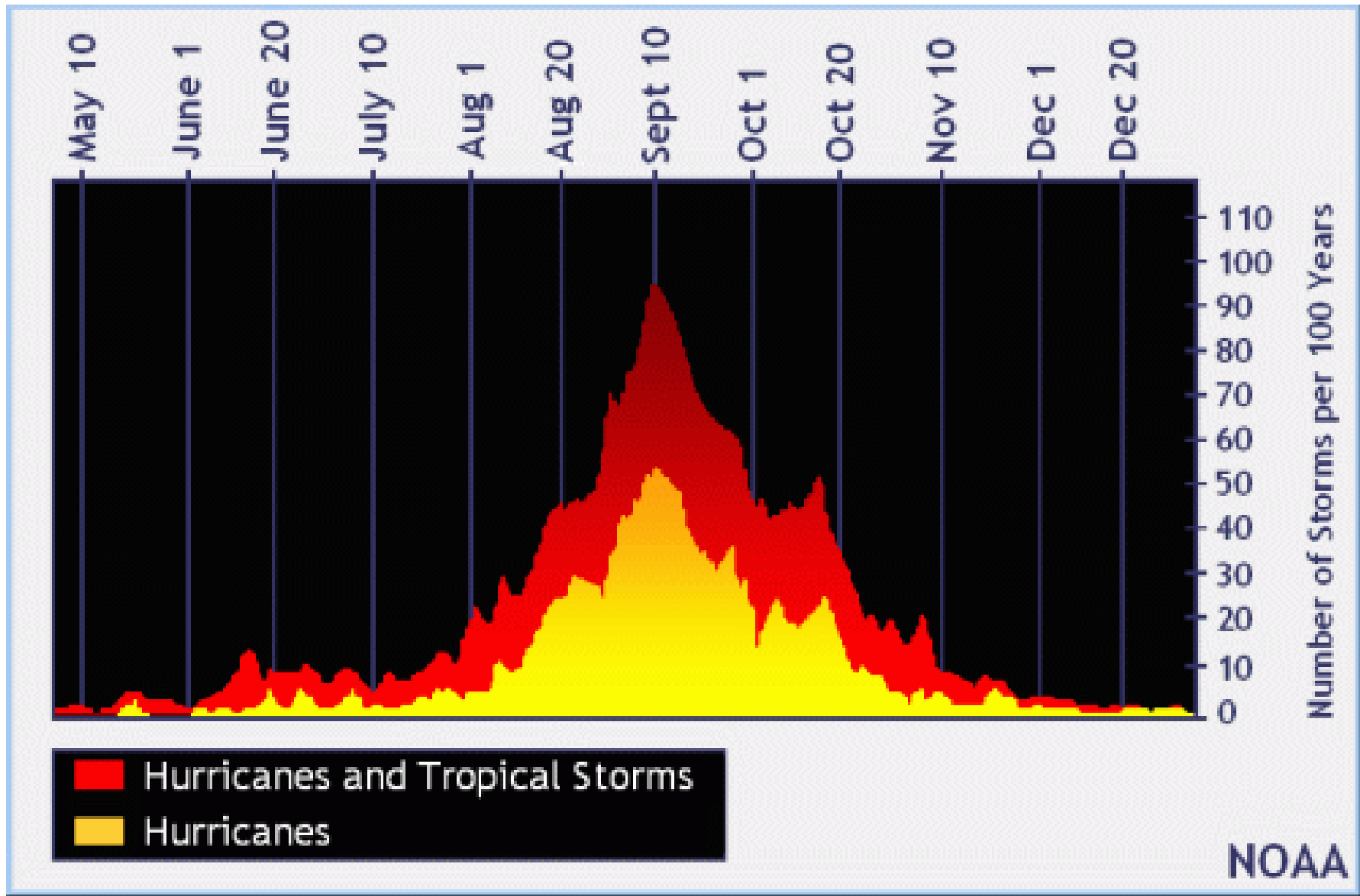
Fiscal responsibility (paying invoices, tracking labor-equipment-material costs)

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Safety coordinators / others with risk-loss duties

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IFAS has separate disaster claim process - Leigh Howell and Kristin Eakins





# **GENERAL OVERVIEW / DEFINITIONS**

# Insurance Claim Process

## What is covered?

- Flood
- Lightning
- Windstorm or Hail (hurricane)
- Debris \*

## Not Covered

- Roof leak or wind-driven rain
- Trees/shrubs/plants
- Fence damage, sidewalks, light poles, underground pipes/wires/foundations

# FEMA

## Definitions

- Force Account (FA) Labor - UF employees
- Force Account (FA) Equipment
- Force Account (FA) Materials
- Contracts

### Emergency Work

Address an immediate threat:

- A** Debris removal
- B** Emergency protective measures

### Permanent Work

Restoration of:

- C** Roads/bridges
- D** Water control facilities
- E** Buildings/equipment
- F** Utilities
- G** Parks, recreational, and other facilities



**SCENARIO**



# Before the Storm

Scenario: Alachua County is under a hurricane warning, the NHC forecast cone predicts we will have 75mph winds, flooding, and widespread damage.

## Cat B - Emergency Protective Measures

- Work that must be done immediately to:
- Save lives
- Protect public health and safety
- Protect improved property, or
- Eliminate or lessen immediate threat of additional damage



# Before the Storm

## Cat B - Emergency Protective Measures - protecting property

- Ex. Sandbag flood prone buildings (Elmore Hall)
  - FA Labor (OT only)
  - FA Materials - sand, sand bags (purchased or taken from stock)
  - FA Equipment - forklifts, trucks (owned or rented)
  - Documentation needed:
    - Timecards
    - Sand - where did it come from, where was it disposed of?
    - Equipment - dates, hours, operator

*Additional items: Board up, post-incident safety inspections, pre-positioning resources, sheltering, EOC costs, security*

## Labor

NAME	DATES AND HOURS WORKED EACH WEEK								COSTS				
	DATE	6/1/20	6/2/20						TOTAL HOURS	HOURLY RATE	BENEFIT RATE/HR	TOTAL HOURLY RATE	TOTAL COSTS
NAME Joe Johnson	REG.	8	8						16	15.00	36%	20.40	
JOB TITLE Maintenance Technician	O.T.	2	3						5	22.50	0	22.50	112.50
NAME Amanda Brooks	REG.	8	8						16	18.00	36%	24.48	
JOB TITLE Supervisor	O.T.	1	2						3	27.00		27.00	81.00

## Equipment

TYPE OF EQUIPMENT		OPERATOR'S NAME	DATES AND HOURS USED EACH DAY							COSTS		
INDICATE SIZE, CAPACITY, HORSEPOWER, MAKE AND MODEL AS APPROPRIATE	EQUIPMENT CODE NUMBER		DATE	6/1/20	6/2/20					TOTAL HOURS	EQUIPMENT RATE	TOTAL COST
2016 Ford F-150	36542	Joe Johnson	HOURS	1	1					2	12.78	
Forklift	8821	Joe Johnson	HOURS	0.5						0.5	53.22	

## Materials

VENDOR	DESCRIPTION	QUAN.	UNIT PRICE	TOTAL PRICE	DATE PURCHASED	DATE USED	INFO FROM (CHECK ONE)	
							INVOICE	STOCK
Gravel Depot	Coarse grained sand	5 cu yd	75	375	6/1/20	6/1/20	PO12345	
Home Depot	Poly sandbags, 14"x26"	500	\$39	195	6/1/20	6/1/20	PO456789	



# FEMA - Cat A

Tree limbs fell across UF roads, sidewalks or on buildings.

## Cat A - Debris Removal

- Vegetative debris, construction and demolition debris, sand-mud-silt, rocks
- Limbs/branches - split trunk, broken canopy, leaning 30 degrees
- Stumps - 50% or more of rootball exposed
- GPS location of debris
- "Cradle to grave"
- Monitor debris removal operations (staging sites, load tickets)
- Environmental and Historic Preservation (EHP)

- Force account labor, materials, equipment
- Contractor work



NAME		DATES AND HOURS WORKED EACH WEEK							COSTS				
JOB TITLE		DATE	6/4/20	6/5/20					TOTAL HOURS	HOURLY RATE	BENEFIT RATE/HR	TOTAL HOURLY RATE	TOTAL COSTS
NAME Joe Johnson		REG.	8	4					12	15.00	36%	20.40	244.80
JOB TITLE Grounds Technician		O.T.	1						1	22.50	0	22.50	22.50
NAME Amanda Brooks		REG.	8	2					10	18.00	36%	24.48	244.80
JOB TITLE Grounds Technician		O.T.	2						2	27.00		27.00	54.00

TYPE OF EQUIPMENT		EQUIPMENT CODE NUMBER	OPERATOR'S NAME	DATES AND HOURS USED EACH DAY							COSTS			
INDICATE SIZE, CAPACITY, HORSEPOWER, MAKE AND MODEL AS APPROPRIATE				DATE	6/1/20	6/2/20						TOTAL HOURS	EQUIPMENT RATE	TOTAL COST
Chain saw - 20" bar length		8187	Joe Johnson	HOURS	4	2						6	1.91	
Pole saw		8192	Amanda Brooks	HOURS	2	2						4	2.10	

VENDOR	DESCRIPTION	QUAN.	UNIT PRICE	TOTAL PRICE	DATE PURCHASED	DATE USED	INFO FROM (CHECK ONE)	
							INVOICE	STOCK
Central Stores	Gloves	2 pair	4	8	6/4/20	6/4/20		AIM#

APPLICANT			PW REF NO.	CATEGORY	FIPS NO.	DISASTER	
University of Florida				A	000-U8CZZ-00	4283 - FL	FL
Vendor	Description of work performed	Invoice No:	Dates Worked:	Total Invoice Amount	Total Claim Amount	Comments	
SkyFrog Trees	Large tree cut down and removal	2020-SF-UF	6/4 to 6/5 2020	\$25,000	\$25,000		


# Building Repairs

Elmore Hall flooded, water 6" up the walls. Took 4 days to dry the building out, tear out wet materials (carpet, drywall, insulation).



# Insurance Claim Process

2017-09-21-1634-1  
SKETCH1  
Main Level



**Office**

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576.00 SF Walls  
900.00 SF Walls & Ceiling  
36.00 SY Flooring  
72.00 LF Ceil. Perimeter

**Height: 8'**

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324.00 SF Ceiling  
324.00 SF Floor  
72.00 LF Floor Perimeter

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
1. Clean and deodorize carpet	324.00	SF	0.31	0.00	100.44	0/NA	Avg.	0%	<0.00>	100.44
2. Re-apply protective coating on carpet	324.00	SF	0.11	0.00	35.64	0/NA	Avg.	0%	<0.00>	35.64
3. Seal the walls and ceiling w/anti-microbial coating - one coat	900.00	SF	1.18	0.00	1,062.00	0/15 yrs	Avg.	20% [%]	<127.80>	934.20
4. Water extract carpeted flr - Cat 2 wtr - Hvy- aft bus. hrs	324.00	SF	1.29	0.00	417.96	0/NA	Avg.	0%	<0.00>	417.96

## Claim process

- EH&S submits claim to state of Florida
- Claim instructions
- Adjuster is assigned and inspects the damage
- Deductible, ACV
- If using contractor and there is a scope/price of damage difference, let EH&S know immediately
- EH&S reviews estimate with facility, signs proof of loss, state issues payment



# FEMA process - Cat E

## Building repairs

- Water vacuuming, carpet removal, fans for dry out, drywall repairs, painting.
- FA Labor, Materials, Equipment
- Contractor invoices
- Difference in RCV vs ACV, uncovered or ineligible insurance items

# FEMA process - Cat C, D, F, G

## Category C - Road and Bridges

- Includes lighting, sidewalks, signs

## Category D - Water Control Facilities

- Storm water retention and detention basins
- Pumping facilities

## Category F - Utilities

- Water treatment and delivery systems
- Power generation
- Sewage collection and treatment
- Communications

## Category G - Parks, Recreational, Other

- Parks, pools, tennis courts, boat docks, golf course


# FEMA process - Cat Z

## Direct Administrative Costs (DAC)

- Site inspections
- Developing damage descriptions
- Reviewing project worksheets
- Collecting, copying, filing, submitting documents to support the claim
- Need pay rate and hours worked documentation

	Date	Hours	Pay rate	Total						
Wanda Jones	January 21, 2020	0:30	\$28.47	\$14.24	Exploratory call with FEMA					
	January 27, 2020	1:00	\$28.47	\$28.47	Intro meeting with FEMA					
	January 28, 2020	1:00	\$28.47	\$38.47	Review documents and email parties for more informaiton					
	March 5, 2020	0:30	\$28.47	\$14.24	Revised pay rates, contacted Accounting for correct fringe ra					
				<u>\$95.42</u>						

# FEMA process - reimbursement

- EH&S works with FEMA grant manager on application
  - Grant is subject to review by FEMA before approval
  - Once obligated by FEMA, grant is sent to the State
  - State assigns a contractor to review our grant
  - Once state obligates funds, sent to UF
  - Contracts & Grants works with department to transfer funds
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# Lessons Learned



Vendor payments:  
estimate, invoice and  
proof of payment



For call-back pay,  
hazard pay, etc. there  
must be a pay policy  
documented and in  
place prior to the  
event



Follow procurement  
guidelines and  
document sole  
source/exigent  
circumstances



Employee labor -  
timecards showing  
hours worked, payroll  
showing their rate of  
pay for those  
days/hours



Photos of damage



No loss of revenue -  
neither insurance nor  
FEMA PA



This is a long process -  
patience and good  
documentation helps  
with multiple requests  
for information



**QUESTIONS ?**