



FLORIDA DEPARTMENT OF JUVENILE JUSTICE PROCEDURE

Title: Property Insurance Procedures

Related Policy: FDJJ – 1320

I. DEFINITIONS

Contract Manager – Employee of the Department who manages and provides oversight for programs carried out by Contract Providers.

Contract Provider – An entity under contract with the Department to provide services to youth.

Department of Financial Services (DFS) – Agency responsible for managing the risk management program for the State.

Division of Risk Management (DRM) – Section within the Department of Financial Services that manages insurance matters for the State.

Executive Leadership Team (ELT) – Consists of the Secretary, Deputy Secretary, Chief of Staff, Assistant Secretaries, General Counsel, and Inspector General.

Facility Manager/Superintendent – Department staff member who supervises and directs program operations at a State-owned and operated facility.

Florida Accounting Information Resource (FLAIR) – The automated accounting system utilized by the State of Florida, which contains the state's official financial records.

General Services Liaison (GSL) – Staff members who work in each of the regions and perform General Service's functions.

Insurance Coordinator – Staff member in the Bureau of General Services, Support Services Section who serves as the primary point of contact for the Department's state property insurance matters.

Insured Locations Spreadsheet – List of all insured locations maintained by the Insurance Coordinator.

Named Peril – Specific causes of loss listed in an insurance policy that are covered. The named perils under the State's insurance are fire, lightning, explosion, windstorm or hail, smoke, aircraft or vehicles, riot or civil commotion, sinkhole collapse, and flood.

Non-Operating Capital Outlay (OCO) – Equipment, fixtures, and other tangible personal property of a non-consumable and non-expendable nature, the value or cost of which is \$100 to \$999.99 and the normal expected life of which is one year or more.

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Operating Capital Outlay (OCO) – Equipment, fixtures, and other tangible personal property of a non-consumable and non-expendable nature, the value or cost of which is \$1,000 or more and the normal expected life of which is one year or more.

Regional Director – Senior manager in charge of the administrative and operational aspects of a specific program area within the Department. The Regional Directors are over Detention North, Central, and South; Probation North, Central, and South; and Residential North, Central, and South.

State Risk Management Trust Fund – The State’s self insurance fund for risk management that provides insurance for State-owned buildings and equipment.

II. STANDARDS/PROCEDURES

A. Requesting Insurance Coverage (Buildings and Equipment):

1. The GSL or Contract Managers (for contracted programs) shall submit the Department of Financial Services, Coverage Request, Form DI4-850 (Attachment 1), and photos of the building to the Insurance Coordinator.
2. The GSL shall provide an updated number of state employees at the location to the Insurance Coordinator.
3. The GSL or Contract Managers (for contracted programs) shall provide an updated inventory of all Department owned property at the location to the Insurance Coordinator.
4. The Insurance Coordinator shall review Coverage Request Form and photos. A new location code will be created in the FLAIR Title File.
5. The Insurance Coordinator shall calculate building and/or contents coverage utilizing the most current methodology provided by DRM.
6. The Insurance Coordinator shall submit insurance requests and photos to the Division of Risk Management.
7. The Insurance Coordinator shall receive and review updated property schedule spreadsheet from the Division of Risk Management, maintaining the current Insured Locations spreadsheet.

B. Deleting Insurance Coverage:

1. The GSL or Contract Manager shall submit an email request to the Insurance Coordinator requesting the deletion of insurance coverage, providing the address to be deleted.
2. The GSL or Contract Manager shall submit a Property Transfer/Relocation form to assign property to the new location.
3. The Insurance Coordinator shall document deletions on the property schedule spreadsheet and submit it to the Division of Risk Management, updating the Insured Locations spreadsheet.

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4. The Insurance Coordinator shall input Property Transfer/Relocation form updates into FLAIR and delete the invalid location code from the FLAIR Title File.

C. Review and Update Insurance Coverage Amounts:

1. The GSL shall review, on an annual basis, the Insured Locations spreadsheet. They shall provide employee and bed counts and report deletions and/or additions.
2. The Insurance Coordinator shall update the property schedule spreadsheet based on the OCO inventory, employee and bed counts as provided by the GSL.
3. The Insurance Coordinator shall submit a request to change the amount of insurance coverage on the property schedule spreadsheet.

D. Submitting an Insurance Claim:

1. The GSL, Facility Services, or Contract Manager shall determine the type of loss. If loss is due to fire, they shall notify the local State Fire Marshal's office immediately. The GSL, Facility Services, or Contract Manager shall prepare and submit claims for State owned buildings and equipment to the Insurance Coordinator. Notify the Insurance Coordinator by email or telephone as soon as possible.
2. The GSL, Facility Services, or Contract Manager shall complete an investigation of the loss. The investigation shall include visiting the site to obtain detailed photographs of the damaged equipment to include outside of structure and room to room inside of structure, work with the facility to take reasonable steps to protect the property from further damage, prepare an itemized list of damaged and undamaged property to include the property numbers and serial numbers. Do not dispose of any damaged equipment until the conclusion of the claim.
3. The GSL, Facility Services, or Contract Manager shall complete the appropriate paperwork as follows:
 - a. Lightning loss – Complete the DFS, Notice of Property Loss, Form DI4-854 (Attachment 2) and DFS Statement-Lightning Losses, Form DI4-855 (attachment 3).
 - b. All other claims – Complete the DFS, Notice of Property Loss, Form DI4-854.
4. The GSL, Facility Services, or Contract Manager shall complete other supporting documentation – Provide a floor plan of the damaged space with markings to show the point of origin of the loss, provide any paid invoices for mitigation (i.e., water extraction, installation of roof tarps, etc.), detailed vendor invoices for repairs to clearly show the quantity, unit price, and total cost of each damaged item (DRM will not accept lump sum invoices), purchase orders, if applicable, Comptroller's Payment Register or Voucher Schedule, explanation of parts damaged and their function, description of items damaged, number of units, original acquisition dates and cost, condition of item prior to the loss and detailed, labeled photographs or videotapes, and any police or fire reports received. For lightning loss, make sure the description of damage, as well as the evidence of a direct strike is detailed.

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5. The GSL, Facility Services, or Contract Manager shall submit all documentation to the Insurance Coordinator for review within 90 days of the loss as required by DR. **Do not wait to report the claim!** Do not commence any repair or replacement – except mitigation/clean-up which does not destroy evidence of the loss – prior to providing Department of Financial Services the opportunity to inspect the loss.
6. The Insurance Coordinator shall review insurance claim documentation for accuracy and completeness. Request additional information if needed.
7. The Insurance Coordinator shall submit all insurance claim documentation to DRM or York Risk, if involved, for processing.
8. DRM may involve an outside adjusting vendor (i.e., York Risk) to come onsite and review and process the claim. They will take control of the claim at that point and will direct the agency and vendors through the claim process (not the other way around).
9. The Insurance Coordinator shall receive the Certificate of Proof of Loss for the completed insurance claim from the Division of Risk Management.
10. The Insurance Coordinator shall review documentation and forward it to the GSL, Facility Services, or Contract Manager.
11. The Insurance Coordinator shall sign the Certificate of Proof of Loss and submit the document to the Division of Risk Management for processing or advise of any disputes.

E. Insurance Claim Reimbursements and Expenditures:

1. The Insurance Coordinator shall receive a check from the Department of Financial Services for the loss. The Insurance Coordinator shall make copies of the check and other paperwork received along with a copy of the Certificate of Proof of Loss and submit to the Bureau of Finance and Accounting.

III. **RESPONSIBILITY AND DUTIES**

A. Executive Leadership Team (ELT):

1. Requests and allocates the resources necessary to correct conditions that are the result of a named peril loss in their program areas and administrative offices.

B. Regional Directors:

1. Ensure their appropriate staff provides updates to the Insurance Coordinator concerning insurance for State-owned buildings and equipment in their region.

C. Facility Managers/Superintendents (State Owned/Operated):

1. Notifies the GSL immediately of any loss to buildings or equipment due to any covered peril.
2. Coordinate all insurance claims with the GSL.

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D. Insurance Coordinator:

1. Ensures State-owned buildings and equipment are insured.
2. Coordinates the risk management program for the Department.
3. Provides technical assistance to the GSL and Contract Managers to carry out the risk management program for the Department.
4. Organizes and compiles all insurance claims for the Department. Serves as the point of contact between the Agency and DFS for all insurance matters.
5. Reviews, annually, the Department's property schedule spreadsheet to make certain proper and adequate coverage for the Agency's buildings and equipment is in place.

E. General Services Liaison (GSL):

1. Verifies the accuracy of the Insurance Coordinator's list of insured locations on an annual basis.
2. Ensures State-owned buildings and equipment (including equipment in leased space) in their areas of responsibility have insurance coverage.
3. Submits requests and deletions for insurance coverage to the Insurance Coordinator and assist the Insurance Coordinator with insurance claims as necessary.

F. Facility Services:

1. Sends out pre and post-storm responsibilities to GSL or Facility Managers/Superintendents.
2. Works with the GSL or Contract Manager to prepare DFS Notice of Loss forms and other documentation.
3. Completes a full damage assessment and works with the area contractors to get repairs completed.

G. Contract Manager (Contracted Programs):

1. Verifies the accuracy of the Insurance Coordinator's list of insured locations on an annual basis.
2. Ensures State-owned buildings and equipment in their areas of responsibility have insurance coverage for Contract Provider operated programs.
3. Submits requests and deletions for insurance coverage to the Insurance Coordinator and assists the Insurance Coordinator with insurance claims as necessary.

H. Contract Providers:

1. Notifies the Contract Manager immediately of any loss to State owned buildings or equipment.

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IV. ATTACHMENTS

Attachment 1 - Department of Financial Services, Coverage Request, Form DI4-850

Attachment 2 - DFS, Notice of Property Loss, Form DI4-854

Attachment 3 - DFS Statement-Lightning Losses, Form DI4-855