QUICK REFERENCE GUIDE

FACT

FLORIDA
ASSOCIATION OF
COUNTIES
TRUST

Member Portal

POWERED BY ORIGAMI

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FLORIDA
ASSOCIATION OF
COUNTIES
FACT TRUST

*Your **Premier Liability** and **Risk Management Solution***

Logging In
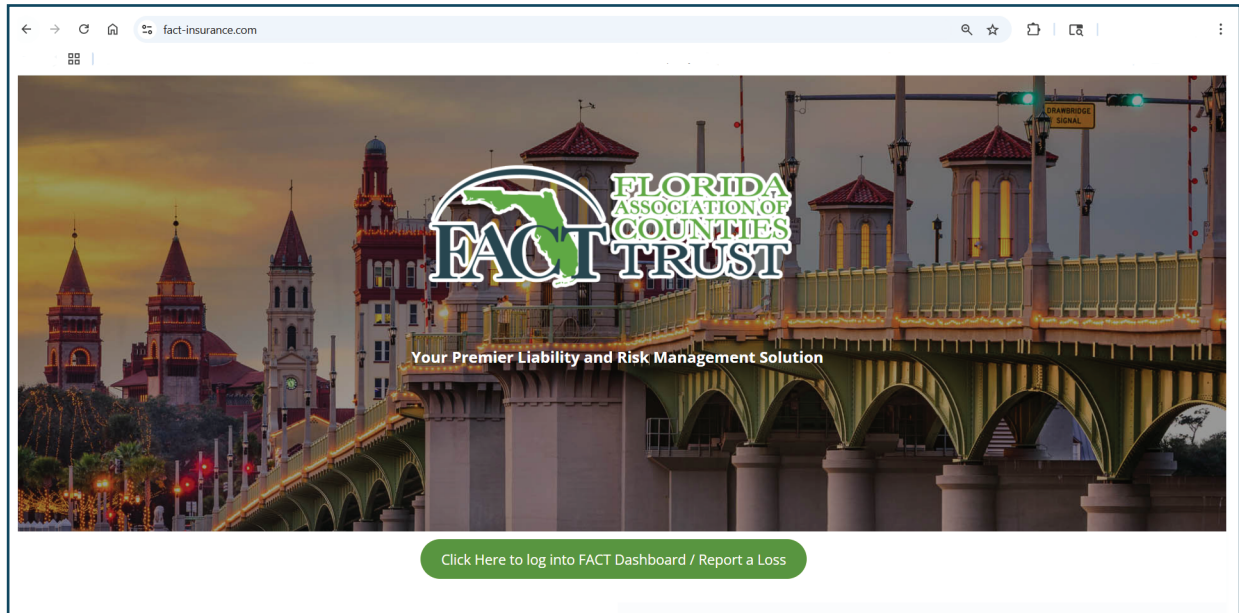
On the FACT homepage, click the log in button to get redirected to the Origami login page.
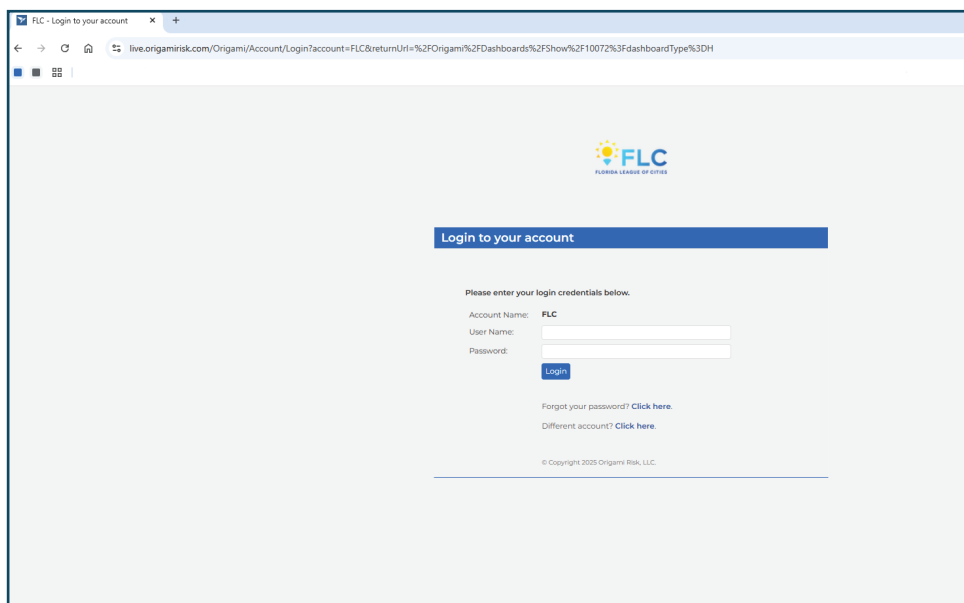
This is the screen you will see after clicking the dashboard button on the FACT page.

FLC
FLORIDA LEAGUE OF CITIES

Login to your account

Please enter your login credentials below.

Account Name: **FLC**
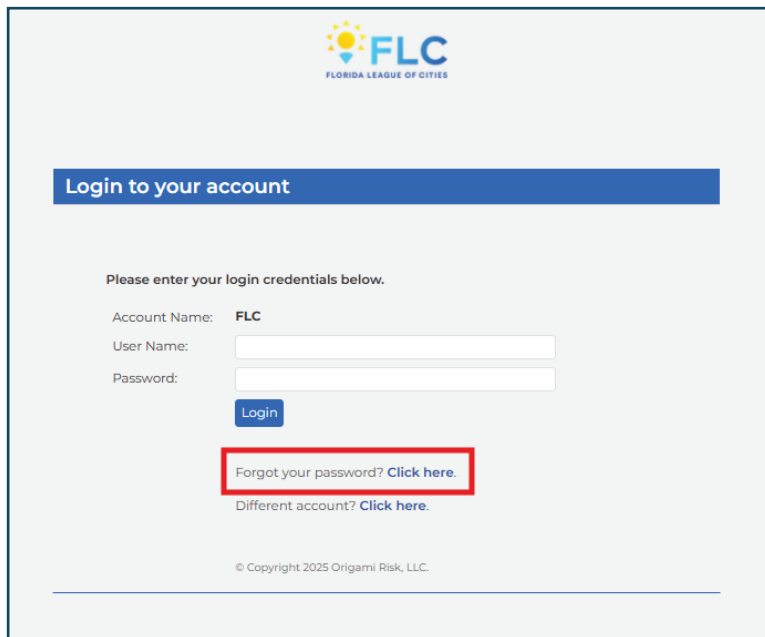
User Name: [your email][FACT #]

Password:

Login

Forgot your password? **Click here.**

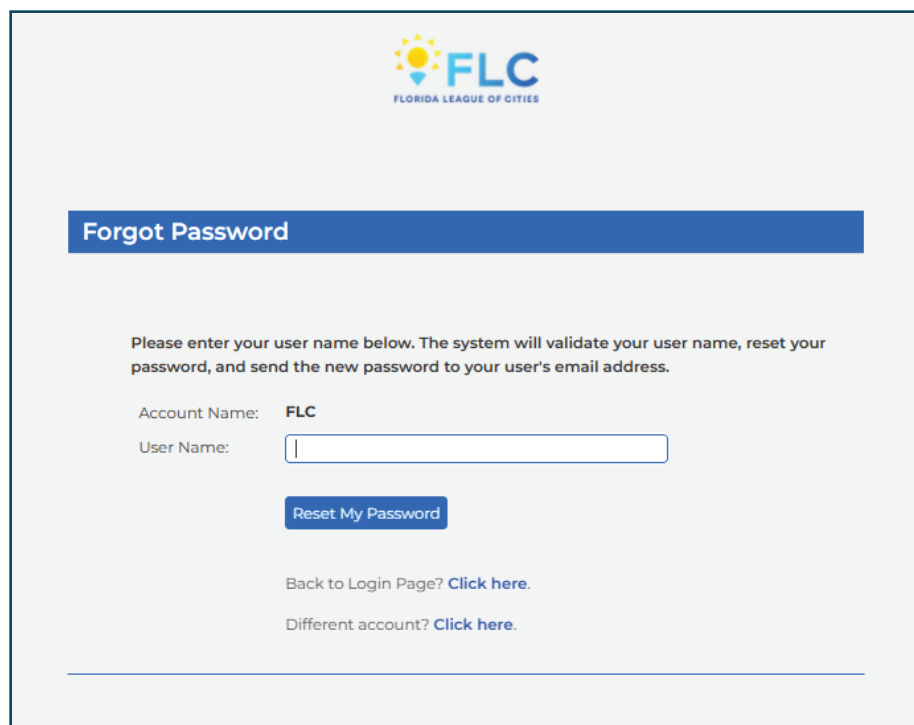Different account? **Click here.**

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Your username(s) will be your email address and the FACT number for the applicable account you're trying to access.

FIRST TIME LOGGING IN/FORGOT YOUR PASSWORD

To set up your account, click Forgot Your Password to set a password.

Enter your username, which is [email][FACT number], and click
Reset My Password. (Example: *questions@flcities.com0000*)

Login to your account

An email has been sent to the address associated with your account. The message includes information on how to reset your password. Please contact support if you have not received the email after a few minutes.

Please enter your login credentials below.

Account Name: **FLC**

User Name:

Password:

Login

Forgot your password? **Click here**.

Different account? **Click here**.

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You will see this screen. If you don't receive the email, please check your junk or spam folder first. If you still can't find it, contact Insurance Member Services at *questions@flcities.com*.

Origami Risk Password Reset Notification

N   notifications@origamirisk.com
    To ✓ Christina Malhotra

Origami

Account: FLC
You recently requested a password reset. Please click the link below to reset your password.
Click Here to Reset Password
If you did not request to reset your password, please ignore this email. This password reset is only valid for the next 30 minutes.

You will receive this email to follow the instructions.

Change your password

Your new password must satisfy the following criteria:
▷ Be different from the current password.
▷ Be at least 6 characters long.

New Password: * [   ]

Confirm New Password: * [   ] ▷ Retype your new password.

Change Password

After clicking the link in the email, you'll be prompted to this screen to change your password.

Login to your account

Please enter your login credentials below.

Account Name: **FLC**

User Name: [   ]

Password: [   ]

Login

Forgot your password? **Click here**.

Different account? **Click here**.

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You can log in with your username (email plus FACT number) and new password.

DASHBOARD

Once you are logged in, you will see this screen.

Your Insurance Policies

Under Policy Information, almost everything is the same as the old dashboard. Here, you can view and download policies, request certain documents, and, coming soon, renew or make policy changes.

☐	File Name ▼
☐	🔻 Agreement and Declaration of Trust.pdf
☐	🔻 2025-26 Notice of Change in Policy Terms.pdf
☐	🔻 2024-25 Notice of Change in Policy Terms.pdf
☐	🔻 2022-23 Notice of Change in Policy Terms.pdf
☐	🔻 2021-22 Notice of Change in Policy Terms.pdf
☐	🔻 2020-21 Notice of Change in Policy Terms.pdf
☐	🔻 2019-20 Notice of Change in Policy Terms.pdf
☐	🔻 2018-19 Notice of Change in Policy Terms.pdf
☐	🔻 2017-18 Notice of Change in Policy Terms.pdf
☐	🔻 2016-17 Notice of Change in Policy Terms.pdf

When you click on Archived Notice of Change in Policy Terms, you will see this document queue screen. If you click the blue arrow next to the document name, you can quickly download the document.

Document Queue - FACT Notice of Change Documents

	File
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2024-25 Notice of Change in Policy Terms.pdf

NOTICE OF CHANGE IN POLICY TERMS
Florida Association of Counties Trust (FACT)
2024-2025 Coverage Year

GENERAL LIABILITY/PUBLIC OFFICIALS LIABILITY COVERAGE

- **FLORIDA ASSOCIATION OF COUNTIES TRUST GENERAL /PROFESSIONAL LIABILITY COVERAGE AGREEMENT DECLARATIONS (FACT GL DEC)**

  Revised language to clarify that the limits shown on the declaration page may include and are subject to conditions, terms, and extensions provided by the FACT SE GL and FACT SE GLX endorsements.

- **SPECIFIC EXCESS ENDORSEMENT - GENERAL LIABILITY (FACT SE GL)**

  Clarified that this endorsement modifies coverage and when the excess coverage is applicable.

- **SPECIFIC EXCESS ENDORSEMENT - GENERAL LIABILITY EXCLUDING FLORIDA CLAIMS BILL (FACT SE GLX)**

  Clarified that this endorsement modifies coverage.

- **FLORIDA ASSOCIATION OF COUNTIES TRUST COVERAGE AGREEMENT (FACT GL)**

  Amended Section B. LIMIT OF LIABILITY to further define what constitutes a single claim as it relates to Sexual Abuse and Sexual Action.

  Clarified exclusion 7. to specifically include Perfluoroalkyl and Polyfluoroalkyl or "PFAS" substances including any related or associated substances.

BREACH RESPONSE & CYBER LIABILITY COVERAGE

- **BREACH RESPONSE & CYBER LIABILITY COVERAGE (FACT CYBER)**

  Added All Member Shared Aggregate limit of $1,000,000 for all eCrime coverages.

AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE COVERAGE

- **FLORIDA ASSOCIATION OF COUNTIES TRUST AUTOMOBILE LIABILITY DECLARATIONS (FACT AUTO DEC)**

  Revised language to clarify that the limits shown on the declaration page may include and are subject to conditions, terms, and extensions provided by the FACT SE AL endorsement.

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▶ © ISO

If you hover over the Adobe PDF icon, you can preview the document from this screen.

Document Queue - FACT Notice of Change Documents [Download Selected]

✓	File Name ▼	Linked To
✓	📄⬇ Agreement and Declaration of Trust.pdf	
✓	📄⬇ 2025-26 Notice of Change in Policy Terms.pdf	
✓	📄⬇ 2024-25 Notice of Change in Policy Terms.pdf	
✓	📄⬇ 2022-23 Notice of Change in Policy Terms.pdf	
✓	📄⬇ 2021-22 Notice of Change in Policy Terms.pdf	
✓	📄⬇ 2020-21 Notice of Change in Policy Terms.pdf	
✓	📄⬇ 2019-20 Notice of Change in Policy Terms.pdf	
✓	📄⬇ 2018-19 Notice of Change in Policy Terms.pdf	
✓	📄⬇ 2017-18 Notice of Change in Policy Terms.pdf	
✓	📄⬇ 2016-17 Notice of Change in Policy Terms.pdf	

1 to 10 of 10

If you want to download multiple files, you can either check each box or click the box to the left of File Name to select all. Then click Download Selected in the top right corner.
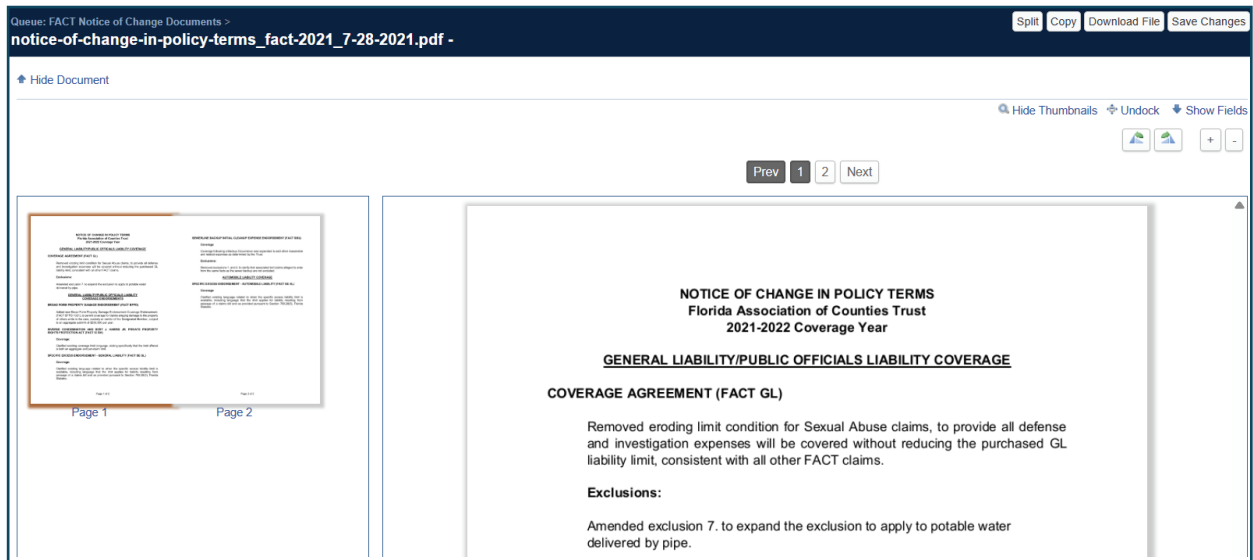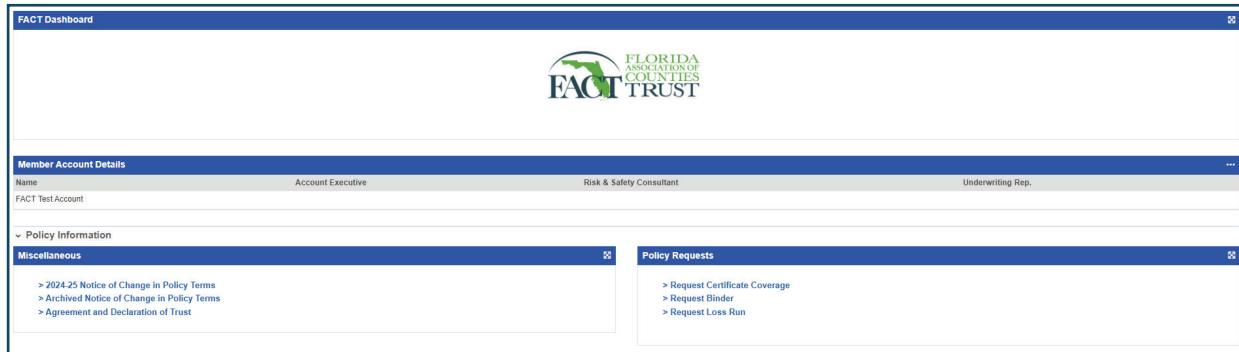
If you click on the name of the document, it'll take you to a screen like this to view it.

Here in this view, you can also choose to download it, rotate the pages, and zoom in or out.
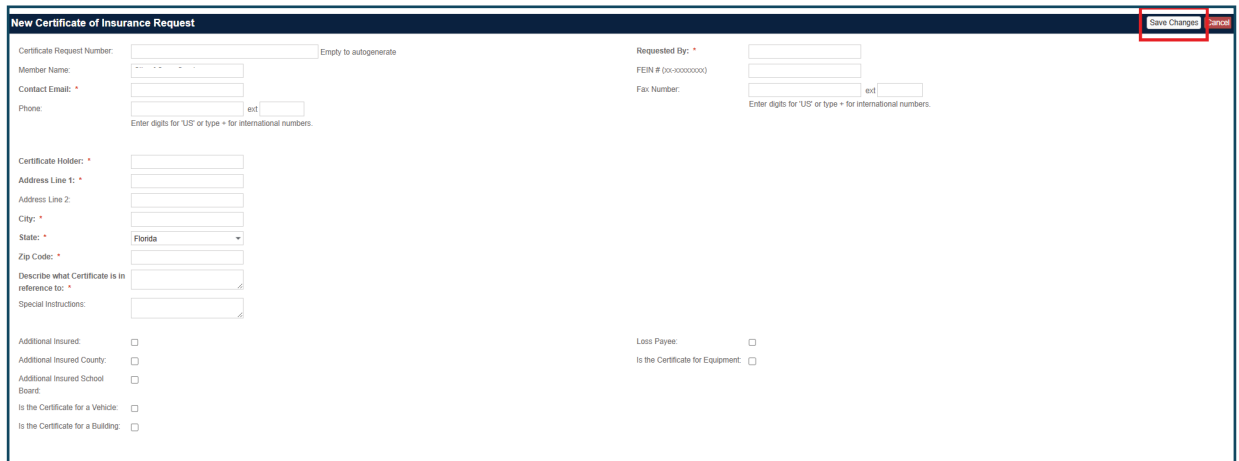
Policy Requests

REQUESTING CERTIFICATES OF COVERAGE (COIS)

To request a COI, click Request Certificate Coverage under Policy Requests.

This screen will populate. After you fill in all required fields (red asterisk), click Save Changes at the top right. The underwriting team gets notified of the request and will start working on it.

REQUESTING BINDER

To request a binder, click Request Binder.

It'll take you to this screen. Click Save Changes to confirm the submission request. Nothing needs to be filled in or completed. You will then receive an email containing your binder.

REQUESTING LOSS RUNS

To request a loss run report, click Request Loss Run.

Select the line of business in the drop-down menu.

Select the format you would like the report delivered in.

Select the As of Date. Reports only go back as far as a year from today's date. If you want the most current loss runs, you want to select today's date. Just like you are used to, the loss run reports will still contain 10 years of claims data.

Leave the Loss Run Request Status as New and click Save Changes in the top right corner.

When you see this screen, you'll know the request was submitted. FACT staff will receive it and begin working on it.

Invoice and Payments

These three tabs on the dashboard are where you can view and track issued invoices and payments.

First Installment Invoices is only for first installment FACT invoices.

Policy Premium Invoices and Payments is where you can see other FACT installment invoices, endorsement invoices, make payments for those invoices, and view confirmation of those payments.

Ancillary and Deductible Invoices is where you will view all ancillary and deductible invoices and payments. You can also make payments on these like the other tabs by clicking on the invoice number.

After a payment is made, the dashboard will auto update to show that the policy invoice was paid under the applicable payment section.

Member Invoice   Pay Online

Bill Details

Invoice Number: Due Date: 07/10/2025
Member: Billed Amount: 742.35
Policy: Outstanding   742.35
Bill Status: Invoiced   Balance:
Invoice Type: Policy Premium
Billing Period: 07/04/2025 - 07/06/2025
Invoice Create Date: 06/25/2025

Billing

Address1:
Address2:
City:
State:
PostalCode:

Initial Premium -   Go to Quote
Billed Amount: 742.35

You will see this screen when you click on the invoice number. Click Pay Online to pay it through the Wells Fargo payment portal.

Online Payment -   Cancel

Policy	Invoice Number	Invoice Due	Invoiced	Paid	Outstanding
		7/10/2025	742.35	0.00	742.35

Payment Type   ○ Pay by Bank Account

Charge Amount   742.35

Pay Online

▶ © ISO

This screen confirms the policy you're paying for and the amount. Click Pay Online to get redirected to the Wells Fargo site.

Select the Banking Type and complete all required fields. Click Enter Account.

Fill in your name under the company name, an email for confirmation purposes, and optionally a phone number. Then click Make Payment.

Automobile
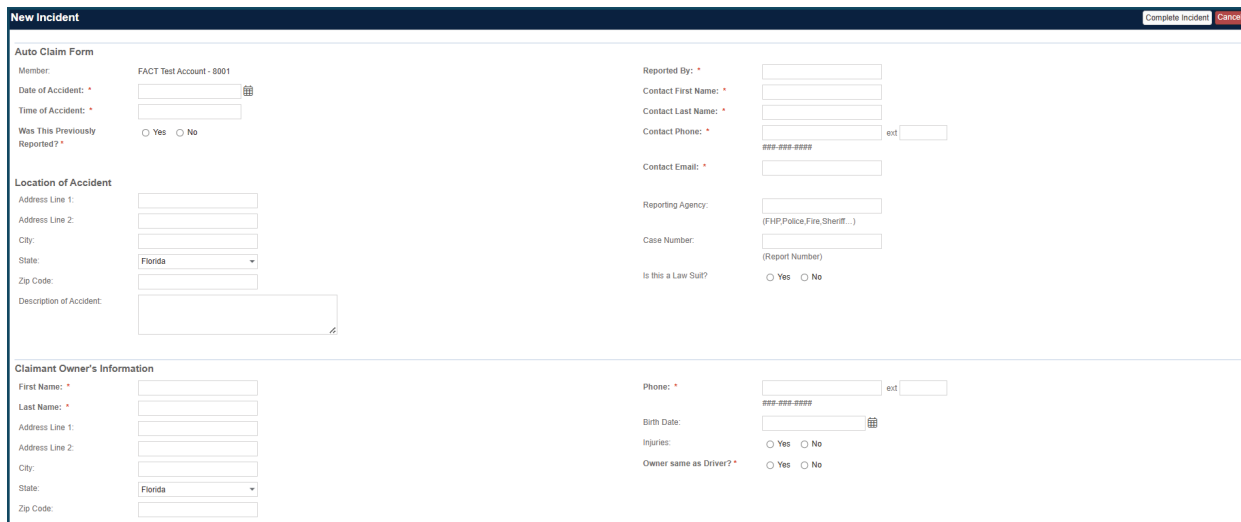
This is the auto section where you can click to view your auto policy documents and endorsements, schedule, make and view changes, submit a claim, as well as request auto ID cards.

SUBMIT AN AUTO CLAIM

When you need to submit an auto claim, this is the form you'll see. All required fields must be completed before submission. Once ready, you will click Complete Incident in the top right corner.

VIEW CURRENT AUTO SCHEDULE

When you click on View Current Auto Schedule, this is the screen you'll see. Same features as other pages where you can sort by the header or filter using the fields on the right side.

VIEW ALL POLICY CHANGE RECORDS

When you click on View all Policy Change Records, this is where you'll see any endorsements made, if any. You can filter and sort this page.

ADD/UPDATE/REMOVE A VEHICLE

If you want to add, update, or remove a vehicle, you will see this endorsement page. Click on the magnifying glass next to policy to select the correct auto policy you are endorsing.

This is the screen you'll see to select the policy. Click the policy number to select.

After you click the policy, the Lookup Location on the right will appear. Click on it to view the next screen.

Select the location number the vehicle is scheduled at.

More fields will now populate. You can either manually enter the vehicle information or click Lookup Auto Vehicle (lookup is for update or removal, not adding).

When you click Lookup Auto Vehicle, you see the auto schedule. Click on the Vin/Serial number for the auto you want to remove or update.

After you select the vehicle, it'll auto-populate the vehicle information. Select the date you want this change to be effective. Then hit Save Changes on the top right corner.

AUTO ID CARD REQUEST FORM

After clicking on the Auto ID Request Form on the homepage, you'll see this screen. Click Save Changes at the top right to submit the request.

You'll see this confirmation page that it went through. The ID cards will be emailed directly to you.

General Liability

Where you can view policy documents/endorsements and the claim form.

SUBMIT A GENERAL LIABILITY CLAIM FORM

New User Account

At the bottom of the dashboard, there is a section to request a new user. This is for cases when an existing user wants to grant a new user access to the dashboard. When you click the link, you'll view the standard Cognito form here.

After you complete and submit the above form, the new user will be added within 48 business hours.