ONE CITY. ONE JACKSONVILLE.

City of Jacksonville, Florida

Lenny Curry, Mayor

Division of Insurance and Risk Management
117 West Duval Street
Suite 335
Jacksonville, FL 32202
(904) 630-7521
www.coj.net

MEMORANDUM

TO: Greg Pease, Chairperson, Professional Services Evaluation Committee

COPY: Alex Baker, PSEC Specialist

FROM: Twane Duckworth, Chief of Risk Management
Ann Willis, Property & Casualty Compliance Administrator

DATE: October 25, 2019

RE: Brown & Brown of Florida, Inc. – Casualty Insurance Broker Services P-43-18
Request for Amendment Four

The current contract with Brown and Brown (No. 9269-08) for Casualty Insurance Broker Services allows for Brown & Brown to place casualty insurance coverages for a term of October 1, 2019 to September 30, 2020, with two (2) additional one year renewal options remaining.

The current contract will be amended to place a variety of new casualty insurance policies for the City. See attachment A. The premium adjustment from the current maximum indebtedness of $1,853,413.00 by an additional $2,135,370.00 for a new total maximum indebtedness of $3,988,783.00.

It is respectfully requested that City Contract No. 9269-08, with Brown & Brown be amended for the placement, binding, and ratification of the purchase of the various casualty insurance coverages for the City of Jacksonville effective October 1, 2019 to September 30, 2020 as set forth in Exhibit E.

All other contract terms and conditions shall remain the same (nothing contained herein shall be amended, modified. or otherwise revised without prior PSEC and Mayor's approval).

Exhibits for your review:

Attachment A – List of various casualty insurance policies
Exhibit E – 2020 Various Casualty Insurance Proposals

Thank you for your consideration.

CITY OF JACKSONVILLE
10/1/2019 CASUALTY POLICY RENEWAL PREMIUMS

COVERAGE	POLICY DESCRIPTION All Coverages Per Expiring	10/1/19-20 QUOTED PREMIUM, FEES & TRIA
Excess Workers Comp	COJ, Excl. JHA & JPA ($1.5M SIR)	$ 1,084,731
Excess Workers Comp	JHA & JPA ($500K SIR)	$ 77,063
Excess WC subtotal		$ 1,161,794
Excess Liability	General, Law, Public Officials', Employment Practices, Automobile Liabilities and Buffer Workers Comp	$ 548,035
Total Excess Casualty		**$ 1,709,829**
General Liability	FPL - Pope Park Easements	$ 5,736
General Liability	Riverwalk	$ 68,030
Excess Liability	Riverwalk	$ 16,120
General Liability	Voting Precincts	$ 11,685
General Liability	CSX - Rails to Trails	$ 7,531
Special Events	Endt - 2 Events -FL/GA & VDP	$ 32,916
Air Meet Policy	Sea & Sky Airshow	$ 26,495
Automobile Liability	Out of State Auto	$ 70,760
Cyber Liability	Full Term	$ 77,035
Total Ancillary Casualty Policies		**$ 316,308**
	Watercraft Policy	$ 10,650
	Excess Watercraft Liability	$ 82,683
	Wharfinger Liability	$ 15,900
Total Marine Casualty Policies		**$ 109,233**
TOTAL ALL CASUALTY POLICIES		**$ 2,135,370**

Attachment A

EXHIBIT E

Brown & Brown
INSURANCE®

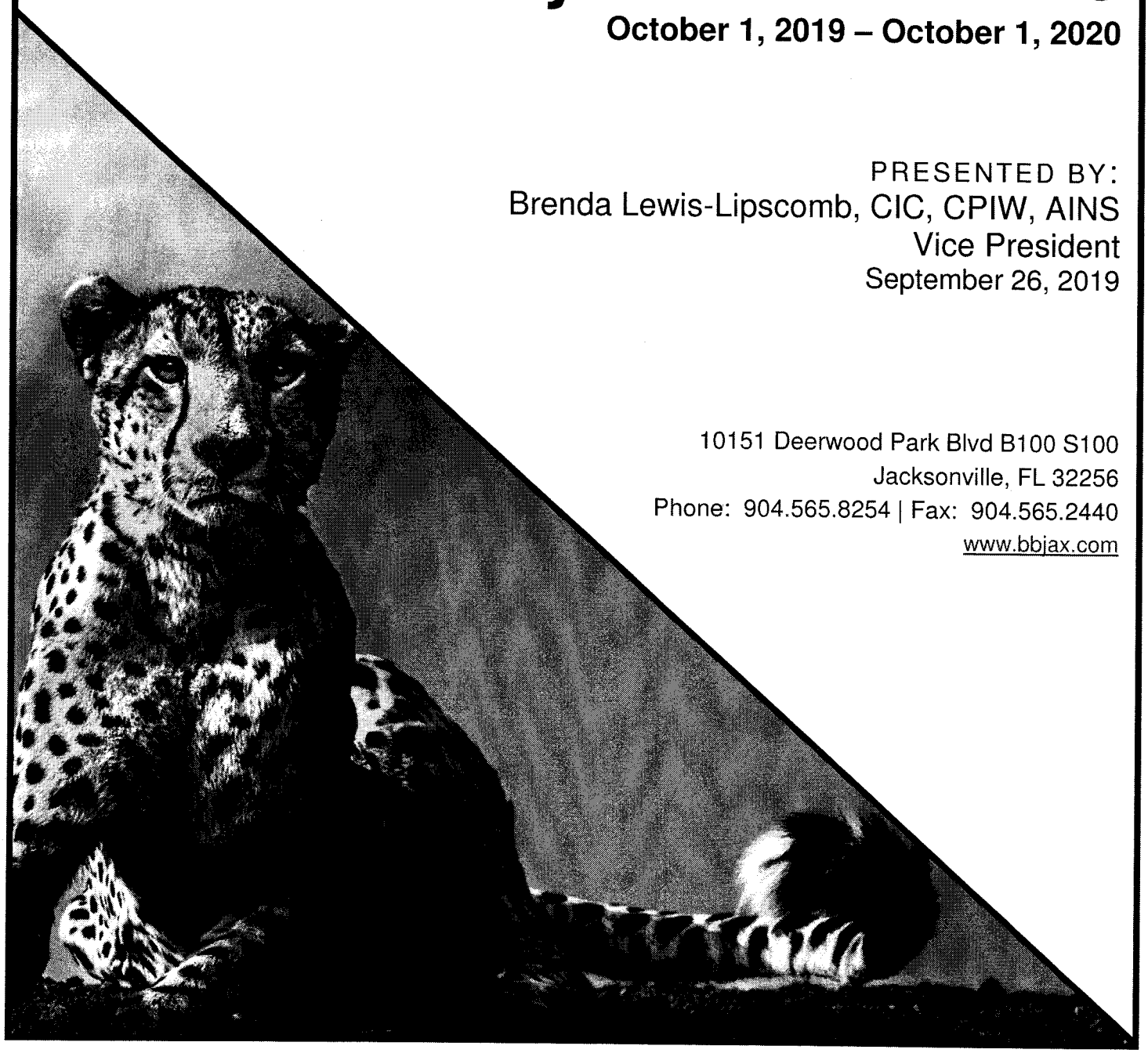
JACKSONVILLE

INSURANCE PROPOSAL PREPARED FOR

City of Jacksonville

October 1, 2019 – October 1, 2020

PRESENTED BY:
Brenda Lewis-Lipscomb, CIC, CPIW, AINS
Vice President
September 26, 2019



10151 Deerwood Park Blvd B100 S100
Jacksonville, FL 32256
Phone: 904.565.8254 | Fax: 904.565.2440
www.bbjax.com

Excess Casualty
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- Acceptance of Proposal – Premium Recapitulation
- Acknowledgement of Non-Admitted Carrier
- Uninsured Motorist Form
- Personal Injury Protection Form
- TRIA Accept/Reject Form

Executive Summary

Proposals and presentation of renewal quotes which have been provided under separate cover:

I. Marine Coverage
   a. Wharfinger Liability
   b. Watercraft Hull and Protection & Indemnity
   c. Excess Protection & Indemnity
II. Crime Coverage
III. General Liability for contractual liabilities
IV. Cyber, Security & Privacy Liability
V. Special Events
VI. Out of State Automobile

The Excess Brit Package Policy and Excess Workers Compensation quotations are detailed herein. Highlights are as follows:

EXCESS CASUALTY
COVERAGE AND PREMIUM COMPARISON

COVERAGE	POLICY DESCRIPTION All Coverages Per Expiring	10/1/18-19 QUOTED PREMIUM, FEES & TRIA	10/1/19-20 QUOTED PREMIUM, FEES & TRIA	EXPOSURE CHANGE	PREMIUM AND PERCENTAGE CHANGE		RATE CHANGE
Excess Workers Comp	COJ, Excl. JHA & JPA ($1.5M SIR)	$ 1,033,141	$ 1,084,731	5% Increase	$ 51,590	4.99%	Rate Stabilization - Flat
Excess Workers Comp	JHA & JPA ($500K SIR)	$ 73,382	$ 77,063	5% Increase	$ 3,681	5.02%	Rate Stabilization - Flat
Excess WC subtotal		$ 1,106,523	$ 1,161,794		$ 55,271	5.00%	
Excess Liability Package	General, Law, Public Officials', Employment Practices, Automobile Liabilities and Buffer Workers Comp. 18-19 Includes TRIA; 19-20 Excludes TRIA.	$ 525,760	$ 556,473	5% Payroll, premium subject to updated exposures	$ 30,713	5.84%	3% rate increase due to adverse work comp claims activity and national loss trend
Total Excess Casualty		**$ 1,632,283**	**$ 1,718,267**		**$ 85,984**	**5.27%**	

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

Brit Package Policy – includes Excess General, Law Enforcement, Public Officials, Employment Practices, Automobile Liability and Buffer Workers Compensation ($250,000 SIR buy down on both Excess Workers' Compensation policies).

Coverage has been quoted as follows:

- Premium indicated above Excludes Terrorism/TRIA. Optional premiums are included in the Premium Recapitulation herein.
- 5% payroll increase
- 1% increase in other exposures, **subject to** confirmation of updated underwriting data (classified employee counts & classified vehicle schedule) by October 30, 2019.
- Signed Forms Required:
  - TRIA Selection Form
  - Uninsured Motorists Form
  - FL PIP Form
  - TPA Reporting Guidelines Form
- All other Terms and Conditions are per expiring, including removal of medical malpractice exclusion for the City Medical Examiner's Office.

Excess Workers Compensation – includes 2 policies:

1. "City of Jacksonville" - $1,500,000 SIR
2. "JPA/JHA" - $500,000 SIR.

This program is managed by MGU Midlands Management Corporation. Currently the fronting paper for the program is New York Marine & General Insurance Company (NYMAGIC). However, effective January 2, 2019, Midlands' Management was purchased by Safety National Casualty Corporation/Tokio Marine Group. The 2019 renewal will be issued on Safety National paper, with an AM Best rating of A+ (superior), XV. Safety National has honored all terms and conditions per expiring, including: the 2-year rate stabilization. Premiums have increased by the 5% payroll increase reported.

Additional Safety National resources are also included this year: MAP Services, Medical Management, and other risk management support services.

Subjectivities include:

1. Receipt/review of employee concentration
2. Receipt/review of finalized vehicle, aircraft and watercraft supplemental
3. Receipt of completed and signed applications

City of Jacksonville

Brown & Brown INSURANCE®
JACKSONVILLE

Excess Liability Package

Term: October 1, 2019 to October 1, 2020

Company: Certain Underwriters at Lloyds, London (Brit Syndicate 2987 – 100%)
(Rated A XV by A.M. Best)

Excess Liability Limits	Limit	Aggregate	SIR	Retro Date
Comprehensive General Liability:				
Each Occurrence for All Coverages	$5,000,000	$5,000,000	$1,500,000	N/A
Sexual Harassment Liability* - Per Claim	$5,000,000	$5,000,000	$1,500,000	N/A
Sexual Abuse Liability* - Per Claim	$5,000,000	$5,000,000	$1,500,000	N/A
Damage to Premises Rented	$1,000,000	N/A	$1,500,000	N/A
Premises Medical Payments	Not covered			
Automobile Liability:				
Each Occurrence for All Coverages	$1,000,000	N/A	$1,500,000	N/A
Automobile Medical Payments	Not covered			
Personal Injury Protection (No Fault)	Not covered			
Uninsured Motorist	Not covered			
Public Officials Miscellaneous Liability:				
Each Occurrence unless listed below:	$1,000,000	$2,000,000	$1,500,000	10/1/13
Errors & Omissions	$1,000,000	$2,000,000	$1,500,000	10/1/13
Employment Practices Liability	$1,000,000	$2,000,000	$1,500,000	10/1/13
Sexual Harassment Liability* - Per Claim	$1,000,000	$2,000,000	$1,500,000	10/1/13
Sexual Abuse Liability* - Per Claim	$1,000,000	$2,000,000	$1,500,000	10/1/13
Employee Benefits Liability:				
Each Occurrence for All Coverages	$1,000,000	$2,000,000	$1,500,000	10/1/13
Law Enforcement Liability:				
Each Occurrence for All Coverages	$5,000,000	$5,000,000	$1,500,000	N/A
Sexual Harassment Liability* - Per Claim	$5,000,000	$5,000,000	$1,500,000	N/A
Sexual Abuse Liability* - Per Claim	$5,000,000	$5,000,000	$1,500,000	N/A
Excess Workers' Compensation & Employers' Liability Buffer:				
Coverage A Excess Workers' Compensation	$250,000	N/A	$1,250,000*	N/A
Coverage B Excess Employers Liability	$250,000	N/A	$1,250,000*	N/A

*Section V – Coverage A & B $250,000 SIR applies to Jacksonville Housing Authority and Port Authority Only

**Sublimit is part of, and not in addition to, the Specific Excess Limit of Insurance and Annual Aggregate Limit.*

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

Excess Liability Package

Schedule of Forms and Endorsements:
Included but are not limited to:

- Endorsement 1 – Non-Waiver of Governmental Immunity
- Endorsement 2 – Section II – Watercraft Liability
- Endorsement 3 – Failure to Supply Exclusion – Gas & Electric Utilities
- Endorsement 4 – In REM Endorsement
- Endorsement 5 – Sole Agent Endorsement
- Endorsement 6 – In-House Attorney Fees Endorsement
- Endorsement 7 – Jones Act and USL&H Endorsement
- Endorsement 8 – Named Assureds
- Endorsement 9 – TRIA Purchased / Not Purchased (TBD)
- Endorsement 10 – Coverage Section V SIR Amendment – City of Jacksonville Housing Authority and Port Authority
- Endorsement 11 – In-House Claims Administrator Amendatory Endorsement
- Endorsement 12 – General Policy Conditions Notification of Claims, Occurrence or Suits
- Endorsement 13 – Procedures for Third Party Claims Administrators
- Endorsement 14 – Crisis Management Endorsement
- Endorsement 15 – Coverage Section II General Liability – Medical Examiner's Office
- Endorsement 16 – Named Assureds
- Endorsement 17 – TRIA Purchased

Free Risk Management Services:
Brit Global Specialty USA SIR Package clients receive access – at no cost – to the TEAM platform, a self-directed risk management LMS platform which purchased individually would cost approximately $30,000 annually. The TEAM platform is a robust online resource offering:

- Unlimited training courses from a list of approximately 135 courses covering areas such as employment practices liability, fundamental of safety, leave-related laws, workplace risk management, human resources, and student related risks.
- Weekly training bulletins and articles about new and/or updated matters of interest.
- Comprehensive model handbook.
- Self-guided human resources assessments.
- Built-in management tools (LMS) to track and run reports on usage (e.g. completion of training)
- Customizability to: have your logo on the landing page, upload your own policies and procedures and determine the access levels for all users.

These services are an extension of Brit Global Specialty's partnership with our clients. We recognize the need to customized risk management tools, and we proudly provide the TEAM platform to you with our compliments to help you manage risk.

Excess Liability Package

Notes of Importance:

1. Not subject to Audit
2. Defense Costs are included in the limit
3. This insurance is issued pursuant to the Florida Surplus Lines laws. Entities insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.

Terms & Conditions include but are not limited to:

- Quote based on 2016 Public Entity Package Wording
- Quote is based on expiring exposure information and is subject to receipt of updated exposure information, including classified vehicle counts, law enforcement counts and employee counts **within 30 days of policy effective date**. Changes in exposure may result in change to bound premium.
- The City of Jacksonville Risk Management Department is the appointed Third-Party Administrator subject to their signed acceptance of the attached TPA Reporting Guidelines. Please provide signed acknowledgement within **30 days of binding.**
- Endorsement No 10 "Coverage Section V Excess Workers' Compensation and Employers Liability – **SELF INSURED RETENTIONS:** As respects City of Jacksonville Housing Authority and Port Authority only, the **SELF INSURED RETENTIONS** is $250,000 each OCCURRENCE.
- Endorsement No 14 – Crisis Management coverage is provided subject to a ground-up limit of $25,000 per occurrence and $50,000 annual aggregate.
- Endorsement No 15 – As respects Assureds employed by the City of Jacksonville Medical Examiner's Office, Coverage Section II General Liability – Exclusion J. shall not apply only while such Assureds are acting within the scope of their duties for the City of Jacksonville Medical Examiner's Office.
- Mold will be excluded with exception to coverage provided under the WC Sections.
- Signed Uninsured/Underinsured Motorist and Personal Injury Protection Coverage Forms must be received by Underwriters **within 15 days of binding.**
- Additional premium for Terrorism Coverage as per Policyholder Disclosure Notice of Terrorism Insurance Coverage LMA 9104. Please note that there is no Terrorism coverage for Coverage Section V (Workers' Compensation) if Terrorism is rejected.
- A Signed TRIA form is due **within 15 days of binding.**
- Failure to Supply Exclusion is to apply.
- Cancellation – At binding, the Assured commits to a Minimum Earned Premium of 50% of the gross premium. There are no flat cancellations allowed.
- If this document is a quotation, and Underwriters receive any new information after this document is issued that reflects any material change in the underwriting exposure, we may at our option withdraw or modify the quotation at any time prior to Underwriters' acceptance of the binder. In the event of a material change, Underwriters may at their sole discretion, modify and/or withdraw this quotation even if the quotation has already been accepted by the Assured.

Excess Workers' Compensation
City of Jacksonville
Payroll Exposures

2019/20 Payrolls configured with a 5% increase over payrolls used for 2018/19 policy

Code#	Occupation	19/20 Estimate (5% Increase)
5192	Vending Machine-Install/Service	$ 171,033.03
5506	Street or Road Construction	
5509	Street or Road Maintenance	$ 4,185,259.79
6836	Marina Operations	$ 202,133.45
7370	Limousine/Taxicab Co.	
7380	Taxi All other	$ 292,952.99
7403	Aircraft or Helicopter Operation-All other	$ 12,366,632.25
7425	Helicopter Pilots	$ 850,034.12
7520	Waterworks & Drivers	$ 23,279,122.13
7539	Electric Power NOC	$ 79,731,710.73
7580	Sewage Disposal Plant	$ 13,562,011.26
7704	Firefighter	$ 94,084,695.18
7720	Police Officer	$ 187,334,615.95
8380	Auto Mechanics	$ 4,333,450.12
8392	Automobile Storage Garage/Parking	$ 338,613.03
8601	Engineer/Architect Consult	
8602	Surveyors, Timber Cruisers	$ 198,461.03
8742	Sales/Collect/Mess Out	$ 843,571.26
8810	Clerical	$ 197,217,900.02
8820	Attorney All &C/Mess/D	$ 5,674,245.57
8831	Veterinary	$ 1,571,861.81
8832	Physician & Clerical	$ 1,739,498.04
8868	College Professional & Clerical	$ 1,903,314.11
9015	Building Operations of Owner	$ 9,048,271.52
9033	Housing Authority	$ 240,620.63
9063	YMCA-type, all employees	$ 905,586.89
9102	Park, NOC	$ 9,246,800.90
9402	Sewer/Street Cleaner	$ 589,145.13
9403	Garbarge/ASH/Refuse Collection	$ 4,262,227.52
9410	Municip/Town/County/State NOC	$ 21,162,710.21
9516	Radio, Television, Video and Audito Equipment Installation or Repair	$ 508,135.64
9519	Household APL Elec Inst/Rep	$ -
	TOTAL PAYROLLS	$ 675,844,614.27

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

Excess Workers' Compensation
City of Jacksonville

Term: October 1, 2019 to October 1, 2020

Company: Safety National Casualty Corporation
(Rated A+ XV by A.M. Best)

Contract Terms	
Payroll	$675,844,615
Manual Premium	$17,931,445
Self-Insured Retention	$1,500,000
Specific Limit	Statutory
Employers Liability Limit	$1,000,000 – Per Occurrence
Premium Rate	$0.1605 – Per $100 Payroll (includes TRIA premium)
Deposit Premium	**$1,084,731**
Minimum Premium	$976,258

Contingencies:
This quote is subject to the following:

1. Receipt of completed application, and supplemental (aircraft, watercraft and vehicles), employee concentration, pilot information.

Forms/Endorsements include but not limited to:	Form #:
Employer Name Revision	0213 00 1105 (XWC)
Other States For Employee Travel	0276 01 0408 (XWC)
Voluntary Compensation Endorsement	0291 06 0306 (XWC)
Foreign Voluntary Workers' Compensation and Employers' Liability	0293 00 0906 (XWC)
Same Communicable Disease – Specific Excess	0339 06 0606 (XWC)
Modified Claims Reporting Duties	0489 02 0119 (XWC)
Jones Act Coverage Endorsement – State Benefits	2154 01 0419 (XWC)
Florida Mandatory Endorsement(s), if applicable	
Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement	1061 13 0218 (XWC)

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

Excess Workers' Compensation
City of Jacksonville

Note of Importance:

1. Policy subject to audit.
2. This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such loss will still be subject to all terms, definitions, exclusions, and conditions in the Agreement and any applicable federal and/or state laws, rules or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization of 2015 (collectively, the Act), terrorism losses would be partially reimbursed by the US Government under a formula established by the Act. Under this formula, the US government would generally reimburse 80% to 85% of covered terrorism losses exceeding a deductible paid by us. The Act contains $100 billion cap that limits the reimbursement from the US Government as well as from all insurers. If aggregate insured losses for all insurers exceed $100 billion, your coverage may be reduced. The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is 0.5%.
3. Endorsements mandated by the coverage state(s) will automatically be added to your policy regardless of whether they are shown in the below schedule. In addition, a change in an endorsement form number may occur as a result of state filing requirements/updates arising subsequent to this quote.
4. Included in our quote: MAP Client Services. These resources consist of both risk control and claim services, including resources like Safety Essentials Online, Workers' Compensation Kit and Safety Training Source. Medical Management Program. These services help facilitate complicated claims towards the best-possible outcome. Available services include Catastrophic Claims Consulting, Impartial Medical Review, Long-Term Claims Evaluation, and Chronic Pain & Opioid Dependency Programs.

City of Jacksonville

Brown & Brown INSURANCE®
JACKSONVILLE

Excess Workers' Compensation
Jacksonville Port Authority & Housing Authority
Payroll Exposures

2019/20 Payrolls configured with a 5% increase over payrolls used for 2018/19 policy

Code#	Occupation	19/20 Estimate (5% Increase)
6836	Marina Operations	$ 5,118,108.19
8810	Clerical	$ 8,102,474.26
9033	Housing Authority	$ 8,020,706.24
7720	Security Guards - JPA Temporary	
	TOTAL PAYROLLS	$ 21,241,288.69

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

City of Jacksonville

Brown & Brown INSURANCE®
JACKSONVILLE

Excess Workers' Compensation
Jacksonville Port Authority & Housing Authority

Term: October 1, 2019 to October 1, 2020

Company: Safety National Casualty Corporation
(Rated A+ XV by A.M. Best)

Contract Terms	
Payroll	$21,241,288
Manual Premium	$440,367
Self-Insured Retention	$500,000
Specific Limit	Statutory
Employers Liability Limit	$1,000,000 – Per Occurrence
Premium Rate	$0.3628 – Per $100 Payroll (includes TRIA premium)
Deposit Premium	**$77,063**
Minimum Premium	$69,357

Contingencies:
This quote is subject to the following:

1. Receipt of completed application, employee concentration, and Claims TPA supplemental.

Forms/Endorsements include but not limited to:	Form #:
Employer Name Revision	0213 00 1105 (XWC)
Other States For Employee Travel	0276 01 0408 (XWC)
Voluntary Compensation Endorsement	0291 06 0306 (XWC)
Foreign Voluntary Workers' Compensation and Employers' Liability	0293 00 0906 (XWC)
Same Communicable Disease – Specific Excess	0339 06 0606 (XWC)
Modified Claims Reporting Duties	0489 02 0119 (XWC)
Jones Act Coverage Endorsement – State Benefits	2154 01 0419 (XWC)
Florida Mandatory Endorsement(s), if applicable	
Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement	1061 13 0218 (XWC)

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

Excess Workers' Compensation
City of Jacksonville

Note of Importance:

1. Policy subject to audit.
2. This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such loss will still be subject to all terms, definitions, exclusions, and conditions in the Agreement and any applicable federal and/or state laws, rules or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization of 2015 (collectively, the Act), terrorism losses would be partially reimbursed by the US Government under a formula established by the Act. Under this formula, the US government would generally reimburse 80% to 85% of covered terrorism losses exceeding a deductible paid by us. The Act contains $100 billion cap that limits the reimbursement from the US Government as well as from all insurers. If aggregate insured losses for all insurers exceed $100 billion, your coverage may be reduced. The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is 0.5%.
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City of Jacksonville

Brown & Brown INSURANCE®
JACKSONVILLE

Premium Recapitulation

	Annual Premium	Check Option Accept	Check Option Reject
Excess Workers' Compensation (Safety National)			
City of Jacksonville	$1,084,731.00	☐	☐
Jacksonville Port Authority/Housing Authority	$77,063.00	☐	☐
Excess Casualty & WC Buffer (Brit)	$556,438.00		
Policy Fee	$35.00		
Total	$556,473.00	☐	☐
Optional – TRIA/TRIPRA – Coverage Section V	$6,563.00	☐	☐
Optional – TRIA/TRIPRA – Other Coverages	$1,875.00	☐	☐

I authorize Brown & Brown to request the underwriters to bind coverage on the items indicated above and acknowledge receipt of the Compensation and Financial Condition Disclosure(s) provided in this proposal.

_____
(Signature)

_____
(Name & Title)

_____
(Date)

Notes of Importance:

1. Quotes provided in the proposal are valid until 10/1/2019. After this date terms and conditions are subject to change by the underwriters.

2. Premiums are subject to change if all lines of coverage quoted are not bound. **Premiums are subject to 25% minimum premium upon binding.**

3. Not all coverages requested may be provided in this quotation.

4. **The total premium is due within 30 days of inception. Premium financing can be arranged if needed.**

5. Quote is not bound until written orders to bind are received from the insured and the Company subsequently accepts the risk.

6. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.

7. Higher limits of liability may be available. Please consult with your agent.

8. This proposal is based upon exposures to loss made known to the Brown & Brown. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.

9. **This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**

Retail Compensation Disclosure

In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insured's that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

Questions and Information Requests: Should you have any questions or require additional information, please contact this office at 386-252-6176 or, if you prefer, submit your question or request online at http://www.bbinsurance.com/customerinquiry.shtml.

Guide to Bests Ratings		
Best Category	**Rating**	**Description**
Secure	A++	Superior
Secure	A+	Superior
Secure	A	Excellent
Secure	A-	Excellent
Secure	B++	Very Good
Secure	B+	Very Good
Vulnerable	B	Fair
Vulnerable	B-	Fair
Vulnerable	C++	Marginal
Vulnerable	C+	Marginal
Vulnerable	C	Weak
Vulnerable	C-	Weak
Vulnerable	D	Poor
Vulnerable	E	Under Regulatory Supervision
Vulnerable	F	In Liquidation
Vulnerable	S	Rating Suspended
Not Rated	NR-1	Insufficient Data
Not Rated	NR-2	Insufficient Size and/or operating experience
Not Rated	NR-3	Rating Procedure Inapplicable
Not Rated	NR-4	Company Request
Not Rated	NR-5	Not Formally Followed
Rating Modifier	u	Under Review
Rating Modifier	q	Qualified
Affiliation Code	g	Group
Affiliation Code	p	Pooled
Affiliation Code	r	Reinsured

Guide to Best's Financial Size Categories		
Reflects size of insurance company based on their capital, surplus and conditional reserve funds in U.S. dollars.	**I**	Less than $1,000,000
	II	$1,000,000 - $2,000,000
	III	$2,000,000 - $5,000,000
	IV	$5,000,000 - $10,000,000
	V	$10,000,000 - $25,000,000
	VI	$25,000,000 - $50,000,000
	VII	$50,000,000 - $100,000,000
	VIII	$100,000,000 - $250,000,000
	IX	$250,000,000 - $500,000,000
	X	$500,000,000 - $750,000,000
	XI	$750,000,000 - $1,000,000,000
	XII	$1,000,000,000 - $1,250,000,000
	XIII	$1,250,000,000 - $1,500,000,000
	XIV	$1,500,000,000 - $2,000,000,000
	XV	Greater than $2,000,000,000

Brown & Brown always strives to place your coverage with highly secure insurance companies. We cannot, however, guarantee the financial stability of any carrier.

Statement Acknowledging That Coverage Has Been Placed With A Non-Admitted Carrier

Per Florida Statute, the insured is required to sign the following E&S disclosure:

The undersigned hereby agrees to place insurance coverage in the surplus lines market and understands that superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

City of Jacksonville
Named Insured

Signature of Insured's Authorized Representative | Date

Certain Underwriters at Lloyds (Brit Syndicate 2987 – 100%)
Name of Excess and Surplus Lines Carrier

Excess Casualty
Type of Insurance

PK1021318
Renewal of Policy Number

10/1/2019 – 10/1/2020
Effective/Expiration Date of Coverage

Florida
State

PROPOSAL

Brown & Brown INSURANCE

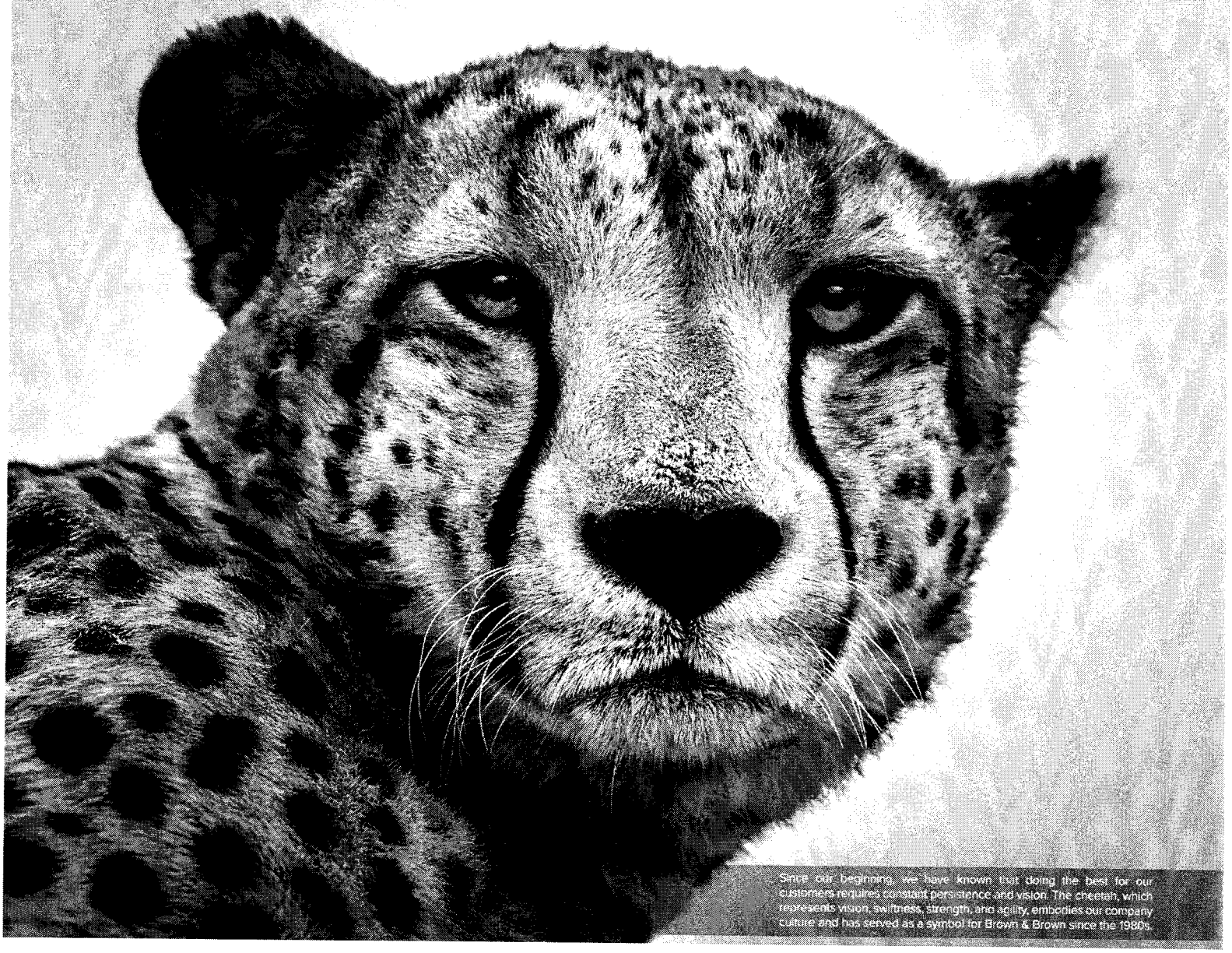
Insurance Proposal Prepared on September 13, 2019 for

City of Jacksonville, Florida

CASUALTY: General Liability – Riverwalk
Excess Liability – Riverwalk
General Liability – Rails to Trails; Pope Park; Voting Precincts
Cyber Security & Privacy

Policy Period: 10/1/2019 to 10/1/2020

Prepared by Brown & Brown of Florida, Inc.



Since our beginning, we have known that doing the best for our customers requires constant persistence and vision. The cheetah, which represents vision, swiftness, strength, and agility, embodies our company culture and has served as a symbol for Brown & Brown since the 1980s.

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Who Are We?

WE ARE Brown & Brown of Florida, a division Brown & Brown, Inc., and its subsidiaries. Our portfolio of products and services include insurance, reinsurance, as well as risk management, employee benefits administration and managed health care programs. We have been providing solutions to businesses, public entities, individuals, trade and professional associates for 80 years.

Our drive to be the best has made **B&B®** one of the largest and most respected independent insurance intermediaries in the world.

Starting in 2004, Brown & Brown has been designated as a ***Mergent's Dividend Index Achiever.*** This distinct honor is based on a record of 10 or more consecutive years of dividend increases, which has been achieved by less than 3% of U.S. listed dividend-paying companies.

NATIONAL	
6th Largest Insurance Broker in USA	
Number of Offices:	290+
Divisions of B&B:	120+
Teammates:	10,000+
Total Managed Premium:	$20 B
Publicly Traded:	BRO

WE ARE a global leader with a local presence

Established 1939, in Daytona Beach FL

Annual Revenues of **$2 Billion,** operating in over Forty States, London, Ontario, & Bermuda.

Networks of affiliated agencies, with programs developed and marketed by Brown & Brown are available in all fifty states, DC, Puerto Rico and the Virgin Islands

International Market Capabilities. **WE ARE** the seventh largest insurance brokerage in the World and the Sixth Largest in the United States.

WE ARE a Full Service Brokerage specializing in:
Property & Casualty Insurance
Personal Lines
Health Insurance: (Affordable Care Act)
Life & Pension
Programs Division
Service Division

Web Address: www.bbjax.com

Your Service Team

A nationally ranked, publicly owned insurance firm built on the understanding and consideration of the buyer's needs.

Brown & Brown is one of the nation's leading independent insurance agency organizations, with 80 years of continuous experience within the industry. We offer you experience, skill, and innovation in arranging your business insurance needs – whether casualty, property, employee benefits, or personal.

People, and the relationships they form, are our strength. Our reputation has been built on a solid foundation of people dedicated to providing the highest degree of service.

Agent	Title	Contact Information
Lori Duvall, CIC	Commercial Team Leader *Responsible for Day-to-Day Client Services*	Direct: (904) 565-8288 Email: lduvall@bbjax.com
Brenda Lewis-Lipscomb, CIC, CPIW, AINS	Account Executive Vice President *Overall Responsibility for Client Relationship*	Direct: (904) 565-8254 Mobile: (904) 509-6042 Email: blewis@bbjax.com
Ancillary Account Support		
Michelle Turner	Marketing Leader *Responsible for Client Account Placement*	

THIS PROPOSAL CONTAINS ONLY A GENERAL DESCRIPTION OF THE COVERAGE(S) AND DOES NOT CONSTITUTE A POLICY/CONTRACT. FOR COMPLETE POLICY INFORMATION, INCLUDING EXCLUSIONS, LIMITATIONS, AND CONDITIONS, REFER TO THE POLICY DOCUMENT. IN THE EVENT OF A DIFFERENCE, THE POLICY WILL PREVAIL.

Summary of Proposed Premiums

Coverage	2018-2019 Expiring	2019-2020 Renewal	2019-2020 Option	2019-2020 Option Excluding Terrorism	Retail Comm	Wholesale Comm
	Scottsdale	Scottsdale	Hiscox/Lloyds	Hiscox/Lloyds		
General Liability - Riverwalk	$63,500.00	Non-Renewed	$67,995.00	$67,995.00	4.5%	4.5%
Terrorism	$3,175.00		$679.00			
Policy Fees & Taxes	$35.00		$35.00	$35.00		
Subtotal	$66,710.00		$68,709.00	$68,030.00		
	Scottsdale	Scottsdale	Scottsdale	Scottsdale		
Excess Liability - Riverwalk	$14,583.00	$16,085.00	$16,085.00	$16,085.00	4.5%	4.5%
Terrorism	$729.00	$804.00	$804.00	N/A		
Policy Fees & Taxes	$35.00	$75.00	$35.00	$35.00		
Subtotal	$15,347.00	$16,964.00	$16,924.00	$16,120.00		
	MESA	MESA	Nautilus	Nautilus		
General Liability – Rails to Trails	$7,960.00	$8,440.00	$7,496.00	$7,496.00	4.5%	4.5%
Terrorism	$398.00	$422.00	$125.00	N/A		
Policy Fees & Taxes	$35.00	$35.00	$35.00	$35.00		
Subtotal	$8,393.00	$8,897.00	$7,656.00	$7,531.00		
	MESA	MESA	Nautilus	Nautilus		
General Liability – Voting Precincts	$11,765.00	$12,355	$11,650.00	$11,650.00	4.5%	4.5%
Terrorism	$588.00	$618.00	$125.00	N/A		
Policy Fees & Taxes	$35.00	$35.00	$35.00	$35.00		
Subtotal	$12,388.00	$13,008.00	$11,810.00	$11,685.00		
	MESA	MESA	Nautilus	Nautilus		
General Liability – Pope Park/FPL	$5,794.00	$6,274.00	$5,701.00	$5,701.00	4.5%	4.5%
Terrorism	$290.00	$314.00	$125.00	N/A		
Policy Fees & Taxes	$35.00	$35.00	$35.00	$35.00		
Subtotal	$6,119.00	$6,623.00	$5,861.00	$5,736.00		
	BRIT/Lloyds 8 Months Policy	BRIT/Lloyds Annual	BRIT/Lloyds Annual	BRIT/Lloyds Annual		
Cyber Security & Privacy	$59,603.00	$77,000.00	$77,000.00	$77,000.00	4.5%	4.5%
Terrorism	N/A	N/A	N/A	N/A		
Policy Fees & Taxes	$35.00	$35.00	$35.00	$35.00		
Subtotal	$59,638.00	$77,035.00	$77,035.00	$77,035.00		
	Short Term Cyber	Excls Riverwalk				
TOTAL	$168,595.00	$122,527.00	$187,995.00	$186,137.00		

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Terrorism

Line of Coverage	Certified Acts
General Liability – Riverwalk – Lloyds of London - Hiscox	$679.00
Excess Liability – Riverwalk – Scottsdale Insurance Company	$804.00
General Liability – Rails to Trails – Mesa Underwriters Special Insurance Company	$422.00
General Liability – Rails to Trails – Nautilus Insurance Company	$125.00
General Liability – Voting Precincts – Mesa Underwriters Special Insurance Company	$618.00
General Liability – Voting Precincts – Nautilus Insurance Company	$125.00
General Liability – Pope Park – Mesa Underwriters Special Insurance Company	$314.00
General Liability – Pope Park – Nautilus Insurance Company	$125.00
Cyber, Security & Privacy – Lloyd's of London - Brit	N/A

You may reject coverage for certified acts of terrorism by signing the rejection form. However, you may not reject coverage under workers compensation

Payment Plans

Line of Coverage	Payment Plan
General Liability – Riverwalk Excess Liability – Riverwalk General Liability – Rails to Trails General Liability – Voting Precincts General Liability – Pope Park Cyber, Security & Privacy	Agency Bill Annual Payment Financing Available

Special Terms

25% Minimum Earned Premium.
Policy fees are fully earned.
100% Minimum and Deposit.

Brown & Brown does not have direct binding authority with the excess and surplus lines market

In order to bind coverage, the following is needed:

Completed, Signed and Dated Applications and Terrorism Forms

Named Insured Schedule

Name: City of Jacksonville, Florida

Powerline

Location Schedule

Location	Building	Description	Address	City	State	Zip
00002	00001	Pope Park - Strip of Land				

Rails to Trails

Location Schedule

Location	Address	City	State	Zip
00001	Public Trail Railroad Grade	Jacksonville	FL	32202
00002	North Bank Riverwalk	Jacksonville	FL	32202

Voting

Location Schedule

Location	Address	City	State	Zip
00001	Special Events Locations - See Schedule	Jacksonville	FL	

Riverwalk

Named Insured

Jacksonville Economic Development Commission

Location Schedule

Location	Address	City	State	Zip
00001	South Bank River Walk	Jacksonville	FL	32202
00002	North Bank Riverwalk	Jacksonville	FL	32202

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General Liability - Riverwalk

Carrier: Lloyd's of London / Administered by Hiscox, Inc.

Named Insureds

City of Jacksonville, Florida
Jacksonville Economic Development Commission

Coverage Form

Occurrence or Claims Made: Occurrence

Limits of Liability

Coverage	Limit
General Aggregate	$2,000,000
Products/Completed Ops Aggregate	$2,000,000
Personal & Advertising Injury	$1,000,000
Each Occurrence	$1,000,000
Fire Damage	$50,000
Medical Expense	Excluded

Retention

Each Occurrence (AI/BI/PD/PI & LAE Included) $5,000

Exposure Schedule

Location	Classification	Class Code	Premium Basis	Exposure
00001	Riverwalk - South Bank	46671	T	3.5 Miles
00002	Riverwalk - North Bank	46671	T	Included

Premium Basis Key:

S=Sales
P=Payroll
U=Unit
M=Admissions
R=Receipts
F=Frontage
C=Costs
A=Area
T=Other

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Policy Forms Include but are not limited to:

General Terms & Conditions WCL P001 CW (09/14)
Minimum Earned Premium Endorsement
Lloyd's Syndicate (3624) Endorsement
Service of Suit
Nuclear Incident Exclusion Clause – Liability – Direct (Broad) Endorsement
Applicable Law Endorsement
War and Civil War Exclusion Endorsement
Named Insured vs Named Insured Exclusion Endorsement

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Policy Forms Include but are not limited to (continued):

General Liability Terms & Conditions WCL P0002 CW (10/14)
Privacy Exclusion Endorsement
Unintentional Failure to Give First Notice Endorsement
Construction Operations Exclusion Endorsement
Personal and Advertising Injury Prior Knowledge Exclusion Endorsement
General Liability Terms & Conditions WCL P0002 CW (10/14)
Remove Medical Payment Coverage Endorsement
Limitation of Coverage to Designated Premises Endorsement
Cannabis Exclusion
Multi-Unit Habitation Conversion Exclusion
Fireworks Exclusion
Asbestos Exclusion
Directors and Officers Liability Exclusion
Foreign Liability Exclusion
Fungi or Bacteria Exclusion
Lead Exclusion
Liquor Law Liability Exclusion
Mold Exclusion
Nuclear Energy Exclusion
Pollution Liability Exclusion
Professional Liability Exclusion
Silica or Silica Related Dust Exclusion

Special Conditions
No Flat Cancellations permitted
100% minimum and deposit premium
Minimum & Earned Premium Requirements - 25%
Policy fees are fully earned.

Higher Limits May be Available upon Request
Premium is Subject to Audit

Excess Liability - Riverwalk

Carrier: Scottsdale Insurance Company

Named Insureds

City of Jacksonville, Florida
Jacksonville Economic Development Commission

Coverages/Limits

Coverage	Limit
Each Occurrence	$4,000,000
Annual Aggregate	$4,000,000
Self-Insured Retention	N/A

Underlying Limits of Liability

Coverage	Limit
General Aggregate	2,000,000
Products/Completed Ops Aggregate	2,000,000
Personal & Advertising Injury	1,000,000
Each Occurrence	1,000,000

Policy Forms Include but are not limited to:

Asbestos Exclusion
Auto Liability Exclusion
Cap on Losses form Certified Acts of Terrorism (Excluding Nuclear, Biological, Chemical or Radiological Acts of Terrorism)
Care, Custody and Control Exclusion
Consolidated (Wrap-Up) Insurance Program Exclusion
Continuing or Ongoing Damage Exclusion
Cross Liability Exclusion (Named Insured)
Designated Operations Exclusion (Construction operations other than maintenance or repair of existing structures, including walkways and property incidental thereto, conducted by or on behalf of any insured)
EIFS Designated Work Exclusion
Employees Retirement Income Security Exclusion
Exclusion – Access or Disclosure of Confidential or Personal Information
Exclusion – Unmanned Aircraft
Fireworks Exclusion
Fungi and Bacteria Exclusion
Known Injury or Damage Exclusion
Limits Endorsement
Marijuana/Cannabis Liability Exclusion
Minimum Earned Cancellation
Multi-Unit Habitational Conversion
Nuclear Energy Liability Exclusion

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Policy Forms Include but are not limited to (continued):

Professional Liability Exclusion
Punitive Damage Exclusion
Service of Suit Endorsement
Silica Exclusion
Specified Project Exclusion
State Amendatory Endorsement
Total Pollution Exclusion
Underlying Sublimit Coverage Exclusion
Violation of Statues
War Liability Exclusion

Special Conditions
No Flat Cancellations permitted
Minimum & Earned Premium Requirements - 25%
Policy fees are fully earned.

Higher Limits May be Available upon Request
Policy is not Subject to Audit

General Liability – Rails to Trails - CSX

Carrier: Mesa Underwriters Specialty Insurance Company – INCUMBENT

Named Insureds

City of Jacksonville, Florida

Coverage Form

Occurrence or Claims Made: Occurrence

Limits of Liability

Coverage	Limit
General Aggregate	$4,000,000
Products/Completed Ops Aggregate	$3,000,000
Personal & Advertising Injury	$3,000,000
Each Occurrence	$3,000,000
Fire Damage	$100,000
Medical Expense	$5,000

Deductible

Per Claim (Bodily Injury and Property Damage Liability) $1,000

Exposure Schedule

Location	Classification	Class Code	Premium Basis	Exposure
See Below	Public Trails & Parks	46671	T	1 Composite

Premium Basis Key:

S=Sales
P=Payroll
U=Unit
M=Admissions
R=Receipts
F=Frontage
C=Costs
A=Area
T=Other

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Policy Forms Include but are not limited to:

Limitation Premises: City of Jacksonville Public Trail Railroad Grade Crossing 27.5 feet wide, center line extending across said right of way and intersecting center line of CSX track at Valuation Station 2548 + 49 milepost 5M0638.27, Callahan Subdivision

Additional Insured to CSX Railroad
Additional Insured – Managers or Lessors of Premises
Limitation of Coverage to Designated Premises or Project
Employment-Related Practices
Exclusion – Pollution Exclusion with a Hostile Fire Exception

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Policy Forms Include but are not limited to (continued):

Exclusion – Fungi or Bacteria
Exclusion – Silica or Silica Related Dust
Amendment of Insured Contract Definition
Nuclear Energy Liability Exclusion
Exclusion – Unscheduled Activates & Events
Special Conditions Subcontractors
Exclusion – Directors & Officers Liability
Exclusion – Assault or Battery
Exclusion – Lead Contamination
Exclusion – Punitive Damages
Exclusion – Earth Movement
Exclusion – Asbestos
Non Stacking of Limits Endorsement
Exclusion – Occupational Disease
Exclusion – Injury to Employees "Temporary Workers" and Contractors
Exclusion – Infringement of Intellectual Property

Special Conditions
No Flat Cancellations permitted
Minimum & Earned Premium Requirements - 25%
100% Minimum and Deposit
Policy fees are fully earned.

Higher Limits May be Available upon Request
Policy is Subject to Audit

General Liability – Rails to Trails - CSX

Carrier: Nautilus Insurance Company – OPTION

Named Insureds

City of Jacksonville, Florida

Coverage Form

Occurrence or Claims Made: Occurrence

Limits of Liability

Coverage	Limit
General Aggregate	$4,000,000
Products/Completed Ops Aggregate	$3,000,000
Personal & Advertising Injury	$3,000,000
Each Occurrence	$3,000,000
Fire Damage	$100,000
Medical Expense	$5,000

Deductible

Per Claim (Bodily Injury and Property Damage Liability) $1,000

Exposure Schedule

Location	Classification	Class Code	Premium Basis	Exposure
See Below	Public Trails & Parks	46671	T	1 Composite

Premium Basis Key:

S=Sales
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R=Receipts
F=Frontage
C=Costs
A=Area
T=Other

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Policy Forms Include but are not limited to:

Limitation Premises: City of Jacksonville Public Trail Railroad Grade Crossing 27.5 feet wide, center line extending across said right of way and intersecting center line of CSX track at Valuation Station 2548 + 49 milepost 5M0638.27, Callahan Subdivision

Additional Insured to CSX Railroad

Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability – Limited Bodily Injury Exception Not Included
Exclusion – Unmanned Aircraft
Employment-Related Practices Exclusion

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Policy Forms Include but are not limited to (continued):

Exclusion of Certified Acts of Terrorism
Silica or Silica-Related Dust Exclusion
Nuclear Energy Liability Exclusion Endorsement (Broad Form)
Amendment of Definitions – Insured Contract (Limited Form)
Exclusion – Punitive or Exemplary Damages
Exclusion – Total Pollution
Exclusion – Toxic Metals
Exclusion – Microorganisms, Biological Organisms, Bioaerosols or Organic Contaminants
Exclusion – Events
Changes – Civil Unions or Domestic Partnership
Amendment of Conditions – Premium Audit
Deductible Liability Insurance (Including Allocated Loss Adjustment Expense)
Exclusion – Asbestos
Amendment of Liquor Liability Exclusion
U.W. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice
Service of Suit
Florida Changes – Cancellation and Non-Renewal

Special Conditions
No Flat Cancellations permitted
Minimum & Earned Premium Requirements - 25%
100% Minimum and Deposit
Policy fees are fully earned.

Higher Limits May be Available upon Request
Policy is Subject to Audit

General Liability – Voting Precincts

Carrier: Mesa Underwriters Specialty Insurance Company – INCUMBENT

Named Insureds

City of Jacksonville, Florida

Coverage Form

Occurrence or Claims Made: Occurrence

Limits of Liability

Coverage	Limit
General Aggregate	$1,000,000
Products/Completed Ops Aggregate	Excluded
Personal & Advertising Injury	Excluded
Each Occurrence	$1,000,000
Fire Damage	$100,000
Medical Expense	Excluded

Deductible

Per Claim (Bodily Injury and Property Damage Liability) $500

Exposure Schedule

Location	Classification	Class Code	Premium Basis	Exposure
See Schedule	Exhibition – In Buildings – No Admission Charge – Not-For-Profit	63220	Each	199

Premium Basis Key:

S=Sales
P=Payroll
U=Unit
M=Admissions
R=Receipts
F=Frontage
C=Costs
A=Area
T=Other

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Policy Forms Include but are not limited to:

Exclusion – All Operations at the scheduled locations other than premises liability for the active voting precincts.
Limitation of Coverage: Actual Voting Date in the precinct and 3 days before and 3 days after voting for election related Occurrences.

Additional Insured – Owners, Lessees or contractors – Scheduled Persons or Organization
Managers or Lessors of Premises
Exclusion – Products-Completed Operations Hazard
Exclusion – Medical Payments
Exclusion – Personal & Advertising Injury

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Policy Forms Include but are not limited to (continued):

Employment Related Practices Exclusion
Exclusion – Designated Ongoing Operations
Exclusion – Total Pollution Exclusion with a Hostile Fire Exception
Exclusion – Fungi or Bacteria
Exclusion – Cap on Losses from Certified Acts of Terrorism
Exclusion – Silica or Silica Related Dust
Exclusion – Contractors – Professional Liability
Amendment of Insured Contract Definition
Nuclear Energy Liability Exclusion
Exclusion – Unscheduled Activates & Events
Exclusion – Pyrotechnicians or Fireworks
Exclusion – Animal Liability
Exclusion – Lethal Weapons
Exclusion - Participants
Exclusion – Assault or Battery
Exclusion – Lead Contamination
Exclusion – Punitive Damages
Exclusion – Earth Movement
Exclusion – Asbestos
Non-Stacking of Limits Endorsement
Amendment or Conditions – Premium Audit
Cross Suits Endorsement
Exclusion – Occupational Disease
Exclusion – Infringement of Intellectual Property

Special Conditions
No Flat Cancellations permitted
Minimum & Earned Premium Requirements - 25%
100% Minimum and Deposit
Policy fees are fully earned.

Higher Limits May be Available upon Request
Policy is Subject to Audit

General Liability – Voting Precincts

Carrier: Nautilus Insurance Company – OPTION

Named Insureds

City of Jacksonville, Florida

Coverage Form

Occurrence or Claims Made: Occurrence

Limits of Liability

Coverage	Limit
General Aggregate	$2,000,000
Products/Completed Ops Aggregate	Included
Personal & Advertising Injury	$1,000,000
Each Occurrence	$1,000,000
Fire Damage	$100,000
Medical Expense	$5,000

Deductible

Per Claim (Bodily Injury and Property Damage Liability Combined) $500

Exposure Schedule

Location	Classification	Class Code	Premium Basis	Exposure
See Schedule	Exhibition – In Buildings – No Admission Charge – Not-For-Profit	63220	Each	199

Premium Basis Key:

S=Sales	M=Admissions	C=Costs
P=Payroll	R=Receipts	A=Area
U=Unit	F=Frontage	T=Other

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Policy Forms Include but are not limited to:

Additional Insured – Included when required by contract
Limitation of Coverage to Designated Premises, Project or Operation

Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability – Limited Bodily Injury Exception Not Included
Exclusion – Unmanned Aircraft
Employment-Related Practices Exclusion
Exclusion – Designated Ongoing Operations
Total Pollution Exclusion with a Hostile Fire Exception

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Policy Forms Include but are not limited to (continued):

Exclusion of Certified Acts of Terrorism
Silica or Silica-Related Dust Exclusion
Nuclear Energy Liability Exclusion Endorsement (Broad Form)
Exclusion – Injury to Employees, Contractors, Volunteers and Other Workers
Amendment of Definitions – Insured Contract (Limited Form)
Exclusion – Punitive or Exemplary Damages
Exclusion – Total Pollution
Exclusion – Contagious, Infectious or Transmissible Disease
Exclusion – Microorganisms, Biological Organisms, Bioaerosols or Organic Contaminants
Changes – Civil Unions or Domestic Partnership
Exclusion – Directors and Officers Liability
Amendment of Conditions – Premium Audit
Deductible Liability Insurance (Including Allocated Loss Adjustment Expense)
Exclusion – Asbestos
Amendment of Liquor Liability Exclusion
U.W. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice
Service of Suit
Florida Changes – Cancellation and Non-Renewal

Special Conditions
No Flat Cancellations permitted
Minimum & Earned Premium Requirements - 25%
100% Minimum and Deposit
Policy fees are fully earned.

Higher Limits May be Available upon Request
Policy is Subject to Audit

Schedule of Precincts

	Precinct	Location	Address	City
1	101	Saint Andrews Episcopal Church	7801 Lone Star RD	Jacksonville FL 32211
2	102	University Park Library	3435 University Blvd N	Jacksonville FL 32277
3	103	St. Paul's Methodist Church	8264 Lone Star Rd	Jacksonville FL 32211
4	104	Arlington Christian Church	8075 Lone Star Rd	Jacksonville FL 32211
5	105	Terry Parker Baptist Church	7024 Merrill Rd	Jacksonville FL 32277
6	106	Blue Cypress Community Center	4012 University Blvd N	Jacksonville FL 32277
7	107	Arlington Baptist Church	6009 Arlington Rd	Jacksonville FL 32211
8	108	The Central Church of the Nazarene	2130 University Blvd N	Jacksonville FL 32211
9	109	Arlington Congregational Church	431 University Blvd N	Jacksonville FL 32211
10	110	Crossroads Christian School	6429 Atlantic Blvd	Jacksonville FL 32211
11	111	Fort Caroline Presbyterian Church	3754 Univ Club Blvd	Jacksonville FL 32277
12	112	Regency Square Regional Library	9900 Regency Square Blvd	Jacksonville FL 32225
13	113	Fort Caroline Christian Church	7535 Ft. Caroline Rd	Jacksonville FL 32277
14	114	Destination Church of the Assemblies of God	88 Arlington Rd N	Jacksonville FL 32211
15	201	Victory Celebration Church	3220 New Berlin Rd	Jacksonville FL 32226
16	202	Faith Bridge Church	13720 McCormick Rd	Jacksonville FL 32225
17	203	Faith Chapel Free Will Baptist Church	635 Lee Rd	Jacksonville FL 32225
18	204	Cedar Bay Baptist Church	11553 Main St N	Jacksonville FL 32218
19	205	Dunns Creek Baptist Church	1425 Starratt Rd	Jacksonville FL 32218
20	206	Resurrection Episcopal Church	12355 Ft Caroline Rd	Jacksonville FL 32225
21	207	Police Athletic League	3450 Monument Rd	Jacksonville FL 32225
22	208	Christ Church River City Campus	2311 Starratt Rd	Jacksonville FL 32226
23	209	Monument Pointe Fellowship	13720 Mt Pleasant Rd	Jacksonville FL 32225
24	210	Sisters Creek Marina	8203 Heckscher Dr	Jacksonville FL 32226
25	211	Spirit of Life Lutheran Church	2636 New Berlin Rd	Jacksonville FL 32226
26	212	Black Hammock Island Community Center	15770 Sawpit Rd	Jacksonville FL 32226
27	213	Hidden Hills Country Club	3901 Monument Rd	Jacksonville FL 32225
28	301	Queen's Harbor Yacht & Country Club	238 Queen's Harbor Blvd	Jacksonville FL 32225
29	302	Fire Station #58	251 Joeandy Rd N	Jacksonville FL 32225
30	303	Center for Spirituality Christ Episcopal Church	2002 San Pablo Rd S	Jacksonville FL 32224
31	304	Jacksonville Golf and Country Club	3985 Hunt Club Rd	Jacksonville FL 32224
32	305	Chets Creek Church	4420 Hodges Blvd	Jacksonville FL 32224
33	306	East Pointe Baptist Church	270 Kernan Blvd N	Jacksonville FL 32225
34	307	Pablo Creek Regional Library	13295 Beach Blvd	Jacksonville FL 32246
35	308	The Woods Community Center	2130 The Woods Dr E	Jacksonville FL 32246
36	309	Watson Realty Corporation	13001 Atlantic Blvd	Jacksonville FL 32225
37	310	The Windsor at San Pablo	4000 San Pablo Pkwy	Jacksonville FL 32224
38	311	Isle of Faith United Methodist Church	1821 San Pablo Rd S	Jacksonville FL 32224
39	312	Pablo Creek Regional Library	13295 Beach Blvd	Jacksonville FL 32246
40	313	Coastal Baptist Church	750 Girvin Rd	Jacksonville FL 32225
41	315	Lighthouse Church of the Nazarene	1249 Girvin Rd	Jacksonville FL 32225
42	401	Glendale Community Church	6411 Beach Blvd	Jacksonville FL 32216
43	402	New Covenant Ministries	2360 St Johns Bluff Rd S	Jacksonville FL 32246
44	403	Peace Presbyterian Church	2300 Southside Blvd	Jacksonville FL 32216
45	404	Holiday Hill Baptist Church	730 Mandalay Rd	Jacksonville FL 32216
46	405	Southside Christian Church	6755 Atlantic Blvd	Jacksonville FL 32211
47	407	Southpoint Baptist Church	3335 Tiger Hole Rd	Jacksonville FL 32216
48	408	Dean Road Church of Christ	1968 Dean Rd	Jacksonville FL 32216
49	409	Ramaliah American Club of Jacksonville	3130 Parental Home Rd	Jacksonville FL 32216
50	410	St. Barnabas Anglican Church	2140 St Johns Bluff Rd S	Jacksonville FL 32246

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Schedule of Precincts

	Precinct	Location	Address	City
51	411	Windy Hill Community Center	10540 Anders Blvd	Jacksonville FL 32246
52	412	CrossRoad Church, UMC	10005 Gate Pkwy N	Jacksonville FL 32246
53	501	Balis Community Center	1513 La Salle St	Jacksonville FL 32207
54	502	St. Nicholas Park Christian Church	3226 Beach Blvd	Jacksonville FL 32207
55	503	Jacksonville Community Church	8111 Old Kings Rd S	Jacksonville FL 32217
56	504	Southside United Methodist Church	3120 Hendricks Ave	Jacksonville FL 32207
57	505	Saint Mark's Lutheran Church - ELCA	3976 Hendricks Ave	Jacksonville FL 32207
58	506	St. John the Divine Greek Orthodox Church	3850 Atlantic Blvd	Jacksonville FL 32207
59	507	Hendricks Avenue Baptist Church	4001 Hendricks Ave	Jacksonville FL 32207
60	508	San Jose Church of Christ	6233 San Jose Blvd	Jacksonville FL 32217
61	509	Christ the Messiah Church	7576 San Jose blvd	Jacksonville FL 32217
62	510	Wayman Chapel AME Church	8855 Sanchez Rd	Jacksonville FL 32217
63	511	Cuba Hunter Community Center	3620 Bedford Rd	Jacksonville FL 32207
64	512	Community Hospice of NE FL	4266 Sunbeam Rd	Jacksonville FL 32257
65	513	Englewood Baptist Church	5675 Kennerly Rd	Jacksonville FL 32207
66	601	Italian American Club	2838 Westberry Rd	Jacksonville FL 32223
67	602	All Souls Anglican Church	4042 Hartley Rd	Jacksonville FL 32257
68	603	Mandarin Regional Library	3330 Kori Rd	Jacksonville FL 32257
69	604	Mandarin Presbyterian Church	12001 Mandarin	Jacksonville FL 32223
70	605	Episcopal Church of Our Savior	12236 Mandarin Rd	Jacksonville FL 32223
71	606	South Mandarin Regional Library	12125 San Jose Blvd	Jacksonville FL 32223
72	607	Augustine Landing	10141 Old St Augustine Rd	Jacksonville FL 32257
73	608	Freedom Christian Fellowship	3423 Loretto Rd	Jacksonville FL 32223
74	609	Burnett Park Recreation Center	3740 Burnett Park Rd	Jacksonville FL 32257
75	610	St Justin Martyr	12460 Old St Augustine	Jacksonville FL 32258
76	611	Mandarin Senior Center	3848 Hartley Rd	Jacksonville FL 32257
77	612	Mandarin Church of Christ	12791 Old St Augustine Rd	Jacksonville FL 32258
78	613	Mandarin Moose Lodge #42	4450 Losco Rd	Jacksonville FL 32257
79	614	Mandarin Senior Center	3848 Hartley Rd	Jacksonville FL 32257
80	701	Charlie T. Joseph Senior Center	6943 Buffalo Ave	Jacksonville FL 32208
81	702	Unity Missionary Baptist Church	281 44th St E	Jacksonville FL 32208
82	703	Oceanway Community Center	12215 Sago Ave W	Jacksonville FL 32218
83	704	Westside Church of Christ	23 8th St W	Jacksonville FL 32206
84	705	Garden City United Methodist Church	3057 Dunn Ave	Jacksonville FL 32218
85	706	Long Branch Senior Center	4110 Franklin St	Jacksonville FL 32206
86	707	Joseph Lee Community Center	5120 Perry St	Jacksonville FL 32208
87	708	Brown Eastside Branch Library	1390 Harrison St	Jacksonville FL 32206
88	709	First Timothy Baptist Church	12103 Biscayne Blvd	Jacksonville FL 32218
89	710	Highlands Regional Library	1826 Dunn Ave	Jacksonville FL 32218
90	711	Eastside Community Center, PAL	1050 Franklin St	Jacksonville FL 32206
91	712	Mary Singleton Senior Citizen Center	150 1st St E	Jacksonville FL 32206
92	713	Cathedral Terrace	701 Ocean St N	Jacksonville FL 32202
93	714	Grace Baptist Church	1553 21st St E	Jacksonville FL 32206
94	801	North Jacksonville Church of God	7600 Kenya St	Jacksonville FL 32208
95	802	St Paul Missionary Baptist Church	3738 Winton Dr	Jacksonville FL 32208
96	803	New Life Community Church	11100 Wingate Rd	Jacksonville FL 32218
97	804	Universal Church	7137 Main St N	Jacksonville FL 32208
98	805	Riverview Senior Center	9620 Water St	Jacksonville FL 32208
99	806	Clanzel T. Brown Community Center	4415 Moncrief Rd	Jacksonville FL 32209
100	807	Bradham Brooks Regional Library	1755 Edgewood Ave W	Jacksonville FL 32208

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Schedule of Precincts

	Precinct	Location	Address	City
101	808	Fairway Oaks	5570 Golfbrook Dr	Jacksonville FL 32208
102	809	Simonds-Johnson Community Center	3730 Moncrief Rd	Jacksonville FL 32209
103	810	Temple Baptist Church	485 Halsema Rd N	Jacksonville FL 32220
104	811	Police Athletic League of Jacksonville, Inc	2165 33rd St W	Jacksonville FL 32209
105	812	Emmett Reed Center	1093 6th St W	Jacksonville FL 32209
106	813	Faith Baptist Church	5330 Dunn Ave	Jacksonville FL 32218
107	814	Cisco Garden Community Center	4238 Jones Rd	Jacksonville FL 32219
108	815	Graham Branch Library	2304 Myrtle Ave N	Jacksonville FL 32209
109	816	Mount Horeb Baptist Church	6521 Norwood Ave	Jacksonville FL 32208
110	817	Highlands Baptist Church	2159 Broward Rd	Jacksonville FL 32218
111	818	Greater Harvest Christian Fellowship	9113 Ridge Blvd	Jacksonville FL 32208
112	901	CWA AFL-CIO Local #3106	4076 Union Hall Pl	Jacksonville FL 32205
113	902	Schell-Sweet Resource Wellness Center	1697 Kings Rd	Jacksonville FL 32209
114	903	Redemption Church	2000 Lane Ave S	Jacksonville FL 32210
115	904	Johnnie W. Walker Community Center	2500 20th St W	Jacksonville FL 32209
116	905	Webb Wesconnett Regional Library	6887 103rd St	Jacksonville FL 32210
117	906	St Andrews Presbyterian Church	6317 103rd St	Jacksonville FL 32210
118	907	Wesconnett Church of Christ	5223 Wesconnett Blvd	Jacksonville FL 32210
119	908	West Jacksonville Baptist Church	5634 Normandy Blvd	Jacksonville FL 32205
120	909	City Rescue Mission	426 McDuff Ave S	Jacksonville FL 32254
121	910	Wallace Smalls Senior Citizen Center	1083 Line St	Jacksonville FL 32209
122	911	Edith Brown Ford Community Center	2839 Beaver St W	Jacksonville FL 32254
123	912	Beaver St Enterprise Center	1225 Beaver St W	Jacksonville FL 32204
124	913	Wesconnett Assembly of God	5829 Blanding Blvd	Jacksonville FL 32244
125	914	Elks Lodge #2605	5920 Collins Rd	Jacksonville FL 32244
126	1001	Charles Clark Community Center	8793 Sibbald Rd	Jacksonville FL 32208
127	1002	Woodlawn Presbyterian Church	3026 Woodlawn Rd	Jacksonville FL 32209
128	1003	Zion Hope Missionary Baptist Church	2803 Edgewood Ave W	Jacksonville FL 32209
129	1004	St Paul AME Church	6910 New Kings Rd	Jacksonville FL 32219
130	1005	Legends Community Center	5130 Soutel Dr	Jacksonville FL 32208
131	1006	Church of God - N Lane Ave	2956 Lane Ave N	Jacksonville FL 32254
132	1007	Evangel Temple Assembly of God	5755 Ramona Blvd	Jacksonville FL 32205
133	1008	Mary Lena Gibbs Center	6974 Wilson Blvd	Jacksonville FL 32210
134	1009	Oak Hill Church of the Nazarene	4151 Old Middleburg Rd N	Jacksonville FL 32210
135	1010	Twin Hills Civic Association	6743 Watoma St	Jacksonville FL 32210
136	1011	Teamsters 512	1210 Lane Ave	Jacksonville FL 32254
137	1012	Gregory West Apartments	7844 Gregory Dr	Jacksonville FL 32210
138	1013	Cedar Creek Baptist Church	1372 Lane Ave S	Jacksonville FL 32205
139	1014	McGirts Creek Regional Park	8535 118th St	Jacksonville FL 32244
140	1015	River City Community Church	6561 Firestone Rd	Jacksonville FL 32244
141	1016	Argyle Church of Christ	7310 Collins Rd	Jacksonville FL 32244
142	1101	Elm Croft of Timberlin Park	7620 Timberlin Park Blvd	Jacksonville FL 32256
143	1102	Glen Kernan Golf and Country Club	4590 Glen Kernan Pkwy E	Jacksonville FL 32224
144	1103	Hampton Glen	8515 Hampton Ridge Blvd	Jacksonville FL 32256
145	1104	Christ's Church at Mandarin	6045 Greenland Rd	Jacksonville FL 32258
146	1105	Kernan Blvd Baptist Church	4000 Kernan Blvd S	Jacksonville FL 32224
147	1106	Church of Eleven 22	8133 Pointe Meadows Dr	Jacksonville FL 32256
148	1107	Deercreek Country Club	7816 McLaurin Rd N	Jacksonville FL 32256
149	1108	The Park at Potenza	10023 Belle Rive Blvd	Jacksonville FL 32256
150	1109	Deerwood Country Club	10239 Golf Club Dr	Jacksonville FL 32256

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Schedule of Precincts

	Precinct	Location	Address	City
151	1110	Courtyard Marriott	14402 Old St. Augustine Rd	Jacksonville FL 32258
152	1111	Shepherd of the Woods Lutheran Church	7860 Southside Blvd	Jacksonville FL 32256
153	1112	Southeast Regional Library	10599 Deerwood Park Blvd	Jacksonville FL 32256
154	1113	Ramada Inn Baymeadows	9150 Baymeadows Rd	Jacksonville FL 32256
155	1114	The Salem Center	7235 Bonneval Rd	Jacksonville FL 32256
156	1115	Mission Way Church	14985 Old St. Augustine Rd	Jacksonville FL 32258
157	1201	Church of God Marietta	8076 Ramona Blvd W	Jacksonville FL 32221
158	1202	Woodstock Baptist Church	9120 Crystal Springs Rd	Jacksonville FL 32221
159	1203	Leroy D. Clemons Senior Center	55 Jackson Ave N	Jacksonville FL 32220
160	1204	Maxville Community Center	18065 Pennsylvania Ave	Maxville FL 32234
161	1205	Midnight Cry Ministries	1371 Hammond Blvd	Jacksonville FL 32221
162	1206	Promise Land Baptist Church	2197 Blair Rd	Jacksonville FL 32221
163	1207	Baldwin Town Hall	10 U S Hwy 90 W	Jacksonville FL 32234
164	1208	Harvest Ministries	2550 Fouraker Rd	Jacksonville FL 32210
165	1209	Whitehouse Baptist Church	24 Celery Ave N	Jacksonville FL 32220
166	1210	Shindler Dr Baptist Church	7100 Shindler Dr	Jacksonville FL 32222
167	1211	Christian Family Fellowship	7216 Old Middleburg Rd S	Jacksonville FL 32222
168	1212	West Regional Library	1425 Chaffee Rd S	Jacksonville FL 32221
169	1213	New Hope Baptist Temple	9900 103rd St	Jacksonville FL 32210
170	1301	Bennie Furlong Senior Center	281 19th Ave S	Jacksonville Beach FL 32250
171	1302	Bethlehem Lutheran Church	1423 8th Ave N	Jacksonville Beach FL 32250
172	1303	American Legion Post 129	1151 4th St S	Jacksonville Beach FL 32250
173	1304	Jacksonville Beach City Hall	11 3rd St N	Jacksonville Beach FL 32250
174	1305	Beaches Regional Library	600 3rd St	Neptune Beach FL 32266
175	1306	Atlantic Beach City Hall	800 Seminole Rd	Atlantic Beach FL 32233
176	1307	Adele Grage Cultural Center	716 Ocean Blvd	Atlantic Beach FL 32233
177	1308	Community Presbyterian Church	150 Sherry Dr	Atlantic Beach FL 32233
178	1309	Christ United Methodist Church	400 Penman Rd	Neptune Beach FL 32266
179	1310	First Christian Church of the Beaches	2125 Ocean Front	Neptune Beach FL 32266
180	1311	Hampton Inn	1220 Marsh Landing Pkwy	Jacksonville Beach FL 32250
181	1312	Oceanside Church of Christ	1025 Snug Harbor Ct	Atlantic Beach FL 32233
182	1313	San Pablo Family Church	3044 San Pablo Rd S	Jacksonville FL 32224
183	1314	Mayport Community Center	4870 Ocean St	Atlantic Beach FL 32233
184	1315	USO Center of Jacksonville	2560 Mayport Rd	Atlantic Beach FL 32233
185	1401	Church at Argyle	6823 Argyle Forest Blvd	Jacksonville FL 32244
186	1402	Kirkwood Presbyterian Church	8701 Argyle Forest Blvd	Jacksonville FL 32244
187	1403	Argyle Branch Library	7973 Old Middleburg Rd S	Jacksonville FL 32244
188	1404	Grace Church of Avondale	1656 Edgewood Ave S	Jacksonville FL 32205
189	1405	Murray Hill Baptist Church	4300 Post St	Jacksonville FL 32205
190	1406	Hillcrest Baptist	7673 Collins Rd	Jacksonville FL 32244
191	1407	Jacksonville Association of Fire Fighters	618 Stockton St	Jacksonville FL 32204
192	1408	St. Johns Presbyterian Church	4275 Herschel St	Jacksonville FL 32210
193	1409	St. Peters Episcopal Church	5042 Timuquana Rd	Jacksonville FL 32210
194	1410	Fleet Reserve	5391 Collins Rd	Jacksonville FL 32244
195	1411	Ortega United Methodist Church	4807 Roosevelt Blvd	Jacksonville FL 32210
196	1412	Saint Catherine's Episcopal Church	4758 Shelby Ave	Jacksonville FL 32210
197	1413	Trinity Lutheran Church - ELCA	1415 McDuff Ave S	Jacksonville FL 32205
198	1414	St. Peters Episcopal Church	5042 Timuquana Rd	Jacksonville FL 32210
199	1415	Riverside Park United Methodist Church	819 Park St	Jacksonville FL 32204

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General Liability – Duval Pope Park - FPL

Carrier: Mesa Underwriters Specialty Insurance Company – INCUMBENT

Named Insureds

City of Jacksonville, Florida

Coverage Form

Occurrence or Claims Made: Occurrence

Limits of Liability

Coverage	Limit
General Aggregate	$4,000,000
Products/Completed Ops Aggregate	$3,000,000
Personal & Advertising Injury	$3,000,000
Each Occurrence	$3,000,000
Fire Damage	Excluded
Medical Expense	Excluded

Deductible

Per Claim (Bodily Injury and Property Damage Liability) $1,000

Exposure Schedule

Location	Classification	Class Code	Premium Basis	Exposure
See Below	Parks or Playgrounds	46671	T	1 Composite

Premium Basis Key:

S=Sales
P=Payroll
U=Unit
M=Admissions
R=Receipts
F=Frontage
C=Costs
A=Area
T=Other

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Policy Forms Include but are not limited to:

Limitation Premises: Duval Pope Park - Strip of Land, Sec 28/29, Township 2 S, Range 24 E, Jacksonville, FL, 32202

Additional Insured: Florida Power & Light, PO Box 29100, Miami, FL, 33102
Additional Insured – Primary & Non-Contributory – Waiver of Subrogation

Exclusion – Medical Payments
Employment-Related Practices
Exclusion – Pollution Exclusion with a Hostile Fire Exception

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Policy Forms Include but are not limited to (continued):

Exclusion – Fungi or Bacteria
Exclusion – Certified Acts of Terrorism
Exclusion – Silica or Silica Related Dust
Amendment of Insured Contract Definition
Nuclear Energy Liability Exclusion
Exclusion – Unscheduled Activates & Events
Special Conditions Subcontractors
Exclusion – Directors & Officers Liability
Exclusion – Assault or Battery
Exclusion – Abuse or Molestation
Exclusion – Lead Contamination
Exclusion – Punitive Damages
Exclusion – Earth Movement
Exclusion – Asbestos
Amendment of Conditions – Premium Audit
Exclusion – Occupational Disease
Exclusion – Injury to Independent Contractors or Subs
Exclusion – Infringement of Intellectual Property

Special Conditions
No Flat Cancellations permitted
Minimum & Earned Premium Requirements - 25%
100% Minimum and Deposit
Policy fees are fully earned.

Higher Limits May be Available upon Request
Policy is Subject to Audit

General Liability – Duval Pope Park - FPL

Carrier: Nautilus Insurance Company – OPTION

Named Insureds

City of Jacksonville, Florida

Coverage Form

Occurrence or Claims Made: Occurrence

Limits of Liability

Coverage	Limit
General Aggregate	$4,000,000
Products/Completed Ops Aggregate	$3,000,000
Personal & Advertising Injury	$4,000,000
Each Occurrence	$4,000,000
Fire Damage	$100,000
Medical Expense	$5,000

Deductible

Per Claim (Bodily Injury and Property Damage Liability Combined) $1,000

Exposure Schedule

Location	Classification	Class Code	Premium Basis	Exposure
See Below	Parks or Playgrounds	46671	T	1 Composite

Premium Basis Key:

S=Sales
P=Payroll
U=Unit
M=Admissions
R=Receipts
F=Frontage
C=Costs
A=Area
T=Other

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Policy Forms Include but are not limited to:

Limitation Premises: Duval Pope Park - Strip of Land, Sec 28/29, Township 2 S, Range 24 E, Jacksonville, FL, 32202

Additional Insured: Florida Power & Light, PO Box 29100, Miami, FL, 33102
Additional Insured – Primary & Non-Contributory – Waiver of Subrogation

Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability – Limited Bodily Injury Exception Not Included
Exclusion – Unmanned Aircraft
Employment-Related Practices Exclusion

Policy Forms Include but are not limited to (continued):

Exclusion of Certified Acts of Terrorism
Silica or Silica-Related Dust Exclusion
Nuclear Energy Liability Exclusion Endorsement (Broad Form)
Amendment of Definitions – Insured Contract (Limited Form)
Exclusion – Punitive or Exemplary Damages
Exclusion – Total Pollution
Exclusion – Contagious, Infectious, Transmissible Disease
Exclusion – Toxic Metals
Exclusion – Microorganisms, Biological Organisms, Bioaerosols or Organic Contaminants
Exclusion – Events
Changes – Civil Unions or Domestic Partnership
Waiver of Transfer of Rights of Recovery Against Others to Us
Additional Insured – Primary & Non-Contributory
Amendment of Conditions – Premium Audit
Deductible Liability Insurance (Including Allocated Loss Adjustment Expense)
Exclusion – Asbestos
Amendment of Liquor Liability Exclusion
U.W. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice
Service of Suit
Florida Changes – Cancellation and Non-Renewal

Special Conditions
No Flat Cancellations permitted
Minimum & Earned Premium Requirements - 25%
100% Minimum and Deposit
Policy fees are fully earned.

Higher Limits May be Available upon Request
Policy is Subject to Audit

Cyber, Security & Privacy Coverage

Carrier: Underwriters at Lloyd's of London - Syndicates 2987/2988 – BRIT Global Specialty USA

Coverages and Limits of Liability

Occurrence or Claims Made: **Claims Made**

Limits and Sublimits of Liability for individual coverages being offered are shown below. A Limit or Sublimit of "NIL" or "N/A" indicates that the particular coverage has not been included in the quotation. The retentions and waiting period listed below apply to each **Claim**, **Security Breach**, **PCI DSS Assessment**, **Cyber Extortion Threat**, **Covered Cause of Loss**, or **Crime Loss**, as applicable. Note: All limits include claim expenses as applicable.

	Cyber, Security & Privacy	$5,000,000	Annual Policy Aggregate
A.	Privacy And Security Liability And Regulatory Coverage	$5,000,000	Each Claim
B.	Privacy And Response Coverage	$2,500,000	Each Security Breach
	Breach Response Services other than **Notification Services** and **Identity Protection**	2,000,000	Costs are Separate From and In Addition to the Each Claim Aggregate Limit of Liability but Subject to this Separate Aggregate Sublimit
	Notification Services And Identity Protection Services	Notified Individuals	Costs are Separate From and In Addition to the Each Claim / Aggregate Limit of Liability
C.	PCI DSS Assessments Coverage	$5,000,000	Each PCI DSS Assessment
	PCI Recertification Expenses	$100,000	This Sublimit is included within the overall Subliit of Business Income Loss
D.	Cyber Extortion Coverage	$5,000,000	Each Cyber Extortion Threat
E.	Business Income Loss and Digital Asset	$5,000,000	Each Covered Cause of Loss
	Claim Preperation costs applicable to Business Income Loss	$50,000	Each Covered Cause of Loss
			This Sublimit is included within the overall Subliit of Business Income Loss
F.	Multimedia Liability	$5,000,000	Each Claim
G.	Cyber Crime	$250,000	Each Crime Loss and in the aggregate for all Crime Loss during the Policy

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RETENTIONS		
Breach Response Retention(s)	$10,000	Each Security Breach
Extortion Retention(s)	$10,000	Each Extortion Attempt
All Other Retention(s)	$100,000	Each Claim
Aggregate Retention	2 X Each Claim Retention	Maximum Aggregate Retention All Coverages
Retention Notified Individuals	100	
Waiting Period (Business Income Loss)	8 Hours	

Coverage: Cyber Privacy Response (CPR)
Retroactive Date: Full Prior Acts
Continuity Date: February 1, 2019
Territory: Worldwide
Choice of Law: New York
Service of Suit: Corporation Service Company
1201 Hays Street
Tallahassee, FL 32301

Policy Forms Include but are not limited to:

Forms and special conditions: The coverage is subject to all terms and conditions set forth in the Policy which includes, but is not limited to, all Forms and Endorsements identified below.

BRT10151218 Lloyd's Security Schedule - Syndicate 2987 – 90.0000%/Syndicate 2988 – 10.0000%
Sanction Limitation and Exclusion
U.S. Terrorism Risk Insurance Act of 2002 as Amended
Consequential Reputational Damage Coverage - $1,000,000
Court Attendance Costs Coverage - $2,500 / day; $100,000 aggregate
Criminal Reward Coverage - $50,000
Fraudulent Use of Telecommunications Coverage - $250,000
Amend Consent to Settle - 80/20
Corrupted Computer Hardware (Bricking) Endorsement - $5,000,000
Amend Retention for Cyber Extortion - $500,000
Invoice Manipulation Loss - $250,000
Amend Definition of Control Group – As Expiring

Special Conditions
No Flat Cancellations permitted
Minimum & Earned Premium Requirements - 25%
100% Minimum and Deposit
Policy fees are fully earned.

Higher Limits May be Available upon Request
Policy is not Subject to Audit

A.M. Best Rating of Proposed Companies

COVERAGE – INSURANCE COMPANY	RATING
General Liability – Riverwalk – Lloyds of London - Hiscox	A, XV
Excess Liability – Riverwalk – Scottsdale Insurance Company	A+, XV
General Liability – Rails to Trails – Mesa Underwriters Special Insurance Company	A, XIV
General Liability – Rails to Trails – Nautilus Insurance Company	A+, XV
General Liability – Voting Precincts – Mesa Underwriters Special Insurance Company	A, XIV
General Liability – Voting Precincts – Nautilus Insurance Company	A+, XV
General Liability – Pope Park – Mesa Underwriters Special Insurance Company	A, XIV
General Liability – Pope Park – Nautilus Insurance Company	A+, XV
Cyber, Security & Privacy – Lloyd's of London - Brit	A, XV

General Rating

These rating classifications reflect BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

A++, A+	Superior	B, B-	Fair
A, A-	Excellent	C++, C+	Marginal
B++, B+	Good	C,C-	Weak

Financial Size Category

The Financial Size Category is an indication of the size of an Insurer and is based on reported Policyholder's surplus conditional or Technical reserve Funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities. ($ in Thousands)

Class I	Up	To	$1,000
Class II	$1,000	to	$2,000
Class III	$2,000	To	$5,000
Class IV	$5,000	To	$10,000
Class V	$10,000	To	$25,000
Class VI	$25,000	To	$50,000
Class VII	$50,000	To	$100,000
Class VIII	$100,000	To	$250,000
Class IX	$250,000	To	$500,000
Class X	$500,000	To	$750,000
Class XI	$750,000	To	$1,000,000
Class XII	$1,000,000	To	$1,250,000
Class XIII	$1,250,000	To	$1,500,000
Class XIV	$1,500,000	To	$2,000,000
Class XV	$2,000,000	To	Greater

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown. Brown & Brown does not guarantee financial condition of the insurers listed above.

The financial condition of the above carriers has been fully explained by Brown & Brown of Florida, Inc. and I hereby acknowledge these financial conditions.

Premium Summary and Related Information

This proposal contains only a general description of the coverage(s) and does not constitute a policy/ contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document.

This proposal is based upon the exposures to loss made known to the Agency. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that proper coverage(s) may be put into place.

Compensation: In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at 1 800-755-7297 or, if you prefer, submit your question or request online at http://www.bbinsurance.com/customerinquiry.shtml.

Wholesale Broker/Managing General Agent: Peachtree Special Risk, LLC , Hull & Company, LLC., CRC Insurance Services, Inc.

CRC Insurance Services Inc. is not owned in whole or in part by Brown & Brown, Inc. Peachtree Special Risk, LLC and Hull & Company, LLC are owned in whole or part by Brown & Brown, Inc., the parent company of Brown & Brown of Florida, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services may be up to 15% of the premium you pay for coverage, and any compensation paid for those services is derived from your premium payment. The fee, if any, for the Wholesale Insurance Broker's/Managing General Agent's services above is No Fee other than the commission as outlined in the premium summary.

Brown & Brown INSURANCE®

Policy Definitions and Terminology

These are general industry definitions. Please refer to policy for actual definitions.

Property Terminology

Coinsurance Clause – A clause under which the insured shares in losses to the extent that he is underinsured at the time of loss. The insurer grants a reduced rate to the insured providing he carries insurance 80, 90, or 100% to value. If, at the time of loss, he carries less than required, he must share in his loss.

Examples of Co-Insurance at 80%

	Building Value	Insurance Carried	Loss	Insurance Pays
1)	$100,000	$100,000	$60,000	$60,000
2)	$100,000	$ 80,000	$60,000	$60,000
3)	$100,000	$ 70,000	$60,000	$52,500*

*Amount Carried (70,000)
Amount Required (80,000) X Loss - Deductible = Recovery Amount

Agreed Value Endorsement – The insured and insurer agree that the amount of insurance carried will automatically satisfy the coinsurance clause. The effect is to eliminate the necessity of determining whether or not the amount carried is equal to the stated percentage of the actual cash value/replacement cost indicated in the coinsurance clause.

Replacement Cost – The cost of replacing property without a reduction for depreciation. By this method of determining value, damages for a claim would be the amount needed to replace the property using new materials. Contrast with Actual Cash Value.

Actual Cash Value – A form of insurance that pays damages equal to the replacement cost value of damaged property minus depreciation.

General Liability Terminology

Premises/Operations – Liability coverage for exposures arising out of an insured's premises and business operations.

Products/Completed Operations – Coverage for an insured against claims arising out of products sold, manufactured, handled, or distributed, or operations which are complete. Claims are covered only after a product has been sold and possession relinquished, or operations have been completed or abandoned by the named insured. Manufacturers and contractors have a need for this coverage.

Personal Injury – Injury other than bodily injury arising out of false arrest or detention, malicious prosecution, wrongful entry or eviction, libel or slander, or violation of a person's right to privacy committed other than tin the course of advertising, publishing, broadcasting or telecasting.

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Advertising Injury – Injury arising out of libel or slander, violation of the right to privacy, misappropriation of advertising ideas, or infringement of copyright, title or slogan committed in the course of advertising goods, products, or services.

Medical Payments – Provides coverage, without regard to fault, for medical expenses incurred by others for bodily injury caused by accident sustained on the insured premises or arising from the named insured's operations.

Fire Damage – Waives the "care, custody, or control exclusion" with respect to fire damage to rented or leased premises if the insured is legally liable in tort.

Contractual Liability – Liability that does not arise by way of negligence but by assumption under contract.

Host Liquor Liability – Covers the incidentals serving of alcohol by an insured who is not in the business of serving alcohol.

Broad Form Property Damage Coverage – Removes the care, custody, or control exclusion relating to the property of others and replaces it with a less stringent one.

Incidental Medical Malpractice – A portion of the commercial general liability policy that is triggered if a covered party or the association were to be sued because they tried to provide good Samaritan help or other medical first aid type care and were not professionals in the medical field.

Non-Owned Watercraft Liability Coverage – (Under 26 feet in length) Provides coverage for liability which arises from any watercraft as long as watercraft is not owned by insured nor being used to carry persons or property for a fee.
Limited Worldwide Coverage – Intended to extend the scope of "policy territories" to anywhere in the world excluding any country or jurisdiction subject to trade or economic sanctions imposed by laws or regulations of the United States of America. Limited to the activities of any insured who is domiciled in the United States and the original suit for damage is brought within the United States, its territories, possessions, or in Canada.

Extended Bodily Injury Coverage – Amends definition of occurrence to; includes any intentional act by or at the direction of the insured, which results in bodily injury, but only if such bodily injury results from the use of "reasonable" force for purposes of protecting persons or property.

Newly Acquired Organizations – Automatic protection for newly acquired organizations until the new organizations is specifically added to the policy or 90 days, whichever occurs first.

Additional Insured – One who qualifies as insured under the terms of a policy even though not named as insured. Officers of a corporation may be included as insureds under the terms of a policy written in the name of the corporation.

Commercial Umbrella Terminology

Umbrella Liability – Designed to provide coverage in excess of primary liability policies, subject to some limitations. Broader coverage may be provided subject to a Self-Insured Retention.

Excess Liability – Provide following form excess limit of liability for scheduled underlying policies.

Self-Insured Retention "SIR" – The amount of the loss an insured must pay before the umbrella policy would be required to respond when no primary coverage is provided.

What is an audit?

Policies which use fluctuating values as the exposure basis, i.e.: payroll or sales, are subject to an audit. The company may visit your business to examine your records or ask you to complete a voluntary "mail in" audit. If at the time of the audit your exposures are different from what you estimated at the time your policy was written, you will receive a return premium credit or an additional premium billing.

If you subcontract any work, it is essential that the subcontractor provide you with a Certificate of Insurance indicating that insurance coverage is in place for General Liability, Workers Compensation, and Automobile Liability. If at the time of audit you do not have evidence of insurance from your subcontractors, you will be charged an additional premium for the payroll of the subcontractor on your policies.

Audits that generate an additional premium are due upon receipt. It is important that you review audits as soon as you receive them and advise us of any discrepancies in the exposures immediately so that we may inform the insurance carrier. If payment of the audit is not received by the insurance company on a timely basis, your coverage may be canceled and could adversely affect the future placement of insurance coverage.

We recommend that you review the actual exposures as compared to your estimated exposures quarterly and advise us of any significant variance.

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Non-Admitted Carrier Statement

The undersigned hereby acknowledges that (s)he has instructed Brown & Brown, Inc. to place insurance coverage(s) with a surplus lines company and understands that the insurance coverage(s) written are NOT subject to the protection and benefits of the Florida State Insurance Department.

City of Jacksonville, Florida

Signature of Insured

Date

COVERAGE - ISSUING INSURANCE COMPANY	RATING
General Liability – Riverwalk – Lloyds of London - Hiscox	A, XV
Excess Liability – Riverwalk – Scottsdale Insurance Company	A+, XV
General Liability – Rails to Trails – Mesa Underwriters Special Insurance Company	A, XIV
General Liability – Rails to Trails – Nautilus Insurance Company	A+, XV
General Liability – Voting Precincts – Mesa Underwriters Special Insurance Company	A, XIV
General Liability – Voting Precincts – Nautilus Insurance Company	A+, XV
General Liability – Pope Park – Mesa Underwriters Special Insurance Company	A, XIV
General Liability – Pope Park – Nautilus Insurance Company	A+, XV
Cyber, Security & Privacy – Lloyd's of London - Brit	A, XV

Coverage Period: October 1, 2019 – October 1, 2020

Brown and Brown does not have direct binding authority with this excess and surplus lines market.

PROPOSAL

Brown & Brown INSURANCE

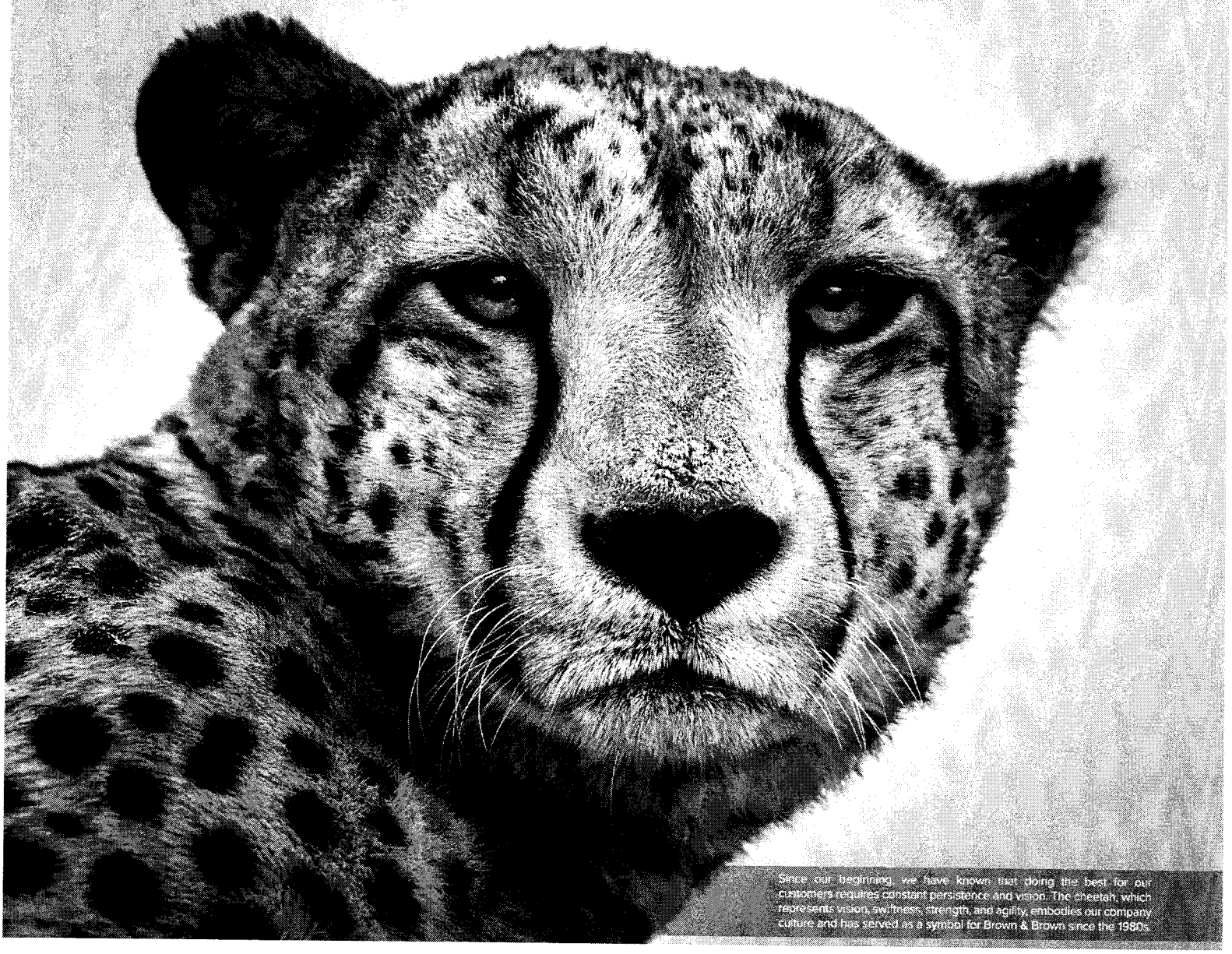
Insurance Proposal Prepared on September 27, 2019 for

City of Jacksonville, Florida

Jacksonville Sea and Sky Airshow-REVISED

Event Dates: 10/26/2019 to 10/27/2019
Coverage Dates: 10/22/2019 to 10/29/2019

Prepared by Brown & Brown of Florida, Inc.



Since our beginning, we have known that doing the best for our customers requires constant persistence and vision. The cheetah, which represents vision, swiftness, strength, and agility, embodies our company culture and has served as a symbol for Brown & Brown since the 1980s.

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Who Are We?

WE ARE Brown & Brown of Florida, a division Brown & Brown, Inc., and its subsidiaries. Our portfolio of products and services include insurance, reinsurance, as well as risk management, employee benefits administration and managed health care programs. We have been providing solutions to businesses, public entities, individuals, trade and professional associates for 80 years.

Our drive to be the best has made **B&B®** one of the largest and most respected independent insurance intermediaries in the world.

Starting in 2004, Brown & Brown has been designated as a ***Mergent's Dividend Index Achiever.*** This distinct honor is based on a record of 10 or more consecutive years of dividend increases, which has been achieved by less than 3% of U.S. listed dividend-paying companies.

NATIONAL	
6th Largest Insurance Broker in USA	
Number of Offices:	290+
Divisions of B&B:	120+
Teammates:	10,000+
Total Managed Premium:	$20 B
Publicly Traded:	BRO

WE ARE a global leader with a local presence

Established 1939, in Daytona Beach FL

Annual Revenues of **$2 Billion,** operating in over Forty States, London, Ontario, & Bermuda.

Networks of affiliated agencies, with programs developed and marketed by Brown & Brown are available in all fifty states, DC, Puerto Rico and the Virgin Islands

International Market Capabilities. **WE ARE** the seventh largest insurance brokerage in the World and the Sixth Largest in the United States.

WE ARE a Full Service Brokerage specializing in:
Property & Casualty Insurance
Personal Lines
Health Insurance: (Affordable Care Act)
Life & Pension
Programs Division
Service Division

Web Address: www.bbjax.com

Your Service Team

A nationally ranked, publicly owned insurance firm built on the understanding and consideration of the buyer's needs.

Brown & Brown is one of the nation's leading independent insurance agency organizations, with 80 years of continuous experience within the industry. We offer you experience, skill, and innovation in arranging your business insurance needs – whether casualty, property, employee benefits, or personal.

People, and the relationships they form, are our strength. Our reputation has been built on a solid foundation of people dedicated to providing the highest degree of service.

Agent	Title	Contact Information
Lori Duvall CIC	Commercial Team Leader *Responsible for Day-to-Day Client Services*	Direct: (904)565-8288 Email: lduvall@bbjax.com
Brenda Lewis-Lipscomb	Account Executive Vice President *Overall Responsibility for Client Relationship*	Direct: (904)565-8254 Mobile: (904)509-6042 Email: blewis@bbjax.com
Ancillary Account Support		
Michelle Turner	Marketing Leader *Responsible for Client Account Placement*	

Named Insured Schedule

Name: City of Jacksonville, Florida, and its respective officials, officers, directors, members representatives, affiliates, servants, employees and agents

Location: City of Jacksonville Beach & Oceanfront, Jacksonville, Florida including those premises necessary and incidental to the Aviation Events of the Named Insured

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Air Show Special Event Coverage

Carrier: Endurance Assurance Corporation

Coverage Form Occurrence

Coverage subject to policy terms, conditions and exclusions.

Limits of Liability

Liability Coverage	**Limit**
Combined Single Limit – Bodily Injury & Property Damage – Each Occurrence	20,000,000
General Aggregate	Not Applicable
Personal Injury Liability Occurrence/ Aggregate	5,000,000
Limited Products Completed Operations Occurrence/ Aggregate	5,000,000
Limited Vehicle Non-Ownership Liability	5,000,000
Limited Bleacher/Grandstand Liability	1,000,000
Fire Damage	Not Covered
Medical Expense – Each Person	5,000
Medical Expense Each Accident	30,000
Host Liquor Liability	Included
Hangarkeepers' Each Aircraft/Aggregate	250,000
Hangarkeepers' Liability Deductible each/every Occurrence	2,500
Premium	**$18,985**

Coverage	
Courtesy Car Coverage on up to 75 for 8 days vehicles	
Non-Owned Liability Limit	1,000,000
Physical Damage Limit – Each Vehicle	75,000
Comprehensive Deductible – Per Vehicle	100
Collision Deductible – Per Vehicle	500
Premium: ($9 per day per vehicle/8 days) ($72 per vehicle)	**$5,400**

Coverage	
All Risk Property Coverage on Rented/Leased Equipment	Up to $1,000,000
Subject to per Occurrence Deductible	$1,000
Premium:	**$1,500**

Coverage	
Volunteer Accident Coverage on 200 Volunteers	
Medical Expense per Volunteer	25,000
Premium:	**$180**

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Higher Limits May be Available Upon Request
Premium is not Subject to Audit
100% Minimum & Earned Premium

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Summary of Proposed Premiums

Coverage	2019-2020
General Liability & Hangerkeepers Liability	$18,985.00
Courtesy Car Coverage	$5,400.00
Rented/Leased Equipment	$1,500.00
Volunteer Accident Coverage	$180.00
Terrorism	$395.25
Filing Fee	$35.00
TOTAL	**$26,495.25**
Commission:	
Insurance Technologies & Program / Air Capital Insurance, LLC – Wholesale Commission	*15%*
Brown & Brown - Broker Fee/Commission	*0%*

Terrorism

Line of Coverage	Certified Acts
Air Show Package	$395.25

You may reject coverage for certified acts of terrorism by signing the rejection form. However, you may not reject coverage under workers compensation

Payment Plans

Line of Coverage	Payment Plan
Commercial General Liability / Aviation	Payment in full

100 % Minimum Earned Premium. Policy fees are fully earned.

Brown & Brown does not have direct binding authority with the excess and surplus lines market

In order to bind coverage, the following is needed:

Signed Application

A.M. Best Rating of Proposed Companies

COVERAGE	INSURANCE COMPANY	RATING
Commercial General Liability / Aviation	Endurance Assurance Insurance Company	A+, XV

General Rating

These rating classifications reflect BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

A++, A+	Superior	B, B-	Fair
A, A-	Excellent	C++, C+	Marginal
B++, B+	Good	C,C-	Weak

Financial Size Category

The Financial Size Category is an indication of the size of an Insurer and is based on reported Policyholder's surplus conditional or Technical reserve Funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities.

($ in Thousands)

Class I	Up	To	$1,000
Class II	$1,000	to	$2,000
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Class XII	$1,000,000	To	$1,250,000
Class XIII	$1,250,000	To	$1,500,000
Class XIV	$1,500,000	To	$2,000,000
Class XV	$2,000,000	To	Greater

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown. Brown & Brown does not guarantee financial condition of the insurers listed above.

The financial condition of the above carriers has been fully explained by Brown & Brown of Florida, Inc. and I hereby acknowledge these financial conditions.

Premium Summary and Related Information

This proposal contains only a general description of the coverage(s) and does not constitute a policy/ contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document.

This proposal is based upon the exposures to loss made known to the Agency. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that proper coverage(s) may be put into place.

Compensation: In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

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Wholesale Broker/Managing General Agent: Insurance Technologies & Programs

This intermediary is not owned in whole or part by Brown & Brown, Inc., the parent company of Brown & Brown of Florida, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services may be up to 15% of the premium you pay for coverage, and any compensation paid for those services is derived from your premium payment. The fee, if any, for the Wholesale Insurance Broker's/Managing General Agent's services above is 15% and included in the proposed premium.

Brown & Brown INSURANCE®

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City of Jacksonville, Florida

Signature of Insured

Date

Issuing Company: Endurance Assurance Corporation

Line of Coverage: Liability

Policy Term: 10/21/2019 – 10/29/2019

PROPOSAL

Brown & Brown INSURANCE

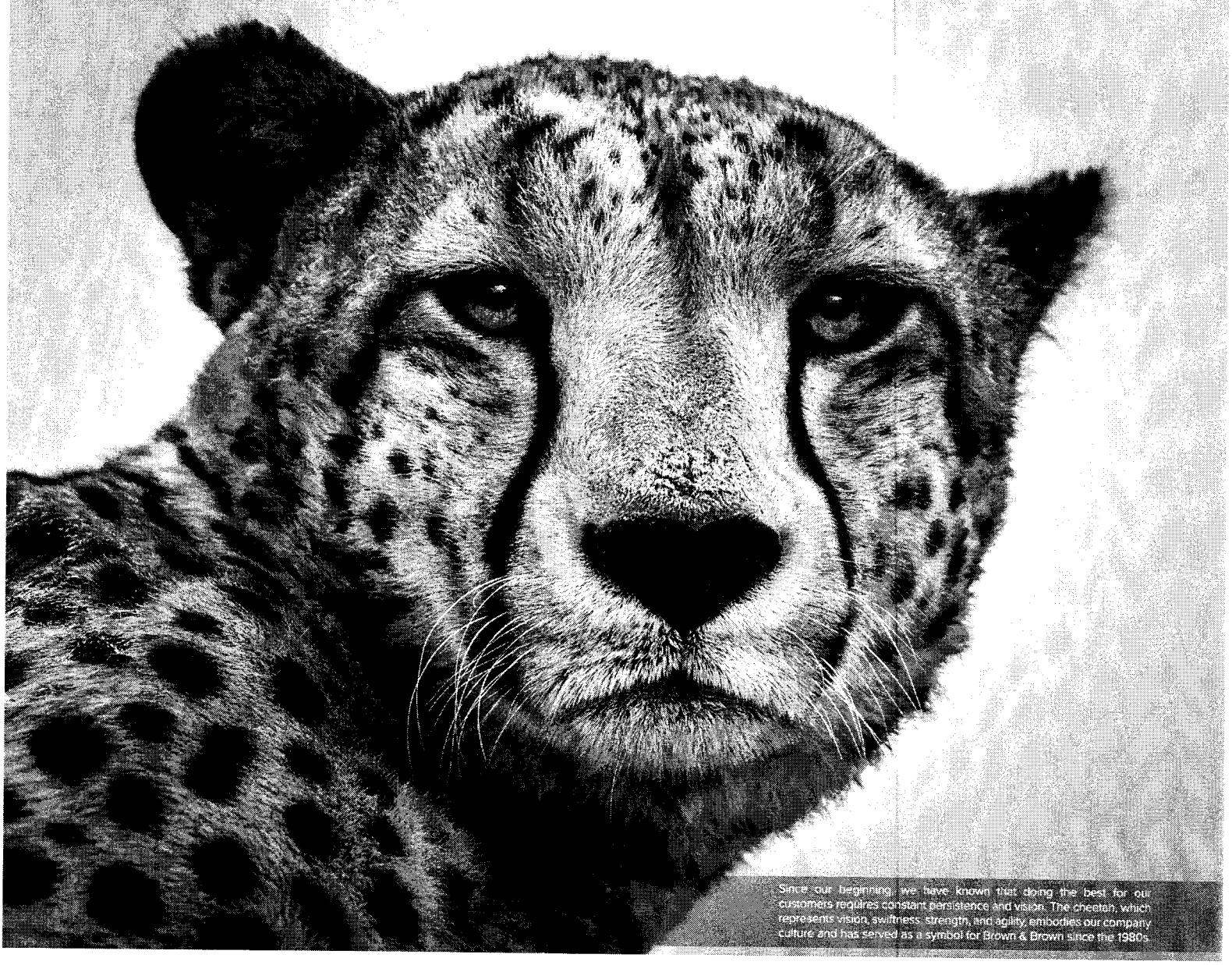
Insurance Proposal Prepared on October 14, 2019 for

City of Jacksonville, Florida

Automobile Liability – Out of State

10/15/2019 to 10/1/2020

Prepared by Brown & Brown of Florida, Inc.



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NATIONAL	
6th Largest Insurance Broker in USA	
Number of Offices:	290+
Divisions of B&B:	120+
Teammates:	10,000+
Total Managed Premium:	$20 B
Publicly Traded:	BRO

WE ARE a global leader with a local presence

Established 1939, in Daytona Beach FL

Annual Revenues of **$2 Billion,** operating in over Forty States, London, Ontario, & Bermuda.

Networks of affiliated agencies, with programs developed and marketed by Brown & Brown are available in all fifty states, DC, Puerto Rico and the Virgin Islands

International Market Capabilities. **WE ARE** the seventh largest insurance brokerage in the World and the Sixth Largest in the United States.

WE ARE a Full Service Brokerage specializing in:
Property & Casualty Insurance
Personal Lines
Health Insurance: (Affordable Care Act)
Life & Pension
Programs Division
Service Division

Web Address: www.bbjax.com

Your Service Team

A nationally ranked, publicly owned insurance firm built on the understanding and consideration of the buyer's needs.

Brown & Brown is one of the nation's leading independent insurance agency organizations, with 80 years of continuous experience within the industry. We offer you experience, skill, and innovation in arranging your business insurance needs – whether casualty, property, employee benefits, or personal.

People, and the relationships they form, are our strength. Our reputation has been built on a solid foundation of people dedicated to providing the highest degree of service.

Agent	Title	Contact Information
Lori Duvall CIC	Team Leader *Responsible for Day-to-Day Client Services*	Direct: (904)565-8288 Email: lduvall@bbjax.com
Brenda Lewis-Lipscomb	Vice President *Overall Responsibility for Client Relationship*	Direct: (904)565-8254 Email: blewis@bbjax.com
Ancillary Account Support		
Michelle Turner	Marketing Team Leader *Responsible for Client Account Placement*	

Summary of Proposed Premiums

Coverage	2019-2020	Commission
Out of State Auto	$70,760.00	9%

This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document. In the event of a difference, the policy will prevail.

Terrorism

Line of Coverage	Certified Acts
Out of State Auto	N/A

You may reject coverage for certified acts of terrorism by signing the rejection form. However, you may not reject coverage under workers compensation

Payment Plans

Line of Coverage	Payment Plan
Out of State Automobile Liability	Payment in Full

Brown & Brown does not have direct binding authority with the excess and surplus lines market

In order to bind coverage, the following is needed:

Signed Applications
Signed TRIA Forms
UM and PIP Forms
Safety and Drug Free Forms
Signed Surplus Lines Disclosure
Payment for Agency Billed Policies

Named Insured Schedule

Name: City of Jacksonville, Florida

Location Schedule

Location	Building	Address	City	State	Zip
00001		117 West Duval St, Ste 335	Jacksonville	FL	32202

This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document. In the event of a difference, the policy will prevail.

Business Auto

Carrier: RLI Insurance Company

Liability-Covered Auto Symbols 10

Coverages/Limits

Coverage	Limit
Liability	1,000,000

Symbol 10: Only those "autos" you own while being used for Jacksonville Sheriff's Office or Jacksonville Fire Department business activities, and being driven by Jacksonville Sheriff's Office employees or Jacksonville Fire Department employees and Animal Control Services outside the state of Florida. This includes those "autos" you acquire ownership of after the policy begins

Endorsesments include, but are not limited to the following

Explosives Exclusion
Nuclear Energy Exclusion
Exclusion of Punitive Damages where permitted by law
Anti Stacking Endorsement
Calculation of Premium
Common Policy Conditions
Exclusion of Terrorism where permitted by law
State Cancellation
State Changes
UM/UIM Select Reject
Professional Services Not Covered
Covered Auto Designation

Higher Limits may be available

A.M. Best Rating of Proposed Companies

COVERAGE	INSURANCE COMPANY	RATING
Auto Liability	RLI Insurance Company	A+, XI

General Rating

These rating classifications reflect BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

A++,	Superior	B, B-	Fair
A, A-	Excellent	C++, C+	Marginal
B++, B+	Good	C,C-	Weak

Financial Size Category

The Financial Size Category is an indication of the size of an Insurer and is based on reported Policyholder's surplus conditional or Technical reserve Funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities. ($ in Thousands)

Class I	Up	To	$1,000
Class II	$1,000	to	$2,000
Class III	$2,000	To	$5,000
Class IV	$5,000	To	$10,000
Class V	$10,000	To	$25,000
Class VI	$25,000	To	$50,000
Class VII	$50,000	To	$100,000
Class VIII	$100,000	To	$250,000
Class IX	$250,000	To	$500,000
Class X	$500,000	To	$750,000
Class XI	$750,000	To	$1,000,000
Class XII	$1,000,000	To	$1,250,000
Class XIII	$1,250,000	To	$1,500,000
Class XIV	$1,500,000	To	$2,000,000
Class XV	$2,000,000	To	Greater

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown. Brown & Brown does not guarantee financial condition of the insurers listed above.

The financial condition of the above carriers has been fully explained by Brown & Brown of Florida, Inc. and I hereby acknowledge these financial conditions.

Premium Summary and Related Information

This proposal contains only a general description of the coverage(s) and does not constitute a policy/ contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document.

This proposal is based upon the exposures to loss made known to the Agency. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that proper coverage(s) may be put into place.

Compensation: In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at 1 800-755-7297 or, if you prefer, submit your question or request online at http://www.bbinsurance.com/customerinquiry.shtml.

Brown & Brown INSURANCE®

Policy Definitions and Terminology

These are general industry definitions. Please refer to policy for actual definitions.

Property Terminology

Coinsurance Clause – A clause under which the insured shares in losses to the extent that he is underinsured at the time of loss. The insurer grants a reduced rate to the insured providing he carries insurance 80, 90, or 100% to value. If, at the time of loss, he carries less than required, he must share in his loss.

Examples of Co-Insurance at 80%

	Building Value	Insurance Carried	Loss	Insurance Pays
1)	$100,000	$100,000	$60,000	$60,000
2)	$100,000	$ 80,000	$60,000	$60,000
3)	$100,000	$ 70,000	$60,000	$52,500*

*Amount Carried (70,000)
Amount Required (80,000) X Loss - Deductible = Recovery Amount

Agreed Value Endorsement – The insured and insurer agree that the amount of insurance carried will automatically satisfy the coinsurance clause. The effect is to eliminate the necessity of determining whether or not the amount carried is equal to the stated percentage of the actual cash value/replacement cost indicated in the coinsurance clause.

Replacement Cost – The cost of replacing property without a reduction for depreciation. By this method of determining value, damages for a claim would be the amount needed to replace the property using new materials. Contrast with Actual Cash Value.

Actual Cash Value – A form of insurance that pays damages equal to the replacement cost value of damaged property minus depreciation.

General Liability Terminology

Premises/Operations – Liability coverage for exposures arising out of an insured's premises and business operations.

Products/Completed Operations – Coverage for an insured against claims arising out of products sold, manufactured, handled, or distributed, or operations which are complete. Claims are covered only after a product has been sold and possession relinquished, or operations have been completed or abandoned by the named insured. Manufacturers and contractors have a need for this coverage.

Personal Injury – Injury other than bodily injury arising out of false arrest or detention, malicious prosecution, wrongful entry or eviction, libel or slander, or violation of a person's right to privacy committed other than tin the course of advertising, publishing, broadcasting or telecasting.

Advertising Injury – Injury arising out of libel or slander, violation of the right to privacy, misappropriation of advertising ideas, or infringement of copyright, title or slogan committed in the course of advertising goods, products, or services.

Medical Payments – Provides coverage, without regard to fault, for medical expenses incurred by others for bodily injury caused by accident sustained on the insured premises or arising from the named insured's operations.

Fire Damage – Waives the "care, custody, or control exclusion" with respect to fire damage to rented or leased premises if the insured is legally liable in tort.

Contractual Liability – Liability that does not arise by way of negligence but by assumption under contract.

Host Liquor Liability – Covers the incidentals serving of alcohol by an insured who is not in the business of serving alcohol.

Broad Form Property Damage Coverage – Removes the care, custody, or control exclusion relating to the property of others and replaces it with a less stringent one.

Incidental Medical Malpractice – A portion of the commercial general liability policy that is triggered if a covered party or the association were to be sued because they tried to provide good Samaritan help or other medical first aid type care and were not professionals in the medical field.

Non-Owned Watercraft Liability Coverage – (Under 26 feet in length) Provides coverage for liability which arises from any watercraft as long as watercraft is not owned by insured nor being used to carry persons or property for a fee.
Limited Worldwide Coverage – Intended to extend the scope of "policy territories" to anywhere in the world excluding any country or jurisdiction subject to trade or economic sanctions imposed by laws or regulations of the United States of America. Limited to the activities of any insured who is domiciled in the United States and the original suit for damage is brought within the United States, its territories, possessions, or in Canada.

Extended Bodily Injury Coverage – Amends definition of occurrence to; includes any intentional act by or at the direction of the insured, which results in bodily injury, but only if such bodily injury results from the use of "reasonable" force for purposes of protecting persons or property.

Newly Acquired Organizations – Automatic protection for newly acquired organizations until the new organizations is specifically added to the policy or 90 days, whichever occurs first.

Additional Insured – One who qualifies as insured under the terms of a policy even though not named as insured. Officers of a corporation may be included as insureds under the terms of a policy written in the name of the corporation.

Commercial Auto Terminology

Auto Liability – The Insurer agrees to pay damages for bodily injury or property damage for which the insured is legally responsible because of an automobile accident resulting from the ownership, maintenance, or use of a covered auto.

Personal Injury Protection – The name usually given to no-fault benefits in states that have enacted mandatory or optional no-fault auto insurance laws. Personal Injury Insurance (PIP) usually includes benefits for medical expenses, loss of income from work, essential services, accidental death, funeral expenses, and survivor benefits.

Medical Payments Coverage – This pays for medical and funeral expenses incurred in an auto accident, regardless of fault. It will also cover injuries sustained by passengers in your car, or while you're operating someone else's car (with their permission), in addition to injuries you or your family members incur when you're pedestrians.

Uninsured Motorists – Coverage available on your own auto insurance policy to protect you from a loss caused by a negligent driver who does not carry any auto insurance.

Underinsured Motorists – Underinsured motorists bodily injury coverage (which must be offered in most states) pays for a covered person's bodily injuries of which a person with not enough insurance is legally liable.

Hired Automobiles – Covers the liability for the use of hired automobiles in your business.

Non-Owned Automobiles – Any vehicle that is not owned, borrowed, or leased by the insured, and which is used primarily for a business purpose.

Comprehensive – Covers damage to a vehicle caused by an event other than a collision or overturn. Examples include fire, theft, vandalism, and falling objects.

Collision – This covers loss to the insured person's own auto caused by its collision with another vehicle or object.

Rental Reimbursement – This optional coverage will reimburse you for a rental car if your vehicle is disabled due to a covered loss. This coverage will pay all or part of you rental car costs.

Automobile Symbols:

Symbol	Description
1	Any Auto.
2	Owned "autos" only. Only those autos you own (and for liability coverage any trailers you don't own while attached to power units you own.) This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" other than private passenger "autos" only. Only those autos you own that are not of the private passenger type (and for liability coverage any "trailers" you don't own while attached to power units you own.) This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos' subject to No-Fault. Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned "autos" subject to a compulsory uninsured motorists law. Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "autos". Only those autos described in ITEM THREE of the Declarations for which a premium charge is shown (and for liability coverage any "trailers" you don't own while attached to any power unit described in ITEM THREE.)
8	Hired "Autos" Only. Only those autos you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your employees or partners or members of their households.
9	Non Owned "Autos" Only. Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.

Worker's Compensation Terminology

Workers' Compensation Insurance – (1) A schedule of benefits payable to an employee by his employer without regard to liability, required by state law in the case of injury, disability, or death as the result of occupational hazards. (2) Insurance agreeing to pay Workers Compensation law benefits on behalf of the insured employer.

Employer's Liability – This is coverage B of the standard Workers Compensation policy. It provides coverage against the common law liability of an employer for injuries to employees as distinguished from the liability imposed by a Workers Compensation law. Employers Liability applies in situations where a worker does not come under these laws.

Officer/ Partner Exclusion – In some states, workers compensation law allows an insured to include or exclude Executive Officers and Partners, or both, from coverage. Adding this endorsement can designate the individuals not covered under the policy.

Experience Modification – Is an actuarially based method of determining if a specific risk's loss experience is better than expected or worse than expected. A unity mod (1.00) indicates an average risk.

Other States Insurance – This provides workers compensation coverages if the insured expands operations into other states not declared at the time the policy is issued or renewed. If the insured elects this coverage and operations begin in a state listed under other states, the insurer provides the same coverage as if the state was declared in the policy at the time of policy issuance.

USL & H – Protect employees engaged in maritime employment or employed, in whole or in part, on navigable waterways in the United States including piers, terminals, docks and other areas used for loading or unloading, or repairing of vessels.

Commercial Umbrella Terminology

Umbrella Liability – Designed to provide coverage in excess of primary liability policies, subject to some limitations. Broader coverage may be provided subject to a Self-Insured Retention.

Excess Liability – Provide following form excess limit of liability for scheduled underlying policies.

Self-Insured Retention "SIR" – The amount of the loss an insured must pay before the umbrella policy would be required to respond when no primary coverage is provided.

Employment Practices

Informational Only

EPL claims can arise out of any number of employment allegations; frequent allegations include wrongful termination of employment, sexual harassment or unlawful discrimination against an employee. The claims are brought under various federal, state, and local laws, such as but not limited to the Civil Rights Act of 1964, the Americans with Disabilities Act of 1990, Age Discrimination in Employment Act and the Family and Medical Leave Act of 1993.

Title VII of the Civil Rights Act of 1964

Prohibits discrimination on basis of sex, religion, color, race and national origin.

Americans with Disabilities Act of 1990

Prohibits discrimination because of a disability with regard to any term or condition of employment if the individual can, with a reasonable accommodation, perform the essential functions of the job.

Age Discrimination in Employment Act

Prohibits discrimination against individuals 40 and older.

Family and Medical Leave Act of 1993

Requires employers to provide workers with up to 12 weeks unpaid leave during any 12 month period to allow for the care of newborn; ill child, spouse or parent; or for employee's health condition.

Claims can be brought by any past, present or prospective employees.

NOTE: These Exposures May or May Not Be Covered Under the Standard General Liability, Umbrella, or Directors & Officers Forms. See Policy for more details.

Please advise if you would like a quotation providing Employment Practices Liability.

Cyber Terminology

Coverage Features

This special coverage is an integrated product that provides:

- Broad liability coverage provided through a common General Provisions Form coupled with any combination of the following coverage modules: Errors & Omissions Liability, Network and Information Security Liability, Communications and Media Liability.
- Claims-made and reported coverage.
- True world-wide coverage – wrongful act may be committed, and claim or suit may be made or brought, anywhere in the world, except areas where the U.S. government prohibits doing business.
- A Supplemental Extended Reporting Period Endorsement of unlimited duration is available for an extra charge if coverage is discontinued by either you or the company.
- Broad definition of insured.
- Defense expenses within the limits of coverage and deductible.
- Applies on an excess basis over any valid and collectible other insurance.

Errors and Omissions Liability Protection

- Enterprise wide coverage – coverage not limited to specific products or work. Covers loss arising out of your products provided to others or your work provided or performed for others that is caused by an error, omission or negligent act.
- Damages means sums any insured is legally obligated to pay as compensatory damages imposed by law or consequential damages for breach of a contract or agreement to provide your products to others or to provide or perform your work for others – many carriers are silent.

Network and Information Security Liability Protection

- Coverage for the following wrongful acts committed by or on behalf of an insured in the conduct of your business:
- Failure to prevent the transmission of a computer virus
- Failure to provide any authorized user of your website or your computer or communications network with access to such website or such computer or communication network.
- Failure to prevent unauthorized access to, or use of, electronic data containing private or confidential information of others.

Communications and Media Liability Protection

- Coverage for the following wrongful acts committed by or on behalf of an insured in the conduct of your business:
- Unauthorized use of any advertising material, or any slogan, or title, of others in the advertising of the business, premises, products, services, work, or completed work of others.
- Infringement of copyright, title, slogan, trademark, trade name, trade dress, service mark, or service name in your covered material.
- Plagiarism or unauthorized use of a literary or artistic format, character, or performance in your covered material.

What is an audit?

Policies which use fluctuating values as the exposure basis, i.e.: payroll or sales, are subject to an audit. The company may visit your business to examine your records or ask you to complete a voluntary "mail in" audit. If at the time of the audit your exposures are different from what you estimated at the time your policy was written, you will receive a return premium credit or an additional premium billing.

If you subcontract any work, it is essential that the subcontractor provide you with a Certificate of Insurance indicating that insurance coverage is in place for General Liability, Workers Compensation, and Automobile Liability. If at the time of audit you do not have evidence of insurance from your subcontractors, you will be charged an additional premium for the payroll of the subcontractor on your policies.

Audits that generate an additional premium are due upon receipt. It is important that you review audits as soon as you receive them and advise us of any discrepancies in the exposures immediately so that we may inform the insurance carrier. If payment of the audit is not received by the insurance company on a timely basis, your coverage may be canceled and could adversely affect the future placement of insurance coverage.

We recommend that you review the actual exposures as compared to your estimated exposures quarterly and advise us of any significant variance.

WE MAKE YOUR PEOPLE OUR BUSINESS

City of Jacksonville, Florida

Special Events Proposal

Term: February 21, 2019 to February 21, 2020

Brown & Brown INSURANCE®

Presented by:
Brown & Brown of Florida, Inc. – Jacksonville Branch
10151 Deerwood Park Blvd Building 100, Suite 100, Jacksonville, FL 32256
Ph: 904-565-1952 904-565-2440

This proposal is based upon the exposures to loss made known to us. Any changes in exposures, i.e., new operations, new products, additional states of hire, etc., need to be promptly reported to our office in order that proper coverage(s) may be put in place.

This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations and conditions, refer to the policy document. In the event of difference, policy will prevail.

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Account Service Team

No matter how comprehensive or price competitive your insurance program is, it is still people who must service it to insure that coverage will respond when needed.

Brenda Lewis-Lipscomb, CIC
Vice President, Commercial Sales Executive
(904) 565-8254
(904) 565-2440 fax
blewis@bbjax.com

Brenda Lewis-Lipscomb, CIC is responsible for overseeing all aspects of your program.

Lori Duvall, CIC
Commercial Lines Team Leader
(904) 565-8288 phone
(904) 565-2440 fax
lduvall@bbjax.com

Lori Duvall, CIC will assist with the daily servicing of your account, including changes in coverage, invoicing, renewal and other daily account servicing.

Michelle Turner
Marketing Team Leader

is responsible for market analysis, including coverage comparison, finding best coverage available and making sure competitive pricing is offered.

Feel free to contact anyone on this list if you have questions or concerns regarding your insurance policy.

Claims Reporting Guidelines
For All Lines of Coverage except Workers' Compensation

Make Brown & Brown of Florida, Inc. aware of any and all incidents *immediately* after they occur, whether it be an auto accident, a theft, slip & fall, even a minor incident that appears will have no future activity. Do not wait for a police report.

Some insureds opt to handle a situation themselves as opposed to putting their carrier on notice. This decision is ultimately up to the insured, but Brown & Brown of Florida, Inc. should still be informed of a situation and requires written confirmation that the insured made the decision not to report the claim.

Gather as much concrete information as possible. For example, police reports, company incident reports, conversation logs, medicals and pictures - anything that may assist in the handling of your claim. Send this information either by mail, e-mail or fax to:

Brown & Brown of Florida, Inc. – Jacksonville Branch
Lori Duvall, CIC
10151 Deerwood Park Blvd., Bldg. 100, Ste. 100
Jacksonville, FL 32256
(904) 565-8288 phone
(904) 565-2440 fax
lduvall@bbjax.com

If you have any questions or incur any problems, please call our office and we will be glad to assist in any way we can.

Claims Reporting Guidelines for Workers' Compensation

Workers' Compensation Claims should immediately be reported directly to the insurance company.

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Named Insured(s) Schedule

The following are named insureds on your policies:

City of Jacksonville, Florida

Additional Insured(s) Schedule

None Specified

Please verify the accuracy of each name on this list and update if needed.

Event Schedule:

Event #	Event	Event Dates
1	World of Nations Celebration	02/22/2019 – 02/24/2019
2	Jacksonville Jazz Festival	05/23/2019 – 05/26/2020

Additional Events to be endorsed to the policy:

3	Georgia – Florida Football Game	November 2019
4	Veterans Day Parade	November 2019

Special Events – Scheduled Events Coverage
Commercial General Liability

Coverage: General Liability, Occurrence Form, subject to policy provisions, conditions, terms, definitions and exclusions.

Limits of Liability	
General Aggregate	**NONE**
Products/ Completed Operations	$5,000,000
Personal/ Advertising Injury	$1,000,000
Each Occurrence	$1,000,000
Fire Damage	$300,000
Premised Medical Payments	**No Coverage**
Transmissible Pathogens – Each Occurrence	$1,000,000
Transmissible Pathogens – Aggregate	$2,000,000
Crisis Response – Each Crisis Event / Aggregate	$25,000
Contingent Liquor Liability - Per Occurrence Limit	$1,000,000
Contingent Liquor Liability – Policy Aggregate	$1,000,000
Contingent Fireworks Liability – Policy Aggregate – FL/GA Game	$1,000,000

Auditable: N/A – Scheduled Events based on estimated attendance

Deductible: None except Contingent Fireworks Liability - $1,000 per Claim

Defense Costs: Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Exposure Basis:

(S) GROSS SALES – PER $1,000 Sales (A) AREA – PER 1,000/SQ. FT. (M) ADMISSIONS – PER 1,000/ADM
(P) PAYROLL = PER $1,000 PAY (C) TOTAL COST – PER 1,000 COST (U) UNIT – PER UNIT (T) OTHER

Schedule Events

1. World of Nations
2. Jacksonville Jazz Festival
3. Florida / Georgia Football
4. Veteran's Day Parade

Terms & Conditions include, but are not limited to the following:

Notable Exclusions: Asbestos; Nuclear Energy Liability; War Liability; Pollution with Hostile Fire Excepetion;

Employment Related Practices; Fireworks (unless specifically endorsed); Mold, Mildew, Fungi and Spores (as approved in applicable states); Lead (as approved in applicable states); Violation of Communication (as approved in applicable states); Access or Disclosure of Confidential or Person Information and Data Related Liability with Limited Bodily Injury Exception (as approved in applicable states)

Aircraft, Hot Air Balloon, Airfield or Airport Facility; Racing or Stunting of Autos, Motorcycles, Snowmobiles, Watercraft or Powerboats; Mechanical Amusement Rides and/or Bungee Jumping Operations (unless specifically endorsed).

Activities Participants excluded for coverage include the following: Arm Wrestling, Bobsled, Box Lacrosse, Boxing, Bungee Jumping, Cage-Fighting, Cliff Diving, Cricket, Cycling, Extreme Running Events (ie: Mud Runs, Warrior Runs, Urbanathon), Football, Hang Gliding, Horse Racing, Ice Hockey, Jai Alai, Luge, Kick Boxing, Motorsports, Mud Volleyball, Orienteering, Parachuting, Rafting, Rodeos, Roller Derby, Rugby, Scuba Diving, Skiing, Sky Diving, Surfing, Triathlon, Wind Surfing, Wrestling.

General Liability - Notes / Notable Forms / Terms & Conditions:

Commercial General Liability Broadened Coverage Endorsement (See Summary Attached); AI-Designated Persons or Organizations; AI-Lessors of Leased Equipment; Primary & Noncontributory Other Insurance Condition

Deductible None

Higher Liability Limits may be available

Brown & Brown of Florida, Inc. • 10151 Deerwood Park Blvd Bldg 100, Ste 100, Jacksonville, FL 32256 • (904) 565-1952

COMMERCIAL GENERAL LIABILITY BROADENED COVERAGE

Damage to Premises Rented to You - The limit has been increased to $300,000 or the amount indicated on the Declaration Page. The damage to premises rented to you limit applies to all damage proximately caused by the same event whether such damage results from fire or smoke.

Newly Acquired or Formed Organizations now have a 180 day reporting period.

Supplementary Payments - Limit for cost of bail bonds is increased to $1,000 and the maximum daily payment for loss of earnings has been increased to $500.

Non-Owned Watercraft - Expanded coverage for watercraft up to 51' in length.

Expected/Intended Injury - Exclusion no longer applies to bodily injury or **property damage** resulting from the use of reasonable force to protect persons or property.

Definition of Bodily Injury - Now includes mental anguish, mental injury, shock, fright, humiliation, emotional distress, or death resulting from bodily injury, sickness or disease.

Unintentional Errors or Omissions - Coverage is now provided for any unintentional error or omission with description of or failure to, completely describe any premises or operations intended to be covered by the coverage part will not invalidate or affect coverage for those premises or operations.

Waiver of Right of Recovery - We waive all rights of recovery when required by a written contract and excecuted prior to the date of the "occurrence".

Knowledge or Notice of Occurrence - Amended to read "Knowledge of occurrence, offense, claim or suit, by the agent, servant or employee of an insured shall not in itself constitute your knowledge unless one of your officers, managers or partners has received notice of the occurrence offense, claim or suit". Failure by an agent, servant or employee of an insured (other than an officer, manager, or partner) to notify us of an occurrence will not be constituted as failure to comply with this condition.

Personal and Advertising Injury Redefined - Amended to include any publication of material including, but not limited to oral, written, televised, videotaped or electronically transmitted publication or material that slanders or libels a person or organization's goods, products or services or violates a person's right of privacy. The definition is amended to provide consequential "bodily injury" arising out of malicious prosecution or abuse of process.

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Commercial Auto Coverage

Coverage:

Automobile Coverage subject to policy provisions, conditions, terms, definitions and exclusions. Exclusions include, but are not limited to terrorism.

Limits of Liability		Symbol
Bodily Injury & Property Damage	$1,000,000 Combined Single Limit	8, 9

Coverage Enhancements:

Hired Auto Liability
Non-Owned Auto Liability
Hired Auto Physical Damage Excess
Limit $75,000
Comprehensive $1,000Deductible
Collision $ 1000 Deductible

Exclusions include but are not limited to:
Nuclear Energy Liability; Pollution (except escape of pollutants from collision or overturn of a vehicle); Silica or Related Dust (as approved in applicable states)

Coverage only applies to vehicles that are owned/titled or leased in the corporate name, or business name in case of a partnership, that is specifically listed. If a business owned vehicle is furnished for personal use, an extension of coverage form may be required for proper protection.

Higher Liability Limits may be available

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Premium Summary

World of Nations and Jacksonville Jazz Festival:

	2019/2020
General Liability	$50,000
Business Automobile	$450
Contingent Liquor Liability	$1,620
Total	$52,070

Florida/Georgia Game and Veteran's Day Parade

Additional Premium by Event:	
Veteran's Day Parade	$10,554
Florida/Georgia Game	$22,362
Total Additional Premium	**$32,916**

Policy Total Premium – 4 Events **$84,986**

Terrorism:

The additional annual premium that is attributable to coverage for acts of terrorism is as follows:

Line of Business	Carrier	Certified Acts
Special Events Liability	National Casualty Ins Co.	$465

You may reject coverage for certified acts of terrorism by signing the rejection form. However, you may not reject coverage under workers compensation

Payment Plan:

Coverage	Down Payment	# Additional Payments	Billed By:
Events Coverage	Payment in Full	Financing Available	Brown & Brown

$2,500 Minimum Earned Premium (GL & LL)
$100 Minimum Earned Premium (Auto)

Brown & Brown does not have direct binding authority with this excess and surplus lines market.

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Quote Conditions:

In order to *bind*, we will need the following prior to *2/21/2019*:

Signed Applications
Signed TRIA
Signed Surplus Lines Disclosure
Signed Authorization to Bind
Payment

Subject to:
Favorable Loss Control Survey and prompt compliance with all Loss Control Recommendations.
Final rating and underwriting approval by the Company.
If you cancel the policy for any reason including non-payment of premium, the company will retain a minimum of $2,500 and $100 of the premium. All taxes and fees are fully earned and non-refundable.

A.M. Best Rating of Proposed Carriers

Policy Type	Carrier	Rating
Events Coverage	National Casualty Ins Co	A+XV

General Rating:

These rating classifications reflect BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

A++, A+	Superior	B++	Good	C++, C+	Marginal
A, A-	Excellent	B, B-	Fair	C, C-	Weak

Financial Size Category:

The financial Size Category is an indication of the size of an Insurer and is based on reported Policyholders' surplus plus conditional or Technical Reserve Funds, such as mandatory securities valuation reserve, other investment and operating contingency funds and/or miscellaneous voluntary reserves in liabilities.

Financial Size Category (in Thousands)			
Class I	Up to	$1,000	
Class II	$1,000	to	$2,000
Class III	$2,000	to	$5,000
Class IV	$5,000	to	$10,000
Class V	$10,000	to	$25,000
Class VI	$25,000	to	$50,000
Class VII	$50,000	to	$100,000
Class VIII	$100,000	to	$250,000
Class IX	$250,000	to	$500,000
Class X	$500,000	to	$750,000
Class XI	$750,000	to	$1,000,000
Class XII	$1,000,000	to	$1,250,000
Class XIII	$1,250,000	to	$1,500,000
Class XIV	$1,500,000	to	$1,750,000
Class XV	$1,750,000	to	$2,000,000

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown of Florida, Inc. – Jacksonville Branch. Brown & Brown does not guarantee financial condition of the insurers listed above.

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DISCLAIMER/COMPENSATION DISCLOSURE

The proposal presented is based upon the exposures to loss made known to the agency. Any changes in these exposures (i.e. new operations, new products, additional states of hire, etc) need to be promptly reported to our agency in order that proper coverage(s) may be put into place.

This proposal contains only a general description of the coverage(s) and does not constitute a policy/ contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document.

Compensation In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date the premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

Wholesale Broker/Managing General Agent: K&K Insurance

This intermediary is not owned in whole or part by Brown & Brown, Inc., the parent company of Brown & Brown of Florida, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services may be up to 15% of the premium you pay for coverage, and any compensation paid for those services is derived from your premium payment. The fee, if any, for the Wholesale Insurance Broker's/Managing General Agent's services above is "NO FEE".

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at 1-800-637-6441 or, if you prefer, submit your question or request online at http://www.bbinsurance.com/customerinquiry.shtml

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STATEMENT ACKNOWLEDGING THAT COVERAGE HAS

BEEN PLACED WITH A NON-ADMITTED CARRIER

Per Florida Statute, the insured is required to sign the following E&S disclosure:

The undersigned hereby agrees to place insurance coverage in the surplus lines market and understands that superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

City of Jacksonville, Florida
Named Insured

Signature of Insured's Authorized Representative Date

National Casualty Insurance Company
Name of Excess and Surplus Lines Carrier

General Liability, Commercial Auto and Liquor Liability
Type of Insurance

February 21, 2019
Effective Date of Coverage

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Brown & Brown
INSURANCE®

Policy Definitions and Terminology

These are general industry definitions. Please refer to policy for actual definitions.

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General Liability Terminology

Premises/Operations – Liability coverage for exposures arising out of an insured's premises and business operations.

Products/Completed Operations – Coverage for an insured against claims arising out of products sold, manufactured, handled, or distributed, or operations which are complete. Claims are covered only after a product has been sold and possession relinquished, or operations have been completed or abandoned by the named insured. Manufacturers and contractors have a need for this coverage.

Personal Injury – Injury other than bodily injury arising out of false arrest or detention, malicious prosecution, wrongful entry or eviction, libel or slander, or violation of a person's right to privacy committed other than tin the course of advertising, publishing, broadcasting or telecasting.

Advertising Injury – Injury arising out of libel or slander, violation of the right to privacy, misappropriation of advertising ideas, or infringement of copyright, title or slogan committed in the course of advertising goods, products, or services.

Medical Payments – Provides coverage, without regard to fault, for medical expenses incurred by others for bodily injury caused by accident sustained on the insured premises or arising from the named insured's operations.

Fire Damage – Waives the "care, custody, or control exclusion" with respect to fire damage to rented or leased premises if the insured is legally liable in tort.

Contractual Liability – Liability that does not arise by way of negligence but by assumption under contract.

Host Liquor Liability – Covers the incidentals serving of alcohol by an insured who is not in the business of serving alcohol.

Broad Form Property Damage Coverage – Removes the care, custody, or control exclusion relating to the property of others and replaces it with a less stringent one.

Incidental Medical Malpractice – A portion of the commercial general liability policy that is triggered if a covered party or the association were to be sued because they tried to provide good Samaritan help or other medical first aid type care and were not professionals in the medical field.

Non-Owned Watercraft Liability Coverage – (Under 26 feet in length) Provides coverage for liability which arises from any watercraft as long as watercraft is not owned by insured nor being used to carry persons or property for a fee.

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Limited Worldwide Coverage – Intended to extend the scope of "policy territories" to anywhere in the world excluding any country or jurisdiction subject to trade or economic sanctions imposed by laws or regulations of the United States of America. Limited to the activities of any insured who is domiciled in the United States and the original suit for damage is brought within the United States, its territories, possessions, or in Canada.

Extended Bodily Injury Coverage – Amends definition of occurrence to; includes any intentional act by or at the direction of the insured, which results in bodily injury, but only if such bodily injury results from the use of "reasonable" force for purposes of protecting persons or property.

Newly Acquired Organizations – Automatic protection for newly acquired organizations until the new organizations is specifically added to the policy or 90 days, whichever occurs first.

Additional Insured – One who qualifies as insured under the terms of a policy even though not named as insured. Officers of a corporation may be included as insureds under the terms of a policy written in the name of the corporation.

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Commercial Auto Terminology

Auto Liability – The Insurer agrees to pay damages for bodily injury or property damage for which the insured is legally responsible because of an automobile accident resulting from the ownership, maintenance, or use of a covered auto.

Personal Injury Protection – The name usually given to no-fault benefits in states that have enacted mandatory or optional no-fault auto insurance laws. Personal Injury Insurance (PIP) usually includes benefits for medical expenses, loss of income from work, essential services, accidental death, funeral expenses, and survivor benefits.

Medical Payments Coverage – This pays for medical and funeral expenses incurred in an auto accident, regardless of fault. It will also cover injuries sustained by passengers in your car, or while you're operating someone else's car (with their permission), in addition to injuries you or your family members incur when you're pedestrians.

Uninsured Motorists – Coverage available on your own auto insurance policy to protect you from a loss caused by a negligent driver who does not carry any auto insurance.

Underinsured Motorists – Underinsured motorists bodily injury coverage (which must be offered in most states) pays for a covered person's bodily injuries of which a person with not enough insurance is legally liable.

Hired Automobiles – Covers the liability for the use of hired automobiles in your business.

Non-Owned Automobiles – Any vehicle that is not owned, borrowed, or leased by the insured, and which is used primarily for a business purpose.

Comprehensive – Covers damage to a vehicle caused by an event other than a collision or overturn. Examples include fire, theft, vandalism, and falling objects.

Collision – This covers loss to the insured person's own auto caused by its collision with another vehicle or object.

Rental Reimbursement – This optional coverage will reimburse you for a rental car if your vehicle is disabled due to a covered loss. This coverage will pay all or part of you rental car costs.

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Automobile Symbols:

Symbol	Description
1	Any Auto.
2	Owned "autos" only. Only those autos you own (and for liability coverage any trailers you don't own while attached to power units you own.) This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" other than private passenger "autos" only. Only those autos you own that are not of the private passenger type (and for liability coverage any "trailers" you don't own while attached to power units you own.) This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos' subject to No-Fault. Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned "autos" subject to a compulsory uninsured motorists law. Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "autos". Only those autos described in ITEM THREE of the Declarations for which a premium charge is shown (and for liability coverage any "trailers" you don't own while attached to any power unit described in ITEM THREE.)
8	Hired "Autos" Only. Only those autos you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your employees or partners or members of their households.
9	Non Owned "Autos" Only. Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.

PROPOSAL

Brown & Brown INSURANCE

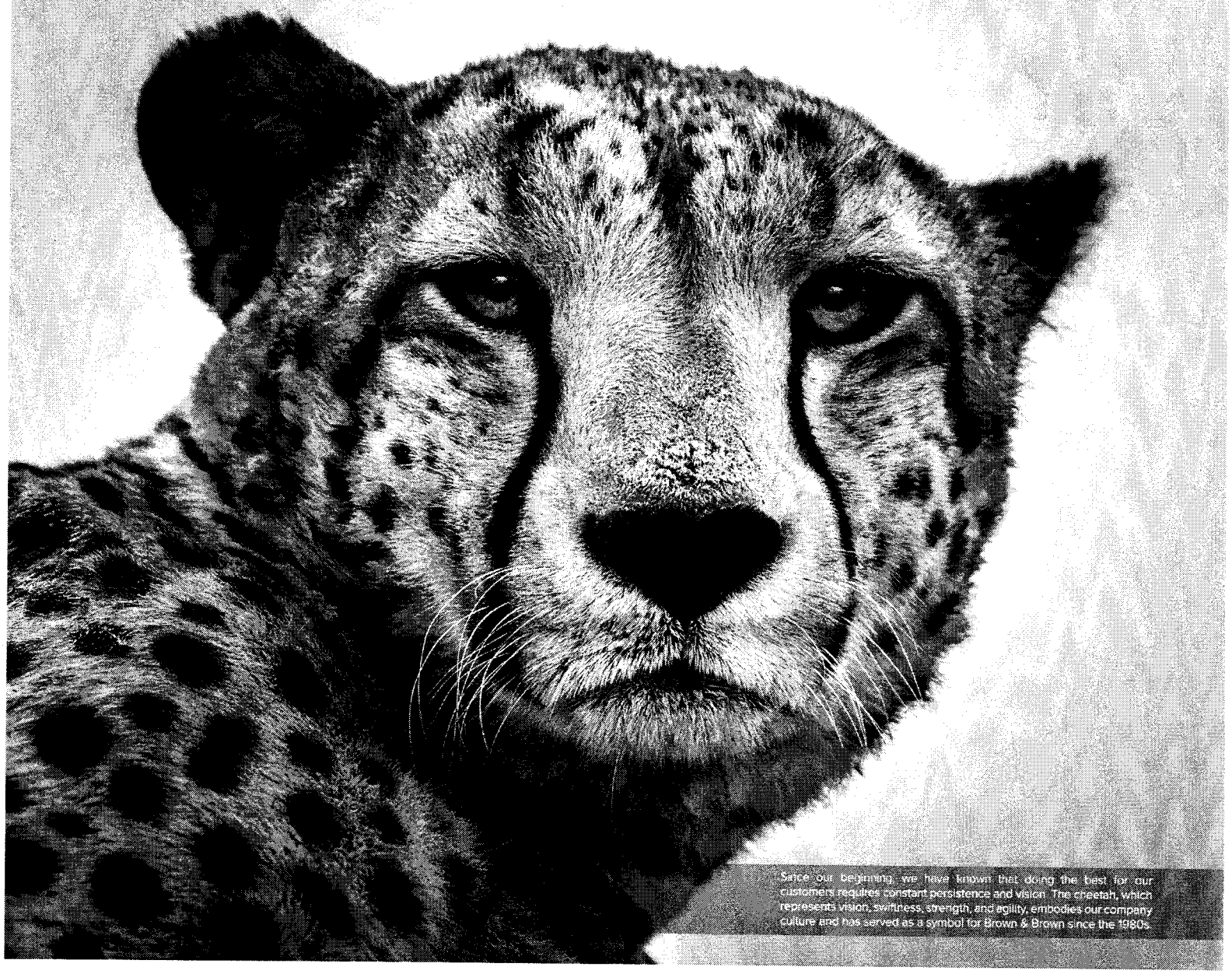
Insurance Proposal Prepared on September 25, 2019 for

City of Jacksonville, Florida

MARINE COVERAGE: Wharfinger Liability
Watercraft Hull and Protection & Indemnity - REVISED
Excess Protection & Indemnity

October 1, 2019 to October 1, 2020

Prepared by Brown & Brown of Florida, Inc.



Since our beginning, we have known that doing the best for our customers requires constant persistence and vision. The cheetah, which represents vision, swiftness, strength, and agility, embodies our company culture and has served as a symbol for Brown & Brown since the 1980s.

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Who Are We?

WE ARE Brown & Brown of Florida, a division Brown & Brown, Inc., and its subsidiaries. Our portfolio of products and services include insurance, reinsurance, as well as risk management, employee benefits administration and managed health care programs. We have been providing solutions to businesses, public entities, individuals, trade and professional associates for 80 years.

Our drive to be the best has made **B&B®** one of the largest and most respected independent insurance intermediaries in the world.

Starting in 2004, Brown & Brown has been designated as a ***Mergent's Dividend Index Achiever.*** This distinct honor is based on a record of 10 or more consecutive years of dividend increases, which has been achieved by less than 3% of U.S. listed dividend-paying companies.

NATIONAL	
6th Largest Insurance Broker in USA	
Number of Offices:	290+
Divisions of B&B:	120+
Teammates:	10,000+
Total Managed Premium:	$20 B
Publicly Traded:	BRO

WE ARE a global leader with a local presence

Established 1939, in Daytona Beach FL

Annual Revenues of **$2 Billion,** operating in over Forty States, London, Ontario, & Bermuda.

Networks of affiliated agencies, with programs developed and marketed by Brown & Brown are available in all fifty states, DC, Puerto Rico and the Virgin Islands

International Market Capabilities. **WE ARE** the seventh largest insurance brokerage in the World and the Sixth Largest in the United States.

WE ARE a Full Service Brokerage specializing in:
Property & Casualty Insurance
Personal Lines
Health Insurance: (Affordable Care Act)
Life & Pension
Programs Division
Service Division

Web Address: www.bbjax.com

THIS PROPOSAL CONTAINS ONLY A GENERAL DESCRIPTION OF THE COVERAGE(S) AND DOES NOT CONSTITUTE A POLICY/CONTRACT. FOR COMPLETE POLICY INFORMATION, INCLUDING EXCLUSIONS, LIMITATIONS, AND CONDITIONS, REFER TO THE POLICY DOCUMENT. IN THE EVENT OF A DIFFERENCE, THE POLICY WILL PREVAIL.

Your Service Team

A nationally ranked, publicly owned insurance firm built on the understanding and consideration of the buyer's needs.

Brown & Brown is one of the nation's leading independent insurance agency organizations, with 80 years of continuous experience within the industry. We offer you experience, skill, and innovation in arranging your business insurance needs – whether casualty, property, employee benefits, or personal.

People, and the relationships they form, are our strength. Our reputation has been built on a solid foundation of people dedicated to providing the highest degree of service.

Agent	Title	Contact Information
Lori Duvall CIC	Commercial Team Leader *Responsible for Day-to-Day Client Services*	Direct: (904) 565-8288 Email: lduvall@bbjax.com
Brenda Lewis-Lipscomb, CIC, CPIW, AINS	Account Executive Vice President *Overall Responsibility for Client Relationship*	Direct: (904) 565-8254 Mobile: (904) 509-6042 Email: blewis@bbjax.com
Ancillary Account Support		
Michelle Turner	Marketing Team Leader *Responsible for Client Account Placement*	

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Summary of Proposed Premiums

Coverage	2018-2019 Expiring	2019-2020 Renewal	Retail Commission	Wholesale Commission
Wharfinger Liability	$10,000.00	$10,500.00	15%	N/A
Terrorism	$150.00	$150.00		
FL Surcharge	$0.00	$0.00		
Subtotal	$10,150.00	$10,650.00		
Watercraft Hull and Protection & Indemnity	$75,780.00	$81,108.00	15%	N/A
Terrorism	$1,500.00	$1,575.00		
FL Surcharge	$0.00	$0.00		
Subtotal	$77,280.00	$82,683.00		
Excess Protection & Indemnity-Watercraft	$14,140.00	$15,900.00	10%	5%
Broker Fees & Taxes	$0.00	$0.00		
Subtotal	$14,140.00	$15,900.00		
MARINE PREMIUM	**Expiring**	**Renewal**	**Increase**	**% Change**
TOTAL PREMIUM	$101,570.00	$109,233.00	$7,663	7.5%

Exposure Changes	Expiring	Renewal	Increase	% Change
Wharfinger – Number of Locations	46	51	5	10.9%
Watercraft – Total Insured Value	$8,938,878	$9,088,338	$149,460	1.7%
Watercraft – Number of Watercraft	47	50	3	6.4%

Premium increase is due to the above exposure changes as well as reinsurance cost increases.

Terrorism

Line of Coverage	Certified Acts
Wharfinger Liability	Included ($150)
Watercraft Hull and Protection & Indemnity	Included ($1,575)
Excess Protection & Indemnity-Watercraft	Included

You may reject coverage for certified acts of terrorism by signing the rejection form. However, you may not reject coverage under workers compensation

Payment Plans

Line of Coverage	Payment Plan
Wharfinger Liability Watercraft Hull and Protection & Indemnity Excess Protection & Indemnity-Watercraft	Payment in full

25 % Minimum Earned Premium. Policy fees are fully earned. – Excess Liability

Brown & Brown does not have direct binding authority with the excess and surplus lines market

In order to bind coverage, the following is needed:

Signed Applications and Terrorism Forms

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Named Insured(s) Schedule

The City of Jacksonville
And Jacksonville Economic Development Commission

Plus

Any affiliated or subsidiary board, authority, committee, commission or independent agency (including newly constituted) provided that such affiliated or subsidiary board, authority, committee, commission or independent agency is either a body politic created by a listed named insured, or one in which controlling interest or membership therein is vested in a listed named insured.

Plus

All elected officials, appointed officials, and members of all appointed governing bodies, the Sheriff and the Undersheriff, all while acting within the scope of their duties.

The following are specifically excluded as Named Insureds:

- Duval County School Board
- Jacksonville Transportation Authority
- St. John's River Power Park

Wharfinger

Carrier: The Continental Insurance Company

Coverage Form / Limits

Occurrence / Claims Made:	Occurrence
Limits of Liability:	$5,000,000 Per Occurrence, Combined Single Limit
Covered Locations:	"Various Locations" as per schedule on file
Deductible:	$1,000 per occurrence

Terms and Conditions include, but are not limited to the following

- General Policy Information
- Landing Dock Bailee Liability Form
- Schedule of Locations
- Named Insured Endorsement
- Sole Agent Endorsement
- Severability of Interest Endorsement
- Claim Reporting Endorsement
- Proof of Loss Endorsement
- Waiver of Subrogation Endorsement
- Termination and Non-Renewal Endorsement
- Prohibition of Warranty Endorsement

Exclusions include, but are not limited to the following

- Punitive Damages
- AIMU U.S. Economic and Trade Sanctions
- AIMU Extended Radioactive Contamination Exclusion
- AIMU Chemical, Biological, Electromagnetic Exclusion

Higher Limits May be Available upon Request

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Wharfinger – Schedule of Locations

All landing, mooring facilities and boat ramps owned by City of Jacksonville at Jacksonville, FL including Duval, Clay, St. Johns and Nassau counties include but are not limited to:

#	Name	Location
1	St Johns Marina	901 Museum Circle
2	Bert Maxwell	680 Broward Rd at I-95 and Trout River
3	Mayport Boat Ramp	4870 Ocean St, near A1A
4	Intracoastal Waterway/McCue Boat Ramp	2501 2nd Ave N.
5	Wayne B Stevens	4555 Ortega Farms Blvd
6	TK Stokes	2120 Riverview Ave
7	Arlington Boat Ramp	Arlington Rd at St Johns River
8	Oak Harbor	2428 Seaway St, Mayport
9	Pottsburg Creek	8540 Beach Blvd
10	County Dock	Terminus of County Dock Rd at St Johns River
11	Hood Landing	Terminus of Hood Landing Rd at Julington Creek
12	Dinsmore Boat Landing	11101 US 1
13	Harborview Boat Ramp	Harborview Dr
14	Alimacani	Heckscher Dr at Fort George Inlet
15	Lonnie Wurn	4131 Ferber Rd
16	Joe Carlucci Boat Ramp	8414 Heritage River Road
17	Arlington Lions Club Boat Ramp	4322-1 Richard G Gatlin Rd
18	Jim King Park and Boat Ramp @ Sister's Creek	8203 Heckscher Dr
19	Curtis Lee Johnson Boat Ramp	5434 San Juan Ave
20	Fulton Boat Ramp	End of Fulton Rd off Ft Caroline
21	New Berlin Boat Ramp	End of Frederick St , off Lombard from New Berlin
22	Metro Park Marina Docks	1410 Gator Bowl Blvd
23	Southbank Docks (Riverwalk)	Downtown Jacksonville
24	Jacksonville Landing Docks	Downtown Jacksonville
25	Riverwalk	Downtown Jacksonville
26	Palms Fish Camp	6359 Hecksher Dr
27	Thomas Creek	17198 Ethel Rd
28	John Lowe Boat Ramp	9021 San Jose Blvd
29	Reddie Point	4499 Yachtsman Way
30	Castaway Island Preserve	2921 San Pablo Rd South
31	Ringhaver Park	5198 118th St
32	Stinson Park	4050 San Juan Ave
33	Palmetto Leaves Kayak Launch	13799 Old St. Augustine Rd
34	Riverside Arts Market floating docks (210 ft)	715 Riverside Ave

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#	Name	Location
35	Nathan Krustel Park-Shoreline Kayak Launch/no structure	2001 LaVaca Road
36	Blue Cypress Park	4012 University Blvd. N
37	North Shore Park	7901 Pearl Street
38	Ribault River Preserve	2617 Ribault Scenic Drive
39	Riverview Park	9620 E. Water Street
40	Dutton Island Preserve/Owned/Managed by COAB	End of Dutton Island Drive
41	Cradle Creek Preserve/Owned/Managed by COAB	15th Street and Fairway Lane
42	Mandarin Park Boat Ramo	14780 Mandarin Rd
43	Huguenot Memorial Park-Shoreline Kayak Launch/no structure	10980 Heckscher Dr
44	Charles Reese Memorial Park	1200 Ken Knight Dr
45	Lot X Floating Vessel Dock (80 Ft)	950 Bay St. E. / End of APR Blvd
46	Dames Point Rark - Fishing Pier	4246 Dames Point Road
47	Helen Cooper Floyd Park - Fishing Pier	3600 SR A1A
48	Jax Beach Pier	503 N. 1st Street
49	Jacksonville Zoo - Dock	370 Jacksonville Zoo Parkway
50	Trout River Pier - Fishing Bridge & Docks	Trout River Bridge
51	Half Moon Island Preserve-Ramp, Dock & Fishing Pier	Main Street N

Watercraft (Hull and Protection and Indemnity)

Carrier: The Continental Insurance Company

Coverage Form

Occurrence or Claims Made: Occurrence

Hull Coverage

American Institute Hull Clauses (6/2/77)
American Institute S.R. & C.C. Endorsement (9/8/59)
American Institute Deliberate Damage – Pollution Hazard (2/1/76)

Limits: $9,088,338 per schedule

Deductible: 1% of Hull value per occurrence

Trailer Deductible: $250 per occurrence

Protection & Indemnity Coverage

Form: Protection & Indemnity SP-23

Limits: $1,000,000 combined single limit any one accident or occurrence including all legal costs, fees and expenses

Deductible: $2,000 per occurrence Bodily Injury
$2,000 per occurrence All Other

Terms and Conditions include, but are not limited to the following

- Schedule of Vessels
- Named Insured Endorsement
- Trailer Endorsement – Physical Damage coverage only
- Navigating Limit Endorsement
- Excess Collision Liability
- Sole Agent Endorsement
- Severability of Interest Endorsement
- Claim Reporting Endorsement
- Proof of Loss Endorsement
- Waiver of Subrogation Endorsement
- Termination and Non-Renewal Endorsement
- Prohibition of Warranty Endorsement
- Automatic Acquisition
- Voluntary Removal of Wreck
- Extended Adventures & Perils
- Continuity Credit Clause
- American Institute Pollution Exclusion Clause

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Terms and Conditions include, but are not limited to the following (continued)

- AIMU Extended Radioactive Containment Exclusion Clause 3/1/03 with
- USA endorsement
- AIMU Chemical, Biological and Electromagnetic Exclusion Clause 3/1/03
- AIMU US Economic and Trade Sanctions Clause
- Punitive Damages Exclusion
- Crew Exclusion
- Primary Non-Contributory Endorsement

Navigational Limits

Warranted navigation confined to the coastal and inland waters of Duval county, St Johns county, Nassau county, Clay county, Florida, not exceeding one hundred nautical miles offshore

Higher Limits May be Available Upon Request

Watercraft and Trailer Schedule Follows

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WATERCRAFT & TRAILER SCHEDULE

No. Hull	Description: Vessel / Engine / Trailer	User / Department			Total Value	Hull Deductible
	Fire Department - Fire & Rescue					
1	1989 27' Boston Whaler	Fire Dept.	Hull	$145,000	$199,000	$1,950
	w/ twin 250 HP Mercury OB	David Johnson	Engines	$50,000		
	Hull # 959F889	693-1445	Trailer	$4,000		$250
	serial # QSJG4102OS0 port	718-7809				
	serial # QSGW03745Os0 Starboard	JFRD Tech Support Mgr				
	trailer #8319 Magic Tilt model #TTML28160					
2	2004 Silvership 27' alum. Hull VSI41700C404	Fire Dept.	Hull	$200,000	$257,500	$2,500
	w/twin outboards 350 HP Yamaha		Engines	$50,000		
	(300HP MERCURY VERADOS)		Trailer	$7,500		$250
	serial # 2B141826 PORT					
	serial # 2B136166 STARBOARD					
3	2004 Silvership 27' alum. Hull (VSI41900E404)	Fire Dept.	Hull	$200,000	$257,500	$2,500
	w/twin outboards 300HP MERCURY VERADOS		Engines	$50,000		
	#2B177373 STARBOARD		Trailer	$7,500		$250
	#2B180723 PORT					
4	2007 Zodiac boat hull#Z80145	Fire & Rescue	Hull	$9,950	$16,695	$157
	40 HP serial #67CL1029312		Engine	$5,745		
			Trailer	$1,000		$250
5	2007 Zodiac boat hull #Z801485	Fire & Rescue	Hull	$9,950	$16,695	$157
	40 HP# serial #67CL1029311		Engine	$5,745		
	trailer #EW17V-2100		Trailer	$1,000		$250
6	2006 50' Metalcraft Marine Firestorm	Fire Dept	Hull	$700,000	$1,110,000	$11,100
	#QME00463M06C		Engine	$175,000		
	2006 Caterpillar C-18 875HP (2 each)		Engine	$175,000		
	#CKHO2438 & #CKHO2444		FirePump	$60,000		
7	Zodiac MKII serial#Z80125	Fire & Rescue	Hull	$9,500	$14,500	$135
	25 HP serial #1020366		Engine	$4,000		
	Hull # ESDCB335NB606		Trailer	$1,000		$250
	Trailer VIN # 1ZJBW14107C0031					
8	Zodiac Center console 19' hull#XDC599107F001	Fire & Rescue	Hull	$28,000	$46,500	$25
	HP#150 serial #OT153543		Engine	$14,000		
	Trailer # 4YPAB1819XT016000		Trailer	$4,500		$250

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No. Hull	Description: Vessel / Engine / Trailer	User / Department			Total Value	Hull Deductible
9	Jon boat 1993 15 HP outboard	Fire & Rescue	Hull w/Trl	$2,500	$2,500	$25
	15 HP OB serial # 0D242080					
	Trailer # 1PBBB16M92005204					
10	Jon boat 1993 15 HP outboard	Fire & Rescue	Hull w/Trl	$2,500	$2,500	$25
	15 HP OB serial # 0D202681					
	Trailer # 1PBBB16M0P2005205					
11	Jon boat 14' no motors for flood	Fire & Rescue	Hull	$14,400	$14,400	$144
	evacuations (9 units X $1600ea=$14,400)					
12	2006 Zodiac 13'8" ProMan #Z14233	Fire & Rescue	Hull	$6,000	$10,995	$104
	w/Yamaha 40HP		Engine	$4,420		
	Trailer #1M5BW101451E10504		Trailer	$575		$250
13	2006 Zodiac 13'9" Pro 7 man #XDC007BUI405	Fire & Rescue	Hull	$6,000	$10,995	$104
	w/ Yamaha 40HP #67CL1022237		Engine	$4,420		
	Trailer # 1ZJBE14144M021871		Trailer	$575		$250
14	2010 Sea Doo Hull # CA-YDV26805K910	Fire & Rescue	Hull	$7,373	$7,373	$74
15	2008 Sea Doo Hull # CA-YDV02552A707	Fire & Rescue	Hull	$7,000	$7,000	$70
16	Zodiac Rib Boat Hull#FR-XDC105CBC606	Fire & Rescue	Hull	$6,000	$6,575	$60
	40 HP Yamaha OB serial # 67CL1026198		Trailer	$575		$250
	Trailer # 1ZJBE14107M048084					
17	2008-Sea Doo model 238A # YDV10455D808	Fire & Rescue	Hull	$7,000	$8,000	$70
	Powercraft Trailer # 1M5BB161X91E51793		Trailer	$1,000		$250
	magic tilt					
	model # MT-14-1250					
18	70' Rapid Response CBRNE/WMD Fire Boat	Fire & Rescue	Hull w/Eng	$5,000,000	$5,000,000	$50,000
	Hull # QME00512M10K					
	Iveco Marine Propulsion Engines (4)					
	Serial #JKX00266; 00265; 00262; 000267					
19	Yamaha Water Jet 110 hb inboard boat	Fire & Rescue	Hull	$9,986	$10,586	$100
	#US-YAMA1734L415					
	Continental Boat Trailer		Trailer	$600		$250
	#1ZJBB1411FM087919					

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No. Hull	Description: Vessel / Engine / Trailer	User / Department			Total Value	Hull Deductible
20	Yamaha Water Jet 110 hb inboard boat	Fire & Rescue	Hull	$9,986	$10,586	$100
	#US-YAMA2637L415					
	Continental Boat Trailer		Trailer	$600		$250
	#1ZJBB1416FC020187					
21	Yamaha Water Jet 110 hb inboard boat	Fire & Rescue	Hull	$9,986	$10,586	$100
	#US-YAMA2713L415					
	Continental Boat Trailer		Trailer	$600		$250
	#1ZJBB1414FC020186					
22	2019 Alumacraft Riveted 15' Jon Boat	Fire & Rescue	Hull w/eng	$7,192	$9,254	
	with 25HP Mercury with Tiller		Equip	$1,462		
	Galvanized Jon Boat Trailer		Trailer	$600		$250
	OR9411925					
23	2019 Alumacraft Riveted 15' Jon Boat	Fire & Rescue	Hull w/eng	$7,192	$9,254	
	with 25HP Mercury with Tiller		Equip	$1,462		
	Galvanized Jon Boat Trailer		Trailer	$600		$250
	OR9411928					
24	2019 Alumacraft Riveted 15' Jon Boat	Fire & Rescue	Hull w/eng	$7,192	$9,254	
	with 25HP Mercury with Tiller		Equip	$1,462		
	Galvanized Jon Boat Trailer		Trailer	$600		$250
	OR9411927					
	Fire and Rescue Total				**$7,048,248**	
	Sheriff's Department					
25	2007 Sea Doo RXT (BLK)	Sheriffs Dept	Hull	$12,000	$12,599	$120
	Hull # YDV45924A707	Patricia Grant	Trailer	$599		$250
	Trailer 5KTWS14157F003295	patricia.grant@jaxsheriff.org				
		904-630-0797				
26	2001 Boston Whaler 21' Justice Patrol Boat (PM2)	Sheriffs Dept	Hull	$50,000	$67,000	$625
	Serial #BWCJB023E101		Engine	$12,500		
	w/ 2011 Evinrude 250hp Engine		Trailer	$4,500		$250
	Serial #052096609					
	w/ 2001 Boat Master trailer					
	Serial #42XBB2121YF009216					
27	2002 Boston Whaler (PM6)	Sheriffs Dept- Marine Unit	Hull	$60,000	$91,000	$850
	Serial #BWCLA242G102		Engine	$25,000		
	w/ Twin 2011 200hp Evinrude Outboards		Trailer	$6,000		$250
	#05284762 & #05287197					
	w/ Boat Master trailer					
	Serial #42XBG242XYF009340					

No. Hull	Description: Vessel / Engine / Trailer	User / Department			Total Value	Hull Deductible
28	2007 Sea Doo RXT (RED)	Sheriffs Dept- Marine Unit	Hull	$12,000	$12,599	$120
	hull # ydv54592a707		Trailer	$599		$250
	trailer #5ktws14177f003296					
29	25' Tournament Boat	Sheriffs Dept- Marine Unit	Hull	$131,475	$136,475	
			Engines	Included		
	Loadmaster Trailer #4YPAB20173T030554		Trailer	$5,000		
30	2004 Boston Whaler (PM7)	Sheriffs Dept	Hull	$65,000	$98,000	$900
	Serial #WCG00217A404	TRANSFERRED TO JFRD	Engine	$25,000		
	Twin 2011 250HP Evinrude Outboard Motors	8/25/2014	Trailer	$8,000		$250
	#05297749 & #05296534					
	Boatmaster Trailer #42XBK26224F030606					
31	2006 24' Boston Whaler (PM3)	Sheriffs Dept- Marine Unit	Hull	$60,000	$95,700	$877
	#WCG00187C606		Engine	$27,700		
	TWIN 2016 SUZUKI 200HP		Trailer	$8,000		$250
	MOTORS #610009 & 610535					
	Boatmaster trailer #42XBK24216F311661					
32	2006 22' Boston Whaler#WCG00186C606	Sheriffs Dept- Dive Team	Hull w/Eng	$60,000	$65,000	$600
	w/Mercury 200 HP UK		Trailer	$5,000		$250
	Boatmaster trailer #1ZEVAESG86A021012					
33	2009 27' Safe Boat Full Cabin	Sheriffs Dept- Dive Team	Hull	$187,150	$220,412	$2,129
	HIN# EGO01255J808V1749					
	TWIN 250 HP EVINRUDE MOTORS		Engine	$25,762		
	03/2013 SER# 5375407 09/2012 Ser #5361644					
			Trailer	$7,500		$250
34	2010 29' SilverShips AM800 (PM2)	Sheriffs Dept- Marine Unit	Hull	$175,845	$210,840	$2,028
	HIN# VSI80174E010		Engines	$27,000		
	Twin 2011 250HP Evinrude Motors		Trailer	$7,995		$250
	# 05291701 #05296587					
	Advanced Boat Trailer #1A9BB2927AJ655012					
35	2011 29' SilverShips AM800 (PM5)	Sheriffs Dept- Marine Unit	Hull	$175,845	$210,840	$2,028
	HIN# VSI8027D111		Engines	$27,000		
	Twin 2014 -250HP Evinrude Motors		Trailer	$7,995		$250
	0541149 & 05408896					
	Loadmaster Trailer #4YPAB30335T038404					
36	2017 Amera Boat Trailer #4DJAB2823HA013894	Sherrifs Dept	Trailer	$8,485	$8,485	$85
	Model #AC2628TOB G.V.W.R. 12,000 lbs					
	Sherriff's Department Total				**$1,228,950**	

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No. Hull	Description: Vessel / Engine / Trailer	User / Department			Total Value	Hull Deductible
	Port Authority					
37	1994 20' Bayhawk	Port Authority	Hull	$15,000	$23,489	$220
	w/ Evinrude 90hp Motor	Chris Crouch	Engine	$7,000		
	#1B023096	chris.crouch@jaxport.com	Trailer	$1,489		$250
		904-357-3083				
38	2000 Xpress 1440 Jon Boat	Port Authority	Hull	$1,488	$3,288	$25
	Serial #JBC39193D000		Engine	$1,000		
	w/ 2001 Yamaha F4 Engine		Trailer	$800		$250
	w/ 2001 Majik Tilt SK1455 trailer					
	Serial #1M5B5141411					
39	2008 24' Pilot House Patrol Boat	Port Authority	Hull	$126,018	$161,618	$1,560
	MKC2422OE809					
	2013 Honda CCW/150hp (Port) Ser#BAPJ-1400135		Engines	$15,000		
	2013 Honda CCW/150hp (Stboard) Ser#BANJ-1402227		Engines	$15,000		
	Trailer #5XGBB24218M001938		Trailer	$5,600		$250
40	2008 22' McKee Craft Center Console Patrol Boat	Port Authority	Hull	$77,000	$82,000	$770
	HIN# MKC22169I708					
	2007 Honda 225 CW Ser# BEAG-1235347					
	2013 Honda BF225/225hp Ser#BEAGJ-1205115					
	Trailer VIN#5XGBB22228M001353		Trailer	$5,000		$250
41	2017 GAJ Metal Shark 32' Alum Public Safety Boat	Port Authority	Hull	$255,778	$311,478	$2,558
	HIN# GAJ29D25G717		Engines	$21,500		
	2017 Honda BF250T #BBJJ1004978		Engines	$21,500		
	2017 Honda BF250T #BBJJ8001121					
	2017 Evolution Trlr #1E9E1BA24HF513680		Trailer	$12,700		$250
	Port Authority Total				**$581,873**	
	Environmental Services & Mosquito Control					
42	1996 25' Cobra Aluminum Work Boat (Research Vessel)	Environmental	Hull	$35,000	$55,000	$510
	Vessel #FL2154 JA Serial # PXLUBRA1G696	Services	Engine	$16,000		
	w/ twin 200hp Suzuki Outboards 2016	William Karlavige	Trailer	$4,000		$250
	Model # DF200 ATX Serial# 20003Z610165/#20003Z611311	WKarlavige@coj.net				
	1996 Boatmaster Trailer model 2426-TH-M	904-255-7114				
	VIN # 42XBB2421TF006612					
	2012 Magic Tilt Trailer Model CA 2035		Trailer	$2,700	$2,700	$250
	Vin #1M5BA2017C1E68852					
43	2020 23' Carolina Skiff	Environmental	Hull	$24,000	$43,992	$410
	DLX 2390 EW	Services	Engine	$17,000		
	Trailer		Trailer	$2,992		$250

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No. Hull	Description: Vessel / Engine / Trailer	User / Department			Total Value	Hull Deductible
44	2015 14' Indian River Canoe	Environmental	Hull	$617	$1,731	$9
	Trolling Motor	Services	Engine	$255		
	Trailer		Trailer	$860		$250
45	1988 15' Combee Airboat	Mosquito Control	Hull	$4,800	$10,850	$89
	GM V8 190hp	rwishard@coj.net	Engine	$4,050		
	Baron Trailer #BCT15	rwsmith@coj.net	Trailer	$2,000		$250
	Environmental Services & Mosquito Control Total				**$114,273**	
		-				
		JEA				
46	2008 25' Parker/Outboard Road King #72469B808	JEA	Hull	P&I Only		
	twin 2008 Yamaha 150HP	Steven M. Bossier	Engine			
		bosssm@jea.com				
		(904) 665-6019				
	JEA				**$0**	
		Parks & Recreation and JSO				
47	2005 Proline 22' #AMHCC003D505	Parks & Recreation	Hull	$33,925	$54,956	$519
	2011 Mercury 250HP	Jim Suber	Engine	$18,000		
	2005 Loadmaster Trailer #AYPAB23245T039915	jsuber@coj.net	Trailer	$3,031		$250
		904-630-0839				
48	2011 Bombardier SeeDoo GTI SE # FL3984PG	**Huguenot Park**	Hull	$9,256	$10,656	$93
	YDV23054C111	Chris Winterman				
		chriswin@coj.net				
	2011 Karavan Trailer #5KTWS14138DF600276	904-251-3335	Trailer	$1,400		$250
49	2013 Zodiac Inflatable Fiberglass Boat		Hull	$10,560	$11,882	$106
	XDCC651FC212	Anthony Turley				
	Yamaha 40HP 4stroke M#F40JEHA S#6BGS1028149	anthony.turley@jaxsheriff.org				
	Continental Boat Trailer #1ZJBB1410DC015855	904-255-7494	Trailer	$1,322		$250
50	2013 Zodiac Inflatable Fiberglass Boat	JSO	Hull	$18,000	$19,500	$180
	XDCP5543D313					
	Yamaha 70HP 4stroke M#F70LA S#6CJL1026063					
	Continental Boat Trailer #1ZJBB1714DC015854		Trailer	$1,500		$250
	2009 EZ Boat Trailer #1ZEZAF3M99A061762	JSO	Trailer	$18,000	$18,000	$250
	Parks & Recreation and JSO				**$114,994**	
	TOTAL VALUE			**$9,088,338**	**$9,088,338**	

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Excess Protection & Indemnity Coverage

Carrier: Great American Insurance Company

Coverages/Limits

Occurrence / Claims Made: Occurrence

Limits of Liability: $9,000,000 Per Occurrence, Annual Aggregate

Scheduled Underlying Limits:

Watercraft Protection & Indemnity – Any one Accident or Occurrence - $1,000,000

Policy is true follow form to Continental Insurance Company Watercraft Protection & Indemnity underlying policy

Higher Limits May be Available upon Request

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A.M. Best Rating of Proposed Companies

COVERAGE	INSURANCE COMPANY	RATING
Wharfinger Liability	Continental Insurance Company	A, XV
Watercraft Hull and Protection & Indemnity	Continental Insurance Company	A, XV
Excess Protection & Indemnity-Watercraft	Great American Insurance Company	A+, XV

General Rating

These rating classifications reflect BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

A++, A+	Superior	B, B-	Fair
A, A-	Excellent	C++, C+	Marginal
B++, B+	Good	C,C-	Weak

Financial Size Category

The Financial Size Category is an indication of the size of an Insurer and is based on reported Policyholder's surplus conditional or Technical reserve Funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities. ($ in Thousands)

Class I	Up	To	$1,000
Class II	$1,000	to	$2,000
Class III	$2,000	To	$5,000
Class IV	$5,000	To	$10,000
Class V	$10,000	To	$25,000
Class VI	$25,000	To	$50,000
Class VII	$50,000	To	$100,000
Class VIII	$100,000	To	$250,000
Class IX	$250,000	To	$500,000
Class X	$500,000	To	$750,000
Class XI	$750,000	To	$1,000,000
Class XII	$1,000,000	To	$1,250,000
Class XIII	$1,250,000	To	$1,500,000
Class XIV	$1,500,000	To	$2,000,000
Class XV	$2,000,000	To	Greater

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown. Brown & Brown does not guarantee financial condition of the insurers listed above.

The financial condition of the above carriers has been fully explained by Brown & Brown of Florida, Inc. and I hereby acknowledge these financial conditions.

Premium Summary and Related Information

This proposal contains only a general description of the coverage(s) and does not constitute a policy/ contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document.

This proposal is based upon the exposures to loss made known to the Agency. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that proper coverage(s) may be put into place.

Compensation: In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at 1 800-755-7297 or, if you prefer, submit your question or request online at http://www.bbinsurance.com/customerinquiry.shtml.

Wholesale Broker/Managing General Agent: Hull & Company

This intermediary is owned in whole or part by Brown & Brown, Inc., the parent company of Brown & Brown of Florida, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services may be up to 15% of the premium you pay for coverage, and any compensation paid for those services is derived from your premium payment. The fee, if any, for the Wholesale Insurance Broker's/Managing General Agent's services above is No Fee

What is an audit?

Policies which use fluctuating values as the exposure basis, i.e.: payroll or sales, are subject to an audit. The company may visit your business to examine your records or ask you to complete a voluntary "mail in" audit. If at the time of the audit your exposures are different from what you estimated at the time your policy was written, you will receive a return premium credit or an additional premium billing.

If you subcontract any work, it is essential that the subcontractor provide you with a Certificate of Insurance indicating that insurance coverage is in place for General Liability, Workers Compensation, and Automobile Liability. If at the time of audit you do not have evidence of insurance from your subcontractors, you will be charged an additional premium for the payroll of the subcontractor on your policies.

Audits that generate an additional premium are due upon receipt. It is important that you review audits as soon as you receive them and advise us of any discrepancies in the exposures immediately so that we may inform the insurance carrier. If payment of the audit is not received by the insurance company on a timely basis, your coverage may be canceled and could adversely affect the future placement of insurance coverage.

We recommend that you review the actual exposures as compared to your estimated exposures quarterly and advise us of any significant variance.