FINANCE DIVISION

Jacksonville
Where Florida Begins.

MEMORANDUM

DATE: **September 25, 2016**

TO: **Gregory Pease, Chairman**
Professional Services Evaluation Committee

FROM: **Ann Willis, Property and Casualty Administrator**
Twane Duckworth, Chief of Risk Management

Subject: **Arthur J. Gallagher Risk Management Services, Inc. – Contract Casualty Insurance Broker Service, P-28-13 – Request for Amendment Five**

The current Contract No. 9901 Casualty Insurance Broker Services in the Broker Services allows for placement of Casualty Insurance coverages by Arthur J. Gallagher Risk Management Services, Inc. ("Gallagher"), for a term of October 1, 2015 to September 30, 2016, with two (2) additional one year options remaining at terms mutually agreeable, with $1,375,402.25 premiums (applicable taxes and fees, etc.) and Grand Total Average Commission Percentage ("GTACP") of 10% (Service Brokers, intermediates or wholesalers) as defined in the RFP with a total maximum indebtedness of not-to-exceed amount of $4,426,231.25 for all products and deliverables.

Risk Management is requesting to exercise one (1)of the two (2) remaining renewals for a policy term of October 1, 2016 to September 30, 2017 and to increase the maximum indebtedness by $1,412,452.00 for a not to exceed amount of $5,838,683.25 with all products and deliverables remaining the same.

The $1,412,452.00 represents an increase of 0nly .5% over the previous term for the Casualty Insurance coverages which can be attributed to increased Workers Compensation rates for the State of Florida and increased rates for the other coverage lines.

Attachments: Exhibit J

Exhibit J

2016 – 2017 Casualty Renewal Proposal

2016- 2017 Casualty Renewal Proposal For

CITY OF JACKSONVILLE

117 West Duval Street, Suite #335
Jacksonville, Florida 32202-3381

Presented: September 15, 2016

Arthur J. Gallagher & Co.

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This proposal of coverage is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is not intended to replace or supersede your insurance policies.

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Our Team

Service Team

Judith A. Arenz has primary service responsibility for your City. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL
Judith A. Arenz, CPCU Area Senior Vice President	561-998-6780 561-719-2085	Judy_Arenz@ajg.com
Tony Abella, Jr. CPCU, ARM, Are, MSIM Area Senior Vice President	305-639-3108	Tony_Abellajr@ajg.com
Tom Gill, CIC, CRM, MBA Area Assistant Vice President	561-998-6812 561-866-0574	Tom_Gill@ajg.com
Cynthia L. Preston, ARM, CIC Client Service Executive	561-998-6810 561-542-7668	Cynthia_Preston@ajg.com
Livia Oliveira Client Service Manager	561-998-6804	Livia_Oliveirai@ajg.com
Aimee Bell Client Service Associate Senior	561-998-6817	Aimee_Bell@ajg.com
Zeb Holt South Florida Branch Manager	305-639-3113 812-320-4482	Zeb_Holt@ajg.com
Jim Smith Director, Risk Control Services	561-998-6809 561-310-1747	Jim_Smith-FL@ajg.com
Andrea Tomasek Claims Advocate	561-998-6757	Andrea_Tomasek@ajg.com
David Dawson Jacksonville, Area Vice President	904-520-4473	David_Dawson@ajg.com

Arthur J. Gallagher Risk Management Services, Inc.
Main Office Phone Number: 561-995-6706
Main Fax Phone Number: 561-995-6708

Executive Summary

Arthur J. Gallagher Risk Management Services, Inc. and your Account Service Team have prepared this proposal for the renewal of coverage for the City of Jacksonville, Florida for the 2016-2017 coverage term.

Renewal Goals:

- **Total Cost of Risk** – As your risk management consultant, our primary mutual goal is to lower your total cost of risk. Budgets continue to be stressed and we are not looking to increase the insurance premium spend. Our goal is to develop a cost-effective program that supports the City's self-insured risk management plan.

- **Program Structure** – Maintain current program structure with options as follows:
  - Workers Compensation with Alternative Retentions
  - Market to additional carriers for alternatives to existing program

- **Claim Advocacy** – Gallagher will provide claim review and advocacy
  - Quarterly claims review by AJGRMS Claims Advocate with emphasis on Workers Compensation claims and selected claim file review

- **Loss Control** – Gallagher provides loss control through our specialist Jim Smith and his staff
  - Utilize services provided by BRIT "Team" program - **Casualty**
  - Utilize resources provided by Midlands Management – **Workers' Compensation**

- **Insight** – Gallagher's proprietary risk management data platform to provide the City specific documents such as insurance policies and schedules

Executive Summary (Cont.)

STATE OF THE MARKET
As of August 2016

Primary and Excess Casualty – Stable/Loss Driven

We are currently in a stable casualty market in which clients are seeing mostly flat renewals, except for clients with significant losses.

Cyber Liability

This product continues to be highly publicized due to significant breaches, regulatory enforcement actions with hefty fines and penalties, and constant hacker threats. New carriers continue to enter the space and longer term players are updating and broadening their policy forms.

Excess Workers' Compensation

Following an overall soft market in the early part of the millennium, beginning in 2011, and on through 2014, the Excess Workers Compensation insurance market experienced extreme volatility and hardening. The reason for this is that although this line of coverage is intended to respond to infrequent, but very large claims, certain trends have resulted in claims becoming larger than expected, and include:

- Public safety presumptive claims that increase the types of claims that fall under workers compensation
- Newer, higher-cost treatments, which are more prevalent, and are expected to have a major impact on today's claims, in the future
- More use of prescription medications for injured employees
- Medical inflation
- Minimal investment income, which otherwise offsets insurance losses

These trends resulted in insurance company combined ratios that exceeded 100%, which means for every dollar of premium collected, insurers were paying (or expected to pay) more than a dollar in claims and expenses, with little to no investment income to offset the losses. In addition some insurers significantly reduced their writings or left the market entirely. Since excess workers compensation claims could last for decades into the future, those insurers who did continue to offer this coverage, there was great uncertainty as to the adequacy of retention levels and pricing. This affected all insureds, regardless of their individual loss experience.

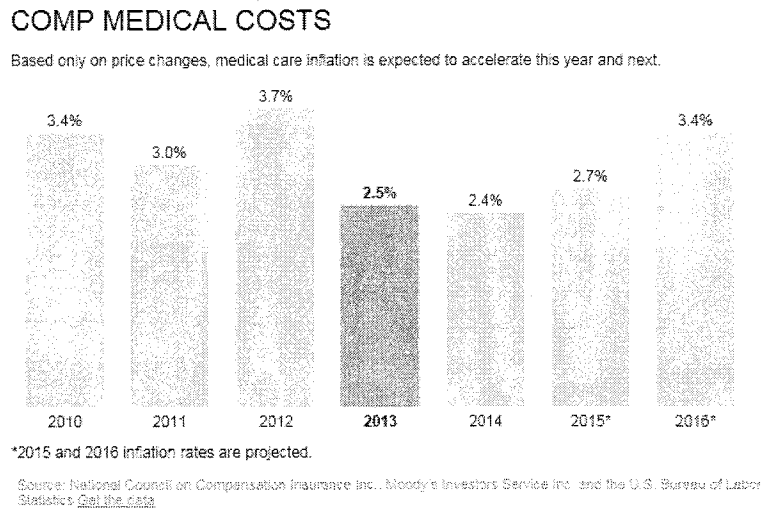
While the market is now considered to be stable, rate levels and self-insured retentions are higher than they were before the volatility began. For clients who have public safety exposure such as police fire, and emergency medical services, minimum self-insured retentions tend to start at $650,000, with the majority of entities needing to retain the first $1,000,000+ of any one occurrence.

Executive Summary (Cont.)

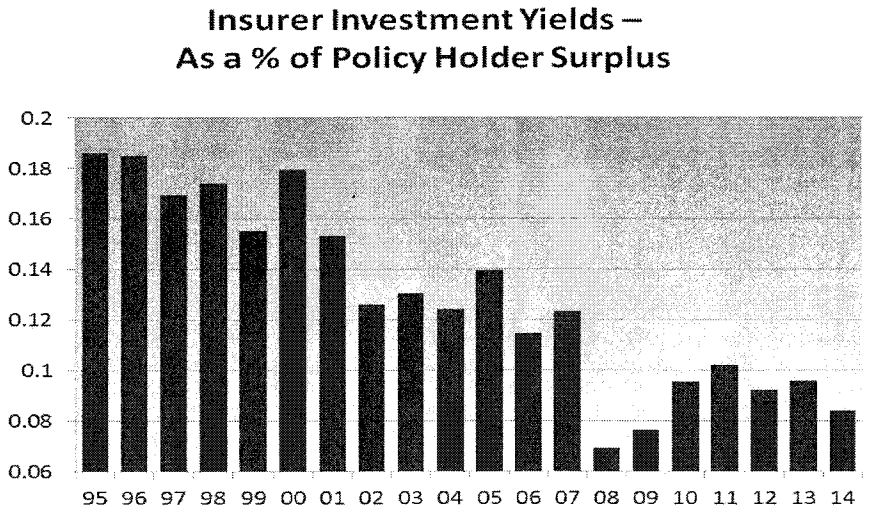
Cost drivers impacting Workers Compensation Insurers

- **Recent legislative impacts**
  - **Castellanos** – attorney fee statute deemed unconstitutional
  - **Statute 440 as Exclusive Remedy** – continually challenged
  - **104 week Statutory cap on temporary total disability** – still pending
  - **Bottom line** – NCCI has recommended a 17.1% rate increase as a result of these rulings

- **Medical Inflation** – While the rate of medical inflation has slowed somewhat over the past 10 years from a high of 7.8% in 2005 to roughly 2.4% in 2014, inflationary pressures continue to impact the overall pricing trends in the excess workers compensation marketplace, and current projections indicate that the rate of increase will continue to climb over the next several years.



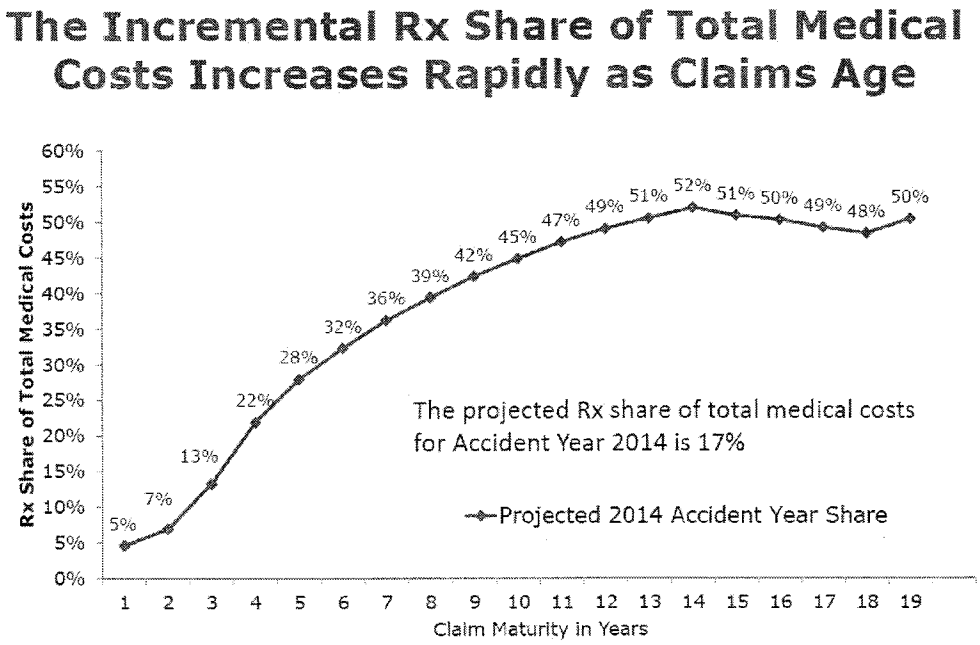
- **Investment yields** – They remain near all-time lows, putting continued pressure on underwriters to make an underwriting profit. We will continue to see a heightened focus on delivering an underwriting profit, particularly in the excess workers compensation area, where the claims lag has traditionally allowed for pricing at levels well above 100% combined ratios.



Executive Summary (Cont.)

- **Technological advances in medical care** – As the worst work place injuries may be on an insurers books for 30 plus years, when they are pricing the coverage today, they must also account for future medical advances that may lead to treatments or modalities of care that cannot even be contemplated today, which may create a drastic increase in future medical payments on claims. This phenomenon has been referred to as the "Christopher Reeve effect".

- **Drug cost –** There are several factors that have increased the percentage of dollars that drug costs represent to the overall workers compensation claims expense.
  - 35% increase in costs for compounded medications [(1)]
  - 12.8% increase in costs for nonsteroidal anti-inflammatory medications [(1)]
  - Over prescribing / utilization of pain killers / opioids
    Opioids — the costliest and one of the most prescribed medication types in comp claims
  - Advertising driving insureds to demand "named brand" drugs from providers
  - 11.5% increase in costs for opioid painkillers [(1)]
  - Physician repackaging



source: 2016 NCCI [(1)] Business Insurance Journal Posted on Apr.21, 2015

Executive Summary (Cont.)

CASUALTY LOSS SUMMARY as of 6/8/2016

COVERAGE	TERM	PAID	RESERVE	TOTAL INCURRED	CLAIM COUNT
Auto Liability	10/1/06-07	$1,047,943	$0	$1,047,943	299
	10/1/07-08	$1,616,558	$15,002	$1,631,560	314
	10/1/08-09	$2,053,942	$27,871	$2,081,813	251
	10/1/09-10	$1,319,210	$18,786	$1,337,996	237
	10/1/10-11	$1,632,787	$18,228	$1,651,015	242
	10/1/11-12	$1,634,668	$275,865	$1,910,533	226
	10/1/12-13	$1,078,248	$141,993	$1,220,240	210
	10/1/13-14	$1,671,594	$673,154	$2,344,748	244
	10/1/14-15	$1,360,428	$311,566	$1,671,994	235
	10/1/15-16	$266,357	$524,489	$790,846	160
Auto Liability Total		$13,681,735	**$2,006,951**	**$15,688,686**	**2,418**
General Liability	10/1/06-07	$1,460,677	$0	$1,460,677	1,730
	10/1/07-08	$3,003,043	$13,876	$3,016,919	2,595
	10/1/08-09	$2,385,015	$0	$2,385,015	1,997
	10/1/09-10	$2,463,921	$288,866	$2,752,787	1,766
	10/1/10-11	$4,068,472	$2,170,061	$6,238,533	1,599
	10/1/11-12	$2,558,270	$687,144	$3,245,414	1,597
	10/1/12-13	$3,073,135	$776,846	$3,849,982	1,605
	10/1/13-14	$2,338,514	$939,268	$3,277,782	1,666
	10/1/14-15	$1,423,831	$1,308,103	$2,731,934	1,695
	10/1/15-16	$515,631	$1,068,861	$1,584,492	1,054
General Liability Total		**$23,290,510**	**$7,253,025**	**$30,543,535**	**17,304**
Workers' Compensation	10/1/06-07	$6,307,790	$1,834,788	$8,142,578	1,812
	10/1/07-08	$11,194,062	$1,270,754	$12,464,816	1,718
	10/1/08-09	$9,018,461	$1,459,149	$10,477,609	1,830
	10/1/09-10	$9,105,893	$2,245,762	$11,351,656	1,763
	10/1/10-11	$6,346,353	$1,148,800	$7,495,153	1,672
	10/1/11-12	$10,511,115	$2,483,850	$12,994,965	1,579
	10/1/12-13	$7,189,935	$2,108,672	$9,298,607	1,770
	10/1/13-14	$7,919,630	$2,913,009	$10,832,639	1,486
	10/1/14-15	$7,238,128	$4,389,965	$11,628,094	1,536
	10/1/15-16	$2,310,585	$4,341,690	$6,652,276	1,000
Workers' Compensation Total		$77,141,952	**$24,196,440**	**$101,338,392**	**16,166**
Grand Total		$114,114,196	$33,456,418	$147,570,616	35,888

Executive Summary (Cont.)

LOSS SUMMARY by AUTHORITY as of 6/8/2016

COVERAGE	AUTHORITY	PAID	RESERVE	TOTAL INCURRED	CLAIM COUNT
Auto Liability	City of JAX	$1,948,318	$359,662	$2,307,981	466
	Jacksonville Aviation Authority	$6,128	$0	$6,128	5
	Jax Housing Authority	$138,161	$0	$138,161	26
	Jax Port Authority	$13,452	$0	$13,452	3
	JEA - Water / Sewer	$60,390	$0	$60,390	27
	JEA Electric Authority	$2,332,857	$223,769	$2,556,626	406
	Other City Claims Fire	$1,962,685	$105,296	$2,067,980	331
	Other City Claims Sheriff	$7,219,744	$1,318,225	$8,537,968	1,154
Auto Liability Total		**$13,681,735**	**$2,006,951**	**$15,688,686**	**2,418**
General Liability	City of JAX	$10,955,087	$4,401,086	$15,356,173	9,154
	Jacksonville Aviation Authority	$755	$0	$755	7
	Jax Housing Authority	$445,661	$126,000	$571,661	136
	Jax Port Authority	$34,996	$30,000	$64,996	43
	JEA - Water / Sewer	$2,491,438	$319,039	$2,810,477	1,798
	JEA Electric Authority	$3,339,364	$375,533	$3,714,897	4,542
	Other City Claims Fire	$653,502	$135,936	$789,438	238
	Other City Claims Sheriff	$5,369,708	$1,865,432	$7,235,140	1,386
General Liability Total		**$23,290,510**	**$7,253,025**	**$30,543,535**	**17,304**
Workers' Compensation	City of JAX	$15,785,632	$2,531,359	$18,316,991	4,240
	Heart/Hypertension Fire	$7,678,275	$3,757,556	$11,435,830	285
	Heart/Hypertension Sheriff	$13,941,150	$6,356,147	$20,297,297	543
	Jacksonville Aviation Authority	$1,241,401	$66,412	$1,307,813	181
	Jax Housing Authority	$1,119,286	$140,356	$1,259,641	327
	Jax Port Authority	$365,896	$62,255	$428,151	76
	JEA - Water / Sewer	$1,089,680	$526,660	$1,616,340	186
	JEA Electric Authority	$4,366,031	$1,492,895	$5,858,926	1,101
	Other City Claims Fire	$11,673,428	$3,930,060	$15,603,488	3,303
	Other City Claims Sheriff	$21,318,732	$5,332,741	$26,651,473	5,924
Workers' Compensation Total		**$78,579,511**	**$24,196,441**	**$102,775,950**	**11,641**
Grand Total		$115,551,757	$33,456,419	$149,008,173	31,363

Executive Summary (Cont.)

GENERAL LIABILITY LOSS EXCESS $200,000 as of 6/8/2016

TERM	AUTHORITY	DESCRIPTION	PAID TOTAL	RESERVE TOTAL	INCURRED TOTAL
10/1/2010-9/30/2011	City of JAX	TREE LIMB FROM CROW INJURED CLAIMANT	$302,552	$0	$302,552
10/1/2011-9/30/2012	Other City Claims Sheriff	JSO POLICE SHOOTING @ TRAFFIC STOP IN ARLINGTON	$929	$209,071	$210,000
10/1/2009-9/30/2010	Other City Claims Sheriff	CLAIMANTS VEHICLE CARJACKED DURING BANK ROBBERY SHOT IN FOOT, INJURIES TO MINOR SON	$205,455	$0	$205,455
10/1/2012-9/30/2013	Other City Claims Sheriff	JSO SHOT AND KILLED SUSPECT	$204,748	$0	$204,748
10/1/2008-9/30/2009	Other City Claims Sheriff	JSO STRUCK VEHICLE CAUSING BODILY INJURY	$204,431	$0	$204,431
10/1/2006-9/30/2007	Other City Claims Sheriff	CLMT WAS SHOT BY DETECTIVE CONDUCTING DRUG BUSTS IN NEIGHORHOOD. HE HAD DRAWN A WEAPON.	$302,552	$0	$302,552
10/1/2010-9/30/2011	Other City Claims Sheriff	JSO OFFICER DID NOT SEE CLAIMANT PULL OUT	$929	$209,071	$210,000
10/1/2013-9/30/2014	City of JAX	COJ EMPLOYEE HIT A PEDESTRIAN ON I-295 DAMAGED PERSONAL VEHICLE	$205,455	$0	$205,455

AUTOMOBILE LIABILITY LOSS EXCESS $200,000 as of 6/8/2016

TERM	AUTHORITY	DESCRIPTION	PAID TOTAL	RESERVE TOTAL	INCURRED TOTAL
10/1/2014-9/30/2015	Other City Claims Fire	FIRE ENGINE WITH LIGHTS AND SIRENS ON DROVE THROUGH INTERSECTION @ MAIN ST & TALLULAH AVE ENROUTE TO A CALL STRUCK CLAIMANTS VEHICLE	$1,424,215	$2,100,000	$3,524,215
10/1/2011-9/30/2012	Other City Claims Sheriff	HIGH SPEED PURSUIT	$37,427	$307,573	$345,000
10/1/2007-9/30/2008	Other City Claims Sheriff	JSO W/SIGNALS ON THE WAY TO A DISTRESS CALL COLLIDED W/CLAIMANT - CLAIMANT FATALITY	$37,896	$207,315	$245,211
10/1/2008-9/30/2009	Other City Claims Fire	CHIEF (FIRE 7) RESPONDING TO EMERGENCY CALL WITH SIGNALS BEING FOLLOWED BY ENGINE 9. WHEN ENTERING THE INTERSECTION OF LIBERTY AND 21ST STREET COLLIDED WITH PICK UP HEADED SOUTH ON LIBERTY. DRIVER OF PICK UP WAS EJECTED.	$227,047	$0	$227,047
10/1/2008-9/30/2009	Other City Claims Sheriff	JSO STRUCK CLAIMANTS VEHICLE WHILE INITIATING A PURSUIT OF A SUSPECIOUS VEHICLE.	$219,222	$0	$219,222

Note: This list does not include any potential claim bill data

Executive Summary (Cont.)

WORKERS' COMPENSATION LOSS EXCESS $500,000 as of 6/8/2016

TERM	AUTHORITY	DESCRIPTION	PAID	RESERVE	TOTAL INCURRED
10/1/2007-9/30/2008	Heart/ Hypertension Fire	Abdominal pain upper region; congestive heart failure	$2,513,534	$385,760	$2,899,293
10/1/2008-9/30/2009	City of JAX	Employee was involved in a vehicle accident, also was transported to hospital via EMT	$1,460,581	$0	$1,460,581
10/1/2007-9/30/2008	Heart/ Hypertension Sheriff	Coronary By Passes. (CAD Heart)	$1,202,509	$45,725	$1,248,233
10/1/2013-9/30/2014	JEA Electric Authority	Arc flash burns	$540,533	$469,417	$1,009,950
10/1/2010-9/30/2011	Other City Claims Sheriff	Involved in a car crash and was transported to Shands with multiple injuries	$811,563	$0	$811,563
10/1/2009-9/30/2010	Other City Claims Fire	Experiencing increased episodes of dyspnea. Long term exposure to toxic fumes, smoke, heat and chemicals. (Lungs)	$364,385	$367,115	$731,500
10/1/2014-9/30/2015	Heart/ Hypertension Fire	While at work fire fighter went into cardiac arrest.	$649,123	$71,550	$720,673
10/1/2009-9/30/2010	Other City Claims Sheriff	Employee leaned against the table. Table collapsed, due to inadequate support. (No table legs). This was a table top between two tables. Arm, wrist right, back, right foot. (Whole body hurt)	$548,571	$158,323	$706,894
10/1/2009-9/30/2010	Other City Claims Fire	While turning fan around in L-10 compartment hurt right shoulder numbness had progressed to all extremities. (Full body)	$659,445	$0	$659,445
10/1/2009-9/30/2010	Heart/ Hypertension Sheriff	Heart condition, Hypertension. (Heart)	$504,006	$121,092	$625,098
10/1/2014-9/30/2015	City of JAX	Fall from ladder, injured head.	$396,231	$151,059	$547,290
10/1/2011-9/30/2012	City of JAX	Employee was on ladder, believe was transitioning to roof, fell to ground landing on curb at parking area injuring hip. Transported by Rescue to Shands.	$531,544	$0	$531,544
10/1/2014-9/30/2015	Heart/ Hypertension Sheriff	Heart Hypertension	$394,458	$119,082	$513,540
10/1/2006-9/30/2007	Heart/ Hypertension Sheriff	Possible stroke hypertension claim.	$505,418	$0	$505,418
10/1/2008-9/30/2009	JEA Electric Authority	Stepped off platform onto ice covered deck of ship. Fell hitting back and tail bone.	$500,507	$0	$500,507

Executive Summary

RENEWAL PROGRAM PREMIUM SUMMARY

Line of Coverage	Occurrence Limit	SIR	2015 Premium	2016 Premium	$ variance	% variance
General Liability	$5,000,000	$1,500,000	$428,080.00	$429,000.00	$920.00	0.2%
Law Enforcement Liability	$5,000,000	$1,500,000				
Automobile Liability	$1,000,000	$1,500,000				
E&O/EPL/EEOC	$1,000,000	$1,500,000				
Employee Benefits Liability	$1,000,000	$1,500,000				
Excess Workers' Compensation	$250,000	$1,250,000				
Liability TRIA / TRIPRA			$5,447.00	$5,500.00	$53.00	1.0%
Liability Surcharges, Assessments & Fees			$0.00	$0.00	$0.00	-
Liability Package Premium Subtotal			**$433,527.00**	**$434,500.00**	**$973.00**	**0.2%**
Workers Compensation	Statutory	$1,500,000	$864,174.00	$866,945.00	$2,771.00	0.3%
TRIA / TRIPRA			$9,684.00	$9,521.00	($163.00)	-1.7%
Excess Workers' Compensation Premium			**$873,858.00**	**$876,466.00**	**$2,608.00**	**0.3%**
Ancillary Lines – Coverage Details on following page			$97,426.00	$101,486.00*	$4,060.00	4.2%
Surcharges, Assessments & Fees			included	included		
TRIA / TRIPRA			included	included		
Ancillary Lines			**$97,426.00**	**$101,486.00**	**$4,060.00**	**4.2%**
PROGRAM TOTAL			**$1,404,811.00**	**$1,412,452.00**	**$7,641.00**	**0.5%**

* Total premium for Ancillary Lines with Breckenridge, replacing Hull & Co., for Rails to Trails and Powerline is $101,480.00. See page 11 for coverage details.

Executive Summary (Cont.)

RENEWAL PROGRAM HIGHLIGHTS

Overall, the renewal for the casualty and workers' compensation renewal are favorable and provide broad coverage at a competitive price. We have explored options on the ancillary lines and the workers' compensation.

Excess Liability:

- Self-administration of claims continues to be approved
- City will have continued use of the TEAM Learning Management System (LMS) that you are currently using to facilitate training

Excess Workers' Compensation:

- Midlands continues to provide a competitive product based on product availability for this line of coverage. The retention to the City will remain at $1,250,000 per occurrence, with premiums slightly higher than last year as the rate has a slight increase and the total payrolls have decreased. The overall increase is $2,609.00.

Separate Authority Workers' Compensation:

We researched the market to secure an option for a lower retention or high deductible for authorities that have an interest in obtaining a separate program. The authorities included are listed below and the goal for the deductible was $100,000.

- Port Authority (JPA) / Aviation Authority (JAA) / Housing Authority (JHA)
- Estimated exposure summary for this group – represent about 6% of the total program

Item	Entire Program	JPA/JAA/JHA Only	
Payroll	$556,804,488	$34,151,626	6.13%
Employees	11,912	724	6.08%
10 Year Total Incurred Losses	$101,338,392	$2,949,924	2.91%
Average Standard Rate (Per $100 of Payroll)	$2.80	$3.00	7.14%
Estimated Standard Premium	$15,673,928	$936,486	5.97%

We could not obtain a favorable response from the markets based on the following reasons:

- Excess markets are sticking to minimum retentions of $500,000 in Florida. We could potentially buy this down to $250,000 but we run into pricing concerns.
- This would require a separate approval of claims self-administration or the hiring of a third party administrator. For self-administration, an allocation of these costs would have to be determined.
- They may be subject to separate self-insurance filing and/or assessments.
- Standard markets with the ability to do large deductibles around $100,000 would be price prohibitive based on the exposures. Also, large deductible programs require collateral.
- There is a concern with the potential presumptive exposures for the armed security personnel. There are three heart health claims documented for the Airport Authority.

Executive Summary (Cont.)

ANCILLARY LINES OF COVERAGE – Detail

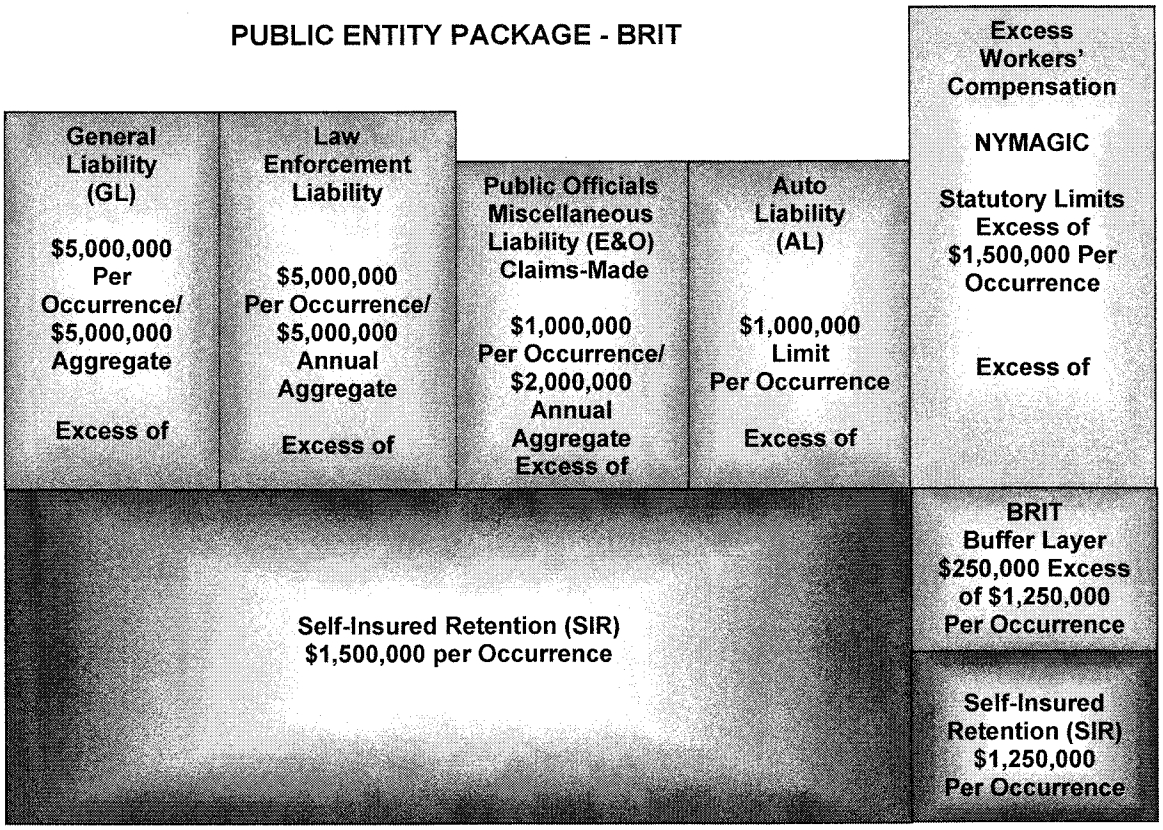
COVERAGE DESCRIPTION	POLICY	DESCRIPTION	2015 with TRIA, surcharges, fees and assessments	2016 with TRIA, surcharges, fees and assessments	2016 Breckenridge with TRIA, surcharges, fees and assessments
Rails to Trails	General Liability	$1,000,000 Each Occurrence $2,000,000 General Aggregate $1,000,000 Personal / Advertising Injury DEDUCTIBLE: $1,000 Bodily Injury / Property Damage Per Claim	$4,760.00	$5,054.00	$7,096.00
	Excess Liability	$2,000,000 Each Occurrence $2,000,000 General Aggregate	$2,185.00	$1,738.00	*see below
Rails to Trails	**Total**		**$6,945.00**	**$6,792.00**	**$7,096.00**
Powerline	General Liability	$1,000,000 Each Occurrence $2,000,000 General Aggregate DEDUCTIBLE: $500.00 Bodily Injury / Property Damage Per Claim	$2,660.00	$2,810.00	$5,285.00
	Excess Liability	$1,000,000 Each Occurrence $1,000,000 General Aggregate	$2,785.00	$2,785.00	*see below
Powerline	**Total**		**$5,445.00**	**$5,595.00**	**$5,285.00**
Riverwalk	General Liability	$1,000,000 Each Occurrence $2,000,000 General Aggregate $1,000,000 Personal / Advertising Injury $2,000,000 Products/Completed Operation Aggregate $100,000 Damage to Premises Rented DEDUCTIBLE: $5,000 Bodily Injury / Property Damage Per Claim	$60,826.00	$63,603.00	
	Excess Liability	$4,000,000 Each Occurrence $4,000,000 Annual Aggregate	$14,210.00	$14,866.00	
Riverwalk	**Total**		**$75,036.00**	**$78,469.00**	
Voting Precincts	General Liability	$1,000,000 Each Occurrence $1,000,000 General Aggregate DEDUCTIBLE: $500.00 Bodily Injury / Property Damage Per Claim	$10,000.00	10,630.00	
Voting Precincts	**Total**		**$10,000.00**	**10,630.00**	
GRAND TOTAL			**$97,426.00**	**$101,486.00**	**$101,480.00**

* Breckenridge option eliminates Excess Liability insurance by combining liability limits onto the General Liability policy as follows:

$3,000,000 Each Occurrence
$4,000,000 General Aggregate
$3,000,000 Personal / Advertising Injury
DEDUCTIBLE: $1,000 Bodily Injury / Property Damage per Claim

Executive Summary (Cont.)

Risk Management Program Diagram
Renewal Structure as Expiring



Recommendation:

Arthur J. Gallagher Risk Management Services, Inc. recommends renewal of your Casualty program as proposed:

- Procurement of excess liability and excess workers' compensation program as proposed.
- Procurement of ancillary lines coverages as proposed replacing Powerline and Rails to Trails with the program offered by Breckenridge. This option eliminates the need for three (3) intermediaries and combined coverage to one (1) policy with limits of $3,000,000 each occurrence.
- Note that the Breckenridge option excludes Assault and Battery coverage. The expiring contained the same exclusion, except Rails to Trails was silent.

Thank you for giving us the opportunity to provide these important renewal placements on behalf of the City of Jacksonville. We appreciate our partnership with Risk Management and staff and look forward to serving the City throughout the year.

Judith A. Arenz

Judith A. Arenz

Executive Summary (Cont.)

Arthur J. Gallagher & Co. – About Your Broker

Gallagher's Public Sector Division

- Gallagher's *Public Entity & Scholastic Division* represents the largest segment of business within Gallagher's property and casualty brokerage.
- Over 200 employees in 28 branch offices throughout the country.
- The niche practice was created to formalize Gallagher's commitment to public entities and public scholastic organizations.
- Access to ALL major insurance markets throughout the world that write public sector accounts.
- Gallagher's vision as an industry leader is to provide highest level of risk management services to public entities and scholastic organizations.
- We accomplished being an industry leader by being knowledgeable of our customer's business, by investing in resources to provide innovative and high quality consultative services and products and by hiring excellent talent.
- Shared resources available to all Gallagher niche members throughout the country.

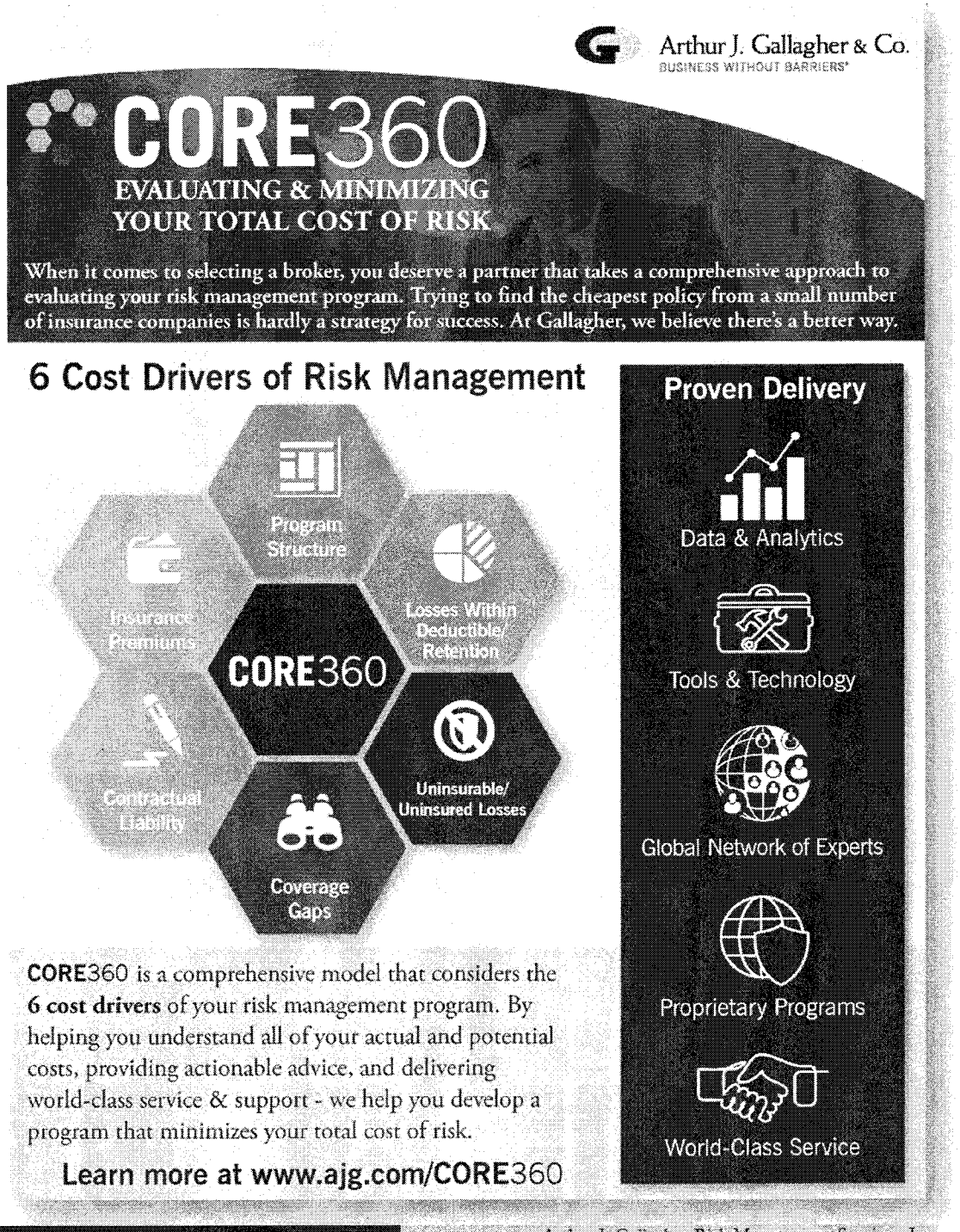
Our Florida Public Sector Position

- Over 40 professionals specializing in the public sector in three branches throughout the state.
    - Number One Florida Public Entity & Scholastic Broker.
- Number One Florida Property Broker → over 31 Accounts with property schedules over $1 billion in insurable values.
- Market access and leverage with all major carriers that write public sector in Florida.
- Extensive knowledge and experience in public sector alternative risk and pooling programs.
- Number One Florida Retail Commercial Property Surplus Lines agent placing over $200 Million in premium for Florida based risks.
- Gallagher has specialized resources on staff available to our public sector clients in the area of claim advocacy and loss prevention.
- Our staff has extensive experience in handling Florida catastrophic windstorm claims.

Executive Summary (Cont.)

CORE360 Strategy

CORE360 is a comprehensive model that considers the six cost drivers of your risk management program. By helping you understand all of your actual and potential costs, providing actionable advice, and delivering world-class service & support - we help you develop a program that minimizes your total cost of risk.



Service Commitment

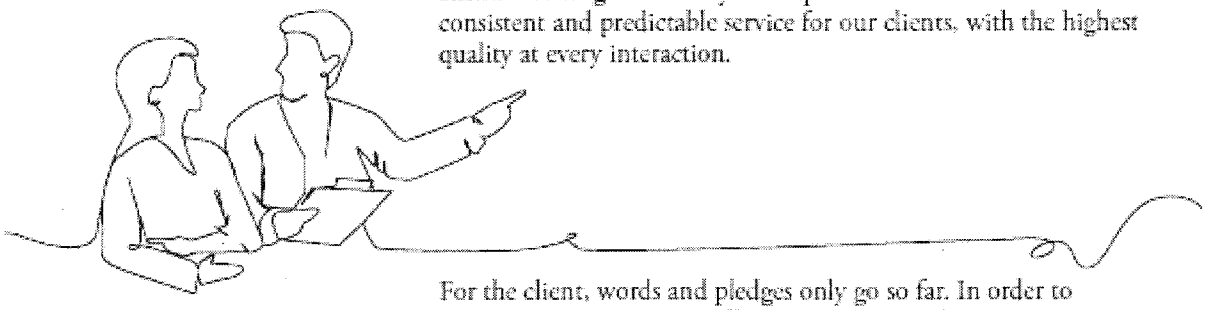
Arthur J. Gallagher & Co.

Our Service Commitment

Our clients repeatedly tell us the most important thing we can do as their broker is to protect their assets while providing a comprehensive and tailored insurance program with the most competitive terms. We also know a critical component of every customer experience is receiving an accurate and timely response to their day to day business needs and challenges.

At Arthur J. Gallagher and Co. our goal is to provide every client with an exceptional insurance and risk management program delivered by a world-class service organization.

We're on a journey to set a new standard for service within our industry – utilizing innovative technology to create value for our clients – raising the bar beyond expectations. The result is consistent and predictable service for our clients, with the highest quality at every interaction.



For the client, words and pledges only go so far. In order to deliver on our promise, Gallagher is committed to partnering with our clients to ensure we consistently deliver the highest quality service possible:

- **Clients get what they need, when they need it** – as a result of managing our work more effectively, your needs and requests are addressed promptly and professionally at all times
- **Our service team is able to focus on you**, and the solutions needed to support your unique business needs
- **We proactively manage your renewal cycle**, delivering a predictable timeline that creates time for thorough decision-making
- **You play a role in this too** – we're asking for more information in an earlier timeframe, so that you receive the best outcome, every time

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Gallagher Public Sector

Gallagher Public Sector

The value position of Arthur J. Gallagher & Co. is built on the concept that by specializing in chosen market niches, we can provide measureable value to our clients, and help them **reduce their total cost of risk.** Our **Public Sector** division works with over 7,000 public entity clients around the country, and is the leading risk management partner for public entities in the State of Florida. Our clients benefit by obtaining a competitive advantage in the market, and by having access to world-class resources and advice that serve to reduce their total cost of risk. Below are examples of the services we provide to our clients.

Risk Control / Safety Consulting
Gallagher has seven senior risk control staff available in the region. Areas of expertise include, but are not limited to:

- ✓ Vehicle Safety Program
- ✓ Hazard Identification / Analysis
- ✓ Hazardous Water Management
- ✓ OSHA Compliance

Training Resources
Gallagher has a proprietary library of safety training videos on CD-ROM, and offers a web-based safety training platform, including policy distribution and compliance tracking.

Wind Modeling
Through our Global Analytics team, we provide clients with loss estimates for catastrophic events specific to their property portfolio. Using industry-recognized loss modeling software, we help clients:

- ✓ Access their hurricane loss exposure.
- ✓ Make informed decisions on windstorm insurance purchases.

FEMA Expertise
Gallagher has unsurpassed expertise in working with the Federal Emergency Management Agency. We are uniquely equipped to assist public entities with the pre-and post-loss procedures that are critical in securing public assistance in accordance with *FEMA's* mission.

Contract Review
We review our clients' contracts, vendor agreements, and RFPs, and provide advice as to the risk management related elements. This includes, but is not limited to insurance and indemnification requirements, and hold harmless agreements.

Research and Timely Response
Each of our Public Entity and Scholastic professionals is connected via Gallagher Online. In this way, Gallagher's entire network and institutionalized risk management expertise is available to

Claims Advocacy
Gallagher will review claims history to evaluate open claims, identify trend, and conduct loss stratifications. Additionally, claims advocates are available to assist with large claims issues, advising and intervening in claims through resolution. Claims advocates also regularly attend claims reviews, and provide day-to-day advice to our clients.

Objective Coverage Review
Gallagher evaluates existing insurance programs in light of state-of-the-market coverages and terms. The objective of these reviews is to verify exposures common to your operations, and determine how coverage applies under your existing programs.

Public Officials / Employment Practices Liability Analysis
Gallagher's proprietary "heat map" process rates and scores the positive and negative aspects of Public Officials Liability Insurance programs. We can also provide a side-by-side comparison with other forms available in the market.

Insight
Gallagher's proprietary risk management data platform provides clients with a wealth of information including:

- ✓ Reference library
- ✓ Insurance industry financial reports
- ✓ Current risk management news
- ✓ Client-specific documents such as insurance policies and schedules

Strategic Risk Assessment
In response to the emerging emphasis on holistic risk, Gallagher can help your entity implement an Enterprise Risk Management approach. Our process is to facilitate communication of the major perceived risks throughout the entity, in order to address both insurable as well as traditionally uninsurable risks.

Crisis Management Solutions
Gallagher has a suite of unique crisis management and critical response products:

- ✓ Rapid Responders®: online dashboard that provides users with immunity from Federal liability.
- ✓ Hazard Tactics: emergency preparedness training
- ✓ GuideSafe: occupant alert system

Property Appraisals
Gallagher provides *certified* appraisals for replacement cost and insurable values on buildings, structures, furniture, fixtures, and equipment. The appraisal report includes building component costs, labor costs, time and location multipliers, soft costs, and more.

Actuarial Services
Gallagher's P&C Actuarial Services team provides services such as loss projections; cash flow, loss reserve, and retention analyses; and cost and premium allocations.

Specialized Risk Consulting
Gallagher has practice groups dedicated to specialized risks such as:

- ✓ Environmental Liability
- ✓ Cyber and Privacy Liability
- ✓ Employee Benefits
- ✓ Pension and Retirement Services
- ✓ Executive Retirement Planning
- ✓ Alternative Markets and Analytics

Service Commitment

Account Service
At Arthur J. Gallagher & Co., we strive for long-term relationships. Insurance Relationships begin with solid, cost-effective insurance programs, but endure because of excellent service. We will address the day-to-day needs of your organization in a timely manner, and will be proactive regarding your insurance program throughout each insurance term and market cycle. In these ways, we can address your changing insurance needs.

Renewals
At each renewal, we will meet with you to establish a renewal game plan, determine how many markets should be approached, discuss pricing in the insurance marketplace, and identify what specific needs must be addressed. We will then approach markets that we feel will offer the best alternatives. These alternatives will be presented at renewal as an option, even if we feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal terms.

We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as your type of organization continues to change and prosper.

As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, our integrity and influence in the marketplace have resulted in excellent relationships with our markets. These factors are especially important to consider as the insurance needs of your organization become more complex and require more sophisticated solutions.

Phone Calls
Phone calls will be returned within one working day of receipt.

Certificates of Insurance
Certificates of Insurance will be issued within one working day of receipt.

Quarterly Account Review
Quarterly account reviews will include review of claims, exposures, audits, and service.

Claims
Claims will be reported to the company within two working days of receipt, and acknowledgment of receipt will be sent to you. We will follow up with the carrier within ten working days after receipt of a claim. Monthly claim reports will be provided if requested (Ancillary Lines of Coverage).

Loss Control
We will coordinate all loss control activities between you and the carrier. We recommend that service be provided on a quarterly basis. We will also arrange loss control seminars on topics chosen by you upon request.

Your Program

City of Jacksonville

Named Insured

NAMED INSUREDS	LINE OF COVERAGE
City of Jacksonville	All Lines of Coverage
Jacksonville Economic Development Commission	Ancillary Riverwalk Primary and Excess Liability

BRIT Additional Named Assured Endorsement

BRIT – Additional Named Assured Endorsement

City of Jacksonville, Florida

- Jacksonville Port Authority
- JEA
- Duval County Housing Finance Authority
- Jacksonville Health Facilities Authority
- Clerk of the Circuit Court
- Office of Public Defender, Fourth Judicial Circuit
- Jacksonville Housing Authority
- All Volunteer Fire Departments in Duval County
- Jacksonville Aviation Authority; plus

Any Affiliated of subsidiary board, authority, committee, independent agency or other organization (including newly constitutes) provided that such affiliated or subsidiary board, authority, committee, independent agency or other organization is either 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 member of all appointed governing bodies, the Sheriff and the Under-Sheriff, all while acting within the scope of their duties.

Provided however, the following are specifically excluded as a Named Assured:

- Duval County School Board
- Jacksonville Transportation Authority

New York Marine and General Insurance Co. Workers' Compensation

City of Jacksonville, Florida; Jacksonville Port Authority (Jaxport); JEA (Electric Business Unit); JEA (Water/Sewer Business Unit); Duval County Housing Finance Authority; Jacksonville Health Facilities Authority; Clerk of the Circuit Court; Office of Public Defender, Fourth Judicial Court; Jacksonville Housing Authority; All Volunteer Fire Departments in Duval County; Jacksonville Aviation Authority

ANY AFFILIATED OR SUBSIDIARY BOARD, AUTHORITY, COMMITIEE, INDEPENDENT AGENCY OR OTHER ORGANIZATION (INCLUDING NEWLY CONSTITUTED) PROVIDED THAT SUCH AFFILIATED OR SUBSIDIARY BOARD, AUTHORITY, COMMITIEE, INDEPENDENT AGENCY OR OTHER ORGANIZATION IS EITHER 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 UNDER-SHERIFF, ALL WHILE ACTING WITHIN THE SCOPE OF THEIR DUTIES.

The following are specifically excluded as a named insured under Workers' Compensation:
Duval County School Board; Jacksonville Transportation Authority

Note: Any entity not named in this proposal may not be an insured entity. This may include partnerships and joint ventures.

Insurance Carrier Ratings and Admitted Status

PROPOSED CARRIERS	A.M. BEST'S RATING	ADMITTED / NON-ADMITTED
National Fire & Marine Ins Co	A++ XV	Non-Admitted
Evanston Ins Co	A XV	Non-Admitted
Western World Ins Co	A XV	Non-Admitted
Scottsdale Ins Co	A+ XV	Non-Admitted
New York Marine And General Ins Co	A IX	Admitted
Certain Underwriters at Lloyd's, London	A XV	Non-Admitted
Mesa Underwriters Specialty Ins Co	A XIII	Non-Admitted

If the above indicates coverage is placed with a non-admitted carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings

Rating Levels and Categories

Level	Category
A++, A+	Superior
A, A-	Excellent
B++, B+	Good
B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Suspended

Financial Size Categories
(In $000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

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

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at http://www.ambest.com/ratings/notice.

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Gallagher companies use A.M. Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Insurance Carrier Ratings and Admitted Status (Cont.)

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Best's Financial Strength Ratings

	Rating	Descriptor	Definition
Secure	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Vulnerable	B, B-	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.

Rating Modifiers

Modifier	Descriptor	Definition
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process. (Discontinued in 2010)
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.

Rating Outlooks

Indicates potential direction of a Best's Financial Strength Rating over an intermediate term, generally defined as 12 to 36 months.

Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.

Under Review Implications

Indicates the potential direction of a Best's Financial Strength Rating that is in Under Review status based on information currently available.

Positive	Indicates there is a reasonable likelihood the company's rating will be raised as a result of A.M. Best's analysis of a recent event.
Negative	Indicates there is a reasonable likelihood the company's rating will be lowered as a result of A.M. Best's analysis of a recent event.
Developing	Indicates there is uncertainty as to the final rating outcome, but there is a reasonable likelihood the company's rating will change as a result of A.M. Best's analysis of a recent event.

Not Rated Designation

NR: Assigned to companies that are not rated by A.M. Best.

Rating Disclosure

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's *Terms of Use* at *www.ambest.com*.

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Version 080114

Premium Summary

The estimated program cost is outlined in the following table:

LINE OF COVERAGE CARRIER		ESTIMATED COST	BRECKENRIDGE/MESA OPTION ESTIMATED COST
BRIT Package	Premium	$429,000.00	
Certain Underwriters at Lloyd's, London	Surcharge & Assessments	N/A	
	Estimated Cost	**$429,000.00**	
	TRIA Premium	$5,500.00	
Workers Compensation	Premium	$866,945.00	
New York Marine And General Insurance Co	Surcharge & Assessments	N/A	
	Estimated Cost	**$866,945.00**	
	TRIA Premium	$9,521.00	
General Liability - Rails to Trails	Premium	$4,780.00	$6,725.00*
National Fire & Marine Insurance Co	Surcharge & Assessments	N/A	N/A
	Policy Fee	$35.00	$35.00
	Estimated Cost	**$4,815.00**	**$6,760.00**
	TRIA Premium	$239.00	$336.00
Excess Liability - Rails to Trails	Premium	$1,553.00	
Evanston Insurance Co (Markel Corp Group)	Surcharge & Assessments	N/A	
	Policy Fee	$35.00	
	Estimated Cost	**$1,588.00**	
	TRIA Premium	$150.00	
General Liability – Powerline	Premium	$2,500.00	$5,000.00*
Western World Insurance Co	Surcharge & Assessments	N/A	N/A
	Policy Fee	$185.00	$35.00
	Estimated Cost	**$2,685.00**	**$5,035.00**
	TRIA Premium	$125.00	$250.00
Excess Liability – Powerline	Premium	$2,500.00	
Scottsdale Insurance Co	Surcharge & Assessments	N/A	
	Policy Fee	$35.00	
	Estimated Cost	**$2,535.00**	
	TRIA Premium	$250.00	

*Premium represents one policy including for full limits (both GL and Excess)

Premium Summary (Cont.)

LINE OF COVERAGE CARRIER		ESTIMATED COST	BRECKENRIDGE/MESA OPTION ESTIMATED COST
General Liability – Riverwalk Scottsdale Insurance Co	Premium Surcharge & Assessments Policy Fees **Estimated Cost** TRIA Premium	$60,541.00 NA $35.00 **$60,576.00** $3,027.00	
Excess Liability – Riverwalk Scottsdale Insurance Co	Premium Surcharge & Assessments Policy Fees **Estimated Cost** TRIA Premium	$14,125.00 NA $35.00 **$14,160.00** $706.00	
General Liability - Voting Precincts Mesa Underwriters Specialty Insurance Co	Premium Policy Fees **Estimated Cost** TRIA Premium	$10,090.00 $35.00 **$10,125.00** $505.00	
Total Estimated Program Cost – including TRIA Premium		**$1,412,452.00**	**$1,412,446.00**

Quote From **National Fire & Marine Insurance Co** is valid until **10/1/2016**
Quote From **Evanston Insurance Company (Markel Corporation Group)** is valid until **10/1/2016**
Quote From **Western World Insurance Company** is valid until **10/1/2016**
Quote From **Scottsdale Insurance Company** is valid until **10/1/2016**
Quote From **Scottsdale Insurance Company** is valid until **10/1/2016**
Quote From **Scottsdale Insurance Company** is valid until **10/1/2016**
Quote From **New York Marine And General Insurance Co** is valid until **09/30/2016**
Quote From **Certain Underwriters at Lloyd's, London** is valid until **09/30/2016**
Quote From **Mesa Underwriters Specialty Insurance Co** is valid until **10/1/2016**
Quote From **Mesa Underwriters Specialty Insurance Co** is valid until **10/1/2016**
Quote From **Mesa Underwriters Specialty Insurance Co** is valid until **10/1/2016**

Gallagher is responsible for the placement of the following lines of coverage:
Tulip Program
Aviation Program
Boiler & Machinery
Master Property Program
Terrorism
BRIT Package
Workers Compensation
General Liability - Rails to Trails
Excess Liability - Rails to Trails
General Liability - Powerline
Excess Liability - Powerline
General Liability - Riverwalk
Excess Liability - Riverwalk
General Liability - Voting Precincts

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Location Schedule

LINE OF COVERAGE	LOCATION ADDRESS
BRIT Package	Worldwide coverage as defined by the policy Mailing Address 117 West Duval Street, Suite #335 Jacksonville, FL 32202-3381
Workers Compensation	All states coverage as defined by the policy Mailing Address 117 West Duval Street, Suite #335 Jacksonville, FL 32202-3381
Rails to Trails	Municipality - Public Trail Railroad Grade Crossing. CSX Requires that $3 Million Liability Coverage be provided for Crossing of Grade. Railroad Crossing 27.5 Feet Wide, the center line extending across said right of way and intersecting center line of CSX track at Valuation Station 2548 + 49 milepost $5M - 638.27, Callahan Subdivision
Powerline	Municipality - Duval Pope Park, Florida Power & Light has a right of way thru the park and they require 1st dollar liability with them listed as an additional insured. *A strip of land located in section 28 & 29, Township 2 South, Range 24 East, Duval County FL being 14 feet in width, the center line - Power Line Easement & Bicycle Trail.
Riverwalk	Municipality - The Riverwalk (1.5 miles) located on the south bank of the St. Johns River in Jacksonville, Duval County, Florida (Including all Riverwalk Access Ways - Ingress and Egress) & The Riverwalk (10, 542 feet.) on the North Bank of the St Johns River (Including all Riverwalk Access ways - Ingress & Egress)
Voting Precincts	Location schedule on file with company

City of Jacksonville

Program Details

Coverage: BRIT Package

Carrier: Certain Underwriters at Lloyd's, London

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
General Liability	Occurrence	Not Applicable	Not Applicable

Coverages – Section II – Comprehensive General Liability:

DESCRIPTION	LIMIT
Limit of Liability (All Coverages Combined):	$5,000,000 Per Occurrence excess the self-insured retention
Aggregate Limit (All Coverages Combined):	$5,000,000 Annual Aggregate
Defense Costs:	Within the Limit of Liability
Self-Insured Retention:	$1,500,000 Per Occurrence
Coverage Includes:	Sexual Harassment $5,000,000 /$5,000,000 Annual Aggregate Sexual Abuse $5,000,000 / $5,000,000 Annual Aggregate
Coverage Form:	Public Entity Package Wording (4/13) - Occurrence Indemnification Form
Coverage:	Premises/Operations Product/Completed Operations Host and/or Liquor Liability Volunteer Workers Personal Injury and Advertising Injury Fire Legal Liability EMT's/Paramedic Liability Employees and Volunteers as Assureds Incidental Medical Malpractice Pollution from Hostile Fire Property in the Care, Custody, Control Non-Owned Aircraft

Program Details (Cont.)

Exclusions – Include but not limited to:

DESCRIPTION
• Assault and Battery, except to protect persons or property • Ownership, loading or unloading, maintenance, or use of watercraft over 26 feet in length, except operations performed by independent contractors • Property of the insured • Pollution Liability • Nuclear Liability • ERISA • Terrorism • Mold • Liability arising out of the ownership, maintenance, loading or unloading, use or operations of any aircraft, airfields, runways, hangars, buildings or other properties in connection with aviation activities, other than premises liability in buildings to which the general public is admitted • Any claim for which the Assured may be held liable under any Workers' Compensation, unemployment compensation disability benefits law, employers liability or under any similar law, or to Bodily Injury to any employee of the Assured, or to any liability for indemnity or contribution brought by any party against the Assured for Bodily Injury to any employee of an Assured • The cost of any investigation, disciplinary or criminal proceedings against an individual Assured except that the Underwriters may, at their own option and expense, associate counsel in the defense of any such investigation, criminal or disciplinary proceeding. Should the Underwriters elect to associate counsel, such elections shall not constitute a waiver or estoppels of any rights the Underwriters may have pursuant to the terms, conditions, exclusions and limitations of this policy • Any claim arising from Wrongful Acts, including Employment Practice Liability • Any claim arising out of Hospital/Clinic Malpractice, but not to exclude Incidental Medical Malpractice • Incidental Medical Malpractice as provided by the policy does not include services provided by: a) a hospital or emergency room facility b) a physician, medical doctor, osteopath, chiropractor, resident, extern, or intern c) a psychiatrist d) a pharmacist e) a dentist, orthodontist, or periodontist

Program Details (Cont.)

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
Auto Liability	Occurrence	Not Applicable	Not Applicable

Coverages – Section III – Automobile Liability:

DESCRIPTION	LIMIT
Limit of Liability:	$1,000,000 Per Occurrence excess the self-insured retention
Aggregate Limit:	None
Defense Costs:	Within the Limit of Liability
Self-Insured Retention:	$1,500,000 Per Occurrence
Coverage Form:	Public Entity Package Wording (4/13) - Occurrence Indemnification Form
Coverage:	• Permissive Users • Owned Autos • Hired/Non-Owned Autos

Exclusions include, but are not limited to:

DESCRIPTION
Property owned by the insured
Employee bodily injuries covered under any Workers' Compensation or similar law
Racing, demolition contest, or stunting activities
Medical Payments
Uninsured/Underinsured Motorists
Pollutants
No Fault

Binding Requirements:

DESCRIPTION
Subject to Signed Uninsured / Underinsured Motorist Coverage Forms must be received by Underwriters prior to inception

Program Details (Cont.)

Form Type

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
Public Officials	Claims Made	10/1/2013	Not Applicable

Coverages – Section IV – Public Officials

DESCRIPTION	LIMIT
Limit of Liability (All Coverages Combined):	$1,000,000 Per Occurrence excess the self-insured retention
Aggregate Limit (All Coverages Combined):	$2,000,000 Annual Aggregate
Defense Costs:	Within the Limit of Liability
Self-Insured Retention:	$1,500,000 Per Claim

Program Details

DESCRIPTION
Public Entity Package Wording – Claims Made (04/13)
Coverage Includes: Subject to the following sublimits/annual aggregates which are part of and not in addition to the combined Section IV limit and annual aggregate: • Errors & Omissions $1M/$2M Annual Aggregate • Employment Practices Liability $1M/$2M Annual Aggregate • Sexual Harassment Liability $1M/$2M Annual Aggregate • Sexual Abuse Liability $1M/$1M Annual Aggregate **Definition of a Claim**: Refer to policy form provided **Incident or Claim Reporting Provision**: Refer to policy form provided **Extended Reporting Period:** Refer to policy form provided

Exclusions include, but are not limited to:

DESCRIPTION
• Any claim for damages, whether direct or consequential, for Bodily Injury, Personal Injury, or Property Damage, for any cause of action which is covered under any other section of this policy • Any Claim based upon or attributable to any Assured gaining in fact any personal profit or advantage to which they were not legally entitled including remuneration paid in violation of law as determined by the Courts • Any Claim based upon or attributable to the rendering or failure to render any option, treatment, consultation or service unless acting within the scope of their duties as an Assured • Any Claim arising out of or in any way involving any employee benefit plan, except as covered under this Section IV Insuring Agreement B. Employment Practice Liability for discrimination

Program Details (Cont.)

Exclusions include, but are not limited to:

DESCRIPTION
• Claims Suits, proceedings, demands, or actions seeking relief or redress in any form other than monetary damages, including defense of same; or any loss, fees, costs or expenses which the Assured may be obligated to pay to any third party as a result of any adverse judgment for declaratory relief or Equal Employment Opportunity Commission (E.E.O.C.) or such similar federal, state or local administrative agency established to handle or adjudicate Employment Practice Violations that involve or arise from alleged employment discrimination other than claims brought under the federal Fair Labor Standards Act or similar state act or law • Any cost, civil fine, penalty or expense against any Assured arising from any complaint or enforcement action from any federal, state or local governmental regulatory agency • Any Claim for which an Assured is entitled to indemnity under any policy or policies the term of which has expired prior to the inception date of this policy, or for which an Assured would be entitled to indemnity except for the exhaustion of the limit of such prior insurance • Any Claim arising out of any pending or prior litigation or hearing, as well as future Claims arising out of any pending or prior litigation or hearing. If this policy is a renewal of a policy issued by the Underwriters, this exclusion shall only apply with respect to Claims arising out of any pending or prior litigation or hearing, prior to the effective date of the first policy issued and continuously renewed by the Underwriters • Any Claim brought as a counter claim or cross claim by an Assured against any other assured however, this exclusion does not apply to Employment Practices Violations • Any Claim alleging, based upon, arising out of or attributable to breach of any express, implied, actual or constructive contract, agreement, warranty, guarantee or promise, unless liability would have attached to the Assured even in the absence of such contract, agreement, warranty, guarantee or promise • Any Claim for the return of money or property, other than Property of the Assured, that is being held by the Assured, or that is in the care, custody, or control of the Assured • Any Claim for the return of any fees, taxes, assessments, or other similar payments made to the Assured • Any Claim arising from Law Enforcement Activities

Program Details (Cont.)

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
Worker' Compensation	Occurrence	Not Applicable	Not Applicable

Coverages – Section V – Worker Compensation:

DESCRIPTION	LIMIT
Limit of Liability	$ 250,000 Any One Accident excess of the Self-Insured Retention
Aggregate Limit	None
Self-Insured Retention:	$1,250,000 Per Occurrence
Coverage Form:	Public Entity Package Wording (4/13) - Occurrence Indemnification Form
Coverage:	• Workers' Compensation • Employers' Liability • Other States • Volunteers

Exclusions include, but are not limited to:

DESCRIPTION
• AIDS-related claims (Employer's Liability only) • Asbestos-related claims (Employer's Liability only) • Liability assumed under contract • Employees knowingly employed in violation of the law • Punitive or exemplary damages • Loss payable under the Workers' Compensation law if the insured is protected from the loss by any other insurance • Any claim for damage, direct or consequential, for any cause of action covered under any other section of the policy • Bodily injury to an employee while employed in violation of the law • Loss payable under the Workers' Compensation Law of any State if the Assured is protected from the loss by any other insurance • Any payments made by the Assured arising out of operations for which the Assured has rejected any Workers' Compensation Law • Coverage B – Employers Liability - Any obligation imposed by a Workers' Compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law

Program Details (Cont.)

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
Employee Benefits Liability	Claims-Made	10/1/2013	Not Applicable

Coverages – Section VI – Employee Benefits Liability:

DESCRIPTION	LIMIT
Limit of Liability	$1,000,000 Per Occurrence excess the self-insured retention
Aggregate Limit	$2,000,000 Annual Aggregate
Defense Costs:	Within the Limit of Liability
Self-Insured Retention:	$1,500,000 Per Claim
Coverage Form:	Public Entity Package Wording Claims-Made (4/13)
Coverage:	Employee Benefits Liability as defined by the policy form
Definition of a Claim:	Refer to form provided – Refer to form attached
Incident or Claim Reporting Provision:	Refer to form provided – Refer to form attached
Extended Reporting Period:	Refer to form provided – Refer to form attached

Exclusions include, but are not limited to:

DESCRIPTION
• Any negligent acts, errors, or omissions which are dishonest, fraudulent, criminal, or malicious. • Bodily Injury, Personal Injury, or Property Damage. • Any claim based upon the insureds failure to comply with ERISA or any similar federal, state, or local law. • Any claim based upon failure of investments, including stocks and bonds, to perform as represented by the insured. • Any Claim based upon the Assured's failure to comply with any law concerning Workers' Compensation, unemployment insurance, social security, or disability benefits]. • Any Claim based upon advice given by an Assured to participate or not participate in any stock subscription plans. • Any Claim arising out of actual or alleged discrimination including but not limited to discrimination based on race or national origin, religion or creed, age, sex, physical disability, military status, or employment practices whether or not any of the foregoing violated any federal, state, or local government law(s) or regulation(s) prohibiting such discrimination.

Program Details (Cont.)

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
Law Enforcement Activities	Occurrence	Not Applicable	Not Applicable

Coverages – Section VI – Law Enforcement Activities:

DESCRIPTION	LIMIT
Limit of Liability	$5,000,000 Per Occurrence excess the self-insured retention
Aggregate Limit	$5,000,000 Annual Aggregate
Defense Costs:	Within the Limit of Liability Reimbursement of Defense Costs Incurred Prior to Denial or Declination of Coverage: • $100,000 Ground Up any one Assured • $200,000 Aggregate Per Occurrence • $300,000 Annual Aggregate
Self-Insured Retention:	$1,500,000 Per Claim
Coverage Includes:	• Sexual Harassment Liability $5,000,000/$5,000,000 Annual Aggregate • Sexual Abuse Liability $5,000,000/$5,000,000 Annual Aggregate
Coverage Form:	Public Entity Package Wording Claims-Made (4/13)

Exclusions include, but are not limited to:

DESCRIPTION
• Any claim or Suit for Bodily Injury, Property Damage or Personal Injury including any award of attorney's fees and costs resulting from: - Any knowing and intentional violation of any subsection of Title 42 of the U.S. Code, including but not limited to 42 U.S.C 1981 thru 42 U.S.C. 1989 and 42 U.S.C. 1997 - Any knowing and intentional deprivation of any rights protected under the United States Constitution or the Constitution of any State, Territory or Protectorate of the United States - Any Act which is not reasonably related to the execution and/or enforcement of the law - Any Act committed with the knowledge and intent to cause Bodily Injury, Property Damage or Personal Injury or which could reasonably be expected to cause Bodily Injury, Property Damage or Personal Injury unless the act of the Assured was reasonably necessary to lawfully prevent injury to persons or damage to Property • However, this Exclusion shall not apply to any vicarious liability on the part of the Named Assured arising solely out of an act by any other Assured resulting from Law Enforcement Activities and excluded herein, but this provision applies only to the liability of the Named Assured to pay any settlement, verdict or judgment, providing that the sole liability imposed on the Named Assured does not arise from any contractual duty to indemnify an Assured

Program Details (Cont.)

Exclusions include, but are not limited to:

DESCRIPTION
• Liability arising out of the ownership, maintenance or use, including loading or unloading, of watercraft 26 feet and over • Damage to or destruction of Property of the Assured • Liability arising out of the ownership, maintenance, loading or unloading, use or operations of any aircraft, airfields, runways, hangars, buildings or other properties in connection with aviation activities • Any obligation for which the Assured may be held liable under any Workers' Compensation, unemployment compensation disability benefits law, employers liability or under any similar law or to Bodily Injury to any employee or to any liability for indemnity or contribution brought by any party for Bodily Injury to any employee • The cost of any investigation, disciplinary or criminal proceedings against an individual Assured except that the Underwriters may, at their own option and expense, associate counsel in the defense of any such investigation, criminal or disciplinary proceeding. Should the Underwriters elect to associate counsel, such elections shall not constitute a waiver or estoppel of any rights the Underwriters may have pursuant to the terms, conditions, exclusions and limitations of this policy • Any claim arising from Wrongful Acts except as provided under this Section for Discrimination or Violation of Civil Rights arising out of Law Enforcement Activities • Any Claim arising out of an intentional breach of contract

Forms and Endorsements:

DESCRIPTION
• Loss Fund Exclusion • Section IV Retroactive Dates • Section VI Retroactive Dates • Failure to Supply Exclusion on Gas & Electric Utilities • Security – Underwriters at Lloyds • Minimum Earned Premium • Non Waiver of Governmental Immunity • Section II – Watercraft Liability • Named Assureds • Jones Act and USL&H • Watercraft liability – 70 ft. • General policy condition 6 & 19 in house claim administrator amendatory endorsement • in REM endorsement • Sole Agent Endorsement • Reporting of EEOC complaints – quarterly bordereaux • No Fault Florida

Program Details (Cont.)

Binding Requirements (combined):

DESCRIPTION
Subject to Signed Uninsured/Underinsured Motorist Coverage Forms must be received by Underwriters prior to inception
Signed TRIA Form

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
No flat cancellations allowed

Renewal Results		
Casualty Premium		$ 323,400.00
TRIA		4,124.00
Surcharges & Assessments		N/A
	Subtotal	**$ 327,524.00**
Excess Workers Compensation Buffer		$ 105,600.00
TRIA		1,376.00
Surcharges & Assessments		N/A
	Subtotal	**$ 106,976.00**
	Total Estimated Program Cost (including TRIA)	**$ 434,500.00**
Minimum Earned Premium		**50.00 %**

*the package premium includes the excess liability and workers' compensation buffer. The premium split for these coverages is estimated to assist with allocation.

City of Jacksonville

Program Details (Cont.)

Coverage: Workers Compensation

Carrier: New York Marine And General Insurance Co

Policy Period: 10/1/2016 to 10/1/2017

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT
Coverage A - Workers Compensation	
PART I	**Company's Limit Each Accident Combined:** Workers Compensation – Each Accident / Statutory
	Company's Limit Each Employee For Disease Or Cumulative Injury Combined: Workers Compensation – Each Employee for Disease or Cumulative Injury combined / Statutory
PART II	Employers' Liability Limits: $1,000,000 aggregate per accident

Deductibles/SIR:

COVERAGE	AMOUNT
Self-Insured Retention	$1,500,000 Each Accident $1,500,000 Each Employee for disease or cumulative injury

States:

DESCRIPTION	STATE
States Covered:	FL

Program Details (Cont.)

Endorsements, Terms and Conditions include, but are not limited to:

DESCRIPTION
• FL Premium Endorsement • FL Public Entity Endorsement • FL Declaration Page • FL Classification & Normal Premium Schedule Endorsement • FL Policy • FL Endorsement Schedule • FL All States Endorsement • FL Additional Insured (Subsidiaries) Endorsement • FL Communicable Disease for Public Entities Endorsement • FL Excess Premium based on per $100 of Total Payroll Endorsement • FL Terrorism Risk Insurance Program Reauthorization Act Endorsement • FL Foreign Coverage Endorsement • FL Voluntary Compensation and Employers Liability Coverage Endorsement • FL Scheduled Aircraft Coverage Endorsement • FL Deletion of Late Reporting for Public Entities Endorsement • FL Claims Reporting Duties Endorsement • FL Jones Act for Public Entities Endorsement

Exclusions include, but are not limited to:

DESCRIPTION
• Self-Insurers Assessments • Intentional Torts • Punitive or Exemplary Damages • Bodily Injury to an employee while employed in violation of law • Damages arising out of coercion, demotion, invasion of privacy, discipline, defamation, harassment or termination of any employee • Liability assumed under contract • Loss payable under the provision of the Jones Act and any loss payable under the provisions of any other Federal Act(s) or State Act(s) from a state(s) not set forth in Declarations Item 3 • Loss payable under the provisions of the Racketeer-Influenced and Corrupt Organizations Act • Radioactive Contamination

Binding Requirements:

DESCRIPTION
Subject to: • Require full implementation of safety/loss control program and retention to be approved by New York Marine and General Insurance Company, throughout the policy period. • Receipt of Excel formatted employee concentration information by location with physical addresses included. • The Terrorism Charge is calculated separately and not included in the total rate above. It is subject to adjustment at audit. • Applicable state endorsements plus other coverage additions/exclusions may apply. All other endorsements desired must be requested prior to binding and are subject to approval. • Please sign and return the attached Terrorism Disclosure. Same must be received within thirty (30) days of binding. • New York Marine and General Insurance Company has the right, but not the obligation to audit. • Receipt of completed and signed excess application within 30 days of binding.

Program Details (Cont.)

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Total Minimum Premium (90% of Deposit Premium) $788,819.

Premium	**$866,945.00**
ESTIMATED PROGRAM COST	**$866,945.00**
Deposit Premium -	**$876,466.00**
TRIA/TRIPRA PREMIUM (INCLUDED Surcharges, Taxes and Fees as applicable)	**$9,521.00**

Auditable Exposures (Subject to Year End Audit):

STATE	CLASS CODE	DESCRIPTION	EXPOSURE	RATE PER $100
FL	Various ** schedule provided	Estimated Manual Premium $15,673,928	Estimated Total Payroll $556,804,488	$0.1557

City of Jacksonville

Program Details (Cont.)

Coverage: General Liability - Rails to Trails

Carrier: National Fire & Marine Insurance Co

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
General Liability	Occurrence	Not Applicable	Not Applicable

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
Products-Completed Operations Aggregate Limit	Included In General Aggregate	Aggregate
Personal and Advertising Injury	$1,000,000	Per Occurrence
Each Occurrence Limit	$1,000,000	Per Occurrence
Damage to Premises Rented to You	$100,000	Per Occurrence
General Aggregate Limit	$2,000,000	Per Occurrence
Medical Expense	$5,000	Any One Person

Deductibles/SIR:

COVERAGE	AMOUNT
Bodily Injury - Per claim	$1,000
Property Damage - Per Claim	$1,000

Additional Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
Loss of Electronic Data	$100,000	Per Occurrence

Endorsements include, but are not limited to:

DESCRIPTION
Additional Insured - Managers or Lessors of Premises
Commercial General Liability Coverage Form
Deductible Liability Insurance
Electronic Data Liability
Contractual Liability Limitation
Commercial General Liability - Declarations
Florida Changes Cancellation and Nonrenewal

Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
Commercial General Liability Locations
Other Insurance Endorsement
Limitation On Duty To Defend And Limitation On Supplementary Payments Endorsement
Commercial General Liability Locations
Policy Term Minimum Premium and Minimum Earned Premium
Commercial General Liability Policy Jacket
Notice of Service of Suit
Limits of Insurance Endorsement
Multiple Policies or Coverage Forms Endorsement – Non-stacking of Limits
Limitation of Coverage to Designated Premises, Projects, or Operations

Exclusions include, but are not limited to:

COVERAGE TYPE
Recording And Distribution Of Material Or Information In Violation of Law Exclusion - CG 0068 5/2009
Exclusion - Lead Paint
Total Pollution Exclusion
Fungus Exclusion
Exclusion – War, Nuclear Risk Biological Risk and Non-Certified Acts of Terrorism and Counter-Terrorism; Limit on Losses from Certified Acts of Terrorism
Exclusion - Asbestos
Exclusion of Damages Commencing Prior to Policy Period Broad Form Exclusion
Exclusion - Silica
Amendatory Property Damage Exclusion
General Liability Punitive Damage Exclusion Duty to Defend Amendment
Employment Related Practices Exclusion
Sanction Exclusion

City of Jacksonville

Program Details (Cont.)

Binding Requirements:

DESCRIPTION
Subject to Signed Completed/Signed Affidavit
Subject to Certified Terrorism form (TRIA), completed, signed and dated by applicant
Subject to completed and signed application(s)
Subject to inspection and compliance with recommendations

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
No Flat Cancellations
Company doesn't offer primary / non-contributory wording on per project basis

Premium	**$4,780.00**
Surcharges & Assessments	
Policy Fee	$35.00
ESTIMATED PROGRAM COST	**$4,815.00**
Minimum Earned Premium – At Inception	**25.00 %**
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	**$239.00**

Auditable Exposures:

CLASS CODE	DESCRIPTION	EXPOSURE	RATE
49996	Public Trail Railroad Grade Crossing with products included	Unit: 1	MP

City of Jacksonville

Program Details (Cont.)

Coverage: Excess Liability - Rails to Trails

Carrier: Essex Insurance Company

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
Excess Liability	Occurrence	Not Applicable	Not Applicable

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
Excess Liability	$2,000,000	Occurrence / Aggregate

Deductibles/SIR:

COVERAGE	AMOUNT
Retained Limit	$0

Schedule of Underlying Policy:

COVERAGE	DESCRIPTION	LIMIT	CARRIER	EFFECTIVE DATE	EXPIRATION DATE
General Liability	Per Occurrence	$1,000,000.00	National Fire & Marine	10/1/2015	10/1/2016
General Liability	General Aggregate Including Products and Completed Operations Aggregate	$2,000,000.00	National Fire & Marine	10/1/2015	10/1/2016
General Liability	Personal and Advertising Injury Limit	$1,000,000.00	National Fire & Marine	10/1/2015	10/1/2016

Endorsements include, but are not limited to:

DESCRIPTION
Service of Suit
Commercial Excess Liability Policy Declaration
Unimpaired Aggregate Endorsement
Non-Drop Down Provision
25% Minimum Earned Premium
Intellectual Property Rights Following Form
Schedule Of Underlying Insurance
Cap On Losses From Certified Acts Of Terrorism

Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
Limitation Of Coverage To Designated Premises Or Project City of Jacksonville Public Trail railroad Grade Crossing, 27.5 feet wide, the center line extending across said right of way and intersecting center line of CSX track at Valuation Station 2548 + 49 milepost 5M-638.27, Callahan Subdivision

Exclusions include, but are not limited to:

DESCRIPTION
Exclusion - Breach Of Contract
Exclusion - Prior Incidents And Prior Construction Defects
Exclusion - Aircraft Products and Grounding
Exclusion - Nuclear Energy Liability
Exclusion - Employment-Related Practices
Exclusion - ERISA
Exclusion - Computer Related And Other Electronic Problems
Exclusion - Insured Versus Insured
Exclusion - Damage To Property
Exclusion - Recall Of Products, Work Or Impaired Property
Exclusion - Sublimited Underlying Coverage
Exclusion - Recording And Distribution Of Material Or Information In Violation Of Law
Exclusion - Fungi Or Bacteria
Exclusion - Lead
Exclusion - Professional Services
Exclusion - Auto No-Fault And Similar Laws
Exclusion - War Liability
Exclusion - Pollution
Exclusion - Punitive Damages
Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
Exclusion - Silica Or Mixed Dust
Exclusion - Asbestos
Exclusion - Unmanned Aircraft

Binding Requirements:

DESCRIPTION
Subject to Completed/Signed Affidavit
Subject to Certified Terrorism form (TRIA), completed, signed and dated by applicant
Subject to completed and signed application(s)

City of Jacksonville

Program Details (Cont.)

Premium	**$1,553.00**
Fees	
Policy Fee Policy fees are fully earned	$35.00
ESTIMATED PROGRAM COST	**$1,588.00**
Minimum Earned Premium – At Inception	**25.00 %**
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	**$150.00**

Subject to Audit: Not Auditable

Program Details (Cont.)

Coverage: **Breckenridge Option** - General Liability - Rails to Trails

Carrier: Mesa Underwriters Specialty Insurance Co

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
General Liability	Occurrence	Not Applicable	Not Applicable

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
General Aggregate Limit	$4,000,000	Aggregate
Products/Completed Operations Aggregate Limit	$3,000,000	Aggregate
Personal and Advertising Injury	$3,000,000	Per Occurrence
Each Occurrence Limit	$3,000,000	Per Occurrence
Damage to Premises Rented to You Limit	$100,000	Any 1 Premises
Medical Expense	$5,000	Any One Person

Deductibles/SIR:

COVERAGE	AMOUNT
General Liability - Per claim	$1,000

Endorsements include, but are not limited to:

DESCRIPTION
Common Policy Conditions
Common Policy Declaration
Minimum Earned Premium Endorsement
FL Service Of Suit
TRIA Coverage Accept-Reject. Form
Commercial General Liability Covg. Form
FL Changes Cancellation And Non-Renewal
AI -Managers Or Lessors Of Premises
Limitation Of Covg. To Designated Premises Or Project
Amendment Of Insured Contract Definition
Liability Deductible
Special Conditions - Subcontractors
Non-Stacking Of Limits Endorsement
Amendment Of Conditions - Premium Audit

Program Details (Cont.)

Exclusions include, but are not limited to:

COVERAGE TYPE
Employment-Related Practices Exclusion
Exclusion - Total Pollution Exclusion With A Hostile Fire Exception
Exclusion - Fungi Or Bacteria
Exclusion Of Certified Acts Of Terrorism
Exclusion - Silica Or Silica-Related Dust
Nuclear Energy Liability Exclusion Endt
Exclusion - Directors & Officers Liability
Exclusion - Assault Or Battery
Exclusion - Lead Contamination
Exclusion - Punitive Damages
Exclusion - Earth Movement
Exclusion - Asbestos
Exclusion - Occupational Disease
Injury To Employees, "Temporary Workers" And Contractors

Binding Requirements:

DESCRIPTION
Completed Application signed by the agent and the insured at time of binding.
Terrorism Disclosure Form & Affidavit (if applicable) signed and dated by the insured.

Premium	**$6,725.00**
Surcharges & Assessments	
Policy Fee	$35.00
ESTIMATED PROGRAM COST	**$6,760.00**
Minimum Earned Premium – At Inception	**25.00 %**
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	**$336.00**

Auditable Exposures:

CLASS CODE	DESCRIPTION	EXPOSURE	RATE
46671	Parks – Public Trail w/ Railroad Crossing	Unit: 1	Flat
11111	Additional Insured	Unit: 1	Included

Designated Premises Endorsement Wording: 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 5M-638.27, Callahan Subdivision.

City of Jacksonville

Program Details (Cont.)

Coverage: General Liability - Powerline

Carrier: Western World Insurance Company

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
General Liability	Occurrence	Not Applicable	Not Applicable

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
General Aggregate Limit (Other Than Products Completed Ops)	$2,000,000	Aggregate
Products Completed Ops Aggregate Limit	Included	Aggregate
Each Occurrence Limit	$1,000,000	Per Occurrence

Deductibles/SIR:

COVERAGE	AMOUNT
Bodily Injury / Property Damage	$500 Per Claim

Endorsements include, <u>but are not limited to</u>:

DESCRIPTION
Commercial General Liability
Contractual Liability Limitation
Limitation of Coverage to Designated Premises or Project
Common Policy Conditions
Deductible Endorsement
Classification Limitation
Additional Insured Endorsement
Minimum-Earned Premium / No Flat Cancellations
Premium Basis Endorsement
Service of Suit
Common Policy Declarations
Commercial Liability Coverage Part Declarations
Cancellation And Premium Audit Changes
Manuscript Endorsement 001 - To Add Legal Description of Property
Additional Insured – Right of Way Thru the Park – Florida Power & Light

Program Details (Cont.)

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	
Exclusion - Designated Professional Services	
Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability – Limited Bodily Injury Exception Not included	
Total Pollution Exclusion Endorsement	
Employment – Related Practices Exclusion	
Fungi or Bacteria Exclusion	
Nuclear Energy Exclusion Endorsement (Broad Form)	
Sexual Action Exclusion	
Athletic or Sports Participants Exclusion	
Exclusion and Limitation Endorsement	
Canine Exclusion	
Earth Movement Exclusion	
Independent Contractors Exclusion	
Exclusion - Injury to Contractors or Subcontractors and Their Workers	
Assault and Battery Exclusion	
Total Asbestos Exclusion	
Exclusion of Nuclear, Biological and Chemical Injury or Damage	
Temporary Worker Bodily Injury Exclusion	
Punitive or Exemplary Damages Exclusion	
Exclusion - Medical Expense	

Binding Requirements:

DESCRIPTION
Subject to Completed/Signed Affidavit
Subject to Certified Terrorism form (TRIA), completed, signed and dated by applicant
Subject to completed and signed application(s)
Subject to inspection and compliance with recommendations
Fully completed and signed Western World Application(s) listed in the Application List
Subject to satisfactory inspection

Program Details (Cont.)

Premium	**$2,500.00**
Total Surcharges & Assessments	**NA**
Total Fully Earned Fees	**$185.00**
ESTIMATED PROGRAM COST	**$2,685.00**
Minimum Earned Premium – At Inception	**25.00 %**
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	**$125.00**

Subject to Audit: Annually

Auditable Exposures:

CLASS CODE	DESCRIPTION	EXPOSURE	RATE
49451	Bicycle Trail rated as Vacant Land - Not for Profit Only	3	5.446
OC004	Additional Insured	1 - Flat Charge	

City of Jacksonville

Program Details

Coverage: Excess Liability - Powerline

Carrier: Scottsdale Insurance Company

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
Excess Liability	Occurrence	Not Applicable	Not Applicable

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
Each Occurrence or Accident	$1,000,000	Per Occurrence
Annual Aggregate	$1,000,000	Aggregate

Schedule of Underlying Policy:

COVERAGE	DESCRIPTION	LIMIT	CARRIER	EFFECTIVE DATE	EXPIRATION DATE
General Liability	Each Occurrence	$1,000,000	Western World	10/1/2015	10/1/2016
General Liability	General Aggregate Including Products/Completed Operations	$2,000,000	Western World	10/1/2015	10/1/2016

Endorsements include, but are not limited to:

DESCRIPTION
Commercial Liability Excess
Cap on Losses from Certified Acts of Terrorism: Excluding Nuclear, Biological, Chemical or Radiological Acts of Terrorism
Limits Endorsement
Minimum Earned Cancellation Premium
Claim Reporting Information
Schedule of Controlling Underlying Insurance
Service of Suit Endorsement
Florida-Changes-Cancel-Non-renew
Disclosure Pursuant to Terrorism Risk Insurance Act

Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
Designated Premises Endorsement XLS-0410 (11-08) a strip of land located in section 28 and 29, township 2 south, range 24 east, Duval county, Florida, being 14 feet in width, the center line of which is described as follows: being at a point on the east bound of the northwest quarter (NW 1/4) of said section 29, which point is twenty five {25') feet southerly of the north bound of said location 29, thence run in an easterly direction, parallel to and twenty five (25') feet southerly from the north boundary of sections 29 and 28. a distance of 7,978 feet to the point the terminus of the herein described description

Exclusions include, but are not limited to:

DESCRIPTION
Asbestos Exclusion
Professional Liability Exclusion
Abuse or Molestation Exclusion
Advertising Injury Exclusion
Assault and Battery Exclusion
Auto Liability Exclusion
Care, Custody, or Control Exclusion
Cross Liability Exclusion (Named Insured)
EIFS Designated Work Exclusion
Employment-Related Practices Exclusion
Employees Retirement Income Security (ERIS) Act Exclusion
Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - with Limited Bodily Injury Exception
Fungi and Bacteria Exclusion
Injuries to Athletic Participants and Officials Exclusion
Known Injury or Damage Exclusion
Lead Contamination Exclusion
Multi-Unit Habitational Conversion Exclusion
Nuclear Energy Liability Exclusion Endorsement
Punitive Damage Exclusion
Silica Exclusion
Total Pollution Exclusion
Underlying Sublimit Coverage Exclusion
Violation of Statutes that Govern Emails
War Liability Exclusion
Hydraulic Fracturing Exclusion
Exclusion- Unmanned Aircraft

Program Details (Cont.)

Binding Requirements:

DESCRIPTION
Subject to Completed/Signed Affidavit
Subject to Certified Terrorism form (TRIA), completed, signed and dated by applicant
Subject to completed and signed application(s)
Subject to inspection and compliance with recommendations

Premium	**$2,500.00**
Surcharges & Assessments	N/A
Fully Earned Policy Fee	$35.00
ESTIMATED PROGRAM COST	**$2,535.00**
Minimum Earned Premium – At Inception	**25.00 %**
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	**$250.00**

City of Jacksonville

Program Details (Cont.)

Coverage: **Breckenridge Option** - General Liability - Powerline

Carrier: Mesa Underwriters Specialty Insurance Co

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
General Liability	Occurrence	Not Applicable	Not Applicable

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
General Aggregate Limit	$4,000,000	Aggregate
Products/Completed Operations Aggregate Limit	$3,000,000	Aggregate
Each Occurrence Limit	$3,000,000	Per Occurrence

Deductibles/SIR:

COVERAGE	AMOUNT
General Liability - Per claim	$500

Endorsements include, but are not limited to:

DESCRIPTION
Common Policy Conditions
Common Policy Declaration
Minimum Earned Premium Endorsement
FL Service Of Suit
Privacy Notice
TRIA Coverage Accept-Rejct. Form
Commercial General Liability Covg. Form
FL Changes Cancellation And Non-Renewal
AI -Managers Or Lessors Of Premises
Limitation Of Covg. To Designated Premises Or Project
Amendment Of Insured Contract Definition
General Liability Coverage Part Declarations
Liability Deductible
Special Conditions - Subcontractors
Amendment Of Conditions - Premium Audit
Primary Non-Contributory - Waiver of Subrogation

Program Details (Cont.)

Exclusions include, but are not limited to:

COVERAGE TYPE
Exclusion - Athletic Or Sports Participants
Exclusion - Designated Professional Services
Exclusion – Covg. C - Medical Payments
Exclusion - Personal & Advertising Injury
Exclusion - Total Pollution Exclusion With A Hostile Fire Exception
Exclusion - Fungi Or Bacteria
Employment-Related Practices Exclusion
Exclusion - Silica Or Silica-Related Dust
Nuclear Energy Liability Exclusion Endt.
Exclusion- Animal Liability
Exclusion - Assault Or Battery
Exclusion - Abuse Or Molestation
Exclusion - Lead Contamination
Exclusion - Punitive Damages
Exclusion - Earth Movement
Exclusion - Asbestos
Exclusion - Occupational Disease
Exclusion - Injury To Independent Contractors Or Subs
Injury To Employees, "Temporary Workers" And Contractors

Binding Requirements:

DESCRIPTION
Completed Application signed by the agent and the insured at time of binding.
Terrorism Disclosure Form & Affidavit (if applicable) signed and dated by the insured.

Premium	**$5,000.00**
Surcharges & Assessments	
Policy Fee	$35.00
ESTIMATED PROGRAM COST	**$5,035.00**
Minimum Earned Premium – At Inception	**25.00 %**
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	**$250.00**

Auditable Exposures:

CLASS CODE	DESCRIPTION	EXPOSURE	RATE
49451	Parks – Power Line Easement & Bicycle Trail	Acres: 3	Flat
11111	Additional Insured	Unit: 1	Included

Program Details (Cont.)

Coverage: General Liability - Riverwalk

Carrier: Scottsdale Insurance Company

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
General Liability	Occurrence	Not Applicable	Not Applicable

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
General Aggregate	$2,000,000	Aggregate
Products/Completed Operations Aggregate	$2,000,000	Aggregate
Personal Injury and Advertising Injury	$1,000,000	Per Occurrence
Each Occurrence	$1,000,000	Per Occurrence
Damage to Premises Rented to You	$100,000	Per Occurrence
Medical Payments	Excluded	NA

Deductibles/SIR:

COVERAGE	AMOUNT
GL AI / BI / PD / PI (LAE Included)	$5,000 Per Occurrence

Endorsements include, but are not limited to:

DESCRIPTION
Designated Operations Covered by a Consolidated (Wrap-up) Insurance Program (With Limited Off-Site Coverage) All locations and operations for which you are covered under a consolidated, wrap-up or similar insurance program
Designated Professional Services - All professional services of any insured;
100% Minimum/ 100% Advance Deposit/ 25% Minimum Earned Cancellation Premium
Amendment of Conditions
Amendment of Other Insurance
Cap on Losses from Certified Acts of Terrorism; Excluding Nuclear, Biological, Chemical or Radiological Acts of Terrorism
CGL Coverage Part Extension of Supplemental Declarations (Class Codes and Exposures)
CGL Coverage Part Supplemental Declarations
Contractors Special Conditions
Designated Premises or Project Designated Premises: Per Schedule of Locations
Service of Suit Clause
State Amendatory Endorsements

Program Details (Cont.)

Exclusions include, but are not limited to:

DESCRIPTION
Asbestos Exclusion
Silica Exclusion
EIFS
Employment Related Practices
Exclusion – Unmanned Aircraft
Continuous or Ongoing Damages Exclusion
Fungi or Bacteria Exclusion
Multi -Unit Habitational Conversion Exclusion
Known Injury or Damage Exclusion
Lead Contamination Exclusion
Medical Payments
Nuclear Energy
Cross Liability
Punitive Damages
Fireworks or Pyrotechnics
Total Absolute Pollution
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
Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception

Program Details (Cont.)

Binding Requirements:

DESCRIPTION
• Signed Rejection/Acceptance Terrorism Form • Signed & Completed Acord Application

Premium	**$60,541.00**
Total Surcharges & Assessments	**N/A**
Total Fully Earned Fees (Includes Inspection Fee)	**$35.00**
ESTIMATED PROGRAM COST	**$60,576.00**
Minimum Earned Premium – At Inception	**25.00 %**
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	**$3,603.00**

Subject to Audit: Annually

Auditable Exposures:

CLASS CODE	DESCRIPTION	EXPOSURE	RATE
46671	Parks or Playgrounds	3.5 Miles	17,297.40

City of Jacksonville

Program Details

Coverage: Excess Liability - Riverwalk

Carrier: Scottsdale Insurance Company

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
Excess Liability	Occurrence	Not Applicable	Not Applicable

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
Each Occurrence or Accident	$4,000,000	Per Occurrence
Annual Aggregate	$4,000,000	Aggregate

Schedule of Underlying Policy:

COVERAGE	DESCRIPTION	LIMIT	CARRIER	EFFECTIVE DATE	EXPIRATION DATE
General Liability (Occurrence)	Prod./Comp. Ops. Aggregate	$2,000,000.00	Scottsdale	10/1/2016	10/1/2017
General Liability (Occurrence)	General Aggregate per Policy	$2,000,000.00	Scottsdale	10/1/2016	10/1/2017
General Liability (Occurrence)	Each Occurrence	$1,000,000.00	Scottsdale	10/1/2016	10/1/2017
General Liability (Occurrence)	Pers. and Adv. Injury	$1,000,000.00	Scottsdale	10/1/2016	10/1/2017

Endorsements include, but are not limited to:

DESCRIPTION
Cap on Losses from Certified Acts of Terrorism; Excluding Nuclear, Biological, Chemical or Radiological Acts of Terrorism
Limits Endorsement
Commercial Excess Liability Coverage Form
Minimum Earned Cancellation Premium / No Flat Cancel
Service of Suit Endorsement

Program Details (Cont.)

Exclusions include, but are not limited to:

DESCRIPTION
Employment Related Practices Exclusion
Asbestos Exclusion
Auto Liability Exclusion
Continuing or Ongoing Damage Exclusion
Care, Custody, or Control Exclusion
Cross Liability Exclusion (Named Insured)
EIFS Designated Work Exclusion
Employees Retirement Income Security (ERIS) Act Exclusion
Exclusion – Unmanned Aircraft
Fireworks Exclusion
Fungi and Bacteria Exclusion
Known Injury or Damage Exclusion
Lead Contamination Exclusion
Multi-Unit Habitational Conversion Exclusion
Nuclear Energy Liability Exclusion Endorsement
Professional Liability Exclusion
Punitive Damage Exclusion
Silica Exclusion
Total Pollution Exclusion Endorsement
Underlying Sublimit Coverage Exclusion
Violation of Statues that Govern Emails
War Liability Exclusion
Exclusion - Access or Disclosure of Confidential or Personal Information
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**

Binding Requirements:

DESCRIPTION
• Signed Rejection/Acceptance Terrorism Form • Signed & Completed Acord Application

Program Details (Cont.)

Premium	**$14,125.00**
Total Surcharges & Assessments	**N/A**
Fully Earned Fees	**$35.00**
ESTIMATED PROGRAM COST	**$14,160.00**
Minimum Earned Premium – At Inception	**25.00%**
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	**$706.00**

City of Jacksonville

Program Details

Coverage: General Liability - Voting Precincts

Carrier: Mesa Underwriters Specialty Insurance Co

Policy Period: 10/1/2016 to 10/1/2017

Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR LITIGATION DATE
General Liability	Occurrence	Not Applicable	Not Applicable

Coverage (Including Limits/Sublimits):

DESCRIPTION	LIMIT	BASIS
General Aggregate	$1,000,000	Aggregate
Products/Completed Operations	Excluded	NA
Personal/Advertising Injury	Excluded	NA
Each Occurrence	$1,000,000	Per Occurrence
Damage to Premises Rented to you	$100,000	Per Occurrence
Medical Payments	Excluded	NA

Deductibles/SIR:

COVERAGE	AMOUNT
Bodily Injury Per Claim	$500
Property Damage Per Claim	$500
Personal & Advertising Injury per Claim	Excluded

Endorsements include, but are not limited to:

DESCRIPTION
Florida Disclosure
Common Policy Conditions
Policy Jacket
Commercial Policy Declarations
Schedule Of Forms And Endorsements
Commercial General Liability Coverage Form
Minimum Earned Premium Endorsement/No Flat Cancellations
Amendment of Insured Contract Definition
General Liability Coverage Part Declarations
Liability Deductible

Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
Non stacking of limits
Amendment of Conditions – Premium Audit
Florida Changes Cancellation and Non- Renewal
Florida Service of Suit
Florida Disclosure
Limitation of coverage to Designated Premises or Project

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
Nuclear Energy Liability Exclusion	
Asbestos Exclusion	
Total Pollution Exclusion With a Hostile Fire Exception	
Fungi Or Bacteria Exclusion	
Silica Or Silica-Related Dust Exclusion	
Assault or Battery Exclusion	
Lethal Weapon Exclusion - New	
Animal Liability Exclusion - New	
Unscheduled Activities and Events - New	
Lead Contamination Exclusion	
Earth Movement Exclusion	
Cross Suits Liability Exclusion	
Occupational Disease Exclusion	
Punitive Damages Exclusion	
Exclusion - Products Completed Operations hazard	
Exclusion - Designated Ongoing Operations	
Exclusion of Certified Acts of Terrorism	
Exclusion – Cov. C Medical Payments	
Exclusion - Personal & Advertising Injury	
Employment-Related Practices Exclusion	

Binding Requirements:

DESCRIPTION
• Completed Application signed by the agent and the insured • Terrorism Disclosure Form & Affidavit signed and dated by the insured

City of Jacksonville

Program Details (Cont.)

Premium	**$10,090.00**
Policy Fee	$35.00
ESTIMATED PROGRAM COST	**$10,125.00**
Minimum Earned Premium - At Inception	**25.00 %**
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	**$505.00**

Auditable Exposures:

CLASS CODE	DESCRIPTION	EXPOSURE	RATE
63220	Exhibition – In buildings – No Admission Charged	199 Voting Precincts Buildings Only	NA
11111	Additional Insured	199 Additional Insured for each Voting Precinct	MP

Changes / Developments

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Changes in any operation such as expansion to other states or new products.
2. Mergers and/or acquisition of new companies.
3. Any newly assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances which may require increased liability insurance limits.
5. Any changes in fire or theft protection, such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to same.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property of yours that is in transit, unless we have previously arranged for the insurance.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed, or occupied.

☐ No Changes and/or Developments

Signature: _____

Title: _____

Date: _____

Proposal Disclosures

Proposal Disclosures

Important Disclosures

The quotation(s) attached are an outline of certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

The information contained in this proposal is based on the historical loss experience and exposures provided to Arthur J. Gallagher Risk Management Services, Inc. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

TRIA/TRIPRA Disclaimer – If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a $100 billion cap on insurers' aggregate liability.

The TRIPRA program increases the amount needed in total losses by $20 million each calendar year before the TRIPRA program responds from the 2015 trigger of $100 million to $200 million by the year 2020.

TRIPRA is set to expire on December 31, 2020. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2020. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

Compensation Disclosure

One of the core values highlighted in The Gallagher Way states, "We are an Open Society," and our open society extends to the compensation Gallagher receives. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies. Contingent commissions provide for additional contingent compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. Some insurance markets, including Gallagher-owned intermediaries, have modified their commission schedule with Gallagher, resulting in an increase in some commission rates. These additional commissions, commonly referred to as "supplemental commissions" are known as of the effective date, but some insurance companies are paying this commission later and apart from when commission is normally paid at policy issuance. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. Note: Upon

Proposal Disclosures (Cont.)

request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage.

3. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
4. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client's account, the facility may have earned and retained customary brokerage commission or fees for its work.
5. Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.
6. From time to time, Gallagher may participate in insurance company promotional events or training and development that insurers provide for Gallagher employees.
7. Gallagher strives to find appropriate coverage at a competitive price for our customers. In order to achieve these goals, we gather and analyze data about our customers and their insurance coverage. This data and the resulting analytical tools help us better understand the current marketplace, more accurately predict future trends and offer tailored solutions to our customers. The data may also be provided to insurers pursuant to consulting service agreements from which we earn fees.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please send an e-mail to Compensation_Complaints@ajg.com or send a letter to:

Compliance Officer

Arthur J. Gallagher & Co.

Two Pierce Place, 20th Floor

Itasca, IL 60143

Client Signature Requirements

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, Arthur J. Gallagher – South Florida has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that 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.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

City of Jacksonville
Named Insured

Signature of Insured's Authorized Representative Date

Various
Name of Excess and Surplus Lines Carrier

Liability and Excess Liability
Type of Insurance

October 1, 2016
Effective Date of Coverage

Coverages For Consideration

Overview

- A proposal for any of the coverages can be provided.
- The recommendations and considerations summarized in this section are not intended to identify all exposures.
- Since Gallagher does not handle your complete insurance program, these recommendations only reflect items within our scope of responsibility.

Other Coverage Considerations

- **Cyber Risk**

The above coverage may not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those addressed in the coverage considerations included in this proposal, please list below:

City of Jacksonville

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated September 15, 2016, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

ACCEPT / REJECT	OPTION	LINE OF COVERAGE	CARRIER
☐Accept ☐Reject ☐Accept ☐Reject	As Expiring	BRIT Package – All Employees $250K Buffer Layer TRIA Coverage	Certain Underwriters at Lloyd's, London
☐Accept ☐Reject TRIA Cannot be rejected		Workers Compensation – $1.5M SIR TRIA Coverage Included	New York Marine And General Insurance Co

ACCEPT / REJECT	OPTION	LINE OF COVERAGE	CARRIER
☐Accept ☐Reject ☐Accept ☐Reject	As Expiring	General Liability - Rails to Trails TRIA Coverage	National Fire & Marine Insurance Co
☐Accept ☐Reject ☐Accept ☐Reject	As Expiring	Excess Liability - Rails to Trails TRIA Coverage	Essex Insurance Co
☐Accept ☐Reject ☐Accept ☐Reject	Breckenridge	General Liability - Rails to Trails TRIA Coverage	Mesa Underwriters Specialty Insurance Co
☐Accept ☐Reject ☐Accept ☐Reject	As Expiring	General Liability - Powerline TRIA Coverage	Western World Insurance Co
☐Accept ☐Reject ☐Accept ☐Reject	As Expiring	Excess Liability - Powerline TRIA Coverage	Scottsdale Insurance Co
☐Accept ☐Reject ☐Accept ☐Reject	Breckenridge	General Liability - Powerline TRIA Coverage	Mesa Underwriters Specialty Insurance Co
☐Accept ☐Reject ☐Accept ☐Reject	As Expiring	General Liability - Riverwalk TRIA Coverage	Scottsdale Insurance Co
☐Accept ☐Reject ☐Accept ☐Reject	As Expiring	Excess Liability - Riverwalk TRIA Coverage	Scottsdale Insurance Co
☐Accept ☐Reject ☐Accept ☐Reject	As Expiring	General Liability - Voting Precincts TRIA Coverage	Mesa Underwriters Specialty Insurance Co

_____
Client Initials

City of Jacksonville

Client Authorization To Bind Coverage

Producer/ Insured Coverage Amendments and Notes:

Provide Quotations or Additional Information on the Following Coverage Considerations:

☐Yes ☐No **Cyber Risk**

Note: Selecting the "Reject All or Accept All" option will override any selections that you have made above

☐Reject ☐Accept - Coverages for Consideration

It is understood this proposal provides only a summary of the details; the policies will contain the actual coverages.

We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately.

By: _____
Specify: owner, partner or corporate officer

_____
Print Name

Date: _____

Appendix

The Gallagher Way

The Gallagher Way

Shared values at Arthur J. Gallagher & Co. are the rock foundation of the Company and our Culture. What is a Shared Value? These are concepts that the vast majority of the movers and shakers in the Company passionately adhere to. What are some of Arthur J. Gallagher & Co.'s Shared Values?

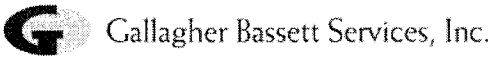
1. We are a Sales and Marketing Company dedicated to providing excellence in Risk Management Services to our clients.
2. We support one another. We believe in one another. We acknowledge and respect the ability of one another.
3. We push for professional excellence.
4. We can all improve and learn from one another.
5. There are no second-class citizens—everyone is important and everyone's job is important.
6. We're an open society.
7. Empathy for the other person is not a weakness.
8. Suspicion breeds more suspicion. To trust and be trusted is vital.
9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader.
10. Interpersonal business relationships should be built.
11. We all need one another. We are all cogs in a wheel.
12. No department or person is an island.
13. Professional courtesy is expected.
14. Never ask someone to do something you wouldn't do yourself.
15. I consider myself support for our Sales and Marketing. We can't make things happen without each other. We are a team.
16. Loyalty and respect are earned—not dictated.
17. Fear is a turnoff.
18. People skills are very important at Arthur J. Gallagher & Co.
19. We're a very competitive and aggressive Company.
20. We run to problems—not away from them.
21. We adhere to the highest standards of moral and ethical behavior.
22. People work harder and are more effective when they're turned on—not turned off.
23. We are a warm, close Company. This is a strength—not a weakness.
24. We must continue building a professional Company—together—as a team.
25. Shared values can be altered with circumstances—but carefully and with tact and consideration for one another's needs.

When accepted Shared Values are changed or challenged, the emotional impact and negative feelings can damage the Company.

– Robert E. Gallagher
May 1984

Arthur J. Gallagher & Co.

Claims Reporting By Policy



Direct Reporting
Immediately report all claims for the following lines of coverage to the insurance carrier.

- **BRIT Package**
  - Certain Underwriters at Lloyd's
  - Phone#: 44-20-7984-850
  - Fax#: 44-20-7984-8501
  - Email: USA.claims@britinsurance.com

- **Workers Compensation**
  - New York Marine and General Insurance Co.
  - Phone#: 973-532-1900
  - Fax#: 973-539-4786

- **General Liability – Rails to Trails**
  - National Fire & Marine Insurance Co.
  - Phone#: 402-916-3000
  - Fax#: 402-916-3350

- **General Liability – Rails to Trails (Breckenridge Option)**
  - Mesa Underwriters Specialty Insurance Co.
  - Phone#: 973-948-3000
  - Fax#: 855-540-6760

- **General liability - Powerline**
  - Western World Insurance Co.
  - Phone#: 201-847-8600
  - Fax#: 201-847-1010

- **General Liability – Powerline (Breckenridge Option)**
  - Mesa Underwriters Specialty Ins. Co.
  - Phone#: 973-948-3000
  - Fax#: 855-540-6760

- **General liability - Riverwalk**
  - Scottsdale Ins. Co.
  - Phone#: 800-421-3535
  - Fax#: 352-384-4222

- **Excess Liability – Rails to Trails**
  - Essex Ins. Co.
  - Phone#: 847-572-6000
  - Fax#: 847-572-6389

- **Excess Liability – Powerline & Riverwalk**
  - Scottsdale Ins. Co.
  - Phone#: 800-421-3535
  - Fax#: 352-384-4222

Claims Reporting By Policy (Cont.)

- **General liability – Voting Precincts**
  - Mesa Underwriters Specialty Ins. Co.
  - Phone#: 973-948-3000
  - Fax#: 855-540-6760

If you experience any difficulty in reporting claims directly to carrier(s):

Immediately report all claims for all lines of coverage as follows:

- Report IMMEDIATELY
- Arthur J. Gallagher Risk Management Services, Inc
- Phone: 255-906-0128 or toll free 855-497-0578
- Facsimile: 225-663-3224
- Email: seclaims@ajg.com
- Trouble reporting claims to above, contact Cynthia Preston at 561-998-6810 or Liv Oliveira 561-998-6804.

Bindable Quotations & Compensation Disclosure Schedule

Client Name: City of Jacksonville

COVERAGE(S)	CARRIER NAME(S)	ESTIMATED ANNUAL PREMIUM [1]	COMM. % OR FEE [2]	WHOLESALER, MGA OR INTERMEDIARY NAME [3]	COMMISSION % / FEE $ [4]	AJG OWNED? YES/NO
BRIT Package	Certain Underwriters at Lloyd's, London	$434,500.00	10.00%	Direct	NA	No
Workers Compensation	New York Marine And General Insurance Co	$866,945.00	10.00%	Midlands Management Corp.	NA	No
General Liability - Rails to Trails	National Fire & Marine Insurance Co	$5,019.00	10.00%	Hull & Co. Inc.	10.00%	No
Excess Liability - Rails to Trails	Essex Insurance Company (Markel Corporation Group)	$1,703.00	10.00%	Hull & Co. Inc.	10.00%	No
General Liability - Rails to Trails	Mesa Underwriters Specialty Insurance Co - OPTION	$7,061.00	10.00%	Regional Excess Underwriters	10.00%	No
General Liability - Powerline	Western World Insurance Company	$2,625.00	10.00%	Hull & Co. Inc.	10.00%	No
Excess Liability - Powerline	Scottsdale Insurance Company	$2,750.00	10.00%	Hull & Company, Inc.	7.50%	No
General Liability - Powerline	Mesa Underwriters Specialty Insurance Co - OPTION	$5,250.00	10.00%	Regional Excess Underwriters	10.00%	No
General Liability - Riverwalk	Scottsdale Insurance Company	$63,568.00	0.00%	AmWins Brokerage of Florida, Inc.	5.80%	No
Excess Liability - Riverwalk	Scottsdale Insurance Company	$14,831.00	0.00%	AmWins Brokerage of Florida, Inc.	5.80%	No
General Liability - Voting Precincts	Mesa Underwriters Specialty Insurance Co	$10,595.00	10.00%	Regional Excess Underwriters	10.00%	No

- Premiums include TRIA charge and not surcharges

Bindable Quotations & Compensation Disclosure Schedule (cont.)

Some carriers pay Gallagher supplemental or contingent commissions in addition to the policy commission. Contingent commissions are typically contingent upon performance factors such as growth, profit, volume or retention, while supplemental commissions are not. These supplemental or contingent commissions may range from less than 1% up to 10% of the policy premium. Please refer to the Compensation Disclosure or contact your Gallagher representative for additional information.

1 *A verbal quotation was received from this carrier. We are awaiting a quotation in writing. The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
** A written quotation was received from this carrier. The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
2 The commission rate is a percentage of annual premium excluding taxes & fees.
* Gallagher is receiving _____% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.
3 We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.
4 * The non-Gallagher intermediary/wholesaler did not provide their compensation information for this proposal. The usual and customary compensation to a wholesaler/ intermediary ranges from 5% to 12%, but we cannot verify that range is applicable in connection with this proposal.

Attachments

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Sending claim reports to the wrong person or to any other addresses will result in delays.

Telephone numbers for voice contact are:

John Feiter (VP - Claims)	312-577-9457
David Bachman (AVP - Claims)	312-577-9471
Christine O'Brien (AVP – Claims)	312-577-9455
Alexa Sanfemio (Claims Administrator)	312-577-9459

The Facsimile number for Brit Global Specialty USA Claims is 312-577-9451.

INITIAL CASUALTY CLAIMS REPORTING:

Per the Policy wording, loss reporting is required for any claims involving:-

1. Catastrophic Losses (fatalities, amputation of major extremity, paraplegia/quadriplegia, severe burns, significant brain injuries)
2. Discrimination or Violation of Civil Rights.
3. Third Party claims, other than Auto Liability, involving Law Enforcement Activities.
4. Environmental impact/Toxic tort.
5. Any alleged Sexual/Physical Abuse.
6. Coverage questions.
7. (a) any claim whose value reaches 75% of the retention; and/or
   (b) the cost of which is likely to result in payment by Underwriters under this Policy.
8. Any loss where there is a question as to whether there will be coverage under Underwriters' policy.

Losses should be reported within 30 days of when the loss meets the reporting criteria.

A captioned claim report completed by the handling adjuster, based upon the formats below and inclusive of all of the details indicated, must be sent. Reports should include copies of the following documents when available: incident and accident reports (both internal and official), suit papers, tort claim/statutory notice of claims, and/or EEOC (or similar state agency) complaints or notices.

Please do not send medical records or bills (unless specifically requested), blank discovery, or non-substantive pleadings.

Whenever possible, the report and supporting documents should be sent electronically, as more fully explained below.

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INITIAL WORKERS COMPENSATION CLAIM REPORTING

Loss Reporting is required for claims involving:-

1. Fatalities.
2. Amputation of Major Extremity.
3. Paraplegia.
4. Quadriplegia.
5. Severe Burns.
6. Significant brain injuries.
7. (a) any claim whose value reaches 75% of the retention; and/or
   (b) the cost of which is likely to result in payment by the Company under this Policy.
8. Where it is anticipated that the claimant will be determined to be permanently and totally disabled.

Losses should be reported within 30 days of when the loss meets the reporting criteria.

A captioned claim report completed by the handling adjuster, based upon the formats below and inclusive of all of the details indicated, must be sent. Reports should include copies of the following documents when available: claimant's state "First Report of Injury", incident and accident reports (both internal and official), suits, pertinent narrative medical reports.

Please do not send routine medical records or bills (unless specifically requested), blank discovery, nor non-substantive pleadings.

SUBSEQUENT CASUALTY/WORKERS COMPENSATION CLAIM REPORTING:

Subsequent formal reporting should be done via a captioned report completed by the handling adjuster, at appropriate intervals as conditions warrant (typically every 60 days). However, the TPA shall be responsible for reporting more frequently if the file is particularly active; and critical events should be reported as soon as practical, regardless of the "due date" of the next formal report.

Periodic formal reporting shall follow the same format (below) as the initial report, noting any updates. Reports should include copies of the following documents when available: incident and accident reports (both internal and official), suits, tort claim/statutory notice of claims, complaint notices, defence counsel's substantive reports.

Please do not send medical records or bills (unless specifically requested), blank discovery, or non-substantive pleadings.

Whenever possible, the report and supporting documents should be sent electronically, as more fully explained below.

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ADJUSTER'S CAPTIONED CASUALTY/WORKERS COMPENSATION REPORT FORMAT:

1. Identify by type of report (include all that apply)

   A. Initial
   B. Coverage questions
   C. Interim
   D. Authority request
      - Include what has been paid, status of the SIR, status of the aggregate if applicable.
   E. Reimbursement request
      - Show payments by claimant/line of business, less SIR and less any amounts previously paid.
   F. Closing/Final

2. Information to be included (A thru D should be in the reference section of the header):

   A. *Insured* - This is to include the name of the Named Assured, any "Member" entity and/or the department within the Named Assured/"Member"

   B. *Claimant(s)* - This is to include the name of each claimant, age, involvement in the loss (i.e. if auto whether the operator, passenger, pedestrian, etc.)

   C. *Date of Loss* - This is the date the event/accident actually occurred.

      Date Claim was First Made to the Assured – Date that the Assured first received any type of notice that a claim was being made against them.

      Date Claim was First Made to TPA - Date the TPA was first advised by the Insured of the loss.

   D. Coverage - This is to include the correct policy number; effective dates; the line(s) of coverage applicable to the loss; the SIR applicable; and Underwriters' excess limits. If applicable, information on any other excess coverage should also be provided.

   E. Description of loss - To include full details of how the accident/event occurred, and what investigation has been completed to date.

   F. Liability - To include adjuster's assessment of liability; any immunity law that may be applicable (including caps on damages); whether the negligence scheme in the applicable venue is pure or modified comparative negligence/fault, or strict contributory negligence; other parties that may be responsible or may contribute (including name of carrier/limits if known)

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G. Injuries/Damages - Details on injury to each claimant, age, occupation, medical expense, wage information, MIB/CIB report information, disability if any, future treatment.

H. Litigation - If applicable include copy of complaint; name of defence counsel; who is being Defended; reputation of plaintiff counsel if known; any comment on jurisdiction if known; defence counsel's initial/subsequent evaluation; defence counsel's litigation plan and budget

I. Mediation Date/Arbitration Date/Trial Date - If case in suit advise of these dates as soon as they are learned.

J. Pre-Mediation/Pre-Arbitration/Pre-Trial Evaluation – Include the *adjuster's* evaluation as well as defence counsel's evaluation, to include a discussion of the major issues; pluses and minuses of our defence; potential verdict, arbitration, or mediation settlement range; worst case scenario; best case scenario; adjuster's/defence counsel's recommendation; Assured's input/opinion. Ideally, this should be received no later than thirty five days before the scheduled mediation, arbitration, or trial date; even if there is the potential that the mediation, arbitration, or trial will not proceed on the date scheduled. It is Underwriters' expectation that both counsel and the adjuster should not be called to mediation, arbitration or trial without sufficient notice.

K. Demand/Offer - Advise of demands/offers and if there are any time limits on the demands by the claimant. Include comments on whether the insured has been contacted for authority within the SIR and whether granted/denied (with explanation).

L. Comments - This should include what needs to be done yet, time frame for completion and next date a report can be expected.

M. Total Experience - Indicate Loss and Expense payments, remaining reserve, and Total Experience for each claimant.

INITIAL PROPERTY CLAIM REPORTING:

Loss reporting is required for claims involving:

1. Claims involving a coverage question.
2. (a) any claim whose value reaches 75% of the retention; and/or
   (b) the cost of which is likely to result in payment by the Company under this Policy.

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An Initial Advice/Loss Notice providing basic scope of loss and reserve information should be submitted within 10 working days whenever possible.

The Initial Advice/Loss Notice should include the following: Insured, risk location, policy number, deductible & SIR, date of loss, date loss reported, a brief description of the scope of the loss, and an initial reserve recommendation if possible.

The adjuster's initial captioned report should follow within 30 days.

The adjuster's initial captioned report should include the following:

Date of loss
Description of Peril resulting in direct physical loss to the Insured Property
Any other perils involved
Any coverage issues identified
Location(s)/Property (ies) Involved (as named in Schedule of Values) and Scheduled Value
Scope of damage by Insured Location, including any Coverage Extensions applicable
What has been done and what requires to be done
Salvage/Subro potential
Reports (fire, weather, expert, etc.), photos, diagrams
Date of next report (estimate)

The adjuster's subsequent captioned reports should follow every 60-90 days.

The adjuster's subsequent captioned report should include the following (where applicable):

What has been done since the last formal report
Verified and agreed repair estimate(s)
Discussion of salvage/subrogation activity
What requires to be done
Date of next report (estimate)
Request for authorisation to obtain proofs (if applicable)

INITIAL CYBER LIABILITY CLAIMS REPORTING

A claim arising from a **PRIVACY WRONGFUL ACT** or **SECURITY WRONGFUL ACT** or a **SECURITY BREACH** must be reported to Underwriters through the designated claims address breach.claims@britinsurance.com as soon as practicable but no more than 120 days after the named assured becomes aware of a claim or security breach or an act, error or omission that might reasonable give rise to a claim or security breach, per Condition 7 of the coverage section. Refer to the captioned casualty report and include as much detail as practical for initial reporting. Please also include as much of the following details as known:

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a. The specific details of the act, error or omission or that might reasonably give rise to a claim or security breach;
b. The possible damages or costs which may result or has resulted;
c. The facts by which the assured first became aware of the act, error, or omission or security breach; and
d. Any computer system security and event logs which provide evidence of the act, error or omission

NOTE: The third party administrator should not delay reporting a claim, security breach, or act, error or omission which might give rise to a claim if not all details are known.

RESERVING

All claims must be reserved for full settlement value, based on liability and damages, to include exposure within Brit's layer. Claim reserves are not to be capped at the insured's SIR level.

USE AND ASSIGNMENT OF EXPERTS

If a claim investigation requires the use of an expert (i.e. engineering, construction, cause and origin, etc.), authorisation must be approved prior to engaging the expert in order to assure that the cost will be considered part of **Ultimate Net Loss** (see General Policy Definitions). The adjuster will be expected to explain why an expert is needed and what is expected to be accomplished that cannot be accomplished by other means. Underwriters will make every reasonable effort to accommodate requests where the need can be supported.

If the need for an expert is an emergency situation and is after hours or on weekends, authorisation can be obtained by contacting John Feiter of Brit Global Specialty USA by e-mail (which is monitored 7 days a week); or, if necessary, by phoning him (312-577-9457). The adjuster will be expected to explain why an expert is needed and what is expected to be accomplished that cannot be accomplished by other means.

In the event of a bona fide emergency need for an expert after hours or on weekends, and contact with Brit Global Specialty USA was not able to be accomplished within 24 hours of the initial attempt, the adjuster should proceed with the assignment. However, please note that Underwriters' expectation is that the need for experts should not, typically, arise on an emergency basis.

REQUESTS FOR SETTLEMENT AUTHORITY

The adjuster should be aware that settlement authority requests should be made timely, and they should be made for all of the authority reasonably necessary for the situation at hand: settlement offer, mediation, arbitration, pre-trial conferences, etc. Emergency requests for authority in excess of a $100,000 above the SIR or additional authority in that amount are difficult to accommodate from a logistical standpoint. This process can take as long as a week, or more;

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especially when there are coverage issues involved. Emergency requests for authority, or additional authority, are difficult to accommodate from a logistical standpoint.

IMPORTANT INFORMATION AND REPORTING REQUIREMENTS INVOLVING PER OCCURRENCE RETENTIONS AND MULTIPLE LINES LOSSES

The adjuster should be aware that the Assured's Self Insured Retention for any single line of coverage under the policy is written on an "each and every" basis. Further, the policy may have a

"Clash Coverage" or "Multiple Lines Loss Protection" feature that may apply when a single occurrence or event results in claims under more than one line of coverage under the policy.

Thus, it is important to recognize that if the total incurred for the total number of claims within any one line of coverage meets the 75% of SIR reporting threshold, ALL claims within that line of coverage need to be reported.

Further, in the event that one occurrence results in claims under multiple lines of coverage under the policy, and any one claim meets the 75% of SIR reporting requirement, ALL claims insured under the Policy arising from the occurrence must be reported.

CATASTROPHE LOSS HANDLING

Immediately survey accounts that are located in the affected area to determine degree of damage or confirm damages will not exceed the S.I.R. Note - the account may have a specific S.I.R. for wind or flood and the S.I.R. applies on an occurrence basis.

A report is required confirming damages and suggested reserve within 10 working days. If emergency advances above the SIR are required, the request for funds should detail amounts already expended and intended incurred expenditures to support the advance request. An Adjuster's Initial Report should follow within 30 days.

All reports should refer to the correct CAT Number if known/available.

AGGREGATE COVERAGE

In addition to the loss reports on the specific losses, you are required to provide quarterly loss reports for the Aggregate Loss Funds in an acceptable/approved format to:

Brit Global Specialty USA to the attention of John Feiter

Please note that if you are handling run-off losses previously handled by another TPA (also known as "run-in" claims), all data from the prior TPA needs to be included.

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IMPORTANT INFORMATION REGARDING MANDATORY REPORTING UNDER SECTION 111 OF THE MEDICARE, MEDICAID AND SCHIP EXTENSION ACT OF 2007 (MMSEA)

Pursuant to the terms of the policy between Underwriters and the Named Assured, it is Underwriters interpretation of Section 111 of the MMSEA that the Assured is the Responsible Reporting Entity (RRE) for any claims made against the Assured that may be covered under the policy. Therefore, compliance with the Act in regard to RRE's rests with the Assured. If the TPA is designated by the Assured as the party responsible for making reports on behalf of the Assured under the act for claims that fall within the Self Insured Retention, it is Underwriters position that the TPA has that same duty for claims in excess of the Self Insured Retention.

If there are any questions regarding any of the above, please do not hesitate to contact John Feiter, Vice President-Claims, at Brit Global Specialty USA.

Presented By:

BRECKENRIDGE INSURANCE SERVICES

Mesa Underwriters Specialty Insurance Company

A.M. Best Rating: A XIII

Quote:	MQ00361575-000		
Prepared By:	Marian Wilcox	Date:	09/02/2016
Effective Date:	10/01/2016	State:	FL
Expiration Date:	10/01/2017	Zip:	32202

Applicant Name: City of Jacksonville-Rails To Trails
Mailing Address: 117 West Duval St, #335
City: Jacksonville

Agency Name: 09009 Breckenridge Insurance Services, LLC - FL

Estimated Premiums	**Total**
General Liability	$6,725.00
Policy Fee	$ 35.00
TRIA	$336.00
Annual Premium	$7,096.00

This indication is valid for 30 days and is not to be construed as a binder of insurance.

General Liability

$4,000,000	General Aggregate Limit (Other than Products/Completed Limit)
$3,000,000	Products/Completed Operations Aggregate Limit
$3,000,000	Personal & Advertising Injury Limit
$3,000,000	Each Occurrence Limit
$100,000	Damage to Premises Rented to you Limit (Any 1 Premises)
$5,000	Medical Expenses Limit (Any 1 Person) unless amended
$1,000	Deductible Amount

Location: 1 Territory: 5

Building **117 West Duval St, #335, Jacksonville, FL 32202**

General Liability Coverage:

Classification	Class Code	Exposure Basis	Exposure	Premises Premium	Products Premium
Parks -Public Trail w Railroad Crossing	46671	Unit	1		
Additional Insured	11111	Each	1		

Comments

Municipality - Public Trail Railroad Grade Crossing. CSX Requires that $3 Million Liability Coverage be provided for Crossing of
Grade. Railroad Crossing 27.5 Feet Wide, the center line extending across said right of way and intersecting center line of CSX track
at Valuation Station 2548 + 49 milepost-638.27, Callahan Subdivision
Other Remarks: Answers provided pertain to this Rails to Trails operation only - Exposures are those usual and customary to City Government.

Forms

Common

Florida Disclosure	IMPORTANT INFORMATION REQUIRED UNDER THE FLORIDA SU
IL 00 17 11 98	COMMON POLICY CONDITIONS
MUS 01 01 10001 0412	POLICY JACKET
MUS 01 01 10002 0412	COMMON POLICY DECLARATION
MUS 01 01 10003 1013	SCHEDULE OF FORMS & ENDORSEMENTS
MUS 01 01 10007 1013	MINIMUM EARNED PREMIUM ENDORSEMENT
MUS 01 01 10022 1013	FL SERVICE OF SUIT
MUS 01 01 10043 1013	PRIVACY NOTICE
MUS 01 01 TRIA 0115	TRIA COVERAGE ACCEPT-REJCT FORM

General Liability

CG 00 01 04 13	COMMERCIAL GENERAL LIABILITY COVG FORM
CG 02 20 03 12	FL CHANGES CANCELLATION AND NON-RENEWAL
CG 20 11 01 96	* AI -Managers or Lessors of Premies
CG 21 44 07 98	* LIMITATION OF COVG TO DESIGNATED PREMISES OR PROJECT
CG 21 47 12 07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 55 09 99	EXCL - TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EX
CG 21 67 12 04	EXCL - FUNGI OR BACTERIA
CG 21 73 01 15	EXCL OF CERTIFIED ACTS OF TERRORISM
CG 21 96 03 05	EXCL - SILICA OR SILICA-RELATED DUST
CG 24 26 04 13	* AMENDMENT OF INSURED CONTRACT DEFINITION
IL 00 21 09 08	NUCLEAR ENERGY LIABILITY EXCL ENDT
MUS 01 01 20001 0412	GENERAL LIABILITY COVERAGE PART DECLARATIONS
MUS 01 01 20004 1015	LIABILITY DEDUCTIBLE
MUS 01 01 20010 1013	* EXCL - UNSCHEDULED ACTIVITIES & EVENTS
MUS 01 01 20023 1013	SPECIAL CONDITIONS - SUBCONTRACTORS
MUS 01 01 20027 1013	EXCL - DIRECTORS & OFFICERS LIABILITY
MUS 01 01 20055 1013	* EXCL - ASSAULT OR BATTERY
MUS 01 01 20058 0815	EXCL - LEAD CONTAMINATION
MUS 01 01 20063 1013	* EXCL - PUNITIVE DAMAGES
MUS 01 01 20080 0815	* EXCL - EARTH MOVEMENT
MUS 01 01 20082 0815	EXCL - ASBESTOS
MUS 01 01 20084 0815	NON-STACKING OF LIMITS ENDORSEMENT

* refers to forms that were not on incumbent's policy

MUS 01 01 20094 1013	AMENDMENT OF CONDITIONS - PREMIUM AUDIT
MUS 01 01 20112 1013	EXCL - OCCUPATIONAL DISEASE
MUS 01 01 20125 0915	INJURY TO EMPLOYEES, "TEMPORARY WORKERS" AND CONTR/

Comments

WARRANTIES:

Completed Application signed by the agent and the insured at time of binding.
Terrorism Disclosure Form & Affidavit (if applicable) signed and dated by the insured
Premium is Minimum & Deposit subject to 25% Minimum Earned upon inception
NO FLAT CANCELLATIONS WILL BE ALLOWED

DESIGNATED PREMISES ENDORSEMENT WORDING --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 5M-638.27, Callahan Subdivision.

ADDITIONAL INSURED: CSX RAILROAD DIRECTOR-CASUALTY INSURANCE J907
500 Water Street
Jacksonville, FL 32202

IMPORTANT INFORMATION

POLICYHOLDER DISCLOSURE

NOTICE OF INSURANCE COVERAGE FOR ACTS OF TERRORISM

You are hereby notified that under the Terrorism Risk Insurance Act, as amended you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act:* The term "act of terrorism" means any act that is certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

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YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A $100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS $100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED $100 BILLION, YOUR COVERAGE MAY BE REDUCED.

PLEASE SELECT ONE OF THE FOLLOWING TO EITHER ACCEPT OR REJECT TERRORISM INSURANCE COVERAGE:

☐ I hereby elect to purchase terrorism coverage for a prospective premium of $_____

☐ I hereby decline to purchase coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

_____	MESA Underwriters Specialty Insurance Company
Policyholder/Applicant's Signature	Insurance Company
_____	_____
Print Name	Policy Number / Quote Number
_____	
Date	

Please return the original form to us through your agent. We recommend that you keep a copy of this notice for your records.

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Presented By:

BRECKENRIDGE INSURANCE SERVICES

Mesa Underwriters Specialty Insurance Company

A.M. Best Rating: A XIII

Quote:	MQ00383576-000		
Prepared By:	Marian Wilcox	Date:	09/02/2016
Effective Date:	10/01/2016	State:	FL
Expiration Date:	10/01/2017	Zip:	32202

Applicant Name: City Of Jacksonville-Pope Park
Mailing Address: 117 West Duval Street, #335
City: Jacksonville

Agency Name: 09009 Breckenridge Insurance Services, LLC - FL

Estimated Premiums	**Total**
General Liability	$5,000.00
Policy Fee	$ 35.00
TRIA	$ 250.00
Total Premium	$5,285.00

This indication is valid for 30 days and is not to be construed as a binder of insurance.

General Liability

$4,000,000	General Aggregate Limit (Other than Products/Completed Limit)
$3,000,000	Products/Completed Operations Aggregate Limit
Excluded	Personal & Advertising Injury Limit
$3,000,000	Each Occurrence Limit
Excluded	Damage to Premises Rented to you Limit (Any 1 Premises)
Excluded	Medical Expenses Limit (Any 1 Person) unless amended
$500	Deductible Amount

Location: 1 Territory: 5

Building **117 West Duval Street & Strip of Land Sec 28/29, Jacksonville, FL 32202**

General Liability Coverage:

Classification	Class Code	Exposure Basis	Exposure	Premises Premium	Products Premium
Parks-Power Line Easement & Bicycle Trail	49451	Acre	3		
Additional Insured	11111	Each	1		

Comments

Completed Application signed by the agent and the insured at time of binding.
Terrorism Disclosure Form & Affidavit (if applicable) signed and dated by the insured
Premium is Minimum & Deposit subject to 25% Minimum Earned upon inception
NO FLAT CANCELLATIONS WILL BE ALLOWED

Duval Pope Park, Florida Power & Light has a right of way thru the park and requires 1st dollar liability-With Additional Insured-strip of land as noted on application

SECTION 28 & 29, TOWNSHIP 2 SOUTH, RANGE 24 EAST, DUVAL COUNTY, FL BEING 14 FEET IN WIDTH, THE CENTER LINE, POWER LINE EASEMENT AND BICYCLE TRAIL

Forms

Common

Florida Disclosure	IMPORTANT INFORMATION REQUIRED UNDER THE FLORIDA SU
IL 00 17 11 98	COMMON POLICY CONDITIONS
MUS 01 01 10001 0412	POLICY JACKET
MUS 01 01 10002 0412	COMMON POLICY DECLARATION
MUS 01 01 10003 1013	SCHEDULE OF FORMS & ENDORSEMENTS
MUS 01 01 10007 1013	MINIMUM EARNED PREMIUM ENDORSEMENT
MUS 01 01 10022 1013	FL SERVICE OF SUIT
MUS 01 01 10043 1013	PRIVACY NOTICE
MUS 01 01 TRIA 0115	TRIA COVERAGE ACCEPT-REJCT FORM

General Liability

CG 00 01 04 13	COMMERCIAL GENERAL LIABILITY COVG FORM
CG 02 20 03 12	FL CHANGES CANCELLATION AND NON-RENEWAL
CG 20 11 04 13	AI - MANAGERS OR LESSORS OF PREMISES
CG 21 01 11 85	EXCL - ATHLETIC OR SPORTS PARTICIPANTS
CG 21 16 04 13	EXCL - DESIGNATED PROFESSIONAL SERVICES
CG 21 35 10 01	EXCL - COVG C - MEDICAL PAYMENTS
CG 21 38 11 85	EXCL - PERSONAL & ADVERTISING INJURY
CG 21 44 07 98	LIMITATION OF COVG TO DESIGNATED PREMISES OR PROJECT
CG 21 47 12 07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 55 09 99	EXCL - TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EX
CG 21 67 12 04	EXCL - FUNGI OR BACTERIA
CG 21 73 01 15	EXCL OF CERTIFIED ACTS OF TERRORISM
CG 21 96 03 05	EXCL - SILICA OR SILICA-RELATED DUST
CG 24 26 04 13	AMENDMENT OF INSURED CONTRACT DEFINITION
IL 00 21 09 08	NUCLEAR ENERGY LIABILITY EXCL ENDT
MUS 01 01 20001 0412	GENERAL LIABILITY COVERAGE PART DECLARATIONS
MUS 01 01 20004 1015	LIABILITY DEDUCTIBLE
MUS 01 01 20010 1013	X EXCL - UNSCHEDULED ACTIVITIES & EVENTS
MUS 01 01 20013 1013	EXCL - ANIMAL LIABILITY canine excl. only on incumbent

MUS 01 01 20023 1013	* SPECIAL CONDITIONS - SUBCONTRACTORS
MUS 01 01 20055 1013	EXCL - ASSAULT OR BATTERY
MUS 01 01 20057 1013	* EXCL - ABUSE OR MOLESTATION <- sexual action excl. on incumbent
MUS 01 01 20058 0816	* EXCL - LEAD CONTAMINATION
MUS 01 01 20063 0816	* EXCL - PUNITIVE DAMAGES
MUS 01 01 20080 0816	EXCL - EARTH MOVEMENT
MUS 01 01 20082 0816	EXCL - ASBESTOS
MUS 01 01 20084 0816	* NON-STACKING OF LIMITS ENDORSEMENT
MUS 01 01 20094 1013	* AMENDMENT OF CONDITIONS - PREMIUM AUDIT
MUS 01 01 20112 1013	* EXCL - OCCUPATIONAL DISEASE
MUS 01 01 20116 1013	EXCL - INJURY TO INDEPENDENT CONTRACTORS OR SUBS
MUS 01 01 20125 0915	INJURY TO EMPLOYEES, "TEMPORARY WORKERS" AND CONTR
MUS 01 01 20128 0316	Primary Non-Contributory - Waiver of Subrogation

* refers to forms not on expiring policy.

Comments

A/I & WOS-

Florida Power & Light
PO Box 029100
Miami, FL 33102-9100

IMPORTANT INFORMATION

POLICYHOLDER DISCLOSURE

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