

## Christina Bervaldi

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**From:** Kelly Windham <Kelly.Windham@wrmlc.com>  
**Sent:** Thursday, August 22, 2024 10:08 AM  
**To:** Laura Estevez; Jennifer Jennings; Debbie Young  
**Subject:** [EXTERNAL] RE: [EXTERNAL] RE: [EXTERNAL] RE: [EXTERNAL] City of Key West 2024 - 2025 Florida Firefighter Cancer Renewal

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning Laura,

I am pleased to offer a proposal to the City of Key West.

**If you would like to bind the renewal coverage, please respond to this email with your written request to bind, no later than September 15th, 2024.**

If you have any questions or require additional information, please contact me.

### TERMS & CONDITIONS OF COVERAGE

**Insured:** City of Key West  
**Address:** 1300 White St, Key West, FL 33030

**Underwriting Company:** ACE American Insurance Company  
**Policy Term:** October 1, 2024 to October 1, 2025  
**Policy Number:** PTP N18209822

**Rates/Premium:** **\$19,634.00**  
**Exposure:** 68 FT Firefighters > 5 years - Last Year 66  
28 FT Firefighters < 5 years – Last Year 28  
3 eligible terminated Firefighters – Last Year 24 (the change in premium is coming from this class)

Please see your current Policy for more details concerning coverage.

This proposal is not a contract of insurance. The terms and conditions of coverage will be detailed in the policy issued once we receive your acceptance. If there are any differences between the terms and conditions of this proposal and the policy issued to you, the policy will govern. The policy is governed by the laws of the state in which it is delivered. Certain terms or provisions may be different as required by the laws of that state.

Sincerely,

**WORLD**  
Risk Management  
an **accretive** company

*Kelly Windham*

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