

# Insurance Proposal Prepared For

## City of Key West, Florida

3126 Flagler Avenue  
Key West, FL 33040

Presented: August 15, 2016



Arthur J. Gallagher & Co.

Justin Wiley  
Account Executive

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# City of Key West, Florida

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## Executive Summary

Arthur J. Gallagher Risk Management Services, Inc. appreciates the opportunity to present this proposal for your consideration.

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Arthur J. Gallagher Risk Management Services, Inc. appreciates the opportunity to present this proposal for your consideration.



In the following pages, we will demonstrate what makes our company the best fit for your insurance placement and risk management needs. Thank you again for allowing us to be your partner in this placement.

### Arthur J. Gallagher at a Glance:

1. Arthur J. Gallagher Risk Management Services, Inc. and City of Key West, Florida have worked together since October 2015 to provide a comprehensive and cost effective solution to the City's Risk Management Program.
2. 4th largest brokerage firm in the world.
3. A public company traded on the New York Stock Exchange for over 25 years.
4. Over 300 offices throughout the United States and in all major insurance market centers.
5. Over \$4 billion worth of premiums placed worldwide.
6. Over 20,000 employees worldwide linked together by Gallagher "On-Line" for immediate access to market information and client solutions.
7. Known nationally as the Public Entity experts.

### Mission Statement

Our mission is to bring unsurpassed value to Public Entity organizations in their endeavor to reduce their cost of risk.

We will accomplish this mission by:

1. Being more knowledgeable of their business than anyone.
2. Providing high quality consultative services.
3. Delivering high level specialized resources.
4. Driving innovation to serve their needs.
5. Hiring the best resources and talent to deliver better services.
6. Actively investing in our own professional skills and capabilities.
7. Educating the marketplace on public risk organizations.
8. Finding new markets and capital to transfer risk effectively.
9. Leverage our extensive expertise for the benefit of all our clients.

By accomplishing these objectives, we will be recognized as the broker of choice for Public Entity organizations.

## Market Update

### P.R.I.M.E. Market Outlook

# City of Key West, Florida

## Executive Summary (Cont.)

	Market Conditions	Notes
<b>Primary Insurance</b>	( + ) Positive	<ul style="list-style-type: none"> <li>→ Capitalization is strong; surplus at record levels (\$672B), capital is pouring into the marketplace.</li> <li>→ 10 years since a FL Hurricane.</li> <li>→ Combined ratio for 2013 was 96.7%; for 2014 was 97.2% and 2015 is expected to be less than 100%. These results are creating large excess capital positions.</li> <li>→ Loss reserve development has remained flat since 2010.</li> <li>→ Two large national carriers experiencing adverse underwriting results.</li> </ul>
<b>Reinsurance</b>	( + ) Positive	<ul style="list-style-type: none"> <li>→ Reinsurance capital is at an all-time high of \$570B, which is up 68% from 2008.</li> <li>→ Reinsurers passing along premium reductions to primary carrier in 2016 and will result in favorable pricing to insurance buyers.</li> </ul>
<b>Investments</b>	( - ) Negative	<ul style="list-style-type: none"> <li>→ The Fed increased interest rates .25% but with minimal future changes expected this increase is not expected to produce increase in investment income.</li> <li>→ Insurers continue to earn profits through underwriting, not investments.</li> <li>→ 60% of P&amp;C investments remain in bonds.</li> </ul>
<b>Modeling</b>	( + ) Stable	<ul style="list-style-type: none"> <li>→ RMS v15 is the latest model being utilized by carriers. RMS v15 continues to drive expected losses down vs. RMS v11.</li> </ul>
<b>Exposure Growth (Demand)</b>	( +/- ) Stable	<ul style="list-style-type: none"> <li>→ Some improvements in the US economy and job growth have resulted in modest exposure growth.</li> </ul>

## Goals

1. Flat rate on major lines - **Accomplished**
2. On-time and smooth renewal process - **Accomplished**
3. Appraisal Credit – **Accomplished**
4. Response to service requests within 24 hours – **Accomplished**
5. Quote Cyber and Flood Options – **Accomplished/On-going**

# City of Key West, Florida

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## **Executive Summary (Cont.)** **Stewardship Report**

Outline of major service successes in 2015-2016:

1. Saved \$42,000 by eliminating outside coverage of builders risk for the City Hall renovation.
2. Helped negotiate appraisal services saving more than \$2,000.
3. PRM agreed to reimburse total appraisal cost in full (savings of \$10,000).
4. Updated flood zones for all locations - previously limited by quality of Post Office address.
5. Coordinated FEMA Public Assistance Webinar to include Scott Fraser.
6. Developed customized NFIP claims "Flow Chart".
7. Delivered copy of update Florida Claims Bill Report.
8. Several Loss Control policies provided from PRM.
9. Monthly Industry Periodicals.
10. Attendance at Claims Review Meeting.
11. National PRIMA Conference.

# City of Key West, Florida

## Executive Summary (Cont.) Renewal Review

Property	2015-2016	2016-2017	Inc.
Building	\$56,186,215	\$69,427,310	23.57%
Contents	\$9,860,200	\$9,466,000	-4.00%
PITO	\$0	\$0	-
APD	\$13,199,091	\$14,251,236	7.97%
IM	\$3,555,749	\$4,510,749	26.86%
BI	\$1,000,000	\$1,000,000	0.00%
<b>Total TIV</b>	<b>\$83,801,255</b>	<b>\$98,655,295</b>	<b>17.73%</b>
Base Premium	\$298,264	\$330,989	10.97%
Base Rate	0.3559	0.3355	-5.74%

Work Comp	2015-2016	2016-2017	Inc.
Payroll	\$26,924,247	\$27,683,580	2.82%
Premium	\$229,200	\$235,643	2.81%
Rate	0.851	0.851	-0.01%

Casualty	2015-2016	2016-2017	Inc.
Payroll	\$26,924,247	\$27,683,580	2.82%
Premium	\$240,555	\$247,325	2.81%
Rate	0.893	0.893	-0.01%

Boiler	2015-2016	2016-2017	Inc.
B&M TIV	\$66,046,415	\$127,113,110	92.46%
Premium	\$5,159	\$9,914	92.17%
Rate	0.0078	0.0078	-0.15%

	2015-2016	2016-2017	Inc.
<b>Total Premium</b>	<b>\$773,178</b>	<b>\$823,871</b>	<b>6.56%</b>

	2015-2016	2016-2017	Inc.
<b>Brokerage Fee</b>	<b>\$80,000</b>	<b>\$80,000</b>	<b>-</b>

**Property** – Despite a total TIV increase year-over-year of nearly 18%, the premium only went up 11%, resulting in a net rate reduction of 5.74%. This figure includes the \$10,000 credit applied to the cost of the appraisal. The rate prior to the 2015 RFP was 90.9¢/\$100, but is now down significantly to .335¢/\$100.

**Casualty** – Both the casualty and the workers’ compensation lines renewed with a flat rate as guaranteed by the PRM pool. Exposures in payroll increased by 2.82%, representing an increase in premium by the same percentage.

The flat workers’ compensation renewal is a significant success. All other organizations and businesses in the State of Florida will be experiencing a rate increase of 19.6% effective October 1, due to Florida Supreme Court decisions that are nullifying some reforms enacted by the Workers Compensation Act of 2003. This rate hold saves the City of Key West an estimated **\$48,475** in premium in 2016-2017.

**Boiler & Machinery** – The exposure increase of 92.46% reflects additional exposure picked up by the appraisal that we previously uncovered at Trumbo Point and the Parking Garage. The rate is flat, therefore the premium increase is up by the exposure percentage equating to an additional premium of \$4,755.

# City of Key West, Florida

## Executive Summary (Cont.)

**Cyber Liability** – Cyber liability coverage is included in 2016-2017 for all PRM members, at no additional cost. Coverage is basic with limits of \$1,000,000 per member and a \$25,000 deductible. It provides coverages for the following coverages:

1. Media Liability
2. Security Breach Liability
3. Replacement and Restoration of Electronic Data
4. Cyber Extortion
5. Business Income & Extra Expense
6. Security Breach Expense
7. Public Relations Expense

**Marine** – The exposures for the Marine General Liability at the Outer Mole increased mainly due to the increased fuel receipts due to Yankee Freedom once again fueling with the City.

	Premium		
	2015-2016	2016-2017	▲
GL - Outer Mole	\$14,861	\$25,286	41.2%
Wharfinger	\$24,208	\$18,500	-30.9%
Hull	\$11,475	\$10,555	-8.7%
Vessel Pollution	\$4,425	\$4,275	-3.5%
Excess Marine Liability	\$10,000	\$10,000	0.0%
	<b>\$64,969</b>	<b>\$68,616</b>	<b>5.3%</b>

**Accidental Death & Dismemberment (AD&D)** – This coverage is on a 3-year policy. The annual installment of \$5,568 was presented on 7/11/16. Term expires on 10/1/17.

**Pollution** – Coverage was combined last year from three policies to two. One renews on an annual basis and the other has a 3-year policy term, with an expiration of 11/1/17.

**Flood** – Total exposure in all high-hazard zones (A & V) as designated by FEMA amounts to \$56,019,770. The City currently purchases NFIP coverage for only 10 of its 93 total locations listed as being in a high-hazard location.

Zone	Total TIV
AE	\$ 47,843,890
VE	\$ 8,175,880
<b>Grand Total</b>	<b>\$ 56,019,770</b>

Gallagher has approached the Lloyd's of London marketplace to build a blanket-style flood policy that would cover all locations listed in A & V zones on a primary basis. Private market options are possible now, where it was not feasible in the past. This is due to the Biggert-Waters Act of 2012 to reform the FEMA/NFIP flood program.

The blanket option will provide up to \$1,500,000 total limit for \$150,000 in premium (10% Rate Online / ROI). This will significantly improve coverage gaps in the primary layer.

The property policy provided by PRM would pick up flood coverage in excess of the "NFIP" layer of \$500,000 for the building and \$500,000 for contents. The PRM policy also provides coverage for loss due to "storm surge".

# City of Key West, Florida

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## Executive Summary (Cont.) Relationship Development

With the success of the Gallagher/Key West relationship in 2015-2016, how can we lock-in a longer term partnership commensurate with what is standard in the public sector marketplace?

### Conclusion

We are pleased to present the renewal program to the City of Key West, Florida. We have worked diligently to present the City with the most competitive terms and coverage for the right premium. Arthur J. Gallagher & Co thanks the City of Key West for the opportunity to be of continued service.

Best regards,



Justin A. Wiley, CPCU, RMPE  
Area Assistant Vice President  
Gallagher Public Sector



In the following pages, we will demonstrate what makes our company the best fit for your insurance placement and risk management needs. Thank you again for allowing us to be your partner in this placement.

**Justin Wiley**  
Monday, August 15, 2016

# City of Key West, Florida

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**Our Team and Commitment**

# City of Key West, Florida

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## Service Team

**Justin Wiley** has primary service responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL	ROLE
<b>Justin Wiley</b> Account Executive	407-563-3542	Justin_Wiley@ajg.com	Producer
<b>Kim Zastrow</b> Client Service Manager	407-563-3537	Kim_Zastrow@ajg.com	Client Service Manager
<b>Michael Gillon, ARM</b> Area President	407-563-3550 407-370-2320	Michael_Gillon@ajg.com	

**Arthur J. Gallagher Risk Management Services, Inc.**  
Main Office Phone Number: **(407) 370-2320**

**Your Program**

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# City of Key West, Florida

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## Named Insured

The First Named Insured for all PRM Master Policies is: Public Risk Management of Florida

The City of Key West, Florida is a Named Insured on these PRM Master Policies pursuant to Member Endorsement(s)

City of Key West, Florida for all lines of coverage proposed.

Named Insured (Pollution Legal & West Marine placements) includes:

Bahama Village Redevelopment Agency  
Carolina Street Corridor

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

# City of Key West, Florida

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## Marketplace Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Public Risk Management of Florida	Package	Recommended Quote	\$813,957.00
Travelers Property Casualty Co of America	Boiler & Machinery - Master Policy	Recommended Quote	\$9,914.00
Commerce and Industry Insurance Company	Storage Tank Third-Party Liability, Corrective Action and Cleanup Costs	Recommended Quote	\$4,381.00
Great American Insurance Company	Hull & Machinery 2.14	Recommended Quote	\$10,555.00
Great American Insurance Company	Vessel Pollution 2.14	Recommended Quote	\$4,275.00
Great American Insurance Company	Wharfinger's Legal Liability	Recommended Quote	\$18,500.00
Great American Insurance Company	Marina Operators Legal Liability	Recommended Quote	\$26,286.00
Great American Insurance Company	Excess Marine Liability	Recommended Quote	\$10,000.00
Underwriters at Lloyd's London	Primary Flood	Recommended Quote	\$150,000.00

# City of Key West, Florida

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## Location Schedule

LINE OF COVERAGE	LOCATION	ATTACHMENTS
Property, Boiler & Machinery & Primary Flood	Per Schedule of File with Carrier(s)	Yes

# City of Key West, Florida

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## Program Details

**Coverage:** Package - Property Including Earthquake, Flood & Inland Marine

**Carrier:** Public Risk Management of Florida

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

The following is a general summary of the Insuring Agreement. Refer to actual policy form for complete terms and conditions.

### Coinsurance or Agreed Amount:

DESCRIPTION	AGREED AMOUNT	COINSURANCE %
All Covered Property	Yes	N/A

### Coverage:

LOCATION DETAILS	DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
	All Perils, Coverage's and Insured's/Members combined – Per Occurrence, subject to the following sub-limits:	Limit	\$500,000,000	
	Flood	Sublimit	\$50,000,000	Per Occurrence, Annual Aggregate
	Flood Sublimit - Annual Aggregate: Licensed Vehicles, Unlicensed Vehicles, Contractors Equipment, Fine Arts	Sublimit	\$5,000,000	
	Flood Sublimit: Per Occurrence, Miscellaneous Unnamed Locations	Sublimit	\$10,000,000	
	Earthquake Shock Limit: per occurrence & in the, annual Aggregate	Sublimit	\$50,000,000	
	Wind/Hail Limit per occurrence Named Windstorm	Sublimit	\$75,000,000	

# City of Key West, Florida

## Program Details (Cont.)

COVERAGE	AMOUNT
<b>Retentions:</b>	
All Other Perils, except	\$25,000
Named Windstorm - per affected building values shall apply	5%
Flood – Zones A&V: Excess of NFIP:	
- Building	\$500,000
- Contents	\$500,000
- Business Income for any one occurrence whether purchased or not	\$100,000
All Other Flood – per building	\$25,000

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Association Sublimits [Not All Inclusive]		-	
Business Interruption Limit (Included in Policy limits)	Sublimit	\$100,000,000	Scheduled Combined BI, Rental Income and Tax Interruption, excludes unscheduled
Extra Expense Limit	Sublimit	\$50,000,000	
Extended Period of Indemnity Limit		180 days	
Automatic Acquisition Limit	Sublimit	\$25,000,000	
Automatic Acquisition Limit in Flood Zones A & V	Sublimit	\$10,000,000	
Scheduled Landscaping Limit	Sublimit	\$5,000,000	
Errors & Omissions Limit	Sublimit	\$25,000,000	
Course of Construction Limit	Sublimit	\$50,000,000	
Unscheduled Fine Arts Limit	Sublimit	\$2,500,000	
Accidental Contamination Limit (Land)	Sublimit	\$250,000/\$500,000	
Miscellaneous Unnamed Locations	Sublimit	\$25,000,000	
Miscellaneous Unnamed in Flood Zones A&V	Sublimit	\$10,000,000	
Money & Securities – Property Coverage	Sublimit	\$2,500,000	
Increased Cost of Construction Limit/Ordinance or Law	Sublimit	\$25,000,000	Maximum
Transit Limit	Sublimit	\$25,000,000	



# City of Key West, Florida

## Program Details (Cont.)

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Animals Limit	Sublimit	\$2,500,000 not to exceed \$50,000 per animal, Per occurrence	
Employees Tools	Sublimit	Covered if scheduled as contents \$50,000 per member	
Watercraft Limit up to 27 feet	Sublimit	\$2,500,000	
Off Premises Service Interruption Limit	Sublimit	\$25,000,000	
EQ Limit (Vehicles, CE & Fine Art)	Sublimit	\$5,000,000	
Flood Limit (Vehicles, CE & Fine Art)	Sublimit	\$5,000,000	
Contingent Business Interruption Limit	Sublimit	\$5,000,000	
Jewelry, Furs, & Precious Metals Limit	Sublimit	\$500,000	
Claims Preparation Limit	Sublimit	\$1,000,000	
All Risk Expediting Expense Limit	Sublimit	\$50,000,000	
Personal Property Limit (Outside US)	Sublimit	\$1,000,000	

### Valuations:

DESCRIPTION	LIMITATIONS
Replacement Cost	Equipment/Inland Marine
Actual Cash Value (ACV)	Auto Physical Damage

### Perils Covered:

TYPE	DESCRIPTION
Special Form Perils	All Risk Property per Public Risk Management of Florida Declarations

# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
GENERAL COVERAGE DOCUMENT EXCLUSIONS:
Any liability arising out of the operation of the principles of eminent domain, condemnation proceedings, or inverse condemnation proceedings by whatever name called whether such liability accrues directly against the MEMBER or by virtue of any agreement entered into by or on behalf of the MEMBER. This exclusion does not apply to claims brought under Florida Statute 70.001, the "Bert J. Harris, Jr., Private Property Rights Protection Act".
BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE or loss or damage to the PROPERTY OF THE MEMBER due to war, either directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, any weapon of war employing atomic fission or radioactive force whether in time of peace or war, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military usurped power, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
The investigation, defense, loss or damage, including loss of use, caused by the release, discharge or dispersal of POLLUTANTS anywhere, anytime, in any way, whether accidental or intentional, sudden or intermittent or continuous:
(a) At or from any premises, site or location which is or was at any time owned or occupied by, rented or loaned to, any MEMBER
At or from any premises, site or location which is or was at any time used by or for any NAMED MEMBER or others for the handling, storage, disposal, processing or treatment of waste;
Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any MEMBER or any person or organization for whom any MEMBER may be legally responsible; or
At or from any premises, site or location on which any MEMBER or any contractor or subcontractor working directly or indirectly on any MEMBER'S behalf are performing operations:
(i) If the POLLUTANTS are brought on or to the premises, site or location in connection with such operations by such MEMBER, contractor or subcontractor; or
(ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS.
For any loss, cost or expense arising out of any:
(a) Request, demand or other order that any MEMBER or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS; or
(b) CLAIMS or SUITS by or on behalf of a governmental authority for damages because neutralizing, or in any way responding to, or assessing the effects of POLLUTANTS;
EXCEPT this exclusion does not apply:
(i) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY for Subparagraph (1) (a) only of this exclusion, for BODILY INJURY or PROPERTY DAMAGE arising out of heat, smoke or fumes from a HOSTILE FIRE as defined in SECTION II;
(ii) As provided in SECTION IV AUTOMOBILE LIABILITY.
(iii) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY.
(3) This exclusion does not apply to herbicide or pesticide spraying, if the operations meet all standards of and comply with any statute, ordinance, regulations or license requirement of any federal, state or local government.
(4) This exclusion does not apply to the reverse flow of sewage into any building from a sewage facility, fixed conduit or sanitary sewer that you own, operate or maintain.

# City of Key West, Florida

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## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
(d) BODILY INJURY, PERSONAL INJURY or PROPERTY DAMAGE, directly or indirectly caused by the presence of asbestos in any form
(e) Loss or damage from any CLAIM or SUIT seeking damages, including defense of same, arising directly or indirectly from any actual or alleged participation in any act of SEXUAL MISCONDUCT of any person by any MEMBER;
(f) Any claim based upon the MEMBER'S failure to comply with the Federal Employee Retirement Income Security Act of 1974 (ERISA), including subsequent amendments or any similar federal, state or local law or regulations;
(g) Loss or damage caused by, or resulting from fraudulent or dishonest acts committed by the MEMBER, whether working alone or with others, except as provided in SECTION II CRIME;
(h) Expenses from any cost, civil fine, penalty or expense against any MEMBER for any compliance or enforcement action from any Federal, State or local governmental regulatory agency except as provided in SECTION I PROPERTY, Extensions of Coverage, Item 8 – Building Law;
(i) Any claim arising out of investment activities, or the administration of self-insurance funds, except as covered in SECTION II CRIME.
(j) NUCLEAR INCIDENT:
Any loss under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to expenses incurred with respect to:
(i) Immediate medical or surgical relief or first aid;
(ii) BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE, or PROPERTY OF THE MEMBER resulting from the HAZARDOUS PROPERTIES of NUCLEAR FACILITY by any person or organization;
Any liability of the ASSOCIATION for all costs associated with the MEMBER'S decision to defend any investigatory, criminal or disciplinary proceedings.
Any liability of the ASSOCIATION, including all loss, cost or expense arising directly or indirectly out of, or in any way related to liability assumed under any contract or agreement or breach of contract to which a MEMBER is a party or a third-party beneficiary, or any representations made in anticipation of such contract or agreement or any loss, cost or expense against any MEMBER arising directly or indirectly out of, or in any way related to interference with a contract or business relations. However this exclusion does not apply to liability the MEMBER would have in the absence of the contract or agreement or to liability assumed in a contract or agreement that is an INSURED CONTRACT provided loss, cost or expense occurs subsequent to the start of the contract or agreement.
Any liability, for any non-compensatory amounts, including but not limited to:
(a) Punitive or exemplary award or damages;
(b) The multiplied portion of any award;

# City of Key West, Florida

## Program Details (Cont.)

**Exclusions include, but are not limited to:**

DESCRIPTION
Government Action Exclusion
War, Insurrection, Rebellion
Nuclear Hazard, Power Failure
Date Related Losses
Exclusions included but not limited to: Mold, Terrorism, Rust, Wet or Dry Rot, Land and Land Values
Physical Loss or damage by normal settling, shrinkage or expansion in building or foundation.
Loss or damage caused by or resulting from electrical injury or disturbance from artificial causes to electrical appliances, devices of any kind or wiring, unless physical loss or damage not otherwise excluded herein ensues and then only for such ensuing loss. This exclusion does not apply to data processing equipment or media.
Loss or damage caused by rain, sleet or snow to personal property in the open (except in the custody of carriers or bailees for hire).
Nuclear
Mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.
Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.
The following exclusion applies to Terrorism:  It is agreed that except for any sublimit of coverage as indicated on the Declaration Page attached to this form, this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.  This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.  If the ASSOCIATION alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the MEMBER.  In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. All other terms and conditions remain unaltered.

**Binding Requirements:**

DESCRIPTION
Signed Member Quotation Pricing & Binding Authority on or before September 24, 2016

# City of Key West, Florida

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## Program Details (Cont.)

### Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Loss Fund:
- \$2,000,000 in the Aggregate Annually
Total Building Values - \$69,427,310 Total Content Values - \$9,466,000 Business Interruption/ Extra Expense - \$1,000,000 Equipment Values - \$4,510,749 <u>Automobile Values - \$14,251,236</u> Total Insured Values - \$98,655,295
Appraisal Costs are included within the PRM Program
Premium of \$330,989 combined and applicable for Property and Crime Lines of Business

<b>Premium</b>	<b>\$330,989.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$330,989.00</b>

# City of Key West, Florida

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## Program Details

**Coverage:** Package - Crime  
**Carrier:** Public Risk Management of Florida  
**Policy Period:** 10/1/2016 to 10/1/2017

### Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Crime	Loss Sustained	Not Applicable	Not Applicable

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Employee Theft-Per Loss Coverage	Limit	\$1,000,000	
Forgery or Alteration	Limit	\$1,000,000	
Inside Premises-Theft of Money & Securities	Limit	\$1,000,000	
Inside Premises-Robbery, Safe Burglary-Other Property	Limit	\$1,000,000	
Outside the Premises	Limit	\$1,000,000	
Computer Fraud	Limit	\$1,000,000	
Funds Transfer Fraud	Limit	\$1,000,000	
Money Orders and Counterfeit Paper Currency	Limit	\$1,000,000	

### Deductibles:

COVERAGE	AMOUNT
Employee Theft-Per Loss Coverage	\$1,000
Forgery or Alteration	\$1,000
Inside Premises-Theft of Money & Securities	\$1,000
Inside Premises-Robbery, Safe Burglary-Other Property	\$1,000
Outside the Premises	\$1,000
Computer Fraud	\$1,000
Funds Transfer Fraud	\$1,000
Money Orders and Counterfeit Paper Currency	\$1,000

# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
GENERAL COVERAGE DOCUMENT EXCLUSIONS:
Any liability arising out of the operation of the principles of eminent domain, condemnation proceedings, or inverse condemnation proceedings by whatever name called whether such liability accrues directly against the MEMBER or by virtue of any agreement entered into by or on behalf of the MEMBER. This exclusion does not apply to claims brought under Florida Statute 70.001, the "Bert J. Harris, Jr., Private Property Rights Protection Act".
BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE or loss or damage to the PROPERTY OF THE MEMBER due to war, either directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, any weapon of war employing atomic fission or radioactive force whether in time of peace or war, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military usurped power, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
The investigation, defense, loss or damage, including loss of use, caused by the release, discharge or dispersal of POLLUTANTS anywhere, anytime, in any way, whether accidental or intentional, sudden or intermittent or continuous:
(a) At or from any premises, site or location which is or was at any time owned or occupied by, rented or loaned to, any MEMBER
At or from any premises, site or location which is or was at any time used by or for any NAMED MEMBER or others for the handling, storage, disposal, processing or treatment of waste;
Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any MEMBER or any person or organization for whom any MEMBER may be legally responsible; or
At or from any premises, site or location on which any MEMBER or any contractor or subcontractor working directly or indirectly on any MEMBER'S behalf are performing operations:
(i) If the POLLUTANTS are brought on or to the premises, site or location in connection with such operations by such MEMBER, contractor or subcontractor; or
(ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS.
For any loss, cost or expense arising out of any:
(a) Request, demand or other order that any MEMBER or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS; or
(b) CLAIMS or SUITS by or on behalf of a governmental authority for damages because neutralizing, or in any way responding to, or assessing the effects of POLLUTANTS;
EXCEPT this exclusion does not apply:
(i) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY for Subparagraph (1) (a) only of this exclusion, for BODILY INJURY or PROPERTY DAMAGE arising out of heat, smoke or fumes from a HOSTILE FIRE as defined in SECTION II;
(ii) As provided in SECTION IV AUTOMOBILE LIABILITY.
(iii) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY.
(3) This exclusion does not apply to herbicide or pesticide spraying, if the operations meet all standards of and comply with any statute, ordinance, regulations or license requirement of any federal, state or local government.
(4) This exclusion does not apply to the reverse flow of sewage into any building from a sewage facility, fixed conduit or sanitary sewer that you own, operate or maintain.

# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
(d) BODILY INJURY, PERSONAL INJURY or PROPERTY DAMAGE, directly or indirectly caused by the presence of asbestos in any form
(e) Loss or damage from any CLAIM or SUIT seeking damages, including defense of same, arising directly or indirectly from any actual or alleged participation in any act of SEXUAL MISCONDUCT of any person by any MEMBER;
(f) Any claim based upon the MEMBER'S failure to comply with the Federal Employee Retirement Income Security Act of 1974 (ERISA), including subsequent amendments or any similar federal, state or local law or regulations;
(g) Loss or damage caused by, or resulting from fraudulent or dishonest acts committed by the MEMBER, whether working alone or with others, except as provided in SECTION II CRIME;
(h) Expenses from any cost, civil fine, penalty or expense against any MEMBER for any compliance or enforcement action from any Federal, State or local governmental regulatory agency except as provided in SECTION I PROPERTY, Extensions of Coverage, Item 8 – Building Law;
(i) Any claim arising out of investment activities, or the administration of self-insurance funds, except as covered in SECTION II CRIME.
(j) NUCLEAR INCIDENT: Any loss under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to expenses incurred with respect to:
(i) Immediate medical or surgical relief or first aid;
(ii) BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE, or PROPERTY OF THE MEMBER resulting from the HAZARDOUS PROPERTIES of NUCLEAR FACILITY by any person or organization;
Any liability of the ASSOCIATION for all costs associated with the MEMBER'S decision to defend any investigatory, criminal or disciplinary proceedings.
Any liability of the ASSOCIATION, including all loss, cost or expense arising directly or indirectly out of, or in any way related to liability assumed under any contract or agreement or breach of contract to which a MEMBER is a party or a third-party beneficiary, or any representations made in anticipation of such contract or agreement or any loss, cost or expense against any MEMBER arising directly or indirectly out of, or in any way related to interference with a contract or business relations. However this exclusion does not apply to liability the MEMBER would have in the absence of the contract or agreement or to liability assumed in a contract or agreement that is an INSURED CONTRACT provided loss, cost or expense occurs subsequent to the start of the contract or agreement.
Any liability, for any non-compensatory amounts, including but not limited to:
(a) Punitive or exemplary award or damages;
(b) The multiplied portion of any award;



# City of Key West, Florida

## Program Details (Cont.)

**Exclusions include, but are not limited to:**

DESCRIPTION
Governmental Action
Indirect or Consequential Loss
Legal Fees, Costs & Expenses
Nuclear, Pollution
War & Military Action
Inventory Shortages
Trading
Non-Compliance with Credit, Debit or Charge Card Issuer's Requirements
Transfer or Surrender of Property
Money Operated Devices
Accounting or Arithmetical Errors or Omissions as respects Insuring Agreements A.4, A.5 & A.6
Voluntary Parting
The unauthorized disclosure of your confidential information or of another person or entity which is held by you, including, but not limited to, financial information, personal information, credit card information or similar non-public information and/or PHI.
Dishonest acts committed by you, any of your officials or authorized representatives.
Acts of Employees learned, or known by you, to have committed theft or any other dishonest act prior to the effective date of this coverage.

**Binding Requirements:**

DESCRIPTION
Signed Member Quotation Pricing & Binding Authority on or before September 24, 2016

**Other Significant Terms and Conditions/Restrictions:**

DESCRIPTION
Loss Fund:
- \$2,000,000 in the Aggregate Annually
Faithful Performance of Duty Included
45 Day notice of cancellation/10 days non-payment
60 Day loss report requirement
No Minimum Earned Premium
Premium Included and shown under Property Line of Business

## Premium

**ESTIMATED PROGRAM COST**

**Included in Property Premium**

# City of Key West, Florida

## Program Details

**Coverage:** Package - General Liability  
**Carrier:** Public Risk Management of Florida  
**Policy Period:** 10/1/2016 to 10/1/2017

### Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
General Liability	Occurrence	Not Applicable	Not Applicable
Employee Benefits Liability	Claims Made	10/1/2000	

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Limit	Limit	\$1,000,000	Per Occurrence

### Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT
Retention	General Liability & Employee Benefit Liability	\$100,000

### Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Employee Benefits Liability	--		

### Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (30) days of the expiration date. The cost of this extended reporting period is TBD% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (As soon as practical) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

### Definition of Claim:

DESCRIPTION
All claims or Suits based on, arising out of the same Negligent Acts, Errors or Omissions or a series of related Negligent Acts, Errors or Omissions by one or more Members
Negligent Act, Error or Omissions means the failure to execute required actions, or mistaken actions committed in the Administration of the Member's Employee Benefit Programs

# City of Key West, Florida

## Program Details (Cont.)

### Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
	CLAIMS: The MEMBER shall as soon as practical notify the ASSOCIATION of any OCCURRENCE under this Coverage Document. The ASSOCIATION will pay on behalf of the NAMED MEMBER sums which the NAMED MEMBER is obligated to pay due to SUITS or claims for loss or damage happening during the COVERAGE PERIOD, and which are not excluded under this Coverage Document up to the limit as stated in the SCHEDULE OF SPECIFIC EXCESS LIMITS OF COVERAGE.

### Extended Reporting Period (ERP) Options\*:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
Supplemental Extended Reporting Period	TBD	When due	One Year	0%

\*If ERP coverage is desired, then that request must be in writing to the carrier.

### Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Coverage is including, but not limited to, the following:			
- Employee Benefit Liability	Limit	\$1,000,000	Each Claim
- Employee Benefit Liability	Limit	\$3,000,000	Annual Aggregate
- Law Enforcement Liability			
- Miscellaneous Professional			
Subsidence		\$10,000,000	Annual Aggregate

### Endorsements include, but are not limited to:

DESCRIPTION
GENERAL COVERAGE DOCUMENT EXCLUSIONS:
Any liability arising out of the operation of the principles of eminent domain, condemnation proceedings, or inverse condemnation proceedings by whatever name called whether such liability accrues directly against the MEMBER or by virtue of any agreement entered into by or on behalf of the MEMBER. This exclusion does not apply to claims brought under Florida Statute 70.001, the "Bert J. Harris, Jr., Private Property Rights Protection Act".
BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE or loss or damage to the PROPERTY OF THE MEMBER due to war, either directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, any weapon of war employing atomic fission or radioactive force whether in time of peace or war, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military usurped power, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
The investigation, defense, loss or damage, including loss of use, caused by the release, discharge or dispersal of POLLUTANTS anywhere, anytime, in any way, whether accidental or intentional, sudden or intermittent or continuous:
(a) At or from any premises, site or location which is or was at any time owned or occupied by, rented or loaned to, any MEMBER

# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
At or from any premises, site or location which is or was at any time used by or for any NAMED MEMBER or others for the handling, storage, disposal, processing or treatment of waste;
Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any MEMBER or any person or organization for whom any MEMBER may be legally responsible; or
At or from any premises, site or location on which any MEMBER or any contractor or subcontractor working directly or indirectly on any MEMBER'S behalf are performing operations:
(i) If the POLLUTANTS are brought on or to the premises, site or location in connection with such operations by such MEMBER, contractor or subcontractor; or
(ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS.
For any loss, cost or expense arising out of any:
(a) Request, demand or other order that any MEMBER or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS; or
(b) CLAIMS or SUITS by or on behalf of a governmental authority for damages because neutralizing, or in any way responding to, or assessing the effects of POLLUTANTS;
EXCEPT this exclusion does not apply:
(i) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY for Subparagraph (1) (a) only of this exclusion, for BODILY INJURY or PROPERTY DAMAGE arising out of heat, smoke or fumes from a HOSTILE FIRE as defined in SECTION II;
(ii) As provided in SECTION IV AUTOMOBILE LIABILITY.
(iii) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY.
(3) This exclusion does not apply to herbicide or pesticide spraying, if the operations meet all standards of and comply with any statute, ordinance, regulations or license requirement of any federal, state or local government.
(4) This exclusion does not apply to the reverse flow of sewage into any building from a sewage facility, fixed conduit or sanitary sewer that you own, operate or maintain.
(d) BODILY INJURY, PERSONAL INJURY or PROPERTY DAMAGE, directly or indirectly caused by the presence of asbestos in any form
(e) Loss or damage from any CLAIM or SUIT seeking damages, including defense of same, arising directly or indirectly from any actual or alleged participation in any act of SEXUAL MISCONDUCT of any person by any MEMBER;
(f) Any claim based upon the MEMBER'S failure to comply with the Federal Employee Retirement Income Security Act of 1974 (ERISA), including subsequent amendments or any similar federal, state or local law or regulations;
(g) Loss or damage caused by, or resulting from fraudulent or dishonest acts committed by the MEMBER, whether working alone or with others, except as provided in SECTION II CRIME;
(h) Expenses from any cost, civil fine, penalty or expense against any MEMBER for any compliance or enforcement action from any Federal, State or local governmental regulatory agency except as provided in SECTION I PROPERTY, Extensions of Coverage, Item 8 – Building Law;
(i) Any claim arising out of investment activities, or the administration of self-insurance funds, except as covered in SECTION II CRIME.
(j) NUCLEAR INCIDENT:

# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
Any loss under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to expenses incurred with respect to:
(i) Immediate medical or surgical relief or first aid;
(ii) BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE, or PROPERTY OF THE MEMBER resulting from the HAZARDOUS PROPERTIES of NUCLEAR FACILITY by any person or organization;
Any liability of the ASSOCIATION for all costs associated with the MEMBER'S decision to defend any investigatory, criminal or disciplinary proceedings.
Any liability of the ASSOCIATION, including all loss, cost or expense arising directly or indirectly out of, or in any way related to liability assumed under any contract or agreement or breach of contract to which a MEMBER is a party or a third-party beneficiary, or any representations made in anticipation of such contract or agreement or any loss, cost or expense against any MEMBER arising directly or indirectly out of, or in any way related to interference with a contract or business relations. However this exclusion does not apply to liability the MEMBER would have in the absence of the contract or agreement or to liability assumed in a contract or agreement that is an INSURED CONTRACT provided loss, cost or expense occurs subsequent to the start of the contract or agreement.
Any liability, for any non-compensatory amounts, including but not limited to:
(a) Punitive or exemplary award or damages;
(b) The multiplied portion of any award;

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
General Liability	Aircraft Liability
General Liability	Medical Payments (Not Legal Liability)
General Liability	War, Nuclear Hazards
General Liability	Product Recall, Tampering or Guarantee
General Liability	Bodily Injury and Property Damage from pollutants - Absolute Exclusion
General Liability	Losses arising from the ownership maintenance or use of aircraft, autos, or watercraft, with some minor exceptions including certain contractual obligations
General Liability	Employment Related Practices Exclusion
General Liability	Liquor Liability Exclusion
General Liability	Aircraft Products Exclusion
General Liability	Professional Liability Exclusion
General Liability	Real Property in Your Care, Custody, and Control Exclusion
General Liability	Absolute Asbestos Exclusion
General Liability	Absolute Lead Exclusion
General Liability	War and Nuclear Hazard
General Liability	Date Related Losses

# City of Key West, Florida

## Program Details (Cont.)

Exclusions include, but are not limited to:

COVERAGE TYPE	DESCRIPTION
General Liability	Mold / Fungus
EBL	Dishonest, fraudulent, criminal or malicious act or omission
EBL	Bodily Injury or Property Damage or Personal Injury
EBL	Failure of performance of contract
EBL	Failure of any investment to perform as represented by you
EBL	Failure to comply with mandatory provisions of any law concerning Workers Compensation, unemployment insurance, social security or disability benefits
EBL	Wrongful termination of an employee
EBL	Coercion, demotion, reassignment, discipline or harassment of an employee
EBL	Discrimination against an employee

### Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE / COMMENTS
General Liability & Employee Benefit Liability	Applies		Within Policy Limits (expenses erode policy limit)

### Punitive Damages:

COVERAGE TYPE	DOLLAR LIMIT	COST TYPE / COMMENTS
General Liability & Employee Benefit Liability	Applies	Other / Excluded

### Binding Requirements:

DESCRIPTION
Signed Member Quotation Pricing & Binding Authority on or before September 24, 2016

# City of Key West, Florida

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## Program Details (Cont.)

### Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Loss Fund:
- \$2,000,000 in the Aggregate Annually
Coverage is including, but not limited to, the following:
- Employee Benefit Liability
- Law Enforcement Liability
- Miscellaneous Professional
Terms To Include:
- Bodily Injury/Property Damage
- Mental Injury
- Mental Anguish
- Shock
- False Arrest
- False Imprisonment
- Detention
- Malicious Prosecution
- Invasion of Rights of Privacy
- Assault & Battery
- Blanket Contractual-Hold Harmless Agreement included for Governmental & Non-Governmental entities
- Includes Property in the Care, Custody, & Control of the entity
- Host & Liquor Liability
- EMT/Paramedical covered
- Law Enforcement Activities
Premium of \$202,716 is combined and applicable for General Liability, Business Auto and Public Officials Liability
It is noted & agreed that claims handling will be performed by Ascension, directly contracted by the City of Key West

<b>Premium</b>	<b>\$247,325.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$247,325.00</b>

**Subject to Audit: Not Auditable**

# City of Key West, Florida

## Program Details

**Coverage:** Package - Business Auto  
**Carrier:** Public Risk Management of Florida  
**Policy Period:** 10/1/2016 to 10/1/2017

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	COVERED AUTOS
Limit	Limit	\$1,000,000	Per Member

### Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT
Retention	Business Auto	\$100,000

### Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Coverage is including, but not limited to, the following:			
- Personal Injury Protection (Statutory Minimum)			
- Hired / Non-Owned Auto Coverage (Included)			
- Hired / Non Owned Physical Damage (Included)			

### Endorsements include, but are not limited to:

DESCRIPTION
<b>GENERAL COVERAGE DOCUMENT EXCLUSIONS:</b>
Any liability arising out of the operation of the principles of eminent domain, condemnation proceedings, or inverse condemnation proceedings by whatever name called whether such liability accrues directly against the MEMBER or by virtue of any agreement entered into by or on behalf of the MEMBER. This exclusion does not apply to claims brought under Florida Statute 70.001, the "Bert J. Harris, Jr., Private Property Rights Protection Act".
BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE or loss or damage to the PROPERTY OF THE MEMBER due to war, either directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, any weapon of war employing atomic fission or radioactive force whether in time of peace or war, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military usurped power, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
The investigation, defense, loss or damage, including loss of use, caused by the release, discharge or dispersal of POLLUTANTS anywhere, anytime, in any way, whether accidental or intentional, sudden or intermittent or continuous:
(a) At or from any premises, site or location which is or was at any time owned or occupied by, rented or loaned to, any MEMBER
At or from any premises, site or location which is or was at any time used by or for any NAMED MEMBER or others for the handling, storage, disposal, processing or treatment of waste;



# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any MEMBER or any person or organization for whom any MEMBER may be legally responsible; or
At or from any premises, site or location on which any MEMBER or any contractor or subcontractor working directly or indirectly on any MEMBER'S behalf are performing operations:
(i) If the POLLUTANTS are brought on or to the premises, site or location in connection with such operations by such MEMBER, contractor or subcontractor; or
(ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS.
For any loss, cost or expense arising out of any:
(a) Request, demand or other order that any MEMBER or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS; or
(b) CLAIMS or SUITS by or on behalf of a governmental authority for damages because neutralizing, or in any way responding to, or assessing the effects of POLLUTANTS;
EXCEPT this exclusion does not apply:
(i) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY for Subparagraph (1) (a) only of this exclusion, for BODILY INJURY or PROPERTY DAMAGE arising out of heat, smoke or fumes from a HOSTILE FIRE as defined in SECTION II;
(ii) As provided in SECTION IV AUTOMOBILE LIABILITY.
(iii) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY.
(3) This exclusion does not apply to herbicide or pesticide spraying, if the operations meet all standards of and comply with any statute, ordinance, regulations or license requirement of any federal, state or local government.
(4) This exclusion does not apply to the reverse flow of sewage into any building from a sewage facility, fixed conduit or sanitary sewer that you own, operate or maintain.
(d) BODILY INJURY, PERSONAL INJURY or PROPERTY DAMAGE, directly or indirectly caused by the presence of asbestos in any form
(e) Loss or damage from any CLAIM or SUIT seeking damages, including defense of same, arising directly or indirectly from any actual or alleged participation in any act of SEXUAL MISCONDUCT of any person by any MEMBER;
(f) Any claim based upon the MEMBER'S failure to comply with the Federal Employee Retirement Income Security Act of 1974 (ERISA), including subsequent amendments or any similar federal, state or local law or regulations;
(g) Loss or damage caused by, or resulting from fraudulent or dishonest acts committed by the MEMBER, whether working alone or with others, except as provided in SECTION II CRIME;
(h) Expenses from any cost, civil fine, penalty or expense against any MEMBER for any compliance or enforcement action from any Federal, State or local governmental regulatory agency except as provided in SECTION I PROPERTY, Extensions of Coverage, Item 8 – Building Law;
(i) Any claim arising out of investment activities, or the administration of self-insurance funds, except as covered in SECTION II CRIME.
(j) NUCLEAR INCIDENT:
Any loss under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to expenses incurred with respect to:
(i) Immediate medical or surgical relief or first aid;

# City of Key West, Florida

## Program Details (Cont.)

### Endorsements include, but are not limited to:

DESCRIPTION
(ii) BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE, or PROPERTY OF THE MEMBER resulting from the HAZARDOUS PROPERTIES of NUCLEAR FACILITY by any person or organization;
Any liability of the ASSOCIATION for all costs associated with the MEMBER'S decision to defend any investigatory, criminal or disciplinary proceedings.
Any liability of the ASSOCIATION, including all loss, cost or expense arising directly or indirectly out of, or in any way related to liability assumed under any contract or agreement or breach of contract to which a MEMBER is a party or a third-party beneficiary, or any representations made in anticipation of such contract or agreement or any loss, cost or expense against any MEMBER arising directly or indirectly out of, or in any way related to interference with a contract or business relations. However this exclusion does not apply to liability the MEMBER would have in the absence of the contract or agreement or to liability assumed in a contract or agreement that is an INSURED CONTRACT provided loss, cost or expense occurs subsequent to the start of the contract or agreement.
Any liability, for any non-compensatory amounts, including but not limited to:
(a) Punitive or exemplary award or damages; (b) The multiplied portion of any award;

### Exclusions include, but are not limited to:

DESCRIPTION
Medical Payments
Uninsured Motorist coverage.
Auto Physical Damage covered under Property Coverage

### Binding Requirements:

DESCRIPTION
Signed Member Quotation Pricing & Binding Authority on or before September 24, 2016

### Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Loss Fund:
- \$2,000,000 in the Aggregate Annually
Premium Included and shown under General Liability Line of Business

### Auto Disclaimer:

Commercial Auto policies utilize a set of coverage symbols to stipulate a category of covered autos. One or more symbols are assigned to each coverage purchased indicating which autos that coverage applies to. Please refer to your policy and make certain that you read and understand the various auto symbols and associated descriptions. Specific symbols may apply to either a particular kind of vehicle or the vehicle's ownership status. The symbols could also differ depending upon whether the coverage is for liability or physical damage. Also, in certain circumstances, an insurance company may agree to provide coverage for an auto scenario that is not described in the auto symbols. When this occurs, a unique symbol and related description is used. If you have any questions regarding the auto symbols or associated descriptions contained in your policy, please contact us.

# City of Key West, Florida

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## Program Details (Cont.)

### Premium

**ESTIMATED PROGRAM COST**

**Included in General Liability Premium**

**Subject to Audit: Annually**

### Auditable Exposures:

DESCRIPTION	EXPOSURE
# of Automobiles	320

**Vehicles Schedule: Per Schedule on File with Company**

# City of Key West, Florida

## Program Details

**Coverage:** Package - Public Officials Liability  
**Carrier:** Public Risk Management of Florida  
**Policy Period:** 10/1/2016 to 10/1/2017

**Form Number:**

### Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Public Officials Liability	Claims Made and Reported	10/1/2000	

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Per Claim	Limit	\$1,000,000	
Aggregate Per Member - Both POL and EPLI is subject to a per member combined aggregate	Limit	\$3,000,000	
Employment Practices Liability - per Claim	Limit	\$1,000,000	
Aggregate Per Member - Both POL and EPLI is subject to a per member combined aggregate	Limit	\$3,000,000	

### Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT
Retention	Public Officials Liability	\$100,000

### Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Public Officials Liability	--		

### Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (30) days of the expiration date. The cost of this extended reporting period is TBD% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (30) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

# City of Key West, Florida

## Program Details (Cont.)

### Definition of Claim:

DESCRIPTION
Public Official Liability: Claim Means All Notices Or Suits Demanding Payment Of Money Based On, Or Arising Out Of The Same Wrongful Act Or A Series Of Related Wrongful Acts By One Or More Members. However, As Regards To Employment Practice Violation, Claim Means: All Notices Or Suits Demanding Payment Of Money, Or Charges Filed With The Equal Employment Opportunity Commission Or Comparable State Agency Based On, Or Arising Out Of The Same Wrongful Act Or A Series Of Related Wrongful Acts By One Or More Assureds.
Employment Practices Liability: Claim Means All Claims Or Suits Based On, Arising Out The Same Negligent Acts, Errors Or Omissions Or A Series Of Related Negligent Acts, Errors Or Omissions By One Or More Members. Negligent Act, Error Or Omissions Means The Failure To Execute Required Actions, Or Mistaken Actions Committed In The Administration Of The Member's Employee Benefits Programs. All Claims Based On Or Arising Out Of The Same Negligent Act, Errors Or Omission Or A Series Of Negligent Acts, Errors Or Omissions By One Or More Members Shall Be Deemed A Negligent Act, Errors Or Omission. Only One Coverage Document And One Specific Excess Limit Of Coverage Are Applicable To Any One Negligent Act, Error Or Omission.

### Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
Incident	The Member Shall As Soon As Practical Notify The Association Of Any Occurrence Under This Coverage Document. The Association Will Pay On Behalf Of The Named Member Sums Which The Named Member Is Obligated To Pay Due To Suits Or Claims For Loss Or Damage Happening During The Coverage Period, And Which Are Not Excluded Under This Coverage Document, Up To The Limit As Stated In The Schedule Of Specific Excess Limits Of Coverage

### Extended Reporting Period (ERP) Options\*:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
A Supplemental Extended Reporting Period of one year duration is available by endorsement. A Supplemental Extended Reporting Period beyond the one year duration is available with terms, conditions & costs to be determined.	No Additional Cost	N/A	One Year	--

\*If ERP coverage is desired, then that request must be in writing to the carrier.

### Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Coverage is including, but not limited to, the following:			
- Wrongful Acts of Public Officials			
- Negligence			
- Errors and Omissions			
- Sexual Harassment			
- Non-Monetary Damages			
- Inverse Condemnation & Bert Harris Act			

# City of Key West, Florida

## Program Details (Cont.)

### Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
- Breaches of Duty			
- Misfeasance, Malfeasance & Nonfeasance			
- Elected Officials, Appointed Officers			

### Endorsements include, but are not limited to:

DESCRIPTION
GENERAL COVERAGE DOCUMENT EXCLUSIONS:
Any liability arising out of the operation of the principles of eminent domain, condemnation proceedings, or inverse condemnation proceedings by whatever name called whether such liability accrues directly against the MEMBER or by virtue of any agreement entered into by or on behalf of the MEMBER. This exclusion does not apply to claims brought under Florida Statute 70.001, the "Bert J. Harris, Jr., Private Property Rights Protection Act".
BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE or loss or damage to the PROPERTY OF THE MEMBER due to war, either directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, any weapon of war employing atomic fission or radioactive force whether in time of peace or war, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military usurped power, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
The investigation, defense, loss or damage, including loss of use, caused by the release, discharge or dispersal of POLLUTANTS anywhere, anytime, in any way, whether accidental or intentional, sudden or intermittent or continuous:
(a) At or from any premises, site or location which is or was at any time owned or occupied by, rented or loaned to, any MEMBER
At or from any premises, site or location which is or was at any time used by or for any NAMED MEMBER or others for the handling, storage, disposal, processing or treatment of waste;
Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any MEMBER or any person or organization for whom any MEMBER may be legally responsible; or
At or from any premises, site or location on which any MEMBER or any contractor or subcontractor working directly or indirectly on any MEMBER'S behalf are performing operations:
(i) If the POLLUTANTS are brought on or to the premises, site or location in connection with such operations by such MEMBER, contractor or subcontractor; or
(ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS.
For any loss, cost or expense arising out of any:
(a) Request, demand or other order that any MEMBER or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS; or
(b) CLAIMS or SUITS by or on behalf of a governmental authority for damages because neutralizing, or in any way responding to, or assessing the effects of POLLUTANTS;
EXCEPT this exclusion does not apply:
(i) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY for Subparagraph (1) (a) only of this exclusion, for BODILY INJURY or PROPERTY DAMAGE arising out of heat, smoke or fumes from a HOSTILE FIRE as defined in SECTION II;
(ii) As provided in SECTION IV AUTOMOBILE LIABILITY.

# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
(iii) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY.
(3) This exclusion does not apply to herbicide or pesticide spraying, if the operations meet all standards of and comply with any statute, ordinance, regulations or license requirement of any federal, state or local government.
(4) This exclusion does not apply to the reverse flow of sewage into any building from a sewage facility, fixed conduit or sanitary sewer that you own, operate or maintain.
(d) BODILY INJURY, PERSONAL INJURY or PROPERTY DAMAGE, directly or indirectly caused by the presence of asbestos in any form
(e) Loss or damage from any CLAIM or SUIT seeking damages, including defense of same, arising directly or indirectly from any actual or alleged participation in any act of SEXUAL MISCONDUCT of any person by any MEMBER;
(f) Any claim based upon the MEMBER'S failure to comply with the Federal Employee Retirement Income Security Act of 1974 (ERISA), including subsequent amendments or any similar federal, state or local law or regulations;
(g) Loss or damage caused by, or resulting from fraudulent or dishonest acts committed by the MEMBER, whether working alone or with others, except as provided in SECTION II CRIME;
(h) Expenses from any cost, civil fine, penalty or expense against any MEMBER for any compliance or enforcement action from any Federal, State or local governmental regulatory agency except as provided in SECTION I PROPERTY, Extensions of Coverage, Item 8 – Building Law;
(i) Any claim arising out of investment activities, or the administration of self-insurance funds, except as covered in SECTION II CRIME.
(j) NUCLEAR INCIDENT:
Any loss under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to expenses incurred with respect to:
(i) Immediate medical or surgical relief or first aid;
(ii) BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE, or PROPERTY OF THE MEMBER resulting from the HAZARDOUS PROPERTIES of NUCLEAR FACILITY by any person or organization;
Any liability of the ASSOCIATION for all costs associated with the MEMBER'S decision to defend any investigatory, criminal or disciplinary proceedings.
Any liability of the ASSOCIATION, including all loss, cost or expense arising directly or indirectly out of, or in any way related to liability assumed under any contract or agreement or breach of contract to which a MEMBER is a party or a third-party beneficiary, or any representations made in anticipation of such contract or agreement or any loss, cost or expense against any MEMBER arising directly or indirectly out of, or in any way related to interference with a contract or business relations. However this exclusion does not apply to liability the MEMBER would have in the absence of the contract or agreement or to liability assumed in a contract or agreement that is an INSURED CONTRACT provided loss, cost or expense occurs subsequent to the start of the contract or agreement.
Any liability, for any non-compensatory amounts, including but not limited to:
(a) Punitive or exemplary award or damages;
(b) The multiplied portion of any award;

# City of Key West, Florida

## Program Details (Cont.)

**Exclusions include, but are not limited to:**

DESCRIPTION
- Sexual Misconduct - Coverage Quote is Available upon Request
Any CLAIM based upon or attributable to any MEMBER gaining in fact any personal profit or advantage to which they are 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 opinion, treatment, consultation or service if such opinion, treatment, consultation or service was rendered or failed to have been rendered unless acting within the scope of their duties as a MEMBER.
Loss arising out of or in any way involving any employee benefit plan except as covered under this SECTION V PUBLIC OFFICIALS ERRORS & OMISSIONS for discrimination;
CLAIMS, demands or actions seeking relief or redress in any form other than monetary damages, or any fees, costs or expenses which the MEMBER may be obligated to pay as a result of any adverse judgment for declaratory relief or injunctive relief except for EEOC Administrative Hearings:
Any cost, civil fine, penalty or expense against any MEMBER arising from any complaint or enforcement action from any federal, state or local governmental regulatory agency;
Any CLAIM for which the MEMBER is entitled to indemnity under any Coverage Document or policies the term of which has expired prior to the inception date of this Coverage Document, or for which the MEMBER would be entitled to indemnity except for the exhaustion of the limit of such prior coverage;
Any CLAIM arising out of all pending and prior litigation or hearing as well as future CLAIMS arising out of any pending or prior litigation or hearing. If this Coverage Document is renewal of a Coverage Document issued by the ASSOCIATION, this exclusion shall only apply with respect to CLAIMS arising out of any pending and prior litigation of hearing prior to the effective date of the first Coverage Document issued and continuously renewed by the ASSOCIATION;
Any CLAIM arising out of all pending and prior litigation or hearing as well as future CLAIMS arising out of any pending or prior litigation or hearing. If this Coverage Document is renewal of a Coverage Document issued by the ASSOCIATION, this exclusion shall only apply with respect to CLAIMS arising out of any pending and prior litigation of hearing prior to the effective date of the first Coverage Document issued and continuously renewed by the ASSOCIATION;
Failure or Omission to Maintain Coverage
Breach of Contract
Counter-claim or cross claim by any Member against any other Member
Any CLAIM arising out of a lockout, strike, picket line, replacement or similar actions in connections with labor disputes or labor negotiations.

### Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE / COMMENTS
Public Officials Liability	Applies		Within Policy Limits (expenses erode policy limit)



# City of Key West, Florida

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## Program Details (Cont.)

### Punitive Damages:

COVERAGE TYPE	DOLLAR LIMIT	COST TYPE / COMMENTS
Public Officials Liability	Applies	Other / Punitive Damages are Excluded

### Binding Requirements:

DESCRIPTION
Signed Member Quotation Pricing & Binding Authority on or before September 24, 2016

### Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Loss Fund:
- \$2,000,000 in the Aggregate Annually
Premium Included and shown under General Liability Line of Business

### Premium

**ESTIMATED PROGRAM COST**

**Included in General Liability Premium**

**Subject to Audit: Not Auditable**

# City of Key West, Florida

## Program Details

**Coverage:** Package - Workers Compensation  
**Carrier:** Public Risk Management of Florida  
**Policy Period:** 10/1/2016 to 10/1/2017

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Coverage A - Workers Compensation		Statutory	
Employer's Liability Insurance	Limit	\$3,000,000	

### Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT
Retention	Excess Workers Compensation & Employer's Liability	\$325,000

### States:

DESCRIPTION	STATE
States Covered:	FL
States Excluded:	OH, ND, WA, WY
Extraterritorial Jurisdictions:	See Broad Form All States Coverage

### Endorsements include, but are not limited to:

DESCRIPTION
GENERAL COVERAGE DOCUMENT EXCLUSIONS:
Any liability arising out of the operation of the principles of eminent domain, condemnation proceedings, or inverse condemnation proceedings by whatever name called whether such liability accrues directly against the MEMBER or by virtue of any agreement entered into by or on behalf of the MEMBER. This exclusion does not apply to claims brought under Florida Statute 70.001, the "Bert J. Harris, Jr., Private Property Rights Protection Act".
BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE or loss or damage to the PROPERTY OF THE MEMBER due to war, either directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, any weapon of war employing atomic fission or radioactive force whether in time of peace or war, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military usurped power, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
The investigation, defense, loss or damage, including loss of use, caused by the release, discharge or dispersal of POLLUTANTS anywhere, anytime, in any way, whether accidental or intentional, sudden or intermittent or continuous:
(a) At or from any premises, site or location which is or was at any time owned or occupied by, rented or loaned to, any MEMBER
At or from any premises, site or location which is or was at any time used by or for any NAMED MEMBER or others for the handling, storage, disposal, processing or treatment of waste;

# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any MEMBER or any person or organization for whom any MEMBER may be legally responsible; or
At or from any premises, site or location on which any MEMBER or any contractor or subcontractor working directly or indirectly on any MEMBER'S behalf are performing operations:
(i) If the POLLUTANTS are brought on or to the premises, site or location in connection with such operations by such MEMBER, contractor or subcontractor; or
(ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS.
For any loss, cost or expense arising out of any:
(a) Request, demand or other order that any MEMBER or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS; or
(b) CLAIMS or SUITS by or on behalf of a governmental authority for damages because neutralizing, or in any way responding to, or assessing the effects of POLLUTANTS;
EXCEPT this exclusion does not apply:
(i) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY for Subparagraph (1) (a) only of this exclusion, for BODILY INJURY or PROPERTY DAMAGE arising out of heat, smoke or fumes from a HOSTILE FIRE as defined in SECTION II;
(ii) As provided in SECTION IV AUTOMOBILE LIABILITY.
(iii) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY.
(3) This exclusion does not apply to herbicide or pesticide spraying, if the operations meet all standards of and comply with any statute, ordinance, regulations or license requirement of any federal, state or local government.
(4) This exclusion does not apply to the reverse flow of sewage into any building from a sewage facility, fixed conduit or sanitary sewer that you own, operate or maintain.
(d) BODILY INJURY, PERSONAL INJURY or PROPERTY DAMAGE, directly or indirectly caused by the presence of asbestos in any form
(e) Loss or damage from any CLAIM or SUIT seeking damages, including defense of same, arising directly or indirectly from any actual or alleged participation in any act of SEXUAL MISCONDUCT of any person by any MEMBER;
(f) Any claim based upon the MEMBER'S failure to comply with the Federal Employee Retirement Income Security Act of 1974 (ERISA), including subsequent amendments or any similar federal, state or local law or regulations;
(g) Loss or damage caused by, or resulting from fraudulent or dishonest acts committed by the MEMBER, whether working alone or with others, except as provided in SECTION II CRIME;
(h) Expenses from any cost, civil fine, penalty or expense against any MEMBER for any compliance or enforcement action from any Federal, State or local governmental regulatory agency except as provided in SECTION I PROPERTY, Extensions of Coverage, Item 8 – Building Law;
(i) Any claim arising out of investment activities, or the administration of self-insurance funds, except as covered in SECTION II CRIME.
(j) NUCLEAR INCIDENT:
Any loss under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to expenses incurred with respect to:
(i) Immediate medical or surgical relief or first aid;

# City of Key West, Florida

## Program Details (Cont.)

**Endorsements include, but are not limited to:**

DESCRIPTION
(ii) BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE, or PROPERTY OF THE MEMBER resulting from the HAZARDOUS PROPERTIES of NUCLEAR FACILITY by any person or organization;
Any liability of the ASSOCIATION for all costs associated with the MEMBER'S decision to defend any investigatory, criminal or disciplinary proceedings.
Any liability of the ASSOCIATION, including all loss, cost or expense arising directly or indirectly out of, or in any way related to liability assumed under any contract or agreement or breach of contract to which a MEMBER is a party or a third-party beneficiary, or any representations made in anticipation of such contract or agreement or any loss, cost or expense against any MEMBER arising directly or indirectly out of, or in any way related to interference with a contract or business relations. However this exclusion does not apply to liability the MEMBER would have in the absence of the contract or agreement or to liability assumed in a contract or agreement that is an INSURED CONTRACT provided loss, cost or expense occurs subsequent to the start of the contract or agreement.
Any liability, for any non-compensatory amounts, including but not limited to:
(a) Punitive or exemplary award or damages; (b) The multiplied portion of any award;
Maritime Coverage Endorsement
Broad Form All States
Voluntary Compensation Endorsement

**Exclusions include, but are not limited to:**

DESCRIPTION
Excess Workers' Compensation Coverage Part:
In addition to the General Exclusions of the Package Policy Coverage Document, this section does not insure against:
Punitive or exemplary claims because of:
- The Member's conduct of anyone acting for the Member in investigations, trial or settlement, or failure to pay, or delay in payment of any Workers' Compensation claim;
- The Member's failure to comply with any health or safety law or regulation or any Workers' Compensation Law;
- Any claims for damages, whether direct or consequential, or for any cause of action which is covered under any other Section of this Coverage Document
- Bodily Injury of any employee
Loss payable under the Workers' Compensation law of any State of the Member is protected from the loss by any other coverage;
Any payment made by the Member arising out of operations for which the Member has rejected any Workers' Compensation Law;
Any assessment made upon self-insurers, whether imposed by statute, regulation or otherwise.
Excess Employer's Liability Coverage Part:
Any claims for damages, whether direct or consequential, or for any cause of action which is covered under any other Section of this Coverage Document;
Liability assumed under a contract or agreement; however, this exclusion does not apply to a warranty that the Member's work will be done in a workmanlike manner;

# City of Key West, Florida

## Program Details (Cont.)

**Exclusions include, but are not limited to:**

DESCRIPTION
Punitive or exemplary Damages;
Bodily Injury to an employee while employed in violation of law:
Damages arising out of operations for which the Member or the Member's supervisory personnel has:
- (i) Violated or failed to comply with the Workers' Compensation Law;
- (ii) Rejected any Workers' Compensation Law;
- (iii) Intentionally caused or aggravated Bodily Injury;
Any obligation imposed by an workers' compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law;
Bodily Injury occurring outside the United States of America, its territories or possessions. This exclusion does not apply to Bodily Injury to a citizen or resident of the United States of America who is temporarily working outside these countries for the Member;
Damages arising out of:
FELA, USL&H, Defense Base Act & Outer Continental Shelf Lands Act
Unless the application of these laws is incidental to the employee's principal employment classification.

## Binding Requirements:

DESCRIPTION
Signed Member Quotation Pricing & Binding Authority on or before September 24, 2016

## Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Loss Fund:
- \$2,000,000 in the Aggregate Annually

<b>Premium</b>	<b>\$235,643.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$235,643.00</b>
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	<b>INCLUDED</b>

**Subject to Audit: Not Auditable**

# City of Key West, Florida

## Program Details

**Coverage:** Package - Cyber Liability  
**Carrier:** Public Risk Management of Florida  
**Policy Period:** 10/1/2016 to 10/1/2017

### Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Cyber Liability	Claims Made and Reported	10/1/2016	

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Cyber Liability:			
	Limit	\$1,000,000 / Inclusive of Defense Costs	Per Member
	Limit	\$5,000,000 / Inclusive of Defense Costs	Per Pool Aggregate

### Deductibles:

COVERAGE	AMOUNT
Cyber Liability - Per Loss, Per Member	\$25,000

### Definition of Claim:

DESCRIPTION
"Claim" means:
a. a written demand for monetary or nonmonetary damages, including injunctive relief;
b. a civil proceeding commenced by the service of a complaint or similar proceeding;
c. a written demand for retraction of "content" posted, published, disseminated or released by an "Insured";
d. a subpoena seeking "content" or the identity of an external source that supplies information or "content" to an "Insured" in confidence; or
e. under paragraph b. of Insuring Agreement 2. Security Breach Liability, a "regulatory proceeding" commenced by the filing of a notice of charges, formal investigative order, service of summons or similar document;
against any "Insured" for a "wrongful act," including any appeal therefrom.

# City of Key West, Florida

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## Program Details (Cont.)

### Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
Incident	You must notify the carrier, in writing, as soon as practicable, but not to exceed 30 days, and cooperate with them in the investigation and settlement of the "claim" or "loss".

### Extended Reporting Period (ERP) Options\*:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
To be provided	--	--		--

\*If ERP coverage is desired, then that request must be in writing to the carrier.

### Run Off Provisions:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
To be provided	--	--		--

DESCRIPTION	AMOUNT
Media Liability	
Security	
Breach Liability	Includes Regulatory Fines, Penalties & PCI Fines
Replacement, Restoration of Electronic Data	
Cyber Extortion Threats	
Business Income, Extra Expense	
Security Breach Expense	
Public Relations Expense	

# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
GENERAL COVERAGE DOCUMENT EXCLUSIONS:
Any liability arising out of the operation of the principles of eminent domain, condemnation proceedings, or inverse condemnation proceedings by whatever name called whether such liability accrues directly against the MEMBER or by virtue of any agreement entered into by or on behalf of the MEMBER. This exclusion does not apply to claims brought under Florida Statute 70.001, the "Bert J. Harris, Jr., Private Property Rights Protection Act".
BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE or loss or damage to the PROPERTY OF THE MEMBER due to war, either directly or indirectly occasioned by, happening through, or in consequence of war, invasion, acts of foreign enemies, any weapon of war employing atomic fission or radioactive force whether in time of peace or war, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military usurped power, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
The investigation, defense, loss or damage, including loss of use, caused by the release, discharge or dispersal of POLLUTANTS anywhere, anytime, in any way, whether accidental or intentional, sudden or intermittent or continuous:
(a) At or from any premises, site or location which is or was at any time owned or occupied by, rented or loaned to, any MEMBER
At or from any premises, site or location which is or was at any time used by or for any NAMED MEMBER or others for the handling, storage, disposal, processing or treatment of waste;
Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any MEMBER or any person or organization for whom any MEMBER may be legally responsible; or
At or from any premises, site or location on which any MEMBER or any contractor or subcontractor working directly or indirectly on any MEMBER'S behalf are performing operations:
(i) If the POLLUTANTS are brought on or to the premises, site or location in connection with such operations by such MEMBER, contractor or subcontractor; or
(ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS.
For any loss, cost or expense arising out of any:
(a) Request, demand or other order that any MEMBER or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of POLLUTANTS; or
(b) CLAIMS or SUITS by or on behalf of a governmental authority for damages because neutralizing, or in any way responding to, or assessing the effects of POLLUTANTS;
EXCEPT this exclusion does not apply:
(i) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY for Subparagraph (1) (a) only of this exclusion, for BODILY INJURY or PROPERTY DAMAGE arising out of heat, smoke or fumes from a HOSTILE FIRE as defined in SECTION II;
(ii) As provided in SECTION IV AUTOMOBILE LIABILITY.
(iii) As provided in SECTION III COMPREHENSIVE GENERAL LIABILITY.
(3) This exclusion does not apply to herbicide or pesticide spraying, if the operations meet all standards of and comply with any statute, ordinance, regulations or license requirement of any federal, state or local government.
(4) This exclusion does not apply to the reverse flow of sewage into any building from a sewage facility, fixed conduit or sanitary sewer that you own, operate or maintain.



# City of Key West, Florida

## Program Details (Cont.)

Endorsements include, but are not limited to:

DESCRIPTION
(d) BODILY INJURY, PERSONAL INJURY or PROPERTY DAMAGE, directly or indirectly caused by the presence of asbestos in any form
(e) Loss or damage from any CLAIM or SUIT seeking damages, including defense of same, arising directly or indirectly from any actual or alleged participation in any act of SEXUAL MISCONDUCT of any person by any MEMBER;
(f) Any claim based upon the MEMBER'S failure to comply with the Federal Employee Retirement Income Security Act of 1974 (ERISA), including subsequent amendments or any similar federal, state or local law or regulations;
(g) Loss or damage caused by, or resulting from fraudulent or dishonest acts committed by the MEMBER, whether working alone or with others, except as provided in SECTION II CRIME;
(h) Expenses from any cost, civil fine, penalty or expense against any MEMBER for any compliance or enforcement action from any Federal, State or local governmental regulatory agency except as provided in SECTION I PROPERTY, Extensions of Coverage, Item 8 – Building Law;
(i) Any claim arising out of investment activities, or the administration of self-insurance funds, except as covered in SECTION II CRIME.
(j) NUCLEAR INCIDENT: Any loss under any Medical Payments Coverage, or under any Supplementary Payments Provision relating to expenses incurred with respect to:
(i) Immediate medical or surgical relief or first aid;
(ii) BODILY INJURY, PERSONAL INJURY, PROPERTY DAMAGE, or PROPERTY OF THE MEMBER resulting from the HAZARDOUS PROPERTIES of NUCLEAR FACILITY by any person or organization;
Any liability of the ASSOCIATION for all costs associated with the MEMBER'S decision to defend any investigatory, criminal or disciplinary proceedings.
Any liability of the ASSOCIATION, including all loss, cost or expense arising directly or indirectly out of, or in any way related to liability assumed under any contract or agreement or breach of contract to which a MEMBER is a party or a third-party beneficiary, or any representations made in anticipation of such contract or agreement or any loss, cost or expense against any MEMBER arising directly or indirectly out of, or in any way related to interference with a contract or business relations. However this exclusion does not apply to liability the MEMBER would have in the absence of the contract or agreement or to liability assumed in a contract or agreement that is an INSURED CONTRACT provided loss, cost or expense occurs subsequent to the start of the contract or agreement.
Any liability, for any non-compensatory amounts, including but not limited to:
(a) Punitive or exemplary award or damages;
(b) The multiplied portion of any award;

# City of Key West, Florida

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## Program Details (Cont.)

### Binding Requirements:

DESCRIPTION
Signed Member Quotation Pricing & Binding Authority on or before September 24, 2016
Signed PRM Quotation Pricing & Binding Authority

### Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Loss Fund:
- \$2,000,000 in the Aggregate Annually
First Named Insured: Public Risk Management
Insurance Company: Great American Insurance

### Premium

**ESTIMATED PROGRAM COST**

**Included in General Liability Premium**

**Subject to Audit: Not Auditable**

# City of Key West, Florida

## Program Details

**Coverage:** Boiler & Machinery - Master Policy (PRM)  
**Carrier:** Travelers Property Casualty Co of America  
**Policy Period:** 10/1/2016 to 10/1/2017

The following is a general summary of the Insuring Agreement. Refer to actual policy form for complete terms and conditions.

### Coinsurance or Agreed Amount:

DESCRIPTION	AGREED AMOUNT	COINSURANCE %
All Covered Property	Yes	N/A

### Coverage:

LOCATION DETAILS	DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
	Total Limit per Breakdown	Limit	\$50,000,000	

### Deductibles:

COVERAGE	AMOUNT
Utility Interruption- Spoilage coverage applies only if the interruption lasts at least (waiting period)	4 Hours
Utility Interruption- Time Element coverage applies only if the interruption lasts at least (waiting period)	4 Hours
Combined Deductibles-All Transformers 10,000 KVA And Higher	\$10,000
Combined Deductibles-All Other "Covered Equipment"	\$1,000
Property Damage	Included In Combined Deductible
Business Income	Included In Combined Deductible
Extra Expense	Included In Combined Deductible
Spoilage Damage	Included In Combined Deductible
Utility Interruption-Time Element	Included In Combined Deductible
Dependent Properties	Included In Combined Deductible
Refrigerant Contamination	Included In Combined Deductible

# City of Key West, Florida

## Program Details (Cont.)

### Additional Coverage:

LOCATION DETAILS	DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
	Property Damage	Limit	Included In Total Limit Per Breakdown	
	Business Income Coverage Extension	Limit	Included In Total Limit Per Breakdown	
	- Business Income "Period of Restoration" extension	Limit	30 Days	
	Extra Expense Coverage Extension	Limit	Included In Total Limit Per Breakdown	
	- Extra Expense "Period of Restoration" extension	Limit	30 Days	
	Spoilage Damage Coverage Extension	Limit	Included In Total Limit Per Breakdown	
	Utility Interruption- Time Element Coverage Extension	Limit	Included In Total Limit Per Breakdown	
	Civil Authority Coverage Extension	Limit	Covered	

### Valuations:

DESCRIPTION	LIMITATIONS
Repair and/or Replacement Cost	Applies
Actual Cash Value	Applies to all equipment 20 years or older

### Endorsements include, but are not limited to:

DESCRIPTION
Common Policy Declarations - IL T0 02 11 89 (Rev. 09-07)
Forms, Endorsements And Schedule Numbers - IL T8 01 10 93
Common Policy Conditions - IL T0 01 01 07
Named Insured Endorsement - IL T8 00
Energymax 21 Equipment Breakdown Protection Declarations - EB T0 00 08 08
Energymax 21 EB Table Of Contents - EB T0 01 02 09
Energymax 21 Equipment Breakdown Protection - EB T1 00 08 08
Federal Terrorism Risk Insurance Act Dis - BM T5 94 01 15
Deductible Waiver - EB T3 07 08 08
Specified Perils Elimination Endorsement - EB T3 18 08 08
Builders Risk (Br) Endorsement - EB T3 22 09 12
Unnamed Locations Coverage - EB T3 34 08 08
Green Coverage Enhancements - EB T3 76 08 12
Dependent Properties - Location Schedule - EB T4 01 08 08

# City of Key West, Florida

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## Program Details (Cont.)

**Endorsements include, but are not limited to:**

DESCRIPTION
FL Coinsurance, Loss Pay, Named Insured - EB T9 27 08 10
Cap On Losses Certified Act Of Terrorism - IL T4 14 01 15
FL Changes-Legal Action Against Us - IL 01 75 07 02
FL Changes - Cancellation And Nonrenewal - IL 02 55 04 15
PN BM 17 07 06
Important Notice- Risk Management Plans- Florida - PN T0 60 0510
Important Notice- Contact Information- Florida - PN T2 19 05 10
Notice To Policyholders Jurisdictional Inspections - PN T1 89 06 99
IL T0 07 09 87

**Exclusions include, but are not limited to:**

DESCRIPTION
Date Related Losses

**Binding Requirements:**

DESCRIPTION
Signed Member Quotation Pricing & Binding Authority on or before September 24, 2016

**Other Significant Terms and Conditions/Restrictions:**

DESCRIPTION
Coverage: Provides insurance for a covered loss as a result of an accident for a covered object. The right to inspect is reserved by the company for the well-being of the insured, as well as for compliance with state and/or local statutes
Coverage Include - Property Damage, Ordinance or Law, Errors and Omissions, Business Income, Extra Expense, Utility Interruption, Spoilage, Expediting Expenses, Contingent & Business Income
Broad Comprehensive Coverage (Including certain electronic control equipment)
Values:
Building: \$108,971,410
Contents: \$18,141,700
TIV: \$127,113,110

<b>Premium</b>	<b>\$9,914.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$9,914.00</b>

# City of Key West, Florida

## Program Details

**Coverage:** Storage Tank Third-Party Liability, Corrective Action and Cleanup Costs

**Carrier:** Commerce and Industry Insurance Company

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

**Form Number:** 81106(08/09)

### Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Storage Tank Third-Party Liability, Corrective Action and Clean-Up Costs	Claims Made and Reported		Not Applicable

DESCRIPTION	LIMIT TYPE	AMOUNT
Coverage A: Third Party Bodily Injury & Property Damage Due to a Storage Tank Release		
Coverage B: Clean-Up Costs or Correction Action Due to a Storage Tank Release		
Each Incident	Limit	\$1,000,000
Aggregate	Limit	\$10,000,000

### Deductibles:

COVERAGE	AMOUNT
Storage Tank Third-Party Liability, Corrective Action & Cleanup Costs Policy - Each Incident	\$25,000

### Any Other Continuity or Specific Dates/Limits applicable to the Claims-Made Conditions:

COVERAGE	CONTINUITY DATE	LIMITS	CONDITIONS
Storage Tank Third-Party Liability, Corrective Action & Cleanup Costs Policy	--		

### Claims Made Coverage:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (60) days of the expiration date. The cost of this extended reporting period is No more than 100% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

# City of Key West, Florida

## Program Details (Cont.)

### Definition of Claim:

DESCRIPTION
A written demand received by an Insured seeking a remedy and alleging liability or responsibility on the part of the Insured for Loss.

### Incident or Claim Reporting Provision:

REPORTING CONDITION TYPE	DESCRIPTION
	The Insured shall provide the Company with notice of Confirmed Release, Claim and Pollution Conditions, as soon as possible, but in any event during the Policy Period or during the Extended Reporting Period, if applicable. Notice under all coverages shall include, at a minimum, information sufficient to identify the Named Insured, the Storage Tank System, the names of persons with knowledge of the Pollution Conditions and all known and reasonable obtainable information regarding the time, place, cause, nature of and any other circumstances of the Pollution Conditions. The Insured shall forward the following to the Company as soon as possible:
	All reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the claimant(s) and available witnesses;
	All correspondence between the Insured and any third party Claimant, including but not limited to any Implementing Agency; and all demands, summonses, notices or other process or papers filed with a court of law, administrative agency, Implementing Agency or an investigative body; and
	Other information in the possession of the Insured or its hired experts which the Company reasonably deems necessary.

### Extended Reporting Period (ERP) Options\*:

DESCRIPTION	PREMIUM AMOUNT	PREMIUM DUE DATE	LENGTH	% OF EXPIRING PREMIUM
Optional Extended Reporting Period	No more than 100%	When due	Up to forty (40) months	--
Must make written election within sixty (60) days after termination	--	--		--

\*If ERP coverage is desired, then that request must be in writing to the carrier.

### Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Dedicated Limits Endorsement:			
All covered Aboveground Storage Tank Systems at sites	Limit	\$5,000,000	Aggregate
All covered Aboveground Storage Tank Systems at sites	Limit	\$1,000,000	Each Incident
All covered Underground Storage Tank Systems	Limit	\$5,000,000	Aggregate
All covered Underground Storage Tank Systems	Limit	\$1,000,000	Each Incident

# City of Key West, Florida

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## Program Details (Cont.)

### Endorsements include, but are not limited to:

DESCRIPTION
Certificate of Insurance- Florida - 103111 10/01/2009
Storage Tank Third Party Liability - Tankguard® Renewal - 91177 07/01/2013
Policyholder Notice - 91222 04/01/2013
Policy Signature Page - 86697 09/01/2004
Forms Schedule - CIFMSC
Florida Notice of Loss Control Services - 90231 08/01/2013
Florida Addendum To The Declarations - 74825 08/01/2009
Florida Amendatory Endorsement - 83111 05/01/2010
Florida Cancellation/ Nonrenewal Endorsement - 76105 06/01/2010
Dedicated Limits Endorsement - 87408 12/01/2006
Economic Sanctions Endorsement - 89644 06/01/2013
Gaining the Ultimate Value-Added Advantage Through - 111209 07/01/2013
Terrorism Excl. with Cert. Acts Of Terrorism - 97637 03/01/2008
Separation of Insureds Condition Endorsement - 81026 06/01/2010
Schedule of Covered Storage Tank Systems - 81017 10/01/2002
Site Schedule- Third-Party Liability & Clean-Up Costs - 81029 02/01/2013
Notice of Loss/Notice of Claim - 91968 12/01/2006
C&I Storage Tank 3rd Party Liability Policy - 81106 08/01/2009
Table of Contents - 83115 10/01/2003
C&I Storage Tank 3rd Party Liability Dec Page - 81206 08/01/2009

### Exclusions include, but are not limited to:

DESCRIPTION
Criminal Fines, Penalties & Assessments
Contractual Liability
Intentional Noncompliance
Internal Expense
Insured vs. Insured
Prior Knowledge and/or Non-Disclosure



# City of Key West, Florida

## Program Details (Cont.)

### Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE / COMMENTS
Storage Tank Third-Party Liability, Corrective Action & Cleanup Costs Policy	Applies		In addition to Policy Limit, and if so: Company's duty to defend or continue defending any Claims, civil or administrative proceedings or suits and to pay any Loss, Corrective Action, Clean-Up Costs or defense costs, charges and expenses, shall cease once the applicable limit of liability has been exhausted.

### Punitive Damages:

COVERAGE TYPE	DOLLAR LIMIT	COST TYPE / COMMENTS
Storage Tank Third-Party Liability, Corrective Action & Cleanup Costs Policy	Silent	

### Binding Requirements:

DESCRIPTION
Subject to Signed TRIA Form
Subject to Signed Proposal Acceptance - 17

### Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Policy is issued in reliance upon the statements in the Declarations and the Application, annexed hereto and made a part of this Policy or, if not annexed hereto, which are deemed to be annexed hereto and made a part of this Policy.

<b>Premium</b>	<b>\$4,381.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$4,381.00</b>
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	<b>\$37.00</b>

# City of Key West, Florida

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## Program Details

### Site & Tank Schedule with Retroactive Dates:

Facility Name	Street Address	City	State	Zip	UST AST	Install Date	Retro Date	Capacity Gallons
Key West Pump Station E	Government Rd.	Key West	FL	33040	AST	1997	1/1/1997	550
Key West Pump Station D	Thompson & Seminary St.	Key West	FL	33040	AST	1997	1/1/1997	550
Key West City - WWTP	Trumbo Point Annex Fleming Key	Key West	FL	33040	AST	1997	1/1/1997	10000
City of Key West Lift Station	250 Amelia St.	Key West	FL	33040	AST	1987	3/25/1994	450
Key West Public Safety & Fire Station	1600 N. Roosevelt Blvd.	Key West	FL	33040	UST	1998	1/1/1998	2500
Key West City-Police Dept.	1604 No. Roosevelt Rd.	Key West	FL	33040	UST	2002	10/1/2003	5000
City of Key West Transfer Station	141 Overseas Highway	Key West	FL	33040	AST	2009	5/22/2009	2000
City of Key West Transfer Station	141 Overseas Highway	Key West	FL	33040	AST	2009	5/22/2009	250
City of Key West Transfer Station	141 Overseas Highway	Key West	FL	33040	AST	2009	7/20/2009	875
Key West Bight Ferry Terminal	201 Grinnell Street	Key West	FL	33040	UST	1999	11/1/2005	20000
Key West Bight Marine	231 Margaret Street	Key West	FL	33040	AST	2003	11/1/2005	10000
Key West Bight Marine	231 Margaret Street	Key West	FL	33040	AST	2003	11/1/2005	20000
Fire Station #2	616 Simonton St.	Key West	FL	33040	AST	2007	10/1/2016	500
Fire Station #3	1491 Kennedy Drive	Key West	FL	33040	AST	2013	10/1/2016	500

**Subject to Audit: Not Auditable**

# City of Key West, Florida

## Program Details

**Coverage:** Hull & Machinery 2.14  
**Carrier:** Great American Insurance Company  
**Policy Period:** 10/1/2016 to 10/1/2017

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Total Insured Value		\$886,949	

### Deductibles:

COVERAGE	AMOUNT
Hull & Machinery - Per Occurrence	\$5,000 All Covered Perils Except Windstorm
Windstorm	5% of Value Per Damaged Vessel, Subject to:
Windstorm	\$35,000 Maximum Per Occurrence Aggregate

### Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Special Hull Ded- Per Vessel Per Occ/ 5%, whichever is Great		\$886,949	

### Endorsements include, but are not limited to:

DESCRIPTION
Taylor Form (SP-39C) - GAI2206 01/01/2001
A.I.Hull War Risks & Strikes Clause - GAI2223 02/01/2012
A.I. S.R. & C.C. Endt (Hulls) - GAI2225 01/01/2001
Ocean Marine Declarations Page - GAI2244 01/01/2001
Hull & P&I Ocean Marine Declaration - GAI2248 01/01/2001
Navigation &/or Trading Warranty - GAI2259 01/01/2001
Marine Policy General Terms & Conditions - GAI2260 09/01/2011
Liner Negligence - GAI2298 01/01/2001
Special Hull Deductible Endorsement - GAI2298 01/01/2001
Disclosure Pursuant to Terrorism Risk Ins Cov Endt - GAI2398 01/01/2015
Ocean Marine Forms And Endorsements Schedule - GAI2297 01/01/2001

### Exclusions include, but are not limited to:

DESCRIPTION
CHEMICAL, BIOLOGICAL, BIO-CHEMICAL, ELECTROMAGNETIC EXCLUSION CLAUSE

# City of Key West, Florida

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## Program Details (Cont.)

Exclusions include, but are not limited to:

DESCRIPTION
Pollution
AIMU Extended Radioactive Contamination Exclusion Clause with U.S.A. Endorsement (March 1, 2003)
Economic and Trade Sanctions Clause

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Navigation:
- Contained to the inland and coastal waters of the State of Florida within two (2) miles of the shore of the Island of Key West
- Applies to the following vessels: 26' Fiberglass Workboat - USA Pumpout Boat (GB Marina) 26' Fiberglass Workboat - USA Pumpout Boat (GB Marina) 1985 20' Aquasport
Navigation:
- Confined to the inland and coastal waters of the Island of Key West not to exceed 10 nautical miles of the shore
- Applies to all other vessels
TRIA offered at no additional premium
Warranted: Seaworthiness Clause

<b>Premium</b>	<b>\$10,555.00</b>
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<b>ESTIMATED PROGRAM COST</b>	<b>\$10,555.00</b>
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**Subject to Audit: Not Auditable**

# City of Key West, Florida

## Coverage Highlights (Cont.)

NAME OF VESSEL	YEAR BUILT	TYPE OF VESSEL	HULL VALUE	HULL DEDUCTIBLE
USA PumpOut Boat		26' Fiberglass Workboat	Agreed Value: 86,000	\$5,000.00
USA PumpOut Boat		26' Fiberglass Workboat	Agreed Value: 86,000	\$5,000.00
Safe Boat	2014	29' Fiberglass Workboat	Agreed Value: 284,923	\$5,000.00
Mako Flats Boat	2014	18' Fiberglass Passenger	Agreed Value: 4,000	\$250.00
Full Cabin Safe Boat	2003	27' Fiberglass Patrol	Agreed Value: 141,036	\$5,000.00
Donzi W/Twin Mercury OB	2005	32' Fiberglass Police	Agreed Value: 117,575	\$5,000.00
Carolina Skiff	2004	21' Fiberglass Passenger	Agreed Value: 16,299	\$1,000.00
Sea Ark Utility Oil	1990	21' Fiberglass Workboat	Agreed Value: 67,500	\$5,000.00
Sea Ark Utility Oil	1990	21' Fiberglass Workboat	Agreed Value: 67,500	\$5,000.00
Carolina Skiff	1997	16' Fiberglass Passenger	Agreed Value: 10,000	\$1,000.00
Carolina Skiff	2015	14' Skiff/J-1450 w/OB	Agreed Value: 6,117	\$1,000.00
Aquasport	1985	20' Aquasport	Agreed Value: 0	\$0.00

# City of Key West, Florida

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## Program Details

**Coverage:** Vessel Pollution 2.14  
**Carrier:** Great American Insurance Company  
**Policy Period:** 10/1/2016 to 10/1/2017

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
OPA	Limit	\$1,000,000	Per Scheduled Vessel for an Incident
CERCLA	Limit	\$1,000,000	Per Scheduled Vessel for an Incident

### Deductibles:

COVERAGE	AMOUNT
OPA	Nil
CERCLA	Nil

### Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
State Civil Fines and Penalties	Limit	\$1,000,000	Aggregate
CERCLA Limit		\$1,000,000	
Including Non-OPA & Non-CERCLA			

### Endorsements include, but are not limited to:

DESCRIPTION
Great American Emergency Response Team Providing - SDM 553 07/01/2004
Vessel Owner Pollution Coverage (B) - GAI2196 (12/14)
Pollution Policy Declarations - GAI2264 (10/03)
State Civil Fines and Penalties - GAI2274 (10/14)
NON-OPA - NON-CERCLA Endorsement - GAI2314 (01/11)

# City of Key West, Florida

## Program Details (Cont.)

Exclusions include, but are not limited to:

DESCRIPTION
Punitive Damages and/or any criminal penalties or liabilities of any character
Any claim, cost, expense or liability other than Section 1002 of OPA90 (33 U.S.C. Section 2702) or CERCLA as defined in Section B.3 of policy form
Act of Acts of War
Any contractual obligation
Radioactive materials and/or nuclear incident
Any criminal prosecution or liability

Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE / COMMENTS
CERCLA	Applies		In addition to Policy Limit, and if so: Obligation to pay Defense Costs terminates when the Amount of Insurance is exhausted either by payment or by tender
OPA	Applies		In addition to Policy Limit, and if so: Obligation to pay Defense Costs terminates when the Amount of Insurance is exhausted either by payment or by tender

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
It is a condition of this insurance that you provide Great American Insurance Company with IMMEDIATE TELEPHONE NOTICE of an Incident or any event(s) potentially covered by this Policy at:
Toll Free: 877-GAREACT (877-427-3228) - Direct Dial: 610-725-8286

Premium	<b>\$4,275.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$4,275.00</b>

Subject to Audit: Not Auditable

# City of Key West, Florida

## Program Details

**Coverage:** Wharfinger's Legal Liability  
**Carrier:** Great American Insurance Company  
**Policy Period:** 10/1/2016 to 10/1/2017

### Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Wharfinger's Legal Liability	Occurrence	Not Applicable	Not Applicable

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Wharfinger's Legal Liability:		\$2,000,000 / Combined Single Limit	Per Occurrence
Clause 1.a:			
- Physical loss of or damage to vessels, their equipment, cargo, freight, and other interests on board (including the cost or expense of or incidental to the removal of wreck of such property), the property of others, while such property is in the custody of the Insured at their landing & mooring facilities as scheduled.			
Clause 1.b:			
- Any other physical loss of or damage to the property of others arising out of the custodianship of the vessels described in Clause 1.a.			
Clause 1.c:			
- This policy shall also apply to any newly acquired landing or mooring facility provided the Insured reports such newly acquired facility within 30 days of acquisition			
Clause 1.d:			
- Loss of life or bodily injury arising out of the custodianship of the vessels described in Clause 1.a. but always excluding liability to:			
^ Employee of the Insured			
^ Employees of the Insured's sub-contractors and;			
^ Any person in the event that the occurrence takes place on the premises of the Insured			

### Deductibles:

COVERAGE	AMOUNT
Wharfinger's Legal Liability - Per Occurrence	\$10,000



# City of Key West, Florida

## Program Details (Cont.)

### Additional Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
State Civil Fines And Penalties- Maximum Limit		\$1,000,000	

### Endorsements include, but are not limited to:

DESCRIPTION
Seaworthiness Clause
Strikes, Riots, Etc.
TRIA Disclosure

### Exclusions include, but are not limited to:

DESCRIPTION
Pollution
AIMU Extended Radioactive Contamination Exclusion Clause with USA Endorsement (March 1, 2003)
Radioactive Contamination Exclusion Clause (USA Endorsement)
Liability assumed under contract express or implied;
For demurrage, loss of time, loss of charter or similar items;
For any loss or damage to property owned, leased or rented by the insured;
for loss, damage or expense arising out of the operation of any vessel or craft owned or operated by the Insured except as to any excess over and above the amount recoverable thereunder;
for loss, damage or expense which may be recoverable under any other insurance inuring to the benefit of the Insured except as to any excess over and above the amount recoverable thereunder;
for loss, damage or expense arising out of stevedoring operations, or for cargo or equipment not on board vessels in the care, custody and control of the Insured;
for loss, damage or expense for vessel repair, construction, alteration, conversion or gas freeing
for any loss, damage, cost, liability, expense, fine or penalty, of any kind or nature whatsoever, imposed upon the Insured, directly, or indirectly, in consequence of, or with respect to, the actual or potential discharge, emission, spillage or leakage upon or into the seas, waters, land or air, of oil, petroleum products, chemicals or other substances of any kind or nature whatsoever.
Nuclear
RACE
Economic Trade Sanction Clause
Chemical, Biological, Bio-Chemical, Electromagnetic Exclusion

# City of Key West, Florida

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## Program Details (Cont.)

### Defense Limitations:

COVERAGE TYPE	DEFENSE COST DOLLAR LIMIT	DEFENSE LIMIT	DEFENSE COST TYPE / COMMENTS
Wharfinger's Legal Liability:	Applies		In addition to Policy Limit, and if so: In excess of deductible and only if costs or expense of prosecuting or defending is incurred with the written consent of the Insurance Company.

### Punitive Damages:

COVERAGE TYPE	DOLLAR LIMIT	COST TYPE / COMMENTS
Wharfinger's Legal Liability:	Silent	

### Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Condition 7 of the Wharfinger's Legal Liability Policy form is deleted in its entirety and replaced with the Clause below:
It is a condition of this insurance that the insured will endeavor to keep accurate records of the date and hour of arrival at and the date and hour of departure from the landing described herein of each vessel at risk hereunder, but failure to do so shall not prejudice coverage.

<b>Premium</b>	<b>\$18,500.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$18,500.00</b>
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	<b>\$0.00</b>

**Subject to Audit: Not Auditable**

# City of Key West, Florida

## Program Details

**Coverage:** Marina Operators Legal Liability  
**Carrier:** Great American Insurance Company  
**Policy Period:** 10/1/2016 to 10/1/2017

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Marina Operator's Liability Clauses (Non-Reporting)	Limit	\$1,000,000 / Any one Loss, Accident or Occurrence at Scheduled Premises	Per Occurrence
Marina Operator's Protection & Indemnity		\$1,000,000	Per Occurrence
Marina Operator's Limited Pollution Coverage	Sublimit	\$1,000,000 / Including Land Storage	Per Occurrence

### Deductibles:

COVERAGE	AMOUNT
Marina Operator's Legal Liability - Per Occurrence	\$2,500

### Endorsements include, but are not limited to:

DESCRIPTION
Marina Endorsement:  This policy is extended to provide pollution coverage for the insured marina owner/operator for on-water oil spills for which they have been named a responsible party under the Oil Pollution Act of 1990, Clean Water Act, or state oil pollution regulations. This policy is further extended to cover vessels in the care, custody, control of the insured which are stored ashore and are subjected to a sudden and accidental discharge regardless of whether there is a threat to a navigable waterway. Shore-side storage coverage is subject to a \$1,000,000. sublimit under the policy, regardless of the number of vessels or occurrences involved, and it is warranted that transit from the named marina location to the storage site shall not exceed 5 miles. Damage to personal and real property of the insured is excluded from shore-side storage coverage.
GAI2298 01/01 - Warranted:  "Any contractor or sub-contractor performing repair or maintenance on the premises or on 'vessels' or equipment on the premises, including docks and moorings, shall be required to provide a Certificate of Insurance with General Liability limits of at least \$1,000,000 and name the City of Key West as an additional insured.
Additional Forms Attached:
GAI2244 01/01 - Ocean Marine Declarations Page
GAI2260 09/11 - Marine Policy General Terms & Conditions
GAI2298 01/01 - Marina Operations Pollution Liability
GAI2384 01/01 - Marina Liability P&I
GAI2386 08/04 - Marina Operators Liability - Non-Reporting
GAI2398 10/08 - Terrorism Coverage Endorsement

# City of Key West, Florida

## Program Details (Cont.)

**Endorsements include, but are not limited to:**

DESCRIPTION
GAI 2423 01/01 - Marina Operators Limited Pollution Coverage
GAI2492 01/01 - Ocean Marine Coverage Declaration Marina Operators Non-Reporting

**Exclusions include, but are not limited to:**

DESCRIPTION
Any and all liability in connection with or arising out of the existence of floating houses located in any covered Marina, including but not limited to the floating houses themselves, as well as any damage to third party vessels or property arising directly or indirectly from the existence of any floating houses in the covered marinas is excluded.
Death, personal or bodily injury;
Liability assumed under contract or otherwise in extension of that imposed by law;
loss or damage caused by or resulting from exceeding the registered or rated lifting capacity of any Lift Device, Marine Railway or Dry Dock
loss due to infidelity or any act of dishonesty on the part of the Insured or his (their) subcontractors or employees;
loss of or damage to property held for personal use by the insured, held for sale, on consignment or detention or seizure under governmental order or financial institution and/or in custodial status;
loss of or damage to property used by the Insured for rental, chartering and/or hire purposes: this policy does not cover against, nor shall any liability attach hereunder for demurrage, loss of freight loss of charter, and/or similar or substituted expenses.
loss, damage or expense which may be recoverable under any other insurance inuring to the benefit of the Insured except that this insurance shall apply only as excess and in no event as contributing insurance and then only after such other insurance has been exhausted.
damage to covered property, which occurred while in the care, custody or control of the insured, unless discovered by the customer and reported to the Insured within ninety days of delivery of the property to the customer;
costs or expenses to make good faulty workmanship, material or design caused or provided by the Insured;
loss, damage or expense caused by or resulting from:
hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces, or (b) by military, naval or air forces; or (c) by any agent of any such government, power, authority or forces;
any weapon of war employing atomic fission or radioactive force whether in time of peace or war;
insurrection rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government of public authority;
any nuclear incident, reaction or any radioactive contamination, whether controlled or uncontrolled, and whether the loss, damage, liability or expense be proximately or remotely caused thereby, or be in whole or in part caused by, contributed to, or aggravated by the risks and liabilities insured under this policy, and whether based on the Insured's negligence or otherwise;
Nothing in this endorsement shall be construed to cover any loss, damage, liability or expense caused by nuclear reaction, radiation or radioactive contamination arising directly or indirectly from the peril of fire mentioned above.

# City of Key West, Florida

## Program Details (Cont.)

Exclusions include, but are not limited to:

DESCRIPTION
Any loss, damage, cost, liability, expense, fine or penalty of any kind, whether statutory or otherwise imposed upon the Insured arising directly or indirectly in consequence of the actual or potential discharge, dispersal, release, or escape of smoke, vapors, soot, fumes, acids, alkalis, petroleum product or derivatives, liquids or gases, waste material, sewerage or other toxic chemicals, irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water.
Marina Liability Protection & Indemnity (P&I):
(A) Any loss of, damage to or expense in connection with any property owned or leased by the insured; (B) Any claim arising with respect to any employee of the insured; (C) Any liability assumed by the insured beyond that imposed by law.
Marina Operator's Legal Liability - Limited Pollution Coverage:
(A) caused by willful misconduct by the Insured, Officers, Directors, Employees or Agents of the Insured or willful violation of any government statute, rule or regulation; (B) that is not sudden, accidental, unexpected and/or unintended; (C) that did not become known to the Insured within seventy-two (72) hours of the accident or occurrence; (D) from an accident or occurrence that did not first commence on an identified specific date within the policy period; (E) from waste disposal sites or locations used in any way for handling, dumping, disposing, processing or treatment, or transportation of any waste material substances; (F) from fuel storage tanks, whether above or below ground; (G) from actual or alleged liability to evaluate, monitor, control, remove, nullify and/or clean-up seeping, polluting or contaminating substances to the extent such liability arises solely from any obligation imposed by any statute, rule, ordinance, regulation or imposed by contract.
Fines, Penalties & Punitive Damages
Oil Pollution Act of 1990 Limitation
Chemical, Biochemical, Electromagnetic Exclusion Clause
Pollution
AIMU Extended Radioactive Contamination Exclusion
Radioactive Contamination Exclusion Clause (USA Endorsement)
Any and all liability in connection with or arising out of the existence of houseboats located in any covered Marina, including but not limited to the houseboats themselves, as well as any damage to third party vessels or property arising directly or indirectly from the existence of any houseboat in the covered marinas.
Strikes, Riots, etc.
Sue & Labor Clause

# City of Key West, Florida

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## Program Details (Cont.)

### Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Transit Mileage Radius (Land & Water): 25
Insured Warrants to maintain complete & accurate record of all gross receipts.
Warranted: Any contractor or sub –contractor performing repair or maintenance on the premises or on vessels or equipment on the premises, including docks and moorings, shall be required to provide a Certificate of Insurance with General Liability limits of at least \$1,000,000 and name the City of Key West as an additional insured.

<b>Premium</b>	<b>\$26,286.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$26,286.00</b>
TRIA/TRIPRA PREMIUM (+ Additional Surcharges, Taxes and Fees as applicable)	<b>\$0.00</b>

**Subject to Audit: Not Auditable**

# City of Key West, Florida

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## Program Details

**Coverage:** Excess Marine Liability  
**Carrier:** Great American Insurance Company  
**Policy Period:** 10/1/2016 to 10/1/2017

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Excess Marine Liability - Excess General Liability for Outer Mole Location Only	Limit	\$4,000,000	Excess of
Underlying Primary Limit: Outer Mole Location Only		\$1,000,000 / Public Risk Management of Florida, Policy # TBD	General Liability

### Deductibles/SIRs:

TYPE	COVERAGE	AMOUNT
Retention	Excess Marine Liability	Nil

### Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
Underlying Coverage(s): General Liability coverage under Public Risk Management of Florida policy number (TBA) but only as it applies to the Outer Mole location. The policy does not apply to any other liability of the City of Key West. Underwriting companies and policy numbers to be provided, upon binding.

<b>Premium</b>	<b>\$10,000.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$10,000.00</b>

**Subject to Audit: Not Auditable**

# City of Key West, Florida

## Program Details

**Coverage:** Primary Flood  
**Carrier:** Underwriters at Lloyd's London  
**Policy Period:** 10/1/2016 to 10/1/2017

### Form Type:

COVERAGE	FORM TYPE	RETROACTIVE DATE	PENDING & PRIOR DATE
Primary Flood Coverage	Occurrence		

### Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Primary Flood - Material Damage & Time Element	Limit	\$1,500,000 / Ultimate Net Loss Any One Year	Per Occurrence
Primary Flood - Material Damage & Time Element	Limit	\$1,500,000 / Ultimate Net Loss Any One Year	Aggregate

### Deductibles:

COVERAGE	AMOUNT
Flood - Per Occurrence	\$25,000

### Perils Covered:

TYPE	DESCRIPTION
N/A	The policy provides coverage for the Peril of Flood only

### Endorsements include, but are not limited to:

DESCRIPTION
Contract Endorsement h21615
Preservation Of Property Clause - 518AJG00208
U.S. Terrorism Risk Insurance Act Of 2002 As Amended Not Purchased Clause. LMA5219 12 January 2015
Application Of Sublimits Endorsement— LMA5130 5 March 2009
(Re)Insurers Liability Clause LMA3333 21 June 2007
Service Of Suit Clause (U.S.A.) - LMA5020
Foreign Account Tax Compliance Act ("FATCA") IUA09-054 (FATCA) 10 November 2014



# City of Key West, Florida

## Program Details (Cont.)

Exclusions include, but are not limited to:

DESCRIPTION
Microorganism Exclusion ( Absolute Exclusion ) LMA5018 14/09/2005
Biological Or Chemical Materials Exclusion - NMA2962
Radioactive Contamination Exclusion Clause - Physical Damage - Direct (U.S.A.) - NMA1191
War And Terrorism Exclusion Endorsement - NMA2918
Sanction Limitation and Exclusion Clause — LMA 3100 15 September 2010
Electronic Data Endorsement B-NMA2915 25/01/01
WEH Asbestos Endorsement (1994) - 518AJG00210
Fraudulent Conduct And Misrepresentation Clause - LMA5120 19 November 2008

Binding Requirements:

DESCRIPTION
Subject to Signature on TRIA Form
Premium Payment Condition - Premium must be paid to & received by the Insurers on or before midnight on 16th November 2016

Other Significant Terms and Conditions/Restrictions:

DESCRIPTION
<p>DESCRIPTION</p> <p>Territory: Anywhere Within the Fifty States Comprising the United States of America, Its Territories and Possessions, and District of Columbia</p>
<p>Choice Of Law &amp; Jurisdiction: Law: State of Florida, United States of America.</p> <p>Jurisdiction: United States of America per the LMA5020 Service of Suit Clause.</p>
<p>LMA 5020 Service of Suit Clause naming Mendes and Mount, 750 Seventh Avenue, New York, NY 10019-6829, USA</p>
<p>TERMS: Premium Payment Condition (Time On Risk) 4/86:</p> <p>If this condition is not complied with, then this contract of Insurance shall terminate on the above date(s) with the Insured hereby agreeing to pay premium calculated at not less than pro rata temporis</p>
<p>Total Declared Values: \$56,019,770</p> <p>Loss record to be Agreed</p>
<p>Loss of Record: To Be Agreed</p>

<b>Premium</b>	<b>\$150,000.00</b>
<b>ESTIMATED PROGRAM COST</b>	<b>\$150,000.00</b>

**Subject to Audit: Not Auditable**

# City of Key West, Florida

## Premium Summary

The estimated program cost for the options are outlined in the following table:

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
<b>Package</b>	Premium	Public Risk Management of Florida	-	Public Risk Management of Florida	\$813,957.00
	<b>Estimated Cost</b>		<b>\$766,286.00</b>		<b>\$813,957.00</b>
	Annualized Cost		\$766,286.00		-
	TRIA Premium		-		\$0.00
<b>Boiler &amp; Machinery - Master Policy</b>	Premium	Travelers Property Casualty Co of America (The Travelers Companies, Inc.)	-	Travelers Property Casualty Co of America (The Travelers Companies, Inc.)	\$9,914.00
	<b>Estimated Cost</b>		<b>\$6,890.00</b>		<b>\$9,914.00</b>
	Annualized Cost		\$6,890.00		-
	TRIA Premium		-		-
<b>Storage Tank Third-Party Liability, Corrective Action and Cleanup Costs</b>	Premium	Commerce and Industry Insurance Company (American International Group, Inc)	-	Commerce and Industry Insurance Company (American International Group, Inc)	\$4,381.00
	<b>Estimated Cost</b>		<b>\$2,423.00</b>		<b>\$4,381.00</b>
	Annualized Cost		\$3,921.00		-
	TRIA Premium		-		\$37.00
<b>Hull &amp; Machinery 2.14</b>	Premium	Great American Insurance Company (American Financial Group, Inc)	-	Great American Insurance Company (American Financial Group, Inc)	\$10,555.00
	<b>Estimated Cost</b>		<b>\$11,475.00</b>		<b>\$10,555.00</b>
	Annualized Cost		-		-
	TRIA Premium		-		-
<b>Vessel Pollution 2.14</b>	Premium	Great American Insurance Company (American Financial Group, Inc)	-	Great American Insurance Company (American Financial Group, Inc)	\$4,275.00
	<b>Estimated Cost</b>		<b>\$4,425.00</b>		<b>\$4,275.00</b>
	Annualized Cost		\$4,814.00		-
	TRIA Premium		-		-
<b>Wharfinger's Legal Liability</b>	Premium	Great American Insurance Company (American Financial Group, Inc)	-	Great American Insurance Company (American Financial Group, Inc)	\$18,500.00
	<b>Estimated Cost</b>		<b>\$24,208.00</b>		<b>\$18,500.00</b>
	Annualized Cost		\$24,208.00		-
	TRIA Premium		-		\$0.00
<b>Marina Operators Legal Liability</b>	Premium	Great American Insurance Company (American Financial Group, Inc)	-	Great American Insurance Company (American Financial Group, Inc)	\$26,286.00
	<b>Estimated Cost</b>		<b>\$13,861.00</b>		<b>\$26,286.00</b>
	Annualized Cost		\$13,861.00		-
	TRIA Premium		-		\$0.00
<b>Excess Marine Liability</b>	Premium	Great American Insurance Company (American Financial Group, Inc)	-	Great American Insurance Company (American Financial Group, Inc)	\$10,000.00
	<b>Estimated Cost</b>		<b>\$10,000.00</b>		<b>\$10,000.00</b>
	Annualized Cost		\$10,000.00		-
	TRIA Premium		-		-
<b>Primary Flood</b>	Premium		-	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$150,000.00
	<b>Estimated Cost</b>		-		<b>\$150,000.00</b>
	Annualized Cost		-		N/A
	TRIA Premium		-		-
<b>Accidental Death &amp;</b>	Premium	National Union Fire Insurance	\$5,568.00	National Union Fire Insurance	\$5,568.00

# City of Key West, Florida

## Premium Summary (Cont.)

LINE OF COVERAGE		EXPIRING PROGRAM		PROPOSED PROGRAM	
		CARRIER	EXPIRING COST	CARRIER	ESTIMATED COST
Dismemberment	Estimated Cost	Co. of Pittsburgh, PA	\$5,568.00	Co. of Pittsburgh, PA	\$5,568.00
	Annualized Cost		\$5,568.00		\$5,568.00
	TRIA Premium				
<b>Total Estimated Program Cost</b>			<b>\$845,136.00</b>		<b>\$1,053,300.00</b>

Quote from **Great American Insurance Company (American Financial Group, Inc)** is valid until **10/1/2016**  
 Quote from **Great American Insurance Company (American Financial Group, Inc)** is valid until **10/1/2016**  
 Quote from **Great American Insurance Company (American Financial Group, Inc)** is valid until **10/1/2016**  
 Quote from **Public Risk Management of Florida** is valid until **10/1/2016**  
 Quote from **Commerce and Industry Insurance Company (American International Group, Inc)** is valid until **10/1/2016**  
 Quote from **Great American Insurance Company (American Financial Group, Inc)** is valid until **10/1/2016**  
 Quote from **Great American Insurance Company (American Financial Group, Inc)** is valid until **10/1/2016**  
 Quote from **Travelers Property Casualty Co of America (The Travelers Companies, Inc.)** is valid until **10/1/2016**  
 Quote from **Underwriters at Lloyd's London (Underwriters at Lloyd's London)** is valid until **10/1/2016**

Gallagher is responsible for the placement of the following lines of coverage:  
**Package**  
**Boiler & Machinery - Master Policy**  
**Storage Tank Third-Party Liability, Corrective Action and Cleanup Costs**  
**Hull & Machinery 2.14**  
**Vessel Pollution 2.14**  
**Wharfinger's Legal Liability**  
**Marina Operators Legal Liability**  
**Excess Marine Liability**  
**Primary Flood**  
**AD&D**  
**Pollution & Remediation Legal Liability**

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.

# City of Key West, Florida

## Payment Plans

CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
<b>Public Risk Management of Florida</b>	Package	(4) quarterly installments The first installment is due at inception and is equal to 60% of all costs. The remaining costs will be paid over the next three (3) quarters	Direct Bill
<b>Travelers Property Casualty Co of America (The Travelers Companies, Inc.)</b>	Boiler & Machinery - Master Policy	Annual	Direct Bill
<b>Commerce and Industry Insurance Company (American International Group, Inc)</b>	Storage Tank Third-Party Liability, Corrective Action and Cleanup Costs		Agency Bill
<b>Great American Insurance Company (American Financial Group, Inc)</b>	Hull & Machinery 2.14	Annual	Agency Bill
<b>Great American Insurance Company (American Financial Group, Inc)</b>	Vessel Pollution 2.14	Annual	Agency Bill
<b>Great American Insurance Company (American Financial Group, Inc)</b>	Wharfinger's Legal Liability	Annual	Agency Bill
<b>Great American Insurance Company (American Financial Group, Inc)</b>	Marina Operators Legal Liability	Annual	Agency Bill
<b>Great American Insurance Company (American Financial Group, Inc)</b>	Excess Marine Liability	Annual	Agency Bill
<b>Underwriters at Lloyd's London (Underwriters at Lloyd's London)</b>	Primary Flood	Premium Payment Condition - Premium must be paid to & received by the Insurers on or before midnight on 16th November 2016	Agency Bill

# City of Key West, Florida

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## Coinsurance Illustration

### Coinsurance Formula:

Insurance Carried ÷ Insurance Required x Loss - Deductible = **Settlement**

### Example of Coinsurance formula applied to a hypothetical loss situation:

Property Value	=	\$1,000,000
Coinsurance Amount	=	80%
Deductible	=	\$500
Insurance Required	=	\$800,000 (80% of \$1,000,000)
Insurance Carried	=	\$400,000
Loss Incurred	=	\$200,000

Settlement determined by applying the coinsurance formula:

\$400,000

$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times \$200,000 (\text{Loss}) - \$500 (\text{Deductible}) = \$99,500 \text{ Settlement}$

**Note:** If the property in the above example is insured for the full insurance required (\$800,000), the insured will recover \$199,500. In the above example, the insured will suffer a \$100,000 penalty for not being insured to the proper limit.

# City of Key West, Florida

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## 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**

# City of Key West, Florida

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## Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

**Proposal Disclaimer** IMPORTANT: The proposal is 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.

**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 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.



# City of Key West, Florida

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## Proposal Disclosures (Cont.)

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](mailto:Compensation_Complaints@ajg.com) or send a letter to:

Compliance Officer  
Arthur J. Gallagher & Co.  
Two Pierce Place, 20th Floor  
Itasca, IL 60143

### **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.

### **Actuarial Disclaimer**

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.

### **Pool Funding Disclaimer**

Arthur J. Gallagher & Co. does not provide actuarial services or actuarial estimates of losses. If the excess insurer or reinsurer that provides excess coverage calculates a loss fund for the pool, it is our recommendation that the pool fully fund that amount. Further, it is our recommendation that the pool contract with an appropriately certified actuary to provide recommendations for overall pool funding, surplus and reserve funds.

# City of Key West, Florida

## Insurance Company Ratings and Admitted Status

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING	ADMITTED / NON-ADMITTED
<b>Commerce and Industry Insurance Company</b>	A XV	Admitted
<b>Great American Insurance Company</b>	A:XIV	Admitted
<b>Public Risk Management of Florida</b>	N/A	Admitted
<b>Travelers Property Casualty Co of America</b>	A++ XV	Admitted
<b>Underwriters at Lloyd's London</b>	Not Rated	Non-Admitted
<b>National Union Fire Insurance Co. of Pittsburgh, PA</b>	AXV	Admitted

If the above indicated 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	Financial Size Categories <i>(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)</i>			
A++, A+	Superior	FSC I	Up to 1,000	FSC IX	250,000 to 500,000
A, A-	Excellent	FSC II	1,000 to 2,000	FSC X	500,000 to 750,000
B++, B+	Good	FSC III	2,000 to 5,000	FSC XI	750,000 to 1,000,000
B, B-	Fair	FSC IV	5,000 to 10,000	FSC XII	1,000,000 to 1,250,000
C++, C+	Marginal	FSC V	10,000 to 25,000	FSC XIII	1,250,000 to 1,500,000
C, C-	Weak	FSC VI	25,000 to 50,000	FSC XIV	1,500,000 to 2,000,000
D	Poor	FSC VII	50,000 to 100,000	FSC XV	2,000,000 or more
E	Under Regulatory Supervision	FSC VIII	100,000 to 250,000		
F	In Liquidation				
S	Suspended				

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>.

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.

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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.

# City of Key West, Florida

## Insurance Company 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 <i>Terms of Use</i> at <a href="http://www.ambest.com">www.ambest.com</a> .			
Best's Financial Strength Ratings are distributed via press release and/or the A.M. Best website at <a href="http://www.ambest.com">www.ambest.com</a> and are published in the <i>Credit Rating Actions</i> section of <i>Best's Journal</i> ™. Best's Financial Strength Ratings are proprietary and may not be reproduced without permission. Copyright © 2014 by A.M. Best Company, Inc.			
			Version 080114



**Client Signature Requirements**

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# SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, **(name of insurance agency)** 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.

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Named Insured

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Signature of Insured's Authorized Representative

Date

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Name of Excess and Surplus Lines Carrier

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Type of Insurance

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Effective Date of Coverage

# City of Key West, Florida

## Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 8/15/2016, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

		LINE OF COVERAGE	CARRIER
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Package - Property Including Earthquake, Flood & Inland Marine	Public Risk Management of Florida
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Package - Crime	Public Risk Management of Florida
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Package - General Liability	Public Risk Management of Florida
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input checked="" type="checkbox"/> Reject	Package - Business Auto	Public Risk Management of Florida
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Package - Public Officials Liability	Public Risk Management of Florida
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Package - Workers Compensation	Public Risk Management of Florida
TRIA Cannot be rejected		TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Package - Cyber Liability	Public Risk Management of Florida
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Boiler & Machinery - Master Policy	Travelers Property Casualty Co of America (The Travelers Companies, Inc.)
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Storage Tank Third-Party Liability, Corrective Action and Cleanup Costs	Commerce and Industry Insurance Company (American International Group, Inc)
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Hull & Machinery 2.14	Great American Insurance Company (American Financial Group, Inc)
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Vessel Pollution 2.14	Great American Insurance Company (American Financial Group, Inc)
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	

# City of Key West, Florida

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## Client Authorization to Bind Coverage (Cont.)

		LINE OF COVERAGE	CARRIER
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Wharfinger's Legal Liability	Great American Insurance Company (American Financial Group, Inc)
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Marina Operators Legal Liability	Great American Insurance Company (American Financial Group, Inc)
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Excess Marine Liability	Great American Insurance Company (American Financial Group, Inc)
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	Primary Flood	Underwriters at Lloyd's London (Underwriters at Lloyd's London)
<input type="checkbox"/> Accept	<input type="checkbox"/> Reject	TRIA Coverage	

### Producer/ Insured Coverage Amendments and Notes:

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\_\_\_\_\_  
Client Initials

# City of Key West, Florida

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## Client Authorization to Bind Coverage

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.

We agree that your liability to us arising from your negligent acts or omissions, whether related to the insurance or surety placed pursuant to these binding instructions or not, shall not exceed \$20 million, in the aggregate. Further, without limiting the foregoing, we agree that in the event you breach your obligations, you shall only be liable for actual damages we incur and that you shall not be liable for any indirect, consequential or punitive damages.

By: \_\_\_\_\_  
Specify: owner, partner or corporate officer

\_\_\_\_\_  
Print Name

Date: \_\_\_\_\_



Appendix

# Next-Generation eRiskHub<sup>®</sup>

The dangers of data breaches are far reaching, and the severity of them are being felt at all levels. You hear about the large ones like Anthem, Target and Sony, but in reality any organization that houses valuable information is a potential target from a range of vulnerabilities such as hackers to rogue employees. As an Arthur J. Gallagher & Co. client, you will receive complimentary access to the Gallagher eRiskHub; a dynamic cyber risk management tool that can help your organization be more proactive in assessing your cyber risk posture.

All Gallagher clients have access to the Gallagher eRiskHub, and if you have not registered for access we recommend you do so today.

## To access the Gallagher eRiskHub now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. You pick your own user ID and password. The access code is **08167**
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located in the top right of the page.

## Key Features of the Gallagher eRiskHub:

- **Gallagher Cyber Risk Due Diligence** — A six-step process designed to walk our clients through a simple thought-provoking framework to encourage organizational communication, establish clear direction, and highlight priorities to better understand your cyber risk profile.
- **Security & Privacy Training** — An overview of best practices for creating an effective security training program for your employees.
- **News Center** — Keep up to date on what is going on in the world of cyber risk through handpicked articles, feeds and blogs.
- **Learning Center** — An extensive collection of white papers, articles, webinars, videos and blog posts on a variety of topics. Looking for something specific? Try the search box in the top right of the page to search the entire Gallagher eRiskHub.
- **Risk Manager Tools** — A collection of tools with many different purposes such as researching known breach events, calculating your potential cost of a breach event and downloading free sample policies your organization can use as templates. Stay tuned as our next blog post will be a deep dive into this section!
- **eRisk Resources** — Information on third-party vendors that can assist your municipality with improving your overall cyber risk.

If you have any questions about the Gallagher eRiskHub, please reach out to Adam Cottini at [adam\\_cottini@ajg.com](mailto:adam_cottini@ajg.com) or the eRiskHub support staff at [support@eriskhub.com](mailto:support@eriskhub.com).

## Gallagher Cyber Liability Practice

Adam Cottini

250 Park Avenue, 3rd Floor

New York, NY 10177

212.994.7048

[adam\\_cottini@ajg.com](mailto:adam_cottini@ajg.com)

[www.ajg.com/cyber](http://www.ajg.com/cyber)

# City of Key West, Florida

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## Claims Reporting By Policy

### Direct Reporting

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

- Package-Property including Earthquake, Flood & Inland Marine, General Liability, Crime, Automobile, Equipment Breakdown & Workers Compensation

- Carrier Name: Public Risk Managers of Florida

**CLAIMS: The MEMBER shall as soon as practical notify the ASSOCIATION of any OCCURRENCE under this Coverage Document. The ASSOCIATION will pay on behalf of the NAMED MEMBER sums which the NAMED MEMBER is obligated to pay due to SUITS or claims for loss or damage happening during the COVERAGE PERIOD, and which are not excluded under this Coverage Document, up to the limit**

Public Risk Management of Florida  
Frank Shore, Claims Manager  
34343 Hancock Bridge Parkway, Suite 203  
Fort Myers, Florida 33903

Toll Free: 800-367-1705  
Fax: 239-656-1066

This proposal requires you to utilize Gallagher Bassett on all claims & Genex on Managed Care.

### Boiler & Machinery

- Travelers Property Casualty Co of America
- Phone# :1-800-238-6225

Great American Marine Placements: <http://www.greatamericaninsurancegroup.com/Insurance/Ocean-marine/Claims/Pages/default.aspx>

### Submit a Claim

In the Ocean Marine Department of Great American Insurance Group you will find a unique team of marine insurance specialists dedicated to the needs of our clients. Our team of specialists stand ready to assist and guide you in the claim process.

We are a unique claim department because we:

- Care about all aspects of our business
- Work as a team to solve problems
- Are in partnership with our Underwriting and Loss Prevention departments
- Build relationships based on integrity, trust, quality of adjustments, fairness, communication, speed and accuracy of service

In order to provide our customers with the service they expect, we have a main claim mailbox:

[omclaims@gaig.com](mailto:omclaims@gaig.com) [omclaims@gaic.com](mailto:omclaims@gaic.com)

We also have two claim centers staffed with Marine Specialists. The locations are:

#### East Claim Center

1 800 426 9697  
1 513 345 1363 fax  
P.O. Box 2468  
Cincinnati, Ohio 45201

# City of Key West, Florida

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## Claims Reporting By Policy (Cont.)

### Great American Pollution Response Team - IMMEDIATE TELEPHONE NOTICE of an Incident or any event(s) potentially covered by Vessel Pollution Policy:

The Great American's Ocean Marine Response Team's 24-hour toll-free claim number is:

**1 877 G A REACT**

(1 877 427 3228)

Direct Dial: 610-725-8286

**Julie Price**

[jprice@gaig.com](mailto:jprice@gaig.com)

212 510 0103

# City of Key West, Florida

## Bindable Quotations & Compensation Disclosure Schedule

Client Name: City of Key West, Florida

COVERAGE(S)	CARRIER NAME(S)	EST. ANNUAL PREMIUM	COMM.% OR FEE1	WHOLESALER, MGA OR INTERMEDIARY		
				NAME2	COMM.% OR FEE3	AJG OWNED? YES/NO
Package Property Including Earthquake, Flood & Inland Marine Crime General Liability Business Auto Public Officials Liability Workers Compensation Cyber Liability	Public Risk Management of Florida	-- \$330,989.00 -- \$247,325.00 -- -- -- \$235,643.00 --	\$0.00 -- -- -- -- --	World Risk Management	*	No
Boiler & Machinery - Master Policy	Travelers Property Casualty Co of America (The Travelers Companies, Inc.)	\$9,914.00	--	World Risk Management	*	No
Storage Tank Third-Party Liability, Corrective Action and Cleanup Costs	Commerce and Industry Insurance Company (American International Group, Inc)	\$4,381.00	8%	N/A		
Hull & Machinery 2.14	Great American Insurance Company (American Financial Group, Inc)	\$10,555.00	8.75 %	AIS Gallagher Arthur J Gallagher - Miami	8.75 %	Yes
Vessel Pollution 2.14	Great American Insurance Company (American Financial Group, Inc)	\$4,275.00	8.75 %	AIS Gallagher Arthur J Gallagher - Miami	8.75 %	Yes
Wharfinger's Legal Liability	Great American Insurance Company (American Financial Group, Inc)	\$18,500.00	8.75 %	Arthur J Gallagher - South Florida (Boca & Miami)	8.75 %	Yes
Marina Operators Legal	Great American Insurance	\$26,286.00	8.75 %	Arthur J Gallagher - South Florida (Boca	8.75 %	Yes

# City of Key West, Florida

## Bindable Quotations & Compensation Disclosure Schedule (Cont.)

COVERAGE(S)	CARRIER NAME(S)	EST. ANNUAL PREMIUM	COMM.% OR FEE1	WHOLESALER, MGA OR INTERMEDIARY		
				NAME2	COMM.% OR FEE3	AJG OWNED? YES/NO
Liability	Company (American Financial Group, Inc)			& Miami)		
Excess Marine Liability	Great American Insurance Company (American Financial Group, Inc)	\$10,000.00	8.75 %	Arthur J Gallagher - South Florida (Boca & Miami)	8.75 %	Yes
Primary Flood	Underwriters at Lloyd's London (Underwriters at Lloyd's London)	\$150,000.00	10 %	Arthur J Gallagher Insurance Brokers Limited - AJGIBL (Formerly known as HEATH)Gallagher Health - UK	10 % + \$0.00	Yes

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 The commission rate is a percentage of annual premium excluding taxes & fees.

2 We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

3 \* 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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**NOTICE OF LOSS/NOTICE OF CLAIM**

**INSTRUCTIONS: PLEASE ATTACH ALL CORRESPONDENCE RELATING TO THIS NOTICE OF LOSS AND MAIL COPIES OF THIS NOTICE TO EACH ADDRESS BELOW:**

Manager, Pollution Insurance Products Dept.  
AIG Property Casualty Claims, Inc  
Attn.: CID  
101 Hudson Street, 31st Floor  
Jersey City, NJ 07302  
Fax: 866-260-0104  
Email: [severityfnol@aig.com](mailto:severityfnol@aig.com)

Date of Notice: \_\_\_\_\_

**NAMED INSURED:** \_\_\_\_\_ Telephone: (    ) \_\_\_\_\_

Contact: \_\_\_\_\_

**ADDRESS OF INSURED:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**BROKER NAME:** \_\_\_\_\_ Telephone: (    ) \_\_\_\_\_

Contact: \_\_\_\_\_

**BROKER ADDRESS:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**POLICY INFORMATION:**

Policy Number: \_\_\_\_\_

Policy Period: From: \_\_\_\_\_ To: \_\_\_\_\_

**Loss Information:**

Loss Location: \_\_\_\_\_

\_\_\_\_\_

Date & Description of Loss: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**For AIG Use Only:**

Date Claim Notice Received: \_\_\_\_\_

Date of Claim: \_\_\_\_\_

Company/Person Filing Suit (if applicable): \_\_\_\_\_

***NOTE: Any person who knowingly files a Statement of Claim containing any false or misleading information is subject to criminal and civil penalties.***



**PRM – Great American Cyber Liability – Duties in the Event of a Claim or Loss:**

In the event of either an occurrence or offense that may result in a "claim" against an "Insured" or a "loss" or situation that may result in a "loss" covered under this Policy, you must notify us in writing as soon as practicable, but not to exceed 30 days, and cooperate with us in the investigation and settlement of the "claim" or "loss."

Additionally:

- a. Under Insuring Agreements **1. Media Liability, 2. Security Breach Liability** and **3. Programming Errors and Omissions Liability**, you must:

- (1) immediately record the specifics of the "claim" and the date received;
- (2) immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim";
- (3) authorize us to obtain records and other information; and
- (4) assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to you because of an occurrence or offense to which this Policy may also apply.

You will not, except at your own cost, voluntarily make a payment, assume any obligation or incur any expense without our consent.

A "claim" brought by a person or organization seeking damages will be deemed to have been made when the "claim" is received by an "Insured."

- b. Under Insuring Agreements **4. Replacement or Restoration of Electronic Data** and **5. Extortion Threats**, you must:

- (1) notify local law enforcement officials;
  - (2) submit to examination under oath at our request and give us a signed statement of your answers; and
  - (3) give us a detailed, sworn proof of loss within 120 days.
- (4) In addition, under Insuring Agreement **5. Extortion Threats**, you must:
- (a) determine that the "extortion threat" has actually occurred;
  - (b) make every reasonable effort to immediately notify an associate and the security firm, if f any, before making any "ransom payment" based upon the "extortion threat"; and (c) approve any "ransom payment" based upon the "extortion threat."

**City of Key West**  
**Primary Flood Statement of Values**  
**10/1/2016 to 10/1/2017**

Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost			Flood Zone
							Building Minus Exclusions	Contents	Total TIV	
CKW001001	FIRE STATION # 1	FIRE STATION # 1	1600 N. ROOSEVELT BLVD.	KEY WEST	FL	33040	\$2,282,900	\$438,000	\$2,720,900	AE
CKW002001	POLICE STATION	POLICE STATION	1604 N. ROOSEVELT BLVD.	KEY WEST	FL	33040	\$5,041,200	\$1,383,100	\$6,424,300	AE
CKW003001	RAH ENVIRONMENTAL PROTECTION FACILITY	FILTER BUILDING	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003002	RAH ENVIRONMENTAL PROTECTION FACILITY	SOUTH INJECTION WELL	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003003	RAH ENVIRONMENTAL PROTECTION FACILITY	NORTH INJECTION WELL	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003004	RAH ENVIRONMENTAL PROTECTION FACILITY	ULTRAVIOLET FACILITY	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003005	RAH ENVIRONMENTAL PROTECTION FACILITY	CLARIFIER # 1	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003006	RAH ENVIRONMENTAL PROTECTION FACILITY	CLARIFIER # 2	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003007	RAH ENVIRONMENTAL PROTECTION FACILITY	CHLORINE CONTACT CHAMBER	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003008	RAH ENVIRONMENTAL PROTECTION FACILITY	AERATION BASIN # 1	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003009	RAH ENVIRONMENTAL PROTECTION FACILITY	AERATION/ANOXIC BASIN # 2	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003010	RAH ENVIRONMENTAL PROTECTION FACILITY	HEADWORKS AND PRE TREATMENT BUILDING	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003011	RAH ENVIRONMENTAL PROTECTION FACILITY	SOLIDS BUILDING	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003012	RAH ENVIRONMENTAL PROTECTION FACILITY	DIGESTER # 1	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003013	RAH ENVIRONMENTAL PROTECTION FACILITY	DIGESTER # 2	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003014	RAH ENVIRONMENTAL PROTECTION FACILITY	CHLORINE BUILDING	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003015	RAH ENVIRONMENTAL PROTECTION FACILITY	OPERATIONS BUILDING	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$2,374,000	\$2,675,700	\$5,049,700	AE
CKW003016	RAH ENVIRONMENTAL PROTECTION FACILITY	EMERGENCY GENERATOR	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003017A	RAH ENVIRONMENTAL PROTECTION FACILITY	QUONSET - STORAGE	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW003017B	RAH ENVIRONMENTAL PROTECTION FACILITY	QUONSET - STORAGE	TRUMBO POINT ANNEX - FLEMING KEY	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW004001	PUBLIC WORKS COMPLEX	OFFICE/GARAGE	627 PALM AVENUE	KEY WEST	FL	33040	\$789,490	\$100,000	\$889,490	AE
CKW004002	PUBLIC WORKS COMPLEX	PUBLIC WORKS STORAGE	633 PALM AVENUE	KEY WEST	FL	33040	\$193,640	\$88,000	\$281,640	AE
CKW004003	PUBLIC WORKS COMPLEX	OFFICE TRAILER #1	633 PALM AVENUE	KEY WEST	FL	33040	\$57,200	\$20,900	\$78,100	AE
CKW004004	PUBLIC WORKS COMPLEX	OFFICE TRAILER #2	633 PALM AVENUE	KEY WEST	FL	33040	\$53,300	\$19,500	\$72,800	AE
CKW005001	OMI STORAGE & OFFICES	OMI STORAGE & OFFICES	691 PALM AVENUE	KEY WEST	FL	33040	\$166,500	\$89,200	\$255,700	AE
CKW007001	KEY WEST BIGHT FERRY TERMINAL	KEY WEST BIGHT FERRY TERMINAL	100 GRINNELL STREET	KEY WEST	FL	33040	\$3,074,300	\$139,800	\$3,214,100	VE
CKW008001	KEY WEST BIGHT	DOCKMASTER/MUSEUM	231 MARGARET STREET	KEY WEST	FL	33040	\$219,400	\$30,100	\$249,500	VE
CKW008002	KEY WEST BIGHT	TURTLE CANNERY	200 MARGARET STREET	KEY WEST	FL	33040	\$58,300	\$0	\$58,300	VE
CKW008003	KEY WEST BIGHT	HALF SHELL RAW BAR	231 MARGARET STREET	KEY WEST	FL	33040	\$859,680	\$0	\$859,680	VE
CKW008004	KEY WEST BIGHT	FISH MARKET & RESTROOM	257 MARGARET STREET	KEY WEST	FL	33040	\$157,900	\$0	\$157,900	VE
CKW008005	KEY WEST BIGHT	KEY WEST BAIT & TACKLE	241 MARGARET STREET	KEY WEST	FL	33040	\$90,000	\$0	\$90,000	VE
CKW008006	KEY WEST BIGHT	LOST REEF DIVE SHOP	261 MARGARET STREET	KEY WEST	FL	33040	\$143,800	\$0	\$143,800	VE
CKW008007	KEY WEST BIGHT	FLAGLER STATION	901 MARGARET STREET	KEY WEST	FL	33040	\$223,200	\$0	\$223,200	AE
CKW008008	KEY WEST BIGHT	GOOD DAY ON A HAPPY PLANET	907 CAROLINE STREET	KEY WEST	FL	33040	\$165,900	\$0	\$165,900	AE
CKW008009	KEY WEST BIGHT	MAC SEA GARDEN	208 MARGARET STREET	KEY WEST	FL	33040	\$134,100	\$0	\$134,100	AE
CKW008010	KEY WEST BIGHT	LOCAL COLOR	274 MARGARET STREET	KEY WEST	FL	33040	\$477,800	\$0	\$477,800	AE
CKW008011	KEY WEST BIGHT	TURTLE KRAALS RESTAURANT & DECK BAR	1 LAND'S END VILLAGE	KEY WEST	FL	33040	\$679,900	\$0	\$679,900	VE
CKW008012	KEY WEST BIGHT	KEY WEST BIGHT RESTROOMS / SHOWER BUILDING	201 WILLIAM STREET	KEY WEST	FL	33040	\$290,100	\$0	\$290,100	VE
CKW008013	KEY WEST BIGHT	WATERFRONT BREWERY	201 WILLIAM STREET	KEY WEST	FL	33040	\$3,789,800	\$66,700	\$3,856,500	AE
CKW008014	KEY WEST BIGHT	SCHOONER WHARF RESTAURANT	202 WILLIAM STREET	KEY WEST	FL	33040	\$670,200	\$0	\$670,200	VE
CKW008015	KEY WEST BIGHT	KEY WEST BAIT & TACKLE (DISCOVERY BUILDING)	251 MARGARET STREET	KEY WEST	FL	33040	\$353,800	\$0	\$353,800	VE

**City of Key West  
Primary Flood Statement of Values  
10/1/2016 to 10/1/2017**

Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost			Flood Zone
							Building Minus Exclusions	Contents	Total TIV	
CKW008016	KEY WEST BIGHT	JIMMY BUFFET STUDIO	203 ELIZABETH STREET	KEY WEST	FL	33040	\$182,200	\$0	\$182,200	AE
CKW008018	KEY WEST BIGHT	LAZY WAY SHOPS	205 ELIZABETH STREET	KEY WEST	FL	33040	\$283,800	\$0	\$283,800	AE
CKW008019	KEY WEST BIGHT	THE CONCH REPUBLIC SEAFOOD COMPANY	615 GREENE STREET	KEY WEST	FL	33040	\$1,371,900	\$0	\$1,371,900	AE
CKW008020	KEY WEST BIGHT	FISH CLEANING	201 WILLIAM STREET	KEY WEST	FL	33040	\$40,200	\$0	\$40,200	AE
CKW008021	KEY WEST BIGHT	ICE HOUSE/EDUCATION CENTER	615 GREENE STREET	KEY WEST	FL	33040	\$324,300	\$0	\$324,300	AE
CKW008023	KEY WEST BIGHT	LAGERHEADS(GULF)	1 SIMONTON STREET	KEY WEST	FL	33040	\$22,700	\$0	\$22,700	VE
CKW009001	MALLORY SQUARE	CASA CAYO HUESO	410 WALL STREET	KEY WEST	FL	33040	\$906,800	\$0	\$906,800	VE
CKW009002	MALLORY SQUARE	HOSPITALITY HOUSE	10 OLD MALLORY SQUARE	KEY WEST	FL	33040	\$144,500	\$0	\$144,500	AE
CKW009003	MALLORY SQUARE	KEY WEST PLAYERS PLAYHOUSE	401 FRONT STREET	KEY WEST	FL	33040	\$799,900	\$0	\$799,900	AE
CKW009004	MALLORY SQUARE	RESTROOM BUILDING	400 FRONT STREET	KEY WEST	FL	33040	\$214,700	\$0	\$214,700	AE
CKW009005	MALLORY SQUARE	ISLAND WELCOME CENTER	402 WALL STREET	KEY WEST	FL	33040	\$453,200	\$0	\$453,200	AE
CKW009006	MALLORY SQUARE	SHELL WAREHOUSE	1 WHITEHEAD STREET	KEY WEST	FL	33040	\$442,000	\$0	\$442,000	AE
CKW009007	MALLORY SQUARE	KEY WEST AQUARIUM	1 WHITEHEAD STREET	KEY WEST	FL	33040	\$249,500	\$0	\$249,500	AE
CKW009008	MALLORY SQUARE	KEY WEST ART CENTER / GALLERY	301 FRONT STREET	KEY WEST	FL	33040	\$219,600	\$0	\$219,600	AE
CKW009009	MALLORY SQUARE	SHIPWRECK MUSEUM	1 WHITEHEAD STREET	KEY WEST	FL	33040	\$265,000	\$0	\$265,000	AE
CKW010001	JUST FOR KIDS ART CENTER	JUST FOR KIDS ART CENTER	101 PETRONIA STREET	KEY WEST	FL	33040	\$321,700	\$0	\$321,700	AE
CKW011001	FREDERICK DOUGLAS GYM/MEDICAL CENTER/WESLEY	FREDERICK DOUGLAS GYM/MEDICAL CENTER/WESLEY HOUSE	111 OLIVIA STREET	KEY WEST	FL	33040	\$2,588,500	\$55,300	\$2,643,800	AE
CKW012001	MARTIN LUTHER KING MEMORIAL POOL	MARTIN LUTHER KING MEMORIAL POOL	200 CATHERINE STREET	KEY WEST	FL	33040	\$738,000	\$47,800	\$785,800	AE
CKW014002	INDIGENOUS PARK	AVIARY PAVILION	1801 WHITE STREET	KEY WEST	FL	33040	\$202,900	\$0	\$202,900	AE
CKW015001	SOUTHERN MOST HOCKEY RINK	HOCKEY RINK WITH STEEL PAVILION	1793 BERTHA STREET	KEY WEST	FL	33040	\$1,924,600	\$0	\$1,924,600	AE
CKW015002	SOUTHERN MOST HOCKEY RINK	CONCESSION / RESTROOM	1793 BERTHA STREET	KEY WEST	FL	33040	\$33,900	\$5,500	\$39,400	AE
CKW016001	SMATHERS BEACH RESTROOM	SMATHERS BEACH RESTROOM	SMATHERS BEACH	KEY WEST	FL	33040	\$122,700	\$0	\$122,700	VE
CKW017001	FIRE STATION #3	FIRE STATION #3	1491 KENNEDY DRIVE	KEY WEST	FL	33040	\$1,252,600	\$152,300	\$1,404,900	AE
CKW018001	A1 BOATYARD (SPENCERS) OFFICE	A1 BOATYARD (SPENCERS) OFFICE	701 PALM AVENUE	KEY WEST	FL	33040	\$60,900	\$0	\$60,900	AE
CKW020001	PARK N RIDE	PARKING GARAGE OFFICE	300 GRINNELL STREET	KEY WEST	FL	33040	\$195,000	\$40,500	\$235,500	AE
CKW020002	PARK N RIDE	PARKING GARAGE	300 GRINNELL STREET	KEY WEST	FL	33040	\$0	\$0	\$0	AE
CKW021001	GARRISON BIGHT MARINA	DOCKMASTER OFFICE TRAILER	GARRISON BIGHT MARINA	KEY WEST	FL	33040	\$46,000	\$12,000	\$58,000	AE
CKW021002	GARRISON BIGHT MARINA	MARINA SHOWER & RESTROOM	GARRISON BIGHT MARINA	KEY WEST	FL	33040	\$95,700	\$0	\$95,700	AE
CKW021003	GARRISON BIGHT MARINA	LIVE-A-BOARD RESTROOM/LAUNDRY	GARRISON BIGHT MARINA	KEY WEST	FL	33040	\$133,400	\$0	\$133,400	AE
CKW022001	DINGY DOCK RESTROOM	DINGY DOCK RESTROOMS	811 PALM AVENUE	KEY WEST	FL	33040	\$210,800	\$4,800	\$215,600	AE
CKW023001	KEY WEST CEMETERY	SEXTON OFFICE	701 PASSEOVER LANE	KEY WEST	FL	33040	\$227,400	\$33,500	\$260,900	AE
CKW024001	WICKERS FIELD COMPLEX	STORAGE BUILDING	1399 KENNEDY DRIVE	KEY WEST	FL	33040	\$26,900	\$6,300	\$33,200	AE
CKW024002	WICKERS FIELD COMPLEX	RESTROOM BUILDING	1399 KENNEDY DRIVE	KEY WEST	FL	33040	\$147,900	\$0	\$147,900	AE
CKW024003	WICKERS FIELD COMPLEX	MEN'S SOFTBALL FIELD CONCESSION/PRESSBOX	1399 KENNEDY DRIVE	KEY WEST	FL	33040	\$128,200	\$11,900	\$140,100	AE
CKW024004	WICKERS FIELD COMPLEX	FOOTBALL FIELD CONCESSION/PRESSBOX	1399 KENNEDY DRIVE	KEY WEST	FL	33040	\$128,200	\$11,900	\$140,100	AE
CKW024005	WICKERS FIELD COMPLEX	ADMIN/STORAGE #1 - PORTABLE	1399 KENNEDY DRIVE	KEY WEST	FL	33040	\$42,300	\$8,400	\$50,700	AE
CKW024006	WICKERS FIELD COMPLEX	ADMIN/STORAGE #2 - PORTABLE	1399 KENNEDY DRIVE	KEY WEST	FL	33040	\$37,200	\$7,400	\$44,600	AE
CKW025001	ROSA HERNANDEZ SOFTBALL COMPLEX	RESTROOM/PRESSBOX/CONCESSION	NORTHSIDE DRIVE AND KENNEDY DRIVE	KEY WEST	FL	33040	\$190,800	\$22,700	\$213,500	AE
CKW026001	CLAYTON STERLING COMPLEX	ULRIC "BUBBER" SWEETING PAVILION	900 KENNEDY DRIVE	KEY WEST	FL	33040	\$361,700	\$48,000	\$409,700	AE
CKW027001	TRUMAN WATERFRONT	STORAGE (OLD MESS HALL)	TRUMAN WATERFRONT	KEY WEST	FL	33040	\$2,439,300	\$0	\$2,439,300	AE
CKW028001	FIRE STATION MUSEUM	FIRE STATION MUSEUM	1024 GRINNELL STREET	KEY WEST	FL	33040	\$697,200	\$0	\$697,200	X500

**City of Key West**  
**Primary Flood Statement of Values**  
**10/1/2016 to 10/1/2017**

Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost			Flood Zone
							Building Minus Exclusions	Contents	Total TIV	
CKW029001	KEY WEST POLICE DEPARTMENT SPECIAL OPS	POINCIANA SUB-STATION	1663 DUNLAP COURT	KEY WEST	FL	33040	\$542,300	\$83,100	\$625,400	AE
CKW030001	EASTER SEAL THERAPY CENTER	EASTER SEAL THERAPY CENTER	5220 JR. COLLEGE ROAD	KEY WEST	FL	33040	\$356,400	\$0	\$356,400	VE
CKW031001	BAYVIEW PARK	RECREATION CENTER	1310 VIRGINIA STREET	KEY WEST	FL	33040	\$591,200	\$14,800	\$606,000	X500
CKW031002	BAYVIEW PARK	PRO SHOP	1310 TRUMAN AVENUE	KEY WEST	FL	33040	\$32,300	\$7,700	\$40,000	X500
CKW031003	BAYVIEW PARK	PRESSBOX/STORAGE	1310 TRUMAN AVENUE	KEY WEST	FL	33040	\$24,900	\$3,100	\$28,000	X500
CKW032001	SOLID WASTE COMPLEX	ADMINISTRATION/MAINTENANCE	141 OVERSEAS HIGHWAY	MARATHON	FL	33050	\$725,700	\$127,000	\$852,700	AE
CKW032002	SOLID WASTE COMPLEX	SCALE/PLATFORM	141 OVERSEAS HIGHWAY	MARATHON	FL	33050	\$82,400	\$0	\$82,400	AE
CKW032003	SOLID WASTE COMPLEX	SCALE HOUSE	141 OVERSEAS HIGHWAY	MARATHON	FL	33050	\$25,900	\$3,000	\$28,900	AE
CKW032004	SOLID WASTE COMPLEX	EMERGENCY GENERATOR	141 OVERSEAS HIGHWAY	MARATHON	FL	33050	\$164,000	\$0	\$164,000	AE
CKW032005	SOLID WASTE COMPLEX	PUMP HOUSE - SPRINKLER SYSTEM	141 OVERSEAS HIGHWAY	MARATHON	FL	33050	\$32,300	\$76,700	\$109,000	AE
CKW032006	SOLID WASTE COMPLEX	WELDING BUILDING	141 OVERSEAS HIGHWAY	MARATHON	FL	33050	\$189,660	\$64,200	\$253,860	AE
CKW032007	SOLID WASTE COMPLEX	TRANSFER STATION	141 OVERSEAS HIGHWAY	MARATHON	FL	33050	\$2,196,600	\$67,200	\$2,263,800	AE
CKW033001	TRANSIT AUTHORITY	TRANSIT AUTHORITY	5701 COLLEGE ROAD	KEY WEST	FL	33040	\$3,873,000	\$720,200	\$4,593,200	AE
CKW033002	TRANSIT AUTHORITY	BUS WASH	5701 COLLEGE ROAD	KEY WEST	FL	33040	\$262,100	\$15,000	\$277,100	AE
CKW034001	FIRE STATION #2	FIRE STATION #2	616 SIMONTON STREET	KEY WEST	FL	33040	\$4,012,140	\$172,200	\$4,184,340	X
CKW035001	CITY HALL - NEW	CITY HALL - NEW	1300 WHITE STREET	KEY WEST	FL	33040	\$15,695,900	\$1,622,100	\$17,318,000	X500
CKW036001	HABANA PLAZA	ADMINISTRATION OFFICE	3100 FLAGLER AVENUE	KEY WEST	FL	33040	\$0	\$970,400	\$970,400	AE
							\$69,427,310	\$9,466,000	\$78,893,310	

**City of Key West**  
**Travelers (PRM) Boiler & Machinery Statement of Values**  
**10/1/2016 to 10/1/2017**

Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost		
							Building Minus Exclusions	Contents	Total TIV
CKW001001	FIRE STATION # 1	FIRE STATION # 1	1600 N. ROOSEVE	KEY WEST	FL	33040	\$2,282,900	\$438,000	\$2,720,900
CKW002001	POLICE STATION	POLICE STATION	1604 N. ROOSEVE	KEY WEST	FL	33040	\$5,041,200	\$1,383,100	\$6,424,300
CKW003001	RAH ENVIRONMENTAL PROTECTION FACILITY	FILTER BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$693,000	\$322,000	\$1,015,000
CKW003002	RAH ENVIRONMENTAL PROTECTION FACILITY	SOUTH INJECTION WELL	TRUMBO POINT A	KEY WEST	FL	33040	\$251,100	\$0	\$251,100
CKW003003	RAH ENVIRONMENTAL PROTECTION FACILITY	NORTH INJECTION WELL	TRUMBO POINT A	KEY WEST	FL	33040	\$251,100	\$0	\$251,100
CKW003004	RAH ENVIRONMENTAL PROTECTION FACILITY	ULTRAVIOLET FACILITY	TRUMBO POINT A	KEY WEST	FL	33040	\$258,300	\$65,900	\$324,200
CKW003005	RAH ENVIRONMENTAL PROTECTION FACILITY	CLARIFIER # 1	TRUMBO POINT A	KEY WEST	FL	33040	\$2,232,000	\$358,200	\$2,590,200
CKW003006	RAH ENVIRONMENTAL PROTECTION FACILITY	CLARIFIER # 2	TRUMBO POINT A	KEY WEST	FL	33040	\$2,232,000	\$358,200	\$2,590,200
CKW003007	RAH ENVIRONMENTAL PROTECTION FACILITY	CHLORINE CONTACT CHAMBER	TRUMBO POINT A	KEY WEST	FL	33040	\$1,269,400	\$130,100	\$1,399,500
CKW003008	RAH ENVIRONMENTAL PROTECTION FACILITY	AERATION BASIN # 1	TRUMBO POINT A	KEY WEST	FL	33040	\$8,504,300	\$0	\$8,504,300
CKW003009	RAH ENVIRONMENTAL PROTECTION FACILITY	AERATION/ANOXIC BASIN # 2	TRUMBO POINT A	KEY WEST	FL	33040	\$8,504,300	\$0	\$8,504,300
CKW003010	RAH ENVIRONMENTAL PROTECTION FACILITY	HEADWORKS AND PRE TREATMENT BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$328,200	\$386,600	\$714,800
CKW003011	RAH ENVIRONMENTAL PROTECTION FACILITY	SOLIDS BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$8,169,700	\$6,675,100	\$14,844,800
CKW003012	RAH ENVIRONMENTAL PROTECTION FACILITY	DIGESTER # 1	TRUMBO POINT A	KEY WEST	FL	33040	\$488,000	\$0	\$488,000
CKW003013	RAH ENVIRONMENTAL PROTECTION FACILITY	DIGESTER # 2	TRUMBO POINT A	KEY WEST	FL	33040	\$457,300	\$0	\$457,300
CKW003014	RAH ENVIRONMENTAL PROTECTION FACILITY	CHLORINE BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$256,900	\$93,100	\$350,000
CKW003015	RAH ENVIRONMENTAL PROTECTION FACILITY	OPERATIONS BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$2,374,000	\$2,675,700	\$5,049,700
CKW003016	RAH ENVIRONMENTAL PROTECTION FACILITY	EMERGENCY GENERATOR	TRUMBO POINT A	KEY WEST	FL	33040	\$480,600	\$0	\$480,600
CKW003017A	RAH ENVIRONMENTAL PROTECTION FACILITY	QUONSET - STORAGE	TRUMBO POINT A	KEY WEST	FL	33040	\$102,250	\$180,000	\$282,250
CKW003017B	RAH ENVIRONMENTAL PROTECTION FACILITY	QUONSET - STORAGE	TRUMBO POINT A	KEY WEST	FL	33040	\$102,250	\$106,500	\$208,750
CKW004001	PUBLIC WORKS COMPLEX	OFFICE/GARAGE	627 PALM AVENUE	KEY WEST	FL	33040	\$789,490	\$100,000	\$889,490
CKW004002	PUBLIC WORKS COMPLEX	PUBLIC WORKS STORAGE	633 PALM AVENUE	KEY WEST	FL	33040	\$193,640	\$88,000	\$281,640
CKW004003	PUBLIC WORKS COMPLEX	OFFICE TRAILER #1	633 PALM AVENUE	KEY WEST	FL	33040	\$57,200	\$20,900	\$78,100
CKW004004	PUBLIC WORKS COMPLEX	OFFICE TRAILER #2	633 PALM AVENUE	KEY WEST	FL	33040	\$53,300	\$19,500	\$72,800
CKW005001	OMI STORAGE & OFFICES	OMI STORAGE & OFFICES	691 PALM AVENUE	KEY WEST	FL	33040	\$166,500	\$89,200	\$255,700
CKW007001	KEY WEST BIGHT FERRY TERMINAL	KEY WEST BIGHT FERRY TERMINAL	100 GRINNELL ST	KEY WEST	FL	33040	\$3,074,300	\$139,800	\$3,214,100
CKW008001	KEY WEST BIGHT	DOCKMASTER/MUSEUM	231 MARGARET S	KEY WEST	FL	33040	\$219,400	\$30,100	\$249,500
CKW008002	KEY WEST BIGHT	TURTLE CANNERY	200 MARGARET S	KEY WEST	FL	33040	\$58,300	\$0	\$58,300
CKW008003	KEY WEST BIGHT	HALF SHELL RAW BAR	231 MARGARET S	KEY WEST	FL	33040	\$859,680	\$0	\$859,680
CKW008004	KEY WEST BIGHT	FISH MARKET & RESTROOM	257 MARGARET S	KEY WEST	FL	33040	\$157,900	\$0	\$157,900
CKW008005	KEY WEST BIGHT	KEY WEST BAIT & TACKLE	241 MARGARET S	KEY WEST	FL	33040	\$90,000	\$0	\$90,000

**City of Key West  
Travelers (PRM) Boiler & Machinery Statement of Values  
10/1/2016 to 10/1/2017**

Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost		
							Building Minus Exclusions	Contents	Total TIV
CKW008006	KEY WEST BIGHT	LOST REEF DIVE SHOP	261 MARGARET S	KEY WEST	FL	33040	\$143,800	\$0	\$143,800
CKW008007	KEY WEST BIGHT	FLAGLER STATION	901 MARGARET S	KEY WEST	FL	33040	\$223,200	\$0	\$223,200
CKW008008	KEY WEST BIGHT	GOOD DAY ON A HAPPY PLANET	907 CAROLINE ST	KEY WEST	FL	33040	\$165,900	\$0	\$165,900
CKW008009	KEY WEST BIGHT	MAC SEA GARDEN	208 MARGARET S	KEY WEST	FL	33040	\$134,100	\$0	\$134,100
CKW008010	KEY WEST BIGHT	LOCAL COLOR	274 MARGARET S	KEY WEST	FL	33040	\$477,800	\$0	\$477,800
CKW008011	KEY WEST BIGHT	TURTLE KRAALS RESTAURANT & DECK BAR	1 LAND'S END VIL	KEY WEST	FL	33040	\$679,900	\$0	\$679,900
CKW008012	KEY WEST BIGHT	KEY WEST BIGHT RESTROOMS / SHOWER BU	201 WILLIAM STR	KEY WEST	FL	33040	\$290,100	\$0	\$290,100
CKW008013	KEY WEST BIGHT	WATERFRONT BREWERY	201 WILLIAM STR	KEY WEST	FL	33040	\$3,789,800	\$66,700	\$3,856,500
CKW008014	KEY WEST BIGHT	SCHOONER WHARF RESTAURANT	202 WILLIAM STR	KEY WEST	FL	33040	\$670,200	\$0	\$670,200
CKW008015	KEY WEST BIGHT	KEY WEST BAIT & TACKLE (DISCOVERY BUILD	251 MARGARET S	KEY WEST	FL	33040	\$353,800	\$0	\$353,800
CKW008016	KEY WEST BIGHT	JIMMY BUFFET STUDIO	203 ELIZABETH ST	KEY WEST	FL	33040	\$182,200	\$0	\$182,200
CKW008018	KEY WEST BIGHT	LAZY WAY SHOPS	205 ELIZABETH ST	KEY WEST	FL	33040	\$283,800	\$0	\$283,800
CKW008019	KEY WEST BIGHT	THE CONCH REPUBLIC SEAFOOD COMPANY	615 GREENE STRE	KEY WEST	FL	33040	\$1,371,900	\$0	\$1,371,900
CKW008020	KEY WEST BIGHT	FISH CLEANING	201 WILLIAM STR	KEY WEST	FL	33040	\$40,200	\$0	\$40,200
CKW008021	KEY WEST BIGHT	ICE HOUSE/EDUCATION CENTER	615 GREENE STRE	KEY WEST	FL	33040	\$324,300	\$0	\$324,300
CKW008023	KEY WEST BIGHT	LAGERHEADS(GULF)	1 SIMONTON STR	KEY WEST	FL	33040	\$22,700	\$0	\$22,700
CKW009001	MALLORY SQUARE	CASA CAYO HUESO	410 WALL STREET	KEY WEST	FL	33040	\$906,800	\$0	\$906,800
CKW009002	MALLORY SQUARE	HOSPITALITY HOUSE	10 OLD MALLORY	KEY WEST	FL	33040	\$144,500	\$0	\$144,500
CKW009003	MALLORY SQUARE	KEY WEST PLAYERS PLAYHOUSE	401 FRONT STREE	KEY WEST	FL	33040	\$799,900	\$0	\$799,900
CKW009004	MALLORY SQUARE	RESTROOM BUILDING	400 FRONT STREE	KEY WEST	FL	33040	\$214,700	\$0	\$214,700
CKW009005	MALLORY SQUARE	ISLAND WELCOME CENTER	402 WALL STREET	KEY WEST	FL	33040	\$453,200	\$0	\$453,200
CKW009006	MALLORY SQUARE	SHELL WAREHOUSE	1 WHITEHEAD ST	KEY WEST	FL	33040	\$442,000	\$0	\$442,000
CKW009007	MALLORY SQUARE	KEY WEST AQUARIUM	1 WHITEHEAD ST	KEY WEST	FL	33040	\$249,500	\$0	\$249,500
CKW009008	MALLORY SQUARE	KEY WEST ART CENTER / GALLERY	301 FRONT STREE	KEY WEST	FL	33040	\$219,600	\$0	\$219,600
CKW009009	MALLORY SQUARE	SHIPWRECK MUSEUM	1 WHITEHEAD ST	KEY WEST	FL	33040	\$265,000	\$0	\$265,000
CKW010001	JUST FOR KIDS ART CENTER	JUST FOR KIDS ART CENTER	101 PETRONIA ST	KEY WEST	FL	33040	\$321,700	\$0	\$321,700
CKW011001	FREDERICK DOUGLAS GYM/MEDICAL CENTER/WESLE	FREDERICK DOUGLAS GYM/MEDICAL CENTE	111 OLIVIA STREE	KEY WEST	FL	33040	\$2,588,500	\$55,300	\$2,643,800
CKW012001	MARTIN LUTHER KING MEMORIAL POOL	MARTIN LUTHER KING MEMORIAL POOL	200 CATHERINE S	KEY WEST	FL	33040	\$738,000	\$47,800	\$785,800
CKW014002	INDIGENOUS PARK	AVIARY PAVILION	1801 WHITE STREE	KEY WEST	FL	33040	\$202,900	\$0	\$202,900
CKW015001	SOUTHERN MOST HOCKEY RINK	HOCKEY RINK WITH STEEL PAVILION	1793 BERTHA STR	KEY WEST	FL	33040	\$1,924,600	\$0	\$1,924,600
CKW015002	SOUTHERN MOST HOCKEY RINK	CONCESSION / RESTROOM	1793 BERTHA STR	KEY WEST	FL	33040	\$33,900	\$5,500	\$39,400

**City of Key West**  
**Travelers (PRM) Boiler & Machinery Statement of Values**  
**10/1/2016 to 10/1/2017**

Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost		
							Building Minus Exclusions	Contents	Total TIV
CKW016001	SMATHERS BEACH RESTROOM	SMATHERS BEACH RESTROOM	SMATHERS BEACH	KEY WEST	FL	33040	\$122,700	\$0	\$122,700
CKW017001	FIRE STATION #3	FIRE STATION #3	1491 KENNEDY D	KEY WEST	FL	33040	\$1,252,600	\$152,300	\$1,404,900
CKW018001	A1 BOATYARD (SPENCERS) OFFICE	A1 BOATYARD (SPENCERS) OFFICE	701 PALM AVENUE	KEY WEST	FL	33040	\$60,900	\$0	\$60,900
CKW020001	PARK N RIDE	PARKING GARAGE OFFICE	300 GRINNELL ST	KEY WEST	FL	33040	\$195,000	\$40,500	\$235,500
CKW020002	PARK N RIDE	PARKING GARAGE	300 GRINNELL ST	KEY WEST	FL	33040	\$4,963,400	\$0	\$4,963,400
CKW021001	GARRISON BIGHT MARINA	DOCKMASTER OFFICE TRAILER	GARRISON BIGHT	KEY WEST	FL	33040	\$46,000	\$12,000	\$58,000
CKW021002	GARRISON BIGHT MARINA	MARINA SHOWER & RESTROOM	GARRISON BIGHT	KEY WEST	FL	33040	\$95,700	\$0	\$95,700
CKW021003	GARRISON BIGHT MARINA	LIVE-A-BOARD RESTROOM/LAUNDRY	GARRISON BIGHT	KEY WEST	FL	33040	\$133,400	\$0	\$133,400
CKW022001	DINGY DOCK RESTROOM	DINGY DOCK RESTROOMS	811 PALM AVENUE	KEY WEST	FL	33040	\$210,800	\$4,800	\$215,600
CKW023001	KEY WEST CEMETERY	SEXTON OFFICE	701 PASSOVER LA	KEY WEST	FL	33040	\$227,400	\$33,500	\$260,900
CKW024001	WICKERS FIELD COMPLEX	STORAGE BUILDING	1399 KENNEDY D	KEY WEST	FL	33040	\$26,900	\$6,300	\$33,200
CKW024002	WICKERS FIELD COMPLEX	RESTROOM BUILDING	1399 KENNEDY D	KEY WEST	FL	33040	\$147,900	\$0	\$147,900
CKW024003	WICKERS FIELD COMPLEX	MEN'S SOFTBALL FIELD CONCESSION/PRESS	1399 KENNEDY D	KEY WEST	FL	33040	\$128,200	\$11,900	\$140,100
CKW024004	WICKERS FIELD COMPLEX	FOOTBALL FIELD CONCESSION/PRESSBOX	1399 KENNEDY D	KEY WEST	FL	33040	\$128,200	\$11,900	\$140,100
CKW024005	WICKERS FIELD COMPLEX	ADMIN/STORAGE #1 - PORTABLE	1399 KENNEDY D	KEY WEST	FL	33040	\$42,300	\$8,400	\$50,700
CKW024006	WICKERS FIELD COMPLEX	ADMIN/STORAGE #2 - PORTABLE	1399 KENNEDY D	KEY WEST	FL	33040	\$37,200	\$7,400	\$44,600
CKW025001	ROSA HERNANDEZ SOFTBALL COMPLEX	RESTROOM/PRESSBOX/CONCESSION	NORTHSIDE DRIV	KEY WEST	FL	33040	\$190,800	\$22,700	\$213,500
CKW026001	CLAYTON STERLING COMPLEX	ULRIC "BUBBER" SWEETING PAVILION	900 KENNEDY DR	KEY WEST	FL	33040	\$361,700	\$48,000	\$409,700
CKW027001	TRUMAN WATERFRONT	STORAGE (OLD MESS HALL)	TRUMAN WATER	KEY WEST	FL	33040	\$2,439,300	\$0	\$2,439,300
CKW028001	FIRE STATION MUSEUM	FIRE STATION MUSEUM	1024 GRINNELL S	KEY WEST	FL	33040	\$697,200	\$0	\$697,200
CKW029001	KEY WEST POLICE DEPARTMENT SPECIAL OPS	POINCIANA SUB-STATION	1663 DUNLAP CO	KEY WEST	FL	33040	\$542,300	\$83,100	\$625,400
CKW030001	EASTER SEAL THERAPY CENTER	EASTER SEAL THERAPY CENTER	5220 JR. COLLEGE	KEY WEST	FL	33040	\$356,400	\$0	\$356,400
CKW031001	BAYVIEW PARK	RECREATION CENTER	1310 VIRGINIA ST	KEY WEST	FL	33040	\$591,200	\$14,800	\$606,000
CKW031002	BAYVIEW PARK	PRO SHOP	1310 TRUMAN AV	KEY WEST	FL	33040	\$32,300	\$7,700	\$40,000
CKW031003	BAYVIEW PARK	PRESSBOX/STORAGE	1310 TRUMAN AV	KEY WEST	FL	33040	\$24,900	\$3,100	\$28,000
CKW032001	SOLID WASTE COMPLEX	ADMINISTRATION/MAINTENANCE	141 OVERSEAS HI	MARATHON	FL	33050	\$725,700	\$127,000	\$852,700
CKW032002	SOLID WASTE COMPLEX	SCALE/PLATFORM	141 OVERSEAS HI	MARATHON	FL	33050	\$82,400	\$0	\$82,400
CKW032003	SOLID WASTE COMPLEX	SCALE HOUSE	141 OVERSEAS HI	MARATHON	FL	33050	\$25,900	\$3,000	\$28,900
CKW032004	SOLID WASTE COMPLEX	EMERGENCY GENERATOR	141 OVERSEAS HI	MARATHON	FL	33050	\$164,000	\$0	\$164,000
CKW032005	SOLID WASTE COMPLEX	PUMP HOUSE - SPRINKLER SYSTEM	141 OVERSEAS HI	MARATHON	FL	33050	\$32,300	\$76,700	\$109,000
CKW032006	SOLID WASTE COMPLEX	WELDING BUILDING	141 OVERSEAS HI	MARATHON	FL	33050	\$189,660	\$64,200	\$253,860

**City of Key West**  
**Travelers (PRM) Boiler & Machinery Statement of Values**  
**10/1/2016 to 10/1/2017**

Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost		
							Building Minus Exclusions	Contents	Total TIV
CKW032007	SOLID WASTE COMPLEX	TRANSFER STATION	141 OVERSEAS HI	MARATHON	FL	33050	\$2,196,600	\$67,200	\$2,263,800
CKW033001	TRANSIT AUTHORITY	TRANSIT AUTHORITY	5701 COLLEGE RD	KEY WEST	FL	33040	\$3,873,000	\$720,200	\$4,593,200
CKW033002	TRANSIT AUTHORITY	BUS WASH	5701 COLLEGE RD	KEY WEST	FL	33040	\$262,100	\$15,000	\$277,100
CKW034001	FIRE STATION #2	FIRE STATION #2	616 SIMONTON S	KEY WEST	FL	33040	\$4,012,140	\$172,200	\$4,184,340
CKW035001	CITY HALL - NEW	CITY HALL - NEW	1300 WHITE STRE	KEY WEST	FL	33040	\$15,695,900	\$1,622,100	\$17,318,000
CKW036001	HABANA PLAZA	ADMINISTRATION OFFICE	3100 FLAGLER AV	KEY WEST	FL	33040	\$0	\$970,400	\$970,400
<b>Boiler &amp; Machinery Total Insured Values</b>							<b>\$108,971,410</b>	<b>\$18,141,700</b>	<b>\$127,113,110</b>



**City of Key West**  
**Travelers (PRM) Boiler & Machinery Statement of Values**  
**10/1/2016 to 10/1/2017**

Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost		
							Building Minus Exclusions	Contents	Total TIV
CKW001001	FIRE STATION # 1	FIRE STATION # 1	1600 N. ROOSEVE	KEY WEST	FL	33040	\$2,282,900	\$438,000	\$2,720,900
CKW002001	POLICE STATION	POLICE STATION	1604 N. ROOSEVE	KEY WEST	FL	33040	\$5,041,200	\$1,383,100	\$6,424,300
CKW003001	RAH ENVIRONMENTAL PROTECTION FACILITY	FILTER BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$693,000	\$322,000	\$1,015,000
CKW003002	RAH ENVIRONMENTAL PROTECTION FACILITY	SOUTH INJECTION WELL	TRUMBO POINT A	KEY WEST	FL	33040	\$251,100	\$0	\$251,100
CKW003003	RAH ENVIRONMENTAL PROTECTION FACILITY	NORTH INJECTION WELL	TRUMBO POINT A	KEY WEST	FL	33040	\$251,100	\$0	\$251,100
CKW003004	RAH ENVIRONMENTAL PROTECTION FACILITY	ULTRAVIOLET FACILITY	TRUMBO POINT A	KEY WEST	FL	33040	\$258,300	\$65,900	\$324,200
CKW003005	RAH ENVIRONMENTAL PROTECTION FACILITY	CLARIFIER # 1	TRUMBO POINT A	KEY WEST	FL	33040	\$2,232,000	\$358,200	\$2,590,200
CKW003006	RAH ENVIRONMENTAL PROTECTION FACILITY	CLARIFIER # 2	TRUMBO POINT A	KEY WEST	FL	33040	\$2,232,000	\$358,200	\$2,590,200
CKW003007	RAH ENVIRONMENTAL PROTECTION FACILITY	CHLORINE CONTACT CHAMBER	TRUMBO POINT A	KEY WEST	FL	33040	\$1,269,400	\$130,100	\$1,399,500
CKW003008	RAH ENVIRONMENTAL PROTECTION FACILITY	AERATION BASIN # 1	TRUMBO POINT A	KEY WEST	FL	33040	\$8,504,300	\$0	\$8,504,300
CKW003009	RAH ENVIRONMENTAL PROTECTION FACILITY	AERATION/ANOXIC BASIN # 2	TRUMBO POINT A	KEY WEST	FL	33040	\$8,504,300	\$0	\$8,504,300
CKW003010	RAH ENVIRONMENTAL PROTECTION FACILITY	HEADWORKS AND PRE TREATMENT BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$328,200	\$386,600	\$714,800
CKW003011	RAH ENVIRONMENTAL PROTECTION FACILITY	SOLIDS BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$8,169,700	\$6,675,100	\$14,844,800
CKW003012	RAH ENVIRONMENTAL PROTECTION FACILITY	DIGESTER # 1	TRUMBO POINT A	KEY WEST	FL	33040	\$488,000	\$0	\$488,000
CKW003013	RAH ENVIRONMENTAL PROTECTION FACILITY	DIGESTER # 2	TRUMBO POINT A	KEY WEST	FL	33040	\$457,300	\$0	\$457,300
CKW003014	RAH ENVIRONMENTAL PROTECTION FACILITY	CHLORINE BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$256,900	\$93,100	\$350,000
CKW003015	RAH ENVIRONMENTAL PROTECTION FACILITY	OPERATIONS BUILDING	TRUMBO POINT A	KEY WEST	FL	33040	\$2,374,000	\$2,675,700	\$5,049,700
CKW003016	RAH ENVIRONMENTAL PROTECTION FACILITY	EMERGENCY GENERATOR	TRUMBO POINT A	KEY WEST	FL	33040	\$480,600	\$0	\$480,600
CKW003017A	RAH ENVIRONMENTAL PROTECTION FACILITY	QUONSET - STORAGE	TRUMBO POINT A	KEY WEST	FL	33040	\$102,250	\$180,000	\$282,250
CKW003017B	RAH ENVIRONMENTAL PROTECTION FACILITY	QUONSET - STORAGE	TRUMBO POINT A	KEY WEST	FL	33040	\$102,250	\$106,500	\$208,750
CKW004001	PUBLIC WORKS COMPLEX	OFFICE/GARAGE	627 PALM AVENUE	KEY WEST	FL	33040	\$789,490	\$100,000	\$889,490
CKW004002	PUBLIC WORKS COMPLEX	PUBLIC WORKS STORAGE	633 PALM AVENUE	KEY WEST	FL	33040	\$193,640	\$88,000	\$281,640
CKW004003	PUBLIC WORKS COMPLEX	OFFICE TRAILER #1	633 PALM AVENUE	KEY WEST	FL	33040	\$57,200	\$20,900	\$78,100
CKW004004	PUBLIC WORKS COMPLEX	OFFICE TRAILER #2	633 PALM AVENUE	KEY WEST	FL	33040	\$53,300	\$19,500	\$72,800
CKW005001	OMI STORAGE & OFFICES	OMI STORAGE & OFFICES	691 PALM AVENUE	KEY WEST	FL	33040	\$166,500	\$89,200	\$255,700
CKW007001	KEY WEST BIGHT FERRY TERMINAL	KEY WEST BIGHT FERRY TERMINAL	100 GRINNELL ST	KEY WEST	FL	33040	\$3,074,300	\$139,800	\$3,214,100
CKW008001	KEY WEST BIGHT	DOCKMASTER/MUSEUM	231 MARGARET S	KEY WEST	FL	33040	\$219,400	\$30,100	\$249,500
CKW008002	KEY WEST BIGHT	TURTLE CANNERY	200 MARGARET S	KEY WEST	FL	33040	\$58,300	\$0	\$58,300
CKW008003	KEY WEST BIGHT	HALF SHELL RAW BAR	231 MARGARET S	KEY WEST	FL	33040	\$859,680	\$0	\$859,680
CKW008004	KEY WEST BIGHT	FISH MARKET & RESTROOM	257 MARGARET S	KEY WEST	FL	33040	\$157,900	\$0	\$157,900
CKW008005	KEY WEST BIGHT	KEY WEST BAIT & TACKLE	241 MARGARET S	KEY WEST	FL	33040	\$90,000	\$0	\$90,000

**City of Key West**  
**Travelers (PRM) Boiler & Machinery Statement of Values**  
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Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost		
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CKW008006	KEY WEST BIGHT	LOST REEF DIVE SHOP	261 MARGARET S	KEY WEST	FL	33040	\$143,800	\$0	\$143,800
CKW008007	KEY WEST BIGHT	FLAGLER STATION	901 MARGARET S	KEY WEST	FL	33040	\$223,200	\$0	\$223,200
CKW008008	KEY WEST BIGHT	GOOD DAY ON A HAPPY PLANET	907 CAROLINE ST	KEY WEST	FL	33040	\$165,900	\$0	\$165,900
CKW008009	KEY WEST BIGHT	MAC SEA GARDEN	208 MARGARET S	KEY WEST	FL	33040	\$134,100	\$0	\$134,100
CKW008010	KEY WEST BIGHT	LOCAL COLOR	274 MARGARET S	KEY WEST	FL	33040	\$477,800	\$0	\$477,800
CKW008011	KEY WEST BIGHT	TURTLE KRAALS RESTAURANT & DECK BAR	1 LAND'S END VIL	KEY WEST	FL	33040	\$679,900	\$0	\$679,900
CKW008012	KEY WEST BIGHT	KEY WEST BIGHT RESTROOMS / SHOWER BU	201 WILLIAM STR	KEY WEST	FL	33040	\$290,100	\$0	\$290,100
CKW008013	KEY WEST BIGHT	WATERFRONT BREWERY	201 WILLIAM STR	KEY WEST	FL	33040	\$3,789,800	\$66,700	\$3,856,500
CKW008014	KEY WEST BIGHT	SCHOONER WHARF RESTAURANT	202 WILLIAM STR	KEY WEST	FL	33040	\$670,200	\$0	\$670,200
CKW008015	KEY WEST BIGHT	KEY WEST BAIT & TACKLE (DISCOVERY BUILD	251 MARGARET S	KEY WEST	FL	33040	\$353,800	\$0	\$353,800
CKW008016	KEY WEST BIGHT	JIMMY BUFFET STUDIO	203 ELIZABETH ST	KEY WEST	FL	33040	\$182,200	\$0	\$182,200
CKW008018	KEY WEST BIGHT	LAZY WAY SHOPS	205 ELIZABETH ST	KEY WEST	FL	33040	\$283,800	\$0	\$283,800
CKW008019	KEY WEST BIGHT	THE CONCH REPUBLIC SEAFOOD COMPANY	615 GREENE STRE	KEY WEST	FL	33040	\$1,371,900	\$0	\$1,371,900
CKW008020	KEY WEST BIGHT	FISH CLEANING	201 WILLIAM STR	KEY WEST	FL	33040	\$40,200	\$0	\$40,200
CKW008021	KEY WEST BIGHT	ICE HOUSE/EDUCATION CENTER	615 GREENE STRE	KEY WEST	FL	33040	\$324,300	\$0	\$324,300
CKW008023	KEY WEST BIGHT	LAGERHEADS(GULF)	1 SIMONTON STR	KEY WEST	FL	33040	\$22,700	\$0	\$22,700
CKW009001	MALLORY SQUARE	CASA CAYO HUESO	410 WALL STREET	KEY WEST	FL	33040	\$906,800	\$0	\$906,800
CKW009002	MALLORY SQUARE	HOSPITALITY HOUSE	10 OLD MALLORY	KEY WEST	FL	33040	\$144,500	\$0	\$144,500
CKW009003	MALLORY SQUARE	KEY WEST PLAYERS PLAYHOUSE	401 FRONT STREB	KEY WEST	FL	33040	\$799,900	\$0	\$799,900
CKW009004	MALLORY SQUARE	RESTROOM BUILDING	400 FRONT STREB	KEY WEST	FL	33040	\$214,700	\$0	\$214,700
CKW009005	MALLORY SQUARE	ISLAND WELCOME CENTER	402 WALL STREET	KEY WEST	FL	33040	\$453,200	\$0	\$453,200
CKW009006	MALLORY SQUARE	SHELL WAREHOUSE	1 WHITEHEAD ST	KEY WEST	FL	33040	\$442,000	\$0	\$442,000
CKW009007	MALLORY SQUARE	KEY WEST AQUARIUM	1 WHITEHEAD ST	KEY WEST	FL	33040	\$249,500	\$0	\$249,500
CKW009008	MALLORY SQUARE	KEY WEST ART CENTER / GALLERY	301 FRONT STREB	KEY WEST	FL	33040	\$219,600	\$0	\$219,600
CKW009009	MALLORY SQUARE	SHIPWRECK MUSEUM	1 WHITEHEAD ST	KEY WEST	FL	33040	\$265,000	\$0	\$265,000
CKW010001	JUST FOR KIDS ART CENTER	JUST FOR KIDS ART CENTER	101 PETRONIA ST	KEY WEST	FL	33040	\$321,700	\$0	\$321,700
CKW011001	FREDERICK DOUGLAS GYM/MEDICAL CENTER/WESLE	FREDERICK DOUGLAS GYM/MEDICAL CENTE	111 OLIVIA STREE	KEY WEST	FL	33040	\$2,588,500	\$55,300	\$2,643,800
CKW012001	MARTIN LUTHER KING MEMORIAL POOL	MARTIN LUTHER KING MEMORIAL POOL	200 CATHERINE S	KEY WEST	FL	33040	\$738,000	\$47,800	\$785,800
CKW014002	INDIGENOUS PARK	AVIARY PAVILION	1801 WHITE STRE	KEY WEST	FL	33040	\$202,900	\$0	\$202,900
CKW015001	SOUTHERN MOST HOCKEY RINK	HOCKEY RINK WITH STEEL PAVILION	1793 BERTHA STR	KEY WEST	FL	33040	\$1,924,600	\$0	\$1,924,600
CKW015002	SOUTHERN MOST HOCKEY RINK	CONCESSION / RESTROOM	1793 BERTHA STR	KEY WEST	FL	33040	\$33,900	\$5,500	\$39,400

**City of Key West**  
**Travelers (PRM) Boiler & Machinery Statement of Values**  
**10/1/2016 to 10/1/2017**

Asset Name	Site Description	Building Description	Street Address	City	State	Zip	Total Insured Values - Replacement Cost		
							Building Minus Exclusions	Contents	Total TIV
CKW016001	SMATHERS BEACH RESTROOM	SMATHERS BEACH RESTROOM	SMATHERS BEACH	KEY WEST	FL	33040	\$122,700	\$0	\$122,700
CKW017001	FIRE STATION #3	FIRE STATION #3	1491 KENNEDY D	KEY WEST	FL	33040	\$1,252,600	\$152,300	\$1,404,900
CKW018001	A1 BOATYARD (SPENCERS) OFFICE	A1 BOATYARD (SPENCERS) OFFICE	701 PALM AVENUE	KEY WEST	FL	33040	\$60,900	\$0	\$60,900
CKW020001	PARK N RIDE	PARKING GARAGE OFFICE	300 GRINNELL ST	KEY WEST	FL	33040	\$195,000	\$40,500	\$235,500
CKW020002	PARK N RIDE	PARKING GARAGE	300 GRINNELL ST	KEY WEST	FL	33040	\$4,963,400	\$0	\$4,963,400
CKW021001	GARRISON BIGHT MARINA	DOCKMASTER OFFICE TRAILER	GARRISON BIGHT	KEY WEST	FL	33040	\$46,000	\$12,000	\$58,000
CKW021002	GARRISON BIGHT MARINA	MARINA SHOWER & RESTROOM	GARRISON BIGHT	KEY WEST	FL	33040	\$95,700	\$0	\$95,700
CKW021003	GARRISON BIGHT MARINA	LIVE-A-BOARD RESTROOM/LAUNDRY	GARRISON BIGHT	KEY WEST	FL	33040	\$133,400	\$0	\$133,400
CKW022001	DINGY DOCK RESTROOM	DINGY DOCK RESTROOMS	811 PALM AVENUE	KEY WEST	FL	33040	\$210,800	\$4,800	\$215,600
CKW023001	KEY WEST CEMETERY	SEXTON OFFICE	701 PASSOVER LA	KEY WEST	FL	33040	\$227,400	\$33,500	\$260,900
CKW024001	WICKERS FIELD COMPLEX	STORAGE BUILDING	1399 KENNEDY D	KEY WEST	FL	33040	\$26,900	\$6,300	\$33,200
CKW024002	WICKERS FIELD COMPLEX	RESTROOM BUILDING	1399 KENNEDY D	KEY WEST	FL	33040	\$147,900	\$0	\$147,900
CKW024003	WICKERS FIELD COMPLEX	MEN'S SOFTBALL FIELD CONCESSION/PRESS	1399 KENNEDY D	KEY WEST	FL	33040	\$128,200	\$11,900	\$140,100
CKW024004	WICKERS FIELD COMPLEX	FOOTBALL FIELD CONCESSION/PRESSBOX	1399 KENNEDY D	KEY WEST	FL	33040	\$128,200	\$11,900	\$140,100
CKW024005	WICKERS FIELD COMPLEX	ADMIN/STORAGE #1 - PORTABLE	1399 KENNEDY D	KEY WEST	FL	33040	\$42,300	\$8,400	\$50,700
CKW024006	WICKERS FIELD COMPLEX	ADMIN/STORAGE #2 - PORTABLE	1399 KENNEDY D	KEY WEST	FL	33040	\$37,200	\$7,400	\$44,600
CKW025001	ROSA HERNANDEZ SOFTBALL COMPLEX	RESTROOM/PRESSBOX/CONCESSION	NORTHSIDE DRIV	KEY WEST	FL	33040	\$190,800	\$22,700	\$213,500
CKW026001	CLAYTON STERLING COMPLEX	ULRIC "BUBBER" SWEETING PAVILION	900 KENNEDY DR	KEY WEST	FL	33040	\$361,700	\$48,000	\$409,700
CKW027001	TRUMAN WATERFRONT	STORAGE (OLD MESS HALL)	TRUMAN WATER	KEY WEST	FL	33040	\$2,439,300	\$0	\$2,439,300
CKW028001	FIRE STATION MUSEUM	FIRE STATION MUSEUM	1024 GRINNELL S	KEY WEST	FL	33040	\$697,200	\$0	\$697,200
CKW029001	KEY WEST POLICE DEPARTMENT SPECIAL OPS	POINCIANA SUB-STATION	1663 DUNLAP CO	KEY WEST	FL	33040	\$542,300	\$83,100	\$625,400
CKW030001	EASTER SEAL THERAPY CENTER	EASTER SEAL THERAPY CENTER	5220 JR. COLLEGE	KEY WEST	FL	33040	\$356,400	\$0	\$356,400
CKW031001	BAYVIEW PARK	RECREATION CENTER	1310 VIRGINIA ST	KEY WEST	FL	33040	\$591,200	\$14,800	\$606,000
CKW031002	BAYVIEW PARK	PRO SHOP	1310 TRUMAN AV	KEY WEST	FL	33040	\$32,300	\$7,700	\$40,000
CKW031003	BAYVIEW PARK	PRESSBOX/STORAGE	1310 TRUMAN AV	KEY WEST	FL	33040	\$24,900	\$3,100	\$28,000
CKW032001	SOLID WASTE COMPLEX	ADMINISTRATION/MAINTENANCE	141 OVERSEAS HI	MARATHON	FL	33050	\$725,700	\$127,000	\$852,700
CKW032002	SOLID WASTE COMPLEX	SCALE/PLATFORM	141 OVERSEAS HI	MARATHON	FL	33050	\$82,400	\$0	\$82,400
CKW032003	SOLID WASTE COMPLEX	SCALE HOUSE	141 OVERSEAS HI	MARATHON	FL	33050	\$25,900	\$3,000	\$28,900
CKW032004	SOLID WASTE COMPLEX	EMERGENCY GENERATOR	141 OVERSEAS HI	MARATHON	FL	33050	\$164,000	\$0	\$164,000
CKW032005	SOLID WASTE COMPLEX	PUMP HOUSE - SPRINKLER SYSTEM	141 OVERSEAS HI	MARATHON	FL	33050	\$32,300	\$76,700	\$109,000
CKW032006	SOLID WASTE COMPLEX	WELDING BUILDING	141 OVERSEAS HI	MARATHON	FL	33050	\$189,660	\$64,200	\$253,860

**City of Key West**  
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**10/1/2016 to 10/1/2017**

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CKW033001	TRANSIT AUTHORITY	TRANSIT AUTHORITY	5701 COLLEGE RD	KEY WEST	FL	33040	\$3,873,000	\$720,200	\$4,593,200
CKW033002	TRANSIT AUTHORITY	BUS WASH	5701 COLLEGE RD	KEY WEST	FL	33040	\$262,100	\$15,000	\$277,100
CKW034001	FIRE STATION #2	FIRE STATION #2	616 SIMONTON S	KEY WEST	FL	33040	\$4,012,140	\$172,200	\$4,184,340
CKW035001	CITY HALL - NEW	CITY HALL - NEW	1300 WHITE STRE	KEY WEST	FL	33040	\$15,695,900	\$1,622,100	\$17,318,000
CKW036001	HABANA PLAZA	ADMINISTRATION OFFICE	3100 FLAGLER AV	KEY WEST	FL	33040	\$0	\$970,400	\$970,400
<b>Boiler &amp; Machinery Total Insured Values</b>							<b>\$108,971,410</b>	<b>\$18,141,700</b>	<b>\$127,113,110</b>

# AUTOMOBILE SCHEDULE

Member Entity Name: City of Key West, FL



Application Forms must be forwarded by Email. Faxed or Hand Written Applications will not be processed

GVW 0-10,000 lbs  
 GVW 10,001-20,000 lbs  
 GVW 20,001-45,000 lbs

* Vehicle Type	
Car - Non Emergency	15 Passenger Van
Car - Emergency	Ambulance/Rescue
Light Weight	Motorcycle/Motorbike
Medium Weight	Trailer/Semi-Trailer
Heavy Weight	Miscellaneous
GVW Over 45,000 lbs	X-Heavy Weight
	Fire Truck
	Bus

I HAVE REVIEWED AND UPDATED THE INFORMATION IN THIS APPLICATION:

Yes: \_X\_ or No \_\_\_\_\_

**Note:**

- a) If a vehicle is used as a Police Car, regardless of type or body style, please categorize as a "Police Car". Police Motorcycles, however, are to be categorized as "Motorcycle"
- b) Equipment permanently mounted to a Self propelled Vehicle is to be included in the Actual Cash Value of such vehicle (eg Police Lights on top of vehicle).
- c) Equipment permanently mounted to a Non- Self propelled Vehicle (ie. Trailer) are to be covered under Inland Marine (both the Trailer and Equip)

*Vehicle Type	Year	Make	Model / Description	Full VIN	Actual Cash Value (only if APD applies)
Heavy Weight	2008	TBD	8 YARD DUMP TRUCK	TBD	\$56,967
Heavy Weight	2008	TBD	CRANE TRUCK	TBD	\$68,493
Heavy Weight	1997	Ford	F SERIES DUMP	AFDPF80C3VVA04510	\$11,724
Fire Truck	1929	American	AMERICAN LA FRANCE FIRE ENGINE	D45771T	\$10,000
Fire Truck	1997	Ford	F-450 MINI PUMPER	1FDLF47F1VEA78581	\$29,597
Fire Truck	2000	Pierce	DASH PUMPER TRUCK	4P1CT02XXYA000731	\$165,320
Fire Truck	2004	Pierce	CUSTOM PUMPER TRUCK	4P1CEO1U04A004315	\$217,670
Fire Truck	2007	Pierce	CONTENDER RESCUE TRUCK	1HTMKAZR27H475151	\$221,857
Fire Truck	2007	Pierce	VELOCITY HD 75' AERIAL LADDER TRUCK	4P1CV01H37A007460	\$435,963
Fire Truck	2008	Pierce	VELOCITY PUMPER TRUCK	4P1CV01H68A008765	\$381,952
Light Weight	2008	Ford	F250	1FTSX21598EC80235	\$19,961
Heavy Weight	2003	Sterling	VACTORLT7501 TRUCK	2FZHATAKX3AL75889	\$96,115
Medium Weight	2006	Cues	WORKHORSE TV TRUCK/SEAL UNIT	5B4KPD2U963419604	\$125,510
Heavy Weight	2008	Sterling	VACTOR TRUCK	2FZHATBS18AY78278	\$220,000
Bus	2001	Gillig	LOW FLOOR" '30 TRANSIT BUS "	15GGE181411090406	\$166,575
Bus	2001	Gillig	LOW FLOOR" '30 TRANSIT BUS "	15GGE181611090407	\$166,575
Bus	2001	Gillig	LOW FLOOR" '30 TRANSIT BUS "	15GGE181811090408	\$166,575
Bus	2001	Gillig	LOW FLOOR" '30 TRANSIT BUS "	15GGE181611090410	\$166,575
Bus	2001	Gillig	LOW FLOOR" '30 TRANSIT BUS "	15GGE181811090411	\$166,575
Bus	2003	Gillig	LOW FLOOR" '29 TRANSIT BUS "	15GGE181631090684	\$167,683
Bus	2003	Gillig	LOW FLOOR" '29 TRANSIT BUS "	15GGE18 183 1090685	\$167,683
Bus	2003	Gillig	LOW FLOOR" '29 TRANSIT BUS "	15GGE181X3 1090686	\$167,683
Bus	2003	Gillig	LOW FLOOR" '29 TRANSIT BUS "	15GGE181131090687	\$167,683
Bus	2003	Gillig	LOW FLOOR" '29 TRANSIT BUS "	15GGE181331090688	\$167,683
Bus	2003	Gillig	LOW FLOOR" '29 TRANSIT BUS "	15GGE181531090689	\$167,683
Bus	2003	Gillig	LOW FLOOR" '29 TRANSIT BUS "	15GGE181131090690	\$167,683
Bus	2008	Gillig	LOW FLOOR" TRANSIT BUS "	15GGB271081078831	\$286,329
Bus	2008	Gillig	LOW FLOOR" TRANSIT BUS "	15GGB271081078832	\$286,329
Fire Truck	2003	International	4300 W/ALTEC AERIAL DEVICE	3HTMMAAN63N586661	\$43,098
Heavy Weight	2008	Ford	F-650 CONTRACTORS DUMP TRUCK	3FRWF65A48V69303	\$41,780
Light Weight	2006	Ford	ESCAPE 4X2 HOUR METER, A/C, AUTO	1FMYU02Z66KD53760	\$9,077
Light Weight	2007	Ford	ESCAPE XLS 4CYL. AUTOMATIC	1FMYU02Z07KA49695	\$9,775

*Vehicle Type	Year	Make	Model / Description	Full VIN	Actual Cash Value (only if APD applies)
Light Weight	2003	Ford	F-250 3/4 TON HD PICK UP TRUCK 4X2	1FTNF20L83ED58724	\$7,515
Light Weight	2006	Ford	E350 SD SUPER CARGO VAN 5.4L V8	1FTSS34L26HA87855	\$11,035
Light Weight	2006	Ford	E350 SD SUPER CARGO VAN 5.4L V8	1FTSS34L76HA35900	\$10,837
Light Weight	2006	Ford	F-250 4X2 CREW CAB 6.0L DIESEL	1FTSX20P06EB77785	\$15,737
Medium Weight	2006	Ford	F-350 4X2 SD REGULAR CAB 6.0L DIESEL	1FTWF30P36EB38831	\$14,260
Medium Weight	2006	Ford	F-350 4X2 SD REGULAR CAB 6.0L DIESEL	1FTWF30P66EB63920	\$14,618
Medium Weight	2006	Ford	F-350 4X2 SD REGULAR CAB 6.0L DIESEL	1FTWF30P36EB70324	\$14,618
Medium Weight	2006	Ford	F-350 4X2 SD REGULAR CAB 6.0L DIESEL	1FTWF30P86EB70321	\$15,664
Medium Weight	2006	Ford	F-350 4X2 SUPERCAB 6.0L DSL, TOW PCKG	1FTWF30P26EB67608	\$14,731
Medium Weight	2006	Ford	F-350 4X2 SUPERCAB 6.0L DSL, TOW PCKG	1FTWF30P86EA37963	\$14,731
Light Weight	2006	Ford	F1504X2 STYLESIDEREGCAB4.2LV6	1FTRF12216NA01857	\$9,394
Light Weight	2006	Ford	F150 4X2 STYLESIDE REG CAB 4.6L V-8	1FTRF12W36KB40974	\$10,236
Light Weight	2004	Ford	F-250 HEAVY-DUTY PICKUP TRUCK	1FTNF20L94ED24230	\$17,030
Light Weight	2004	Ford	F250 CREW CAB HEAVY DUTY PICKUP TRU	1FTNW20L64ED69335	\$11,384
Light Weight	2006	Ford	F150 4X2 EXTENDED CAB 4.6L V8 CLOTH SE	1FTRX12W86NB52677	\$11,629
Light Weight	2005	Ford	F-250 FOR MARINE UNIT	1FTNX20535EC07372	\$11,578
Light Weight	2006	Ford	E-350 SD CARGO VAN 5.4L V-8, VINYL FLR	1FTSE34L96HA99329	\$11,569
Light Weight	2006	Ford	F-250 4X2 SUPERCAB 6.0L DIESEL	1FTSX20P56EB77748	\$15,737
Light Weight	2006	Ford	F150 (FMT) 4X2 EXT CAB 4.6L V8 LONG BD	1FTVX12596NB52676	\$10,356
Light Weight	2006	Ford	F150 (FMT) 4X2 EXT.CAB 4.6L V8 LONG BD	1FTVX12526NB52681	\$10,356
Light Weight	2006	Ford	F150 4X2 EXTENDED CAB 4.6L V8 LONG BE	1FTVX12526NB52678	\$10,356
Car - Emergency	2005	Ford	F250	1FTNX20555EC07373	\$11,578
Car - Emergency	2006	Chevrolet	COBALT 4DR, 2.2L 4 CYL, AUTO TRANS,	1G1AK55F267845126	\$7,816
Car - Emergency	2006	Ford	E-250 CARGO VAN, EXTENDED BODY (275	1FTSS34L06DA67305	\$16,071
Car - Emergency	2006	Ford	E-350 PASSENGER VAN, PART, REAR/SID	1FBSS31L66DA90693	\$10,356
Car - Emergency	2006	Ford	E-350 PASSENGER VAN, PRTION REAR/SID	1FBSS31LX6DA90552	\$14,812
Car - Emergency	2006	Ford	E-350 SD CARGO VAN 5.4L V-8, VINYL FLR	1FTSE34LX6HA99338	\$12,854
Car - Emergency	2006	Ford	EXPEDITION 4X2 REAR A/C, PWR WIN/DR	1FMPU15516LA83356	\$21,785
Car - Emergency	2006	Ford	EXPEDITION 4X2 REARA/C, PWR WIN/DR	1FMPU15536LA83357	\$21,785
Car - Emergency	2006	Ford	EXPEDITION 4X2 REAR A/C, PWR WIN/DR	1FMPU15556LA83358	\$21,785
Car - Emergency	2006	Ford	EXPEDITION MCL100E EVIDENCE CLTN	1FMPU15516LA78805	\$34,536
Car - Emergency	2006	Ford	EXPLORER 4X2 (UNMARKED) POLICE UT	1FMEU62E56UB40984	\$14,697
Car - Emergency	2006	Ford	EXPLORER 4X2 POLICE UNIT	1FMEU62EX6UB40981	\$16,110
Car - Emergency	2006	Ford	EXPLORER 4X2 POLICE UNIT	1FMEU62E36UB38084	\$16,110
Car - Emergency	2006	Ford	EXPLORER 4X2 POLICE UNIT	1FMEU62E56UB38085	\$16,110
Car - Emergency	2006	Ford	EXPLORER 4X2 POLICE UNIT	1FMEU62E96UB38087	\$16,110
Car - Emergency	2006	Ford	EXPLORER 4X2 POLICE UNIT	1FMUE62E16UB40979	\$16,110
Car - Emergency	2006	Ford	EXPLORER 4X2 POLICE UNIT	1FMEU62E16UB40982	\$16,110
Car - Emergency	2006	Ford	EXPLORER 4X2 POLICE UNIT	1FMEU62E76UB38086	\$16,110
Car - Emergency	2006	Ford	EXPLORER 4X2 POLICE UNIT	1FMEU62E36UB40983	\$16,110
Car - Emergency	2006	Ford	EXPLORER 4X2 POLICE UNIT	1FMEU62EX6UB40978	\$16,110
Car - Emergency	2006	Ford	EXPLORER SPEC# 16 MIDSIZE UTILITY	1FMEU62E56UA93035	\$14,730
Car - Emergency	2006	Ford	EXPLORER SPEC# 16 MIDSIZE UTILITY 4X2	1FMEU62E36UA52032	\$12,712
Car - Emergency	2006	Ford	F-250 4X2 DIESEL CREW CAB, SHORT BED	1FTSW20P76ED91479	\$10,356
Car - Emergency	2006	Ford	F-250 UTILITY BODY, STD SERVICE BODY,	1FTSX20506ED91478	\$19,270
Car - Emergency	2006	Chevrolet	IMPALA (UNMARKED)-POLICE PACKAGE 3	2G1WS551769403287	\$14,282
Car - Emergency	2006	Chevrolet	IMPALA-POLICE PCKG 3.9L V6, AUTO, A/C,	2G1WS551669395375	\$15,555
Car - Emergency	2007	Ford	F250	1FTSX21578EC80234	\$19,961
Car - Emergency	2007	Ford	F-150 4X2, WHITE EXTERIOR	1FTRX12W18FA04836	\$14,034
Car - Emergency	2007	Ford	MOTOR HOME MOBILE COMMAND POST	1F6MF53Y270A00514	\$4,375
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V09X116546	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V29X116547	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V49X116548	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V69X116549	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V29X116550	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V49X116551	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V69X116552	\$19,274

*Vehicle Type	Year	Make	Model / Description	Full VIN	Actual Cash Value (only if APD applies)
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V89X116553	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71VX9X116554	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V19X116555	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V39X116556	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V59X116557	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V79X116558	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V99X116559	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V59X116560	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V99X116562	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V09X116563	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V29X116564	\$19,274
Car - Emergency	2009	Ford	CROWN VICTORIA	2FAHP71V49X116565	\$19,274
Trailer/Semi-Trailer	2005	Continental	BOAT TRAILER	1ZJBS18165M035548	\$1,443
Light Weight	2005	Ford	F-150 4X2 1/2 TON, EXTENDED CAB	1FTRX12W15NA99173	\$10,660
Light Weight	2006	Ford	F-250 4X2 CREW CAB 6.0L DIESEL	11FTSW20P16EA04778	\$18,089
Light Weight	2007	Ford	F250	1FTNX20578EC52691	\$17,655
Light Weight	2007	Ford	F150 EXT CAB, V8 AUTOMATIC	1FTRX12W87FB76165	\$15,423
Trailer/Semi-Trailer	2002	Pace	7' X 14' CARGO TRAILER 5000 LBS. GVW	4FPUB141X2G060229	\$1,637
Trailer/Semi-Trailer	2002	Wells Cargo	CARGO 24' HAZMAT TRAILER BID #004-02	1WC200L2323048841	\$10,306
Light Weight	2005	Ford	F-150 LONG BED P/U	1FTRF12W65NA96059	\$9,233
Light Weight	2005	Ford	F-150 REGULAR/STANDARD CAB 4X2 1/2 TO	1FTRF12285KF14247	\$7,664
Light Weight	2006	Ford	F-150 4X2 REG CAB 4.0 V-6 ENGINE, AUTO	1FTRF12286KB27215	\$7,569
Light Weight	2007	Ford	ESCAPE SUV, AUTOMATIC TRANS	1FMCU02Z38KB33263	\$10,674
Light Weight	2007	Ford	F-150 REG CAB, V6, AUTO TRANS	1FTRF12267KD41718	\$10,409
Light Weight	2003	Ford	F-150 PICKUP TRUCK WORKSERIES 4 X 2	2FTRF17213CA95698	\$5,638
Light Weight	2003	Ford	F-150 PICKUP TRUCK WORKSERIES 4 X 2	2FTRF172X3CB00090	\$5,638
Light Weight	2005	Ford	F-150 REGULAR/STANDARD CAB P/U	1FTRF12245NA96056	\$7,664
Light Weight	2005	Ford	F-150 REGULAR/STND CAB 4X2 1/2 TON	1FTRF12265NA96057	\$7,664
Light Weight	2007	Ford	F150, REG CAB, V6, AUTO TRANS	1FTRF12237KD53504	\$10,144
Light Weight	2007	Ford	F150, REG CAB, V6, AUTO TRANS	1FTRF12247KD41717	\$10,409
Light Weight	2006	Ford	EXPLORER 4X2 AM/FM/CD, A/C,	1FMEU62E86UB40977	\$12,066
Light Weight	2003	Ford	ECONOLINE VAN CARGO VAN, TYPE A 4X2	1FTRE14W03HB83578	\$6,944
Light Weight	2004	Ford	F250 CREW CAB HEAVY DUTY PICKUP TRU	1FTNW20L74ED74365	\$11,384
Light Weight	2004	Ford	F250 EXTENDED CAB PICKUP TRUCK	1FTNX20L34EC94493	\$10,517
Light Weight	2004	Ford	F250 EXTENDED CAB PICKUP TRUCK	1FTNX20L14EC74095	\$10,517
Light Weight	2005	Ford	E-250 CARGO VANS	1FTNE24L25HA98433	\$8,751
Light Weight	2005	Ford	F-150 4X2 1/2 TON, EXTENDED CAB	1FTRX12W65FA70536	\$10,662
Light Weight	2005	Ford	F150 4X2 STYLESIDE REG CAB 4.6L V8	1FTRF12W35NB58906	\$9,104
Heavy Weight	2005	Ford	F750 DUMP TRUCK	3FRPF75Y65V209510	\$29,103
Light Weight	2006	Ford	F-250 4X2 SUPERCAB 6.0L DIESEL	1FTSX20P56EB77829	\$10,236
Light Weight	2006	Ford	F150 (FMT) 4X2 EXT. CAB 4.6L V8 LONG BED	1FTVX12546NB52682	\$10,356
Light Weight	2006	Ford	F150 4X2 STYLESIDE REG CAB 4.2L V6	1FTRF12266NA54165	\$8,253
Light Weight	2006	Ford	F150 4X2 STYLESIDE REG CAB 4.2L V6	1FTRF12296NA19717	\$9,394
Light Weight	2006	Ford	F150 4X2 STYLESIDE REG CAB 4.6L V-8	1FTRF12W56KB41060	\$15,737
Light Weight	2007	Freightliner	SPRINTER HIGH ROOF CARGO VAN	WDYPF445775210803	\$26,881
Trailer/Semi-Trailer	2007	Tandem	TRAILER FOR HYDRO-TEK	1YGHD18248B046287	\$6,250
Light Weight	2008	Ford	ECONLINE VAN	1FTNE24W78DA03984	\$12,879
Light Weight	2000	Chevrolet	3/4 TON FLEETSIDE PICKUP V8	1GCGC24RXYR1 14296	\$5,974
Light Weight	2001	Chevrolet	S-10 COMPACT PICKUP TRUCK	1GCCS14W418226282	\$3,896
Medium Weight	2004	Ford	CREW CAB WITH STAKE BODY & LIFT	1FDWW36S14EC95410	\$12,925
Light Weight	2006	Ford	F150 4X2 EXTENDED CAB 4.6L V8 LONG BE	1FTVX12576NB52675	\$10,356
Trailer/Semi-Trailer	2007	Hitch King	WATER TRAILER, 2AXLE	HITK5 101200092007	\$2,240
Light Weight	2006	Ford	F150 4X2 EXTENDED CAB 4.6L V8 LONG BE	1FTVX12506NB52680	\$10,356
Trailer/Semi-Trailer	2003	Continental	BOAT TRAILER FOR FA# 030440	1ZJBA28393M016645	\$2,256
Light Weight	2005	Ford	F150 4X2 STYLESIDE REG CAB 4.6L V8	1FTRF12W15NB54613	\$8,940
Light Weight	2005	Ford	F150 4X2 STYLESIDE SUPERCAB 5.4L V8	1FTPX125X5NC08633	\$10,667
Light Weight	2007	Ford	F150 4X2 S/C 4.6L V8 ENGINE, OXF. WHITE,	1FTRX12W07NA29599	\$15,831

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Light Weight	2005	Ford	F150 4X2 STYLESIDE REG CAB 4.6L V8	1FTRF12W05NA87907	\$9,138
Light Weight	2006	Ford	E350 XL SUPER DUTY WAGON 5.4L V8	1FBNE31LX6HA80312	\$11,681
Light Weight	2006	Ford	F-250 4X2 CREW CAB 6.0L DIESEL	1FTSW20P96EB28586	\$16,280
Light Weight	2004	Ford	F250 PICK-UP TRUCK, CREW-CAB,4X2	1FTN20L24EA26974	\$8,929
Light Weight	2005	Ford	F-150 4X2 1/2 TON, EXTENDED CAB	1FTRX12W35NA99174	\$10,660
Light Weight	2001	Ford	F-350 PICKUP TRUCK CREW CAB 4X2	1FTWW32S71EC69206	\$7,657
Light Weight	2003	Ford	F-250 3/4 TON HD PICK UP TRUCK 4X2	1FTNF20L33ED58727	\$7,515
Light Weight	2003	Ford	F-250 3/4 TON HD PICK UP TRUCK 4X2	1FTNF20L43ED58722	\$7,515
Light Weight	2003	Ford	F-250 3/4 TON HD PICK UP TRUCK 4X2	1FTNF20L63ED58723	\$7,515
Bus	2005	Ford	E-350 FIFTEEN PASSENGER VAN	1FBSS31L65HA98431	\$11,351
Light Weight	2005	Ford	F-150 REGULAR/ STANDARD CAB 4X2,	1FTRF12W35NB39899	\$9,359
Light Weight	2005	Ford	F-150 REGULAR/ STANDARD CAB 4X2,	1FTRF12W85NB39901	\$9,359
Light Weight	2006	Ford	F-250 4X2 CREW CAB 6.0L DIESEL	1FTSX20P76EB77704	\$15,737
Light Weight	2007	Ford	F-150 REG CAB, V6, AUTO TRANS	1FTRF12287KD41719	\$10,409
Motorcycle/Motorbike	2007	Yamaha	C3 49CC SCOOTER	LPRSA33AX7A102836	\$2,060
Light Weight	2006	Ford	E-250 CARGO VAN A/C, LIMITED SLIP, HOU	1FTNE24W86DA67304	\$8,476
Trailer/Semi-Trailer	2001	Continental	ALUMINUM BOAT TRAILER W/TANDEM	1ZJBA21291M005353	\$592
Trailer/Semi-Trailer	2013	Wells Cargo	BOOM TRAILER	1WC200E25L30019596	\$4,200
Trailer/Semi-Trailer	2013	Wells Cargo	BOOM TRAILER	1WC200E21L3019594	\$4,200
Trailer/Semi-Trailer	2013	Wells Cargo	BOOM TRAILER	1WC200J24L3019577	\$6,900
Trailer/Semi-Trailer	2013	Boat Master	TRAILER	42XBB242XLF004356	-
Trailer/Semi-Trailer	2004	Continental	BOAT TRAILER	1ZJBE21124M025962	\$912
Fire Truck	2010	Pierce	VELOCITY PUMPER TRUCK	4P1CV01H9AA010922	\$439,946
Car - Emergency	2010	Ford	CROWN VICTORIA POLICE INTERCEPTOR	2FABP7BV5AX141497	\$20,911
Car - Emergency	2010	Ford	CROWN VICTORIA POLICE INTERCEPTOR	2FABP7BV7AX141498	\$20,911
Car - Emergency	2010	Ford	CROWN VICTORIA POLICE INTERCEPTOR	2FABP7BV9AX141499	\$20,911
Car - Emergency	2010	Ford	CROWN VICTORIA POLICE INTERCEPTOR	2FABP7BV1AX141500	\$20,911
Car - Emergency	2011	Ford	FUSION	3FAHP0HG8BR144825	\$15,134
Car - Emergency	2011	Ford	FUSION	3FAHP0HGXBR144826	\$15,134
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV3AX140915	\$21,288
Car - Emergency	2011	Chevrolet	TAHOE	1GNLC2E07BR324383	\$27,981
Car - Emergency	2011	Chevrolet	TAHOE	1GNLC2E08BR326353	\$28,217
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV7BX162630	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV3BX162625	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV5BX162626	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV7BX162627	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	SFABP7BV9BX162628	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV0BX162629	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV9BX162631	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV0BX162632	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV2BX162633	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV4BX162634	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV6BX162635	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BV8BX162636	\$21,916
Car - Emergency	2011	Ford	CROWN VICTORIA	2FABP7BVXBX162637	\$21,916
Car - Emergency	2010	Lincoln	NAVIGATOR	5LMPU28A4YLJ08619	-
Miscellaneous	2011	John Deere	GATOR	1MO4X2XDKBM070452	\$11,394
Heavy Weight	1997	Ford	F700 W/UTILITY BODY & CRANE	1FDNF70J2VVVA09861	\$9,948
Light Weight	2006	Ford	F250 SD 4X2 CREW CAB	1FTSW20P96EB44996	\$10,475
Trailer/Semi-Trailer	2007	Ver-Mac	MESSAGE BOARD PCMS-1210	2S9US41217S132106	\$12,600
Motorcycle/Motorbike	2009	Pierspeed	LASER R51 MOTOR SCOOTER	RFCRD10459Y669432	\$1,600
Motorcycle/Motorbike	2012	Yamaha	MOPED	RKRSA43A5CA111961	\$1,975
Car - Emergency	2012	Chevrolet	TAHOE	1GNSK2E08CR276425	\$29,727
Car - Emergency	2013	Ford	TAURUS	1FAHP2L8XDG139003	\$21,319
Car - Emergency	2013	Ford	TAURUS	1FAHP2L8XDG138997	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L86DG138995	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L88DG138996	\$21,683



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Car - Emergency	2013	Ford	TAURUS	1FAHP2L83DG138985	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L83DG138999	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L81DG138998	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L84DG139000	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L84DG138994	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L80DG138992	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L89DG138991	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L87DG138990	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L80DG138989	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L89DG138988	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L87DG138987	\$21,683
Car - Emergency	2013	Ford	TAURUS	1FAHP2L85DG138986	\$21,683
Trailer/Semi-Trailer	2014	Burk	UTILITY TRAILER	53BLTEA2XEU010697	\$3,399
Car - Non Emergency	2001	Volkswagen	GOLF	9BWGS21J514004198	-
Motorcycle/Motorbike	2007	TGB	SCOOTER	RFCRD10417Y633315	\$1,500
Light Weight	2015	Ford	F-250 -TK	1FT7W2BT1FEA13349	\$37,758
Light Weight	2014	Ford	F-250 -TK	1FT7W2BTXFEA13348	\$37,758
Car - Emergency	2014	Ford	EXPLORER	1FM5K8AR2EGC08340	\$29,594
Car - Emergency	2014	Ford	EXPLORER	1FM5K8AR6EGC08339	\$29,594
Car - Emergency	2014	Ford	EXPLORER	1FM5K8AR4EGC08338	\$29,594
Car - Emergency	2014	Ford	EXPLORER	1FM5K8AR5EGC02161	\$29,594
Car - Emergency	2014	Ford	EXPLORER	1FM5K8AR3EGC02160	\$29,594
Car - Emergency	2014	Ford	EXPLORER	1FM5K8AR7EGC02159	\$29,594
Car - Emergency	2014	Ford	EXPLORER	1FM5K8AR1EGC08121	\$29,234
Car - Emergency	2014	Ford	EXPLORER	1FM5K8AR5EGC08123	\$29,234
Car - Emergency	2014	Ford	EXPLORER	1FM5K8AR3EGC08122	\$29,234
Car - Non Emergency	2014	Toyota	PRUIS	JTDKDTB31E1070386	\$19,752
Car - Non Emergency	2014	Toyota	PRUIS	JTDKDTB32E1565017	\$19,752
Car - Non Emergency	2014	Toyota	PRUIS	JTDKDTB39E1564947	\$19,752
Car - Non Emergency	2014	Toyota	PRUIS	JTDKDTB34E1070012	\$19,752
Car - Non Emergency	2005	Chrysler	300	2C3JA63H85H173133	-
Car - Non Emergency	2007	Lincoln	MKZ	3LNHM28T47R611690	\$10,000
Medium Weight	2014	Freightliner	SWEEPER	1FVACXDT3EHFU3657	\$248,731
Trailer/Semi-Trailer	2014	King	37' TRAILER	4XBB53632EA012071	
Car - Emergency	2000	Chevrolet	IMPALA PURCUIT VEHICLE	2G1WF55K6Y9273664	\$6,900
Light Weight	2001	Dodge	RAM CARGO VAN	2B7JB21Y81K547712	\$7,142
Trailer/Semi-Trailer	2002	Wells Cargo	24' HAZMAT TRAILER	1WC200L2323048841	\$10,306
Trailer/Semi-Trailer	2002	Midwest	SINGLE AXLE LAWN TRAILER	5A5US121221200056	\$1,000
Trailer/Semi-Trailer	1988	Featherlite	HORSE TRAILER	1FPL19201JA006067	-
Light Weight	2006	Ford	F250	1FTSW20P76ED91479	\$20,435
Light Weight	2006	Ford	E350	1FBSS31L66DA90693	\$14,812
Light Weight	2012	Ford	F150	1FMTF1CF9CFC60923	\$16,583
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L83DG144740	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L87DG144739	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L88DG139002	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L86DG139001	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L82DG138993	\$25,813
Heavy Weight	2013	Pump	DEWATERING SYSTEM	1C9PP0924CH913010	\$50,509
Trailer/Semi-Trailer	2013	Diamond	CARGO TRAILER	53NBE1414D1010361	\$4,000
Light Weight	2013	Lincoln	UTILITY SPORTS VEHICLE	5LMEU68H43ZJ24479	-
Light Weight	2003	Ford	F150	1FTMF1CMXDFC66648	\$16,462
Light Weight	2013	Ford	F150	1FTMF1CM2DFC58768	\$16,877
Motorcycle/Motorbike	2013	Yamaha	MOPED	LPRSA20AX9A823935	-
Car - Non Emergency	2009	Ford	TAURUS	1FAHP2L80DG212668	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L80DG212671	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L82DG212672	\$25,813
Light Weight	2013	Ford	EXPLORER	1FM5K7AR1DGC25705	\$27,177

*Vehicle Type	Year	Make	Model / Description	Full VIN	Actual Cash Value (only if APD applies)
Light Weight	2013	Ford	EXPLORER	1FM5K7AR3DGC25706	\$27,177
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L85DG212665	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L87DG212666	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L89DG212667	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L82DG212669	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L89DG212670	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L84DG212673	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L86DG212674	\$25,813
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L81DG212632	\$25,344
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L83DG212633	\$25,344
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L85DG212634	\$25,344
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L87DG212635	\$25,344
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L89DG212636	\$25,344
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L80DG212637	\$25,344
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L82DG212638	\$25,344
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L84DG212639	\$25,344
Car - Non Emergency	2013	Ford	TAURUS	1FAHP2L80DG212640	\$25,344
Light Weight	2013	Ford	EXPLORER	1FM5K7AR8DGC40332	\$27,022
Fire Truck	2013	Pierce	PUMPER TRUCK	4P1CV01A0DA013702	\$540,426
Car - Non Emergency	2013	Toyota	PRIUS	JTDKDTB30D1048071	\$19,693
Car - Non Emergency	2013	Toyota	PRIUS	JTDKDTB35D1048258	\$19,693
Car - Non Emergency	2013	Toyota	PRIUS	JTDKDTB30D1048345	\$19,693
Car - Non Emergency	2013	Toyota	PRIUS	JTDKDTB33D1048484	\$19,693
Light Weight	2014	Ford	F250	1FTBF2A65DEB91591	\$18,995
Light Weight	2014	Ford	F250	1FT7W2A61EEA22479	\$22,660
Light Weight	2014	Ford	F250	1FT7W2A6XEEA22478	\$22,660
Light Weight	2014	Ford	F250	1FT7W2A68EEA22480	\$22,660
Light Weight	1993	Chevrolet	15' STEP VAN	1GCJP32K8P3319302	\$6,279
Heavy Weight	1995	Ford	VACTOR TRUCK	1FDYW82E8SVA82442	\$154,064
Heavy Weight	2011	International	SEWER VACTOR TRUCK	1HTWNAZT6BJ338095	\$249,530
Trailer/Semi-Trailer	2013	Diamond	CARGO TRAILER	53NBE1429D1010364	\$3,227
Trailer/Semi-Trailer	2013	Diamond	CARGO TRAILER	53NBE1427D1010363	\$3,227
Trailer/Semi-Trailer	2013	Diamond	CARGO TRAILER	53NBE1425D1010362	\$3,227
Heavy Weight	1998	GMC	DUMP TRUCK -FLAT BED	1GDJH1CPWJ517643	\$13,736
Car - Emergency	2015	Chevrolet	TAHOE	1GNLC2KCXFR256679	\$65,749
Motorcycle/Motorbike	2015	Yamaha	ZUMA 50	RKRSA43A4FA119862	\$2,827
Light Weight	2015	Ford	F250	1FT7W2A65FEB54663	\$27,537
Ambulance/Rescue	2015	Ford	HORTON AMBULANCE 453-111	1FDWE3FS1FDA05288	\$129,097
Ambulance/Rescue	2015	Ford	HORTON AMBULANCE 453-111	1FDWE3FS8FDA05286	\$129,097
Ambulance/Rescue	2015	Ford	HORTON AMBULANCE 453-111	1FDWE3FS8FDA05287	\$129,097
Motorcycle/Motorbike	2015	Yamaha	MC	RKRSA43A2FA120170	\$2,827
Motorcycle/Motorbike	2015	Harley Davidson	MOTORCYCLE	1HD1FHM16FB655215	\$9,495
Motorcycle/Motorbike	2015	Harley Davidson	MOTORCYCLE	1HD1FHM12FB654496	\$9,495
Heavy Weight	1998	Ford	F750	1FDXF80C3WVA13158	-
Trailer/Semi-Trailer	2000	Sunc	Trailer	1S9001222YT303996	-
Bus	2015	Gillig	29' low floor-BRT Transit bus	15GGE2718F1092920	\$429,426
Bus	2015	Gillig	29' low floor-BRT Transit bus	15GGE271XF1092921	\$429,426
Bus	2015	Gillig	29' low floor-BRT Transit bus	15GGE2711F1092922	\$429,426
Bus	2015	Gillig	29' low floor-BRT Transit bus -Hybrid	15GGE3017F1092925	\$647,411
Motorcycle/Motorbike	2015	Harley Davidson	MOTORCYCLE	1HD1FHM16FB671124	\$9,495
Motorcycle/Motorbike	2015	Harley Davidson	MOTORCYCLE	1HD1FHM1XFB670655	\$9,495
Motorcycle/Motorbike	2015	Harley Davidson	MOTORCYCLE	1HD1FHM15FB670790	\$9,495
Ambulance/Rescue	2008	Ford	AMBULANCE	1FDXE45P68DB59764	\$8,209
Police Car	2015	Ford	Transit Van	1FTSW2CM4FKB12671	\$27,650
Police Car	2016	Ford	F250	1FT7W2BT6GEA15910	\$41,447
Police Car	2016	Ford	F250	1FT7W2BT8GEA15908	\$41,447
Police Car	2016	Ford	F250	1FT7W2BTXGEA15909	\$41,447









