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TO: Andy Cooper
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Orlando, Florida 32801
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FROM: Roddy McMullen
RISK ID: 190661
DATE SENT: August 29, 2019

AIRCRAFT INSURANCE QUOTATION
WITH
WESTCHESTER FIRE INSURANCE COMPANY
(AA S&P, A++ BEST)

In accordance with your request, we are pleased to provide the following quotation:

Please read this Quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. Terms and conditions that are not specifically mentioned in this Quotation are not included. The terms and conditions of this Quotation supersede the submitted insurance specifications and all prior proposals and binders. Actual coverage will be provided by and in accordance with the policy as issued.

The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is reflected in the policy or in an agreement signed by someone authorized to bind the insurer.

This Quotation has been constructed in reliance on the data provided in the submission. A material change or misrepresentation of that data voids this Quotation.

This quotation is not a binder of insurance. In no event will this quotation remain open beyond 30 days from the quote issuance date shown above or the coverage effective date, whichever comes first.

This quotation is subject to the Assured’s producer being duly licensed in his/her resident state; in addition, the producer must hold a non-resident license in the state in which the Assured is domiciled if different from the producer’s resident state.

NAMED INSURED: City of Key West

NAMED INSURED’S ADDRESS: 1300 White Street, Key West, Florida, 33040

BUSINESS OF NAMED INSURED: City Government

PERIOD: From: October 01, 2019 To: October 01, 2020
both days at 12:01 a.m. Local Time at the address of the Named Insured

LIABILITY COVERAGES: The Liability Coverages, Limits of Liability and Liability Premiums applicable to each insured aircraft are as shown under the Aircraft Liability Section of the Schedule of Insured Aircraft.

The liability coverage codes have the following meanings:

- A Bodily Injury Excluding Passengers
- B Property Damage
- C Passenger Bodily Injury
- D Single Limit Bodily Injury (including Passengers) and Property Damage

HULL COVERAGES: The hull coverage, Amount of Insurance, deductibles, premium and financial interest applicable to each insured aircraft are shown under the Aircraft Hull Section of the Schedule of Insured Aircraft.

The aircraft hull coverage codes have the following meanings:

- F In Motion and Not In Motion coverage
- G Not In Motion coverage only
- H Not In Flight coverage only

PURPOSE OF USE: All uses required by the "Named Insured"

PILOTS: The pilots who may fly the Aircraft are as listed below, provided that those pilots have all of the qualifications as shown and provided also that all pilots are properly certificated, rated and qualified under the current F.A.A. regulations which apply to the operation of the Aircraft.

Any operator approved by the "Named Insured"

LOCATION OF THE AIRCRAFT: The unmanned aerial vehicle "UAV" is kept in the "policy territory"

TERRITORY: While the UAV is in the United States of America (excluding Alaska), Canada or Mexico, or while the UAV is being transported between ports in the territory.

SCHEDULE OF INSURED AIRCRAFT:

F.A.A. Number	Year	Make and Model	Aircraft Type	Engine and HP	Total Seats Incl Crew
FA3FPNARLF	2018	DJI Inspire 2	R		0
07DJE140C10256	2018	DJI Phantom 4	R		0

Applicable Liability Coverages, Limits of Liability and Premium

F.A.A. Number	Coverage	Each Occurrence Limit	Each Passenger Sub-Limits	Med. Pay Limit Per Person	Liability Premium
FA3FPNARLF	D	\$1,000,000	Not Applicable	Not Applicable	\$866
07DJE140C10256	D	\$1,000,000	Not Applicable	Not Applicable	\$866

Description of Aircraft, Hull Coverages and Hull Deductibles

F.A.A. Number	Coverage	Amount Of Insurance	Not in Motion	In Motion	Ingestion	Hull Premium
FA3FPNARLF	F	\$3,000	\$300	\$300	Not Applicable	\$330
07DJE140C10256	F	\$1,800	\$180	\$180	Not Applicable	\$198

CONDITIONS: Policy form: AC 101 (07-07) and AC 102 (11-98) which includes, inter alia, the following exclusion clauses:

War and Other Perils Exclusion Clause
 Noise, Pollution and other Perils Exclusion Clause
 The policy is also subject to the following:

- AC 100 (07/10) Aircraft Policy - Jacket
- AC 101 (07/07) Aircraft Policy - Declarations
- AC 101S (07/07) Aircraft Policy - Schedule of Endorsements
- AC 102 (11/98) Aircraft Policy - Provisions
- AC 103 (11/98) Pilots Who May Fly The Aircraft
- AC 110 (11/98) War, Hi-jacking and Other Perils Exclusion Clause (Aviation)
- AC 112 (02/08) Extended Coverage - War, Hi-Jacking and Other Perils Endorsement (Aviation Liabilities)
- AC 159 (11/98) Nuclear Risk Exclusion Clause
- AC 160 (11/98) Aircraft Additional Equipment
Additional Premium: \$330
Equipment: Zenmuse X45 Camera
S/N: OCGDFDZ000491
Amount of Ins: \$3,000
Deductible: \$300
- AC 161 (11/98) Date Recognition Exclusion Endorsement
- AC 162 (11/98) Date Recognition Limited Coverage Endorsement
- AC 165 (01/15) Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
- AC 167 (02/08) Extended Coverage - War, Physical Damage Coverage Endorsement (Aircraft Physical Damage Coverage)
- AC 168 (11/03) Pollution Endorsement
- AC 170 (01/15) Limited Terrorism Coverage Endorsement
- AC 171 (02/05) Personal Injury Extension Endorsement
Personal Injury Annual Aggregate Limit: \$1,000,000
Additional Premium: \$Included
- AC 176 (02/05) Knowledge, Consent And Unintentional Failure To Report Endorsement
- AC 195 (02/05) Cancellation Notification Change Endorsement
90 days NOC but 10 days NOC if we cancel because premium is unpaid
- AC-FL (02/99) Cancellation Notification - Florida
- ALL-21101 (11/06) Trade or Economic Sanctions Endorsement
- ALL-5X45 (11/96) Questions About Your Insurance
- TR-19604d (01/15) Notice Of Terrorism Insurance Coverage

PREMIUM:

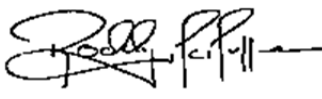
	<u>HULLS</u>	<u>LIABILITIES</u>
Basic Premium:	\$528	\$1,732
Additional Coverages:	\$330	Not Purchased
War Premium:	\$3	\$174
TRIA Premium:	\$3	\$174
War/TRIA Combined:	\$4	\$217

The U.S. Foreign Account Tax Compliance Act, commonly known as "FATCA", became the law in the U.S. in March of 2010 and becomes effective July 1, 2014. Pursuant to FATCA, brokers, producers, agents and/or clients may need to obtain withholding certificates from insurance companies. For information on how to obtain the applicable withholding certificate from Chubb U.S. insurance companies, please go to the following web site:

<http://www2.chubb.com/us-en/u-s-foreign-account-tax-compliance-act-fatca.aspx>

Please note that you do not have authority to bind the above insurance. Please contact us if you wish to bind this insurance. We look forward to receiving your instructions and thank you for your inquiry.

On behalf of Westchester Fire Insurance Company

By 

Authorized Representative

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

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

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015, 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017, 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 and 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

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

Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase terrorism coverage for a prospective premium of \$177
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

City of Key West
Print Name

Date

Westchester Fire Insurance Company
Insurance Company

AAC N16736429 002
Policy Number