

# City of Key West



## 2017/2018

### Property/Casualty and Workers' Compensation Renewal

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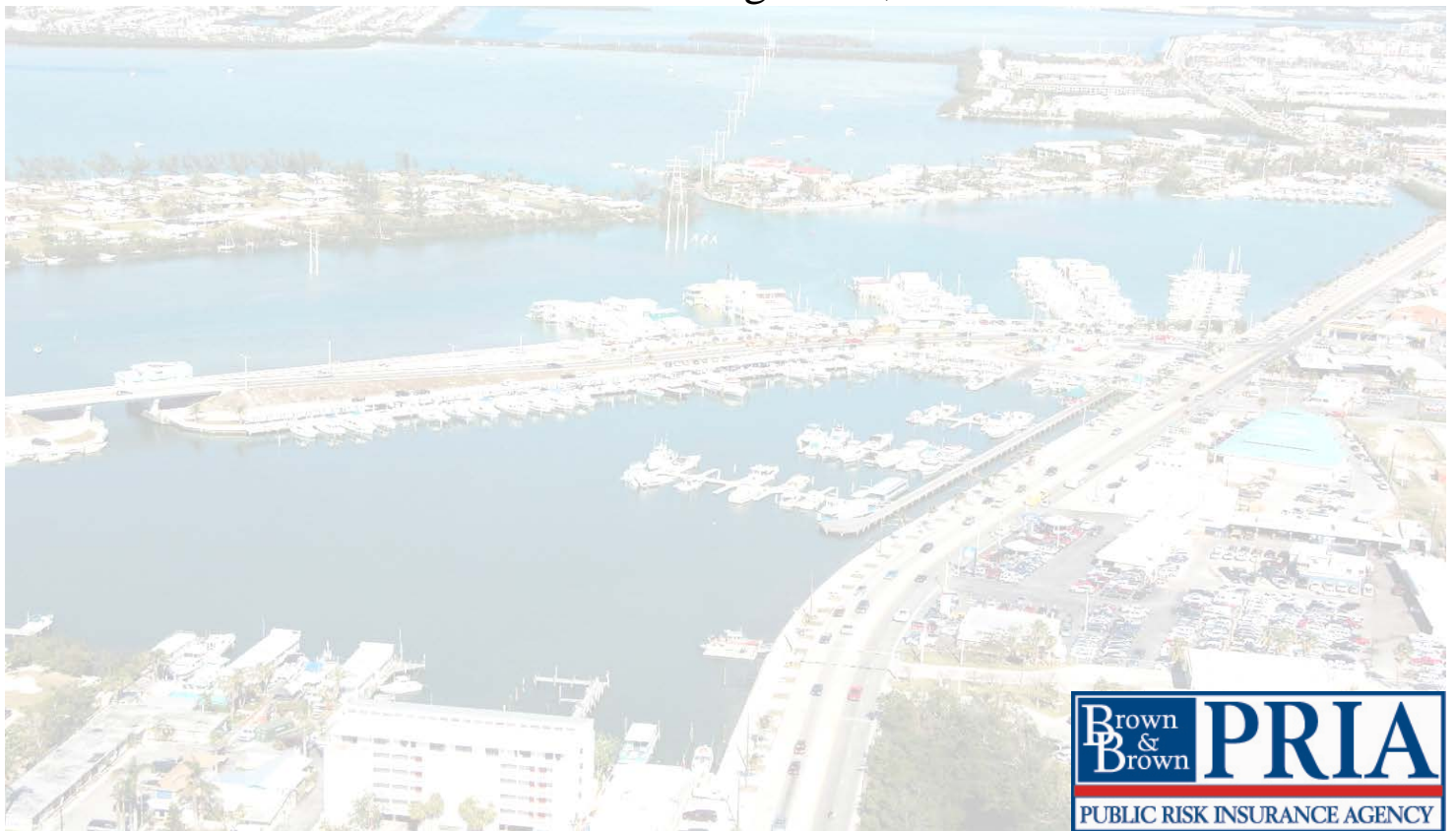
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**PUBLIC RISK INSURANCE AGENCY  
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**EXECUTIVE SUMMARY****INSURANCE MARKET UPDATE**

Both the US and Florida market conditions remain stable due to a stabilizing economy, intense competition, increased capacity, and favorable underwriting results over the past 5 years. However, there are signs of declining profitability and desire for rate increases from reinsurers and insurers.

**Property Insurance Market: Results**

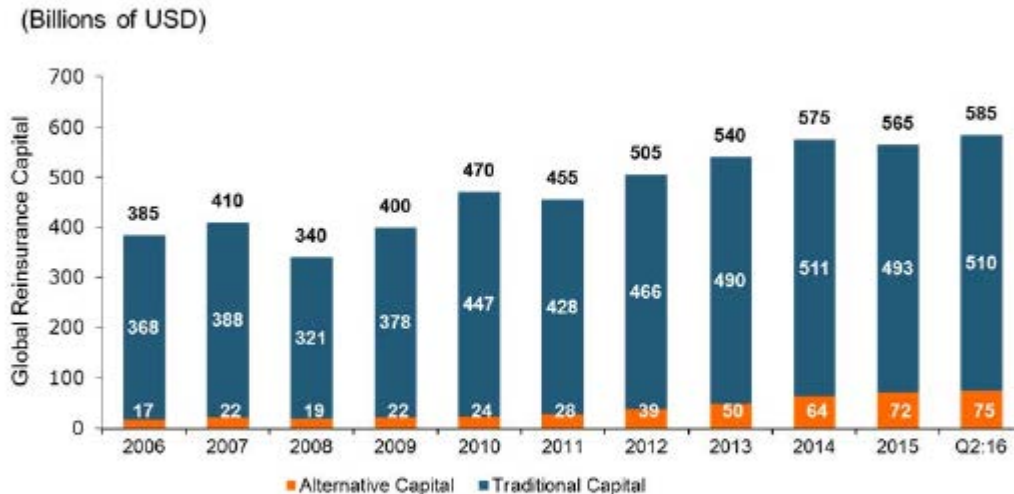
The property market continues to remain stable to soften in 2017 due in large part to the following macro-economic factors:

- US Cat Losses – Another benign CAT loss year in the US (with no major Hurricanes during the 2015 and 2016 Atlantic Hurricane season);
  - Hurricane Matthew: \$3.5 billion - \$4.5 billion insured loss estimate
  - Hurricane Hermine: \$400 million - \$500 million insured loss estimate
- First ½ of 2017, insurers paid out nearly 40% less than in the first ½ of 2016. Flooding, thunderstorms, and tornadoes stem from unusual atmospheric conditions in the US.
- Abundant capacity and lower treaty reinsurance costs;
- Growth of Alternative/Convergence Capital which now makes up approximately 13% of the global property reinsurance capital; the risk-reward scenario remains appealing for capital providers;
- New facilities have brought more capacity to the market;
- Low interest rate environment would normally require rates to increase, however, influx of capital from alternative sources is preventing this from occurring;
- Policyholder surplus at all time high of \$688.3 billion at 9/30/16;
- Solid financial results for the P&C markets over the last 12 quarters (Based on carrier profitability and combined ratios);
  - Note: Many 2016 results were buoyed by exchange rate gains post Brexit.
- The Commercial Insurer Combined Ratio was 100.7% through 2016. Pressure on insurers has increased to improve financial results. Trend of Combined Ratios from 2013-15: 96.4%, 97.4%, 98.3%;
- Incumbent carriers fiercely defend their profitable business. Competition not only over price but also over terms and conditions.

We anticipate the market to stabilize in 2017.

## PROPERTY REINSURANCE MARKET OVERVIEW

### Alternative Capital Potentially Disrupting the Bank Account



**Alternative capacity has grown 263% since 2008. It has more than tripled in the past six years.**

Source: Aon Benfield Analytics; Insurance Information Institute.

#### TREATY RENEWALS (2014 – 2015)

- Consistent Reductions at major 1/1, 4/1 and 7/1 treaty dates of between 10% and 15% for a solid 2-year period;
- Fueled by lowered than average CAT losses and oversupply of capacity (both traditional and non-traditional sources)

#### TREATY RENEWALS (2016)

- Reductions continued but a slower pace (high single digits);
- Treaty carriers were hoping for flat in 2016 markets but market forces would not allow

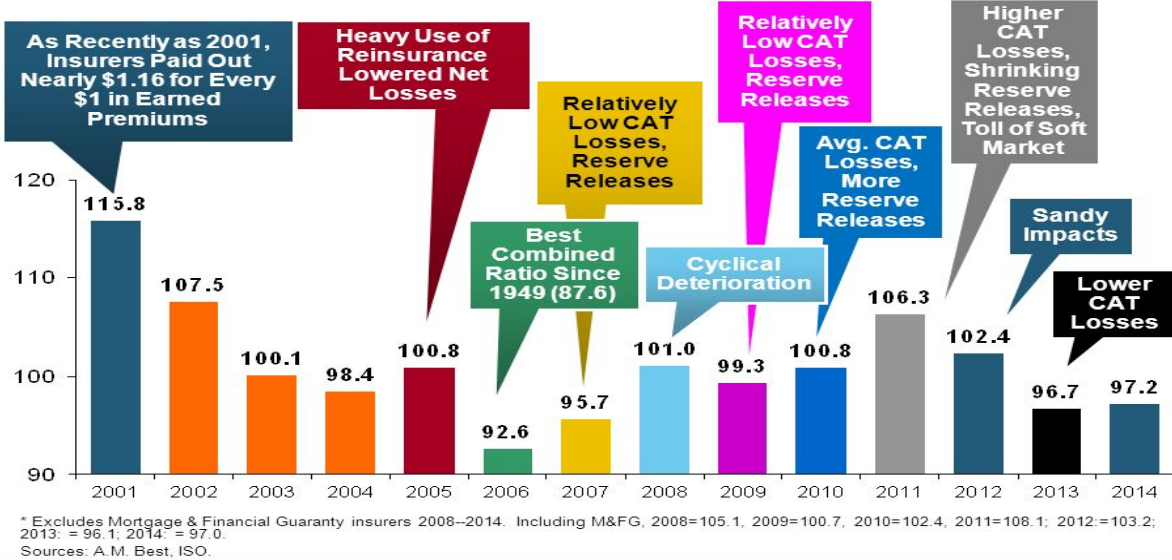
#### TREATY RENEWAL (1/1/2017)

- Major CAT treaty renewals (Flat – 6% down)
- Reductions are slowing

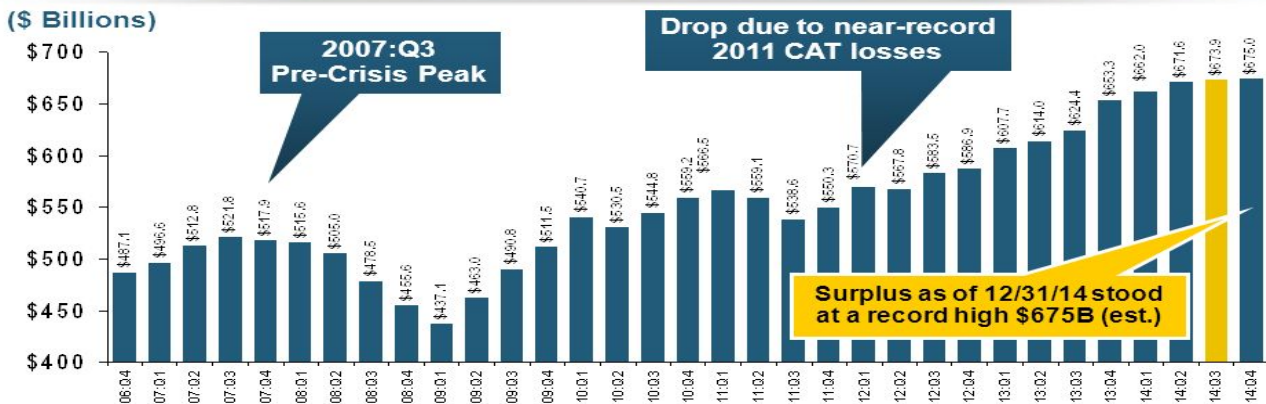


Exhibits illustrating strong financial position of the industry:

P/C Insurance Industry Combined Ratio, 2001–2014\*



Policyholder Surplus, 2006:Q4–2014:Q4E



The industry now has \$1 of surplus for every \$0.73 of NPW, close to the strongest claims-paying status in its history.

2010:Q1 data includes \$22.5B of paid-in capital from a holding company parent for one insurer's investment in a non-insurance business.

The P/C insurance industry entered 2015 in very strong financial condition.

Sources: ISO, A.M. Best.



## THE AGENCY

Risk Management Associates, Inc. dba Public Risk Insurance Agency (PRIA) has established itself as one of the premier insurance services organizations for public entities in the United States. Our in-depth understanding of the unique risk exposures and operating environment of public entities allows us to tailor insurance products and services to effectively meet their needs. As the only independent insurance agency solely dedicated to the public entity market, we are uniquely qualified to meet and exceed the expectations of our clients. Our 25 years of insuring local governments has afforded us significant experience and insight into the unique challenges and constraints that our clients face. PRIA currently represents over 250 public entities in Florida.

- **Only retail agency in Florida 100% committed to Florida's Public Entities.**
- PRIA has served Florida governments exclusively for 25 years.
- PRIA places over \$110 million of annual premium for our Florida public entity clients.
- PRIA currently represents more than 250 of Florida's governmental entities, including:
  - State of Florida
  - 22 counties
  - 60 cities
  - 8 public school districts
  - 6 public universities
  - Other special taxing districts
- 23 insurance professionals located in Daytona Beach
  - Over 300 years of combined insurance experience
  - Committed to education and training. Our staff's professional designations include:
    - Bachelors of Science – Risk Management/Insurance-Finance
    - CIC – Certified Insurance Counselor
    - CISR – Certified Insurance Service Representative
    - CRM – Certified Risk Manager
    - CSRM – Certified School Risk Manager
    - ARM – Associates in Risk Management
    - RMPE – Completion of Risk Management for Public Entities course
    - All staff members are encouraged to continue their pursuit of knowledge by continuing educational endeavors.
- Professional Affiliations - PRIA is involved in and committed to supporting industry organizations to include:
  - Florida Association of Counties (FAC)
  - Florida League of Cities (FLOC)
  - Florida City and County Managers Association (FCCMA)
  - Public Risk Management Association (PRIMA)
  - Florida Governmental Finance Officers Association (FGFOA)
  - Florida Educational Risk Managers Association (FERMA)
  - Florida School Board Association (FSBA)
  - Risk Management Society (RIMS)
  - Florida Public Human Resources Association (FPHRA)

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## THE AGENCY

PRIA is a wholly owned subsidiary of Brown & Brown, Inc. - the 6<sup>th</sup> largest independent insurance agency in the United States and 7<sup>th</sup> largest worldwide as ranked by Business Insurance Magazine. Brown & Brown brings the experience of representing hundreds of public entities nationally in addition to PRIA's focus in Florida

As a Brown & Brown company, PRIA has access to hundreds of insurance markets nationwide and in the international market. With premium volume exceeding \$2,500,000,000 Brown & Brown's volume results in a superior negotiating position and leverage with state specific, regional, national, and international insurers. The focus and experience of our team in all of these markets produces superior risk transfer options and risk control expertise for your entity.

PRIA develops customized and innovative approaches towards effectively managing your risk. Cost effective insurance products, professional service, and commitment to client's needs are our primary goals. Proof of account satisfaction is reflected by a 97% business retention rate.

To fully serve our clientele, Public Risk Insurance Agency can offer coverage for other exposures such as:

Bonds	Accidental Death & Dismemberment
Fiduciary Liability	Special Events
Primary and Excess Flood	Airport Liability
Workers' Compensation	Aboveground & Underground Petroleum Tank Liability
Environmental Liability	

## **MARKETING SUMMARY**

### **2017 – 2018**

#### **PREFERRED GOVERNMENTAL INSURANCE TRUST**

Property	Quoted
CAT Auto	Quoted
Inland Marine	Quoted
Auto Liability	Quoted
Auto Physical Damage	Quoted
General Liability	Quoted
Public Officials Liability/Employment Practices	Declined to Quote – Prior Claims
Law Enforcement Liability	Declined to Quote – Prior Claims
Cyber Liability	Not Quoted –Included in POL/EPLI Form
Excess Work Comp	Quoted

#### **EXCESS LIABILITY & WORKERS COMPENSATION**

Safety National Casualty Corporation	Declined to Quote
Berkley Insurance Company	No Response
AIG Insurance Company	Needs additional application completed to quote AL/GL
Travelers	Declined due to TPA and not enough time to quote
Brit	Not Competitive- Indication of \$110,000+ for WC Buffer \$175,000 excess of \$325,000
Midlands Management	Unable to quote due to PRM reinsurance treaty (NY MAGIC)
Markel	Declined- Only writing Pool Risks
Colony	Unable to quote due to Preferred reinsurance treaty
Old Republic	Declined
Argonaut Insurance Company	Declined
Chubb/ACE	Declined

#### **PUBLIC OFFICIALS LIABILITY / EMPLOYMENT PRACTICES LIABILITY**

QBE PRU-TX	Quoted – Annual Premium \$78,081 for \$100,000 SIR, \$58,490 for \$250,000 SIR and \$44,983 for \$500,000 SIR.
Western World	Declined
Chubb/ACE	Quoted – Proposed
AIG	Did not Submit – Zoning Exclusion



## MARKETING SUMMARY 2017 – 2018

### LAW ENFORCEMENT LIABILITY

QBE PRU-TX	Quoted - Proposed
AIG	Quoted – Terms unfavorable compared to QBE, Defense Costs inside liability limit – Annual Premium is \$222,705 for \$100,000 SIR
Nova Casualty	Declined
Indian Harbor	Declined
Arch	No Response

### CRIME

Travelers Insurance Co.	Quoted – Proposed
Great American	Quoted – Not Proposed – Annual Premium is \$4,062.15
Zurich	Quoted – Not Proposed – Annual Premium is \$5,068.55

### CYBER LIABILITY

Travelers Insurance Co.	Quoted - Proposed
Chubb/ACE	Quoted – Not Proposed – Options provided: \$1,000,000 Limit, \$25,000 Deductible - \$8,721 \$2,000,000 Limit, \$25,000 Deductible - \$13,489.50
AIG	Quoted – Not Proposed – Options provided: \$1,000,000 Limit, \$25,000 Deductible - \$9,457.10 \$3,000,000 Limit, \$25,000 Deductible - \$21,953.80 \$5,000,000 Limit, \$50,000 Deductible - \$29,920.85
Beazley	Not Submitted - Non- Competitive

### MARINE

Great American ( <i>Incumbent</i> )	Quoted – Proposed – Offered P&I and Crew P&I option
Atlantic Specialty/One Beacon	Declined – Not Competitive
CNA	Declined – Not Competitive
Liberty/LIU	Declined – Not Competitive
Markel	Declined – Not Competitive
Travelers	Declined – Not Competitive
Zurich	Declined – Not Competitive
Argonaut	Declined – Not Competitive
Travelers	Declined – Not Competitive
Starstone	Declined – Not Competitive
XL	Declined – Not Competitive
Chubb	Declined – Not Competitive

## MARKETING SUMMARY

### 2017 – 2018

#### **AD&D**

AIG ( <i>Incumbent</i> )	Quoted - Proposed
Chubb / ACE	Quoted – Not Proposed – Option provided: 2 Year Prepaid - \$10,230
Hartford	Quoted – Not Proposed – Options provided: 2-Year, Annual Installment \$5,674 2-Year, Prepaid - \$10,751 3 Year, Annual Installment - \$5,674 3 Year, Prepaid - \$16,126

#### **PROPERTY**

AmRisc	Indication - \$10,000,000 Loss Limit - \$765,000 excluding Flood, \$800,000 with \$2,500,000 Plus \$25,000-\$30,000 Inspection fees. Flood Sublimit. 5% Named Storm Deductible, \$100,000 AOP Deductible
National Fire & Marine Insurance Company (Berkshire Hathaway)	Declined
FM Global	Declined
Ace/Westchester	Declined
Lexington	Declined
Arch	Quoted – See Loss Limit Program
Aspen	Quoted – See Loss Limit Program
AWAC	Declined
Axis	Declined
Catalytic	Declined
CNA	Declined
Colony	Declined
Endurance	Quoted - See Loss Limit Program
Evanston	Quoted – See Loss Limit Program
Everest	Declined
Ironshore	Declined
Liberty	Quoted – See Loss Limit Program
Lloyds	Quoted – See Loss Limit Program
Maxum Indemnity Co	Quoted – See Loss Limit Program
RSUI	Declined
Starr	Declined
Swiss Re	Declined
WKFC	Declined

#### **BOILER & MACHINERY**

Travelers	Quoted – Proposed
XL	Quoted – Not Proposed - \$25,000,000 Limit, \$10,000 Ded - \$8,367
CNA	Quoted – Not Proposed - \$100,000,000 Limit - \$25,000 Ded- \$10,000

#### **FLOOD**

Lloyds of London ( <i>Incumbent</i> )	Quoted
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CITY OF KEY WEST

Statement of Values/Schedule of Property Insurance Data from 2016 AssetWorks appraisal

Unit Number	DEPARTMENT	DESCRIPTION OF OCCUPANCY (If Vacant, state "Vacant" If Under Construction, state "Under Construction," If Historic Bldg state "Historic")	ADDRESS Line 1	City	Year Built	Square Feet	# of Stories	Flood Zone	Building Replacement Value	Contents Replacement Value
1	Fire Station # 1	Fire Station # 1	1600 N. Roosevelt Blvd.	Key West	1997	11,315	1	AE	2,282,900	438,000
2	Police Station	Police Station	1604 N. Roosevelt Blvd.	Key West	2002	24,912	2	AE	5,041,200	1,383,100
3	Rah Environmental Protection Facility	Filter Building	Trumbo Point Annex - Fleming Key	Key West	1988	3,960	1	AE	693,000	322,000
4	Rah Environmental Protection Facility	South Injection Well	Trumbo Point Annex - Fleming Key	Key West	1999	1,500	1	AE	251,100	-
5	Rah Environmental Protection Facility	North Injection Well	Trumbo Point Annex - Fleming Key	Key West	2008	1,500	1	AE	251,100	-
6	Rah Environmental Protection Facility	Ultraviolet Facility	Trumbo Point Annex - Fleming Key	Key West	1997	802	1	AE	258,300	65,900
7	Rah Environmental Protection Facility	Clarifier # 1	Trumbo Point Annex - Fleming Key	Key West	1988	9,503	1	AE	2,232,000	358,200
8	Rah Environmental Protection Facility	Clarifier # 2	Trumbo Point Annex - Fleming Key	Key West	1988	9,503	1	AE	2,232,000	358,200
9	Rah Environmental Protection Facility	Chlorine Contact Chamber	Trumbo Point Annex - Fleming Key	Key West	1989	4,200		AE	1,269,400	130,100
10	Rah Environmental Protection Facility	Aeration Basin # 1	Trumbo Point Annex - Fleming Key	Key West	1988	32,400	1	AE	8,504,300	-
11	Rah Environmental Protection Facility	Aeration/Anoxic Basin # 2	Trumbo Point Annex - Fleming Key	Key West	1988	32,400	1	AE	8,504,300	-
12	Rah Environmental Protection Facility	Headworks And Pre Treatment Building	Trumbo Point Annex - Fleming Key	Key West	1988	1,415	1	AE	328,200	386,600
13	Rah Environmental Protection Facility	Solids Building	Trumbo Point Annex - Fleming Key	Key West	1989	34,002	2	AE	8,169,700	6,675,100
14	Rah Environmental Protection Facility	Digester # 1	Trumbo Point Annex - Fleming Key	Key West	1988	1,963	1	AE	488,000	-
15	Rah Environmental Protection Facility	Digester # 2	Trumbo Point Annex - Fleming Key	Key West	1988	1,840	1	AE	457,300	-
16	Rah Environmental Protection Facility	Chlorine Building	Trumbo Point Annex - Fleming Key	Key West	1988	1,700	1	AE	256,900	93,100
17	Rah Environmental Protection Facility	Operations Building	Trumbo Point Annex - Fleming Key	Key West	1989	17,319	2	AE	2,374,000	2,675,700
18	Rah Environmental Protection Facility	Emergency Generator	Trumbo Point Annex - Fleming Key	Key West	1989	-		AE	480,600	-
19	Rah Environmental Protection Facility	Quonset - Storage	Trumbo Point Annex - Fleming Key	Key West	2005	3,400		AE	102,250	180,000
20	Rah Environmental Protection Facility	Quonset - Storage	Trumbo Point Annex - Fleming Key	Key West	2005	3,400		AE	102,250	106,500
21	Public Works Complex	Office/Garage	627 Palm Avenue	Key West	1972	6,230	2	AE	789,490	100,000
22	Public Works Complex	Public Works Storage	633 Palm Avenue	Key West	1982	2,736	1	AE	193,640	89,000
23	Public Works Complex	Office Trailer #1	633 Palm Avenue	Key West	1998	720	1	AE	57,200	20,900
24	Public Works Complex	Office Trailer #2	633 Palm Avenue	Key West	1998	672	1	AE	53,300	19,500
25	Omi Storage & Offices	Omi Storage & Offices	691 Palm Avenue	Key West	1996	2,850	1	AE	166,500	89,200
33	Key West Bight	Flagler Station	901 Margaret Street	Key West	1999	1,353	1	AE	223,200	-
34	Key West Bight	Good Day On A Happy Planet	907 Caroline Street	Key West	1970	1,980	1	AE	165,900	-
35	Key West Bight	Mac Sea Garden	208 Margaret Street	Key West	1980	1,697	1	AE	134,100	-
36	Key West Bight	Local Color	274 Margaret Street	Key West	1985	4,193	1	AE	477,800	-
39	Key West Bight	Waterfront Brewery	201 William Street	Key West	1970	23,557	2	AE	3,789,800	66,700
42	Key West Bight	Jimmy Buffet Studio	203 Elizabeth Street	Key West	1980	1,428	1	AE	182,200	-
43	Key West Bight	Lazy Way Shops	205 Elizabeth Street	Key West	1980	3,050	1	AE	283,800	-
44	Key West Bight	The Conch Republic Seafood Company	615 Greene Street	Key West	1997	12,067	2	AE	1,371,900	-
45	Key West Bight	Fish Cleaning	201 William Street	Key West	1940	400	1	AE	40,200	-
46	Key West Bight	Ice House/Education Center	615 Greene Street	Key West	1940	3,312	2	AE	324,300	-
49	Mallory Square	Hospitality House	10 Old Mallory Square	Key West	1900	1,080	1	AE	144,500	-
50	Mallory Square	Key West Players Playhouse	401 Front Street	Key West	1900	5,628	2	AE	799,900	-
51	Mallory Square	Restroom Building	400 Front Street	Key West	1998	958	1	AE	214,700	-
52	Mallory Square	Island Welcome Center	402 Wall Street	Key West	1980	3,192	1	AE	453,200	-
53	Mallory Square	Shell Warehouse	1 Whitehead Street	Key West	1851	6,300	2	AE	442,000	-
54	Mallory Square	Key West Aquarium	1 Whitehead Street	Key West	1934	6,300	1	AE	249,500	-
55	Mallory Square	Key West Art Center / Gallery	301 Front Street	Key West	1948	2,080	2	AE	219,600	-
56	Mallory Square	Shipwreck Museum	1 Whitehead Street	Key West	1985	2,953	2	AE	265,000	-
57	Just For Kids Art Center	Just For Kids Art Center	101 Petronia Street	Key West	1980	3,676	1	AE	321,700	-
58	Frederick Douglas Gym/Medical Center/Wesley House	Frederick Douglas Gym/Medical Center/Wesley House	111 Olivia Street	Key West	1957	17,881	1	AE	2,588,500	55,300
59	Martin Luther King Memorial Pool	Martin Luther King Memorial Pool	200 Catherine Street	Key West	1958	6,000	2	AE	738,000	47,800
60	Indigenous Park	Aviary Pavilion	1801 White Street	Key West	2004	4,761	1	AE	202,900	-
61	Southern Most Hockey Rink	Hockey Rink With Steel Pavilion	1793 Bertha Street	Key West	2008	25,200	1	AE	1,924,800	-
62	Southern Most Hockey Rink	Concession / Restroom	1793 Bertha Street	Key West	2009	330	1	AE	33,900	5,500
64	Fire Station #3	Fire Station #3	1491 Kennedy Drive	Key West	1972	8,088	1	AE	1,252,600	152,300
65	A1 Boatyard (Spencers) Office	A1 Boatyard (Spencers) Office	701 Palm Avenue	Key West	1985	600	1	AE	60,900	-
66	Park N Ride	Parking Garage Office	300 Grinnell Street	Key West	1998	1,035	1	AE	195,000	40,500
67	Park N Ride	Parking Garage	300 Grinnell Street	Key West	1998	89,799	3	AE	4,764,800	-
68	Garrison Bight Marina	Dockmaster Office Trailer	Garrison Bight Marina	Key West	1975	684	1	AE	46,000	12,000
69	Garrison Bight Marina	Marina Shower & Restroom	Garrison Bight Marina	Key West	1975	728	1	AE	95,700	-
70	Garrison Bight Marina	Live-A-Board Restroom/Laundry	Garrison Bight Marina	Key West	1997	549	1	AE	133,400	-
71	Dingy Dock Restroom	Dingy Dock Restrooms	811 Palm Avenue	Key West	2009	715	1	AE	210,800	4,800
72	Key West Cemetery	Sexton Office	701 Passover Lane	Key West	1980	966	1	AE	227,400	33,500

CITY OF KEY WEST

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Unit Number	DEPARTMENT	DESCRIPTION OF OCCUPANCY (If Vacant, state "Vacant" if Under Construction, state "Under Construction," if Historic Bldg state "Historic")	ADDRESS Line 1	City	Year Built	Square Feet	# of Stories	Flood Zone	Building Replacement Value	Contents Replacement Value
73	Wickers Field Complex	Storage Building	1399 Kennedy Drive	Key West	1990	400	1	AE	26,900	6,300
74	Wickers Field Complex	Restroom Building	1399 Kennedy Drive	Key West	1990	748	1	AE	147,900	-
75	Wickers Field Complex	Men's Softball Field Concession/Pressbox	1399 Kennedy Drive	Key West	1990	1,076	2	AE	128,200	11,900
76	Wickers Field Complex	Football Field Concession/Pressbox	1399 Kennedy Drive	Key West	1990	1,076	2	AE	128,200	11,900
77	Wickers Field Complex	Admin/Storage #1 - Portable	1399 Kennedy Drive	Key West	2000	600	1	AE	42,300	8,400
78	Wickers Field Complex	Admin/Storage #2 - Portable	1399 Kennedy Drive	Key West	2000	528	1	AE	37,200	7,400
79	Rosa Hernandez Softball Complex	Restroom/Pressbox/Concession	Northside Drive And Kennedy Drive	Key West	1990	1,135	2	AE	190,800	22,700
80	Clayton Sterling Complex	Ulric "Bubber" Sweeting Pavilion	900 Kennedy Drive	Key West	1998	2,710	2	AE	361,700	48,000
81	Truman Waterfront	Storage (Old Mess Hall)	Truman Waterfront	Key West	1942	17,818	1	AE	2,439,300	-
83	Key West Police Department Special Ops	Poinciana Sub-Station	1663 Dunlap Court	Key West	1988	5,672	2	AE	542,300	83,100
88	Solid Waste Complex	Administration/Maintenance	141 Overseas Highway	Marathon	2009	3,660	2	AE	725,700	127,000
89	Solid Waste Complex	Scale/Platform	141 Overseas Highway	Marathon	2009	-	1	AE	82,400	-
90	Solid Waste Complex	Scale House	141 Overseas Highway	Marathon	2009	100	1	AE	25,900	3,000
91	Solid Waste Complex	Emergency Generator	141 Overseas Highway	Marathon	2009	-	1	AE	164,000	-
92	Solid Waste Complex	Pump House - Sprinkler System	141 Overseas Highway	Marathon	2009	130	1	AE	32,300	76,700
93	Solid Waste Complex	Welding Building	141 Overseas Highway	Marathon	2009	1,850	1	AE	189,660	64,200
94	Solid Waste Complex	Transfer Station	141 Overseas Highway	Marathon	2009	14,738	1	AE	2,196,600	67,200
95	Transit Authority	Transit Authority	5701 College Road	Key West	2018	18,400	2	AE	3,873,000	720,200
96	Transit Authority	Bus Wash	5701 College Road	Key West	2016	2,120	1	AE	262,100	15,000
99	Habana Plaza	Administration Office	3100 Flagler Avenue	Key West	1980	24,793	1	AE	-	970,400
26	Key West Bight Ferry Terminal	Key West Bight Ferry Terminal	100 Grinnell Street	Key West	2003	19,462	2	VE	3,074,300	139,800
27	Key West Bight	Dockmaster/Museum	231 Margaret Street	Key West	1918	3,276	2	VE	219,400	30,100
28	Key West Bight	Turtle Cannery	200 Margaret Street	Key West	1918	1,050	1	VE	58,300	-
29	Key West Bight	Half Shell Raw Bar	231 Margaret Street	Key West	1980	7,864	1	VE	859,680	-
30	Key West Bight	Fish Market & Restroom	257 Margaret Street	Key West	1997	1,810	1	VE	157,900	-
31	Key West Bight	Key West Bait & Tackle	241 Margaret Street	Key West	1986	1,177	1	VE	90,000	-
32	Key West Bight	Lost Reef Dive Shop	261 Margaret Street	Key West	1980	1,536	1	VE	143,800	-
37	Key West Bight	Turtle Kraals Restaurant & Deck Bar	1 Land's End Village	Key West	1970	7,280	2	VE	679,900	-
38	Key West Bight	Key West Bight Restrooms / Shower Building	201 William Street	Key West	1998	1,547	1	VE	290,100	-
40	Key West Bight	Schooner Wharf Restaurant	202 William Street	Key West	1955	5,616	1	VE	670,200	-
41	Key West Bight	Key West Bait & Tackle (Discovery Building)	251 Margaret Street	Key West	2013	2,016	2	VE	353,800	-
47	Key West Bight	Lagerheads(Gulf)	1 Simonton Street	Key West	1980	252	1	VE	22,700	-
48	Mallory Square	Casa Cayo Hueso	410 Wall Street	Key West	1900	6,776	1	VE	906,800	-
63	Smathers Beach Restroom	Smathers Beach Restroom	Smathers Beach	Key West	1970	633	1	VE	122,700	-
84	Easter Seal Therapy Center	Easter Seal Therapy Center	5220 Jr. College Road	Key West	1961	2,960	1	VE	356,400	-
82	Fire Station Museum	Fire Station Museum	1024 Grinnell Street	Key West	1907	4,096	2	X	697,200	-
85	Bayview Park	Recreation Center	1310 Virginia Street	Key West	1997	3,229	1	X	591,200	14,800
86	Bayview Park	Pro Shop	1310 Truman Avenue	Key West	1990	416	1	X	32,300	7,700
87	Bayview Park	Pressbox/Storage	1310 Truman Avenue	Key West	1997	280	2	X	24,900	3,100
97	Fire Station #2	Fire Station #2	616 Simonton Street	Key West	2014	9,140	2	X	4,012,140	172,200
98	City Hall - New	City Hall - New	1300 White Street	Key West	1923	37,051	2	X	15,695,900	1,622,100
									TIV	
									108,772,810	18,141,700
									126,914,510	



Inland Marine

\$ 5,231,275.30

Effective Date	Termination Date	Item #	Department	Description	Serial Number	Deductible	Value	Classification
10/1/2017	10/1/2018	1		Blanket Unscheduled Inland Marine		\$10,000	\$ 2,500,000.00	Blanket Unscheduled Inland Marine - ACV
10/1/2017	10/1/2018	2	70161	Kohler 180kw Generator for FS1		\$10,000	\$ 27,827.40	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	3	120152	ReelMaster 3100		\$10,000	\$ 30,431.59	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	4	10027	Case 580 Super L Backhoe		\$10,000	\$ 64,899.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	5	20157	Tornado Dual Bristle Ride-on Scrubber		\$10,000	\$ 42,500.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	6	15335	Caterpillar Backhoe Loader 450F		\$10,000	\$ 182,072.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	7	970024	1997 Case 580 Super Loader Backhoe		\$10,000	\$ 57,563.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	8	90197	Liberty II Mobile Compressor		\$10,000	\$ 99,853.30	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	9	120124	Yale Forklift Truck		\$10,000	\$ 29,291.32	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	10	15302	Defibulator LP15		\$10,000	\$ 27,264.80	Emergency Services Portable Equipment - ACV
10/1/2017	10/1/2018	11	15303	Defibulator LP15		\$10,000	\$ 27,264.80	Emergency Services Portable Equipment - ACV
10/1/2017	10/1/2018	12	15304	Defibulator LP15		\$10,000	\$ 27,264.80	Emergency Services Portable Equipment - ACV
10/1/2017	10/1/2018	13	15305	Defibulator LP15		\$10,000	\$ 27,264.80	Emergency Services Portable Equipment - ACV
10/1/2017	10/1/2018	14	30279	Bobcat Loader S250 w/ Attachments		\$10,000	\$ 26,120.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	15	50217	John Deere SAE 3 Phase Diesel Generator		\$10,000	\$ 29,363.70	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	16	70205	Vermeer BC1500 Brush Chipper		\$10,000	\$ 35,000.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	17	15354	Trailer Rig Hot Water Pressure Washer		\$10,000	\$ 29,995.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	18	16104	2017 Bobcat		\$10,000	\$ 62,493.92	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	19	10245	Caterpillar 430D Backhoe Tractor		\$10,000	\$ 71,620.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	20	80067	(8) Standby Generators		\$10,000	\$ 241,024.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	21	80069	(4) Weir Pumps		\$10,000	\$ 77,210.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	22	140128	Caterpillar Backhoe Model 450		\$10,000	\$ 138,980.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	23	880562	Case Front End Loader		\$10,000	\$ 46,080.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	24	130032	Custom Trailer / Trash Pump Dewatering		\$10,000	\$ 50,508.64	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	25	10161	2001 Case Frontend Loader		\$10,000	\$ 124,847.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	26	110058	Caterpillar 938H Wheel Loader		\$10,000	\$ 209,587.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	27	16139	Boom Lift 450 AJ KWB		\$10,000	\$ 55,094.23	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	28	16227	2016 Yale Fork Lift GLP050		\$10,000	\$ 32,855.00	Contractor's / Mobile Equipment - Agreed Value
10/1/2017	10/1/2018	29	Misc Locn's	42 Cale Pay Stations		\$10,000	\$ 357,000.00	Other Inland Marine - Agreed Value
10/1/2017	10/1/2018	30		Rented, Borrowed & Leased Blanket			\$ 500,000.00	Rented, Borrowed, Leased Equipment - ACV



Key Losses - US Windstorm and Surge Analysis (USD)						
	Ground Up Loss		Deductible Loss		Gross Loss	
Return Period	GU OEP	GU AEP	CL OEP	CL AEP	GR OEP	GR AEP
10,000	83,922,238	84,754,536	5,718,662	6,271,717	78,510,750	79,061,258
5,000	74,781,645	75,420,202	5,377,977	5,865,430	69,414,785	69,922,500
1,000	49,495,724	49,947,863	5,376,855	5,377,152	44,546,983	44,934,916
500	33,834,938	34,310,964	4,108,280	4,492,854	30,113,649	30,468,712
250	21,478,623	21,871,993	2,987,224	3,150,657	18,770,041	19,075,193
100	11,474,685	11,708,176	2,185,147	2,193,857	9,604,538	9,743,164
50	6,269,345	6,398,314	1,574,242	1,648,793	4,786,551	4,851,719
25	2,448,169	2,501,192	955,694	999,268	1,339,410	1,351,208
10	205,038	210,591	205,272	210,410	0	0
5	3,695	4,294	3,708	3,808	0	0
<b>AAL</b>	482,665	482,665	119,696	119,696	362,969	362,969
<b>SD</b>	3,206,361	3,206,361	456,264	456,264	2,845,152	2,845,152
<b>CV</b>	7	7	4	4	8	8

**PROPERTY & INLAND MARINE  
REVISED 8/23/2017**

**City of Key West  
Proposed Property Program  
10/1/2017-2018**

<b>\$15,000,000 XS \$10,000,000 Per Occurrence</b>		
<b>All Risk excluding flood and quake, including storm surge</b>		
<b>\$250,000</b>		
Aspen Specialty Insurance Company (23.33%) Non-Admitted	\$3,500,000	\$56,000
Lloyds of London (15%) Non-Admitted	\$2,250,000	\$40,000
Hiscox (20%) Non-Admitted	\$3,000,000	\$54,000
Evanston Insurance Company (25%) Non-Admitted	\$3,750,000	\$60,000
LIU (16.67%) Non-Admitted	\$2,500,000	\$40,000
<b>\$5,000,000 XS \$5,000,000 Per Occurrence</b>		
<b>All Risk including flood, quake and storm surge</b>		
<b>\$151,000</b>		
Maxum Indemnity Company (100%) Non-Admitted	Limit 5,000,000	\$151,000
<b>\$5,000,000 Per Occurrence</b>		
<b>All risk including flood, quake and storm surge</b>		
<b>\$415,000</b>		
Arch Specialty Insurance Company (50%) Non-Admitted	Limit 2,500,000	\$200,000
Endurance American Specialty Insurance Company (50%) Non-Admitted	Limit 2,500,000	\$215,000
<b>DEDUCTIBLES</b>		
See quote for details		

	2017-2018
TIV (applicable per attached):	126,914,510
Total Premium	830,117
Rate	0.654

Earthquake Limit  
Flood Limit

*Indications are not bindable.*

*Premiums above do not include any applicable surplus lines taxes, fees, policy fees, inspection fees, etc. or TRIA/Terrorism*

*The coverage and terms being offered may not be the same or as broad as requested in your application.*

*This document shall not be construed to Effect or Bind coverage in any way without the expressed authority of the Carrier(s).*



**PROPERTY & INLAND MARINE  
REVISED 8/23/2017**

Term: October 1, 2017 to October 1, 2018

<b>Company Name:</b>	<b>A.M. Best Rating</b>	<b>Participation</b>
<b>Primary - \$5,000,000</b>		
Arch Specialty Insurance Company	A+ XV	\$2,500,000 part of \$5,000,000
Endurance American Specialty Ins. Co.	A+ XV	\$2,500,000 part of \$5,000,000
<b>\$5,000,000 Excess of \$5,000,000</b>		
Maxum Indemnity Company	A+ XV	\$2,500,000 part of \$5,000,000
Lloyds of London	A XV	\$2,500,000 part of \$5,000,000
<b>\$15,000,000 Excess of \$10,000,000 (if elected) – Excluding Flood and Earthquake</b>		
Aspen Specialty Insurance Company	A XV	\$3,500,000 part of \$15,000,000
Lloyds of London (Syndicate 3624)	A XV	\$3,000,000 part of \$15,000,000
Evanston Insurance Company	A XV	\$3,750,000 part of \$15,000,000
Liberty Surplus Insurance Company	A XV	\$2,500,000 part of \$15,000,000
Lloyds of London	A XV	\$2,250,000 part of \$15,000,000

Property Covered: Real Property, Business Personal Property

Valuation: Replacement Cost – Building & Contents  
Actual Cash Value – Inland Marine

Perils Insured: “All Risks” of Direct Physical Loss or Damage including Flood & Earthquake

Total Insurable Values: \$126,914,510 – Building & Contents as per schedule on file with Companies  
\$4,731,275 – Inland Marine as per schedule on file with Companies

Coinsurance: NIL

Deductible: \$10,000 per Occurrence as respects All Other Perils  
\$25,000 per Occurrence as respects Earth Movement  
\$100,000 any one Occurrence Flood, except for property situated in a FEMA Special Flood Hazard Area (SFHA), which will be excess of NFIP, whether purchased or not (Maximum limits available from NFIP is \$500,000 for building and \$500,000 for contents, up to \$1,000,000 per structure)  
5% per unit as respects Named Storm, subject to a minimum \$100,000 per Occurrence  
24 Hour waiting period for Service Interruption, Ingress/Egress/Civil Military Authority

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



**PROPERTY & INLAND MARINE**  
**REVISED 8/23/2017**

<b>Sublimits:</b>	
\$10,000,000	Flood per Occurrence and Annual Aggregate, except:
\$10,000,000	Flood in SFHA per Occurrence and Annual Aggregate
\$10,000,000	Earth Movement per Occurrence and Annual Aggregate
\$5,000,000	Accounts Receivable
\$50,000	Additional Required Property Management Fees
\$50,000	Arson or Theft Reward
\$10,000,000	Building Ordinance (B & C Combined)
Not Included	Contingent Building Coverage per location
Not Included	Contingent Business Interruption / Contingent Extra Expense
\$1,000,000	Course of Construction, and/or During Erection, Renovation, Alterations, Additions, Assembly, and/or Installation, including ensuing Business Income, Extra Expense and Rental Value/Rental Income
Not Included	Cyber Coverage per Occurrence and Annual Aggregate
\$5,000,000 or 25%, whichever is greater	Debris Removal
\$100,000	Decontamination or Clean-up Expense per Occurrence and Annual Aggregate
\$1,000,000	Emergency Vacating Expenses
\$100,000	Fine Arts
Not Included	Green Coverage
Not Included	Interruption by Civil Authority Response to Communicable Disease
\$1,000,000	Land Improvements
\$1,000,000	Leasehold Improvements & Betterments
\$250,000	Locks and Keys
\$1,000,000	Miscellaneous Unnamed Locations per Location
\$2,500,000	Mold, Mildew, or Fungus per Occurrence and Annual Aggregate
\$1,000,000	Newly Acquired Locations per Occurrence, per Location subject to 120 Days
\$1,000,000	Personal Property of Residents/Patients, subject to \$25,000 any one Resident/Patient
\$250,000	Real Estate Tax Increase Assessment
\$2,500,000	Service Interruption subject to 24 Hour Waiting Period
\$250,000	Soft Costs
\$1,000,000	Tenants Relocation Expense
\$250,000	Transit
\$100,000	Unscheduled Landscape, subject to a Maximum \$25,000 per item
\$5,000,000	Valuable Papers
\$50,000	Animals for Law Enforcement Use
Not Included	Business Interruption
\$50,000	Extra Expense

Sublimits are part of and do not increase the total Limit of Liability.

Sublimited Limits of Liability represent the same percentages as the Limit of Liability.

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**PROPERTY & INLAND MARINE**  
**REVISED 8/23/2017**  
**Company Conditions (Include but not limited to):**

**Arch Specialty Insurance Company**Subject to:

- Receipt of favorable 5-Year loss runs
- Signed and Dated Terrorism Disclosure Notice (if rejected)
- Conduct loss control survey and submit, for compliance, all recommendations deemed appropriate.

Other Terms and Conditions:

- This quotation does not contemplate coverage under the Terrorism Risk Insurance Act of 2002. We can include coverage as required by TRIA for an additional premium of \$11,250.
- Canada is excluded from Coverage Territory
- Arch Pollution / Contamination Wording replaces Manuscript Form
- Arch Date Recognition Exclusion Wording
- Under Transit, Arch excludes Airborne shipments except by regularly scheduled air or freight carrier.
- No Coverage for Business Income/Rental Income
- Coverage for Equipment (\$4,731,275) is included at Actual Cash Value
- Cancellation – 30 days, except 10 days for Non-Payment of Premium
- 35% Minimum Earned Premium, except 80% if in effect during June 1 and November 30 of any year.

<b>Form Number</b>	<b>Form Title</b>
06 EXP0001 10 08 16	Florida Commercial Property Declarations (ASIC)
00 ML0012 00 01 03	Schedule of Forms and Endorsements
06 ML0002 00 12 14	Signature Page (Arch Specialty)
00 EXP0075 00 11 14	Minimum Earned Premium Clause – Dollar
00 EXP0009 00 11 14	Minimum Earned Premium Clause – Percentage
00 EXP0091 00 11 03	Common Policy Conditions
00 ML0003 00 04 12	Service of Suit
06 CP0002 00 03 08	Claims Handling Procedures (Arch Specialty Ins. Co.)
00 EXP0125 00 06 06	Total Terrorism Exclusion
00 EXP0127 00 06 06	Exclusion of Terrorism Involving Nuclear, Biological, or Chemical Terrorism
00 MLT0031 00 01 15	Terrorism Coverage Disclosure Notice
00 ML0065 00 06 07	US Treasury Department’s Office of Foreign Assets Control (“OFAC”)
00 EXP0078 00 01 16	Occurrence Limit of Liability Endorsements (Item 2.b. Removed)
00 EXP0003 00 08 14	Exclusion and Limited Additional Coverage for Fungus
00 EXP0004 00 08 15	Electronic Data Loss or Damage – Exclusion
00 EXP0189 00 02 15	Asbestos Material Removal Limitation
00 EXP0192 00 03 15	Exclusion of Loss due to Virus or Bacteria
00 EXP0083 00 08 14	Participation Clause
00 EXP0134 00 06 14	Amendatory Endorsement
00 PRP0042 00 06 15	Pollution and Contamination Exclusion Endorsement
Manuscript	Broker Manuscript Policy Form

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





**PROPERTY & INLAND MARINE**  
**REVISED 8/23/2017**  
**Company Conditions (Include but not limited to):**

**Endurance American Specialty Insurance Company**

Subject to:

- 25% Minimum Earned Premium, subject to the Hurricane Season Minimum Earned Premium Endorsement
- Signed Terrorism Disclosure Form
- Canada will be removed from the Territory wording
- Loss of Attraction Wording Exclusion
- The following sublimits are excluded: Cyber Coverage, Contingent Building Coverage, Contingent BI/EE, Green Coverage, Interruption by Civil Authority response to Communicable Disease, Animals for Law Enforcement Use, Business Interruption

<b>Form Number</b>	<b>Form Title</b>
SN 9048 0914 FL	SN - Florida
ECP 0001 0416	Property Declarations
ECP 0101 0508	Forms and Endorsements Schedule
MANUSCRIPT	Manuscript Form (Subject to review and approval of policy wording)
ECP 1324A 1016	Occurrence Limit of Liability Endorsement (Item 2.b deleted)
ECP 1331 1016	Definition of Occurrence Endorsement
ECP 0515 0416	Equipment Breakdown Exclusion
ECP 0638 1216	Flood Coverage Amendatory
ECP 0501 0115	Absolute Pollution Exclusion
ECP 0502 0115	Asbestos Exclusion
ECP 0505 0606	Absolute Mold Exclusion
ECP 0516 0416	Exclusion for Certain Computer Related Losses
ECP 0507 0606	War and Military Action, Terrorism, and Nuclear, Biological or Chemical Exclusion
ECP 0518 0916	Zika Virus Exclusion
ECP 1321 0316	Minimum Earned Premium Clause
ECP 1323 0215	Hurricane Season Minimum Earned Premium Endorsement
ECP 1301 0616	Loss Adjustment Endorsement
IL 1204 0115	Cap on Losses from Certified Acts of Terrorism
IL 1214 0115	Disclosure Pursuant to the Terrorism Risk Insurance Act
ECP 1302 0214	Notice of Loss
ECP 1307 0316	Service of Suit Endorsement
PN 0001 0712	Office of Foreign Assets Control ("OFAC")
IL 1008 0114	Signature Page

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

**PROPERTY & INLAND MARINE  
REVISED 8/23/2017**

**Company Conditions (Include but not limited to):**

**Maxum Indemnity Company & Lloyds of London**

Subject to:

- 25% Minimum Earned Premium unless coverage includes wind for locations within 100 miles of the Gulf or Atlantic sea coast in which case Maxum's Coastal Wind Earned Premium Endorsement applies.
- Standard Cancellation period is 60 days written request for the company except 10 days for non-payment of premium.
- In addition to selected forms and endorsements listed below, additional forms and endorsements can be added at time of issuance in accordance with the terms and conditions of the coverage(s) bound.
- This quote is valid for 30 days or until the effective date of coverage, whichever comes first.
- This quote is presented as stated above and may not necessarily meet the requirements specified in the application.

<b>Form Number</b>	<b>Form Title</b>
MANUSCRIPT	Broker Manuscript Form
E792 (4/1/2009)	Asbestos Endorsement
E793 (4/1/2009)	Biological or Chemical Materials Exclusion
E794 (4/1/2009)	Pollution and Removal Endorsement
CP0092 (4/1/2009)	Commercial Property Conditions
E840 (3/1/2010)	Mortgagee Interest and Obligations Endorsement
E849 (3/1/2010)	Forms and Endorsements Schedule
E1137 (10/1/2013)	Paid Loss Earned Premium Endorsement
E1259 (4/1/2015)	Nuclear, Biological, Chemical or Radioactive Materials Exclusion
E857 (4/1/2015)	Occurrence Definition Endorsement (With Hour Clauses)
E1293 (12/1/2015)	Participation Page
LSW1135B (6/1/2003)	Lloyds Privacy Policy Statement
NMA464	War and Civil War Exclusion Clause
SOS (10/1/2014)	Lloyds of London Amendatory Service of Suit Clause
LMA3100 (9/1/2010)	Sanction Limitation and Exclusion Clause
NMA1331 (10/1/2004)	Cancellation Clause
E797 (12/1/2015)	Microorganism Exclusion
E1308 (12/1/2015)	Electronic Data Endorsement D
E795 (12/1/2016)	Service of Suit
E1233 (1/1/2015)	Exclusion - Terrorism

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**PROPERTY & INLAND MARINE  
REVISED 8/23/2017**

**Company Conditions (Include but not limited to):**

**Aspen Specialty Insurance Company**

Subject to:

- All amendments, updates, and/or changes to the Statement of Values on File with us are subject to underwriting approval and pricing adjustments in line with the exposure.
- Any mandatory state forms will apply.
- Aspen will follow form of the primary as provided by the broker.
- 35% Minimum Earned Premium will apply, except fully earned in Florida for those locations insured within the period of June 1<sup>st</sup> through November 30<sup>th</sup>.
- 60 days Notice of Cancellation, except 10 days for Non Payment.

<b>Form Number</b>	<b>Form Title</b>
SNFL0314	Florida Surplus Lines Notice
ASPPR011DEC 0511	Common Policy Declarations
ASPCO098 0213	Signature Page
ASPPR006 0404	Schedule of Applicable Forms
ASPPR067DEC 0511	Commercial Property Coverage Part Declarations
ASPPR074 1010	Excess Physical Damage Schedule Endorsement
ASPPR055 0806	Property – Excess Liability Coverage Form
ASPCO1128 0616	Disclosure Pursuant to Terrorism Risk Insurance Act
IL0952 0115	Cap on Losses from Certified Acts of Terrorism
ASPCO002 0715	General Service of Suit Notice
ASPCO021 0616	OFAC Endorsement
ASPCO023 1016	NBCR Terrorism Exclusion
ASPPR005 0404	Earned Premium Endorsement
ASPPR010 0504	Priority of Payments Endorsement
ASPPR035 0205	General Pre-Existing Damage Exclusion Endorsement
ASPPR068 0217	Occurrence Limit of Liability Endorsement (item 2.b deleted)
ASPPR072 0807	Minimum Earned Premium Clause
ASPPR081 0907	Seepage and/or Pollution and/or Contamination Exclusion
ASPPR086 0312	Loss Adjustment Endorsement
ASPPR089 0907	Exclusion and Limited Additional Coverage for Fungus
ASPPR111 0108	Excess Clause Endorsement
ASPPR138 0112	Common Policy Conditions
ASPPR166 1016	Waiver Provisions Endorsement
CP0090 0788	Commercial Property Conditions
IL0255 0316	Florida Changes – Cancellation and Nonrenewal
IL0935 0702	Exclusion of Certain Computer-Related Losses
NMA2915 0101	Electronic Data Endorsement
ASPPR100 0916	Policyholder's Guide to Reporting a Property Claim
CP 1270	Joint or Disputed Loss Agreement

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



**PROPERTY & INLAND MARINE  
REVISED 8/23/2017**

**Company Conditions (Include but not limited to):**

**Lloyds of London (Syndicate 3624)**

Subject to:

- 35% Minimum Earned Premium will apply.
- Underwriters reserve their right to alter or amend this quote in the event any of the information submitted by you changes between the date of your application and the date of our issuance of any binder or policy.
- Terrorism – Coverage is available at your option. You must choose to accept or reject coverage. If you:
  - Accept coverage you must advise us at binding and add the premium shown on the attached Disclosure Notice to other premiums stated herein and remit to the Underwriters within 30 days.
  - Reject coverage, you must sign the attached Disclosure Notice and return it to the Underwriters immediately. If you reject coverage, All Terrorism coverage will be excluded.
- This quote will be valid until 10/1/2017, subject to updated loss runs prior to binding.
- 90 Days Notice of Cancellation, except 10 days for non-payment of premium.
- Any new locations will be underwritten and rated in accordance with our guidelines at the time we are requested to add them.
- The Policy does not apply to the extent any trade or economic sanctions, or other laws or regulations prohibit Underwriters from providing insurance, including, but not limited to, the payment of any claims.

<b>Form Number</b>	<b>Form Title</b>
NMA 2918	War and Terrorism Exclusion Endorsement
NMA 2962	Biological or Chemical Materials Exclusion
LMA 5018	Microorganism Exclusion (Absolute)
NMA 2915	Electronic Data Endorsement B
LMA 5019	Asbestos Endorsement
LMA 5060	Values Limitation Clause
LMA 5130	Application of Sublimits Endorsement
NMA 1998	Service of Suit Clause (USA)
LMA 5021	Applicable Law (USA)
	Economic and Trade Sanctions Policyholder Notice

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



**PROPERTY & INLAND MARINE**  
**REVISED 8/23/2017**  
**Company Conditions (Include but not limited to):**

**Evanston Insurance Company**Subject to:

- 35% Minimum Earned Premium will apply.
- 30 Day Notice of Cancellation unless subject to compliance with State requirements. 10 Day Notice of Cancellation for Non-Payment of Premium.
- Excludes all foreign locations and exposures.
- This quote is subject to disclosure of any claims or occurrences which may affect this policy which the applicant shall become aware of subsequent to the application date and prior to the inception date of coverage for this quote.
- This quote is conditional upon favorable financials, inspection report(s) and compliance with recommendations, if requested.

<b>Form Number</b>	<b>Form Title</b>
MJIL 1000 08 10	Policy Jacket
MPIL 1007 03 14	Privacy Notice
MPIL 1074 07 14	Notice to Policyholders Claim Reporting
MDIL 1001 08 11	Forms Schedule
MEIL 1211 06 10	Minimum Earned Premium Amendment Endorsement
MDCP 1005 09 14	Commercial Property Policy Declarations
MDCP 1009 09 14	Excess Property Supplemental Declarations
MNSCRPT FRM	Manuscript Form
MECP 1213 02 15	Occurrence Limit of Liability – Excess – Item 2.b deleted
MECP 1215 09 14	Additional Property Exclusions and Conditions
MECP 1245 01 15	Cap on Losses from Certified Acts of Terrorism
MECP 1308 09 14	Exclusion – Virus, Harmful Code or Similar Instruction
MECP 1315 09 14	Exclusion – Asbestos
MECP 1316 09 14	Exclusion – Equipment Breakdown
MECP 1317 09 14	Exclusion – Biological, Radiological or Chemical Materials
MECP 1322 09 14	Exclusion – Pollution
MECP 1326 09 14	Exclusion – Organic Pathogens

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**PROPERTY & INLAND MARINE**  
**REVISED 8/23/2017**  
**Company Conditions (Include but not limited to):**

**Liberty Surplus Insurance Company**

Subject to:

- 35% Minimum Earned Premium will apply.
- Signed Terrorism Coverage Election Form.
- Receipt of Five years of acceptable hard copy loss runs.
- 30 days Notice of Cancellation, except 10 days for Nonpayment of Premium.

Form Number	Form Title
	Policy Jacket
LSI-CPD001-0813	Commercial Property Policy Declarations
LSI-CPE007-1210	Forms and Endorsements Schedule
LSI-CPP-001-1113	Commercial Property Conditions
MANUSCRIPT	Manuscript Form
LSI-CPE001-1210	Asbestos Exclusion
LSI-CPE002-1210	Electronic Data Limited Coverage Endorsement
LSI-CPE010-0111	Exclusion of Pathogenic or Poisonous Biological or Chemical Materials
	Notification of Claims
LSI-CPE003-1210	Fungus, Wet Rot, Dry Rot and Bacteria Limited Coverage Endorsement
LSI-CPE012-0911	Minimum Earned Premium (Insureds with Coastal Property) 80%
LSI-CPE008-0111	Nuclear Reaction or Nuclear Radiation or Radioactive Contamination Excl.
LSI-CPE004-0513	Occurrence Limit of Liability Endorsement
LSI-CPE005-1210	Permission for Excess Insurance
LSI-CPE006-1210	Pollutant Exclusions
OFAC 08/09	US Economic and Trade Sanctions Clause
SC-9-FL (05/16)	Service of Suit Clause
LSI-CPE028-0813	Occurrence Limit of Liability 1B Amendatory Endorsement
TRIA-N0004-0315	Disclosure – Terrorism Risk Insurance Act

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

## EQUIPMENT BREAKDOWN

Term: October 1, 2017 to October 1, 2018

Company: Travelers Property Casualty Company of America  
Rated A++ XV by A.M. Best

Building & Contents Value: \$126,914,510

Coverage	Limit
<b>Total Limit per Breakdown</b>	<b>\$50,000,000</b>
<b>1 Property Damage</b>	Included in Total Limit
<b>2 Coverage Extensions and Limitations</b>	
a Business Income Coverage Extension (BI): Business Income "Period of Restoration" extension:	Not Covered N/A Days
b Extra Expense Coverage Extension (EE): Extra Expense "Period of Restoration" extension:	\$100,000 30 days
c Spoilage Damage Coverage Extension – Including Utility Interruption – Spoilage (SD): Utility Interruption – Spoilage coverage applies only if the interruption lasts at least (waiting period):	\$100,000  24 Hours
d Utility Interruption – Time Element Coverage Extension (UI-TE): Utility Interruption – Time Element coverage applies only if the interruption lasts at least (waiting period):	\$250,000  24 Hours
e Civil Authority Coverage Extension:	100 Miles / 3 weeks
f "Dependent Property" Coverage Extension: "Dependent Property" Locations:	N/A N/A
g "Electronic Data" or "Media" Coverage Extension:	\$250,000
h Error in Description Coverage Extension	Included in Total Limit
i Expediting Expense Coverage Extension:	\$250,000
j "Fungus", Wet Rot and Dry Rot Coverage Extension (1) Property Damage: (2) Business Income or Extra Expense	\$15,000 30 days
k Hazardous Substance Limitation	\$250,000
l Newly Acquired Locations Coverage Extension: Number of Days of Coverage:	\$1,000,000 90 days
m Ordinance or Law (Including Demolition and Increased Cost of Construction) Coverage Extension	\$250,000
n Refrigerant Contamination Limitation:	\$100,000
o Water Damage Limitation	\$250,000

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

## EQUIPMENT BREAKDOWN

Deductibles	
Combined Deductible	Not Applicable
Property Damage (PD):	\$5,000
Business Income (BI):	N/A
Extra Expense (EE):	\$5,000
Spoilage Damage (SD):	Included in PD Ded.
Utility Interruption – Time Element (UI-TE):	24 Hours
Dependent Properties:	Not Applicable
Refrigerant Contamination:	Included in PD

Additional Coverage Extensions / Restrictions/ Conditions (include but are not limited to)	
Number of Days for Notice of Cancellation	60 Days, except 10 days for non-payment of premium, subject to state regulations
Business Income Coinsurance	Not Applicable
Diagnostic Equipment	Covered
Green Coverage Enhancements EB T3 76	Included
<ul style="list-style-type: none"> <li>• Property Damage – Percentage Factor: 5%</li> <li>• Property Damage – Additional Costs Limit of Insurance \$25,000</li> <li>• Business Income/Extra Expense – Additional Number of Days 30 Days</li> </ul>	
Joint Loss Agreement	Included
New Generation Valuation	Included
Ordinary Payroll	Not Applicable
Production Machines	Covered
Specified Perils Elimination Endorsement EB T3 18	Included
Valuation	Repair/Replacement Included

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

## TERRORISM – OPTIONAL REVISED 8/23/2017

Term: May 1, 2017 to May 1, 2018

Company: Lloyds of London  
Rated A XV by A.M. Best

Based on TIV: \$126,914,510

Perils: Terrorism and/or Sabotage as more fully set forth in the attached Hiscox  
Terrorism and Sabotage Insurance for Municipalities

Limit	Coverage	Deductible:
<b>Amount Insured:</b>		
\$25,000,000	Aggregate during the period of insurance	\$10,000
<b>Sublimits</b>		
Limit	Coverage	Deductible:
<b>Section 1 Property Damage</b>		
\$25,000,000	Aggregate Coverage Extension(s) sub-limits of liability	\$10,000
\$10,000,000	Miscellaneous Unnamed Locations	
\$5,000,000	New buildings and additions under construction	
\$2,500,000	Accounts Receivable	
\$25,000,000	Automatic coverage – up to 90 days	
\$10,000,000	Debris Removal Expenses	
\$2,500,000	Decontamination Costs excluding NCBR	
\$5,000,000	Demolition and Increased Cost of Construction	
\$10,000,000	Errors and Omissions	
\$1,000,000	Fine Art	
\$1,000,000	Professional fees	
\$10,000,000	Service Interruption	
\$2,500,000	Transportation	
\$1,000,000	Valuable Papers	
<b>Section 2 Time Element:</b>		
Excluded		N/A
<b>Section 3 Biological, Chemical or Nuclear:</b>		
Excluded		N/A
<b>Section 4 Liability:</b>		
\$1,000,000/\$2,000,000	Liability	\$10,000

Standard Company or ISO Endorsements/Exclusions are Applicable include but not limited to:

- |           |            |
|-----------|------------|
| 1. E1.4   | 4. E240.11 |
| 2. E7.1   | 5. E246.2  |
| 3. E100.2 | 6. E263.2  |

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



**FLOOD  
EXCLUDING STORM SURGE  
REVISED 8/23/2017**

<u>Term:</u>	October 1, 2017 to October 1, 2018
<u>Company:</u>	Lloyds of London, Rated A XV by A.M. Best
<u>Perils:</u>	Flood <b><u>EXCLUDING</u></b> Storm Surge – as more fully described in the policy wording
<u>Form:</u>	Primary Flood Wording (Building & Contents) (amended) Excluding Storm Surge
<u>Limit:</u>	\$1,500,000 each occurrence and in the annual aggregate
<u>Deductible:</u>	\$25,000 any one Occurrence
<u>TIV:</u>	\$126,914,510 (per schedule on file)

Terms & Conditions include but not limited to:

- Quote valid until 10/1/2017
- 30 days Cancellation but 10 days for Non Payment of Premium
- 25% Minimum Earned Premium
- The company(ies) reserves the right to inspect the locations to develop information necessary to adequately underwrite your business. When conducting these surveys recommendations may be delivered to the insured. Compliance with the recommendations is mandatory and must be completed within the time period stated. Notice of Cancellation will be issued if compliance is not within the allotted timeframe.
- Please ensure that you are familiar with all wording and endorsements. It is essential that the applicant is made aware of all terms and conditions of the coverage. The policy dictates the actual terms of coverage, and in the event of a difference the policy prevails.
- This contract of insurance is based upon information and representations provided in your application.
- Depending on the type of information and representations that you provided, the proposed contract of insurance includes certain conditions and/or warranties. Kindly review all the contract of insurance documentation, including any binder, declarations page, policy forms and endorsements to familiarize yourself with any conditions and/or warranties included in the contract of insurance. These conditions and/or warranties may require you to take specific actions, to refrain from specific actions, to fulfill certain requirements and/or to verify specific facts.
- Please be advised that strict compliance with the conditions/and or warranties contained in the contract of insurance is required. If you do not strictly comply with the conditions and/or warranties contained within the contract of insurance, then the insurer may deny or limit coverage for any claim submitted by you under the contract of insurance.

Subject to:

- Acceptance or Declination of Terrorism Coverage (Disclosure and TRIA form attached).
- Signed ACORD Application

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





## FLOOD EXCLUDING STORM SURGE

Standard Company or ISO Exclusions are applicable including but not limited to the following forms and endorsements:

Form Description	Form #
Sanction Limitation and Exclusion Clause	LMA 3100
Microorganism Exclusion Absolute	LMA 5018
Asbestos Endorsement	LMA 5019 (amended)
Service of Suit Clause NY	LMA 5020
Applicable Law (USA)	LMA 5021
Fraudulent Claim Clause	LMA 5062
US Terrorism Risk Insurance Act of 2002 as amended – New & Renewal Business Endorsement - Or - US Terrorism Risk Insurance Act of 2002 as amended – Not purchased clause	LMA 5218  LMA 5219
Florida Surplus Lines Notice (Guaranty Act)	LMA 9037
Florida Surplus Lines Notice (Rates and Forms)	LMA 9038
Policyholder Disclosure Notice of Terrorism Insurance Coverage	LMA 9104
Several Liability Notice	LSW 1001
Radioactive Contamination Exclusion Clause – Physical Damage – Direct	NMA 1191
Land, Water and Air Exclusion – Seepage and/or Pollution and/or Contamination Exclusion – Debris Removal Endorsement	NMA 2340
Electronic Data Recognition Exclusion (EDRE)	NMA 2802
Electronic Data Endorsement B	NMA 2915 (amended)
War and Terrorism Exclusion Endorsement	NMA 2918
Biological or Chemical Materials Exclusion	NMA 2962
Claim Notification Clause	TBD
Conformity Clause	TBD
Minimum Earned Premium Definition Endorsement – 25%	TBD
Primary Flood Wording (Building & Contents) amended	TBD

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

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**GENERAL LIABILITY**

Term: October 1, 2017 to October 1, 2018

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Occurrence

Limits of Liability:**General Liability**

Bodily Injury and Property Damage	\$1,000,000 per Occurrence
Personal Injury and Advertising Injury	Included per Person or Organization
Products / Completed Operation Agg	Included
Fire Damage	Included

**Employee Benefits Liability** \$1,000,000 per Occurrence

Self-Insured Retention: \$100,000 per Occurrence

Coverage:

- |   |   |
|---|---|
| 1. EMT/Paramedic Professional Services  | 10. Principle of Eminent Domain Including Inverse Condemnation, claims brought under the "Bert J. Harris, Jr., Private Property Rights Protection Act" \$100,000 per Occurrence / Annual Aggregate. |
| 2. Premises Operations  | 11. Sewer Backup and Water Damage with a sublimit of \$10,000/\$200,000 for non-negligent claims and \$200,000/\$200,000 for negligent claims.  |
| 3. "Insured" Contracts  | 12. Herbicide and Pesticide Sublimit of \$1,000,000 or GL Limit, whichever is less.   |
| 4. Host Liquor Liability  |   |
| 5. Broad Form Property Damage Subject to \$2,500 Personal Property of Others Sublimit |   |
| 6. Watercraft Liability (under 52 feet). See policy form for limitations              |   |
| 7. Limited Worldwide Coverage   |   |
| 8. Additional Covered Party   |   |
| 9. Failure to Supply Water  |   |

Notes of Importance:

- Premium is not audited.
- Defense Costs are paid in addition to policy limits.
- In the event that an occurrence, accident or offense continues beyond the policy period, the applicable deductible would apply separately to each policy period in which the occurrence, accident or offense was committed or was alleged to have been committed.
- Limits of Liability are subject to Florida Statute 768.28.
- SIR applied to money damages and claims expenses (including investigation, adjustment and defense costs).

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



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## GENERAL LIABILITY

### Exclusions, but not limited to:

- Expected or intended injury
- Contractual Liability
- Liquor Liability
- Workers' Compensation and similar laws
- Employer's Liability
- Pollution
- Aircraft, Auto or Watercraft
- Mobile Equipment
- War
- Damage to Your Property, Product or Work
- Damage to Impaired Property or Property Not Physically Injured
- Recall of Products, Work or Impaired Property
- Racketeering
- Law Enforcement, except for vicarious liability arising out of an act or omission by a law enforcement agency that is not owned, operated or controlled by the "Covered party" if there is a contract with an outside agency to provide law enforcement for your entity.
- Asbestos, Mold, Fungi, or Bacteria
- Liability arising out of or caused or contributed to by any ownership, maintenance, operation, use, loading, unloading or control of or responsibility for any airfield, airport, aircraft, runway, hangar, building or other property or facility designed for, used, connected, associated or affiliated with or in any way related to aviation or aviation activities; this exclusion does not apply to premises exposure for those common areas open to the public including but not limited to parking areas, sidewalks, and terminal buildings.
- Failure or inability to supply or any interruption of any adequate quantity of power, steam, pressure, or fuel
- Subsidence, erosion or earth movement.
- Hospital / Clinic Medical Malpractice or Health Care Facilities
- Professional Health Care Services, but not including emergency medical services for first aid performed by emergency medical technicians, paramedics or Medical Director while in the course and scope of their duties.
- ERISA
- Actual or alleged illegal discrimination
- Injunctive, declaratory or equitable relief
- Actual or alleged deterioration, bursting breaking, leaking, inadequacy, design of, control of, maintenance of, or any other alleged responsibility for any structure device, or water course, natural or man-made, including, but not limited to: dams, reservoirs, levees, banks, embankments, gates, canals, ditches, gutters, sewers, aqueducts, channels, culvert, retaining walls, drains, tanks, watershed, or drains, a purpose of which is the containing, carrying, impeding, channeling, diverting, or draining of water or other liquid. Does not apply only as to the bursting or failure of man-made sewer, storm water, grey water or potable water supply pipes owned and maintained by Covered Party.
- Sexual abuse after initial discover

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

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**AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE**

Term: October 1, 2017 to October 1, 2018

Company: Preferred Governmental Insurance Trust (*Preferred*)

Limits of Liability:  
(Based on 331 Vehicles)

Primary Bodily Injury and Property Damage Liability – Combined \$1,000,000 Any One Accident – Symbol 1

Personal Injury Protection \$10,000 – Statutory – Symbol 5

Medical Payments Not Included – Symbol 2

Uninsured Motorist Rejected – Symbol 2

Liability Self-Insured Retention: \$100,000 Each Accident

**Optional:**

Physical Damage – Option 1: Comprehensive – 331 Vehicles, Symbol 10 and 8  
Collision – 331 Vehicles, Symbol 10 and 8

Physical Damage Deductible:  
Comprehensive \$1,000 per Vehicle  
Collision \$1,000 per Vehicle

Physical Damage – Option 2: Comprehensive – 97 Vehicles, Symbol 10 and 8  
Collision – 97 Vehicles, Symbol 10 and 8

Physical Damage Deductible:  
Comprehensive \$25,000 per Vehicle  
Collision \$25,000 per Vehicle

Coverage and Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Hired and non-owned liability is included.
3. Hired physical car damage is included at \$50,000 maximum.
4. Premium is based on number of vehicles and subject to adjustment if schedule is changed.
5. Physical Damage coverage paid at Actual Cash Value or 110% of the value reported on the schedule, whichever is less. Please see policy for complete details.
6. Limits of Liability are subject to Florida Statute 768.28.

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

## AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE

### Description of Covered Auto Designation Symbols:

SYMBOL	DESCRIPTION
1	= ANY "AUTO"
2	= ALL OWNED "AUTOS" ONLY. Only those "autos" you own and or lease (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This also includes all those "autos" you acquire ownership of after the coverage agreement begins.
3	= OWNED PRIVATE PASSENGER "AUTOS" ONLY. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the coverage agreement begins.
4	= OWNED "AUTOS" OTHER THAN PRIVATE PASSENGER "AUTOS" ONLY. Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the coverage agreement begins.
5	= OWNED "AUTOS" SUBJECT TO NO-FAULT. Only those "autos" you own and or lease that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	= OWNED "AUTOS" SUBJECT TO A COMPULSORY UNINSURED MOTORIST LAW. Only those "autos" you own and or lease that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are subject to the same state uninsured motorists requirement.
7	= SPECIFICALLY DESCRIBED "AUTOS". Only those "autos" described in ITEM THREE of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in ITEM THREE).
8	= HIRED "AUTOS" ONLY. Only those "autos" you hire rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your employees or partners or members of their households.
9	= NONOWNED "AUTOS" ONLY. Only those "autos" you do not own, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.
10	= Per Symbol 2; Agreed Value on all Fire Trucks over \$100,000, Actual Cash Value on all other vehicles.

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CITY OF KEY WEST AUTO SCHEDULE					Auto CAT Property Coverage - Depreciated MYM	\$ 19,241,090	\$ 14,921,262	78%
Unit #	Department	Full VIN	Make	Model and Description	Acquisition Value	Depreciation MYM 7-10-17	Actual Cash Value	Year Built
2	18110	4P1BAAFF9HA018884	PIERCE	FIRE PUMPER	\$ 577,857	1.000	\$ 577,857	2017
47	15214	15GGE3017F1092925	GILLIG	HYBRID LOW FLOOR BUS #821	\$ 647,441	0.880	\$ 569,748	2015
140	130168	4P1CVD1A0DA013702	PIERCE	PUMPER E-6	\$ 563,525	1.000	\$ 563,525	2013
171	100093	4P1CV01H8AA010922	PIERCE	VELOCITY PUMPER FIRE TRUCK	\$ 523,745	1.000	\$ 523,745	2010
199	70198	4P1CV01H37A007460	PIERCE	VELOCITY HD 75' LADDER QUINT	\$ 622,804	0.750	\$ 467,103	2007
12	17032	15GGB2719G1186900	GILLIG	35' LOW FLOOR TRANSIT BUS #824	\$ 451,743	0.900	\$ 406,569	2016
9	18030	15GGB2714G1184634	GILLIG	35' BUS	\$ 446,946	0.900	\$ 402,251	2016
10	18031	15GGE2713G1093054	GILLIG	29' BUS	\$ 436,505	0.900	\$ 392,855	2016
48	15215	15GGE271XF1092921	GILLIG	LOW FLOOR BUS #819	\$ 429,426	0.880	\$ 377,895	2015
49	15216	15GGE2711F1092922	GILLIG	LOW FLOOR BUS #820	\$ 429,426	0.880	\$ 377,895	2015
58	15213	15GGE271EF1092920	GILLIG	LOW FLOOR Bus #818	\$ 429,426	0.880	\$ 377,895	2015
187	80090	4P1CV01H88A008765	PIERCE	VELOCITY PUMPER WISVQ11231 Fire Truck	\$ 465,795	0.700	\$ 326,057	2008
11	18032	1F1VACXD13EHF03857	INTERNATIONAL	Vector Truck	\$ 326,060	0.900	\$ 293,454	2016
182	80010	15GGB271281078832	GILLIG	"LOW FLOOR" TRANSIT BUS BUS #817	\$ 376,749	0.700	\$ 263,724	2008
183	80011	15GGB271081078831	GILLIG	"LOW FLOOR" TRANSIT BUS BUS #816	\$ 376,749	0.700	\$ 263,724	2008
3	16214	1FVACXD18HHY4424	FREIGHTLINER	Street Sweeper	\$ 249,601	1.000	\$ 249,601	2017
284	40153	4P1CE01U0A004315	PIERCE	CUSTOM ENFORCER FIRE TRUCK WEQUIPMEN	\$ 310,957	0.750	\$ 233,218	2004
86	140071	1FVACXD13EHF03857	FREIGHTLINER	STREET SWEEPER UNIT 7084	\$ 248,731	0.850	\$ 213,909	2014
198	70197	1HTMKAZR27H475151	PIERCE	CONTENDER RESCUE INT. 4400	\$ 284,432	0.750	\$ 213,324	2007
153	100141	1HTVNAZT68J338095	INTERNATIONAL	7500 6X4 SEWER VACTOR TRUCK	\$ 249,530	0.800	\$ 199,624	2011
318	175	4P1CT02XXYA000731	PIERCE	DASH 1500 GPM CLASS A PUMPER	\$ 262,413	0.700	\$ 183,689	2000
186	80074	2F2HATBS18A178278	Unknown	Vector Truck	\$ 250,000	0.700	\$ 175,000	2008
293	30300	15GGE181X31090686	GILLIG	29' MEDIUM TRANSIT BUSES #811	\$ 257,974	0.500	\$ 128,987	2003
294	30301	15GGE181831090685	GILLIG	29' MEDIUM TRANSIT BUSES BUS #810	\$ 257,974	0.500	\$ 128,987	2003
295	30302	15GGE181131090690	GILLIG	29' MEDIUM TRANSIT BUSES BUS #815	\$ 257,974	0.500	\$ 128,987	2003
296	30303	15GGE181331090688	GILLIG	29' MEDIUM TRANSIT BUSES BUS #813	\$ 257,974	0.500	\$ 128,987	2003
297	30304	15GGE181831090684	GILLIG	29' MEDIUM TRANSIT BUSES BUS #809	\$ 257,974	0.500	\$ 128,987	2003
298	30305	15GGE181131090687	GILLIG	29' MEDIUM TRANSIT BUSES BUS #812	\$ 257,974	0.500	\$ 128,987	2003
299	30306	15GGE181531090689	GILLIG	29' MEDIUM TRANSIT BUSES BUS #814	\$ 257,974	0.500	\$ 128,987	2003
211	70132	5B4KPD2U963419804	WORKHORSE	TV TRUCK/SEAL UNIT	\$ 179,300	0.700	\$ 125,510	2006
89	140188	FDWE3F58FDA05286	Ford	F350 HORTON TYPE 3 MODEL 453 Ambulance	\$ 129,097	0.900	\$ 116,187	2014
90	140189	FDWE3F58FDA05287	Ford	F350 HORTON TYPE 3 MODEL 453 Ambulance	\$ 129,097	0.900	\$ 116,187	2014
312	10113	15GGE181411090406	GILLIG	30' TRANSIT BUSES BUS #803	\$ 256,289	0.450	\$ 115,321	2001
313	10115	15GGE181811090408	GILLIG	30' TRANSIT BUSES BUS #805	\$ 256,289	0.450	\$ 115,321	2001
314	10117	15GGE181611090410	GILLIG	30' TRANSIT BUSES BUS #807	\$ 256,289	0.450	\$ 115,321	2001
315	10118	15GGE181811090411	GILLIG	30' TRANSIT BUSES BUS #808	\$ 256,289	0.450	\$ 115,321	2001
91	140190	1FDWE3F51FDA05288	Ford	F350 HORTON TYPE 3 MODEL 453 Ambulance	\$ 129,097	0.880	\$ 111,023	2014
209	070190	1F8MF53Y270A00514	Ford	MOBILE COMMAND POST	\$ 139,185	0.700	\$ 97,416	2007
61	15251	1FDUF5GT2FED14124	FORD	F550 4X2 #15251	\$ 99,999	0.880	\$ 87,999	2015
207	070171	P5024D	ELGIN	PELICAN P DUAL 3-WHEELED STREET SWEEPER	\$ 125,084	0.650	\$ 81,305	2007
321	970022	1FDLF47F1VEA78581	FORD	F477 500 GPM MINI-PUMPER E03	\$ 98,655	0.700	\$ 69,059	1997
292	30257	3HTMMAAN83N58868	INTERNATIONAL	4300 WIALTEC AERIAL DEVICE	\$ 91,897	0.750	\$ 68,773	2003
184	80072		CRANE	Truck	\$ 90,123	0.700	\$ 63,086	2008
8	17066	1FDVU4XV5HKA52920	FORD	VAN	\$ 63,026	1.000	\$ 63,026	2017
52	140102	1GNLC2KCXFR258879	CHEVROLET	TAHOE #5198	\$ 65,749	0.900	\$ 59,174	2015
185	80073		Unknown	8 YARD DUMPTRUCK	\$ 74,956	0.700	\$ 52,469	2008
44	18163	1FTBW2XMXGK845133	FORD	148 TRANSIT 350 VAN	\$ 51,228	0.950	\$ 48,687	2016
151	130032	1C9PP0924CH913010	Unknown	CUSTOM TRAILER/TRASH PUMP DEWATERING S	\$ 50,509	0.820	\$ 41,417	2012
13	15246	1FT1W2BT8GEA15908	FORD	F-250 #6000	\$ 41,447	0.950	\$ 39,375	2016
14	15247	1FT1W2BTXGEA15909	FORD	F-250 #6001	\$ 41,447	0.950	\$ 39,375	2016
15	15248	1FT1WEB18GEA15910	FORD	F-250 4X4 CREW CAB #6002	\$ 41,447	0.950	\$ 39,375	2016
330	17076	1FT8W3C69HED44847	Ford	F350	\$ 39,131		\$ 39,131	2017
188	80185	3FRWF65A48V69303	FORD	F-650, CONTRACTORS DUMP TRUCK	\$ 54,974	0.700	\$ 38,482	2008
328	17079	1FT1W2A88HED45464	Ford	F250	\$ 36,978		\$ 36,978	2017
74	140047	1FT1W2BT1FEA13349	FORD	250 UNIT 5188	\$ 39,333	0.880	\$ 34,613	2014
75	140048	1FT1W2BTXFEA13348	FORD	F-250 UNIT 5187	\$ 39,333	0.880	\$ 34,613	2014
67	130220	575200J11E1204274	Unknown	PORTABLE RESTROOM TRAILER	\$ 38,733	0.860	\$ 33,310	2014
68	130221	575200J11E1205053	Unknown	PORTABLE RESTROOM TRAILER	\$ 38,733	0.860	\$ 33,310	2014
239	080117	1FMPU15516LA78905	FORD	EXPEDITION MCL100E EVIDENCE COLLECTION	\$ 47,310	0.700	\$ 33,117	2008
59	15218	1FDWE3FL8FDA14983	FORD	ECOLINE CARGO VAN #4983	\$ 37,607	0.880	\$ 33,094	2015
331	17075	1FTBF2A85HED70347	Ford	F250	\$ 32,470		\$ 32,470	2017
39	18101	1FAHP2MK2GG117608	FORD	INTERCEPTOR	\$ 32,339	0.950	\$ 30,722	2016
40	18102	1FAHP2MK0GG117607	FORD	INTERCEPTOR	\$ 32,339	0.950	\$ 30,722	2016
41	18103	1FAHP2MK4GG117609	FORD	INTERCEPTOR	\$ 32,339	0.950	\$ 30,722	2016
45	18172	1FDRF3G81GED28928	FORD	F-350	\$ 33,517	0.900	\$ 30,165	2016
29	18085	1FM5K8AR3GGC08267	FORD	EXPLORER	\$ 31,103	0.950	\$ 29,548	2016
31	18087	1FM5K8AR1GGC08266	FORD	EXPLORER	\$ 31,103	0.950	\$ 29,548	2016
147	120085	1GNSKE08CR276425	CHEVROLET	TAHOE UNIT #4035	\$ 34,567	0.820	\$ 28,345	2012
275	050128	3FRPF75Y85V209510	FORD	F750 DUMP TRUCK UNIT 703	\$ 46,195	0.600	\$ 27,717	2005
157	110018	1GNLC2E08BR326353	CHEVROLET	TAHOE	\$ 32,433	0.850	\$ 27,568	2011
156	110017	1GNLC2E07BR324383	CHEVROLET	TAHOE	\$ 32,162	0.850	\$ 27,338	2011
17	16034	1FAHPWMXGG10427	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016





CITY OF KEY WEST AUTO SCHEDULE Auto CAT Property Coverage - Depreciated MYM \$ 19,241,090 \$ 14,921,262 78%

Unit #	Department	Full VIN	Make	Model and Description	Acquisition Value	Depreciation MYM 7-10-17	Actual Cash Value	Year Built
18	16035	1FAHP2MKGG104280	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
19	16036	1FAHP2MK0GG104283	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
20	16057	1FAHP2ML3GG104284	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
21	16058	1FAHP2MK5GG104285	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
22	16059	1FAHP2MK7GG104286	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
23	16078	1FAHP2MK9GG104290	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
24	16079	1FAHP2MK8GG104281	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
25	16080	1FAHP2MK1GG104283	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
26	16081	1FAHP2MK9GG104287	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
27	16082	1FAHP2MK2GG104289	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
30	16086	1FAHP2MKXGG104282	FORD	INTERCEPTOR	\$ 28,013	0.950	\$ 26,612	2016
34	16096	1FT1W2A83GED28554	FORD	F-250	\$ 28,999	0.900	\$ 26,099	2016
35	16097	1FT1W2A85GED28555	FORD	F-250	\$ 28,999	0.900	\$ 26,099	2016
36	16098	1FT1W2A87GED28556	FORD	F-250	\$ 28,999	0.900	\$ 26,099	2016
76	140052	1FM5K8AR2EGC0834	FORD	EXPLORER UNIT #5197	\$ 29,594	0.880	\$ 26,043	2014
77	140053	1FM5K8AR6EGC08339	FORD	EXPLORER 4D UNIT 5196	\$ 29,594	0.880	\$ 26,043	2014
78	140054	1FM5K8AR4EGC08333	FORD	EXPLORER 4D UNIT #5195	\$ 29,594	0.880	\$ 26,043	2014
79	140055	1FM5K8AR8EGC0216	FORD	EXPLORER 4D UNIT 5194	\$ 29,594	0.880	\$ 26,043	2014
80	140056	1FM5K8AR3EGC02160	FORD	EXPLORER 4D UNIT 5193	\$ 29,594	0.880	\$ 26,043	2014
81	140057	1FM5K8AR7EGC02159	FORD	EXPLORER	\$ 29,594	0.880	\$ 26,043	2014
5	17059	1FTYE1CMXHKAO204	FORD	TRANSIT VAN	\$ 25,931	1.000	\$ 25,931	2017
82	140058	1FM5KAR1EGC081211	FORD	EXPLORER 4D UNIT 5189	\$ 29,234	0.880	\$ 25,726	2014
83	140059	1FM5K8AR5EGC08123	FORD	EXPLORER 4DR	\$ 29,234	0.880	\$ 25,726	2014
84	140060	1FM5K8AR3EGC08122	FORD	EXPLORER 4D 5190	\$ 29,234	0.880	\$ 25,726	2014
33	16095	1FDRF3G84GED28533	FORD	F-350	\$ 28,007	0.900	\$ 25,206	2016
329	17078	1FM5K7B84HGC90303	Ford	Explorer	\$ 24,980		\$ 24,980	2017
60	15245	1FTSW2CM4FKB1267	FORD	CARGO VAN T-350 #5198	\$ 27,650	0.900	\$ 24,885	2015
122	130141	1FM5K7AR1DGC25703	FORD	EXPLORER	\$ 27,610	0.880	\$ 24,298	2013
123	130142	1FM5K7AR3DGC25708	FORD	EXPLORER	\$ 27,610	0.880	\$ 24,298	2013
53	15047	1FT1W2A85FE54663	FORD	F-250 PICK UP TRUCK #4663	\$ 27,537	0.880	\$ 24,232	2015
139	130159	1FM5K7AR8DGC40332	FORD	EXPLORER	\$ 27,454	0.880	\$ 24,160	2013
62	15252	1FAHP2MK2FG180528	FORD	INTERCEPT #5158	\$ 26,213	0.900	\$ 23,591	2015
32	16094	1FTBF2A8XGED28528	FORD	F-250	\$ 26,200	0.900	\$ 23,580	2016
97	120091	1FAHP2L83DG138999	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
98	120092	1FAHP2L81DG138998	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
99	120093	1FAHP2L8XDG138997	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
100	120094	1FAHP2L86DG138995	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
101	120095	1FAHP2L88DG138996	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
102	120096	1FAHP2L84DG139000	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
103	120097	1FAHP2L84DG138994	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
104	120098	1FAHP2L80DG138992	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
105	120099	1FAHP2L89DG138991	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
106	120100	1FAHP2L87DG138990	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
107	120101	1FAHP2L80DG138989	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
108	120102	1FAHP2L89DG138988	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
109	120103	1FAHP2L87DG138987	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
110	120104	1FAHP2L85DG138986	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
112	120106	1FAHP2L83DG138985	FORD	TAURUS	\$ 26,146	0.880	\$ 23,009	2013
113	130001	1FAHP2L82DG144740	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
114	130002	1FAHP2L82DG144739	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
115	130003	1FAHP2L82DG139002	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
116	130004	1FAHP2L88DG139001	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
119	130138	1FAHP2L80DG212688	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
120	130139	1FAHP2L80DG212671	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
121	130140	1FAHP2L82DG212672	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
124	130143	1FAHP2L85DG212685	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
125	130144	1FAHP2L87DG212686	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
126	130146	1FAHP2L82DG212689	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
127	130147	1FAHP2L89DG212670	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
128	130148	1FAHP2L84DG212673	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
129	130149	1FAHP2L86DG212674	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
146	13045	1FAHP2L89DG212687	FORD	TAURUS	\$ 25,813	0.880	\$ 22,715	2013
130	130150	1FAHP2L81DG212632	FORD	TAURUS	\$ 25,777	0.880	\$ 22,683	2013
131	130151	1FAHP2L83DG212633	FORD	TAURUS	\$ 25,777	0.880	\$ 22,683	2013
132	130152	1FAHP2L85DG212634	FORD	TAURUS	\$ 25,777	0.880	\$ 22,683	2013
133	130153	1FAHP2L87DG212635	FORD	TAURUS #5180	\$ 25,777	0.880	\$ 22,683	2013
134	130154	1FAHP2L89DG212636	FORD	TAURUS	\$ 25,777	0.880	\$ 22,683	2013
135	130155	1FAHP2L80DG212637	FORD	TAURUS	\$ 25,777	0.880	\$ 22,683	2013
136	130156	1FAHP2L82DG212638	FORD	TAURUS	\$ 25,777	0.880	\$ 22,683	2013
137	130157	1FAHP2L84DG212639	FORD	TAURUS	\$ 25,777	0.880	\$ 22,683	2013
138	130158	1FAHP2L80DG212640	FORD	TAURUS	\$ 25,777	0.880	\$ 22,683	2013



CITY OF KEY WEST AUTO SCHEDULE Auto CAT Property Coverage - Depreciated MYM \$ 19,241,090 \$ 14,921,262 78%

Unit #	Department	Full VIN	Make	Model and Description	Acquisition Value	Depreciation MYM 7-10-17	Actual Cash Value	Year Built
111	120105	1FAHP2L8XDG139003	FORD	TAURUS	\$ 25,434	0.880	\$ 22,382	2013
150	130005	1FAHP2L82DG138993	FORD	TAURUS	\$ 25,813	0.860	\$ 22,199	2012
158	110019	2FABP7BV7BX162630	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
159	110020	2FABP7BV3BX162625	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
160	110021	2FABP7BV5BX162626	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
161	110022	2FABP7BV7BX162627	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
162	110023	2FABP7BV9BX162628	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
163	110024	2FABP7BV0BX162629	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
164	110050	2FABP7BV9BX162631	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
165	110051	2FABP7BV0BX162632	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
166	110052	2FABP7BV2BX162633	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
167	110053	2FABP7BV4BX162634	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
168	110054	2FABP7BV6BX162635	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
169	110055	2FABP7BV8BX162636	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
170	110056	2FABP7BVXB162637	FORD	CROWN VICTORIA	\$ 25,191	0.850	\$ 21,412	2011
258	060142	1FMPU15556LA83358	FORD	EXPEDITION 4X2 REAR A/C, PWR WIND/DOORS,	\$ 29,843	0.700	\$ 20,890	2008
193	080272	1FTSX21598EC80235	FORD	F-250 UNIT 5090	\$ 28,515	0.700	\$ 19,961	2008
194	080273	1FTSX21578EC80234	FORD	F 250 UNIT #5089	\$ 28,515	0.700	\$ 19,961	2008
177	090128	2FAHP71V09X118546	FORD	CROWN VICTORIA POLICE CAR	\$ 24,710	0.800	\$ 19,768	2009
178	090138	2FAHP71V29X118564	FORD	CROWN VICTORIA CAR	\$ 24,710	0.800	\$ 19,768	2009
179	090143	2FAHP71V39X118565	FORD	CROWN VICTORIA CAR	\$ 24,710	0.800	\$ 19,768	2009
180	090144	2FAHP71V49X118561	FORD	CROWN VICTORIA CAR	\$ 24,710	0.800	\$ 19,768	2009
172	100182	2FABP7BV5AX141497	FORD	CROWN VICTORIA POLICE INTERCEPTOR	\$ 24,602	0.800	\$ 19,681	2010
174	100184	2FABP7BV9AX141499	FORD	CROWN VICTORIA POLICE INTERCEPTOR	\$ 24,602	0.800	\$ 19,681	2010
175	100185	2FABP7BV1AX141500	FORD	CROWN VICTORIA POLICE INTERCEPTOR	\$ 24,602	0.800	\$ 19,681	2010
173	100183	2FABP7BV7AX141498	FORD	CROWN VICTORIA POLICE INTERCEPTOR	\$ 24,566	0.800	\$ 19,645	2010
261	060266	1FTSW20P78ED91479	FORD	F-250 4X2 DIESEL CREW CAB, SHORT BED	\$ 27,983	0.700	\$ 19,595	2008
176	110014	2FABP7BV3AX140915	FORD	CROWN VICTORIA	\$ 24,469	0.800	\$ 19,575	2010
71	130217	1FT7W2A81EEA22479	FORD	F250 UNIT 7202	\$ 22,660	0.860	\$ 19,488	2014
72	130218	1FT7W2A8XEEA22478	FORD	F250 UNIT 7203	\$ 22,660	0.860	\$ 19,488	2014
73	130219	1FT7W2A88EEA22480	FORD	F250 UNIT 7204	\$ 22,660	0.860	\$ 19,488	2014
4	17039	1FMTMFC88HHC8643	FORD	F-150	\$ 19,436	1.000	\$ 19,436	2017
83	15279	1FTBF2A83FED18471	FORD	F-250 PICK UP TRUCK #8471	\$ 21,724	0.880	\$ 19,117	2015
256	060140	1FMPU15516LA83356	FORD	EXPEDITION 4X2 REAR A/C, PWR WIND/DOORS,	\$ 29,843	0.630	\$ 18,801	2008
257	060141	1FMPU15536LA83357	FORD	EXPEDITION 4X2 REAR A/C, PWR WIND/DOORS,	\$ 29,843	0.630	\$ 18,801	2008
43	16112	JTDKDTB38G1135638	TOYOTA	PRIUS	\$ 20,683	0.900	\$ 18,615	2016
215	060025	1FTSW20P16EA04778	FORD	F-250 4X2 CREW CAB 6.0L DIESEL	\$ 25,842	0.700	\$ 18,089	2008
216	060026	1FTSW20P96EB44996	FORD	F-250 4X2 CREW CAB 6.0L DIESEL	\$ 25,842	0.700	\$ 18,089	2008
28	16084	1FTMF1C82GKE78152	FORD	F-150 UNIT #8152	\$ 19,866	0.900	\$ 17,879	2016
64	16002	JTDKDTB39F1113762	TOYOTA	PRIUS	\$ 20,184	0.880	\$ 17,762	2015
195	080274	1FTNX20578EC52691	FORD	F 250 UNIT 4034	\$ 25,222	0.700	\$ 17,655	2008
16	16033	NM0LE6E79F1201385	FORD	TRANSIT CONNECT VAN	\$ 19,088	0.900	\$ 17,179	2016
85	140061	JTDKDTB31E1070386	TOYOTA	PRIUS	\$ 19,752	0.860	\$ 16,987	2014
86	140062	JTDKDTB32E1565017	TOYOTA	PRIUS	\$ 19,752	0.860	\$ 16,987	2014
87	140063	JTDKDTB39E1564947	TOYOTA	PRIUS	\$ 19,752	0.860	\$ 16,987	2014
88	140064	JTDKDTB34E1070012	TOYOTA	PRIUS #7304	\$ 19,752	0.860	\$ 16,987	2014
238	060115	1FTSX20506ED91478	FORD	F-250 UTILITY BODY, STD UNIT 5066	\$ 26,397	0.630	\$ 16,630	2008
141	130172	JTDKDTB30D1048071	TOYOTA	PRIUS #7300	\$ 19,693	0.840	\$ 16,542	2013
142	130173	JTDKDTB35D1048256	TOYOTA	PRIUS #7301	\$ 19,693	0.840	\$ 16,542	2013
143	130174	JTDKDTB30D1048345	TOYOTA	PRIUS #7302	\$ 19,693	0.840	\$ 16,542	2013
144	130175	JTDKDTB33D1048484	TOYOTA	PRIUS #7303	\$ 19,693	0.840	\$ 16,542	2013
225	060040	1FTSW20P96EB28586	FORD	F-250 4X2 CREW CAB 6.0L DIESEL	\$ 25,842	0.630	\$ 16,280	2008
145	130183	1FTBF2A85DEB91591	FORD	250 2WD UNIT 785	\$ 18,995	0.840	\$ 15,956	2013
230	060047	1FTSX20P58EB77829	FORD	F-250 4X2 SUPERCAB UNIT 739	\$ 24,979	0.630	\$ 15,737	2008
232	060050	1FTSX20P78EB77704	FORD	F-250 4X2 CREW CAB 6.0L DIESEL	\$ 24,979	0.630	\$ 15,737	2008
233	060051	1FTSX20P06EB77785	FORD	F-250 4X2 CREW CAB 6.0L DIESEL	\$ 24,979	0.630	\$ 15,737	2008
236	060106	1FTSX20P58EB77748	FORD	F-250 4X2 SUPERCAB 6.0L DIESEL	\$ 24,979	0.630	\$ 15,737	2008
240	060118	1FMEU82E16UB40979	FORD	EXPLORER 4X2 POLICE UNIT	\$ 22,068	0.700	\$ 15,448	2008
241	060120	1FMEU82E78UB38086	FORD	EXPLORER 4X2 POLICE UNIT 5043	\$ 22,068	0.700	\$ 15,448	2008
242	060121	1FMEU82E38UB40983	FORD	EXPLORER 4X2 POLICE UNIT	\$ 22,068	0.700	\$ 15,448	2008
243	060122	1FMEU82E6UB40978	FORD	EXPLORER 4X2 POLICE UNIT	\$ 22,068	0.700	\$ 15,448	2008
244	060123	1FMEU82E6UB40981	FORD	EXPLORER 4X2 POLICE UNIT	\$ 22,068	0.700	\$ 15,448	2008
245	060126	1FMEU82E58UB38085	FORD	EXPLORER 4X2 POLICE UNIT	\$ 22,068	0.700	\$ 15,448	2008
246	060127	1FMEU82E98UB38087	FORD	EXPLORER 4X2 POLICE UNIT 5036	\$ 22,068	0.700	\$ 15,448	2008
234	060075	1FTWF30P96EB70321	FORD	F-350 4X2 SD REGULAR CAB 6.0L DIESEL	\$ 24,099	0.630	\$ 15,182	2008
154	110012	3FAHP0HG8BR144825	FORD	FUSION	\$ 17,805	0.850	\$ 15,134	2011
155	110013	3FAHP0HG8BR144826	FORD	FUSION	\$ 17,805	0.850	\$ 15,134	2011
118	130128	1FTMFCM2DFC58768	FORD	F150 #2301	\$ 16,877	0.880	\$ 14,852	2013
220	060032	1FTWF30P28EB87608	FORD	F-350 4X2 SUPERCAB 6.0L DIESEL, TOW PCKG	\$ 23,383	0.630	\$ 14,731	2008
221	060033	1FTWF30P96EA37963	FORD	F-350 4X2 SUPERCAB 6.0L DIESEL, TOW PCKG	\$ 23,383	0.630	\$ 14,731	2008
218	060030	1FTWF30P96EB83920	FORD	F-350 4X2 SD REGULAR CAB 6.0L DIESEL	\$ 23,203	0.630	\$ 14,618	2008





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Unit #	Department	Full VIN	Make	Model and Description	Acquisition Value	Depreciation MYM 7-10-17	Actual Cash Value	Year Built
219	060031	1FTWF30P36EB70324	FORD	F-350 4X2 SD REGULAR CAB 6.0L DIESEL	\$ 23,203	0.630	\$ 14,618	2008
117	130127	1FTMF1CMXDFC868649	FORD	F-150 #7201	\$ 16,462	0.880	\$ 14,487	2013
204	070182	1FTRX12W87F871855	Ford	F150 EXT CAB, V8 AUTOMATIC	\$ 22,033	0.850	\$ 14,321	2007
217	060029	1FTWF30P36EB38831	FORD	F-350 4X2 SD REGULAR CAB 6.0L DIESEL	\$ 22,835	0.630	\$ 14,280	2008
262	060267	1FBSS31L66DA90693	FORD	E-350 PASSENGER VAN, PARTITION, REAR/SID	\$ 20,291	0.700	\$ 14,204	2008
247	060128	1FMEU82E56UB40984	FORD	EXPLORER 4X2 (UNMARKED) POLICE UNIT	\$ 20,133	0.700	\$ 14,093	2008
190	070165	1FTRX12W18FA04836	Ford	F-150 4X2, WHITE UNIT 5088	\$ 20,048	0.700	\$ 14,034	2008
263	060335	2G1WS551769403287	Chevrolet	IMPALA (UNMARKED)-POLICE PACKAGE 3.9 V6	\$ 19,564	0.700	\$ 13,895	2008
149	120090	1FTMF1CF9CF80923	FORD	F150 PICKUP UNIT 2101	\$ 18,583	0.820	\$ 13,598	2012
286	040084	1FDWW36S14EC95410	FORD	CREW CAB WITH STAKE BODY & LIFT	\$ 23,500	0.550	\$ 12,925	2004
196	080275	1FTNE24W78DA03984	FORD	ECONLINE VAN UNIT 7089	\$ 18,399	0.700	\$ 12,879	2008
273	050128	1FTNX20555EC07373	FORD	F-250	\$ 18,378	0.700	\$ 12,885	2005
214	060024	1FTSE34LX8HA99338	FORD	E-350 SD CARGO VAN 5.4L V-8, VINYL FLR	\$ 18,383	0.700	\$ 12,854	2008
213	060023	1FMEU82E38UA52032	FORD	EXPLORER SPEC# 16 MIDSIZE UTILITY 4X2	\$ 20,178	0.630	\$ 12,712	2008
235	060076	1FMEU82E56UA93035	FORD	EXPLORER SPEC# 16 MIDSIZE UTILITY 4X2	\$ 20,178	0.630	\$ 12,712	2008
237	060114	1FTSS34L06DA67305	FORD	E-250 CARGO VAN, EXTENDED BODY (275 CU/FT	\$ 19,132	0.630	\$ 12,053	2008
255	060138	1FMEU82E88UB40977	FORD	EXPLORER 4X2 AM/FM/CD, A/C, PWR WINDOOR	\$ 18,583	0.630	\$ 11,695	2008
320	10215	1GDJH1CPWJ517643	GMC	FLATBED W/16' DUMP TRUCK	\$ 29,225	0.400	\$ 11,690	1998
224	060039	1FBNE31LX8HA80312	FORD	E350 XL SUPER DUTY WAGON 5.4L V8	\$ 18,541	0.630	\$ 11,681	2008
231	060048	1FTSE34L98HA99329	FORD	E-350 SD CARGO VAN 5.4L V-8, UNIT 719	\$ 18,383	0.630	\$ 11,569	2008
288	040148	1FTNW20L64ED69335	FORD	F250 CREW CAB HEAVY DUTY PICKUP UNIT 728	\$ 20,698	0.550	\$ 11,384	2004
248	060129	1FTRX12W88NB52677	FORD	F150 4X2 EXTENDED CAB 4.6L UNIT 783	\$ 17,890	0.630	\$ 11,271	2008
50	15274	408EB1920GAD93584	CARGO CRAFT	TRAILER 8.5 X 19	\$ 12,649	0.880	\$ 11,131	2015
82	140089	4XBB53632EA012071	King	Boat Trailer	\$ 12,850	0.860	\$ 11,051	2014
226	060043	1FTSS34L26HA87855	FORD	E350 SD SUPER CARGO VAN UNIT 750	\$ 17,516	0.630	\$ 11,035	2008
274	050127	1FTNX20535EC07372	FORD	F-250 FOR MARINE UNIT	\$ 18,378	0.600	\$ 11,027	2005
227	060044	1FTSS34L78HA35900	FORD	E350 SD SUPER CARGO VAN 5.4L V8 UNIT 781	\$ 17,202	0.630	\$ 10,837	2008
264	050022	1FBSS31L65HA99431	Ford	E-350 FIFTEEN PASSENGER VAN UNIT 748	\$ 18,017	0.600	\$ 10,810	2005
189	070164	1FMCU02238KB33283	Ford	ESCAPE SUV, AUTOMATIC TRANS UNIT 3086	\$ 15,248	0.700	\$ 10,674	2008
289	040150	1FTNX20L34EC94493	FORD	F250 EXTENDED CAB PICKUP UNIT 714	\$ 19,122	0.550	\$ 10,517	2004
290	040151	1FTNX20L14EC74095	FORD	F250 EXTENDED CAB PICKUP UNIT 708	\$ 19,122	0.550	\$ 10,517	2004
285	030326	1FTNW20L24EA26974	FORD	F250 PICK-UP TRUCK, CREW-CAB, 4X2	\$ 18,997	0.550	\$ 10,448	2004
201	070041	1FTRX12W07NA29599	Ford	F150 4X2 S/C 4.6L V8 ENGINE, OXF, WHITE,	\$ 15,831	0.650	\$ 10,290	2007
222	060034	1FTRF12W36KB40974	FORD	F150 4X2 STYLESIDE REG CAB 4.6L V-8	\$ 16,247	0.630	\$ 10,236	2008
229	060046	1FTRF12W56KB41060	FORD	F150 4X2 STYLESIDE REG UNIT 736	\$ 16,247	0.630	\$ 10,236	2008
280	060028	1FTPX125X5NC08633	FORD	F150 4X2 STYLESIDE UNIT 314	\$ 16,932	0.600	\$ 10,159	2005
270	050045	1FTRX12W85FA70536	FORD	F-150 4X2 1/2 TON, EX CAB UNIT 878	\$ 16,923	0.600	\$ 10,154	2005
268	050040	1FTRX12W35NA99174	FORD	F-150 4X2 1/2 TON, EXTENDED CAB UPGRADE	\$ 16,920	0.600	\$ 10,152	2005
269	050043	1FTRX12W15NA99173	FORD	F-150 4X2 1/2 TON, EXTENDED CAB UPGRADE	\$ 16,920	0.600	\$ 10,152	2005
249	060130	1FTVX12548NB52679	FORD	F150 4X2 EXTENDED CAB 4.6L V8 LONG BED	\$ 15,933	0.630	\$ 10,038	2008
250	060132	1FTVX12548NB52682	FORD	F150 (FMT) 4X2 EXT. CAB 4.6L V8 LONG BED	\$ 15,933	0.630	\$ 10,038	2008
251	060133	1FTVX12596NB52676	FORD	F150 (FMT) 4X2 EXT. CAB 4.6L V8 LONG BED	\$ 15,933	0.630	\$ 10,038	2008
253	060136	1FTVX12526NB52678	FORD	F150 4X2 EXTENDED CAB 4.6L V8 LONG BED	\$ 15,933	0.630	\$ 10,038	2008
254	060137	1FTVX12578NB52675	FORD	F150 4X2 EXTENDED CAB 4.6L V8 LONG BED	\$ 15,933	0.630	\$ 10,038	2008
260	060144	1FTVX12528NB52681	FORD	F150 (FMT) 4X2 EXT. CAB 4.6L V8 LONG BED	\$ 15,933	0.630	\$ 10,038	2008
8	17080	53BLTEB29HU025243	LOOK	TRAILER	\$ 9,895	1.000	\$ 9,895	2017
203	070155	1FTRF12247KD41717	Ford	F150, REG CAB, V6, AUTO TRANS	\$ 14,870	0.650	\$ 9,666	2007
206	070186	1FTRF12267KD41718	Ford	F-150 REG CAB, V6, AUTO TRANS	\$ 14,870	0.650	\$ 9,666	2007
208	070177	1FTRF12287KD41719	Ford	F-150 REG CAB, V6, AUTO TRANS	\$ 14,870	0.650	\$ 9,666	2007
205	070183	1FTRF12237KD33504	Ford	F150, REG CAB, V6, AUTO TRANS	\$ 14,491	0.650	\$ 9,419	2007
223	060038	1FTRF12216NA01857	FORD	F150 4X2 STYLESIDE REG CAB 4.2L V6	\$ 14,911	0.630	\$ 9,394	2008
228	060045	1FTRF12296NA19717	FORD	F150 4X2 STYLESIDE REG UNIT 724	\$ 14,911	0.630	\$ 9,394	2008
287	040147	1FTNF20L94ED24230	FORD	F-250 HEAVY-DUTY PICKUP UNIT 704	\$ 17,030	0.550	\$ 9,367	2004
324	880403	1WC200J24L3019577	WELLS CARGO	Boom Trailer	\$ 23,000	0.400	\$ 9,200	1990
200	060145	1FMYU02207KA49695	FORD	ESCAPE XLS 4CYL, AUTOMATIC	\$ 13,964	0.650	\$ 9,077	2007
271	050084	1FTRF12W35NB39899	FORD	F-150 REGULAR / STANDARD CAB 4X2, 4.6L V	\$ 14,855	0.600	\$ 8,913	2005
272	050086	1FTRF12W85NB39901	FORD	F-150 REGULAR / STANDARD CAB 4X2, 4.6L V	\$ 14,855	0.600	\$ 8,913	2005
252	060134	1FMYU02268KD53780	FORD	ESCAPE 4X2 HOUR METER, A/C, AUTO	\$ 13,964	0.630	\$ 8,797	2008
266	050025	1FTRF12W85NA96059	FORD	F-150 LONG BED P/U	\$ 14,655	0.600	\$ 8,793	2005
310	020215	1WC200L2323049841	WELLS CARGO	24' HAZMAT TRAILER BID #004-02	\$ 21,927	0.400	\$ 8,771	2002
281	060037	1FTRF12W05NA87907	FORD	F150 4X2 STYLESIDE REG CAB 4.6L V8	\$ 14,504	0.600	\$ 8,702	2005
282	060042	1FTRF12W35NB58906	FORD	F150 4X2 STYLESIDE REG UNIT 729	\$ 14,450	0.600	\$ 8,670	2005
56	15210	1HD1FH1M18FB855215	HARLEY DAVIDSON	FLHP MC-1	\$ 9,495	0.900	\$ 8,546	2015
57	15211	1HD1FH1M12FB854498	HARLEY DAVIDSON	FLHP MC-2	\$ 9,495	0.900	\$ 8,546	2015
279	060027	1FTRF12W15NB54613	FORD	F150 4X2 STYLESIDE REG UNIT 301	\$ 14,190	0.600	\$ 8,514	2005
265	050024	1FTNE24L25HA99433	Ford	E-250 CARGO VANS UNIT 760	\$ 13,890	0.600	\$ 8,334	2005
269	060143	1FTNE24W86DA67304	Ford	E-250 CARGO VAN A/C, LIMITED SLIP, HOUR	\$ 13,040	0.630	\$ 8,215	2008
319	000097	1GCCG24RXYR114293	CHEVROLET	3/4 TON FLEETSIDE PICKUP V8	\$ 19,913	0.400	\$ 7,985	2000
278	060021	1FTRF12268NA54185	FORD	F150 4X2 STYLESIDE REG CAB 4.2L V6	\$ 13,100	0.600	\$ 7,880	2005
212	060022	1FTRF12288KB27215	FORD	F-150 4X2 REG CAB 4.0 V-8 ENGINE, AUTO	\$ 12,015	0.630	\$ 7,569	2008
267	050026	1FTRF12245NA96056	FORD	F-150 REGULAR/STANDARD CAB PIU UNIT 325	\$ 12,165	0.600	\$ 7,299	2005



CITY OF KEY WEST AUTO SCHEDULE Auto CAT Property Coverage - Depreciated MYM \$ 19,241,090 \$ 14,921,262 78%

Unit #	Department	Full VIN	Make	Model and Description	Acquisition Value	Depreciation MYM 7-10-17	Actual Cash Value	Year Built
276	050157	1FTRF12285KF14247	FORD	F-150 REGULAR/STANDARD CAB 4X2 1/2 TON	\$ 12,165	0.600	\$ 7,299	2005
301	030251	1FTNF20L33ED58727	FORD	F-250 3/4 TON HD PICK UP TRUCK 4X2	\$ 15,990	0.450	\$ 7,198	2003
302	030254	1FTNF20L43ED58723	FORD	F-250 3/4 TON HD PICK UP TRUCK 4X2	\$ 15,990	0.450	\$ 7,198	2003
303	030256	1FTNF20L63ED58723	FORD	F-250 3/4 TON HD PICK UP TRUCK 4X2	\$ 15,990	0.450	\$ 7,198	2003
306	030328	1FTRE14W03HB83578	FORD	ECONOLINE VAN (CARGO VAN UNIT 727	\$ 14,775	0.450	\$ 6,649	2003
89	130223	5VGF2229EL000479	KAUFMAN	Trailer	\$ 6,790	0.860	\$ 5,839	2014
197	15221	1FDXE45P681DB59764	FORD	USED AMBULANCE MEDT #9764	\$ 8,209	0.700	\$ 5,748	2008
322	880401	1WC200E25L3019596	WELLS CARGO	Boom Trailer	\$ 14,000	0.400	\$ 5,600	1990
323	880402	1WC200E21L3019594	WELLS CARGO	Boom Trailer	\$ 14,000	0.400	\$ 5,600	1990
304	030261	2FTRF17213CA95698	FORD	F-150 PICKUP UNIT 320	\$ 11,998	0.450	\$ 5,398	2003
305	030266	2FTRF172X3CB00090	FORD	F-150 PICKUP UNIT 316	\$ 11,998	0.450	\$ 5,398	2003
192	080288	1S998X2438M984218	Unknown	TANDEM AXLE MOTORCYCLE TRAILER 8.6X24	\$ 7,359	0.700	\$ 5,151	2008
316	010094	1GCCS14W418226282	CHEVROLET	S-10 COMPACT PICKUP TRUCK	\$ 12,176	0.400	\$ 4,870	2001
42	16105	5VGF2225GL004337	KAUFMAN	TRAILER	\$ 5,280	0.900	\$ 4,752	2016
51	15287		LOOK	TRAILER 8.5' X 16' KW BIGHT	\$ 5,370	0.880	\$ 4,728	2015
37	16099	53BLTEB2XGU020308	LOOK	TRAILER 8X5 X 20' EWKF85X	\$ 4,925	0.900	\$ 4,433	2016
191	070185	1YGH18248B046287	ALUMA	TANDEM TRAILER FOR HYDRO-TEK	\$ 6,250	0.700	\$ 4,375	2008
38	16100	16VEX1823G3048965	BIG TEX	UTILITY TRAILER 18'	\$ 3,975	0.900	\$ 3,578	2016
1	17085	53BLTEA23JU025679	LOOK	TRAILER	\$ 3,399	1.000	\$ 3,399	2018
152	130040	53NBE1414D1010361	DIAMOND CARGO	CUSTOM TRAILER 7X14	\$ 4,000	0.820	\$ 3,280	2012
70	140022	53BLTEA2XEU010697	Unknown	Utility Trailer	\$ 3,399	0.860	\$ 2,923	2014
93	130037	53NBE1429D1010364	DIAMOND	CARGO TRAILER 7X14	\$ 3,227	0.840	\$ 2,711	2013
94	130038	53NBE1427D1010363	DIAMOND	CARGO CUSTOM TRAILER 7X14	\$ 3,227	0.840	\$ 2,711	2013
95	130039	53NBE1425D1010362	DIAMOND	CARGO CUSTOM TRAILER 7X14	\$ 3,227	0.840	\$ 2,711	2013
7	17084	53BTEAL14HU023361	LOOK	TRAILER	\$ 2,499	1.000	\$ 2,499	2017
54	15049	RKRSA43A4FAT19862	YAMAHA	ZUMA 50 SCOOTER #9862	\$ 2,827	0.880	\$ 2,488	2015
55	15085	RKRSA43A2FAT20170	YAMAHA	SCOOTER- GREEN #170	\$ 2,827	0.880	\$ 2,488	2015
96	130289		Unknown	TRAILER 6 X 12 SINGLE AXEL	\$ 2,773	0.840	\$ 2,329	2013
46	16193	53BLTEA14HU023361	LOOK	TRAILER	\$ 2,499	0.880	\$ 2,199	2016
307	030441	1ZJBA28393M016645	CONTINENTAL	BOAT TRAILER FOR FA# 030440	\$ 4,800	0.450	\$ 2,160	2003
148	120089	RKRSA43A5CA111961	YAMAHA	MOPED ICE3	\$ 2,372	0.880	\$ 2,087	2012
202	070133	HITK5101200092007	HITCH KING	WATER TRAILER, 2AXLE	\$ 3,200	0.650	\$ 2,080	2007
181	100056	RFCRD10459Y669432	PIERSPEED	LASER R51 SCOOTER (BLUE)	\$ 2,286	0.800	\$ 1,829	2009
300	030232	4YNBN20213C016789	ANDERSON	TRAILER 6 TON, 20 FOOT	\$ 3,899	0.450	\$ 1,755	2003
309	010162	4FPUB141X2G060229	PACE	7' X 14' CARGO TRAILER 5000 LBS. GVW	\$ 3,484	0.400	\$ 1,394	2002
277	050260	1ZJBS18165M035548	CONTINENTAL	BOAT TRAILER	\$ 1,760	0.600	\$ 1,056	2005
85	16090	1ZJBB1519FM092803	Continental	Trailer 16' Falvanized	\$ 1,008	0.880	\$ 887	2015
327	060106	MODEL# TT-12EPB	THEIMAN	TOPLIFTER SERIES LIFTGATE	\$ 1,987	0.400	\$ 787	
317	010173	1ZJBA21291M005353	CONTINENTAL	ALUMINUM BOAT TRAILER W/TANDEM AX	\$ 1,850	0.400	\$ 740	2001
291	40089	1ZJBE21124M025982	Continental	Boat Trailer	\$ 1,140	0.550	\$ 627	2004
311	030258	5A5UST121221200056	MIDWEST	SINGLE-AXLE LAWN TRAILER	\$ 1,445	0.400	\$ 578	2002
210	140070	3LNHM28T47R611690	LINCOLN	MKZ	\$ 1	1.000	\$ 1	2007
283	140067	2C3JA63H8H173133	CHRYSLER	300 FORFEITURE	\$ 1	1.000	\$ 1	2005
308	130094	5LMEU68H432J24479	LINCOLN	AVIATOR	\$ 1	0.450	\$ 0	2003
325	880405	42XBB242XLF004356	BOAT MASTER	TRAILER	\$ 0	0.400	\$ 0	1990
326	030319	1FPL19201JA008067	FEATHERLITE	HORSE TRAILER	\$ -	0.400	\$ -	1988



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**EXCESS WORKERS' COMPENSATION**

Term: October 1, 2017 to October 1, 2018

Insurer: Preferred Governmental Insurance Trust (*Preferred*)

<b>Contract Terms</b>	<b>Option 1:</b>
Liability Period	10/1/2017 – 10/1/2018
Payroll Reporting Period	10/1/2017 – 10/1/2018
Payroll	\$39,885,218
Self-Insured Retention	\$350,000
Specific Limit	Statutory
Employers Liability Limit	\$3,000,000/\$3,000,000/\$3,000,000

Notes of Importance:

1. TPA Fees are not included in this proposal.
2. State taxes and assessments are not included in the premium and are the responsibility of the insured.
3. **If TPA is other than PGCS, first dollar TPA losses required on a quarterly basis.**
4. **You agree to submit on a quarterly, an electronic Excel spreadsheet per the TPA Agreement. The data should be submitted no later than the 15<sup>th</sup> day after the Quarter month ending.**
5. Final premium subject to payroll audit.

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





## LAW ENFORCEMENT LIABILITY

Term: October 1, 2017 to October 1, 2018

Company: QBE Specialty Insurance Company  
Rated A XIV by A.M. Best

Each Occurrence	Annual Aggregate	Deductible
\$1,000,000	\$1,000,000	\$100,000 – Option 1 \$250,000 – Option 2 \$500,000 – Option 3

Terms and Conditions include but are not limited to:

- Claim Expenses are not included in the Limit of Liability.
- Claim Expenses are included in the Deductible.
- Policy Form: QBLE-1001 (01/16) – An Occurrence Form
- Trade or Sanctions Endorsement – QBIL-0285 (08/14)
- Nuclear Energy Exclusion – QBLE-2044 (01/16)
- 25% Minimum Earned Premium Endorsement – QBLE-2045 (01/16)
- Line of Duty Death Endorsement – QBLE-2019 (01/16) – \$50,000 per person / \$100,000 aggregate
- Florida Service of Process Endorsement – QBIL-0131 (06/13)
- Any Notices or Disclosures required by the state regulatory agency.

Subject to:

- Completed, signed and dated original PRU-TX application prior to binding.
- QBE will perform an inspection/loss control audit at the Insured's property and operations soon after inception.

Exclusions include but not limited to:

- Auto, Watercraft or Aircraft
- Pollution
- Criminal Acts
- Contractual Liability
- Other than the Named Insured
- Workers' Compensation, Employers' Liability and Similar Laws
- Injury to an Insured
- Non-Monetary Damages
- Investigative or Administrative Proceedings
- Employment Related Actions
- Nuclear
- Damages to Property

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





**PUBLIC OFFICIALS LIABILITY  
EMPLOYMENT PRACTICES LIABILITY**

Term: October 1, 2017 to October 1, 2018

Company: ACE American Insurance Company  
Rated A++ XV by A.M. Best

Form: Claims Made – Duty to Defend

Limits of Liability:

Coverage:	Limit:	Self-Insured Retention: (each claim)	Retroactive Date:
Each Claim	\$1,000,000	\$100,000	Full Prior Acts
Annual Aggregate	\$1,000,000	\$100,000	
Crisis Management Fund	\$25,000	\$0	

Policy and Endorsement forms include but are not limited to:

- PF-23535 / PF-23536 (01/08) – Policy Form
- CC-1K11g (01/11) – Signatures Endorsement
- ALL21101 (11/06) – Trade or Economic Sanctions
- PF-17914 (02/05) – OFAC Advisory Notice to Policyholders
- ALL-42490a (02/16) – US Foreign Account Tax Compliance Act (“FATCA”)
- ALL20887a (03/16) – Chubb Producer Compensation Practices & Policies
- ALL5X45 (11/96) – Questions about your Insurance
- PF 33468 (02/11) – Notice Amended
- PF-23541 (01-08) – Bond Exclusion
- PF-48225 (09/16) – Amend Exclusion M – Other Public Entity Operations Exclusion (EPL carve back for law enforcement agencies and firefighting authorities)
- PF-38981 (01/13) – False Claims Act Exclusion
- PF-24285 (02/08) – Waiver of Application (subject to receipt of warranty letter)
- PF-37210 (02/12) – Network Security or Privacy Liability Exclusion
- PF-47763 (05/16) – POL Enhancement Endorsement
- PF-23580 (02/08) – FL Amendatory
- PF-24713 (01/08) – Cap on Losses from Certified Acts of Terrorism
- PF-17705b (01/15) – Cap on Losses from Certified Acts of Terrorism
- TR-19606d (01/15) – Policyholder Disclosure Notice of Terrorism Insurance Coverage

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



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## PUBLIC OFFICIALS LIABILITY EMPLOYMENT PRACTICES LIABILITY

### Notes of Importance:

1. The policy includes terrorism coverage required by the Terrorism Risk Insurance Act of 2002.
2. Please note that as part of the insurance policy, the Insured will have access to the EPL Risk Management Services. The EPL Risk Management Services is an interactive loss control activity available to ACE USA Public Officials Liability policyholders as part of their policies, as part of ACE USA Professional Risk loss control services. The activity is available to policyholders at no additional cost, and there is no requirement that policyholders use the program. All communications with the EPL Risk Management Services are strictly confidential and will not be disclosed to the Insurer. Please see the enclosed material for more information about the EPL Helpline.

### Claims Made Policy

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered loss that occurs after the retroactive date.

### Extended Reporting Periods:

Chubb provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

**Basic Extended Reporting Period** – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

**Optional Extended Reporting Period** – The Public Entity shall have the right, upon payment of up to 100% of the expiring premium, to purchase an Optional Extended Reporting Period for the period of 12 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

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

## CRIME CYBER LIABILITY

Term: October 1, 2017 to October 1, 2018

Company: Travelers Casualty & Surety Company of America  
Rated A++ XV by A.M. Best

Form: Crime – Occurrence  
Cyber Liability – Claims Made

Retroactive Date: 10/1/2016 – Cyber Liability Only

<b>Crime</b>		
<b>Coverage:</b>	<b>Limit: (Single Loss)</b>	<b>Deductible: (Single Loss)</b>
Employee Theft – Per Loss – Including Faithful Performance	\$1,000,000	\$10,000
Forgery or Alteration	\$1,000,000	\$10,000
On Premises	\$1,000,000	\$10,000
In Transit	\$1,000,000	\$10,000
Money Orders & Counterfeit Money	\$1,000,000	\$10,000
Computer Crime		
1. Computer Fraud	\$1,000,000	\$10,000
2. Computer Program & Electronic Data Restoration Expense	Not Covered	
Funds Transfer Fraud	\$1,000,000	\$10,000
Claim Expense	\$5,000	\$0

<b>Cyber Coverage</b>		
<b>Cyber Risk Policy Aggregate Limit</b>	<b>\$1,000,000</b>	
<b>Third Party Liability Insuring Agreements:</b>	<b>Limit: (Each Claim)</b>	<b>Deductible: (Each Claim)</b>
A. Network and Information Security	\$1,000,000	\$25,000
B. Communication and Media Liability	\$1,000,000	\$25,000
C. Regulatory Defense Expenses	\$1,000,000	\$25,000
<b>First Party Insuring Agreements:</b>	<b>Limit: (Single Event)</b>	<b>Deductible: (Single Event)</b>
D. Crisis Management Event Expenses	\$1,000,000	\$25,000
E. Security Breach Remediation & Notification Expenses	\$1,000,000	\$25,000
F. Computer Program & Electronic Data Restoration Expenses	\$1,000,000	\$25,000
G. Computer Fraud	Not Covered	N/A
H. Funds Transfer Fraud	Not Covered	N/A
I. E-Commerce Extortion	\$1,000,000	\$25,000
J. Business Interruption & Additional Expenses	\$1,000,000	12 Hours

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

## CRIME CYBER LIABILITY

Policy and Endorsement forms include but are not limited to:

Form:	Form Number:
Modular Declarations Page	ACF-2001-0716
Crime Policy Form	CRI-3001-0109
CyberRisk Policy	CYB-3001-0710
Removal of Short-Rate Cancellation Endorsement	ACF-7006-0511
Cross-Coverage Notice Endorsement	ACF-7007-0811
Cap on Losses from Certified Acts of Terrorism Endorsement	AFE-19004-0115
Federal Terrorism Risk Insurance Act Disclosure	AFE-19008-0115
Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition	CRI-19072-0315
Replace Insuring Agreement A.2. ERISA Fidelity Endorsement	CRI-19076-0116
Social Engineering Fraud Insuring Agreement Endorsement	CRI-19085-0516
Florida Changes Endorsement	CRI-4029-0210
Table of Contents Florida	CRI-4031-0109
Florida Cancellation or Termination Endorsement	CRI-5010-0613
Government Entity Crime Endorsement – Faithful Performance of Duty	CRI-7126-0109
Government Entity Crime Endorsement Including Coverage for Treasurers and Tax Collectors	CRI-7129-0109
Replace Exclusion III. A. 8 Endorsement	CYB-19001-0112
Global Coverage Compliance Endorsement	CYB-19017-0315
Privacy Policy Endorsement	CYB-19019-0217
Contingent Business Interruption IT Provider Endorsement	CYB-19022-0116
Delete War Exclusion Endorsement	CYB-19046-0217
Expand E-Commerce Extortion to Include Acts by Employees Endorsement	CYB-19048-0217
Florida Changes Endorsement	CYB-4006-0211
Florida Table of Contents Endorsement	CYB-4007-1210

Subject to:

1. Travelers Acceptance of Competitor's Application Form
2. What is the maximum number of unique individuals for whom you collect, store or process any amount of personal information?

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## CRIME CYBER LIABILITY

### Claims Made Policy

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered loss that occurs after the retroactive date.

#### Extended Reporting Periods:

Travelers provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

**Basic Extended Reporting Period** – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

**Extended Reporting Period** – The Public Entity shall have the right, upon payment of up to 75% of the expiring premium, to purchase an Optional Extended Reporting Period for the period of 12 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

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

**HULL**

Term: October 1, 2017 to October 1, 2018

Company: Great American Insurance Company  
(Rated A+ XV by A.M. Best)

Vessel #	Description	Name	Amount Insured	Deductible*
1	2010 26' Fiberglass Workboat	USA Pumpout Boat	\$86,000	\$5,000
2	2010 26' Fiberglass Workboat	USA Pumpout Boat	\$86,000	\$5,000
3	2014 29' Fiberglass Workboat	Safe Boat	\$284,923	\$5,000
4	2014 18' Fiberglass Passenger Vessel w/ Evinrude Outboard	Mako Flats Boat	\$4,000	\$250
5	2003 27' Fiberglass Patrol Boat	Full Cabin Safe Boat	\$141,036	\$5,000
6	2005 32' Fiberglass Police Boat	Donzi w/ Twin Mercury Outboard	\$117,575	\$5,000
7	2004 21' Fiberglass Passenger Vessel	Carolina Skiff	\$16,299	\$1,000
8	1990 21' Fiberglass Workboat	Sea Ark Utility Oil	\$67,500	\$5,000
9	1990 21' Fiberglass Workboat	Sea Ark Utility Oil	\$67,500	\$5,000
10	1997 16' Fiberglass Passenger Vessel	Carolina Skiff	\$10,000	\$1,000
11	20105 Carolina Skiff / J-1450 with Outboard		\$6,217	\$1,000

\*Deductible shown is for all covered perils except losses arising out of a Windstorm, in which case a deductible of 5% of value per damaged vessel, subject to a maximum per occurrence aggregate deductible of \$35,000.

Territories	Vessels
Confined to the inland and coastal waters of the State of Florida within two (2) miles of the shore of the Island of Key West	1, 2, 11
Confined to the inland and coastal waters of the island of Key West not to exceed 10 nautical miles of the shore.	3, 4, 5, 6, 7, 8, 9, 10

Forms include but not limited to:

- Taylor Hull Clauses, including Strikes, Riots and Civil Commotions
- AIMU Chemical, Biological, Bio-Chemical and Electromagnetic Exclusion
- AIMU Extended Radioactive Contamination Exclusion
- Including Overland Transit
- Including Liner Negligence

Options Available	Limit
Protection & Indemnity for all Vessels, <b>EXCLUDING</b> crew	\$1,000,000 / \$1,000,000
Protection & Indemnity for all Vessels, <b>INCLUDING</b> Crew	\$1,000,000 / \$1,000,000

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





## VESSEL POLLUTION

Term: October 1, 2017 to October 1, 2018

Company: Great American Insurance Company  
(Rated A+ XV by A.M. Best)

Limits: \$1,000,000 Oil Protection Act  
\$1,000,000 Comprehensive Environmental Response, Compensation & Liability Act

Deductible: None

Vessel:

Vessel #	Description	Name
1	2010 26' Fiberglass Workboat	USA Pumpout Boat
2	2010 26' Fiberglass Workboat	USA Pumpout Boat
3	2014 29' Fiberglass Workboat	Safe Boat
4	2014 18' Fiberglass Passenger Vessel w/ Evinrude Outboard	Mako Flats Boat
5	2003 27' Fiberglass Patrol Boat	Full Cabin Safe Boat
6	2005 32' Fiberglass Police Boat	Donzi w/ Twin Mercury Outboard
7	2004 21' Fiberglass Passenger Vessel	Carolina Skiff
8	1990 21' Fiberglass Workboat	Sea Ark Utility Oil
9	1990 21' Fiberglass Workboat	Sea Ark Utility Oil
10	1997 16' Fiberglass Passenger Vessel	Carolina Skiff
11	20105 Carolina Skiff / J-1450 with Outboard	

Notes of Importance:

- Includes Non-OPA / Non-CIRCLA and including State Fines and Penalties.
- 25% Minimum Earned Premium

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



**MARINA OPERATOR’S LEGAL LIABILITY**

Term: October 1, 2017 to October 1, 2018

Company: Great American Insurance Company  
(Rated A+ XV by A.M. Best)

Covered Locations: Garrison Bight Marina – 1800 N. Roosevelt, Key West, FL  
Key West Bight Marina – 201 William Street, Key West, FL

<b>Exposure Base</b>	<b>Receipts</b>
Slip Rental Receipts	\$4,000,000
Fuel Receipts	\$1,900,000
Haul & Launch Receipts	\$45,000
Total Renewal Receipts	\$5,945,000

<b>Coverage</b>	<b>Limit</b>	<b>Self-Insured Retention</b>
Marina Operator’s Legal Liability (MOLL)	\$1,000,000	\$2,500
MOLL Protection & Indemnity	Included	
<b>Sublimits</b>		
Limited Pollution Extension	\$1,000,000	\$2,500
Marina Operator’s Pollution Liability	\$1,000,000	
Land Storage	Included	

Warrantees:

- Any contractor of 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.

Conditions / Exclusions:

- Chemical, Biochemical, Electromagnetic Exclusion Clause
- Pollution Exclusion
- 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 houseboats in the covered marinas.
- Strikes, Riots, etc.
- Sue & Labor Clause
- 25% Minimum Earned Premium

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



**WHARFINGER’S LIABILITY**

Term: October 1, 2017 to October 1, 2018

Company: Great American Insurance Company  
(Rated A+ XV by A.M. Best)

Covered Locations: Ferry Landing – 100 Grinnell Street, Key West  
Cruise Landing – 1 Whitehead Street, Key West  
Commercial Landing – Truman Annex & Thomas Street, Key West

Exposure Base	Receipts
Ferry Landing	\$314,900
Cruise Landing	\$1,885,800
Commercial Landing	\$2,029,100
<i>Receipts are per expiring. This quote is subject to change upon receipt of projected Gross Receipts for 2017/2018 if they are higher than expiring.</i>	

Coverage	Limit	Self-Insured Retention
Wharfinger’s Liability	\$2,000,000	\$10,000
MOLL Protection & Indemnity	Included	

Subject to:

- Renewal quote is based upon expiring gross receipts. It is subject to change upon advice of project Gross Receipts for next year if they are higher than expiring.

Terms and Conditions include but are not limited to:

- Condition 7 of the Wharfinger’s Legal Liability Policy form is deleted in its entirety and replaced with the Clause below:
  - 7. 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.**
- Exclusions:
  - Pollution Liability
  - Nuclear
  - RACE
  - Economic Trade Sanction Clause
  - Chemical, Biological, Bio-chemical, Electromagnetic Exclusion
- 25% Minimum Earned Premium

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



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**OUTER MOLE**

Term: October 1, 2017 to October 1, 2018

Company: Great American Insurance Company  
(Rated A+ XV by A.M. Best)

Covered Locations: Outer Mole Location

Coverage	Limit	Self-Insured Retention
Excess Liability	\$4,000,000 excess of \$1,000,000	None

Subject to:

- Receipt of underlying liability policy.

Terms and Conditions include but are not limited to:

- 25% Minimum Earned Premium

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

## POLLUTION LIABILITY

Term: November 1, 2017 to November 1, 2018

Company: Indian Harbor Insurance Company  
(Rated A XV by A.M. Best)

Form: Claims Made

Retroactive date: 11/1/2011 – 627 Palm Avenue  
8/15/2015 – 5701 College Road

Coverage	Limit	Self-Insured Retention
<b>Each Pollution Condition</b>	<b>\$1,000,000</b>	<b>\$100,000</b>
<b>Aggregate Limit</b>	<b>\$3,000,000</b>	
<b>Financial Responsibility</b>		
Loss or Remediation Expense for Each Pollution Condition	\$1,000,000	\$100,000
Loss or Remediation Expense Aggregate Limit	\$1,000,000	
Legal Expense for each Pollution Condition	\$250,000	
Legal Expense Aggregate Liability	\$250,000	
Loss, Remediation Expense, or Legal Expense Aggregate	\$1,250,000	

Coverage Form & Endorsements include but not limited to:

Form Description	Form Number
Coverage Form	PARL6 MP CP1111
Covered Location Schedule	PARL6 001a
Retroactive Date(s) for Specific Covered Location(s)	PARL6 015a
Retroactive Date(s) for Specific Endorsement(s)	PARL6 015c
Additional Named Insured	PARL6 025
Municipality Endorsement	PARL6 070b
Financial Responsibility for Tank(s) – Single State Above Ground and/or Underground Storage Tank(s) Schedule	PARL6 119a
Mold Matter Exclusion	PARL6 418a
Ninety (90) Day Notice of Cancellation	PARL6 902a
Coverage for Certified Acts of Terrorism, Subject to Cap and Coverage for Other Acts of Terrorism Committed Within the United States (if accepted)	PARL6 930b
Exclusion of Certified Acts of Terrorism, and Terrorism Committed Outside of United States (if rejected)	PARL6 931b
State of Florida Storage Tank Financial Assurance Release from Aboveground and/or Underground Storage Tank(s) for Covered Location(s) in the State of Florida Only	PARL6 949g

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

## POLLUTION LIABILITY

### Important notes:

1. Policy limits do not annually reinstate.
2. Covered pollution conditions must commence after the retro date of this policy and before the end of the policy period.
3. No flat cancellation allowed. Policy is subject to 25% minimum earned premium.
4. Premium quoted includes Loss Control/Risk Management Support Service Fee.
5. This insurance is issued pursuant to the FL Surplus Lines laws. Entities insured by surplus lines carriers do not have the protection of the FL Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.

### Requirements to prior to binding:

1. Receipt and satisfactory review of the following prior to binding:
  - a. Completed Storage Tank Coverage Supplemental Application
  - b. Most recent tank tightness test results for all ASTs

### Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

### Extended Reporting Periods:

XL provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

**Automatic Extended Reporting Period** – continued coverage granted for a period of 90 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

**Optional Extended Reporting Period** – The Public Entity shall have the right, upon payment of up to 100% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 36 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

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



## STORAGE TANK LIABILITY

Term: October 1, 2017 to October 1, 2018

Company: Commerce and Industry Insurance Company  
(Rated A XV by A.M. Best)

Form: Claims Made

Limit of Liability:

Coverage Section	Limit of Liability	Retention	Retroactive Date
<b>Per Storage Tank Incident</b>	\$1,000,000	\$25,000	Varies – See Schedule
<b>Storage Tank Incidents Aggregate</b>	\$10,000,000		

Notes of Importance:

1. All premiums are fully earned upon tank removal. There will be no credit for midterm removal.

Coverage Forms and Endorsements included but not limited to:

Storage Tank Policy 81106(08/09)  
 Storage Tank Declarations Page 81206(08/09)  
 Table of Contents 83115(10/03)  
 Site Schedule 81029(02/13)  
 Schedule of Coverage Storage Tank Systems 81017(10/02)  
 Separation of Insureds Endorsement 81026(06/10)  
 Notice of Loss/Notice of Claim 91968(12/06) CI2940  
 Gaining the Ultimate Value-Added Advantage through AIG 111209(7/13)  
 Dedicated Limits Endorsement 87408(12/06)  
 Florida Cancellation/Nonrenewal Endorsement 76105(06/10)  
 Florida Amendatory Endorsement 83111(05/10)  
 Florida Addendum to the Declarations 74825(08/09)  
 Florida Notice of Loss Control Services 90231(08/13)

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



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## STORAGE TANK LIABILITY

### Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

### Extended Reporting Periods:

AIG provides the following Extended Reporting Periods options in the event coverage is terminated:

The Named Insured shall be entitled to an Automatic Extended Reporting Period, and (with certain exceptions as described in Paragraph B. of this Section) be entitled to purchase an Optional Extended Reporting Period for any Coverages terminated, upon termination of coverage as defined in Paragraph B.3. of this Section. Neither the Automatic nor the Optional Extended Reporting Period shall reinstate or increase any of the Limits of Liability of this Policy.

#### A. Automatic Extended Reporting Period

Provided that the Named Insured has not purchased any other insurance to replace this insurance and which applies to a Claim or a Confirmed Release otherwise covered hereunder, the Named Insured shall have the right to the following: a period of six (6) months following the effective date of such termination of coverage in which to provide written notice to the Company of a Claim first made during the Policy Period or Automatic Extended Reporting Period and first reported within the Automatic Extended Reporting Period, or Confirmed Release first reported within the Automatic Extended Reporting Period.

A Claim first made during the Policy Period or Automatic Extended Reporting Period and first reported within the Automatic Extended Reporting Period, or Confirmed Release first reported within the Automatic Extended Reporting Period will be deemed to have been made on the last day of the Policy Period, provided that the Claim or Confirmed Release arises from Pollution Conditions that commenced before the end of the Policy Period and is otherwise covered by this Policy. No part of the Automatic Extended Reporting Period shall apply if the Optional Extended Reporting Period is purchased.

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

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## STORAGE TANK LIABILITY

### Extended Reporting Periods, continued:

#### B. Optional Extended Reporting Period

The Named Insured shall be entitled to purchase an Optional Extended Reporting Period upon termination of coverage as defined herein (except in the event of nonpayment of premium), as follows:

1. A Claim first made during the Policy Period or during the Optional Extended Reporting Period and first reported during the Optional Extended Reporting Period, or a Confirmed Release first reported within the Optional Extended Reporting Period, if purchased in accordance with the provisions contained in Paragraph 2. below, will be deemed to have been made on the last day of the Policy Period, provided that the Claim or Confirmed Release arises from Pollution Conditions that commenced before the end of the Policy Period and is otherwise covered by this Policy.
2. The Company shall issue an endorsement providing an Optional Extended Reporting Period of up to forty (40) months from termination of coverage hereunder for all Storage Tank Systems, or for a Storage Tank System located at a specific facility, provided that the Named Insured:
  - (a) makes a written request for such endorsement which the Company receives within sixty (60) days after termination of coverage as defined herein; and
  - (b) pays when due an amount equal to the premium for the Optional Extended Reporting Period plus any premium for the Policy Period which is owed and has not yet been paid. If these premiums are paid when due, the Extended Reporting Period may not be cancelled, provided that all other terms and conditions of the Policy are met.
3. Termination of coverage occurs:
  - (a) at the end of the Policy Period, or
  - (b) at the time the Policy or renewal policy becomes effective with a decrease in the limit of liability, a reduction of coverage, an increased deductible or self-insured retention, new exclusion or any other change in coverage less favorable to the Insured.
4. The Optional Extended Reporting Period is available to the Named Insured for not more than 100% of the policy premium of this Policy.

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

## STORAGE TANK LIABILITY

SCHEDULE OF COVERED STORAGE TANK SYSTEMS

Q#103444 17  
Pol#: 004808661

Location Address	UST/ AST	Capacity Capacity	Install Year	Retro Date
Key West Pump Station E Government Rd Key West, FL 33040	AST	550	1997	1/01/97
Key West Pump Station D Thompson & Seminary St Key West, FL 33040	AST	550	1997	1/01/97
Key West City-WWTP Trumbo Point Annex Fleming Key Key West, FL 33040	AST	10,000	1997	1/01/97
City Of Key West Lift Station 250 Amelia St Key West, FL 33040	AST	450	1987	3/25/94
Key West Public Safety & Fire Station 1600 N Roosevelt Blvd Key West, FL 33040	UST	2,500	1998	1/01/98
Key West City-Police Dept 1604 No. Roosevelt Rd Key West, FL 33040	UST	5,000	2002	10/01/03
City of Key West Transfer Station 141 Overseas Highway Key West, FL 33040	AST AST AST	2,000 250 875	2009 2009 2009	5/22/09 5/22/09 7/20/09
Key West Bright Ferry Terminal 201 Grinnell Street Key West, FL 33040	UST	20,000	1999	11/01/05
Key West Bright Marina 231 Margaret Street Key West, FL 33040				

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



**STORAGE TANK LIABILITY**

		AST	10,000	2003	11/01/05
		AST	20,000	2003	11/01/05
<hr/>					
Fire Station #2 616 Simonton Street Key West,	FL 33040	AST	500	2007	10/01/16
<hr/>					
Fire Station #3 1491 Kennedy Drive Key West,	FL 33040	AST	500	2013	10/01/16
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*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*



**ACCIDENTAL DEATH AND DISMEMBERMENT**

Term: October 1, 2017 to October 1, 2018

Company: National Union Fire Insurance Company of Pittsburgh, PA  
(Rated A XV by A.M. Best)

Insured's: Class 1: All Full-Time Law Enforcement Officers of the Policyholder  
Class 2: All full-time Firefighters of the Policyholder  
Class 3: All other law, Administrative, and Dispatchers of the Policyholder

<b>Benefits</b>	<b>Limits</b>	<b>Note</b>
Accidental Death	\$72,764	a) If an Insured is killed while: i) in fresh pursuit; or ii) responding to an emergency or what he reasonably believed to be an emergency; or iii) responding to a traffic accident; or iv) while enforcing what is reasonably believed to be a traffic law or ordinance; or v) in the case of firefighter, participating in a training exercise; an additional \$72,764 will be paid. b) If an Insured is killed as a result of an unlawful and intentional act by another person, an additional \$205,818 will be paid.
Accidental Dismemberment	\$72,764	a) If an Insured suffers a dismemberment while: i) in fresh pursuit; or ii) responding to an emergency or what he reasonably believed to be an emergency; or iii) responding to a traffic accident; or iv) while enforcing what is reasonably believed to be a traffic law or ordinance; or v) in the case of firefighter, participating in a training exercise; an additional \$72,764 will be paid. b) If an Insured is dismembered as a result of an unlawful and intentional act by another person, an additional \$205,818 will be paid.
Burial Benefit	\$1,000	
Day Care Benefit	\$2,000	Max Years: 2 Due to death and dismemberment
Education Benefit	\$2,000	Max Years: 2 Children or Spouse Undergraduate, Post baccalaureate, Career Certificate
Medical Continuation Benefit	\$5,000	Due to death
Weekly Accident Indemnity	\$100	Benefit Period: 52 weeks, non-retroactive Elimination Period: 7 days Percentage of Salary: 66.67%

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





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**ACCIDENTAL DEATH AND DISMEMBERMENT**

Policy forms include but are not limited to:

<b>Form Description</b>	<b>Form Number</b>
Blanket Accident Insurance Policy	C11695DBG-FL
Master Application	C11696DBG (Rev 01/15) – FL
Injury Definition and Exclusions Amendatory Rider	S30399DBG-FL
Florida Statutory Benefit Endorsement	S30404DBG-FL (Rev 8-12)
Florida annual Accidental Death Benefit Adjustment Rider	S30405DBG-FL
Florida Statutory Burial Benefit Rider	S30587DBG-FL
Day Care Benefit Rider	S30588DBG-FL
Florida Statutory Medical Continuation Rider	S30589DBG-FL
Florida Education Benefit Rider	S30590DBG-FL
Weekly Accident Indemnity Rider	S30576DBG-FL
Coverage Territory Endorsement	89644 (7/05)
Policy Amendment	S30841DBG-FL
Important Consumer Service Information Regarding Your Insurance	U40002-FL

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



**PREMIUM RECAPITULATION  
RECOMMENDED OPTION**

**Page 1 of 4**

**REVISED 8/23/2017**

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
<b>Property Loss Limit</b>			
<b>\$5,000,000 Loss Limit</b>			
Arch Specialty & Endurance American Specialty	\$415,000.00		
Policy Fee	\$70.00		
Broker Fee	<u>\$350.00</u>		
<b>Total</b>	\$415,420.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>\$10,000,000 Loss Limit</b>			
Arch Specialty & Endurance American Specialty			
Maxum Indemnity	\$566,000.00		
Policy Fee	\$105.00		
Broker Fee	<u>\$350.00</u>		
<b>Total</b>	\$566,455.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>\$25,000,000 Loss Limit</b>			
Arch Specialty & Endurance American Specialty			
Maxum Indemnity, Aspen Specialty, Lloyds, Evanston Ins., Liberty Surplus, Lloyds	\$816,000.00		
Policy Fee	\$280.00		
Broker Fee	<u>\$350.00</u>		
<b>Total</b>	\$816,630.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>\$15,000,000 Loss Limit</b>	\$690,117.00	<b>INDICATION</b>	
<b>\$20,000,000 Loss Limit</b>	\$765,117.00	<b>ONLY</b>	
<b>Boiler &amp; Machinery (Travelers)</b>	\$8,370.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Optional Terrorism (Lloyds of London)</b>	\$5,750.00		
Broker Fee	<u>\$35.00</u>		
<b>Total</b>	\$5,785.00	<input type="checkbox"/>	<input type="checkbox"/>

**PREMIUM RECAPITULATION  
RECOMMENDED OPTION**

**Page 2 of 4**

**REVISED 8/23/2017**

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
<b>Flood – Excluding Storm Surge (Lloyds of London)</b>	\$150,000.00		
Broker Fee	<u>\$35.00</u>		
<b>Total</b>	\$150,035.00	<input type="checkbox"/>	<input type="checkbox"/>
Optional – TRIA Terrorism	\$10,000.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Excess General Liability, Auto Liability and Workers' Compensation (Preferred)</b>			
Excess General Liability	\$50,975.00	<input type="checkbox"/>	<input type="checkbox"/>
Excess Automobile Liability	\$40,700.00	<input type="checkbox"/>	<input type="checkbox"/>
Excess Workers' Compensation	\$165,857.00	<input type="checkbox"/>	<input type="checkbox"/>
Optional Automobile Physical Damage			
Option 1 – \$1,000 Ded. – All Vehicles	\$65,180.00	<input type="checkbox"/>	<input type="checkbox"/>
Option 2 - \$25,000 Ded. – Vehicles over \$25,000	\$50,986.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Law Enforcement Liability (QBE)</b>			
Option 1 – \$100,000 SIR	\$224,931.00		
Loss Control Audit	<u>\$5,000.00</u>		
<b>Option 1 Total</b>	\$229,931.00	<input type="checkbox"/>	<input type="checkbox"/>
Option 2 - \$250,000 SIR	\$154,327.00		
Loss Control Audit	<u>\$5,000.00</u>		
<b>Option 2 Total</b>	\$159,327.00	<input type="checkbox"/>	<input type="checkbox"/>
Option 3 – \$500,000 SIR	\$119,603.00		
Loss Control Audit	<u>\$5,000.00</u>		
<b>Option 3 Total</b>	\$124,603.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Public Officials / Employment Practices Liab. (ACE)</b>	\$39,806.00*	<input type="checkbox"/>	<input type="checkbox"/>

**PREMIUM RECAPITULATION  
RECOMMENDED OPTION**

**Page 3 of 4**

**REVISED 8/23/2017**

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
<b>Crime &amp; Cyber Liability (Travelers)</b>	\$10,364.05*	<input type="checkbox"/>	<input type="checkbox"/>
<b>Hull (Great American)</b>	\$9,165.00	<input type="checkbox"/>	<input type="checkbox"/>
Optional Protection & Indemnity	\$9,820.00	<input type="checkbox"/>	<input type="checkbox"/>
Optional Protection & Indemnity for Crews	\$2,175.00 / Crew	<input type="checkbox"/>	<input type="checkbox"/>
<b>Vessel Pollution (Great American)</b>	\$3,620.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Marina Operator's Legal Liab. (Great American)</b>	\$22,472.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Wharfinger's Liability (Great American)</b>	\$16,066.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Outer Mole Excess Liability (Great American)</b>	\$8,684.00	<input type="checkbox"/>	<input type="checkbox"/>
<b>Pollution Liability (XL – Indian Harbor)</b>			
Option 1: 2 Locations – Per Expiring	\$12,542.25*	<input type="checkbox"/>	<input type="checkbox"/>
Optional Terrorism	\$125.42*	<input type="checkbox"/>	<input type="checkbox"/>
Option 2: 4 Locations – Include WWTP & Landfill	\$22,185.63*	<input type="checkbox"/>	<input type="checkbox"/>
Optional Terrorism	\$221.86*	<input type="checkbox"/>	<input type="checkbox"/>
<b>Storage Tank Liability (Commerce &amp; Industry)</b>	\$4,503.95*	<input type="checkbox"/>	<input type="checkbox"/>
Optional Terrorism	\$41.00*	<input type="checkbox"/>	<input type="checkbox"/>
<b>AD&amp;D (AIG)</b>			
1-Year Term, Annual Installment	\$5,558.15*	<input type="checkbox"/>	<input type="checkbox"/>
2-Year Term, Annual Installment	\$5,280.20*	<input type="checkbox"/>	<input type="checkbox"/>
2-Year Term, Prepay	\$10,560.40*	<input type="checkbox"/>	<input type="checkbox"/>

\*Quote issued included commission, however, premium shown above is net of all commissions.

**PREMIUM RECAPITULATION  
RECOMMENDED OPTION**

**Page 4 of 4**

**REVISED 8/23/2017**

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

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Name & Title)

\_\_\_\_\_  
(Date)

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**Notes of Importance:**

1. Quotes provided in the proposal are valid until 10/1/2017. After this date terms and conditions are subject to change by the underwriters.
2. *Preferred* is not subject to the Florida Insurance Guaranty Act, in the event it becomes unable to meet its claims payment obligations. However, insured is named on excess of loss policies.
3. Some of the Carriers of the *Preferred* excess of loss policies are issued pursuant to the FL Surplus Lines laws. Entities insured by surplus lines carriers do not have the protection of the FL Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.
4. Quote is subject to review and acceptance by *Preferred* Board of Trustees.
5. Premiums are subject to change if all lines of coverage quoted are not bound. **Premiums are subject to minimum premiums upon binding. Please refer to the individual quotes for details.**
6. Not all coverages requested may be provided in this quotation.
7. Flood quotes from NFIP may be available. Please advise your agent if you have property located in zones A or V and would like to have separate NFIP quotes.
8. Property values are based on information supplied by you. You should have reviewed your property schedule and as you deem necessary have appraisals done to verify your reported values are accurate based on current market conditions.
9. The Trust requires all Members to maintain valid and current certificates of workers' compensation insurance for all work performed by persons other than its employees.
10. **With the exception of Workers' Compensation, the total premium is due within 30 days of inception. Premium financing can be arranged if needed.**
11. Quote is not bound until written orders to bind are received from the insured and the Trust/Company subsequently accepts the risk.
12. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.
13. Higher limits of liability may be available. Please consult with your agent.
14. This proposal is based upon exposures to loss made known to the Public Risk Insurance Agency. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.
15. **This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**



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## Retail Compensation Disclosure

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

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

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**PREFERRED Compensation Disclosure**

We appreciate the opportunity to assist with your insurance needs. Information concerning additional compensation paid to other entities for this placement and related services appears below. Please do not hesitate to contact us if any additional information is required.

Our office is owned by Brown & Brown, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so.

For the 2017 – 2018 policy year, your insurance was placed with Preferred Governmental Insurance Trust (*Preferred*). *Preferred* is an insurance trust formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. *Preferred* has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

*Preferred* has contracted with Public Risk Underwriters (PRU), a company owned by Brown & Brown, Inc., to administer *Preferred*'s operations. The administrative services provided by PRU to *Preferred* include:

- Underwriting
- Coverage review
- Marketing
- Policy Review
- Accounting
- Issuance of *Preferred* Coverage Agreements
- *Preferred* Member Liaison
- Risk Assessment and Control

Pursuant to its contract with *Preferred*, PRU receives an administration fee, based on the size and complexity of the account, of up to 12.5% of the premium you pay to *Preferred*. PRU may also receive commissions from insurance companies with whom it places your coverage, which commissions are derived from the premium you pay to *Preferred*. Multiple underwriters may be involved in the placement of your coverage. If so, they also may be compensated for their services from the premium you pay to *Preferred*.

*Preferred* has also contracted with Preferred Governmental Claims Solutions (PGCS), a company owned by Brown & Brown, Inc., for purposes of administering the claims of *Preferred* members. The services provided by PGCS to *Preferred* may include:

- Claims Liaison with Insurance Company
- Claims Liaison with *Preferred* Members
- Claims Adjustment

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**PREFERRED Compensation Disclosure (continued)**

Pursuant to its contract with *Preferred*, PGCS receives a claims administration fee for those accounts which PGCS services of up to 5% of the non-property portion of the premiums you pay to *Preferred*.

*Preferred* also utilizes wholesale insurance brokers, some of which (such as Peachtree Special Risk Brokers and MacDuff Underwriters) are owned by Brown & Brown, Inc., for the placement of *Preferred*'s insurance policies, and for individual risk placements for some *Preferred* members (excess and surplus lines, professional liability coverage, etc.). The wholesale insurance broker may provide the following services:

- Risk Placement
- Coverage review
- Claims Liaison with Insurance Company
- Policy Review
- Current Market Intelligence

The wholesale insurance broker's compensation is derived from your premium, and is largely dictated by the insurance company. It typically ranges between 10% and 17% of the premiums you pay to *Preferred* for your coverage. Some wholesale brokers used by Brown & Brown to place your coverage may also act as Managing General Agents for various insurance companies, and may be compensated directly by those insurance companies for their services in placing and maintaining coverage with those particular companies.

The wholesale insurance brokerage utilized in the placement of property insurance was Peachtree Special Risk Brokers, which is a company owned by Brown & Brown Inc. Furthermore, any professional liability coverage afforded by the package of insurance you purchased was acquired through Apex Insurance Services, which is also a company affiliated with Brown & Brown Inc.

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**Wholesale Business Compensation Disclosure**Wholesale Broker/Managing General Agent: RT Specialty

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

Wholesale Broker/Managing General Agent: Public Risk Underwriters, Texas

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

Wholesale Broker/Managing General Agent: Hull & Company

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

Wholesale Broker/Managing General Agent: Policy Managers

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



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**NOTICE OF CARRIER FINANCIAL STATUS**

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Risk Management Associates, Inc. dba Public Risk Insurance Agency, and its parent company, Brown & Brown, Inc. (collectively “Brown & Brown”) do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity. We endeavored to place your coverage with an insurance carrier with an A.M. Best Company financial rating of “A-” or better.\* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity or otherwise predict whether the financial condition of any such entity might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement and any subsequent renewal of the coverage indicated below:

- Brown & Brown may have other options for your insurance placement, including quotations with insurance carriers holding an “A-” or better rating from A.M. Best Company. Alternative quotes may be available with an A- or better rated carrier upon your request.
- Coverage is being placed through Preferred Governmental Insurance Trust (“Preferred”), which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such Preferred is not rated by the A.M. Best Company.
- Preferred is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and other coverage providers including local government self-insurance funds like Preferred may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from Preferred and agree to abide by the conditions of membership established by Preferred.
- You should consider the information provided, including the Preferred coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.

**Named Insured:** City of Key West

**Policy Number:** TBD

**Policy Period:** 10/1/2017 – 10/1/2018

**Date of Notice:** 8/17/2017

\* **A.M. Best Rating Guide:** **Rating for Stability: A++ to D = Highest to lowest rating**  
**Rating for Assets/ Surplus: 15 to 1 - Largest to smallest rating**



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

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

Public Risk Insurance Agency always strives to place your coverage with highly secure insurance companies. We cannot, however, guarantee the financial stability of any carrier.





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**ITEMS REQUIRED TO BIND**  
Documents Provided Under Separate Cover  
**REVISED 8/23/2017**

**Loss Limit Property:**

- TRIA Disclosures
- Inspection Contact Information
- Acknowledgement of Non-Admitted Carrier

**Preferred Excess General Liability, Auto Liability and Workers' Compensation:**

- Uninsured Motorist Form
- *Preferred* Signature Page
- *Preferred* SIR Signature Page
- *Preferred* Participation Agreement

**Law Enforcement Liability:**

- PRU-TX Law Enforcement Liability Application
- Acknowledgement of Non-Admitted Carrier

**Public Officials Liability/Employment Practices Liability:**

- Warranty Letter

**Crime & Cyber Liability:**

- What is the maximum number of unique individuals for whom you collect, store or process any amount of personal information?

**Marine:**

- Licenses and/or Resumes of common operators of the fleet if P&I coverage is requested.
- Confirmation of the projected gross receipts of the wharfinger's exposure.

**Pollution Liability:**

- Completed Storage Tank Coverage Supplemental Application
- Most recent tank tightness test results for all ASTs
- Acknowledgement of Non-Admitted Carrier

**Storage Tank Liability:**

- TRIA Terrorism Accept/Reject Form
- Proposal Acceptance Form

**STATEMENT ACKNOWLEDGING THAT COVERAGE HAS  
BEEN PLACED WITH A NON-ADMITTED CARRIER**

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

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

City of Key West

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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

Property

---

Type of Insurance

10/1/2017

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Effective Date of Coverage

**STATEMENT ACKNOWLEDGING THAT COVERAGE HAS  
BEEN PLACED WITH A NON-ADMITTED CARRIER**

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

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

City of Key West

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Named Insured

---

Signature of Insured's Authorized Representative

Date

---

Lloyds of London

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Name of Excess and Surplus Lines Carrier

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Terrorism

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Type of Insurance

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10/1/2017

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Effective Date of Coverage

**STATEMENT ACKNOWLEDGING THAT COVERAGE HAS  
BEEN PLACED WITH A NON-ADMITTED CARRIER**

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City of Key West

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Named Insured

---

Signature of Insured's Authorized Representative

Date

---

QBE Specialty Insurance Company

---

Name of Excess and Surplus Lines Carrier

---

Law Enforcement Liability

---

Type of Insurance

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10/1/2017

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Effective Date of Coverage

**STATEMENT ACKNOWLEDGING THAT COVERAGE HAS  
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City of Key West

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Named Insured

---

Signature of Insured's Authorized Representative

Date

---

Indian Harbor Insurance Company

Name of Excess and Surplus Lines Carrier

---

Pollution Liability

Type of Insurance

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11/1/2017

Effective Date of Coverage