#### **INVITATION TO BID**

Sealed Bids for City of Key West (CITY) "COMPREHENSIVE CCTV SECURITY SYSTEM - ROAD SURVEILLANCE AND MONITORING – DUVAL STREET, MALLORY SQUARE AND OUTER MOLE" addressed to the City of Key West, will be received at the office of the City Clerk, 1300 White Street, Key West, Florida until 3:00 p.m., local time, on the 13th day of February 2019, and then will be publicly opened and read. Any bids received after the time and date specified will not be considered.

Please submit one (1) original bid package and two (2) electronic copies on USB drives with a single PDF file of the entire bid package. Bid package shall be enclosed in a sealed envelope, clearly marked on the outside "ITB #19-008 CITY OF KEY WEST -COMPREHENSIVE CCTV SECURITY SYSTEM - ROAD SURVEILLANCE AND MONITORING - DUVAL STREET, MALLORY SQUARE AND OUTER MOLE addressed and delivered to the City Clerk at the address noted above.

The project contemplated consists of providing design, equipment, labor and materials necessary to accomplish the following:

 The City of Key West, Florida (City) plans to have comprehensive outdoor video surveillance system at designated locations on Duval Street, Mallory Square and Outer Mole designed and installed that will be the platform and basis for expanded services over a period of time.

The full Invitation to Bid may be obtained from Demand Star by Onvia and The City of Key West website. Please contact Demand Star at www.demandstar.com or call 1-800-711-1712 or www.cityofkeywest-fl.gov.

A Mandatory pre-bid meeting will be held in the conference room at City Hall, 1300 White Street, Key West, Florida on January 15, 2019 at 2:30 p.m.

EACH BID MUST BE SUBMITTED ON THE PRESCRIBED FORM AND ACCOMPANIED BY BID SECURITY AS PRESCRIBED IN THE INSTRUCTIONS TO BIDDERS, PAYABLE TO THE CITY OF KEY WEST, FLORIDA, IN AN AMOUNT NOT LESS THAN FIVE (5) PERCENT OF THE AMOUNT BID.

For information please contact Patti McLauchlin Director Information Technology Department by email at pmclauchlin@cityofkeywest-fl.gov. Verbal communications, per the City's "Cone of Silence" ordinance is not allowed.

The Bidder shall furnish documentation showing that he/she is in compliance with the licensing requirements of County, and City licenses as would be required within ten days of the award. The successful Bidder must also be able to satisfy the City Attorney as to such insurance coverage and legal requirements as may be demanded by the Proposal in question. The CITY may reject BID for any and/or all of the following reasons: (1) for budgetary reasons, (2) if the proposer misstates or conceals a material fact in its bid, (3) if the proposal does not strictly conform to the law or is non-responsive to the bid requirements, (4) if the proposal is conditional, or (5) if a change of circumstances occurs making the purpose of the proposal unnecessary to the CITY, (6) if such rejection is in the best interest of the CITY. The CITY may also waive any minor formalities or irregularities in any proposal.

The CITY retains the right to award bid to the bidder or bidders that best meet the needs of the City.

#### **BID FORM**

Project Title: CITY OF KEY WEST -COMPREHENSIVE CCTV SECURITY SYSTEM -

ROAD SURVEILLANCE AND MONITORING - DUVAL STREET,

MALLORY SQUARE AND OUTER MOLE

Project No.: ITB #19-008

#### **UNIT PRICE BID**

The bidder agrees to furnish and install the System as specified and defined in this specification. Prices must include all materials, labor, engineering, coordination, programming, training, supervision, project management, testing and any other tasks required to deliver a working security system in accordance with this document. Any work, materials, or equipment that may reasonably be inferred from the Contract Documents as being required to produce the intended result shall be supplied whether or not specifically called for. Pre-purchased Maintenance pricing for software assurance (no charge upgrades and updates) and for system component must be included for years listed. Alternate COMPREHENSIVE CCTV maintenance coverage may be provided as a separate line item. All work and incidental costs shall be included for payment under the several scheduled items of the overall contract, and no separate payment will be made therefore.

#### **BIDDER'S INFORMATION**

Company Name:	Florida Keys Electric, Inc.		
Address:	5730 2nd Avenue		
	Key West, Florida 33040		
Contact Name:	Raymond Vazquez		
Email:	rvazquez@flkeyselectric.com		
Telephone:	305-296-4028		
Fax:	305-296-9238		
Signature:	De	ate:	12 Feb. 2019

#### 1. Cost Itemization

#### 1.1 Complete the following table BY SITE for the project:

PORT AREAS ITEMS	Quantity Supplied	Unit Hardware	Extended Cost	Category Total
		Cost		
PTZ Cameras	1	\$6,072.00	\$6,072.00	\$6,072.00
Fixed Cameras	3	\$2,153.00	\$6,459.00	\$6,459.00
Installation and/or labor cost	50 Hrs	\$165.00/Hr.	\$8,250.00	\$8,250.00
Radio Network	3	\$4,173.00	\$12,519.00	\$12,519.00
Outdoor Enclosures and POE	4 Boxes			
switches	4 POE's	\$4,544.00	14,282.00	\$14,282.00
TOTAL				\$47,582.00
DUVAL STREET ITEMS	Quantity Supplied	Unit Hardware Cost	Extended Cost	Category Total
PTZ Cameras	5	\$6,072.00	\$30,360.00	\$30,360.00
Fixed Cameras	8	\$2,150.00	\$17,200.00	\$17,200.00
Installation and/or labor cost	200 Hrs	\$165.00/Hr.	\$33,000.00	\$33,000.00
Radio Network	17	\$4,173.00	\$70,941.00	\$70.941.00
Outdoor Enclosures and POE				
switches	17	\$4,544.00	\$77,248.00	\$77,248.00
TOTAL				\$228,749.00
CORE SYSTEM ITEMS	Quantity Supplied	Unit Hardware Cost	Extended Cost	Category Total
Site Survey	17	\$250.00_	\$4,250.00	\$4,250.00
Server Hardware	17	\$460.38	\$7,826,46	\$7,826.46
Miscellaneous Hardware	17	\$363.77	\$6,184.00	\$6,184,00
Software License Cost	17	\$690.57	\$11,739.69	\$11,739,69
Installation and/or labor cost	17	\$890.00	\$15,130,00	\$15,130.00
Radio Network	2	\$4173.00	\$8,346.00	\$8,346.00
Outdoor Enclosures and POE	-			
switches	1	\$4,455.00	\$4,455,00	\$4,455,00
TOTAL				\$59,931,15

#### 1.2 Complete the following table as a project summary:

ITEM	Hardware Cost	Software Cost	Total
SYSTEM	17		\$336,262.15
Video Surveillance	17		\$60,091.00
Software and Licensing			
By System	17		\$11,739.69
Servers	17		\$7,826.46
SERVICES	17	\$1,750.00	\$29,250.00

Project Management				\$40,575.00	
Installation and programming					\$25,679,50
Training					\$35,165,00
Prepare As Built Draw	vings				\$32,460.00
Mobilization*					\$8,812.96
General/Supp. Condition	ons*				\$8,636.70
Demobilization*					\$8,453.97
Payment and Performa	ance Bond				\$13,525.00
Permits					\$16,230.00
TOTAL PROJECT C	OSTS				\$555,051.00
	In Words:  Five Hundred Fifty Five Thousand Fifty One Dollars and 00 cents				
MONTHLY FEE TO CLEAN					
CAMERA LENS		17		\$88.25/Mo.	\$1,500.25
System	Annual Fee for full		0	PTION FOR	Annual Fee
Maintenance	on site service		ľ	r Software/To	ech support
Year 1	\$1.00				
Year 2	\$10,00	00.00			
Year 3	\$20,0				

<sup>\*</sup>Total for Mobilization/Demobilization/General/Supp. Conditions cannot total more than 10% of Construction Cost

#### 2. Total System Cost Installed

The pricing information quoted above must be valid for a period of 90 days from the receipt of this bid.

\*Bidders may submit a request to use alternate equipment other than that specified above. Request must be in writing and must be submitted no later than 10-days prior to bidding. City will review the request to determine if equipment proposed meets the required specifications. City will respond to bidder in writing accepting or denying the alternate. The City's decision is final.

#### **SUBCONTRACTORS**

The Bidder further proposes that the following subcontracting firms or businesses will be awarded subcontracts for the following portions of the work in the event that the Bidder is awarded the Contract:

	Camera Installation		
Portion of Work			
	HyTech Solutions		
Name			
5730 2nd Avenue	, <u>Key West</u> , Florid	a,_	33040
Street	City	State	Zip
	Hardware / Software / Programm	ing	
Portion of Work			
	Broadwaye		
Name			
1111 12th Street	, Kev West , Florid	la,	33040
Street	City	State	Zip

#### **SURETY**

FCCI Insurance Company		w	hose address is
6300 University Parkway	Sarasota	Florida	34240
Street	City	Stat	e Zip
305-670-5382	Eddie Menendez		
Phone	Resident	Agent	
BIDDER			
The name of the Bidder submitt	ing this Bid is Florida	Keys Electric, Inc.	
			doing business
at			202.42
5730 2nd Avenue	, Key West, City	_, <u>Florida</u> , _ Stat	33040 e Zip
Street	City	Stat	e Zip
clvazquez@flkeyselectric.co	om	<u> </u>	
email address			
which is the address to which al shall be sent.	l communications concerne	ed with this Bid and	with the Contract
The names of the principal offic of all persons interested in this I	*	_	the partnership, or
Name		Title	
Raymond Vazquez	Preside	nt	
Caroline Vazquez	Vice Pre	esident	

#### If Sole Proprietor or Partnership

IN WITNE	ESS hereto the undersigned has set his (its) hand this	day of	20
	Signature of Bidder		
	Title		
	If Corporation		
	ESS WHEREOF the undersigned corporation has caused thin ixed by its duly authorized officers this 12 day of February		uted and
(SEAL)			
	Florida Keys Electric, Inc.  Name of Corporation	7	
	Ву		
	Title President  Attest Secretary		
Sworn and	d subscribed before me this <u>12</u> day of <u>Fe</u>	bruary	20 <u>19</u> .
NOTARY	PUBLIC, State of <u>Florida</u> , at Large		
My Commi	nission Expires: 1/24/2022	MICHAEL L. SMITH NOTARY PUBLIC STATE OF FLORIDA Commit GG 178719	

#### FLORIDA BID BOND

BOND NO. Not Applicable AMOUNT: \$ 5% of Bid Amount KNOW ALL MEN BY THESE PRESENTS, that \_\_\_\_\_Florida Keys Electric, Inc. 5730 2nd Avenue, Key West, FL 33040 hereinafter called the PRINCIPAL, and \_\_\_\_\_ FCCI Insurance Company Florida a corporation duly organized under the laws of the State of \_\_\_ having its principal place of business at \_\_\_\_\_6300 University Parkway, Sarasota, FL 34240 in the State of Florida and authorized to do business in the State of Florida, as SURETY, are held and firmly bound unto City of Key West hereinafter CITY OF KEY WEST called the OBLIGEE, in the sum of \_\_\_\_\_DOLLARS (\$\_\_\_\_\_\_\_) for Five Percent of Bid Proposal Submitted the payment for which we bind ourselves, our heirs, executors, administrators, successors, and assigns, jointly and severally, firmly by these present. THE CONDITION OF THIS BOND IS SUCH THAT: WHEREAS, the PRINCIPAL is herewith submitting his or its Bid Proposal for ITB #19-008 CITY OF KEY WEST -COMPREHENSIVE CCTV SECURITY SYSTEM - ROAD SURVEILLANCE AND MONITORING - DUVAL STREET, MALLORY SQUARE

AND OUTER MOLE, said Bid Proposal, by reference thereto, being hereby made a part

hereof.

WHEREAS, the PRINCIPAL contemplates submitting or has submitted a bid to the OBLIGEE for the furnishing of all labor, materials (except those to be specifically furnished by the CITY), equipment, machinery, tools, apparatus, means of transportation for, and the performance of the work covered in the Proposal and the detailed Specifications, entitled:

### ITB #19-008 CITY OF KEY WEST -COMPREHENSIVE CCTV SECURITY SYSTEM – ROAD SURVEILLANCE AND MONITORING – DUVAL STREET, MALLORY SQUARE AND OUTER MOLE

WHEREAS, it was a condition precedent to the submission of said bid that a cashier's check, certified check, or bid bond in the amount of 5 percent of the base bid be submitted with said bid as a guarantee that the Bidder would, if awarded the Contract, enter into a written Contract with the CITY for the performance of said Contract, within 10 working days after written notice having been given of the award of the Contract.

NOW, THEREFORE, the conditions of this obligation are such that if the PRINCIPAL within 10 consecutive calendar days after written notice of such acceptance, enters into a written Contract with the OBLIGEE and furnishes the Performance and Payment Bonds, each in an amount equal to 100 percent of the base bid, satisfactory to the CITY, then this obligation shall be void; otherwise the sum herein stated shall be due and payable to the OBLIGEE and the Surety herein agrees to pay said sum immediately upon demand of the OBLIGEE in good and lawful money of the United States of America, as liquidated damages for failure thereof of said PRINCIPAL.

Signed and sealed this12	day of, 20_19.	
	Florida Keys Electric, Inc.	
	ByPRINCIPAL	
	FCCI Insurance Company	
	SURETY	
	Ву	
	Attorney-In-Fact Eduardo A. Menendez	
	& FI Res Agent	



#### **GENERAL POWER OF ATTORNEY**

Know all men by these presents: That the FCCI insurance Company, a Corporation organized and existing under the laws of the State of Florida (the "Corporation") does make, constitute and appoint:

William F Kleis; William L Parker; Davor I Mimica; Ileana M Bauza; Eduardo A. Menendez

Each, its true and lawful Attorney-In-Fact, to make, execute, seal and deliver, for and on its behalf as surety, and as its act and deed in all bonds and undertakings provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed the sum of (not to exceed \$7,500,000): \$7,500,000.00

This Power of Attorney is made and executed by authority of a Resolution adopted by the Board of Directors. That resolution also authorized any further action by the officers of the Company necessary to effect such transaction.

The signatures below and the seal of the Corporation may be affixed by facsimile, and any such facsimile signatures or facsimile seal shall be binding upon the Corporation when so affixed and in the future with regard to any bond, undertaking or contract of surety to which it is attached.

	tness whereof, the FCCI Insurance Company			s duly authorized
officers and	its corporate Seal to be hereunto affixed, this	s 25 <sup>TH</sup> day	of \September	, 2016.
Attest:	Craig Johnson Craig Johnson, President FCCI insurance Company	SEAL 2	Thomas A. Koval Esq., EV Government Affairs and FCCI Insurance	Corporate Secretary
State of Flori County of Sa				
Beforegoing do	ore me this day personally appeared Craig cument for the purposes expressed therein.	Johnson, who is p	personally known to me ar	nd who executed the

State of Florida County of Sarasota

Before me this day personally appeared Thomas A. Koval, Esq., who is personally known to me and who executed the foregoing document for the purposes expressed therein.

My commission expires: 9/25/2020

My commission expires: 9/25/2020

Ariene Alonso
Notary Public, State of Florida
Commission No.00 19777
My Curuminion Expirer: 09/25/20

Orlene alonso
Notary Public

arlenealouso

#### CERTIFICATE

I, the undersigned Secretary of FCCI Insurance Company, a Florida Corporation, DO HEREBY CERTIFY that the foregoing Power of Attorney remains in full force and has not been revoked; and furthermore that the February 24, 2011 Resolution of the Board of Directors, referenced in said Power of Attorney, is now in force.

Dated this 12 day of February , 2019

Thomas A. Koval, Esq., EVP, Chief Legal Officer,

Government Affairs and Corporate Secretary

1-IONA-3592-NA-04, 8/16



#### ANTI-KICKBACK AFFIDAVIT

STATE OF Florida	_)
	: SS
COUNTY OF <u>Monroe</u> )	
paid to any employees of the City of	t, depose and say that no portion of the sum herein bid will be key West as a commission, kickback, reward or gift, directly my firm or by an officer of the corporation.
Ву:	<u>}</u>
Sworn and subscribed before me this	<u>12</u> day of <u>February</u> 20 <u>19</u> .
NOTARY PUBLIC, State of Florida	at Large  MICHAEL L. SMITH  NOTARY PUBLIC
My Commission Expires: 1/24/2022	STATE OF FLORIDA

#### SWORN STATEMENT UNDER SECTION 287.133(3)(A) FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.

1.	This sworn statement is submitted with Bid or Proposal for			
	Comprehensive CCTV Security System - Road Surveillance and Monioring			
2.	This sworn statement is submitted by Florida Keys Electric, Inc. (name of entity submitting sworn statement)			
	whose business address is			
	Key West, Florida 33040			
	and (if applicable) its Federal Employer Identification Number (FEIN) is			
	65-0053891			
	(If the entity has no FEIN, include the Social Security Number of the individual			
	signing this sworn statement			
3.	My name is			
	and my relationship to the entity named above is President			
4.	I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including but not limited to, any bid or contract for goods or services to be provided to any public or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, material misrepresentation.			
5.	I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication guilt, in any federal or state trial court of record relating to charges brought by indictment information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.			
6.	I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means			

1. A predecessor or successor of a person convicted of a public entity crime; or

2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another

person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.

- I understand that a "person" as defined in Paragraph 287.133(1)(8), Florida Statutes, means any natural 7. person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.
- Based on information and belief, the statement which I have marked below is true in relation to the entity 8. submitting this sworn statement. (Please indicate which statement applies).

X Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, nor any affiliate of the entity have been charged with and convicted of a public entity crime subsequent to July 1, 1989, AND (Please indicate which additional statement applies.) X There has been a proceeding concerning the conviction before a hearing of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer did not place the person or affiliate on the convicted vendor list. (Please attach a copy of the final order.) X The person or affiliate was placed on the convicted vendor list. There has been a subsequent

proceeding before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in the public interest to remove the person or

affiliate from the convicted vendor list. (Please attach a copy of the final order.)

X The person or affiliate has not begin but on the convicted vendor list. (Please describe any action taken by or pending with the Department of General Services.)

(signature)		0	
	12 J	Feb. 2019	
(date)			·

Florida STATE OF\_ COUNTY OF Monroe

PERSONALLY, APPEARED BEFORE ME, the undersigned authority,

Raymond Vazquez who, after first being sworn by me, affixed his/her (name of individual signing)

signature in the space provided above on this \_ 20\_19. \_day of

My commission expires: 1/24/2019

TARY PUBLIC

#### **NON-COLLUSION AFFIDAVIT**

STATE OF FLORIDA )
SS COUNTY OF MONROE )
I, the undersigned hereby declares that the only persons or parties interested in this Proposal are those named herein, that this Proposal is, in all respects, fair and without fraud, that it is made without collusion with any official of the Owner, and that the Proposal is prace without any connection or collusion with any person submitting another Proposal on this contract.
Ву:
Sworn and subscribed before me this
NOTARY PUBLIC, State of Florida at Large
My Commission Expires: 1/24/2022
MICHAEL L. SMITH

#### CITY OF KEY WEST INDEMNIFICATION FORM

To the fullest extent permitted by law, the VENDOR expressly agrees to indemnify and hold harmless the City of Key West, their officers, directors, agents and employees (herein called the "indemnitees") from any and all liability for damages, including, if allowed by law, reasonable attorney's fees and court costs, such legal expenses to include costs incurred in establishing the indemnification and other rights agreed to in this Paragraph, to persons or property, caused in whole or in part by any act, omission, or default by VENDOR or its subcontractors, material men, or agents of any tier or their employees, arising out of this agreement or its performance, including any such damages caused in whole or in part by any act, omission or default of any indemnitee, but specifically excluding any claims of, or damages against an indemnitee resulting from such indemnitee's gross negligence, or the willful, wanton or intentional misconduct of such indemnitee or for statutory violation or punitive damages except and to the extent the statutory violation or punitive damages are caused by or result from the acts or omissions of the VENDOR or its subcontractors, material men or agents of any tier or their respective employees.

Indemnification by VENDOR for Professional Acts. VENDOR hereby agrees to indemnify the City of Key West and each of its parent and subsidiary companies and the directors, officers and employees of each of them (collectively, the "indemnitees"), and hold each of the indemnitees harmless, against all losses, liabilities, penalties (civil or criminal), fines and expenses (including reasonable attorneys' fees and expenses) (collectively, "Claims") to the extent resulting from the performance of VENDOR's negligent acts, errors or omissions or intentional acts in the performance of VENDOR's services, or any of their respective affiliates, under this Agreement. If claims, losses, damages, and judgments are found to be caused by the joint or concurrent negligence of the City of Key West and VENDOR, they shall be borne by each party in proportion to its negligence.

VENDOR:

Florida Keys Electric, Inc.

5730 2nd Avenue

Address

Key West. Florida 33040

Signature

Print Name

Raymond Vazquez

Title

DATE: 2/12/2019

President

MICHAEL L. SMITH NOTARY PUBLIC

SEAL:

Expires 1/24/2022

NOTARY PUBLIC, State of Florida at Large

My Commission Expires: 1/24/2022

#### EQUAL BENEFITS FOR DOMESTIC PARTNERS AFFIDAVIT

STATE OF Florida )
: SS
COUNTY OFMonroe)
I, the undersigned hereby duly sworn, depose and say that the firm of
Florida Vave Florina Inc.
provides benefits to domestic partners of its employees on the same basis as it provides benefits to employees' spouses, per City of Key West Code of Ordinances Sec. 2-799.
Ву:
Sworn and subscribed before me this 12 day of February 20 19.
NOTARY PUBLIC, State of Florida at Large
My Commission Expires: 1/24/2019  MICHAEL L. SMITH NOTARY PUBLIC STATE OF FLORIDA Comm# GG178719 Expires 1/24/2022

#### **CONE OF SILENCE AFFIDAVIT**

STATE OF	Florida		)			
		:	: SS			
COUNTY OF	Monroe_		)			
I, the undersigned employees and ag	*		•			
have read and und	-	-		-		
City of Key West		1/				
Ву:		12	)			
Sworn and subscr	ibed before me	e this				
12 da	y of	February		2019	·	
			-0.32	2-70		
NOTARY PUBLI	C, State of		Florida		at Large	
My Commission I	Expires:	1/	/24/2022	· -	_	
				a Colle	MICHAEL L. NOTARY PL STATE OF F	SMITH JBLIC LORIDA

ACORD.

#### CERTIFICATE OF LIABILITY INSURANCE

DATE (MW/DD/YYYY) 2/12/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(les) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT Guadalupe Gonzalez	
Gulfshore Insurance, Inc SWFL	PHONE (AJC, No, Ext): 239 435-7135 FAX (AJC, No): 239 65	59-8873
4100 Goodlette Road N	E-MAIL ADDRESS: GGonzalez@Gulfshoreinsurance.com	
Naples, FL 34103	INSURER(S) AFFORDING COVERAGE	NAIC#
239 261-3646	INSURER A : National Trust Insurance Company	20141
INSURED	INSURER B : FCCI Insurance Company	10178
Florida Keys Electric, Inc.	INSURER C :	
5730 2nd Avenue	INSURER D:	
Key West, FL 33040	INSURER E:	
	INSURER F:	
<u> </u>	INSURER F:	

COVERAGES

CERTIFICATE NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	5
A	GENERAL LIABILITY		Х	GL00196861		1	EACH OCCURRENCE  DAMAGE TO RENTED PREMISES (Ea occurrence)	s1,000,000
	X COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE X OCCUR						PREMISES (Ea occurrence) MED EXP (Any one person)	s1,000,000 s10,000
1	X PD Ded:500						PERSONAL & ADVINJURY	s1,000,000
1							GENERAL AGGREGATE	s 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	s2,000,000
<u></u>	POLICY X PRO- JECT LOC						COMBINED SINGLE LIMIT	\$
B	AUTOMOBILE LIABILITY	Х	X	CA100013197	04/26/2018	04/26/2019	(Ea accident)	s1,000,00 <u>0</u>
1	ANY AUTO					i	BODILY INJURY (Per person)	\$
1	ALL OWNED X SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$
1	X HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$
1	X Drive Oth Car							\$
Α	X UMBRELLA LIAB X OCCUR	Х	Х	UMB10002490201	04/26/2018	04/26/2019	EACH OCCURRENCE	s2,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	s2,000,000
1	DED X RETENTION \$10000	1				1 1		s
В	WORKERS COMPENSATION		Х	001WC18A76146	04/26/2018	04/26/2019	X WC STATU- TORY LIMITS OTH-	
1	ANY PROPRIETOR/PARTNER/EXECUTIVE	N/A				ł l	E.L. EACH ACCIDENT	s1,000,000
1	OFFICER/MEMBER EXCLUDED?  (Mandatory in NH)	N/A					E.L. DISEASE - EA EMPLOYEE	s1,000,000
1	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	s1,000,000
_					•			· · · · · · · · · · · · · · · · · · ·

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
City of Key West is included as Additional Insured with respects to General Liability only as required by written contract with ongoing and completed operations per form CGL084 1013 on a primary non-contributory basis and Waiver of Subrogation per form CGL088 1013. Additional Insured and Waiver of Subrogation with regard to Auto Liability as required by written contract per form CAU059 1209. Waiver of Subrogation in regards to Workers Compensation only as required by written contract per form WC000313 0484. Workers Compensation Policy includes USL&H Coverage. 30 Days Notice of Cancellation Except 10 for Nonpayment.

CERTIFICATE HOLDER	CANCELLATION
City of Key West PO Box 1409 Key West, FL 33041-1409	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
,,	AUTHORIZED REPRESENTATIVE
	- Dhisad

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#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU – ONGOING OPERATIONS AND PRODUCTS-COMPLETED OPERATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE (OPTIONAL)

Name of Additional Insured Persons or Organizations

(As required by written contract or agreement per Paragraph A. below.)

Locations of Covered Operations

(As per the written contract or agreement, provided the location is within the "coverage territory".)

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

- A. Section II Who Is An Insured is amended to include as an additional insured:
  - Any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement in effect during the term of this policy that such person or organization be added as an additional insured on your policy; and
  - 2. Any other person or organization you are required to add as an additional insured under the contract or agreement described in Paragraph 1, above; and
  - 3. The particular person or organization, if any, scheduled above.

Such person(s) or organization(s) is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" occurring after the execution of the contract or agreement described in Paragraph 1. above and caused, in whole or in part, by:

- 1. Your acts or omissions; or
- 2. The acts or omissions of those acting on your behalf in the performance of your ongoing operations for the additional insured; or
- 3. Your work" performed for the additional insured and included in the "products-completed operations hazard" if such coverage is specifically required in the written contract or agreement.

However, the insurance afforded to such additional insured(s) described above:

- 1. Only applies to the extent permitted by law;
- Will not be broader than that which you are required by the contract or agreement to provide for such additional insured;
- 3. Will not be broader than that which is afforded to you under this policy; and
- 4. Nothing herein shall extend the term of this policy.
- B. The insurance provided to the additional insured does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:
  - 1. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
  - 2. Supervisory, inspection, architectural or engineering activities.
- C. This insurance is excess over any other valid and collectible insurance available to the additional insured whether on a primary, excess, contingent or any other basis; unless the written contract or agreement requires that this insurance be primary and non-contributory, in which case this insurance will be primary and non-contributory relative to insurance on which the additional insured is a Named Insured.
- D. With respect to the insurance afforded to these additional insureds, the following is added to Section III -- Limits of Insurance:

The most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the contract or agreement described in Paragraph A.1.; or
- 2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

E. Section IV - Commercial General Liability Conditions is amended as follows:

The Duties In The Event of Occurrence, Offense, Claim or Suit condition is amended to add the following additional conditions applicable to the additional insured:

An additional insured under this endorsement must as soon as practicable:

- 1. Give us written notice of an "occurrence" or an offense which may result in a claim or "suit" under this insurance, and of any claim or "suit" that does result;
- Send us copies of all legal papers received in connection with the claim or "suit", cooperate with us in the investigation or settlement of the claim or defense against the "suit", and otherwise comply with all policy conditions; and
- 3. Tender the defense and indemnity of any claim or "suit" to any provider of other insurance which would cover the additional insured for a loss we cover under this endorsement and agree to make available all such other insurance. However, this condition does not affect Paragraph C. above.

We have no duty to defend or indemnify an additional insured under this endorsement until we receive from the additional insured written notice of a claim or "suit".

F. This endorsement does not apply to any additional insured or project that is specifically identified in any other additional insured endorsement attached to the Commercial General Liability Coverage Form.

#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

#### FIRST CHOICE CONTRACTORS LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

NOTE: The following are additions, replacements and amendments to the Commercial General Liability Coverage Form, and will apply unless excluded by separate endorsement(s) to the Commercial General Liability Coverage Form.

The COMMERCIAL GENERAL LIABILITY COVERAGE FORM is amended as follows:

SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE is amended as follows:

1. Extended "Property Damage"

Exclusion 2.a., Expected or Intended Injury, is replaced with the following:

a. "Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

#### 2. Non-owned Watercraft

Exclusion 2.g. (2) (a) is replaced with the following:

(a) Less than 51 feet long; and

#### 3. Property Damage Liability - Borrowed Equipment

The following is added to Exclusion 2.j. (4):

Paragraph (4) of this exclusion does not apply to "property damage" to borrowed equipment while at a jobsite and not being used to perform operations. The most we will pay for "property damage" to any one borrowed equipment item under this coverage is \$25,000 per "occurrence". The insurance afforded under this provision is excess over any other valid and collectible property insurance (including deductible) available to the insured, whether primary, excess, contingent or on any other basis.

#### 4. Limited Electronic Data Liability

Exclusion 2.p. is replaced with the following:

p. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data" that does not result from physical injury to tangible property.

The most we will pay under Coverage A for "property damage" because of all loss of "electronic data" arising out of any one "occurrence" is \$10,000.

We have no duty to investigate or defend claims or "suits" covered by this Limited Electronic Data Liability coverage.

The following definition is added to SECTION V - DEFINITIONS of the Coverage Form:

"Electronic data" means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

For purposes of this Limited Electronic Data Liability coverage, the definition of "Property Damage" in SECTION V – DEFINITIONS of the Coverage Form is replaced by the following:

#### 17. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it;
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it;
- c. Loss of, loss of use of, damage to, corruption of, inability to access, or inability to properly manipulate "electronic data", resulting from physical injury to tangible property. All such loss of "electronic data" shall be deemed to occur at the time of the "occurrence" that caused it.

For purposes of this insurance, "electronic data" is not tangible property.

SECTION I -- COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY is amended as follows:

Paragraph 2.e. Exclusions – the Contractual Liability Exclusion is deleted.

SECTION I – COVERAGES, the following coverages are added:

#### **COVERAGE D. VOLUNTARY PROPERTY DAMAGE**

#### 1. Insuring Agreement

We will pay, at your request, for "property damage" caused by an "occurrence", to property of others caused by you, or while in your possession, arising out of your business operations. The amount we will pay for damages is described in SECTION III LIMITS OF INSURANCE.

#### 2. Exclusions

This insurance does not apply to:

"Property Damage" to:

- a. Property at premises owned, rented, leased or occupied by you;
- b. Property while in transit;
- c. Property owned by, rented to, leased to, loaned to, borrowed by, or used by you;

- d. Premises you sell, give away, or abandon, if the "property damage" arises out of any part of those premises;
- e. Property caused by or arising out of the "products-completed operations hazard";
- f. Motor vehicles:
- g. "Your product" arising out of it or any part of it; or
- h. "Your work" arising out of it or any part of it.

#### 3. Deductible

We will not pay for loss in any one "occurrence" until the amount of loss exceeds \$250. We will then pay the amount of loss in excess of \$250 up to the applicable limit of insurance.

#### 4. Cost Factor

In the event of a covered loss, you shall, if requested by us, replace the damaged property or furnish the labor and materials necessary for repairs thereto at your actual cost, excluding profit or overhead charges.

The insurance afforded under COVERAGE D is excess over any other valid and collectible property or inland marine insurance (including the deductible applicable to the property or inland marine coverage) available to you whether primary, excess, contingent or any other basis.

Coverage D covers unintentional damage or destruction, but does not cover disappearance, theft, or loss of use.

The insurance under COVERAGE D does not apply if a loss is paid under COVERAGE E.

#### **COVERAGE E. CARE, CUSTODY OR CONTROL**

#### 1. insuring Agreement

We will pay those sums that the insured becomes legally obligated to pay as damages because of "property damage" caused by an "occurrence", to property of others while in your care, custody, or control or property of others as to which you are exercising physical control if the "property damage" arises out of your business operations. The amount we will pay for damages is described in SECTION III LIMITS OF INSURANCE.

#### 2. Exclusions

This insurance does not apply to:

"Property Damage" to:

- a. Property at premises owned, rented, leased or occupied by you;
- b. Property while in transit;
- Premises you sell, give away, or abandon, if the "property damage" arises out of any part of those premises;
- d. Property caused by or arising out of the "products-completed operations hazard";

- e. Motor vehicles:
- f. "Your product" arising out of it or any part of it; or
- g. "Your work" arising out of it or any part of it.

#### 3. Deductible

We will not pay for loss in any one "occurrence" until the amount of loss exceeds \$250. We will then pay the amount of loss in excess of \$250 up to the applicable limit of insurance.

#### 4. Cost Factor

In the event of a covered loss, you shall, if requested by us, replace the damaged property or furnish the labor and materials necessary for repairs thereto at your actual cost, excluding profit or overhead charges.

The insurance afforded under COVERAGE E is excess over any other valid and collectible property or inland marine insurance (including the deductible applicable to the property or inland marine coverage) available to you whether primary, excess, contingent or any other basis.

The insurance under COVERAGE E does not apply if a loss is paid under COVERAGE D.

#### COVERAGE F. LIMITED PRODUCT WITHDRAWAL EXPENSE

#### 1. Insuring Agreement

a. If you are a "seller", we will reimburse you for "product withdrawal expenses" associated with "your product" incurred because of a "product withdrawal" to which this insurance applies.

The amount of such reimbursement is limited as described in SECTION III - LIMITS OF INSURANCE. No other obligation or liability to pay sums or perform acts or services is covered.

- a. This insurance applies to a "product withdrawal" only if the "product withdrawal" is initiated in the "coverage territory" during the policy period because:
  - (1) You determine that the "product withdrawal" is necessary; or
  - (2) An authorized government entity has ordered you to conduct a "product withdrawal".
- c. We will reimburse only those "product withdrawal expenses" which are incurred and reported to us within one year of the date the "product withdrawal" was initiated.
- d. The initiation of a "product withdrawal" will be deemed to have been made only at the earliest of the following times:
  - (1) When you have announced, in any manner, to the general public, your vendors or to your employees (other than those employees directly involved in making the determination) your decision to conduct a "product withdrawal" This applies regardless of whether the determination to conduct a "product withdrawal" is made by you or is requested by a third party;
  - (2) When you received, either orally or in writing, notification of an order from an authorized government entity to conduct a "product withdrawal; or

- (3) When a third party has initiated a "product withdrawal" and you communicate agreement with the "product withdrawal", or you announce to the general public, your vendors or to your employees (other than those employees directly involved in making the determination) your decision to participate in the "product withdrawal", whichever comes first.
- e. "Product withdrawal expenses" incurred to withdraw "your products" which contain:
  - (1) The same "defect" will be deemed to have arisen out of the same "product withdrawal"; or
  - (2) A different "defect" will be deemed to have arisen out of a separate "product withdrawal" if newly determined or ordered in accordance with paragraph 1.b of this coverage.

#### 2. Exclusions

This insurance does not apply to "product withdrawal" expenses" arising out of:

- a. Any "product withdrawal" initiated due to:
  - (1) The failure of "your products" to accomplish their intended purpose, including any breach of warranty of fitness, whether written or implied. This exclusion does not apply if such failure has caused or is reasonably expected to cause "bodily injury" or physical damage to tangible property.
  - (2) Copyright, patent, trade secret or trademark infringements;
  - (3) Transformation of a chemical nature, deterioration or decomposition of "your product", except if it is caused by:
    - (a) An error in manufacturing, design, processing or transportation of "your product"; or
    - (b) "Product tampering".
  - (4) Expiration of the designated shelf life of "your product".
- b. A "product withdrawal", initiated because of a "defect" in "your product" known to exist by the Named Insured or the Named Insured's "executive officers", prior to the inception date of this Coverage Part or prior to the time "your product" leaves your control or possession.
- c. Recall of any specific products for which "bodily injury" or "property damage" is excluded under Coverage A Bodily Injury And Property Damage Liability by endorsement.
- Recall of "your products" which have been banned from the market by an authorized government entity prior to the policy period.
- e. The defense of a claim or "suit" against you for "product withdrawal expenses".
- For the purposes of the insurance afforded under COVERAGE F, the following is added to 2. Duties In The Event Of Occurrence, Offense, Claim Or Suit Condition under SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS:
  - e. Duties In The Event Of A "Defect" Or A "Product Withdrawal"
    - (1) You must see to it that we are notified as soon as practicable of any actual, suspected or threatened "defect" in "your products", or any governmental investigation, that may result in a "product withdrawal". To the extent possible, notice should include:

- (a) How, when and where the "defect" was discovered;
- (b) The names and addresses of any injured persons and witnesses; and
- (c) The nature, location and circumstances of any injury or damage arising out of use or consumption of "your product".
- (2) If a "product withdrawal" is initiated, you must:
  - (a) Immediately record the specifics of the "product withdrawal" and the date it was initiated; ...
  - (b) Send us written notice of the "product withdrawal" as soon as practicable; and
  - (c) Not release, consign, ship or distribute by any other method, any product, or like or similar products, with an actual, suspected or threatened defect.
- (3) You and any other involved insured must:
  - (a) Immediately send us copies of pertinent correspondence received in connection with the "product withdrawal";
  - (b) Authorize us to obtain records and other information; and
  - (c) Cooperate with us in our investigation of the "product withdrawal".
- 4. For the purposes of this Coverage F, the following definitions are added to the Definitions Section:
  - a. "Defect" means a defect, deficiency or inadequacy that creates a dangerous condition.
  - b. "Product tampering" is an act of intentional alteration of "your product" which may cause or has caused "bodily injury" or physical injury to tangible property.
    - When "product tempering" is known, suspected or threatened, a "product withdrawal" will not be limited to those batches of "your product" which are known or suspected to have been tampered with.
  - c. "Product withdrawal" means the recall or withdrawal of "your products", or products which contain "your products", from the market or from use, by any other person or organization, because of a known or suspected "defect" in "your product", or a known or suspected "product tampering", which has caused or is reasonably expected to cause "bodily injury" or physical injury to tangible property.
  - d. "Product withdrawal expenses" means those reasonable and necessary extra expenses, listed below paid and directly related to a "product withdrawal":
    - Costs of notification;
    - (2) Costs of stationery, envelopes, production of announcements and postage or facsimiles;
    - (3) Costs of overtime paid to your regular non-salaried employees and costs incurred by your employees, including costs of transportation and accommodations;
    - (4) Costs of computer time;
    - (5) Costs of hiring independent contractors and other temporary employees;
    - (6) Costs of transportation, shipping or packaging;

- (7) Costs of warehouse or storage space; or
- (8) Costs of proper disposal of "your products", or products that contain "your products", that cannot be reused, not exceeding your purchase price or your cost to produce the products; but "product withdrawal expenses" does not include costs of the replacement, repair or redesign of "your product", or the costs of regaining your market share, goodwill, revenue or profit.
- e. "Seller" means a person or organization that manufactures, sells or distributes goods or products. 
  "Seller" does not include a "contractor" as defined elsewhere in this endorsement.

The insurance under COVERAGE F does not apply if a loss is paid under COVERAGE G.

#### **COVERAGE G. CONTRACTORS ERRORS AND OMISSIONS**

#### 1. Insuring Agreement

If you are a "contractor", we will pay those sums that you become legally obligated to pay as damages because of "property damage" to "your product", "your work" or "impaired property", due to faulty workmanship, material or design, or products including consequential loss, to which this insurance applies. The damages must have resulted from your negligent act, error or omission while acting in your business capacity as a contractor or subcontractor or from a defect in material or a product sold or installed by you while acting in this capacity. The amount we will pay for damages is described in SECTION III LIMITS OF INSURANCE.

We have no duty to investigate or defend claims or "suits" covered by this Contractors Errors or Omissions coverage.

This coverage applies only if the "property damage" occurs in the "coverage territory" during the policy period.

This coverage does not apply to additional insureds, if any.

Supplementary Payments – Coverage A and B do not apply to Coverage G. Contractors Errors and Omissions.

#### 2. Exclusions

This insurance does not apply to:

- a. "Bodily injury" or "personal and advertising injury".
- Liability or penalties arising from a delay or failure to complete a contract or project, or to complete a contract or project on time.
- c. Liability because of an error or omission:
  - (1) In the preparation of estimates or job costs;
  - (2) Where cost estimates are exceeded;
  - (3) In the preparation of estimates of profit or return on capital;
  - (4) In advising or failure to advise on financing of the work or project; or
  - (5) In advising or failing to advise on any legal work, title checks, form of insurance or suretyship.

- d. Any liability which arises out of any actual or alleged infringement of copyright or trademark or trade dress or patent, unfair competition or piracy, or theft or wrongful taking of concepts or intellectual property.
- e. Any liability for damages:
  - (1) From the intentional dishonest, fraudulent, malicious or criminal acts of the Named Insured, or by any partner, member of a limited liability company, or executive officer, or at the direction of any of them; or
  - (2) Which is in fact expected or intended by the insured, even if the injury or damage is of a different degree or type than actually expected or intended.
- f. Any liability arising out of manufacturer's warranties or guarantees whether express or implied.
- g. Any liability arising from "property damage" to property owned by, rented or leased to the insured.
- h. Any liability incurred or "property damage" which occurs, in whole or in part, before you have completed "your work." "Your work" will be deemed completed at the earliest of the following times:
  - When all of the work called for in your contract or work order has been completed;
  - (2) When all the work to be done at the job site has been completed if your contract calls for work at more than one job site; or
  - (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service or maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as complete.

- i. Any liability arising from "property damage" to products that are still in your physical possession.
- j. Any liability arising out of the rendering of or failure to render any professional services by you or on your behalf, but only with respect to either or both of the following operations:
  - (1) Providing engineering, architectural or surveying services to others; and
  - (2) Providing or hiring independent professionals to provide engineering, architectural or surveying services in connection with construction work you perform.

Professional services include the preparing, approving or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications.

Professional services also include supervisory or inspection activities performed as part of any related architectural or engineering activities.

But, professional services do not include services within construction means, methods, techniques, sequences and procedures employed by you in connection with construction work you perform.

- k. Your loss of profit or expected profit and any liability arising therefrom.
- I. "Property damage" to property other than "your product," "your work" or "impaired property."
- m. Any liability arising from claims or "suits" where the right of action against the insured has been relinquished or waived.

- n. Any liability for "property damage" to "your work" if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.
- Any liability arising from the substitution of a material or product for one specified on blueprints, work orders, contracts or engineering specifications unless there has been written authorization, or unless the blueprints, work orders, contracts or engineering specifications were written by you, and you have authorized the changes.
- p. Liability of others assumed by the insured under any contract or agreement, whether oral or in writing. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

#### 3. For the purposes of Coverage G, the following definition is added to the Definitions section:

 a. "Contractor" means a person or organization engaged in activities of building, clearing, filing, excavating or improvement in the size, use or appearance of any structure or land. "Contractor" does not include a "seller" as defined elsewhere in this endorsement.

#### 4. Deductible

We will not pay for loss in any one "occurrence" until the amount of loss exceeds \$250. The limits of insurance will not be reduced by the application of the deductible amount.

We may pay any part or all of the deductible amount to effect settlement of any claim or "suit", and upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

#### 5. Cost Factor

In the event of a covered loss, you shall, if requested by us, replace the damaged property or furnish the labor and materials necessary for repairs thereto at your actual cost, excluding profit or overhead charges.

The insurance under COVERAGE G does not apply if a loss is paid under COVERAGE F.

#### EXPANDED COVERAGE FOR TENANT'S PROPERTY AND PREMISES RENTED TO YOU

The first paragraph after subparagraph (6) in Exclusion j., Damage to Property is amended to read as follows:

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – Limits Of Insurance.

#### SECTION I - COVERAGES, SUPPLEMENTARY PAYMENTS — COVERAGE A and B is amended as follows:

All references to SUPPLEMENTARY PAYMENTS – COVERAGES A and B are amended to SUPPLEMENTARY PAYMENTS – COVERAGES A, B, D, E, and G.

#### 1. Cost of Bail Bonds

Paragraph 1.b. is replaced with the following:

Up to \$2,500 for cost of bail bonds required because of accidents or traffic law violations arising out of the use
of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.

#### 2. Loss of Earnings

Paragraph 1.d. is replaced with the following:

d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 a day because of time off from work.

#### SECTION II – WHO IS AN INSURED is amended as follows:

#### 1. Incidental Malpractice

Paragraph 2.a.(1)(d) is replaced with the following:

- (d) Arising out of his or her providing or failing to provide professional health care services. However, this exclusion does not apply to a nurse, emergency medical technician or paramedic employed by you to provide medical services, unless:
  - (i) You are engaged in the occupation or business of providing or offering medical, surgical, dental, x-ray or nursing services, treatment, advice or instruction; or
  - (ii) The "employee" has another insurance that would also cover claims arising under this provision, whether the other insurance is primary, excess, contingent or on any other basis.

#### 2. Broadened Who Is An Insured

The following are added to Paragraph 2.:

#### Subsidiaries

- e. Your subsidiaries if:
  - (1) They are legally incorporated entities; and
  - (2) You own more than 50% of the voting stock in such subsidiaries as of the effective date of this policy. If such subsidiaries are not shown in the Declarations, you must report them to us within 180 days of the inception of your original policy.

#### Additional insureds

f. Any person or organization described in paragraphs g. through k. below whom you are required to add as an additional insured on this policy under a written contract or agreement in effect during the term of this policy, provided the written contract or agreement was executed prior to the "bodily injury", "property damage" or "personal and advertising injury" for which the additional insured seeks coverage.

However, the insurance afforded to such additional insured(s):

- (1) Only applies to the extent permitted by law;
- (2) Will not be broader than that which you are required by the contract or agreement to provide for such additional insured;
- (3) Will not be broader than that which is afforded to you under this policy;
- (4) Is subject to the conditions described in paragraphs g. through k. below; and

- (5) Nothing herein shall extend the term of this policy.
- g. Owner, Lessor or Manager of Premises

If the additional insured is an owner, lessor or manager of premises, such person or organization shall be covered only with respect to liability arising out of the ownership, maintenance or use of that part of any premises leased to you and subject to the following additional exclusions:

- (1) Any "occurrence" that takes place after you cease to occupy those premises; or
- (2) Structural alterations, new construction or demolition operations performed by or on behalf of such person or organization.
- h. State or Governmental Agency or Subdivision or Political Subdivision Permits or Authorizations

If the additional insured is the state or any political subdivision, the state or political subdivision shall be covered only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit or authorization. This insurance does not apply to:

- (1) "Bodily injury", "property damage", or "personal and advertising injury" arising out of operations performed for the federal government, state or municipality; or
- (2) "Bodily injury" or "property damage" included within the "products-completed operations hazard".
- i. Lessor of Leased Equipment

If the additional insured is a lessor of leased equipment, such lessor shall be covered only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person(s) or organization(s). With respect to the insurance afforded to these additional insureds, this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.

j. Mortgagee, Assignee, or Receiver

If the additional Insured is a mortgagee, assignee, or receiver of premises, such mortgagee, assignee or receiver of premises is an additional insured only with respect to their liability as mortgagee, assignee, or receiver and arising out of the ownership, maintenance, or use of the premises by you. This insurance does not apply to structural alterations, new construction and demolition operations performed by or for that person or organization.

#### k. Vendor

If the additional insured is a vendor, such vendor is an additional insured only with respect to "bodily injury" or "property damage" caused by "your products" which are distributed or sold in the regular course of the vendor's business, subject to the following additional exclusions:

- (1) The insurance afforded to the vendor does not apply to:
  - (a) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in absence of the contract or agreement.
  - (b) Any express warranty unauthorized by you;

- (c) Any physical or chemical change in "your product" made intentionally by the vendor;
- (d) Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container:
- (e) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
- (f) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;
- (g) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor, or
- (h) "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:
  - i. The exceptions contained in Subparagraphs d. or f.; or
  - Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
- (2) This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.

#### 3. Newly Formed or Acquired Organizations

Paragraph 3. is amended as follows:

- a. Coverage under this provision is afforded until the end of the policy period.
- d. Coverage A does not apply to product recall expense arising out of any withdrawal or recall that occurred before you acquired or formed the organization.

#### SECTION III - LIMITS OF INSURANCE is amended as follows:

- 1. Paragraph 2. is replaced with the following:
  - 2. The General Aggregate Limit is the most we will pay for the sum of:
    - a. Medical expenses under Coverage C;
    - Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard";
    - c. Damages under Coverage B;
    - d. Voluntary "property damage" payments under Coverage D; and
    - e. Care. Custody or Control damages under Coverage E.

#### 2. Paragraph 5. is replaced with the following:

- Subject to Paragraph 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
  - a. Damages under Coverage A;
  - b. Medical expenses under Coverage C;
  - c. Voluntary "property damage" payments under Coverage D;
  - d. Care, Custody or Control damages under Coverage E;
  - e. Limited Product Withdrawal Expense under Coverage F; and
  - f. Contractors Errors and Omissions under Coverage G.

because of all "bodily injury" and "property damage" arising out of any one "occurrence".

#### 3. Paragraph 6. is replaced with the following:

6. Subject to Paragraph 5. above the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire or explosion, while rented to you or temporarily occupied by you with permission of the owner.

The Damage to Premises Rented to You Limit is the higher of the Each Occurrence Limit shown in the Declarations or the amount shown in the Declarations as Damage To Premises Rented To You Limit.

#### 4. Paragraph 7. is replaced with the following:

Subject to Paragraph 5. above, the higher of \$10,000 or the Medical Expense Limit shown in the
Declarations is the most we will pay under Coverage C for all medical expenses because of "bodily injury"
sustained by any one person.

#### 5. Paragraph 8. is added as follows:

 Subject to Paragraph 5, above, the most we will pay under Coverage D. Voluntary Property Damage for loss arising out of any one "occurrence" is \$1,500. The most we will pay in any one-policy period, regardless of the number of claims made or suits brought, is \$3,000.

#### 6. Paragraph 9. is added as follows:

 Subject to Paragraph 5, above, the most we will pay under Coverage E. Care, Custody or Control for "property damage" arising out of any one "occurrence" is \$1,000. The most we will pay in any one-policy period, regardless of the number of claims made or suits brought, is \$5,000.

#### 7. Paragraph 10. is added as follows:

10. Subject to Paragraph 5. above, the most we will pay under Coverage F. Limited Product Withdrawal Expense for "product withdrawal expenses" in any one-policy period, regardless of the number of insureds, "product withdrawals" initiated or number of "your products" withdrawn is \$10,000.

#### 8. Paragraph 11. is added as follows:

11. Subject to Paragraph 5, above, the most we will pay under Coverage G. Contractors Errors and Omissions for damage in any one-policy period, regardless of the number of insureds, claims or "suits" brought, or persons or organizations making claim or bringing "suits" is \$10,000.

For errors in contract or job specifications or in recommendations of products or materials to be used, this policy will not pay for additional costs of products and materials to be used that would not have been incurred had the correct recommendations or specifications been made.

#### 9. Paragraph 12. is added as follows:

- 12. The General Aggregate Limit applies separately to:
  - a. Each of your projects away from premises owned by or rented to you; or
  - b. Each "location" owned by or rented to you.

"Location" as used in this paragraph means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

#### 10. Paragraph 13. is added as follows:

13. With respect to the insurance afforded to any additional insured provided coverage under this endorsement:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

#### SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS is amended as follows:

- Subparagraph 2.a. of Duties In The Event Of Occurrence, Offense, Claim, or Suit is replaced with the following:
  - a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. This requirement applies only when the "occurrence" or offense is known to the following:
    - (1) An individual who is the sole owner;
    - (2) A partner, if you are a partnership or joint venture;
    - (3) An "executive officer" or insurance manager, if you are a corporation;
    - (4) A manager, if you are a limited liability company;

- (5) A person or organization having proper temporary custody of your property if you die;
- (6) The legal representative of you if you die; or
- (7) A person (other than an "employee") or an organization while acting as your real estate manager.

To the extent possible, notice should include:

- (1) How, when and where the "occurrence" or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

#### 2. The following is added to Subparagraph 2.b. of Duties in The Event Of Occurrence, Offense, Claim, or Suit:

The requirement in 2.b.applies only when the "occurrence" or offense is known to the following:

- (1) An individual who is the sole owner;
- (2) A partner or insurance manager, if you are a partnership or joint venture;
- (3) An "executive officer" or insurance manager, if you are a corporation;
- (4) A manager or insurance manager, if you are a limited liability company;
- (5) Your officials, trustees, board members or insurance manager, if you are a not-for-profit organization;
- (6) A person or organization having proper temporary custody of your property if you die;
- (7) The legal representative of you if you die; or
- (8) A person (other than an "employee") or an organization while acting as your real estate manager.

#### 3. The following is added to paragraph 2. of Duties in the Event of Occurrence, Offense, Claim or Suit:

e. If you report an "occurrence" to your workers compensation carrier that develops into a liability claim for which coverage is provided by the Coverage Form, failure to report such an "occurrence" to us at the time of the "occurrence" shall not be deemed a violation of paragraphs a., b., and c. above. However, you shall give written notice of this "occurrence" to us as soon as you become aware that this "occurrence" may be a liability claim rather than a workers compensation claim.

#### 4. Paragraph 6. is replaced with the following:

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

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Any error or omission in the description of, or failure to completely describe or disclose any premises, operations or products intended to be covered by the Coverage Form will not invalidate or affect coverage for those premises, operations or products, provided such error or omission or failure to completely describe or disclose premises, operations or products was not intentional.

You must report such error or omission to us as soon as practicable after its discovery. However, this provision does not affect our right to collect additional premium charges or exercise our right of cancellation or nonrenewal.

- 5. The following is added to paragraph 8. Transfer Of Rights Of Recovery Against Others To Us: However, we waive any right of recovery we may have because of payments we make for injury or damage arising out of your ongoing operations or "your work" included in the "products-completed operations hazard" under the following conditions:
  - a) Only when you have agreed in writing to waive such rights of recovery in a contract or agreement;
  - Only as to the person/entity as to whom you are required by the contract to waive rights of recovery;
     and
  - c) Only if the contract or agreement is in effect during the term of this policy, and was executed by you prior to the loss.
- 6. Paragraph 10. is added as follows:
  - 10. Liberalization

If we revise this Coverage Form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in the applicable state(s).

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

#### **AUTO FIRST CHOICE COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

#### **BUSINESS AUTO COVERAGE FORM**

NOTE: The following are additions, replacements and amendments to the Business Auto Coverage Form, and will apply unless excluded by separate endorsement(s) to the Business Auto Coverage Form.

With respect to coverages provided by this endorsement, the provisions of the Business Auto Coverage Form apply unless modified by this endorsement.

The Business Auto Coverage Form is amended as follows:

#### SECTION II - COVERED AUTOS LIABILITY COVERAGE is amended as follows:

- A. Paragraph 1. Who Is An Insured in section A. Coverage is amended by the addition of the following:
  - d. Any legally incorporated subsidiary of yours in which you own more than 50% of the voting stock on the effective date of this coverage form. However, "insured" does not include any subsidiary that is an "insured" under any other liability policy or would be an "insured" under such a policy but for its termination or the exhaustion of its limits of insurance. In order for such subsidiaries to be considered insured under this policy, you must notify us of such subsidiaries within 60 days of policy effective date.
  - e. Any organization you newly acquire or form during the policy period, other than a partnership or joint venture, and over which you maintain sole ownership or a majority interest. However, coverage under this provision:
    - (1) Does not apply if the organization you acquire or form is an "insured" under another liability policy or would be an "insured" under such a policy but for its termination or the exhaustion of its limits of insurance:
    - (2) Does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
    - (3) Is afforded only for the first 90 days after you acquire or form the organization or until the end of the policy period, whichever comes first.
  - f. Any person or organization who is required under a written contract or agreement between you and that person or organization, that is signed and executed by you before the "bodily injury" or "property damage" occurs and that is in effect during the policy period, to be named as an additional insured, is an "insured" for Liability Coverage, but only for damages to which this insurance applies and only to the extent that person or organization qualifies as an "insured" under the Who Is An Insured provision contained in Section II.
  - g. Any "employee" of yours using:
    - (1) a covered "auto" you do not own, hire or borrow, or a covered "auto" not owned by an "employee" or a member of his or her household, while performing duties related to the conduct of your business or your personal affairs; or
    - (2) an "auto" hired or rented under a contract or agreement in that "employee's" name, with your permission, while performing duties related to the conduct of your business. However, your "employee" does not qualify as an insured under this paragraph (2) while using a covered "auto" rented from you or from any member of the "employee's" household
  - h. Your members, if you are a limited liability company, while using a covered "auto" you do not own, hire or borrow, while performing duties related to the conduct of your business or your personal affairs.
- B. Paragraphs (2) and (4) under section 2. Coverage Extensions, a. Supplementary Payments are deleted and replaced by the following:

- (2) Up to \$3,000 for cost of bail bonds (including bonds for related traffic violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (4) All reasonable expenses incurred by the "insured" solely at our request, including actual loss of earnings up to \$500 a day because of time off from work.
- C. Paragraph 5, under section B. Exclusions is deleted and replaced by the following:

#### 5. Fellow Employee

"Bodily injury" to:

- a. Any fellow "employee" of the "insured" arising out of and in the course of a fellow "employee's" employment or while performing duties related to the conduct of your business. However, this exclusion does not apply to your "employees" that are officers or managers if the "bodily injury" results from the use of a covered "auto" you own, hire or borrow. Coverage is excess over any other collectible insurance; or
- b. The spouse, child, parent, brother or sister of that fellow "employee" as a consequence of Paragraph a. above.

#### SECTION III -- PHYSICAL DAMAGE COVERAGE is amended as follows:

A. Paragraph 4. Coverage Extensions under section A. Coverage is deleted and replaced by the following:

#### 4. Coverage Extensions

#### a. Transportation Expenses

We will pay up to \$75 per day to a total maximum of \$2,000 for temporary transportation expense incurred by you due to covered loss to any covered auto. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes Of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 24 hours after a loss and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

#### b. Loss of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for hired "autos";
- (2) Specified Causes of Loss only if the Declarations indicate that Specified Causes of Loss Coverage is provided for hired "autos"; or
- (3) Collision only if the Declarations indicate that Collision Coverage is provided for hired "autos".

However, the most we will pay for any expenses for loss of use to any one vehicle is \$75 per day, to a total maximum of \$2,000.

B. The following is added to paragraph 4. Coverage Extensions under section A. Coverage:

#### c. Fire Department Service Charge

When a fire department is called to save or protect a covered "auto", its equipment, its contents, or occupants from a covered cause of loss, we will pay up to \$1,000 for your liability for fire department service charges assumed by contractor or agreement prior to loss.

No deductible applies to this additional coverage.

#### d. Auto Loan/Lease Gap Coverage

The following provisions apply:

- (1) If a long term leased "auto", under an original lease agreement, is a covered "auto" under this coverage form and the lessor of the covered "auto" is named as an additional insured under this policy, in the event of a total loss to the leased covered "auto", we will pay any unpaid amount due on the lease, less the amount paid under the Physical Damage Coverage Section of the policy; and less any:
  - (a) Overdue lease or loan payments including penalties, interest, or other charges resulting from

Insured Copy

overdue payments at the time of the "loss";

- (b) Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
- (c) Security deposits not refunded by the lessor;
- (d) Costs for extended warranties, Credit Life Insurance, Health Accident or Disability Insurance purchased with the loan or lease; and
- (e) Carry-over balances from previous loans or leases.
- (2) If an owned "auto" is a covered "auto" under this coverage form and the loss payee of the covered "auto" is named a loss payee under this policy, in the event of a total loss to the covered "auto", we will pay any unpaid amount due on the loan, less the amount paid under the Physical Damage Coverage Section of the policy; and less any;
  - (a) Overdue loan payments at the time of the "loss";
  - (b) Costs for extended warranties, Credit Life Insurance, Health Accident or Disability Insurance purchased with the loan; and
  - (c) Carry-over balances from previous loans.
- C. Paragraph 3, under section B. Exclusions is deleted and replaced by the following:
  - 3. We will not pay for "loss" due and confirmed to:
    - a. Wear and tear, freezing, mechanical or electrical breakdown
    - b. Blowouts, punctures or other road damage to tires

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

However, this exclusion does not include the discharge of an airbag in a covered "auto" you own that inflates due to a cause other than a cause of "loss" set forth in Paragraphs A.1.b and A.1.c.but only:

- a. If that "auto" is a covered "auto" for Comprehensive Coverage under this policy;
- b. The airbags are not covered under any warranty; and
- c. The airbags were not intentionally inflated

We will pay up to a maximum of \$1,000 for any one "loss".

- D. Section D. Deductible is deleted and replaced by the following:
  - D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations subject to the following:

Any Comprehensive Coverage deductible shown in the Declarations does not apply to:

- (1) "Loss" caused by fire or lightning; and
- (2) "Loss" arising out of theft of your vehicle if your vehicle is equipped with an active GPS tracking system.
- (3) Glass damage to the side or rear windows if the glass is repaired rather than replaced. However, no deductible shall apply to damage to the windshield of any covered "auto" or to safety glass.

#### SECTION IV - BUSINESS AUTO CONDITIONS is amended as follows:

A. The following is added to paragraph a. under section A. Loss Conditions, 2. Duties in the Event of Accident, Claim, Suit or Loss:

This duty applies when the "accident", claim, "suit" or "loss" is first known to:

- (a) You, if you are an individual;
- (b) A partner, if you are a partnership;
- (c) An executive officer or insurance manager, if you are a corporation; or

- (d) A member or manager, if you are a limited liability company.
- B. Condition 5. Transfer of Rights of Recovery against Others to Us under section A. Loss Conditions is deleted and replaced by the following:
  - 5. Transfer of Rights of Recovery against Others to Us

If a person or organization to or for whom we make payment under this coverage form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them. However, if the insured has waived rights to recover through a written contract, or if your work was commenced under a letter of intent or work order, subject to a subsequent reduction in writing of such a waiver with customers whose customary contracts require a waiver, we waive any right of recovery we may have under this coverage form.

C. The following is added to Condition 2. Concealment, Misrepresentation or Fraud under section B. General Conditions:

However, if you unintentionally fail to disclose any hazards at the inception of your policy, we will not deny coverage under this coverage form because of such failure. This provision does not affect our right to collect additional premium or exercise our right of cancellation or non-renewal.

- D. Paragraph b. of Condition 5. Other Insurance under section B. General Conditions is deleted and replaced by the following:
  - b. For Hired Auto Physical Damage Coverage, the following are deemed to be covered "autos" you own;
    - (1) Any covered "auto" you lease, hire, rent or borrow; and
    - (2) Any covered "auto" hired or rented by your "employee" under a contract in that individual "employee's" name, with your permission, while performing duties related to the conduct of your business. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto", nor is any "auto" you hire from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households.

#### WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

Insured Name: FLORIDA KEYS ELECTRIC INC

Policy Number: 001-WC18A-76146

Agency Name: 268, Gulfshore Insurance Inc

#### WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

#### SCHEDULE

All persons or organizations that, in a written contract executed by both parties prior to the date of the injury covered by this policy, require you to obtain this agreement from us.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise noted.

Issued by: FCCI Insurance Company 24570

Endorsement Number: 0000011

Effective Date: 4/26/18

Date Issued:

4/26/18

Countersigned by \_\_\_\_\_\_\_\_Authorized Representative

#### MONROE COUNTY BUSINESS TAX RECEIPT **EXPIRES SEPTEMBER 30, 2019**

RECEIPT# 30140-23918

Business Name: FLORIDA KEYS ELECTRIC INC

Owner Name:

VAZQUEZ RAYMOND PRES AND

Mailing Address:

VAZQUEZ CAROLINE V PRES

5730 2ND AVE

KEY WEST, FL 33040

5730 2ND AVE **Business Location:** 

KEY WEST, FL 33040

Business Phone: Business Type:

305-296-4028

CONTRACTOR (ELECTRICAL CONT)

**Employees** 

25

STATE LICENSE: EC0002558

1	Tax Amount	Transfer Fee	Sub-Total	Penalty	Prior Years	Collection Cost	Total Paid	
	65.00	0.00	65.00	0.00	0.00	0.00	65.00	

Paid 103-17-00004662 07/24/2018 65.00

THIS BECOMES A TAX RECEIPT **VHEN VALIDATED** 

Danise D. Henriquez, CFC, Tax Collector PO Box 1129, Key West, FL 33041

THIS IS ONLY A TAX. YOU MUST MEET ALL COUNTY AND/OR MUNICIPALITY PLANNING AND ZONING REQUIREMENTS.

#### MONROE COUNTY BUSINESS TAX RECEIPT

P.O. Box 1129, Key West, FL 33041-1129 EXPIRES SEPTEMBER 30, 2019

Business Name: FLORIDA KEYS ELECTRIC INC

RECEIPT# 30140-23918

5730 2ND AVE

Business Location: KEY WEST, FL 33040

Owner Name:

VAZQUEZ RAYMOND PRES AND

Mailing Address:

VAZQUEZ CAROLINE V PRES

5730 2ND AVE

KEY WEST, FL 33040

Business Phone:

305-296-4028

Business Type:

CONTRACTOR (ELECTRICAL CONT)

**Employees** 

25

STATE LICENSE: EC0002558

Tax Amount Transfer Fee Sub-Total Penalty Prior Years Collection Cost Total Paid									
0.00 0.00 0.00 65.	Tax Amount	Transfer Fee	Sub-Total		Penalty	Prior Years		Collection Cost	Total Paid
	65.00	0.00		65.00	0.00		0.00	0.00	65.00

Paid 103-17-00004662 07/24/2018 65.00





# DEPARTMENT OF BUSINESS, AND PROFESSIONAL REGULATION STATE OF FLORIDA

# ELECTRICAL CONTRACTORS LICENSING BOARD

THE ELECTRICAL CONTRACTOR HEREIN IS CERTIPIED UNDER THE PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

## VAZQUEZ, RAYMOND

FLORIDA KE/S'ELECTRIC INC 5730 2ND AVE. KEY WEST FL 33040

## LICENSE NUMBER: EC0002558

EXPIRATION DATE: AUGUST 31, 2020

Always verify licenses online at MyFloridaLicense.com



Do not alter this document in any form.

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