



Arthur J. Gallagher Risk Management Services, Inc.

**CITY OF CORAL GABLES  
405 BILTMORE WAY  
CORAL GABLES, FL 33134**

**RENEWAL INSURANCE PROPOSAL  
FOR  
May 1, 2010 – May 1, 2011**

**March 17, 2010**

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**IMPORTANT:** The proposal is an outline of certain of the terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

# CITY OF CORAL GABLES



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## EXECUTIVE SUMMARY

### Arthur J. Gallagher Risk Management Services, Inc.

- ✓ **National Broker** – Fourth Largest Broker in the United States.
- ✓ **Local Public Entity Expertise** – Gallagher has more hands-on experience with governmental insurance programs than any other broker in the Country. Public Entity Business comprises 65% of our operating revenues. Please refer to our Partial Client List included in this proposal.
- ✓ **Strong Servicing Team** – Partnership oriented, trusted advisors in risk management planning, needs analysis, strategy implementation & management.
- ✓ **Professionalism** – Gallagher Miami staff hold six (6) Chartered Property Casualty Underwriters (CPCU) and ten (10) Associates in Risk Management (ARM) designations.
- ✓ **Time Commitment** – The Gallagher Team is committed to spending as much time as necessary to provide the City of Coral GablesCity with the highest level of service.
- ✓ **Market Relationships** – Strong, mutual relationships with markets are invaluable in servicing our clients and maintaining their coverage intact at competitive terms. The Gallagher Team has long term, strong relationships with the leading insurance carriers.
- ✓ **Creative Approaches** – Gallagher's reputation as the "Alternative Market Broker" with 25% of corporate revenues coming directly from providing risk management services to self-insured and "pooled" clients.
- ✓ **Satisfied Clients** – A partial list of our governmental clients and references have been included in the section titled "Question A".



## **SERVICES**

The Gallagher Team is uniquely qualified to design and market the necessary insurance coverage and address the day-to-day administrative issues that will arise during the course of the program. We have reviewed the Scope of Services outlined in the Request for Proposal and know that we are well suited to get the job done right. Some of the services to be provided include:

### **Planning**

Drawing upon our vast public entity expertise, we will review potential exposures with you and customize each to depict what the City wants to see in terms of Coverage, Limits and Deductibles. This planning stage will include meetings and conversations between our specialists and the City of Coral Gables.

### **Program Design**

After meeting with all appropriate parties, the Gallagher Team will collaborate to write Insurance Specifications for the Program Design in accordance with the desired outcome of the City of Coral Gables. The Program Design will include the review of any issues, coverage, limits and retentions for the Casualty Program.

### **Compilation of Applications and other Documents**

The Gallagher Team will assist the Cities Risk Management Department in gathering all of the information to be included in our Insurance Specifications and Submission to Underwriters. This will include information needed to complete necessary applications, review of contracts, Loss Control and Safety reports, etc. Our professional marketing submission will present the City of Coral Gables in the best light in order to obtain the best possible outcome from the marketplace, most comprehensive coverage for the lowest possible cost.

### **Marketing of the Insurance Program**

Our Public Entity Professionals will present the Cities Submission to the marketplace. Gallagher has a hands-on approach to the marketing of our accounts. Your Insurance Specifications will NEVER be handed over to a regional marketing center for "processing". The Service Team outlined in this proposal will handle your account from start to finish. This means the people with the most knowledge of your account are the same people with the market relationships to get the job done. We have

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access to the right people, know the marketplace and know your account. We are in a better position to negotiate the best possible terms for your program.

## Analyze Quotations

We will then review the quotations received, compare terms and conditions of the options received and go back to the carriers to re-negotiate and fine-tune the proposals as needed. We will make sure that we have received the most beneficial programs for presentation to the City.

## Insurance Proposal

The Gallagher Team will prepare a complete proposal for the Cities consideration. This Proposal will include the following:

- ✓ An Executive Summary containing a synopsis of the contents of the proposal
- ✓ Marketing Overview outlining Marketing Efforts and Outcomes
- ✓ Insurance Quotations including an overview of the carrier, limits, retentions, terms, conditions and premiums
- ✓ Policy Specimen Forms
- ✓ Various options as respects limits and retentions
- ✓ Simplified Comparison of Quotations received
- ✓ Recommendations as to the most advantageous program to the City
- ✓ Overview of the Financial Stability, Best's Ratings of the Carriers presented

## Selection of Insurance Program

Gallagher will discuss the pros and cons of each insurance quotation received and make a professional recommendation as to the most advantageous program to the City. This recommendation will be based on the Financial Stability of the Company, Limits, Retentions, Coverage and Premiums

## Binders, Policies and Endorsements

When instructed to do so, Gallagher will bind coverage with the carrier(s) for the insurance program selected by the City of Coral Gables. We will request Insurer(s) to issue binders, process, check and distribute all certificates, policies, and endorsements during the entire program. There will be an extensive review of all of these insurance documents to ensure that they are correct and conform to our insurance specifications and proposal prior to delivery to the City.

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## Review of Insurance Program

Gallagher will continuously review the Insurance Program throughout the year and consider any new products and approaches available, as well as assess the need for additional coverage based on exposure changes, etc.

## Changes in the Marketplace/ Financial Stability of Carriers

Our clients know first hand, Gallagher's commitment to communicating all changes in the marketplace, developments in the financial ratings of insurance carriers and changes in carriers' reinsurance that could affect the Program. We "Keep our Clients Informed – No Surprises". In today's changing insurance market this is more important than ever. Gallagher won't just let you know what's happening, we'll be proactive as the situation develops. An example of such is when Reliance was first downgraded, we immediately went out to the marketplace to replace their participation on our clients Programs. This prevented any negative repercussions to Gallagher clients when after subsequent downgrades, Reliance eventually filed for liquidation.

## Administrative Account Management

Day to day administrative services include, but are not limited to: issuance of certificates of insurance as needed, invoices, review of audits, maintaining of files, general correspondence, etc.

## Accessibility of Account Executive and Team

The Account Executive, Maria Vergho and Tony Abella, Sr. are always readily accessible to the City of Coral Gables. They and your Account Manager will be in constant communication with the City and other members of the Gallagher Team to assure that all services are being provided in a timely and efficient manner. While all of the Team Members are available to the City directly, Maria and Tony will always be aware of all issues surrounding the Program and coordinate the Team's efforts.

## Liaison with Insurance Carriers

The Gallagher Team will act as a liaison between the City and the Insurance Carriers as respects all aspects of the program. We act as an intermediary in all phases of account management from underwriting, to inspections, to loss control to claims issues. The Gallagher Team is always available to talk or to meet in person with the City or the Insurance Carriers regarding any issues or concerns.



## PARTICIPATION IN PERIODIC MEETINGS

Our team is committed to having the right individuals attend meetings that occur during the life of the program. We are only a phone call away, even for those last minute meetings. From our Property and Casualty Experts review of insurance, to our Loss Prevention and Claims Specialists on-site Meetings to monitor the effectiveness of the program, Gallagher is always ready to assist the City in all pertinent insurance and risk management needs.



## **FIRM QUALIFICATIONS AND REFERENCES : TOP TEN (10) REASONS TO WORK WITH GALLAGHER**

The City of Coral Gables and Arthur J. Gallagher Risk Management Services, Inc. have partnered successfully for the past **(29) twenty-nine years**. Gallagher has demonstrated its ability to produce the intended results. Gallagher provides all insurance and Risk Management services in a timely and professional manner, and will continue to earn your business and confidence in the future.

- 1. We have access to virtually every insurance market through our network.** We have considerable clout with the markets due to our volume, which can result in price and coverage advantages for our clients.
- 2. We are innovators.** We were among the first to champion self-insurance strategies for our clients. We have developed both bundled and unbundled services and programs to meet client needs.
- 3. We are a stable company.** We have been in the insurance business since 1927. We are now a publicly held corporation traded on the NYSE and the fourth largest brokerage firm in the world. Yet our company continues to be family run and client focused. Our motto in recent years has been "large enough to get the job done, but small enough to care".
- 4. We have a strong commitment to client satisfaction and service.** We strive to exceed your expectations.
- 5. Our focus is on long-term relationship and commitment.** We have been providing brokerage services for our clients for decades. We have many long-term clients and they know that we care about their business and their success. Our growth demonstrates that our clients (old and new) value that commitment as well.
- 6. We have a great deal of experience in the Property & Casualty Insurance market.** The Gallagher Team offers the unique combination of expertise in both property & casualty insurance and reinsurance.
- 7. We continually collaborate to develop partnerships of benefit to our clients.** Recent examples include our partnership with the National Alliance for Youth Sports (to reduce liability for the operation of youth sports leagues and the use of public recreational facilities), access to pollution liability coverages available through ECS and the development of an interdisciplinary cyber risk team that can help clients address electronic insurance, loss prevention and system issues.



8. **We are supportive of the associations that are important to our clients.** We provide speakers for national and state conferences such as PRIMA, FERMA and RIMS. We publish articles – a current example is an article on the state of the insurance market for the Public Entity Risk Institute newsletter, which will be distributed nationally to small- and medium-size public entities.
9. **We want to work with you!** It is our goal to be your public entity broker of choice and provide you with the quality service, knowledge and resources you need to succeed.
10. We will continue to Successfully Service your Property and Casualty Insurance Needs!



## **FIRM QUALIFICATIONS AND REFERENCES (Cont):**

### **OUR FLORIDA PUBLIC ENTITY AND SCHOLASTIC POSITION**

- ✓ Largest broker for Individual/Pooled Self Insured Programs for Public Entities and Schools
- ✓ AJG is known for its commitment to public entity clients from a time in the past when no one was interested in serving the public entity marketplace
- ✓ AJG handles more Florida Public Entity and Scholastic Major Property Schedules than any other broker
- ✓ A long list of well known satisfied clients serve as our best credentials
  - 65 Florida Cities
  - 28 Florida County Governments
  - 34 Florida County School Systems
  - 27 Florida Community Colleges
- ✓ Gallagher provides services to thousands of governmental agencies worldwide, **including over 120 public entities and scholastic clients in the State of Florida.**

**Arthur J. Gallagher Risk Management Services, Inc. , incorporated in 1977, derives 65% of its operational revenue from public sector clients!** We have a commitment to this market segment and our expanding client list, market relationships, and personnel reflect that commitment.

**Gallagher's Public Entity & Scholastic Division represents the largest segment of business within our company.** The Division itself involves more than 150 professionals in 27 branch offices – it was created to formalize Gallagher's commitment to our public entity and scholastic clients. Our vision is to be the industry leader for financial and risk management services to public entity and scholastic organizations. We accomplish that by being knowledgeable of our customer's business, by investing in resources to provide innovative and high quality consultative services and products and by hiring excellent talent. We have a team approach to providing service and expertise to our clients and to meeting our clients' needs.

We measure our success by the continually expanding list below of governmental agencies that contract with the Arthur J. Gallagher Risk Management Services, Inc. as their broker, consultant and partner. **(Please note this is a partial list, further references are available upon request)**



## Services we have and will provide City of Coral Gables

The value proposition of Arthur J. Gallagher Risk Management Services is built on the concept that by specializing in chosen market niches, we can provide measurable value to our clients in helping them understand and manage their total cost of risk. Our **Public Entity and Scholastic Division** **works with over 6,500 public entity clients and over 30 airport clients around the country around the country**, and is the leading risk management partner for public entities in the state of Florida. Our clients benefit by obtaining a competitive advantage in the market, and by having access to world-class resources and advice. Below are some examples of the services we provide to our clients.

### **Risk Control / Safety Consulting**

Gallagher has seven senior risk control staff available in the region. Areas of expertise include, but are not limited to:

- Vehicle Safety Program
- Hazard identification / Analysis
- Hazardous Waste Management
- OSHA Compliance
- Airport Premises Liability

### **Training Resources**

- Gallagher has a proprietary library of safety training videos on CD-ROM, and offers a web-based safety training platform, including policy distribution and compliance tracking.

### **Wind Modeling**

Through our Global Analytics team, we provide clients with loss estimates for catastrophic events specific to their property portfolio. Using industry-recognized loss modeling software, we help clients:

- Assess their hurricane loss exposure.
- Make informed decisions on windstorm insurance purchases.

### **FEMA Expertise**

Gallagher has unsurpassed expertise in working with the Federal Emergency Management Agency. We are uniquely equipped to assist our

### **Research and Timely Response**

Each of our professionals is connected via Gallagher Online. In this way, Gallagher's entire network and institutionalized risk management expertise is available to respond to day-to-day client concerns.

### **Claims Advocacy**

Gallagher will review claims history to evaluate open claims, identify trends, and conduct loss stratifications. Additionally, claims advocates are available to assist with large claims issues, advising and intervening in claims through resolution. Claims advocates also regularly attend claim reviews, and provide day-to-day advice to our clients.

### **Objective Coverage Review**

Gallagher evaluates existing insurance programs in light of state-of-the-market coverages and terms. The objective of these reviews is to verify exposures common to your operations, and determine how coverage applies under your existing program.

### **Public Officials / Employment Practices Liability Analysis**

Gallagher's proprietary "heat map" process rates and scores the positive

### **Strategic Risk Assessment**

In response to the emerging emphasis on holistic risk, Gallagher can help your entity implement an Enterprise Risk Management approach. Our process is to facilitate communication of the major perceived risks throughout the entity, in order to address both insurable as well as traditionally uninsurable risks.

### **Crisis Management Solutions**

Gallagher has a suite of unique crisis management and critical response products:

- Rapid Responder®: online dashboard that provides users with immunity from Federal liability.
- Hazard Tactics: emergency preparedness training
- GuideSafe: occupant alert system

### **Property Appraisals**

Gallagher provides *certified* appraisals for replacement cost and insurable values on buildings, structures, furniture, fixtures, and equipment. The appraisal report includes building component costs, labor costs, time and location multipliers, soft costs, and more.

### **Actuarial Services**

Gallagher's P&C Actuarial Services team provides services such as loss projections; cash flow, loss

clients with the pre- and post-loss procedures that are critical in securing public assistance in accordance with FEMA's mission.

#### **Contract Review**

We review our clients' contracts, vendor agreements, and RFPs, and provide advice as to the risk management related elements. This includes, but is not limited to insurance and indemnification requirements, and hold harmless agreements.

and negative aspects of Public Officials Liability Insurance programs. We can also provide a side-by-side comparison with other forms available in the market.

#### **Insight**

Gallagher's proprietary risk management data platform provides clients with a wealth of information including:

- Reference library
- Insurance industry financial reports
- Current risk management news
- Client-specific documents such as insurance policies and schedules.

reserve, and retention analyses; and cost and premium allocations.

#### **Specialized Risk Consulting**

Gallagher has practice groups dedicated to specialized risks such as:

- Environmental Liability
- Cyber and Privacy Liability
- Employee Benefits
- Pension and Retirement Services
- Executive Retirement Planning
- Alternative Markets and Analytics

## ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC.

<u>FLORIDA PUBLIC ENTITY CLIENTS</u> <u>State</u>	<u>Florida County Board of Commissioners</u>	<u>Other Authorities, Districts</u>
<ul style="list-style-type: none"><li>• <b>State of Florida</b></li><li>• Florida Department of Transportation</li></ul> <p><b>Cities</b></p> <ul style="list-style-type: none"><li>• City of Boca Raton</li><li>• City of Boynton Beach</li><li>• City of Clearwater</li><li>• City of Coral Gables</li><li>• City of Daytona Beach</li><li>• City of Deerfield Beach</li><li>• City of Hallandale Beach</li><li>• City of Hialeah</li><li>• City of Lakeland</li><li>• City of Miami Beach</li><li>• City of Miramar</li><li>• City of North Miami</li><li>• City of Palm Bay</li><li>• City of Pembroke Pines</li><li>• City of Pensacola</li><li>• City of Pompano Beach</li><li>• City of Riviera Beach</li><li>• City of Sunrise</li><li>• City of West Palm Beach</li></ul>	<ul style="list-style-type: none"><li>• Broward County Board of Commissioners</li><li>• Dade County Board of Commissioners</li><li>• Hillsborough County Board of Commissioners</li><li>• Indian River County Board of Commissioners</li><li>• Lake County Board of Commissioners</li><li>• Marion County Board of Commissioners</li><li>• Monroe County Board of Commissioners</li><li>• Orange County Board of Commissioners</li><li>• Palm Beach County Board of Commissioners</li><li>• Pasco County Board of Commissioners</li><li>• Pinellas County Board of Commissioners</li><li>• Polk County Board of County Commissioners</li><li>• Putnam County Board of Commissioners</li><li>• Seminole County Board of Commissioners</li><li>• St. John County Board of Commissioners</li></ul> <p><b>Members of the Florida Housing Authority Risk Management Pool</b></p> <ul style="list-style-type: none"><li>• Avon Park Housing Authority</li><li>• Bradenton Housing Authority</li><li>• Brevard County Housing Authority</li><li>• Cocoa Housing Authority</li><li>• Daytona Beach Housing Authority</li><li>• Melbourne Housing Authority</li><li>• New Smyrna Beach</li><li>• Ocala Housing Authority</li><li>• Palatka Housing Authority</li><li>• Plant City Housing Authority</li><li>• Sanford Housing Authority</li><li>• Smyrna Beach Housing Authority</li><li>• Suwanee Housing Authority</li><li>• Tallahassee Housing Authority</li><li>• Tarpon Springs Housing Authority</li><li>• Titusville Housing Authority</li></ul>	<ul style="list-style-type: none"><li>• Alachua County Library District</li><li>• Broward County Housing Authority</li><li>• City of Naples Airport Authority</li><li>• Florida Keys Aqueduct Authority</li><li>• Gainesville - Alachua County Regional Airport Authority</li><li>• Greater Orlando Aviation Authority</li><li>• Hillsborough County Aviation Authority</li><li>• Hollywood/Fort Lauderdale International Airport</li><li>• Lee County Port Authority</li><li>• Manatee Port Authority</li><li>• Metro Dade Transit Authority</li><li>• Monroe County Housing Authority</li><li>• Orange County Library District</li><li>• Orlando-Orange County Expressway Authority</li><li>• Palm Beach County Solid Waste Authority</li><li>• Sarasota-Manatee Airport authority</li><li>• South Florida Water Management District</li><li>• The Housing Authority of the City of Key West Florida</li><li>• Palm Tran Transit Authority</li><li>• Port Everglades</li><li>• Tampa-Hillsborough County Expressway Authority</li></ul>



## ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES, INC. FLORIDA EDUCATIONAL CLIENTS

<p><b><u>Individual Florida School Systems</u></b></p> <ul style="list-style-type: none"> <li>• Brevard County School Board</li> <li>• Broward County School Board</li> <li>• Clay County School Board</li> <li>• Duval County School Board</li> <li>• ESCAMBIA COUNTY SCHOOL BOARD</li> <li>• Lake County School Board</li> <li>• Marion County School Board</li> <li>• Miami-Dade County School Board</li> <li>• Monroe County School Board</li> <li>• Okaloosa County School Board</li> <li>• Palm Beach County School Board</li> <li>• Polk County School Board</li> </ul> <p><b><u>State of Florida University Systems</u></b></p> <ul style="list-style-type: none"> <li>• Florida A&amp;M University</li> <li>• Florida Atlantic University</li> <li>• Florida International University</li> <li>• Florida State College at Jacksonville</li> <li>• Florida State University</li> <li>• University of Central Florida</li> <li>• University of Florida</li> <li>• University of North Florida</li> <li>• University of West Florida</li> </ul>	<p><b><u>Members of the Northeast Florida Educational Consortium</u></b></p> <ul style="list-style-type: none"> <li>• Baker County School Board</li> <li>• Bradford County School Board</li> <li>• Columbia County School Board</li> <li>• Dixie County School Board</li> <li>• Flagler County School Board</li> <li>• Florida Virtual High School</li> <li>• Gilchrist County School Board</li> <li>• Hernando County School Board</li> <li>• Levy County School Board</li> <li>• Nassau County School Board</li> <li>• Putnam County School Board</li> <li>• Union County School Board</li> </ul> <p><b><u>Catholic School System</u></b></p> <ul style="list-style-type: none"> <li>• Archdiocese of Miami Schools</li> <li>• Diocese of Orlando Schools</li> <li>• Diocese of Palm Beach Schools</li> <li>• Diocese of Pensacola-Tallahassee Schools</li> <li>• Diocese of St. Augustine Schools</li> <li>• Diocese of Venice Schools</li> <li>• St. John Vianney College Seminary</li> <li>• St. Thomas University</li> <li>• St. Vincent de Paul Regional Seminary</li> </ul>	<p><b><u>Members of the Florida Community College Risk Management Consortium</u></b></p> <ul style="list-style-type: none"> <li>• Brevard Community College</li> <li>• Broward Community College</li> <li>• Central Florida Community College</li> <li>• Chipola Community College</li> <li>• Daytona Beach Community College</li> <li>• Edison Community College</li> <li>• FI Jr. College at Jacksonville</li> <li>• Florida Keys Community College</li> <li>• Gulf Coast Community College</li> <li>• Hillsborough Community College</li> <li>• Indian River Community College</li> <li>• Lake City Community College</li> <li>• Lake-Sumter Community College</li> <li>• Manatee Community College</li> <li>• Miami-Dade Community College</li> <li>• North Florida Junior College</li> <li>• Okaloosa-Walton Junior College</li> <li>• Palm Beach Community College</li> <li>• Pasco-Hernando Community College</li> <li>• Pensacola Junior College</li> <li>• Polk Community College</li> <li>• St. Johns River Community College</li> <li>• St. Petersburg Junior College</li> <li>• Santa Fe Community College</li> <li>• Seminole Community College</li> <li>• South Florida Junior College</li> <li>• Tallahassee Community College</li> <li>• Valencia Community College</li> </ul>	<p><b><u>Private Schools</u></b></p> <ul style="list-style-type: none"> <li>• Alexander School</li> <li>• Belen Jesuit Prep School</li> <li>• Gulliver Academy</li> <li>• Ft. Lauderdale Preparatory School</li> </ul> <p><b><u>Other School Systems – Charter Schools</u></b></p> <ul style="list-style-type: none"> <li>• Alachua Learning Center</li> <li>• City of Pembroke Pines</li> <li>• Micanopy Middle School</li> <li>• Mineola Elementary</li> <li>• Spring Creek Elementary</li> <li>• Dade Association of Accredited Non-Public Schools</li> <li>• Sarasota Military Academy</li> </ul> <p><b><u>Various Religious Education Schools</u></b></p> <ul style="list-style-type: none"> <li>• Florida Evangelical Lutheran Church of America</li> </ul>
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## Gallagher Public Entity Package / NY Marine & General Excess Workers Comp.:

Please refer to the actual proposal pages, as well as the policy forms, for more detailed descriptions of limits, terms, conditions, and exclusions applicable to the various programs.

The Gallagher Premier Public Entity Package is underwritten by Munich Re, along with Excess Workers Compensation provided by NY Marine and General. The City has enjoyed this comprehensive program for several years now.

<b>Program Advantages:</b>	<ul style="list-style-type: none"><li>• Includes Professional Liability coverage for City-employed attorneys, architects, and engineers.</li><li>• Includes choice of counsel.</li><li>• No aggregate limit on primary General, Auto, or Employers Liability coverage.</li><li>• Includes "Clash" Coverage (Multiple coverage limits and only one retention apply in a loss involving multiple lines of coverage).</li><li>• Non-auditabile.</li></ul>
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Thank you again for the opportunity to present this proposal. We look forward to answering any questions you may have.



## City of Coral Gables Team

### Claims/Loss Control



### Account Management



### Senior Management





## City of Coral Gables 2010 – 2011 PESLIC/MRA

**PESLIC Package \$694,583\***  
**Excess Liability \$102,779\***  
\* Premium without surcharges

No xs Aggregate over  
Internal Loss Fund



### Liability

**Princeton Excess & Surplus**  
EXCESS LIABILITY  
\$1,000,000 xs \$1,000,000  
\$2,000,000 GL Aggregate  
\$1,000,000 EO/EPL Aggregate

**Princeton Excess & Surplus**  
THIRD PARTY LIABILITY  
\$650,000  
Per Occurrence  
Excess of SIR

(\$650,000 Aggregate for  
Sexual Misconduct/Sexual  
Harassment) - \$1,300,000  
E&O/EBL Aggregate Limits  
Part of limit and not addition  
To for E&O/EPL/SA/SH

**SIR**  
Per Occurrence  
\$350,000

### Worker's Comp.

#### WORKERS' COMPENSATION

Statutory Excess of  
\$1,000,000  
EMPLOYERS'  
LIABILITY  
\$1,000,000  
Occurrence including  
overlying \$1,000,000  
Jones Act  
\$1,000,000 sublimit  
per occurrence

**Princeton Excess &  
Surplus Ins Co.**  
\$500,000 Per  
Occurrence  
Excess of SIR

**SIR**  
Per Occurrence  
\$500,000

New York Marine  
\$1,000,000 SIR  
PREMIUM:\$122,076

**PUBLIC ENTITY PACKAGE (PESLIC)**

- I. Comprehensive General Liability
- II. Automobile Liability
- III. Errors & Omissions
- IV. Workers' Compensation And Employers' Liability
- V. Employee Benefits Liability

<b>Carrier:</b>	Princeton Excess and Surplus Lines Insurance Company
<b>Policy Form</b>	PPEP/PO (10-2005)/ OCC Public Entity
<b>Policy Term:</b>	05-01-10 to 05-01-11

# CITY OF CORAL GABLES



## SECTION I- GENERAL LIABILITY

<b>Limit of Liability:</b>	\$650,000 per occurrence, excess of the self insured's retention
<b>Self-Insured Retention:</b>	\$350,000 any one occurrence
<b>Coverage Form:</b>	Occurrence
<b>Coverage Includes:</b>	<ul style="list-style-type: none"><li>• Host and/or Liquor Liability</li><li>• Watercraft Liability (up to 31 feet in length)</li><li>• Volunteer Workers</li><li>• Employees and Volunteers as Insureds</li><li>• Advertising Liability</li><li>• Pollution from Hostile Fire</li><li>• Property in Care, Custody, Control</li><li>• Personal Injury</li><li>• Incidental Medical Malpractice</li><li>• Premises/Operations</li><li>• Products/Completed Operations</li><li>• Fire Legal Liability</li><li>• Garage Liability</li><li>• Blanket Contractual Liability</li></ul>
<b>Exclusions:</b>	<b><u>Exclusions as noted, but not limited to:</u></b> <ul style="list-style-type: none"><li>• Coverage afforded under any other section of this policy.</li><li>• Public Officials Errors &amp; Omissions Liability</li><li>• Assault and Battery, except to protect persons or property, and corporal punishment.</li><li>• Ownership, maintenance, or use of aircraft except operations performed by independent contractors.</li><li>• Ownership, maintenance, or use of watercraft over 26</li></ul>

## CITY OF CORAL GABLES

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feet in length, except operations performed by independent contractors.

- Property owned by the insured.
- Asbestos-related claims.
- Pollution Liability
- Nuclear Liability
- ERISA
- War
- Inverse Condemnation
- Hospital Malpractice
- Sexual Misconduct
- Sexual Harassment
- Terrorist acts / Terrorism
- Mold

**The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.**

# CITY OF CORAL GABLES



## SECTION II- AUTOMOBILE LIABILITY

<b>Limit of Liability:</b>	\$650,000 per occurrence, excess of the self insured's retention
<b>No Fault Insurance:</b>	Statutory
<b>Coverage Form:</b>	Occurrence
<b>Self-Insured Retention:</b>	\$350,000 any one occurrence
<b>Coverage Includes:</b>	<ul style="list-style-type: none"><li>• Permissive Users</li><li>• Owned Autos</li><li>• Hired/Nonowned Autos</li><li>• No Fault - statutory benefits</li></ul>
<b>Exclusions:</b>	<p><b><u>Noted Exclusions, but not limited to:</u></b></p> <ul style="list-style-type: none"><li>• Coverage afforded under any other section of this Policy.</li><li>• Property owned by the insured</li><li>• Employee bodily injuries covered under any Workers' Compensation or similar law</li><li>• Racing, demolition contest, or stunting activities</li><li>• Underinsured/Uninsured Motorist</li><li>• Terrorism (unless purchased)</li><li>• Mold</li></ul> <p><b><u>Notes:</u></b> The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.</p>

# CITY OF CORAL GABLES



## SECTION III- ERRORS & OMISSIONS

<b>Limit of Liability:</b>	<table border="1" data-bbox="625 445 1480 720"> <thead> <tr> <th></th><th><u>Limit</u></th><th><u>Aggregate</u></th></tr> </thead> <tbody> <tr> <td>EO</td><td>\$650,000</td><td>\$1,300,000</td></tr> <tr> <td>SA</td><td>\$650,000</td><td>\$650,000</td></tr> <tr> <td>SH</td><td>\$650,000</td><td>\$650,000</td></tr> <tr> <td>EPL</td><td>\$650,000</td><td>\$1,300,000</td></tr> </tbody> </table>		<u>Limit</u>	<u>Aggregate</u>	EO	\$650,000	\$1,300,000	SA	\$650,000	\$650,000	SH	\$650,000	\$650,000	EPL	\$650,000	\$1,300,000
	<u>Limit</u>	<u>Aggregate</u>														
EO	\$650,000	\$1,300,000														
SA	\$650,000	\$650,000														
SH	\$650,000	\$650,000														
EPL	\$650,000	\$1,300,000														
<b>Coverage Form:</b>	Claims-made <u>Retroactive Date:</u> February 13, 1981 – Public Officials Errors & Omissions February 13, 1981 – Employment Practices March 1, 1999 – Sexual abuse March 1, 1994 -- Sexual Harassment															
<b>Extended Reporting Period:</b>	One year															
<b>Self-Insured Retention:</b>	\$350,000 any one occurrence															
<b>Coverage Includes:</b>	<u>Coverages:</u> <ul style="list-style-type: none"> <li>• Public Officials' Liability</li> <li>• Sexual Harassment</li> <li>• Sexual Abuse</li> </ul>															
<b>Exclusions:</b>	<u>Exclusions as noted but not limited to:</u> <ul style="list-style-type: none"> <li>• Coverage afforded under any other section of this Policy.</li> <li>• Intentional breach of contract.</li> <li>• Loss resulting from a wrongful act committed prior to the retroactive date.</li> <li>• Any claim brought as a counter claim or cross claim by an assured against any other assured.</li> <li>• Any claim based upon or attributable to the rendering or failure to render any opinion, treatment,</li> </ul>															

# CITY OF CORAL GABLES



or service unless acting within the scope of their duties as an assured.

- Terrorism
- Mold

## **Notes:**

The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

## **Claims Made Requirements:**

### **Definition of Claim:**

Means all notices or suits demanding payment of money based on, or arising out of the same Wrongful Act or series of related Wrongful Acts by one or more Assureds.

### **Basic Extended Reporting Period:**

A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the PERIOD OF INSURANCE, and lasts for sixty **(60) days**.

If, however, this policy and this Coverage Section is immediately succeeded by similar Claims Made insurance coverage, with any insurer, on which the Retroactive Date is the same as or earlier than the Retroactive Date shown in the applicable Coverage Section of PART I A. SCHEDULE OF SPECIFIC EXCESS LIMITS OF INSURANCE of this policy, the succeeding policy shall be deemed to be a renewal of this policy, and the ASSURED shall have no right to an Extended Reporting Period from the Company.

The Basic Extended Reporting Period does not apply to CLAIMS that are covered under any subsequent insurance applicable to this Coverage Section which the ASSURED purchases, or that would have been covered but for exhaustion of the amount of insurance applicable to such CLAIMS.

### **Supplemental Extended Reporting Period:**

The Underwriters will provide an Extended Reporting Period, as described below, if:

(a) This policy or this Coverage Section of this policy is cancelled or non-renewed; or

## CITY OF CORAL GABLES

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(b) The Underwriters renew or replace this policy, or this Coverage Section of this policy, with insurance that does not apply to a **WRONGFUL ACT** on a Claims Made basis.

A Supplemental Extended Reporting Period of **one year duration** is available but only by endorsement to this policy and for an additional **premium not to exceed 100% of the annual premium** for this Coverage Section. This supplemental period starts when the Basic Extended Reporting Period ends.

**The ASSURED must give the Underwriters a written request for the endorsement within thirty (30) days after the end of the PERIOD OF INSURANCE.** The Supplemental Extended Reporting Period will not go into effect unless the ASSURED pays the additional premium within thirty (30) days. This endorsement will set forth the terms consistent with the Coverage Section.

The Underwriters shall determine the additional premium in accordance with its applicable rules, rates and underwriting practices. Coverage for CLAIMS received during such Supplemental Extended Reporting Period is excess over any other valid and collectible insurance available under any other policies.

Extended Reporting Periods do not reinstate or increase the applicable SELF INSURED RETENTION, the Loss Fund, the applicable EXCESS LIMIT OF INSURANCE, or the EXCESS LOSS FUND PROTECTION.

Extended Reporting Periods do not extend the PERIOD OF INSURANCE or change the scope of coverage provided within this Coverage Section. They apply to CLAIMS arising out of a **WRONGFUL ACT** that take place before the end of the period that this policy and this Coverage Section are in force. Once in effect, Extended Reporting Periods may not be cancelled.

# CITY OF CORAL GABLES



## SECTION IV- WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY

<b>Limit of Liability:</b>	\$500,000 any one accident
<b>Coverage Form:</b>	Occurrence
<b>Self-Insured Retention:</b>	\$500,000 any one accident or disease
<b>Coverage Includes:</b>	<ul style="list-style-type: none"><li>• Workers' Compensation</li><li>• Employers' Liability</li><li>• Voluntary Compensation</li><li>• Volunteers</li><li>• Other States</li><li>• Jones Act – FL Benefits</li></ul>
<b>Exclusions:</b>	<b><u>Exclusions as noted but not limited to:</u></b> <ul style="list-style-type: none"><li>• Coverage afforded under any other section of this policy</li><li>• Liability assumed under contract</li><li>• Employees knowingly employed in violation of the law</li><li>• Punitive or exemplary damages</li><li>• Damages arising out of the:</li><li>• Federal Employers' Liability Act</li><li>• U.S. Longshoreman's and Harbor workers' Compensation Act</li><li>• Loss payable under the Workers' Compensation law if the insured is protected from the loss by any other insurance</li><li>• Bodily injury to any employee while employed in violation of the law.</li><li>• Failure of the insured to comply with any health or safety law</li><li>• Any claim for damage, direct or inconsequential, for</li></ul>

## CITY OF CORAL GABLES

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any cause of action covered under any other section of the policy

- Damages arising out of operations of the insured in which the insured violated or failed to comply with any Workers' Compensation law.
- Mold
- Terrorism

**Notes:**

The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.

# CITY OF CORAL GABLES



## SECTION VI-EMPLOYEE BENEFITS LIABILITY

<b>Limit of Liability:</b>	\$650,000 per occurrence, excess of the self insured's retention
<b>Aggregate:</b>	\$1,300,000 annual aggregate
<b>Coverage Form:</b>	Claims-made
<b>Extended Reporting Period:</b>	One year
<b>Retro Date:</b>	03/01/98
<b>Self-Insured Retention:</b>	\$350,000
<b>Exclusions:</b>	<p><b><u>Noted Exclusions, but not limited to:</u></b></p> <ul style="list-style-type: none"><li>• Coverage afforded under any other section of this Policy.</li><li>• Any negligent acts, errors, or omissions that are dishonest, fraudulent, criminal, or malicious.</li><li>• Bodily Injury, Personal Injury, or Property Damage</li><li>• Any claim based upon the insured's failure to comply with ERISA or any similar federal, state or local law.</li><li>• Any claim based upon failure of investments, including stocks and bonds, to perform as represented by the insured.</li><li>• Loss resulting from any negligent acts, errors or omissions committed prior to the retroactive date.</li><li>• <b>Terrorism (unless purchased)</b></li><li>• <b>Mold.</b></li></ul> <p><b><u>Notes:</u></b> The above is only a summary of the major exclusions in this policy. Please review the actual policy for a complete listing of exclusions.</p>

# CITY OF CORAL GABLES

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## Claims Made Requirements

**Definition of Claim**- means all notices or **SUITS** demanding payment of money based on, or arising out of the same **NEGLIGENT ACT, ERROR OR OMISSION** or a series of related **NEGLIGENT ACTS, ERRORS OR OMISSIONS** by one or more **ASSURED**S

## Basic Extended Reporting Period:

A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the **PERIOD OF INSURANCE**, and lasts for sixty (60) days.

If, however, this policy and this Coverage Section is immediately succeeded by similar Claims Made insurance coverage, with any insurer, on which the Retroactive Date is the same as or earlier than the Retroactive Date shown in the applicable Coverage Section of **PART I A. SCHEDULE OF SPECIFIC EXCESS LIMITS OF INSURANCE** of this policy, the succeeding policy shall be deemed to be a renewal of this policy, and the **ASSURED** shall have no right to an Extended Reporting Period from the Company.

The Basic Extended Reporting Period does not apply to **CLAIMS** that are covered under any subsequent insurance applicable to this Coverage Section which the **ASSURED** purchases, or that would have been covered but for exhaustion of the amount of insurance applicable to such **CLAIMS**.

## Supplemental Extended Reporting Period

The Underwriters will provide an Extended Reporting Period, as described below, if:

- (a) This policy or this Coverage Section of this policy is cancelled or non-renewed; or
- (b) The Underwriters renew or replace this policy, or this Coverage Section of this policy, with insurance that does not apply to a **NEGLIGENT ACT, ERROR OR OMISSION** on a Claims Made basis.

A Supplemental Extended Reporting Period of one year duration is available but only by endorsement to this policy and for an additional premium not to exceed 100% of the annual premium for this Coverage Section. This supplemental period starts when the Basic Extended Reporting Period ends.

The **ASSURED** must give the Underwriters a written request for the endorsement within thirty (30) days after the end of the **PERIOD OF INSURANCE**. The Supplemental Extended Reporting Period will not go into effect unless the **ASSURED** pays the

## CITY OF CORAL GABLES

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additional premium within thirty (30) days. This endorsement will set forth the terms consistent with the Coverage Section.

The Company shall determine the additional premium in accordance with its applicable rules, rates and underwriting practices. Coverage for **CLAIMS** received during such Supplemental Extended Reporting Period is excess over any other valid and collectible insurance available under any other policies.

Extended Reporting Periods do not reinstate or increase the applicable **SELF INSURED RETENTION**, the Loss Fund, the applicable **EXCESS LIMIT OF INSURANCE**, or the **EXCESS LOSS FUND PROTECTION**.

Extended Reporting Periods do not extend the **PERIOD OF INSURANCE** or change the scope of coverage provided within this Coverage Section. They apply to **CLAIMS** arising out of a **NEGLIGENT ACT, ERROR OR OMISSION** that take place before the end of the period that this policy and this Coverage Section are in force. Once in effect, Extended Reporting Periods may not be cancelled

# CITY OF CORAL GABLES



## Terms and Conditions applicable to all sections of the package

Combined Single Limit or Separate Limit: **Separate Limit**

Treatment of ALAE as respects Insurer's Specific Limit: **Within Limit**

Treatment of ALAE as respects Underlying Limit/Retention: **Within Limit**

<b>Clash Coverage:</b>	\$4,500,000 xs \$500,000
<b>Policy Form:</b>	<p>PESLIC Public Entity Package Policy Form and including but not limited to the following endorsements:</p> <ul style="list-style-type: none"><li>• No Fault – Florida</li><li>• Watercraft Liability Endorsement</li><li>• Policy Amendatory Endorsement</li><li>• Discrimination and Violation of Civil Rights Retroactive Exclusion</li><li>• Sexual Harassment</li><li>• Sexual Abuse</li><li>• Inverse Condemnation- Defense Cost Only</li><li>• Non-Monetary Damages- Defense Costs Only</li><li>• Uninsured/Underinsured Motorists Liability Coverage, Pending on the ASSURED's rejection/acceptance</li><li>• Mold and Fungus Exclusion Endorsement</li><li>• Excess Loss Fund Protection Exclusion</li><li>• Limited Longshoremen's and Harbor Workers Compensation Act</li><li>• Prior Policy Basic Extended Reporting Period Exclusion</li><li>• Excess Worker's Compensation and Employers Liability Amendatory Endorsement</li><li>• Service of Process Endorsement</li><li>• Statutory Reporting Requirement Endorsement</li><li>• Terrorism Act Exclusion (if the insured chooses to reject terrorism) OR</li><li>• Terrorism Act Coverage (if the insured chooses to accept terrorism OR</li><li>• Terrorism Act Coverage for WC only (if the insured chooses to accept only TRIPRA for WC)</li></ul> <p>Note: A signed terrorism selection/rejection form must be submitted prior to being bound</p>

# CITY OF CORAL GABLES



<b>Underwriting/ Claims</b>	<p><b><u>Claims Administration:</u></b></p> <p>The Insured and the Insurer have mutually agreed to <b>Johns Eastern</b> as Claim Administrators hereunder and it is understood and agreed that the Insured shall not make any changes in the Claims Administration without the prior written approval of the Insurer prior to the implementation of any such changes.</p>
<b>General Conditions:</b>	<p><b>Princeton Excess &amp; Surplus Lines Insurance Company</b> is a non-admitted carrier; producer must file Surplus Lines Taxes. Note that Surplus Lines Broker Name, Agency, full address and Broker License Number (SSN in Florida) must accompany ALL binder requests.</p> <p><b>Princeton Excess &amp; Surplus Lines Insurance Company</b> is not responsible for the determination of or the collection of or the remittance of statutorily required Excess and Surplus Lines Taxes or Excess and Surplus Lines Stamping Fees nor are such statutorily required taxes and fees included in our quoted premium.</p> <p>When an entity is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, there are various ways they can meet the proof of insurance requirements. In some states, the DMV (Department of Motor Vehicles) issues an Automobile ID card to the self-insurer showing the self-insurer as the carrier and their assigned self-insurance number as the policy number. In others, the self-insurer receives a memorandum of self-insurance that they carry in their vehicles as proof of insurance. Therefore, the excess insurance carrier providing insurance above the Financial Responsibility requirements should not be evidenced on the Automobile ID card. All producers and brokers placing business for an entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements should not issue Automobile ID cards showing the excess insurance carrier.</p> <p>An entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, including one that is exempt from the FR requirements, needs to contact their Department of Motor Vehicles for guidance on handling the proof of insurance requirements.</p>



## Value Added Services

Munich Re America now offers access to a web-based platform designed specifically for Public Non-profit clients. Mycommunityworkplace.org provides harassment prevention, discrimination prevention, workplace ethics, and other training for all employees. Web-based articles from featured writers provide weekly information on health and wellness, safety, leadership, legal updates, and risk prevention techniques, including downloadable checklists for future use. Model policies and procedures and online human resource functions are available to you at no cost. Because Mycommunityworkplace.org is dynamic, our clients who use the website can manipulate the site to meet their specific needs.

## Cancellation

In the event of non-payment of premium by the ASSURED, the Company will give ten (10) days notice of cancellation in writing to the ASSURED and all coverage will terminate ten (10) days after the mailing of such notice. If the policy is cancelled, the earned premium is calculated pro rata.

The Company may elect to non-renew or cancel this policy at the anniversary or expiration date, upon written notice to the ASSURED, provided said notice is issued at least ninety (90) days prior to the anniversary or expiration date.

If the period of limitation relating to the giving of notice is prohibited or made void by any law, such period is amended to provide the minimum period of limitation permitted by such law.

The ASSURED shown on the Declarations Page may cancel this policy by giving thirty (30) days notice of cancellation in writing. If the ASSURED cancels, the earned premium is calculated in accordance with the short rate table and procedure

## SUBJECTIVITIES:

Non-compliance with subjectivities may result in changes in coverage offered or quoted premium.

1. All Terrorism Disclosure Notice(s) must be signed and returned to account underwriter **within 30 days of binder**

# CITY OF CORAL GABLES



	<p><b>issuance.</b></p> <p>2. Standard UM/UIM Rejection/Acceptance forms required <b>PRIOR TO BINDING</b> without exception. Should coverage be accepted, an additional premium, to be determined, shall apply.</p> <p>3. As respects to 15 seat passenger vans, please provide insured's policies and procedures as respect this exposure within 15 days of binding. If insured does not have existing policies and procedures, MRAm Loss Control Specialist will provide a recommended policy and procedure within 30 days of binding. The insured will have 60 days from receipt to implement similar or like kind policies and procedures.</p> <p>This Quote represents the Company's proposed terms and conditions, which may not include all of the requested terms and conditions.</p>						
<b>Premium</b>	<table border="1"><tr><td>Premium</td><td>\$692,290.00</td></tr><tr><td>TRIPRA- WC Only</td><td>\$2,293.00</td></tr><tr><td>Total without assessments</td><td>\$694,583.00</td></tr></table> <p>TRIPRA for other than WC lines- \$3,725</p>	Premium	\$692,290.00	TRIPRA- WC Only	\$2,293.00	Total without assessments	\$694,583.00
Premium	\$692,290.00						
TRIPRA- WC Only	\$2,293.00						
Total without assessments	\$694,583.00						
<b>Claims Handling Instructions</b>	<p><b><u>Please report all your Package related claims immediately to your Third Party Administrator:</u></b></p> <p>Johns Eastern Co, Inc Attention: Kim McKenney kmckenney@johnseastern.com PO BOC 110239 Lakewood Ranch, FL 34211-0004 866 907-8732</p>						

# CITY OF CORAL GABLES



## EXCESS LIABILITY

<b>Policy Term:</b>	05-01-10 to 05-01-11
<b>Insurer:</b>	Princeton Surplus Lines Insurance Company
<b>Business Covered:</b>	<b>General Liability – (GL)</b> Law Enforcement Liability (LEL) <b>Errors and Omissions – (EO)</b> Employment Practices Liability – (EPL) <b>Employee Benefit Liability – (EBL)</b> <b>Auto Liability – (AL)</b>
<b>Cancellation:</b>	<p>The first Named Insured shown in the Declarations may cancel this Policy by mailing or delivering to us advance written notice of cancellation.</p> <p>The company may cancel this Policy at any time by sending to the first Named Insured written notice of cancellation at least 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or 60 days before the effective date of cancellation if we cancel for any other reason.</p> <p>We will mail or deliver our notice to the first Named Insured's last mailing address known to us. Notice of cancellation will state the effective date of cancellation.</p> <p>If cancellation is at the request of the first named insured, return premium will be computed at 90% of pro rata. If the company cancels return premium will be computed pro rata. If this policy insures more than one named insured, cancellation may be effected by the first named insured listed in item 1 of the declarations for the account of all the named insureds. Notice of cancellation by the company to such first named insured will be deemed notice to all insured and payment of any return premium to such first named insured will be for the account of all interests.</p> <p>In the event that provisions of this condition conflict with any state law or regulation governing the cancellation of this policy, then such law or regulation shall prevail and this Policy is amended to conform with such law or regulation.</p>

# CITY OF CORAL GABLES



## Limits and Retentions:

**\$1M xs \$1M**

<u>Business Covered / Sub-Limits</u>	<u>Specific Limit</u>	<u>Annual Agg Limit</u>	<u>Underlying Retention</u>	<u>Coverage Trigger</u>	<u>Retroactive Date</u>
<b>GL</b>	\$1,000,000	\$2,000,000	\$1,000,000	Per Occ	
<b>LFI</b>	\$1,000,000	\$2,000,000	\$1,000,000	Per Occ	
Sublimits are part of, and not in addition to specific limit					
<b>EO</b>	\$1,000,000	\$1,000,000	\$1,000,000	Per Clm	02/13/1981
<b>EPL</b>	\$1,000,000	\$1,000,000	\$1,000,000	Per Clm	02/13/1981
Sublimits are part of, and not in addition to specific limit					
<b>FBI</b>	\$1,000,000	\$1,000,000	\$1,000,000	Per Clm	03/01/1998
<b>AL</b>	\$1,000,000	N/A	\$1,000,000	Per Occ	

Combined Single Limit or Separate Limit: **Combined Single Limit**

Treatment of ALAE as respects Insurer's Specific Limit: **Within Limit**

Treatment of ALAE as respects Underlying Limit/Retention: **Within Limit**

<b>Policy Form:</b>	PESFG3000 <ul style="list-style-type: none"> <li>• General Endorsement – 60 Days Notice of Cancellation</li> <li>• Limits of Insurance Amendatory Endorsement</li> <li>• Service of Process Endorsement</li> </ul>
<b>Underwriting/Claims:</b>	<p><b>Claims Administration:</b></p> <p>The insured and the insurer have mutually agreed to Johns Eastern as claims administrator hereunder and it is understood and agreed that the insured shall not make any changes in the claims administration without the prior written approval of the insurer prior to the implementation of any such changes.</p>

# CITY OF CORAL GABLES



<b>General Conditions:</b>	<p>The Princeton Excess &amp; Surplus Lines Insurance Company is a non-admitted carrier; producer must file Surplus Lines Taxes. Note that Surplus Lines Broker Name, Agency, full address and Broker License Number (SSN in Florida) must accompany ALL binder requests.</p> <p>The Princeton Excess &amp; Surplus Lines Insurance Company is not responsible for the determination of or the collection of or the remittance of statutorily required Excess and Surplus Lines Taxes or Excess and Surplus Lines Stamping Fees nor are such statutorily required taxes and fees included in our quoted premium.</p> <p>When an entity is self-insuring for limits that meet or exceed a state's financial responsibility requirements, there are various ways they can meet the proof of insurance requirements. In some states, the DMV (Department of Motor Vehicles) issues an Automobile ID card to the self-insurer showing the self-insurer as the carrier and their assigned self-insurance number as the policy number. In others, the self-insurer receives a memorandum of self-insurance that they carry in their vehicle as proof of insurance.</p> <p>Therefore, the excess insurance carrier providing insurance above the financial responsibility requirements should not be evidenced on the automobile Id card. All producers and brokers placing business for an entity that is self-insuring for limits that meet or exceed a state's financial responsibility requirements should not issue automobile Id cards showing the excess insurance carrier.</p> <p>An entity that is self-insuring for limits that meet or exceed a state's financial responsibility requirements, including one that is exempt from the FR requirements, needs to contact their Department of Motor Vehicles for guidance on handling the proof of insurance requirements.</p> <p>All endorsements as expiring except revised Terrorism endorsement based on TRIPRA.</p> <p>Munich Re America now offers access to a web-based platform designed specifically for Public Non-profit clients.</p>
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# CITY OF CORAL GABLES



	<p>Mycommunityworkplace.org provides harassment prevention, discrimination prevention, workplace ethics, and other training for all employees. Web-based articles from featured writers provide weekly information on health and wellness, safety, leadership, legal updates, and risk prevention techniques, including downloadable checklists for future use. Model policies and procedures and online human resource functions are available to you at no cost. Because mycommunityworkplace.org is dynamic, our clients who use the website can manipulate the site to meet their specific needs.</p> <p><b><u>SUBJECTIVITIES:</u></b></p> <p>Non-compliance with subjectivities may result in changes in coverage offered or quoted premium.</p> <ul style="list-style-type: none"><li>• All Terrorism Disclosure Notice(s) must be signed and are required <b><u>prior to binding</u></b> without exception</li><li>• Standard UM/UIM Rejection/Acceptance forms required <b>PRIOR TO BINDING</b> without exception. Should coverage be accepted, an additional premium, to be determined, shall apply.</li></ul> <p>This Quote represents the Company's proposed terms and conditions, which may not include all of the requested terms and conditions.</p>
<b>EXCLUSIONS:</b>	<p>Same as the expiring Policy, including and not limited to the following:</p> <ul style="list-style-type: none"><li>• Amusement Devices Exclusion</li><li>• Exclusion of Injuries to Athletic Participants and Officials</li><li>• Failure to Supply - Utilities</li><li>• Pyrotechnics Exclusion</li><li>• Landfill and Disposal Site Liability Exclusion</li><li>• Bus Exclusion (Buses Operated by Independent Contractors)</li><li>• Employers Liability Exclusion</li></ul>

# CITY OF CORAL GABLES



	<ul style="list-style-type: none"><li>• Abuse or Molestation Exclusion</li><li>• Cancellation Date Amendment</li><li>• Limits of Insurance Amendatory Endorsement</li><li>• Failure to Effect Insurance Exclusion</li><li>• Cost Estimates and Failure to award contracts exclusions</li><li>• Service of Process</li><li>• Terrorism Act exclusion (if the insured chooses to reject terrorism) OR</li><li>• Terrorism Act Coverage (if the insured chooses to accept terrorism)</li></ul> <p>Note: A signed terrorism selection/rejection form must be submitted prior to coverage being bound</p> <p>Specific specimen exclusionary language provided upon request.</p>
<b>Premium:</b>	\$102,779 Premium without assessments  \$891.00 additional Premium for TRIPRA
<b>Claims Handling Instructions</b>	<p><b><u>Please report all Excess Liability related claims immediately to your Third Party Administrator:</u></b></p> <p>Johns Eastern Co, Inc Attention: Kim McKenney <a href="mailto:kmckenney@johnseastern.com">kmckenney@johnseastern.com</a> PO BOC 110239 Lakewood Ranch, FL 34211-0004 866 907-8732</p>

# CITY OF CORAL GABLES



## EXCESS WORKERS' COMPENSATION

<b>Policy Period:</b>	05-01-10 to 05-01-11	
<b>Company:</b>	New York Marine & General Insurance Company	
<b>States Covered:</b>	Florida	
<b>Limit Coverage Part One: Workers' Compensation</b>	Statutory	Each Accident
<b>Limit Coverage Part Two: Employers Liability</b>	\$1,000,000	Each Accident
	\$1,000,000	Each Employee for Disease
<b>Self-insured Retention:</b>	\$1,000,000	Each Accident
	\$1,000,000	Disease, Each Employee
<b>Rate:</b>	\$0.2526 per \$100 of Payroll	
<b>Estimated Payroll:</b>	\$47,995,017	
<b>Coverage Includes:</b>	<ul style="list-style-type: none"><li>• Florida Public Entity Endorsement</li><li>• Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement</li><li>• Florida Voluntary Compensation and Employers Liability Coverage Endorsement</li><li>• Incidental Maritime Coverage</li><li>• Florida Limited Longshore &amp; Harbor Workers Compensation Act Endorsement</li></ul>	

# CITY OF CORAL GABLES



<b>Exclusions:</b>	<ul style="list-style-type: none"><li>• Punitive, exemplary or compensatory damages because of the insured's conduct, or the conduct of anyone acting for the insured for which the insured may be held responsible</li><li>• Any assessment made upon self-insurers, whether imposed by statute, regulation or otherwise, including any Department of labor second Injury Fund assessment</li><li>• Loss payable under the provisions of the Racketeer-Influenced and Corrupt Organizations Act.</li><li>• Claims arising out of radioactive contamination whether directly or indirectly</li></ul> <p>For a complete list of exclusions please see attached policy form</p>
<b>Subjectivities:</b>	<ol style="list-style-type: none"><li>1. Final premium will be at least and no less than the premium stated above</li><li>2. Full implementation of safety program and claims administrator, approved by NYMagic, throughout the policy period</li><li>3. Quote is valid until March 30,2010</li><li>4. The Terrorism charge is calculated separately and not included in the total rate above, It is subject to adjustment at audit.</li><li>5. Applicable state endorsements plus other coverage additions/exclusions may apply. All other endorsements desired must be requested prior to binding and are subject to approval.</li><li>6. Signed Terrorism Disclosure. Same must be received within 30 days of binding</li><li>7. New York Marine and General Insurance Company has the right , but not the obligation, to audit the TPA.</li></ol>
<b>Minimum and Deposit Premium</b>	\$122,076
<b>Terrorism Premium</b>	\$821 (Included in above premium)

# CITY OF CORAL GABLES

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## Claims Handling Instructions

**Please report all your Excess Workers Compensation related claims immediately to your Third Party Administrator:**

Johns Eastern Co, Inc  
Attention: Kim McKenney  
[kmckenney@johnseastern.com](mailto:kmckenney@johnseastern.com)  
PO BOC 110239  
Lakewood Ranch, FL 34211-0004  
866 907-8732

# CITY OF CORAL GABLES



## CRIME

<b>Policy Period:</b>	05-01-10 to 05-01-11	
<b>Company:</b>	Travelers Casualty and Surety Company of America	
<b>Policy Form:</b>	Per Loss	
<b>Insurance Agreements:</b>	<b>Limit</b>	<b>Deductible</b>
<b>Employee Dishonesty per Loss</b>	\$500,000	\$25,000
<b>Forgery and Alteration</b>	\$500,000	\$25,000
<b>Money and Securities-Inside the Premises</b>	\$500,000	\$25,000
<b>Money and Securities-Messenger</b>	\$500,000	\$25,000
<b>Other Property-Premises</b>	Not Covered	
<b>Other Property-Messenger</b>	Not Covered	
<b>Computer Fraud</b>	\$500,000	\$25,000
<b>Money Order &amp; Counterfeit Currency</b>	\$50,000	\$1,000
<b>Endorsements</b>	<ul style="list-style-type: none"><li>• Florida Changes</li><li>• Welfare and Pension Plans- Governmental Entities</li><li>• Cancellation/ NonRenewal -Florida</li><li>• Add Faithful Performance</li><li>• Investigative Costs Coverage Form</li></ul>	

# CITY OF CORAL GABLES



<b>Exclusions:</b>	<ul style="list-style-type: none"><li>• Acts committed by you or your partner</li><li>• Governmental Action</li><li>• Indirect Loss</li><li>• Legal expenses</li><li>• Nuclear</li><li>• War and Similar Actions</li></ul>
<b>Premium</b>	\$2,818.00
<b>Contingencies:</b>	Completed, Signed and dated Governmental Application prior to binding
<b>Claims Handling Instructions</b>	<p><b><u>Please report all your Crime related claims immediately to your Third Party Administrator:</u></b></p> <p>Johns Eastern Co, Inc Attention: Kim McKenney kmckenney@johnseastern.com PO BOC 110239 Lakewood Ranch, FL 34211-0004 866 907-8732</p>

# CITY OF CORAL GABLES



## STATUTORY ADD (POLICE & FIRE)

<b>Policy Period:</b>	05-01-10 to 05-01-11														
<b>Company:</b>	The Hartford														
<b>Coverage:</b>	C-62 In the line of Duty Coverage C-64 Fresh Pursuit Coverage C-31 VL 118 Unlawful and Intentional Death Coverage														
<b>Eligible Persons:</b>	Class 1: All full –time police officers of the policyholders Class 2: All full-time Firefighters of the policyholder  For clarification on Eligible Employees-please see “Eligibility and Coverage Details”														
<b>Benefits Layout:</b>	<table border="1"><thead><tr><th></th><th><b>Hazard</b></th><th><b>Benefit</b></th><th><b>Amount</b></th></tr></thead><tbody><tr><td>Class 1</td><td>C-62 C-64 C-31 VL 118</td><td>ADD AD AD</td><td>\$84,694.46 \$59,694.46 \$179,083.29</td></tr><tr><td>Class 1</td><td>C-62 C-64 C-31 VL 118</td><td>ADD AD AD</td><td>\$84,694.46 \$59,694.46 \$179,083.29</td></tr></tbody></table>				<b>Hazard</b>	<b>Benefit</b>	<b>Amount</b>	Class 1	C-62 C-64 C-31 VL 118	ADD AD AD	\$84,694.46 \$59,694.46 \$179,083.29	Class 1	C-62 C-64 C-31 VL 118	ADD AD AD	\$84,694.46 \$59,694.46 \$179,083.29
	<b>Hazard</b>	<b>Benefit</b>	<b>Amount</b>												
Class 1	C-62 C-64 C-31 VL 118	ADD AD AD	\$84,694.46 \$59,694.46 \$179,083.29												
Class 1	C-62 C-64 C-31 VL 118	ADD AD AD	\$84,694.46 \$59,694.46 \$179,083.29												
<b>Additional Benefits:</b>	<ul style="list-style-type: none"><li>• Accident Total Disability- \$100.00 weekly benefit</li><li>• Education - \$2,000</li><li>• Spouse Education- \$2,000</li><li>• Day Care- \$2,000</li><li>• Funeral Expenses- \$1,000</li><li>• Beneficiary Assist- Multiple Services</li><li>• Worldwide Travel Assistance-Multiple Services</li><li>• Medical Evacuation-Up to a combined max of \$1,000,000</li><li>• Repatriation- Up to a combined max of \$1,000,000</li><li>• Dismemberment Loss</li></ul>														

# CITY OF CORAL GABLES



<b>Policy Changes and Enhancements:</b>	<p>Hartford is currently working on filing a Spouse/Dependent Child(ren) Health Insurance endorsement with the State of Florida to add to their Statutory policies. To compensate until then, we are offering to increase the "In the Line of Duty" benefit by \$25,000 which is the standard amount for the Spouse/Dependent Child(ren) Health Insurance endorsement. That way, insureds who are killed in the line of duty receive that \$25,000 that can be put towards their families health insurance plan costs. On the positive side, our benefit works out a little better because, on other plans, you only receive that Family Health Insurance benefit if you have a family. Our benefit will pay our that \$25,000 regardless of whether or not you have a Spouse/Dependent Child(ren).</p> <ul style="list-style-type: none"><li>• Added Accident Total Disability benefit, Education benefit, Spouse Education benefit, and Day-care benefit at no additional cost.</li><li>• Travel Assistance, Beneficiary Assistance, &amp; Identity Theft Services included at no additional cost (brochures included in policy form book)</li><li>• Funeral &amp; burial expense is included. The following policy wording is where the funeral &amp; burial expense benefit can be found: "This plan provides accidental death coverage for police officers and firefighters which is no less restrictive than benefits specified by Florida statutes 112.19, paragraphs 2) a, b, c, f, and j and 112.191, paragraphs 2) a, b, c and i." Letter "f" in Florida statute 112.19 states that it is required to provide police officers with a \$1,000 funeral expense benefit.</li><li>• Reduced 2nd &amp; 3rd annual installment amounts (this policy currently in the middle of a 3 year AI period) down to \$11,205 for the last 2 year (expiring \$13,996) which is a 20% decrease in premium.</li></ul>
<b>Exclusions</b>	<ul style="list-style-type: none"><li>• Intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane</li><li>• War or act of war, whether declared or undeclared</li></ul>

## CITY OF CORAL GABLES



	<ul style="list-style-type: none"><li>• Injury sustained while in the armed forces of any country or intentional authority.</li></ul>
<b>Premium Options:</b>	<p>This policy is currently up for its second annual installment of a 3 year annual installment renewal period running from 05-01-08 to 05-01-11</p> <p>If coverage is bound according to this proposal, all changes will be made effective 05-01-09 for the last two annual installments.</p> <p>Please note that the annual installment option has a rate guarantee, not a premium guarantee. During those periods, we will not require a completed renewal questionnaire for renewal. Policyholders are allowed to discontinue coverage at anytime during this rate guarantee period without incurring penalties.</p>
<b>Premium:</b>	2 Year Rate Guarantee for the 2 <sup>nd</sup> & 3 <sup>rd</sup> Annual Installments paid in annual installments of : \$11,205
<b>Claims Handling Instructions:</b>	The Harford Group Life/AD&D Claims Unit PO BOX 2999 Hartford, CT 06104-2999 1 888-563-1124
	See attached carrier proposal for detailed explanation of benefits, age reduction schedule, definitions.

# CITY OF CORAL GABLES



## BUSINESS TRAVEL ACCIDENT (MANAGEMENT STAFF)

<b>Policy Period:</b>	05-01-10 to 05-01-11
<b>Company:</b>	The Hartford
<b>Coverage:</b>	C-12 Business Travel Only C-41 Extraordinary Commutation Coverage
<b>Benefits Paid:</b>	\$300,000
<b>Eligible Persons:</b>	<ul style="list-style-type: none"><li>• Mayor</li><li>• City Commissioners</li><li>• City Manager</li><li>• City Attorney</li><li>• City Clerk</li><li>• Assistant City Manager</li><li>• Automotive Director</li><li>• Building and Zoning Director</li><li>• Development Director</li><li>• Director of Historical Resources</li><li>• Employee Relations Director</li><li>• Finance Director</li><li>• Fire Chief</li><li>• Parking Director</li><li>• Parks &amp; Recreation Director</li><li>• Planning Director</li><li>• Police Chief</li><li>• Public Service Director</li><li>• Public Works Director</li><li>• Purchasing Director</li><li>• Chief Information Officer</li></ul>
<b>Additional Benefits:</b>	<ul style="list-style-type: none"><li>• Rehabilitation 10% to a max of \$25,000</li><li>• Seatbelt 10% to a max of \$25,000</li><li>• Identity Protection Support- multiple services</li><li>• Beneficiary Assist-multiple services</li><li>• Medical Evacuation- up to a combined max of \$1,000,000</li></ul>

# CITY OF CORAL GABLES



	<ul style="list-style-type: none"> <li>• Repatriation- up to a combined max of \$1,000,000 Dismemberment Loss/Paralysis</li> </ul>
<b>Aggregate Limitation</b>	\$1,500,000 shall be the total limit of the company's liability for all benefits under this policy because of injury sustained due to any one accident
<b>Policy Changes/Enhancements:</b>	<ul style="list-style-type: none"> <li>• Increase ADD benefit from \$250k to \$300k</li> <li>• Increase aggregate from \$1,250,000 to \$1,500,000</li> <li>• Added Extraordinary Commutation coverage, Rehabilitation benefit, Paralysis benefit, and Seatbelt benefit at no additional cost</li> <li>• Travel Assistance, Beneficiary Assistance, &amp; Identity Theft Services included at no additional cost (brochures included in policy form book)</li> <li>• Reduced 2nd &amp; 3rd annual installment amounts (this policy currently in the middle of a 3 year AI period) down to \$360 for the last 2 year (expiring \$523)</li> </ul>
<b>Exclusions:</b>	<ul style="list-style-type: none"> <li>• Intentionally self-inflicted injury, suicide or attempted suicide, whether sane or insane</li> <li>• War or act of war, whether declared or undeclared</li> <li>• Injury sustained while in the armed forces of any country or international authority</li> <li>• Injury sustained while on any aircraft, unless, and only to the extend, a hazard specifically described such coverage.</li> </ul> <p>See attached carrier proposal for a detailed list of benefits, age reduction schedule, definitions. carrier and exclusions</p>
<b>Premium Options:</b>	<p>This policy is currently up for its second annual installment of a 3 year annual installment renewal period running from 05-01-08 to 05-01-11</p> <p>If coverage is bound according to this proposal, all changes will be made effective 05-01-09 for the last two annual installments.</p> <p>Please note that the annul installment option has a rate guarantee, not a premium guarantee. During those periods, we will not require a completed renewal</p>

## CITY OF CORAL GABLES

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	questionnaire for renewal. Policyholders are allowed to discontinue coverage at anytime during this rate guarantee period without incurring penalties.
<b>Premium:</b>	2 Year Rate Guarantee for the 2 <sup>nd</sup> & 3 <sup>rd</sup> Annual Installments paid in annual installments of : \$360.00
<b>Claims Handling Instructions:</b>	The Harford Group Life/AD&D Claims Unit PO BOX 2999 Hartford, CT 06104-2999 1 888-563-1124

# CITY OF CORAL GABLES

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## PUBLIC OFFICIAL BOND

<b>Policy Period:</b>	05-01-10 to 05-01-11
<b>Company:</b>	The Hartford
<b>Insured/Principal:</b>	Donald G Nelson
<b>Bond Limit:</b>	\$500,000
<b>Premium:</b>	\$1,750
<b>Claims Handling Instructions:</b>	Report all claims immediately to:  The Hartford Tel: 888-266-3488 Fax: 860-757-5835 Email: <a href="mailto:Claims@1stepsurety.com">Claims@1stepsurety.com</a> address: Hartford Plaza, 690 Asylum Avenue, Hartford CT 06115

# CITY OF CORAL GABLES



## STORAGE TANK LIABILITY PREMIUM INDICATION

**Disclaimer:** The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

<b>Policy Period:</b>	05-01-10 to 05-01-11
<b>Company:</b>	Commerce & Industry Insurance Company
<b>Retroactive Date:</b>	10/14/2004
<b>Limits of Liability:</b>	
Each Incident:	\$1,000,000
Aggregate:	\$4,000,000
<b>Deductible:</b>	\$10,000 Each Incident
<b>Terms &amp; Conditions:</b>	<ul style="list-style-type: none"><li>Commerce &amp; Industry Company Form #81206 (11/02)</li><li>Storage Tank Third Party Liability, Corrective Action and Cleanup Costs Declaration Page Form #81206 (11/02)</li><li>Table of Contents Form#83115 (10/03)</li><li>Storage Tank Policy Form #81106 (10/02)</li><li>Policy Signature Page Form #86697 (9/04)</li><li>Site Schedule Form #81029 (10/02)</li><li>Schedule of Covered Storage Tank Systems Form#81017 (10/02)</li><li>Separation of Insureds Condition Endorsement Form #81026 (10/02)</li><li>Florida Cancellation/Nonrenewal Endorsement Form #76105 (5/00)</li><li>Florida Addendum to the Declarations Form #74825 (2/01)</li><li>Florida Amendatory Endorsement Form #83111 (10/03)</li><li>UST/AST Dedicated Limits Endorsement Form#</li></ul>

# CITY OF CORAL GABLES



	<p>87408 (2/05)</p> <ul style="list-style-type: none"><li>• Coverage Territory Endorsement Form #89644 (7/05)</li><li>• Florida Notice of Loss Control Services Form #90231 (12/05)</li><li>• If Terrorism Risk Insurance Act (TRIA) is rejected by the insured, Terrorism Exclusion Endorsement Form #81309 (2/03) will be attached. If Terrorism Risk Insurance Act (TRIA) is accepted, then Limitation of Losses for Certified Acts of Terrorism Endorsement# 81290 (12/02) will be attached.</li><li>• No Mid-term credits for tank upgrade or removal</li></ul>
<b>Subjectivities:</b>	<ul style="list-style-type: none"><li>• Signed and dated application must be received by the company prior to binding</li><li>• All premiums are fully earned upon tank removal. There will be no credit for midterm removal.</li><li>• An officer of the insured must complete , sign and return the Policyholder Disclosure statement under Terrorism Risk Insurance Act of 2002 if certified acts of terrorism coverage under terrorism risk insurance act of 2002 is rejected by the insured, However, if such coverage is accepted by the insured, the broker must advise the company in writing prior to binding,</li></ul>
<b>Annual Premium:</b>	\$1,923.00 <u>\$ 19.23 FCHC</u> \$1,942.23
<b>Additional Premium for TRIA:</b>	\$18
<b>Claims Handling Instructions</b>	<p><b><u>Please report all your Storage Tank Liability related claims immediately to:</u></b></p> <p>AIG Domestic Claims PIP Claims Department 101 Hudson Street, 31st Floor Jersey City, NJ 07302</p>

## CITY OF CORAL GABLES

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866 947-1377 Fax  
Pipclaims.reporting@aig.com

# CITY OF CORAL GABLES



## TULIP Tenant User Liability Insurance Policy

<b>Policy Period:</b>	05-01-10 to 05-01-11
<b>Company:</b>	Employers Fire Insurance Company
<b>Liability Limit:</b>	
Products & Completed Operations Aggregate:	\$1,000,000
Personal Advertising Injury:	\$1,000,000
Each Occurrence:	\$1,000,000
Fire Damage (Any One Fire)	\$50,000
Medical Payments (Any One Person):	Excluded
General Aggregate:	None
Liquor Liability Each Common Cause Limit	\$1,000,000
Liquor Liability Aggregate	\$1,000,000
<b>Forms:</b>	<ul style="list-style-type: none"><li>Common Policy Declarations</li><li>Commercial General Liability Coverage Part Declaration</li><li>Disclosure Pursuant to Terrorism Risk Insurance Act of 2002</li><li>Policy Changes (TULIP Rates)</li><li>Commercial General Liability Coverage Form</li><li>Calculation of premium</li><li>Covered Events and Hazard Class</li></ul>
<b>Exclusions:</b>	<ul style="list-style-type: none"><li>Aircraft, Auto and watercraft exclusion amendment</li><li>Absolute Asbestos Exclusion</li><li>Absolute Lead Exclusion</li><li>Designated Activities Exclusion (see list)</li><li>Personal and Advertising Injury-Entertainment Industry</li></ul>

# CITY OF CORAL GABLES



	<ul style="list-style-type: none"><li>• Fireworks Exclusion</li><li>• Throwing, Kicking or projecting persons or objects exclusion</li><li>• Non Performing animals exclusion (see list)</li></ul> <p>For a broader list of exclusion see attached quote.</p>
<b>Deposit Premium (This deposit is non- working and is the minimum premium for all TULIP policies):</b>	None
<p><b>Option to bind Third Party Property Damage</b></p> <p>Limit \$1,000,000 per event/Aggregate Deductible \$1,000 per claim</p> <p>See attached quote for rates and applicable forms</p>	

# CITY OF CORAL GABLES



## PREMIUM SUMMARY

Policy Type	2010-11
Package (PESLIC)	\$ 694,583
Excess Liability	\$ 102,779
Excess WC	\$ 122,076
Business Travel	\$ 360
ADD	\$ 11,205
Bond Finance Director	\$ 1,750
Storage Tank	\$ 1,923
Excess Crime	\$ 2,818
<b>Total without surcharges</b>	<b>\$ 937,494</b>
FCHFEA (1%)	\$ 8,039
<b>Total after surcharges</b>	<b>\$ 945,533</b>

Arthur J. Gallagher Risk Management Services Inc. has made every attempt to identify and bill all State of Florida taxes and assessments. Given the recent market events, we are not able to warranty the complete accuracy of these billings until the policies are issued. Additional billings to comply with recent legislature may apply.

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative

# CITY OF CORAL GABLES



## COST COMPARISON

Policy Type	2009-10	2010-11	Change
Package (PESLIC)	\$ 699,031	\$ 694,583	-1%
Excess Liability	\$ 100,755	\$ 102,779	2%
Excess WC	\$ 155,268	\$ 122,076	-21%
Business Travel	\$ 360	\$ 360	0%
ADD	\$ 11,205	\$ 11,205	0%
Bond Finance Director	\$ 1,750	\$ 1,750	0%
Storage Tank	\$ 1,748	\$ 1,923	10%
Excess Crime	\$ 2,865	\$ 2,818	-2%
<b>Total without surcharges</b>	<b>\$ 972,982</b>	<b>\$ 937,494</b>	<b>-4%</b>
FCHFEA (1%)	\$ 8,062	\$ 8,039	0%
<b>Total after surcharges</b>	<b>\$ 981,044</b>	<b>\$ 945,533</b>	<b>-4%</b>

### NOTE:

\*Premiums above do not include TRIA except for the package which includes TRIPRA for WC.

# CITY OF CORAL GABLES



## EXPOSURE COMPARISON

	2009 -2010	2010-2011	% Change from previous year
<b>Expenditures</b>	\$126,344,789	\$121,761,363	-4%
<b># of Employees FT</b>	842	807	-4%
<b># of Employees PT</b>	112	75	-33%
<b># of Autos</b>	691	596	-14%
<b>Payroll</b>	\$60,422,979	\$47,995,017	-21%
<b>EMTs</b>	29	20	-31%
<b>Paramedics</b>	106	116	9%
<b>Fire Fighters</b>	2	2	0%
<b>Armed Officers</b>	183	174	-5%
<b>Population</b>	44,000	44,000	0%
<b>TIV</b>	\$ 208,010,891	\$ 185,000,000	-11%

# of autos for the 2009-2010 period include Off the Road Equipment which was not taken into account for the 2010-2011 term

# CITY OF CORAL GABLES



## MARKET REVIEW 2010-2011

Obtaining a comprehensive and competitively priced program of insurance in the marketplace requires more than access to the market. Past experience and credibility with markets are the foundation of a successful campaign for your company. Complete and accurate submissions, with detailed specifications, are essential. Gallagher companies made a complete and personal presentation to each company contacted.

Proposed Carriers	Coverage	Carrier's Position (Quoted/Declined & Reason)
Princeton Surplus Lines	Package	Quoted
Lloyds of London	Package	Indication \$830K
Illinois Union Insurance Company	Package	Declined due to unfavorable loss experience
Princeton Surplus Lines	Excess Liability	Quoted
Illinois Union Insurance Company	Excess Liability	Declined due to unfavorable loss experience
New York Marine & General Ins. Co.	Excess WC	Quoted
Liberty Mutual	Excess WC	Declined. Payroll for police and fire more than 50%
Safety National	Excess WC	Declined. Price was too high
Chartis Insurance	Excess WC	Declined. Price was too high
Arch Insurance	Excess WC	Declined. Price was too high
Tower Insurance Company of New York	Excess WC	Indication \$115,476. Buffer layer \$500K excess \$500K SIR
Commerce and Industry	Storage Tank	Pending
The Hartford	Bond	Quoted
The Hartford	Business Travel Accident (ADD)	Quoted

## CITY OF CORAL GABLES

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Proposed Carriers	Coverage	Carrier's Position (Quoted/Declined & Reason)
The Hartford	Florida Statutory (ADD) Police & Fire	Quoted
Travelers	Crime	Quoted
Employers Fire Insurance	TULIP	Quoted

**Note:** If a company is indicated as a surplus lines company, the placement does not benefit from state guarantee funds in the event of carrier insolvency.

# CITY OF CORAL GABLES



## Proposed Carrier Ratings and Admitted Status

Proposed Carriers	A. M. Best's Rating	Admitted/Non-Admitted
Princeton Surplus Lines Insurance Company	A+ XV	Non-Admitted
New York Marine & General Ins. Co.	A VIII	Admitted
Commerce and Industry Insurance Co.	A XV	Admitted
The Hartford Fire Ins. Co.	A XV	Admitted
The Hartford Life and Accident Ins. Co.	A XV	Admitted
Travelers Casualty and Surety Company of America)	A XV	Admitted
Employers Fire Insurance Company	A XIII	Admitted

If the above indicates coverage is placed with a non-admitted carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

The above A.M. Best Rating was verified on the date the proposal document was created.

# CITY OF CORAL GABLES



## Guide to Best Ratings Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+.....	Superior	B, B- .....	Fair	D .....	Poor
A, A- .....	Excellent	C++, C+...	Marginal	E	Under Regulatory Supervision
B++, B+..	Very Good	C, C- .....	Weak	F .....	In Liquidation
				S.....	Rating Suspended

## Financial Size Categories

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

FSC I		Up to 1,000	FSC IX	250,000	to 500,000
FSC II	1,000	to 2,000	FSC X	500,000	to 750,000
FSC III	2,000	to 5,000	FSC XI	750,000	to 1,000,000
FSC IV	5,000	to 10,000	FSC XII	1,000,000	to 1,250,000
FSC V	10,000	to 25,000	FSC XIII	1,250,000	to 1,500,000
FSC VI	25,000	to 50,000	FSC XIV	1,500,000	to 2,000,000
FSC VII	50,000	to 100,000	FSC XV	2,000,000	or more
FSC VIII	100,000	to 250,000			

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

Copies of the Best's Insurance Reports on the insurance companies are available upon your request.

Gallagher companies use A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.



## CHANGES AND DEVELOPMENTS

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Changes in any operation such as expansion to another state, new products.
2. Mergers and/or acquisition of new companies.
3. Any newly assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances which may require an increased liability insurance limits.
5. Any changes in fire or theft protection, such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to same.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property, of yours that is in transit, unless we have previously arranged for the insurance.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed, or occupied.

# CITY OF CORAL GABLES



## CLIENT AUTHORIZATION TO BIND COVERAGE

After careful consideration of your proposal dated 03-17-2010 we accept your insurance program subject to the following exceptions/changes.

Please check the desired policy coverage options:

Yes	No	
		Package (Princeton)
		Excess Liability (Princeton)
		Excess WC (New York Marine)
		Crime (Travelers)
		Statutory ADD (Hartford)
		Business Travel (Hartford)
		Public Official Bond (Hartford)
		Storage Tank (Commerce and Industry)
		TULIP (Employers Fire)
		Personal Property Floater (Offered in conjunction with the TULIP)

*Bind TRIA Terrorism Coverage as quoted for the following policies:*

Yes	No	
		Package (WC Only)
		Package (All Lines)

*Provide Quotations or Additional Information on the following coverage Considerations:*

<input type="checkbox"/> Yes	<input type="checkbox"/> No

## CITY OF CORAL GABLES

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It is understood this proposal provides only a summary of the details; the policies will contain the actual coverages.

We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately.

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Client Signature

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Dated



## Bindable Quotations &amp; Compensation Disclosure Schedule

**Client Name:** City of Coral Gables

Coverage(s)	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name 1	Estimated Annual Premium 2	Comm % or Fee 3	Wholesaler, MGA or Intermediary % 4	AJG Owned? Yes or No
Package	Princeton Surplus Lines	AJG-UK	\$694,538	Included in Annual Fee	5%	Yes
Excess Liability	Princeton Surplus Lines	AJG-UK	\$102,779	Included in Annual Fee	5%	Yes
Excess WC	New York Marine	Midlands Management	\$122,076	Included in Annual Fee	4*	No
Crime	Travelers Casualty	N/A	\$2,818	Included in Annual Fee	N/A	N/A
Statutory ADD	Hartford Life and Accident	N/A	\$11,205	Included in Annual Fee	N/A	N/A
Business Travel	Hartford Life and Accident	N/A	\$360	Included in Annual Fee	N/A	N/A
Public Official Bond	Harford Fire Insurance	N/A	\$1,750	Included in Annual Fee	N/A	N/A
Storage Tank	Commerce and Industry	Policy Managers	\$1,923	Included in Annual Fee	4*	No
TULIP	Employers Fire Insurance	Entertainment Brokers International	None	Included in Annual Fee	4*	No
Annual Risk Management Fee	N/A	N/A	\$125,000	Annual Fee	N/A	N/A



Some carriers pay Gallagher supplemental or contingent commissions in addition to the policy commission. Contingent commissions are typically contingent upon performance factors such as growth, profit, volume or retention, while supplemental commissions are not. These supplemental or contingent commissions may range from less than 1% up to 10 % of the policy premium. Please refer to the [Contingent and Supplemental Commission Disclosure](#) or contact your Gallagher representative for additional information.

1. We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.
2. If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.  
\* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.
3. The commission rate is a percentage of annual premium excluding taxes & fees.  
\* Gallagher is receiving \_\_\_\_% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.
4. \* The non-Gallagher intermediary/wholesaler did not provide their compensation information for this proposal. The usual and customary compensation to a wholesaler/ intermediary ranges from 5% to 12%, but we cannot verify that range is applicable in connection with this proposal.



## COMMERCIAL ACCOUNTS SUPPLEMENTAL COMMISSION DISCLOSURE

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Effective October 1, 2009, Arthur J. Gallagher & Co., and its subsidiaries operating as insurance agents/brokers under the corporate holding company known as Arthur J. Gallagher Brokerage & Risk Management Services, LLC, resumed participating in "Contingent Income Agreements" which are routinely offered by insurance companies to agents and brokers, after voluntarily foregoing the benefit of this type of compensation since January 1, 2005. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent commission arrangements with insurance companies that provide for additional contingent compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.

During the time Gallagher's retail operations did not accept contingent commissions, some insurance markets, including Gallagher owned intermediaries, modified their commission schedule with Gallagher, resulting in an increase in some commission rates. The additional commissions, commonly referred to as "supplemental commissions", are known at the effective date of the policy, but some insurance companies are paying the commission increase apart and later from when the commission is normally paid at policy issuance.

Unlike contingent commissions, supplemental commission payments are determined **without** regard to any performance factors which are contingent on future growth, retention, profitability, etc. The following markets, including Gallagher owned entities, and their affiliated companies may pay Gallagher additional commission:

- Arthur J. Gallagher (UK)/Risk Placement Services (RPS)
- CNA Companies
- CRC Insurance Services
- Chubb Companies
- Crum & Forster
- Fireman's Fund
- Hartford Companies
- Hartford Steam Boiler
- Liberty Mutual
- Munich Re America
- Navigators Group
- Travelers Companies
- Westfield Companies
- Zurich North America

The contingent and supplemental commission ranges from less than 1% up to 10% of written or earned premium on eligible lines of business, not all lines of business qualify, and supplemental commission is not paid on policies written net of commission (zero commission.)

NOTE: Upon request, your Gallagher representative can provide more specific information as it relates to this proposal.



## **IMPORTANT DISCLOSURES**

The proposal is an outline of certain of the terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

The information contained in this proposal is based on the historical loss experience and exposures provided to Arthur J Gallagher Risk Management Services, Inc. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

## **COMPENSATION DISCLOSURE**

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which such commissions and fees may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent commission arrangements with insurance companies that provide for additional contingent compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.
2. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
3. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client's account, the facility may have earned and retained customary brokerage commission or fees for its work.

# CITY OF CORAL GABLES

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4. Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please send an e-mail to [Compensation\\_Complaints@ajg.com](mailto:Compensation_Complaints@ajg.com) or send a letter to:

AVC Compliance Officer  
Arthur J. Gallagher & Co.  
Two Pierce Place, 20<sup>th</sup> Floor  
Itasca, IL 60143



## **CONFIDENTIALITY STATEMENT**

We consider as confidential any information presented by Arthur J. Gallagher Risk Management Services Inc. in our written response to your "request for proposal," as well as subsequent verbal and written communications between our organizations.

We ask that other brokers not have access to our material and that information presented in this proposal be shared only with those who have a need to know within your company.

We make our commitment to you that information already received from you, and additional to follow, will be treated with the same high level of respect and confidentiality.

## **ATTENTION**

This proposal of coverage is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is not intended to replace or supersede your insurance policies.

## **WHOLESALER/INTERMEDIARIES**

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

## **NAMED INSURED**

Any entity not named as an insured is not covered under this policy. This includes partnerships and joint ventures.

## **TERRORISM**

The current TRIA/ TRIPRA program may not cover all terrorism losses. While the most recent legislation eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the TRIEA legislation passed in 2005 remain excluded, including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included) . If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations.

## PACKAGE QUOTATION

NAME OF ACCOUNT	CITY OF CORAL GABLES
EFFECTIVE DATE	1 <sup>ST</sup> MAY, 2010
PUBLIC/ENTITY RELIGIOUS/EDUCATIONAL	PUBLIC ENTITY - PACKAGE

<b>INSURED:</b>	City of Coral Gables, 405 Biltmore Way, Coral Gables, FL 33134
<b>INSURER:</b>	The Princeton Excess and Surplus Lines Insurance Co.
<b>SHARE:</b>	100%
<b>POLICY NUMBER:</b>	QUOTATION ONLY
<b>BUSINESS COVERED:</b>	<p><b>General Liability – (GL) 650,000 xs 350,000</b>            Law Enforcement Liab – (LEL) 650,000 xs 350,000</p> <p><b>Errors and Omissions – (EO) 650,000 xs 350,000</b>            Sexual Abuse – (SA) 650,000 xs 350,000            Sexual Harassment – (SH) 650,000 xs 350,000            Employment Prac Liab – (EPL) 650,000 xs 350,000</p> <p><b>Employee Benefit Liability – (EBL) 650,000 xs 350,000</b></p> <p><b>Workers Compensation – (WC) 500,000 xs 500,000</b>            Employers Liability – (EL) 500,000 xs 500,000</p> <p><b>Auto Liability – (AL) 650,000 xs 350,000</b>            Auto NoFault – (NF) 10,000 xs 0</p>
<b>TERM:</b>	Effective 05/01/2010 12:01 AM Local Standard Time and expiring 05/01/2011 12:01 AM Local Standard Time
<b>CANCELLATION:</b>	<p>In the event of non-payment of premium by the ASSURED, the Company will give ten (10) days notice of cancellation in writing to the ASSURED and all coverage will terminate ten (10) days after the mailing of such notice. If the Company cancels, the earned premium is calculated pro rata.</p> <p>The Company may elect to non-renew or cancel this policy at the anniversary or expiration date, upon written notice to the ASSURED, provided said notice is issued at least ninety (90) days prior to the anniversary or expiration date.</p> <p>If the period of limitation relating to the giving of notice is prohibited or made void by any law, such period is amended to provide the minimum period of limitation permitted by such law.</p> <p>The ASSURED shown on the Declarations Page may cancel this policy by</p>

giving thirty (30) days notice of cancellation in writing. If the ASSURED cancels, the earned premium is calculated in accordance with the short rate table and procedure.

**LIMITS AND RETENTIONS:**

BUSINESS COVERED / SUB-LINES	SPECIFIC LIMIT	ANNUAL AGG LIMIT	UNDERLYING RETENTION	COVERAGE TRIGGER	RETROACTIVE DATE
<b>GL</b>	\$650,000	\$0	\$350,000	Per Occ	
<b>LEL</b>	\$650,000	\$0	\$350,000	Per Occ	
Subline is part of, and not in addition to, the Section II Excess Limit of Insurance					
<b>EO</b>	\$650,000	\$1,300,000	\$350,000	Per Clm	02/13/1981
SA	\$650,000	\$650,000	\$350,000	Per Clm	03/01/1999
SH	\$650,000	\$650,000	\$350,000	Per Clm	03/01/1994
EPL	\$650,000	\$1,300,000	\$350,000	Per Clm	02/13/1981
Sublines are part of, and not in addition to, the Section IV Excess Limit of Insurance.					
<b>EBL</b>	\$650,000	\$1,300,000	\$350,000	Per Clm	03/01/1998
<b>WC</b>	\$500,000	\$0	\$500,000	Per Occ	
EL	\$500,000	\$0	\$500,000	Per Occ	
Subline is part of, and not in addition to, the Section V Excess Limit of Insurance					
<b>AL</b>	\$650,000	\$0	\$350,000	Per Occ	
NF	\$10,000	\$0	\$0	Per Occ	
Sublimit is part of, and not in addition to, the Section III Excess Limit of Insurance.					

**COMBINED SINGLE LIMIT OR SEPARATE LIMIT: SEPARATE LIMIT**

**TREATMENT OF ALAE AS RESPECTS INSURER'S SPECIFIC LIMIT: WITHIN LIMIT**

**TREATMENT OF ALAE AS RESPECTS UNDERLYING LIMIT/RETENTION: WITHIN LIMIT**

**CLASH COVERAGE: Limit 4,500,000 xs 500,000**

**POLICY FORM:** PPEP/PO (10-2005)/OCC ( Public Entity )

**ENDORSEMENTS:** 1 – No Fault – Florida

2 – Watercraft Liability Endorsement

**NOTE: ENDORSEMENT** 3 – Policy Amendatory Endorsement

**WORDINGS ARE AS** 4 – Discrimination and Violation of Civil Rights Retroactive Exclusion

**EXPIRING, UNLESS** 5 – Sexual Harassment

**OTHERWISE NOTED.** 6 – Sexual Abuse

7 – Inverse Condemnation – Defense Costs Only

- 8 – Non-Monetary Damages – Defense Costs Only
- 9 – Uninsured/Underinsured Motorist Liability Coverage Rejection
- 10 – Mold and Fungus Exclusion Endorsement
- 11 – Excess Loss Fund Protection Exclusion
- 12 – Limited Longshoremen's and Harbor Workers' Compensation Act
- 13 – Prior Policy Basic Extended Reporting Period Exclusion
- 14 – Excess Worker's Compensation and Employers Liability Amendatory Endorsement
- 15 – Service of Process Endorsement
- 16 – Statutory Reporting Requirements Endorsement

**TERRORISM  
ENDORSEMENT MAY BE  
UPDATED WORDING  
FROM EXPIRING.**

- 17 – Terrorist Act Exclusion (if the insured chooses to reject terrorism) **OR**
- 17 – Terrorist Act Coverage (if the insured chooses to accept terrorism) **OR**
- 17 – Terrorist Act Coverage for WC only (if the insured chooses to accept only TRIPRA for WC)

***NOTE: A signed terrorism selection/rejection form must be submitted prior to coverage being bound.***

**PREMIUM:** \$ 692,290. Premium  
 \$ 2,293. Additional Premium for TRIPRA - WC only  
 \$ 3,725. Additional Premium for TRIPRA for other than WC Lines of Coverage

**COMMISSION:** Nil : your side  
 5 % to PSI

**UNDERWRITING/CLAIMS** **CLAIMS ADMINISTRATION:**

The Insured and the Insurer have mutually agreed to **Johns Eastern** as Claim Administrators hereunder and it is understood and agreed that the Insured shall not make any changes in the Claims Administration without the prior written approval of the Insurer prior to the implementation of any such changes.

**GENERAL CONDITIONS:** **Princeton Excess & Surplus Lines Insurance Company** is a non-admitted carrier; producer must file Surplus Lines Taxes. Surplus Lines Broker Gary Van der Voort, 8200 NW 41<sup>st</sup> Street, Suite 200, Miami, FL 33166. License # A271686.

**Princeton Excess & Surplus Lines Insurance Company** not responsible for the determination of or the collection of or the remittance of statutorily required Excess and Surplus Lines Taxes or Excess and Surplus Lines Stamping Fees nor are such statutorily required taxes and fees included in our quoted premium.

When an entity is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, there are various ways they can meet the proof of insurance requirements. In some states, the DMV (Department of Motor Vehicles) issues an Automobile ID card to the self-insurer showing the self-insurer as the carrier and their assigned self-insurance number as the policy

number. In others, the self-insurer receives a memorandum of self-insurance that they carry in their vehicles as proof of insurance.

Therefore, the excess insurance carrier providing insurance above the Financial Responsibility requirements should not be evidenced on the Automobile ID card. All producers and brokers placing business for an entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements should not issue Automobile ID cards showing the excess insurance carrier.

An entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, including one that is exempt from the FR requirements, needs to contact their Department of Motor Vehicles for guidance on handling the proof of insurance requirements.

Munich Re America now offers access to a web-based platform designed specifically for Public Nonprofit clients. Mycommunityworkplace.org provides harassment prevention, discrimination prevention, workplace ethics, and other training for all employees. Web-based articles from featured writers provides weekly information on health and wellness, safety, leadership, legal updates, and risk prevention techniques, including downloadable checklists for future use. Model policies and procedures and online human resource functions are available to you at no cost. Because mycommunityworkplace.org is dynamic, our clients who use the website can manipulate the site to meet their specific needs.

### **Subjectivities**

All Terrorism Disclosure Notice(s) must be signed are required PRIOR TO BINDING. Originals of these forms should be sent to PSI within 30 days of binder issuance.

Standard UM/UIM Rejection/Acceptance forms required PRIOR TO BINDING without exception.

As respects to 15 seat passenger vans, please provide insured's policies and procedures as respects to this exposure **within 15 days of binding**. If insured does not have existing policies and procedures, MRAm Loss Control Specialist will provide a recommended policy and procedure within 30 days of binding. The insured will have 60 days from receipt to implement similar or like kind policies and procedures.

This quotation represents the Company's proposed terms and conditions which may not include all of the requested terms and conditions.

**EXCLUSIONS:** See Policy Form and General Conditions as contained in this quotation/binder.

Quote is valid until 4/5/2010.



3/5/2010

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Authorized Representative

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Date

## EXCESS LIABILITY QUOTATION

NAME OF ACCOUNT	CITY OF CORAL GABLES
EFFECTIVE DATE	1 <sup>ST</sup> MAY 2010
PUBLIC ENTITY/RELIGIOUS/EDUCATIONAL	PUBLIC ENTITY - EXCESS LIABILITY

**INSURED:** City of Coral Gables  
405 Biltmore Way  
Coral Gables, FL 33134

**INSURER:** PESLIC

**SHARE:** 100%

**POLICY NUMBER:** Quotation Only

**BUSINESS COVERED:** **General Liability – (GL)**  
Law Enforcement Liab – (LEL)  
**Employee Benefit Liability – (EBL)**  
**Auto Liability – (AL)**  
**Errors and Omissions – (EO)**  
Employment Prac Liab – (EPL)

**TERM:** Effective **05/01/2010** 12:01 AM Local Standard Time and expiring **05/01/2011**  
12:01 AM Local Standard Time

**CANCELLATION:** The first named insured in Item 1 of the Declarations may cancel this policy at any time by sending the Company a written request or by returning the policy stating the date of cancellation.

The Company may cancel this policy at any time by sending to the first named insured in Item 1 of the Declarations a notice of cancellation 30 days (10 days in the event of nonpayment of premium) in advance of the cancellation date. The Company's notice of cancellation will be mailed to the first named insured's last known address, and will indicate the date on which coverage is terminated.

If cancellation is at the request of the first named insured, return premium will be computed at 90% of pro rata. If the Company cancels, return premium will be computed pro rata. If this policy insures more than one named insured, cancellation may be effected by the first named insured listed in Item 1 of the Declarations for the account of all the named insureds. Notice of cancellation by the Company to such first named insured will be deemed notice to all insureds and payment of any return premium to such first named insured will

be for the account of all interests.

In the event that provisions of this condition conflict with any state law or regulation governing the cancellation/nonrenewal of this policy, then such law or regulation shall prevail and this policy is amended to conform with such law or regulation.

**LIMITS AND RETENTIONS:**

BUSINESS COVERED / SUB-LIMITS	SPECIFIC LIMIT	ANNUAL AGG LIMIT	UNDERLYING RETENTION	COVERAGE TRIGGER	RETROACTIVE DATE
GL	\$1,000,000	\$2,000,000	\$1,000,000	OCCURRE	
LEL	\$1,000,000	\$2,000,000	\$1,000,000	OCCURRE	
Subline is part of, and not in addition to, the Specific Limit.					
EBL	\$1,000,000	\$1,000,000	\$1,000,000	CLM MDE	03/01/1998
AL	\$1,000,000	\$0	\$1,000,000	OCCURRE	
EO	\$1,000,000	\$1,000,000	\$1,000,000	CLM MDE	02/13/1981
EPL	\$1,000,000	\$1,000,000	\$1,000,000	CLM MDE	02/13/1981
Subline is part of, and not in addition to, the Specific Limit.					

**COMBINED SINGLE LIMIT OR SEPARATE LIMIT: COMBINED SINGLE LIMIT**

TREATMENT OF ALAE AS RESPECTS INSURER'S SPECIFIC LIMIT: **WITHIN LIMIT**

TREATMENT OF ALAE AS RESPECTS UNDERLYING LIMIT/RETENTION: **WITHIN LIMIT**

<b>POLICY FORM:</b>	PESFG3000
<b>DECLARATIONS:</b>	PESFG1000 Dec PESFG1000A – Schedule of Underlying
<b>ENDORSEMENTS:</b>	PEFG1001 – Abuse or Molestation Exclusion PESFG1013 – Amusement Devices Exclusion
<b>NOTE: ENDORSEMENT</b>	PESFG1016 – Athletic Participants and Officials Injuries Exclusion
<b>WORDINGS ARE AS</b>	PESFG1050 – Employers Liability Exclusion
<b>EXPIRING, UNLESS</b>	PESFG1060 – Failure to Supply Exclusion - Utilities
<b>OTHERWISE NOTED.</b>	PESFG1063 – Pyrotechnics Exclusion PESFG1140 – Landfill and Disposal Site Liability Exclusion PESFG1170 – Cancellation Date Amendment PESFG1171 – Limits of Insurance Amendatory Endorsement (PPEP PO) PESFG1217 – Failure to Effect Insurance Exclusion

PESFG1223 – Cost Estimates and Failure to Award Contracts Exclusion

SLSOP – Service of Process

Terrorist Act Exclusion (if the insured chooses to reject terrorism) OR

Terrorist Act Coverage (if the insured chooses to accept terrorism)

NOTE: A signed terrorism selection/rejection form must be submitted prior to coverage being bound.

**PREMIUM:** \$ 102,779. Premium

\$ 858. Additional TRIPRA Premium (if selected)

**COMMISSION:** Producer: Nil  
PSI: 5 %

**UNDERWRITING/CLAIMS** **CLAIMS ADMINISTRATION:**

The Insured and the Insurer have mutually agreed to **Johns Eastern** as Claim Administrators hereunder and it is understood and agreed that the Insured shall not make any changes in the Claims Administration without the prior written approval of the Insurer prior to the implementation of any such changes.

**GENERAL CONDITIONS:** **Princeton Excess & Surplus Lines Insurance Company** a non-admitted carrier; producer must file Surplus Lines Taxes. Surplus Lines Broker Gary Van der Voort , 8200 NW 41<sup>st</sup> Street, Suite 200, Miami, FL 33166. License # A271686.

**Princeton Excess & Surplus Lines Insurance Company** is not responsible for the determination of or the collection of or the remittance of statutorily required Excess and Surplus Lines Taxes or Excess and Surplus Lines Stamping Fees nor are such statutorily required taxes and fees included in our quoted premium.

When an entity is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, there are various ways they can meet the proof of insurance requirements. In some states, the DMV (Department of Motor Vehicles) issues an Automobile ID card to the self-insurer showing the self-insurer as the carrier and their assigned self-insurance number as the policy number. In others, the self-insurer receives a memorandum of self-insurance that they carry in their vehicles as proof of insurance.

Therefore, the excess insurance carrier providing insurance above the Financial Responsibility requirements should not be evidenced on the Automobile ID card. All producers and brokers placing business for an entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements should not issue Automobile ID cards showing the excess insurance carrier.

An entity that is self-insuring for limits that meet or exceed a state's Financial Responsibility requirements, including one that is exempt from the FR requirements, needs to contact their Department of Motor Vehicles for guidance on handling the proof of insurance requirements.

All Endorsements as expiring except revised Terrorism endorsement based on TRIPRA.

Munich Re America now offers access to a web-based platform designed specifically for Public Nonprofit clients. Mycommunityworkplace.org provides harassment prevention, discrimination prevention, workplace ethics, and other training for all employees. Web-based articles from featured writers provides weekly information on health and wellness, safety, leadership, legal updates, and risk prevention techniques, including downloadable checklists for future use. Model policies and procedures and online human resource functions are available to you at no cost. Because mycommunityworkplace.org is dynamic, our clients who use the website can manipulate the site to meet their specific needs.

See Package quote for all other terms and conditions.

**Subjectivities**

Standard UM/UIM Rejection/Acceptance forms required PRIOR TO BINDING without exception.

All Terrorism Disclosure Notice(s) must be signed are required PRIOR TO BINDING. Originals of these forms should be sent to PSI within 30 days of binder issuance.

**EXCLUSIONS:**

See expiring policy.

Quotation is valid until 4/5/2010.



3/5/2010

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Authorized Representative

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Date



SCHEDULE  
RIDER #1

POLICY MODIFICATIONS: This policy as issued is amended as follows:

In consideration of the third annual installment premium of \$11,205, it is agreed that coverage under this policy shall continue in force for a period of 12 months commencing on the effective date of this rider.

In consideration of a return premium of \$13,996, it is hereby understood and agreed that Rider #7 is deleted in its entirety.

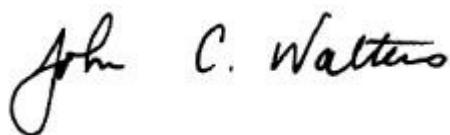
This page is a policy page issued and effective on the Policy Effective Date unless dates are shown below making this page a rider.

RIDER: This rider, issued February 11, 2010, forms a part of Policy No. ETB-109504 issued to City of Coral Gables.

It is effective May 1, 2010. It does not vary, waive, alter or extend any of the terms, conditions, or provisions of the policy, except as stated herein. Signed for the Hartford Life and Accident Insurance Company.

A handwritten signature in black ink, appearing to read 'Ricardo A. Anzaldua'.

Ricardo A. Anzaldua, *Secretary*

A handwritten signature in black ink, appearing to read 'John C. Walters'.

John C. Walters, *President*

## Group Benefits from The Hartford

August 10, 2009



Mayte Gandulfo  
Arthur J Gallagher Risk Management Services, Inc

Re: City of Coral Gables  
Policy Number: ETB-109504

Dear Mayte,

Effective July 1, 2009, under HAZARDS, BENEFITS AND AMOUNTS of the above policy, the ADD and AD Benefit Amounts are adjusted by the Consumer Price Index set forth by the Bureau of Criminal Justice & The State Fire Marshall Office as defined by Statutes 112.19 & 112.191. This year the benefit amounts were decreased based on the Consumer Price Index but The Hartford is holding your benefits as follows:

### HAZARDS, BENEFITS AND AMOUNTS:

<u>Class</u>	<u>Hazard</u>	<u>Benefit</u>	<u>Amount</u>
1	C-62	ADD	\$84,694.46 in the line of duty
	C-64	AD	\$59,694.46 fresh pursuit
	C-31 VL118	AD	\$179,083.29 unlawful & intentional death
2	C-62	ADD	\$84,694.46 in the line of duty
	C-64	AD	\$59,694.46 fresh pursuit
	C-31 VL118	AD	\$179,083.29 unlawful & intentional death

**This letter is to be attached to and made a part of the above policy.** Please send one copy to the Policyholder & keep one for your records.

Should you have any questions regarding this information, please feel free to contact us. We appreciate your continued business.

Sincerely,

Kathyann Noel & Rachel Popkowski  
Florida Statutory Underwriters  
Phone: 678-566-4323 or 678-566-4379

Expertise without equal.  
Benefits without burden.<sup>SM</sup>

Hartford Life Group Benefits Division  
Business Travel Accident Underwriting  
1125 Sanctuary Park, Suite 500  
Alpharetta, GA 30009  
Toll Free 888 560 9632  
Facsimile 866 954 3993  
Mailing Address: P.O. Box 2250  
Alpharetta, GA 30023

## Group Benefits from The Hartford

August 7, 2009



Mayte Gandulfo  
Arthur J Gallagher Risk Management Services, Inc

Re: City of Coral Gables  
Policy Number: ETB-109504

Dear Mayte,

Effective July 1, 2007, the definition of Injury of the above policy is expanded as defined by Statutes 112.18, 112.181 & 112.1815 and amended to include the following:

### Policy Modifications

- a) Any occupational condition or impairment of health of a fireman or any law enforcement officer or correctional officer caused by tuberculosis, heart disease, or hypertension resulting in death shall be presumed to be accidental, suffered in the line of duty and to be a covered Injury. To be entitled to this presumption, the definitions and requirements of Section 112.18 must be met.
- b) Any firefighter, paramedic, emergency medical technician, law enforcement officer, or correctional officer who suffers an occupational condition or impairment of health that is caused by hepatitis, meningococcal meningitis, or tuberculosis, that requires medical treatment, and that results in death shall be presumed to have been accidental and to be a covered Injury. To be entitled to this presumption, the definitions and requirements of Section 112.181 must be met.
- c) Any covered firefighter, paramedic, emergency medical technician, law enforcement officer, or correctional officer who suffers an occupational condition or impairment of health that is caused by exposure to a toxic substance, adverse results or complications from a smallpox vaccination, or a mental or nervous Injury, that requires medical treatment, and that results in death shall be presumed to have been accidental and to be a covered Injury. To be entitled to this presumption, the definitions and requirements of Section 112.1815 must be met.

This policy provides accidental death coverage for police officers and firefighters which is no less restrictive than benefits specified by Florida statutes 112.19, paragraphs 2) a, b, c, f, and j and 112.191, paragraphs 2) a, b, c and i.

**This letter is to be attached to and made a part of the above policy.** Please send one copy to the Policyholder & keep one for your records.

Sincerely,

Kathyann Noel & Rachel Popkowski  
Florida Statutory Underwriters  
Phone: 678-566-4323 or 678-566-4379

Hartford Life Group Benefits Division  
Business Travel Accident Underwriting  
1125 Sanctuary Park, Suite 500  
Alpharetta, GA 30009  
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**Privacy Policy and Practices of The Hartford Financial Services Group, Inc. and its Affiliates**  
(herein called "we, our, and us")

*This Privacy Policy applies to our United States Operations*

We value your trust. We are committed to the responsible:

- a) management;
- b) use; and
- c) protection;

of **Personal Information**.

This notice describes how we collect, disclose, and protect **Personal Information**.

We collect **Personal Information** to:

- a) service your **Transactions** with us; and
- b) support our business functions.

We may obtain **Personal Information** from:

- a) **You**;
- b) your **Transactions** with us; and
- c) third parties such as a consumer-reporting agency.

Based on the type of product or service **You** apply for or get from us, **Personal Information** such as:

- a) your name;
- b) your address;
- c) your income;
- d) your payment; or
- e) your credit history;

may be gathered from sources such as applications, **Transactions**, and consumer reports.

To serve **You** and service our business, we may share certain **Personal Information**. We will share **Personal Information**, only as allowed by law, with affiliates such as:

- a) our insurance companies;
- b) our employee agents;
- c) our brokerage firms; and
- d) our administrators.

As allowed by law, we may share **Personal Financial Information** with our affiliates to:

- a) market our products; or
- b) market our services;

to **You** without providing **You** with an option to prevent these disclosures.

We may also share **Personal Information**, only as allowed by law, with unaffiliated third parties including:

- a) independent agents;
- b) brokerage firms;
- c) insurance companies;
- d) administrators; and
- e) service providers;

who help us serve **You** and service our business.

When allowed by law, we may share certain **Personal Financial Information** with other unaffiliated third parties who assist us by performing services or functions such as:

- a) taking surveys;
- b) marketing our products or services; or
- c) offering financial products or services under a joint agreement between us and one or more financial institutions.

We will not sell or share your **Personal Financial Information** with anyone for purposes unrelated to our business functions without offering **You** the opportunity to:

- a) "opt-out;" or
- b) "opt-in;"

as required by law.

We only disclose **Personal Health Information** with:

- a) your proper written authorization; or
- b) as otherwise allowed or required by law.

Our employees have access to **Personal Information** in the course of doing their jobs, such as:

- a) underwriting policies;
- b) paying claims;
- c) developing new products; or
- d) advising customers of our products and services.

We use manual and electronic security procedures to maintain:

- a) the confidentiality; and
- b) the integrity of;

**Personal Information** that we have. We use these procedures to guard against unauthorized access.

Some techniques we use to protect **Personal Information** include:

- a) secured files;
- b) user authentication;
- c) encryption;
- d) firewall technology; and
- e) the use of detection software.

We are responsible for and must:

- a) identify information to be protected;
- b) provide an adequate level of protection for that data;
- c) grant access to protected data only to those people who must use it in the performance of their job-related duties.

Employees who violate our Privacy Policy will be subject to discipline, which may include ending their employment with us.

At the start of our business relationship, we will give **You** a copy of our current Privacy Policy.

We will also give **You** a copy of our current Privacy Policy once a year if **You** maintain a continuing business relationship with us.

We will continue to follow our Privacy Policy regarding **Personal Information** even when a business relationship no longer exists between us.

As used in this Privacy Notice:

**Application** means your request for our product or service.

**Personal Financial Information** means financial information such as:

- a) credit history;
- b) income;
- c) financial benefits; or
- d) policy or claim information.

**Personal Health Information** means health information such as:

- a) your medical records; or
- b) information about your illness, disability or injury.

**Personal Information** means information that identifies **You** personally and is not otherwise available to the public. It includes:

- a) **Personal Financial Information**; and
- b) **Personal Health Information**.

**Transaction** means your business dealings with us, such as:

- a) your **Application**;
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- c) your request for us to take an action on your account.

**You** means an individual who has given us **Personal Information** in conjunction with:

- a) asking about;
- b) applying for; or
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a financial product or service from us if the product or service is used mainly for personal, family, or household purposes.

This Privacy Policy is being provided on behalf of the following affiliates of The Hartford Financial Services Group, Inc.:

American Maturity Life Insurance Company; First State Insurance Company; Hartford Accident and Indemnity Company; Hartford Administrative Services Company; Hartford Casualty Insurance Company; Hartford Equity Sales Company, Inc.; Hartford Fire Insurance Company; Hartford Fire, General Agency, Inc.; Hartford HLS Series Fund II, Inc.; Hartford Insurance Company of Illinois; Hartford Insurance Company of the Midwest; Hartford Insurance Company of the Southeast; Hartford International Life Reassurance Corporation; Hartford Investment Advisory Company, LLC; Hartford Investment Financial Services, LLC; Hartford Investment Management Company; Hartford Life and Accident Insurance Company; Hartford Life and Annuity Insurance Company; Hartford Life Insurance Company; Hartford Lloyd's Insurance Company; Hartford Mezzanine Investors I, LLC; Hartford Retirement Services, LLC; Hartford Securities Distribution Company, Inc.; Hartford Series Fund, Inc.; Hartford Specialty Company; Hartford Specialty Insurance Services of Texas, LLC; Hartford Underwriters Insurance Company; Hartford-Comprehensive Employee Benefit Service Company; HL Investment Advisors, LLC; Hartford Life Private Placement, LLC; M-CAP Insurance Agency, LLC; New England Insurance Company; Nutmeg Insurance Agency, Inc.; Nutmeg Insurance Company; Pacific Insurance Company, Limited; Planco, LLC; Planco Financial Services, LLC; Property and Casualty Insurance Company of Hartford; Sentinel Insurance Company, Ltd.; Specialty Risk Services, LLC.; The Hartford Income Shares Fund, Inc.; The Hartford Mutual Funds II, Inc.; The Hartford Mutual Funds, Inc.; Trumbull Insurance Company; Trumbull Services, L.L.C.; Twin City Fire Insurance Company; Woodbury Financial Services, Inc.

Questions about this Privacy Policy may be directed to the following address: GBD Compliance, The Hartford, P.O. Box 2999, Hartford, CT 06104-2999.



SCHEDULE  
RIDER #1

POLICY MODIFICATIONS: This policy as issued is amended as follows:

In consideration of the third annual installment premium of \$360, it is agreed that coverage under this policy shall continue in force for a period of 12 months commencing on the effective date of this rider.

This page is a policy page issued and effective on the Policy Effective Date unless dates are shown below making this page a rider.

RIDER: This rider, issued February 15, 2010, forms a part of Policy No. ETB-101530 issued to City of Coral Gables.

It is effective May 1, 2010. It does not vary, waive, alter or extend any of the terms, conditions, or provisions of the policy, except as stated herein. Signed for the Hartford Life and Accident Insurance Company.

Ricardo A. Anzaldua, *Secretary*

John C. Walters, *President*

Form 7679 B10 Rev.-1



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- b) your request for us to pay a claim; and
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3/10/2010

**Adele M Korczak**  
215 Shuman Blvd.  
NAPERVILLE, IL 60563-8458  
Phone: (630) 961-7035  
Fax: (630)961-7020  
Email: AKORCZAK@travelers.com

**Hal Miller**  
GALLAGHER\A J\RMS  
2 PIERCE PL,  
ITASCA, IL 60143

RE: CITY OF CORAL GABLES  
Commercial Crime Policy- Quotation  
F-1697 (05-98)

On behalf of **Travelers Casualty and Surety Company of America** we are pleased to offer this quotation for **Commercial Crime**.

This quotation is conditioned upon there being no material change in risk between the date of this letter and the inception date of the proposed coverage. In the event of such change, the Insurer may, at its sole discretion, modify or withdraw this quotation. The coverage offered hereunder may not be accepted after 30 days from the date of this letter.

Thank you for the opportunity to offer this insurance proposal. We look forward to discussing this opportunity with you further.

Sincerely,

**Adele M Korczak**

3/10/2010  
 CITY OF CORAL GABLES  
 Commercial Crime

<u>Insuring Agreements</u>	<u>Limit of Insurance</u>	<u>Deductible</u>	<u>Premium</u>
<b>Option 4</b>			
B - Forgery Alterations	\$500,000.00	\$25,000.00	
C1 - Money & Sec on Premises	\$500,000.00	\$25,000.00	
C2 - Money & Sec - Messenger	\$500,000.00	\$25,000.00	
F - Computer Fraud	\$500,000.00	\$25,000.00	
O - Public Emp. Dis. per Loss	\$500,000.00	\$25,000.00	
R - MO & Counterfeit Currency	\$50,000.00	\$1,000.00	
Surcharge			\$28.18
Total Premium (3 Year Installment)			\$2,846.18
<i>NOTICE: A state surcharge applies. Please refer to your billing statement.</i>			

Commission: **5.00 %**

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**NOTES:**

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**ENDORSEMENTS** (The titles and headings are for convenience only. Please refer to the policy and endorsements for a description of coverage):

**Also Applicable to Option #4:**

<u>End No.</u>	<u>Edition Date</u>	<u>Endorsement Name</u>	<u>End. Notes</u>
CR-1044	12-93	Add Faithful Performance of Duty	
CR-0206	06-95	FL Changes	
F-2565	01-01	Investigative Costs Coverage Form	
F-3221	05-04	Welfare and Pension Plans - Governmental Entities	
ILT-5018	07-04	FL - Cancellation/Nonrenewal Full Cancellation - Insurer	

---

**3/10/2010  
CITY OF CORAL GABLES  
Commercial Crime**

**CONTINGENCIES** (This quote is subject to the underwriter's receipt and satisfactory review of the following prior to 30 days from the date of this letter.):

**1. COMPLETED, SIGNED AND DATED GOVERNMENTAL APPLICATION PRIOR TO BINDING**

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CR-QL001 (06-04)

THE PRECEDING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL/QUOTE. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL/QUOTE HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS PROPOSAL/QUOTE CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.

THIS PROPOSAL/QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OR COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

**Important Notice Regarding Compensation Disclosure**

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website: [http://www.travelers.com/w3c/legal/Producer\\_Compensation\\_Disclosure.html](http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html)

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.



**IMPORTANT NOTICE TO AGENTS OR BROKERS -  
NOTIFICATION REQUIREMENTS UNDER THE  
TERRORISM RISK INSURANCE ACT OF 2002**

Dear Agent or Broker:

In order that Travelers may fulfill its requirements under the Terrorism Risk Insurance Act of 2002, as amended, and to protect you from any errors or omissions exposure, it is important that the attached "Disclosure Notice - Terrorism Risk Insurance Act of 2002" (ILT-1066 Ed. 1-08) is delivered with the new or renewal quote for this account.

Delivery may be accomplished in a variety of ways, including U.S. Mail, express mail, fax, or in person.

We appreciate your cooperation.

Sincerely,

The Travelers Companies, Inc.

## **DISCLOSURE NOTICE - TERRORISM RISK INSURANCE ACT OF 2002**

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury - in concurrence with the Secretary of State and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the Federal Government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

Please note that no separate additional premium charge has been made for the terrorism coverage required by the Act. The premium charge that is allocable to such coverage is inseparable from and imbedded in your overall premium, and does not include any charge for the portion of losses covered by the Federal Government under the Act. The charge is no more than one percent of your premium.



Date: 3/8/2010

To: Mayte Gandulfo  
Arthur J. Gallagher - Miami, FL  
MIAMI, FL

From: Michael Corcoran - mcorcoran@midman.com

Account: City of Coral Gables  
2801 Salzedo Street, Second Floor  
Coral Gables, FL 33134

*Quoting on behalf of:*

NEW YORK MARINE & GENERAL INSURANCE COMPANY

Specific Excess & Aggregate Excess Workers' Compensation and Employers' Liability Quote

A.M. Best Rated: "A" (Excellent), VIII

We are pleased to provide the following quotation terms as follows:

Quote Option 1	
Policy Term	May 1, 2010 / May 1, 2011
Estimated Modified Premium:	\$1,709,829
Estimated Total Payroll:	\$47,995,016
Covered State(s):	FL
Specific Retention	\$1,000,000
Specific Limit	Statutory
Employers Liability Limit	\$1,000,000
Aggregate Attachment Rate	Nil
Minimum Aggregate Attachment	Nil
Aggregate Limit	Nil
Maximum Loss Accruing Aggregate	Nil
Excess Rate per \$100 of Payroll	\$0.2526
Estimated Premium Excluding Terrorism	\$121,255
Terrorism Charge	\$821
Total Minimum Premium	\$122,076
Total Deposit Premium	\$122,076



**Commission:** 0%, included in above premium.

**Quote Expiration:** March 30, 2010

**TPA:** Johns Eastern

**Payment Plan:** Premium is due in full at inception of policy period.

The above quote is subject to:

1. Final Premium will be at least and not less than the minimum premium stated above.
2. Require full implementation of safety/loss control program and retention of TPA, approved by New York Marine and General Insurance Company, throughout the policy period.
3. The Terrorism Charge is calculated separately and not included in the total rate above. It is subject to adjustment at audit.
4. Applicable state endorsements plus other coverage additions/exclusions may apply. All other endorsements desired must be requested prior to binding and are subject to approval.
5. Please sign and return the attached Terrorism Disclosure. Same must be received within thirty (30) days of binding.
6. New York Marine and General Insurance Company has the right, but not the obligation, to audit the TPA listed above.

Risk Control Services: See attached document listing services available

Please do not hesitate to contact me with any questions, Thank you.

Regards,

Michael Corcoran



## New York Marine and General Insurance Company

### POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

City of Coral Gables

Insured's Name

Policy Number

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2007, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of your annual premium that is attributable to coverage for acts of terrorism is \$821, and does not include any charges for the portion of losses covered by the United States government under the Act.

*The portion of the Insured's annual premium that is attributable to coverage for certified "acts of terrorism" may be adjustable at audit and is calculated based on a percentage of the Insured's total audited payroll.*

I ACKNOWLEDGE THAT WE HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER THIS POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT, MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE THIS COVERAGE AND WE HAVE BEEN NOTIFIED OF THE PORTION OF THE PREMIUM ATTRIBUTABLE TO THIS COVERAGE.

\_\_\_\_\_  
Policyholder's Signature

\_\_\_\_\_  
Date

**Entertainment Brokers International****Los Angeles**

10940 Wilshire Blvd., 17th Floor  
Los Angeles, CA 90024  
CA License No. 0773887  
Tel 310.824.0111 Fax 310.824.5733

**New York**

77 Water Street, 17th Floor  
New York, NY 10005  
Tel 212.440.6500  
Fax 212.307.0598

[www.ebi-ins.com](http://www.ebi-ins.com)

**GENERAL LIABILITY – TULIP QUOTE****Terrorism Risk Insurance Act of 2002 ("the TRIA") Disclosure**

This quotation offers coverage for loss caused by certified acts of terrorism as defined in the TRIA. That part of the total premium amount quoted here by the insurance company making the quotation ("the insurer") that is attributed to coverage pursuant to the TRIA is \$0. It does not include any charges for the portion of terrorism loss paid by the United States government. Under the TRIA, the United States government pays 90% of covered terrorism losses exceeding the insurer's deductible as defined by the TRIA.

		<b>Premium/Fee Summary</b>	
Date:	03-08-2010	Total Premium:	\$0
Broker:	Arthur J. Gallagher & Co. -FL	Total State Assessments:	\$0
From:	Mary Ann Saemaldahr	Total Fees:	\$0
E-mail:	msaemaldahr@ebi-ins.com	<b>Total Due:</b>	<b>\$0</b>
Quote No:	CLX-TULIP-QUOTE-13851		
Carrier:	Employers Fire Insurance Company		
Policy No.:	TBD	Commission:	0%
Named Insured:	City of Coral Gables, Tenant User Of		
Mailing Address:	2801 Salzedo Street  Coral Gables, FL 33134		
Effective/Expiration:	05-01-2010 to 05-01-2011		
Form of Business:	Other		
Business Description:	TULIP		

**Comments**

If premium is not received within 30 days after the effective date of coverage, the policy will be subject to cancellation. The receipt of an individual invoice or billing through an open item statement does not change these payment terms.

This quotation may not include all coverage requested by the insured. Please refer to this quotation for terms and conditions. The terms and conditions of this quotation (including, but not limited to: Coverages, Limits, Deductibles, Premiums, Rates, Forms, and Commission) cannot be changed without written consent of the underwriter.

Please request approval from Entertainment Brokers International if the applicant does not want to bind all lines of coverage quoted for this account.

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**General Liability TULIP Coverage**

<b>Coverage</b>	<b>Limit</b>
General Aggregate	\$None
Products & Completed Ops. Agg	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage (Any One Fire)	\$50,000
Medical Payments (Any One Person)	\$Excluded

**General Liability TULIP Rating**

<b>Code</b>	<b>Description</b>	<b>Rate</b>	<b>Deposit Premium</b>
43424e	Exhibitions - Outside	Per TULIP Rate Endorsement	\$0 MP
63217e	Exhibitions - In Buildings	Per TULIP Rate Endorsement	Included
<b>Total Deposit:</b>			<b>\$0</b>

1. Per Schedule on File with Company, Coral Gables, FL 33134

<b>Coverage</b>	<b>Limit</b>
Liquor Liability	
Each Common Cause Limit:	\$1,000,000
Aggregate Limit:	\$1,000,000

<b>Additional Charges/Discounts</b>	<b>Rate</b>	<b>Premium</b>
TRIA ("Certified" Acts of Terrorism)	0.009	\$0
<b>Total Premium</b>		<b>\$0</b>

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## RATING SCHEDULE

### TULIP RATING

#### A. Rates (1-4 Days)

Total Attendance (Spectators/Participants)		Class 1	Class 2	Class 3	Additional Premium for Liquor Liability
A. 1 - 100		\$75.00	\$100.00	\$150.00	\$75.00
B. 101 - 500		\$100.00	\$135.00	\$200.00	\$185.00
C. 501 - 1500		\$150.00	\$185.00	\$310.00	\$260.00
D. 1501 - 3000		\$200.00	\$315.00	\$425.00	\$375.00
E. 3001 - 5000		\$300.00	\$425.00	\$625.00	\$490.00
F. 5001 + (rate per person)	Refer to Company				

#### B. Rates (5 Or More Days)

Total Attendance (Spectators/Participants)		Class 1	Class 2	Class 3	Additional Premium for Liquor Liability
A. 1 - 100		\$95.00	\$170.00	\$300.00	\$110.00
B. 101 - 500		\$140.00	\$215.00	\$360.00	\$275.00
C. 501 - 1500		\$235.00	\$355.00	\$455.00	\$435.00
D. 1501 - 3000		\$335.00	\$460.00	\$575.00	\$600.00
E. 3001 - 5000		\$450.00	\$625.00	\$785.00	\$750.00
F. 5001 + (rate per person)	Refer to Company				

#### Vendors Liability Rate Schedule

The following rates and premiums are to be applied in addition to the above premiums.

Exhibitors	No Sales	\$45 per day/per exhibitor up to a maximum of \$300 per day
Concessionaires	Non Food Sales	\$65 per day/per concessionaire up to a maximum of \$425 per day
Concessionaires	Food Sales	\$75 per day/per concessionaire up to a maximum of \$475 per day
Attractions	Performers	\$150 per day/per concessionaire up to a maximum of \$950 per day

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**Forms**

Common Policy Declarations – EDEC 525 12 05

Commercial General Liability Coverage Part Declarations - EDEC 526 12 05

Disclosure Pursuant To Terrorism Risk Insurance Act Of 2002 – IL 09 85 01 08

Policy Changes (TULIP Rates) – IL 12 01 11 85

Commercial General Liability Coverage Form – CG 00 01 12 07

Calculation of Premium – IL 00 03 04 98

Covered Events And Hazard Class – ECG 00 528 12 05

EVENT DESCRIPTION	HAZARD CLASS
Anniversary Parties	Electronics Conventions
Antique Shows	Face Painters
Art Festivals And Shows	Fashion Shows
Auctions	Flower And Garden Shows
Auto Shows-Auto Static Only	Fund Raising Dinner
Award Presentations	Funeral Service
Baby Shower	Graduations
Ballet Or Other Classical Dance Shows	Harvest Festivals - No Farm Implements Or Equipment
Balloon Artists	Holiday Events & Parties / Gift Exchanges
Banquets	Home Shows
Baptism	Jazz And Jam Concerts – Indoors
Bar Mitzvahs/Bat Mitzvahs	Jewelry Maker
Bazaars	Job Fairs Indoors
Beauty Pageants	Ladies Club Events
Belly Dancer	Lectures
Birthday Parties	Luncheons
Boat Shows (Dry Dock Only)	Meetings - Indoors
Body Building Contests	Mime
Book Signing	Mobile Home Shows
Bridal Showers	Pageants
Business Meetings And Shows	Poet
Business Parties	Poetry Reading
Camera Shows	Professional And Amateur Association
Card Shows	Meetings
Caricature Sketching	Puppeteer
Carolers	Quinceanera
Cartoonist	Recitals
Casino Nights	Reunions Indoors
Chamber Of Commerce Events	Rv Shows
Charity Benefits, Dances, Auctions, Or Sales	Scouting Jamborees – No Overnight Camping
Choirs - Indoor	Seances
Church Services Or Meetings	Seminars
Civic Club Meetings	Social Receptions – Indoors
Classic Dance Shows	Speaking Engagements
Computer Shows	Store Openings
Concerts - Celtic Music	Story Teller
Concerts - Chamber Music	Symphony Concerts
Concerts - Classical Music - Indoors	Teleconferences
Concerts - Holiday Music	Telethons
Concerts - Instrumental	Trade Shows – Indoors
Consumer Shows	Vacation Shows
Conventions – Indoors	Ventriloquist
Craft Shows	Voter Registration
Dance Competitions	

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Dance Recital Debutant Balls Debuts Drill Team Exhibitions Educational Exhibitions	Weddings And Wedding Receptions Yodeler	
Bingo Games Card Games - Blackjack Card Games - Poker Carnivals – School Events with No Mechanical Rides Chess Tournament Choirs - Outdoor Christmas Tree Lighting Clowns - No Motorized Vehicles Comedians Concerts – 50's, 60's, 70's or 80's Music Concerts - Blues Music Concerts - Classical Music – Outdoors Concerts – Country Music Concerts - Folk Music Concerts - Funk Music Concerts - Motown Concerts Soul Music Dog, Cat, Bird & Other Domestic Animal Shows/Events Easter Egg Hunt Festival and Cultural Events – Indoors Fishing Events Golf Events - Non Professional Impersonator - Celebrity or Holiday Character	Impressionist Jazz And Jam Concerts – Outdoors Job Fairs Outdoors Jugglers (No Pyro) Magician Mariachi Band Math Tournament Meetings – Outdoors Menorah Lightning Picnics - No Pools Or Lakes Reunions Outdoors School Band Competitions Or Events Soap Box Derbies Social Receptions - Outdoors Trade Shows – Outdoors Union Meetings Video Game Contests	2
Aerobics and Jazercise Classes or Events Amateur Rodeo and Roping Events Baseball - Amateur Basketball - Amateur Bicycling - No Racing / Offroad Block Parties/Street Closures/Street Fairs-Under 5,000 Spectators Bowling Tournaments Boxing, Wrestling, Hockey and Football Games - Amateur Casino and Lounge Shows Cheerleading Events/Competitions (no Pyramids) Comedy Shows Company or Corporate Retreats Concerts - Pop Cover Bands Cornfield Mazes Country & Western Events – No Rodeos or Rides Country Festivals and Fairs – No Rides Festival and Cultural Events – Outdoors Film Screenings Film Showings Golf Tournament - Daytime Grad Night Gymnastic Competitions - Spectators Only Halloween - Costume Contests	Livestock Shows Magic Show Marathons (Walking & Running) Attendees 500 and under Mobile Homes/Rv Shows - Professionally Managed Movie Release Party New Years Party (Private/By Invite Only) Old Timer Events Parades – Under 5,000 Spectators Play Readings Plays Pool And/Or Billiards Tournaments Proms Rugby Soccer Softball - Amateur Sporting Events – Indoors – Non-Professional Talent Show (No Rap, Hip Hop, Heavy Metal Shows) Tap Dancing Tennis Tournament Theatrical Stage Performances Volleyball - Amateur Wagon / Hayrides Walking / Hiking Tour Wine Tasting	3

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Ice Skating Shows	
Junior Athletic Games	
Karate Meets	
Lacrosse	
Laser Tag (Indoors)	

**Aircraft, Auto And Watercraft Exclusion Amendment – ECG 04 586 12 05**

**Absolute Asbestos Exclusion – ECG 21 510 12 99**

**Absolute Lead Exclusion – ECG 21 512 12 99**

**Exclusion - All Hazards in Connection with Designated Events or Premises – ECG 21 622 12 05**

**Location And Description Of Excluded Events Or Premises:**

Aircraft Events, Animal Acts and Shows, Bicycle Rallies, Races and Events, Block Parties/Street Closures/Street Fairs-over 5,000 in attendance, Boat Shows, Bounce Houses, Bungee Jumping, Carnivals With Amusement Devices, Circuses, Concerts - Not Otherwise Classified, Concerts with Rap, Hip Hop, Heavy Metal, Ska Punk or similar types of music, Cycle Events, Evangelistic Meetings with Faith Healing or Similar Activities, Events with Armed Private Security, Events with Known Attendance Prior to the Event Greater than 5,000 People, Events with prior losses, Exotic Animal Shows and Events, Film Production, Fireworks, Fraternity Events, Go Kart Races, Gun and Knife Shows, Halloween - Haunted Houses, Hang gliding/Sky Diving, Hay Rides, Heads of State Events, Hot Air Balloon Rides/Events, Hypnotist, Inflatable's, Instructional Classes - Drivers Education, Flying or Health, Laser Tag - Outdoors, Luge, Marathons / Walkathons over 500 Attendees, Mechanical Amusement Devices Including Mechanical Bulls, Mosh Pits, Motorized Sporting Events, New Years Party (Open to public/not by invite only), Nightclub Shows, Overnight Camping and Retreats, Paint Ball, Parachuting, Parasailing, Political Rallies, Professional Sports, Promoters, Pyrotechnics, Raves, Reality TV Shows, Record Signing's in stores, Renaissance Fairs/Festivals, Rodeo and Roping Events - Professional, Roller Coasters/Sky Coasters, Rummage Sales - Other than for Charities, Saddle Animals, Sidewalk Sales, Skate Boarding, Ski Events, Sky Diving, Slam Dancing, Sorority Events, Swap Meets/Flea Markets, Swimming and Pool Facilities, Temporary Grandstands, Tobogganing, Tractor Pulls, Trampolines, Triathlons, Wall Climbing, War Games/Re-enactments, Water Events, Water Slides, any event with a known attendance prior to the event greater than 5,000 people.

Any event not otherwise scheduled in TULIP Hazard Class I Events, or TULIP Hazard Class II Events or TULIP Hazard Class III Events.

**Exclusion - Designated Activities – ECG 21 623 12 05**

**Description of Designated Activities:**

Hang Gliding, Parasailing, Parachuting, Tobogganing, Luge, Skateboarding, Trampolines, Bungee Jumping, Hot Air Balloon Rides, Mosh Pits, Slam Dancing, Skycoaster, Mechanical Bulls, Saddle Animals

**Exclusion - Personal and Advertising Injury Liability - Entertainment Industry – ECG 21 626 12 05**

**Exclusion - Fireworks – ECG 21 627 12 05**

**Exclusion - Throwing, Kicking or Projecting of Objects or Persons – ECG 21 629 12 05**

**Exclusion - Non-Performing Animals – ECG 21 635 12 05**

**Exclusion - Comparative Advertising (Designated Operations) – ECG 21 640 12 05**

**Exclusion - Damage To Premises Rented To You For Seven Or Fewer Consecutive Days – ECG 21 645 12 05**

**Amendment Of Employee Definition (Temporary Employee) – ECG 22 516 12 05**

**Limitation Of Coverage To Designated Products - ECG 22 521 12 05**

Designated Covered Products: Clothing apparel, records, tapes, CDs, posters, badges, photos, stickers, food and beverages.

**Limitation Of Coverage To Designated Events For Tenant Users Liability Insurance – ECG 24 560 12 05**

**Additional Insured – Concessionaires Trading Under Your Name – CG 20 03 11 85**

**Additional Insured – Manager or Lessors of Premises – CG 20 11 01 96**

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**Designation of Premises (Part Leased to You): All Premises Leased to You**

**Name of Person or Organization (Additional Insured): All Managers or Lessors of Premises**

**Additional Premium: Included**

**Additional Insured – State or Political Subdivisions – Permit – CG 20 12 07 98**

**State or Political Subdivision: All States or Political Subdivisions issuing such permits to the insured**

**Exclusion – Athletic or Sports Participants – CG 21 01 11 85**

**Description of Operations: Any Athletic Events**

**Exclusion – Coverage C Medical Payments – CG 21 35 10 01**

**Abuse or Molestation Exclusion – CG 21 46 07 98**

**Employment Related Practices Exclusion – CG 21 47 07 98**

**Total Pollution Exclusion Endorsement – CG 21 49 09 99**

**Liquor Liability Declarations – EDEC 527 12 05**

Each Common Cause Limit: \$1,000,000

Aggregate Limit: \$1,000,000

**Liquor Liability Coverage Form – CG 00 33 12 04**

**Common Policy Conditions – IL 00 17 11 98**

**Exclusion - Violation of Statutes that Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information – CG 00 67 03 05**

**Recording and Distribution of Material or Information in Violation of Law Exclusion – CG 00 68 05 09**

**Limited Fungi Or Bacteria Coverage – CG 24 25 12 04**

Sublimit: \$15,000

**Cap On Losses From Certified Acts Of Terrorism– CG 21 70 01 08**

**Florida Changes – Cancellation and Nonrenewal – CG 02 20**

**Nuclear Energy Liability Exclusion Endorsement (BROAD FORM) – IL 01 98 09 08**

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Entertainment Brokers International

**Los Angeles**

10940 Wilshire Blvd., 17<sup>th</sup> Floor  
Los Angeles, CA 90024  
CA License No. 0773887  
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New York, NY 10005  
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Fax 212.307.0598

[www.ebi-ins.com](http://www.ebi-ins.com)

**PERSONAL PROPERTY FLOATER QUOTE**

		<b>Premium/Fee Summary</b>
Date:	03-08-2010	
Broker:	Arthur J. Gallagher & Co. -FL	Total Premium: \$0
From:	Mary Ann Saemaldahr	Total State Assessments:
E-mail:	msaemaldahr@ebi-ins.com	Total Fees: \$0
Quote No:	CLX-PF-QUOTE-16365	<b>Total Due:</b> \$0
Carrier:	Employers Fire Insurance Company	
Policy No.:	TBD	Commission: 0%
Named Insured:	City of Coral Gables, Tenant User of	
Mailing Address:	2801 Salzedo Street	
	Coral Gables, FL 33134	
Effective/Expiration:	05-01-2010 to 05-01-2011	
Form of Business:	Other	
Business Description:	Online PF TULIP	

**Comments**

If premium is not received within 30 days after the effective date of coverage, the policy will be subject to cancellation. The receipt of an individual invoice or billing through an open item statement does not change these payment terms.

This quotation may not include all coverage requested by the insured. Please refer to this quotation for terms and conditions. The terms and conditions of this quotation (including, but not limited to: Coverages, Limits, Deductibles, Premiums, Rates, Forms, and Commission) cannot be changed without written consent of the underwriter.

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**Coverage and Rating**

Subject	Limit	Deductible	Rate per \$100	Premium
Third Party Property Damage	\$1,000,000	\$1,000	Per Rating Endorsement	\$0
IM 252 (01-05)				

**Tenant Users Third Party Property Damage Insurance Program - IM 308 (01-07)**

Loss Limit: \$1,000,000 Aggregate per Event / Occurrence

Deductible: \$1,000 Per Claim

**\*DAILY RATES (1 THRU 4 DAYS)**

**DAILY ATTENDANCE**

	<u>SPECTATORS/PARTICIPANTS</u>	<u>CLASS I</u>	<u>CLASS II</u>	<u>CLASS III</u>	<u>CLASS IV</u>
A.	1 - 100	\$ 25.00	\$ 30.00	\$ 35.00	REFER TO EBI
B.	101 - 500	\$ 30.00	\$ 40.00	\$ 50.00	REFER TO EBI
C.	501 - 1500	\$ 35.00	\$ 50.00	\$ 65.00	REFER TO EBI
D.	1501 - 3000	\$ 40.00	\$ 60.00	\$ 80.00	REFER TO EBI
E.	3001 - 5000	\$ 45.00	\$ 70.00	\$ 95.00	REFER TO EBI
F.	5001 +	REFER	REFER	REFER	REFER TO EBI

**\*EXTENDED USE RATES (5 OR MORE DAYS)**

**TOTAL ATTENDANCE FOR ALL DAYS**

	<u>SPECTATORS/PARTICIPANTS</u>	<u>CLASS I</u>	<u>CLASS II</u>	<u>CLASS III</u>	<u>CLASS IV</u>
A.	1 - 100	\$ 30.00	\$ 50.00	\$ 75.00	REFER TO EBI
B.	101 - 500	\$ 40.00	\$ 65.00	\$ 95.00	REFER TO EBI
C.	501 - 1500	\$ 50.00	\$ 75.00	\$105.00	REFER TO EBI
D.	1501 - 3000	\$ 60.00	\$ 95.00	\$115.00	REFER TO EBI
E.	3001 - 5000	\$ 70.00	\$110.00	\$130.00	REFER TO EBI
F.	5001 +	REFER	REFER	REFER	REFER TO EBI

Additional Charges/Discounts	Rate	Premium
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TRIA ("Certified" Acts of Terrorism)	0.01
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Annual Premium	\$0
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**Forms**

**Personal Property Floater Declarations – PPF DEC 100 (08-06)**

**Declarations Overflow Page (Schedule of Forms) – ILU 003 (0589)**

**Earth Movement/Flood Exclusion - IM 303 (01-05)**

Coverage Excludes Earth Movement and Volcanic Eruption

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Coverage Excludes Flood

Tenant Users Third Party Property Damage Insurance Program - IM 308 (01-07)

Personal Property Floater Policy - PPF 200 (01-05)

**Exclusion of Certified Acts of Terrorism - IL 09 58 11 02**

**Exclusion of Certain Computer Related Losses - IL 09 35 07 02**

**Florida Changes - Cancellation and Nonrenewal - IL 02 55 07 02**

**Florida Changes - Loss Payment - CM 01 16 09 00**

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