



**Brown & Brown of Florida, Inc.
Miami Division**

14900 NW 79th Court, Suite 200
Miami Lakes, FL 33016-5869
(305) 364-7800
Fax (305) 822-5687

July 27, 2016

Town of Miami Lakes
6601 Main Street
Miami Lakes, FL 33014

Re: Town of Miami Lakes – Property, Casualty, and Liability Program – RFP No. 2016-36

Dear Mayor and Councilmembers,

I am pleased to enclose the Brown & Brown Insurance of Florida, Inc. – Miami Division response to the above captioned Request for Proposal.

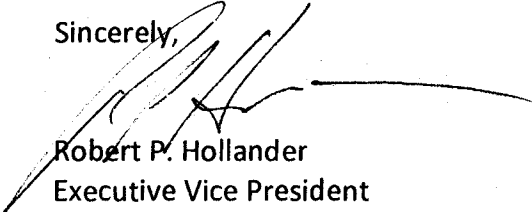
Brown & Brown Insurance of Florida, Inc. – Miami Division and the Preferred Governmental Insurance Trust (PGIT) has had the privilege of providing insurance products and services to the Town of Miami Lakes since October 1, 2010.

Brown & Brown Insurance, Inc. is the largest independent insurance agency in the State of Florida and the sixth largest in the United States.

In spite of our size we are committed to providing the Town of Miami Lakes with the highest level of service and the most competitive and comprehensive insurance programs available in the insurance marketplace. Our location in the Town of Miami Lakes allows us with the unique ability to offer unmatched immediate insurance service and advices to the Manager and staff of the town of Miami Lakes.

We look forward to the opportunity to continue to service the insurance needs of the Town of Miami Lakes.

Sincerely,


Robert P. Hollander
Executive Vice President

Encl.

Brown & Brown Insurance of Florida – Miami Division

Town of Miami Lakes

Property, Casualty and liability Insurance Program

RFP No. 2016-36

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PROPOSER'S QUALIFICATIONS

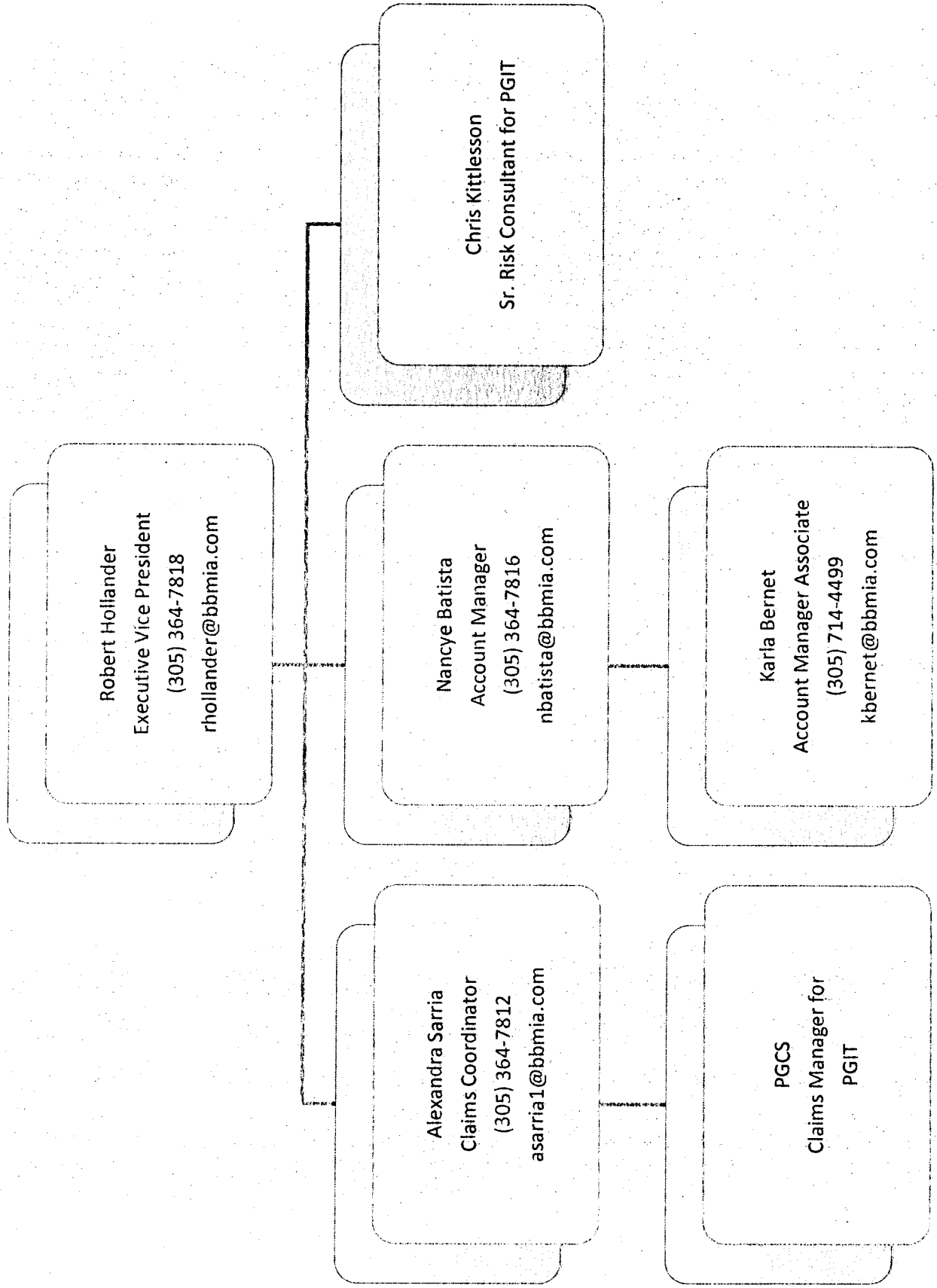
Brown & Brown, Inc was formed in 1938 in Daytona Beach, Florida and has grown into the largest independent insurance agency organization in the State of Florida and is currently the 6th largest independent insurance agency in the United States. Brown & Brown, Inc. is publically traded on the New York Stock Exchange and has been included in *Forbes List* of the "200 Best Small Companies in America. The home office of Brown & Brown, Inc. of Florida is located at 220 S. Ridgewood Avenue, Daytona Beach, Florida 32114. Brown & Brown, Inc. handles client's premiums in excess of 12 billion annually and has in excess of 6,500 employees nationwide.

Brown & Brown Insurance of Florida – Miami Division has been located within the Town of Miami Lakes for over twenty five years. The current location at 14900 N.E. 79th Court, Miami Lakes, FL 33016 has in excess of 100 employees and is member of the Chamber of Commerce of the Town of Miami Lakes. The **Brown & Brown Insurance of Florida – Miami Division** has provided insurance products and services to municipalities for over 15 years. Being located within the City of Miami Lakes provides the **Brown & Brown Insurance of Florida – Miami Division** office with the unique ability to offer the Town of Miami Lakes with local and immediate 24/7 insurance services, including claims assistance.

Public Risk Underwriters, Inc. is the administrators of the **Preferred Governmental Insurance Trust (PGIT)**, located at 615 Crescent Executive Court, Suite 600, Lake Mary, Florida 32746 The **Preferred Governmental Insurance Trust** was formed in 1999 to provide insurance products, safety and risk control techniques in cooperation with retail insurance offices, such as **Brown & Brown Insurance of Florida – Miami Division** to public entities located within the State of Florida. The **Preferred Governmental Insurance Trust** provides insurance coverage to over 120 municipalities within the State of Florida. **Preferred Governmental Claims Service (PGCS)** is a division of **PGIT** that provides insurance claims services to member of the **Preferred Governmental Insurance Trust (PGIT)**.

Brown & Brown Insurance of Florida – Miami Division

Table of Organization



Brown & Brown Insurance of Florida – Miami Division

Proposer's Team & Key Personnel

Robert P. Hollander, Executive Vice President

Robert P. Hollander is the Insurance Agent for the Town of Miami Lakes and is primarily responsible for the Town of Miami Lakes Insurance Program. Responsibilities include the analysis and review of all of the Town's insurance exposures and coverage, negotiating premiums with the Preferred Governmental Insurance Trust (PGIT), coordinating and supporting the Town in any claim activities and assisting the Town Manager and staff with all insurance issues.

Robert P. Hollander has been in the insurance industry in South Florida since 1965 and was the owner of Dade Underwriters Insurance Agency from 1968 to 1997. In 1997, Dade Underwriters Insurance Agency was acquired by Brown & Brown Insurance in 1997. Robert Hollander is a graduate of the University of Miami and College of Insurance – NY. Robert Hollander has been servicing the insurance needs for municipalities for over fifteen years. Robert was the former President of the Independent Insurance Agents of South Florida. Robert Hollander currently services the insurance needs of four municipalities in Miami – Dade County.

Nancye Batista, Account Manager

Nancye Batista is the Account Manager for the Town of Miami Lakes. Nancye holds the designation of Accredited Advisor of Insurance (AAI) and has been in the insurance industry in South Florida since 1966. Nancye was the Office Manager of Dade Underwriters Insurance Agency and is currently the Assistant Commercial Insurance Manager for Brown & Brown Insurance of Florida - Miami Division. Nancye services the insurance needs of various commercial insureds, including four municipalities in Miami-Dade County. Nancye is responsible for the internal servicing of the insurance needs of the Town of Miami Lakes, including policy/coverage review/changes, communication with the carrier and supports any claim activity.

Karla Bernet, Account Manager Associate

Karla Bernet provides assistance and support to Nancye Batista for the Town of Miami Lakes and has been in the insurance industry since 2006.

Alexandra Sarria, Claims Coordinator

Alexandra Sarria coordinates the reporting and support of any insurance claims for the Town of Miami lakes and has been in the insurance industry since 1996.

Brown & Brown Insurance of Florida – Miami Division

Proposer's Experience & Past Performance

1. City of Sunny Isles Beach:

Brown & Brown Insurance of Florida – Miami Division has provided insurance products and risk management services to the City of Sunny Isles Beach since 2001.

The program provided includes Property, Flood, Inland Marine Equipment, Plate Glass, Equipment Breakdown, Crime, General Liability, Law Enforcement Liability, Public Officials liability, Employment Practices Liability, Automobile Liability & Physical Damage, Workers' Compensation & Employers Liability and Storage Tank Liability insurance coverage forms.

The dollar value of the relationship is currently \$876,347.00

The Risk Manager/HR Director is Yael Londono at (305) 792-1809 /YLondono@sibfl.net. and the City Manager is Chris Russo at (305) 792-1701 /CRusso@sibfl.net.

2. Village of Key Biscayne:

Brown & Brown Insurance of Florida – Miami Division has provided insurance products and risk management services to the Village of Key Biscayne since 2010.

The program provided includes Property, Flood, Inland Marine Equipment, Equipment Breakdown, Crime, General Liability, Law Enforcement Liability, Fire Protection Liability, Public Officials Liability, Employment Practices Liability, Automobile Liability & Physical Damage, Workers' Compensation & Employers Liability and Storage Tank Liability Insurance coverage forms.

The dollar amount of the relationship is currently \$828,326.00

The Finance Director/Risk Manager is Vivian Parks at (305) 365-8903 /vparks@keybiscaynefl.gov. and the Village Manager is John Gilbert at (305) 365-5514 /jgilbert@keybiscaynefl.gov.

3. City of South Miami:

Brown & Brown Insurance of Florida – Miami Division has provided insurance products and risk management services to the City of South Miami since 2011.

The program provided includes Property, Flood, Inland Marine Equipment, Equipment Breakdown, Crime, General Liability, Law Enforcement Liability, Public Officials Liability, Employment Practices Liability, Automobile Liability & Physical damage.

The dollar amount of the relationship is currently \$451,544.00

The Risk Manager, HR Director is Rachael Cata at (305) 663-2515 /RCata@southmiamifl.gov and the City Manager is Steven Alexander at (305) 663-6338 /SAlexander@southmiamifl.gov.

Brown & Brown Insurance of Florida – Miami Division

Proposer's Approach

Brown & Brown Insurance – Miami will continue to meticulously review the exposures of the Town of Miami Lakes and provide the comprehensive and competitive forms of insurance coverage to protect the assets and interest of the Town of Miami Lakes. It is our commitment to be the Risk Managers for the Town of Miami Lakes. We will negotiate the broadest form of coverage and most competitive pricing available based on the Town's exposures and claim activity. As independent insurance agents we are not committed to any particular insurance carrier or program. The Preferred Governmental Insurance Trust (PGIT) continues to provide the very best combination of coverage and cost for fully insured municipalities.

Our enclosed proposal outlines all coverages types and forms as well as the cost for the Town of Miami Lakes. The proposal also includes a schedule of all of the A.M. Best Financial Ratings of all of the insurance carriers that are included within the Municipality excess Insurance structure of the non-assessable Preferred Governmental Insurance Trust (PGIT)

We will continue to meet with and advise the Town Manager, Finance Director and staff on a regular basis to monitor any changes in the Town's insurance exposures and appropriate insurance forms, along with a continued analysis of the Town's claim activity to determine trends and loss prevention plans. In cooperation with Chris Kittleson, Senior Risk Control Consultant for PGIT our goal is to continue to support the Town's Safety Committee in order to reduce claims and insurance costs. Our obligation includes the review of all certificates of insurance obtained from independent contractors doing business with the Town of Miami Lakes to assure that the Town is fully protected from the actions independent contractors. We will assist the Town's legal counsel and procurement staff in evaluating the insurance requirements of outside vendors.

In cooperation with The Preferred Governmental Trust (PGIT) we will continue provide the following added services:

- Preferred Online Learning Center Risk
- The Preferred Response & Pre-disaster Planning
- HR Risk Management Helpline
- Property Appraisal Service
- Safety & Risk Management Services
- Badge Program – Legal & Medical Claim Services
- Cyber Liability
- Safety & Risk Management Services
- Preferred "Tips"- Reimbursement up to \$5,000 for Training & Safety Incentives

Brown & Brown Insurance of Florida – Miami Division has been housed in the Town of Miami Lakes for 27 years. The Brown & Brown Account Manager for the Town of Miami Lakes, Nancye Batista and many of our employees are residents of Miami Lakes. We are in a unique position to continue to provide the Town of Miami with impeccable service and the fastest response time to any insurance need or issue for the Town of Miami Lakes.

INSURANCE PROPOSAL SUBMITTED ESPECIALLY FOR:

TOWN OF MIAMI LAKES

POLICY TERM:

10/01/16 TO 10/01/17

DATE OF PRESENTATION:

07/27/2016

PRESENTED BY:

**ROBERT HOLLANDER
EXECUTIVE VICE PRESIDENT
BROWN & BROWN – MIAMI DIVISION**



INTRODUCTION

We would like to take the opportunity to thank you for allowing us to work closely with you in our effort to develop a comprehensive Risk Solution Program for your business. Brown & Brown, Inc. is the largest independent agency organization in Florida and the 6th largest in the US. The company provides a variety of insurance products and services to corporate, institutional, professional and individual clients. Headquartered in Daytona Beach and Tampa, Brown & Brown is publicly traded on the New York Stock Exchange (BRO) and has been included in Forbes' list of the "200 Best Small Companies in America". The company handles clients' premiums in excess of 12 Billion annually and has in excess of 6,500 employees.

We have insurance professionals who specialize in evaluating and protecting your personal assets - home, auto, watercraft and life.

We also have an experienced employee benefits department who can assist you with group health, disability, life and dental.

While size is not the sole criteria for choosing an insurance agent, it does enable us to offer our clients clout in the marketplace and unmatched service capabilities.

Please feel free to visit our website at www.bbinsurance.com

This insurance proposal is prepared based on data furnished by you for our review. It is not to be construed as an exact or complete analysis of the policies or as legal evidence of insurance. It is only a brief outline of your insurance coverage and is for information purposes only. In the event of difference, the provisions of the policy will prevail. Please read your policy carefully for a thorough understanding of all terms, conditions and exclusions.

ACCOUNT SERVICING TEAM

Robert Hollander
Executive Vice President
305-364-7818
rhollander@bbmia.com

Nancye Batista, AAI
Account Manager
305-364-7816
nbatista@bbmia.com

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Account Manager Associate
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I. Schedule of Named Insureds

II. Coverage Sections

- Property
- Inland Marine
- Crime
- Commercial Liability
- Public Officials and Employment Practices Liability
- Automobile
- Government Crime
- Workers Compensation

III. Summary

IV. Illustrations and Definitions

SCHEDULE OF NAMED INSURED

Town of Miami Lakes

This list includes all of the named insured's we presently have on your policies. Should any revisions to this listing be required, please notify our office immediately.

Please Verify the Accuracy of Each Name and Update List, If Needed.

PROPOSED PROPERTY COVERAGE

Insurer:

Preferred Governmental Insurance Trust

Location of Premises:

Per Schedule Attached

Description of Property:

Limits of Coverage:

Blanket Building and Contents Limit

\$ 12,525,259

Values Insured are Ultimately Chosen by the Client. In view of the continually changing cost of construction and building materials, we strongly suggest that you review your property values annually. ANY changes in the occupancy of an insured location, should be reported to our office immediately. Changes in occupancy can potentially reduce or negate the coverage afforded by your property policy.

Description of Coverage Proposed:

Policy Forms:

Building & Personal Property Coverage Form - SPECIAL

Causes of Loss:

Special Form: Excluding Earthquake/Earth Movement

Coinsurance:

Building & Personal Property – N/A

Deductibles Selected:

All other perils:	\$ 2,500 Per occurrence – Building, Contents, and Extensions of Coverage
Named Windstorm	5% Per Occurrence - Subject to Minimum of \$15,000
Flood	\$ 2,500 Per Flood, except zones A, V excess of NFIP, whether purchased or not

Valuation:

Replacement Cost

PROPOSED PROPERTY COVERAGE

Continued

Coverage Enhancements:

- | | |
|--|---------------|
| • Flood Limit Per Occurrence and Aggregate
Excess of NFIP, whether purchased or not | \$ 1,000,000 |
| • Boiler & Machinery | \$ 12,525,259 |

NOTE: *Detached walls, fences, radio and TV antennas, trees, shrubs, plants free-standing property improvements such as athletic equipment, windscreens, lightpoles, satellite dishes or signs are not covered unless specifically scheduled on the policy.*

Property and Extensions of Coverage include, but are not limited to the following exclusions:

- Electronic Data
- Electronic Data Recognition
- Asbestos
- Pollution
- Fungus
- War, Nuclear
- Terrorism
- Earthquake/Earth Movement

PROPOSED PROPERTY COVERAGE

Continued

Property Extensions of Coverage:

For a Full Description of Terms, Definitions and Conditions Please Refer To The Policy Document

<u>Coverage</u>	<u>Limit</u>
Accounts Receivable	\$ 250,000
Additional Expense	\$ 100,000
Animals	\$ 1,000/5,000
Loss of Business Income	\$ 100,000
Debris Removal – Limit shown or 25% of loss, whichever is greater, per occurrence	\$ 250,000
Demolition, Ordinance and ICC	\$ 500,000
Expediting Expense	\$ 5,000
Fire Department Charges	\$ 25,000
Fungus Cleanup Expense	\$10,000/20,000
Lawns, Plants, Trees and Shrubs	\$ 25,000
New Locations	\$ 2,000,000
Personal Property of Employees	\$25,000/50,000
Pollution Cleanup Expense	\$25,000/50,000
Preservation of Property	\$ 250,000
Recertification	\$ 10,000
Service Interruption Coverage	\$ 100,000
Transit	\$ 250,000
Errors and Omissions	\$ 250,000

PROPOSED PROPERTY COVERAGE

Continued

Unit #	Description Address		Year Built	Eff. Date	Building Value		Total Insured Value	
			Const Type	Term Date	Contents Value			
	Roof Shape	Roof Pitch		Roof Covering		Covering Replaced		Roof Yr Blt
001	Royal Oaks Park - Restrooms 16500 N W 87 Avenue Miami Lakes, FL 33016		1998	10/01/2016	\$340,190		\$340,690	
			119 - JM	10/01/2017	\$500			
	Hip	Low (1/12-4/12)		Clay Tile				
002	Royal Oaks Park - Field Lighting 16500 N W 87 Avenue Miami Lakes, FL 33016		1998	10/01/2016	\$400,000		\$400,000	
			243 - Electrical Equipment	10/01/2017	\$0			
	N/A	N/A		N/A				
003	Royal Oaks Park - Scoreboard 16500 N W 87 Avenue Miami Lakes, FL 33016		2006	10/01/2016	\$50,000		\$50,000	
			243 - Electrical Equipment	10/01/2017	\$0			
	N/A	N/A		N/A				
004	Royal Oaks Park - 4 x Pavilions @ \$15K Each 16500 N W 87 Avenue Miami Lakes, FL 33014		2009	10/01/2016	\$60,000		\$60,000	
			152 - NC	10/01/2017	\$0			
	Flat	Flat		Steel - Standing Seam				
005	Royal Oaks Park - 2 large Pavilions @ \$20K Each 16500 N W 87 Avenue Miami Lakes, FL 33014		2009	10/01/2016	\$40,000		\$40,000	
			152 - NC	10/01/2017	\$0			
	Flat	Flat		Metal				
006	15 x Bus Shelters (\$10K each) Various Locations Miami Lakes, FL 33016		2006	10/01/2016	\$150,000		\$150,000	
			152 - NC	10/01/2017	\$0			
	Flat	Low (< 10)		Steel - Standing Seam				
007	Optimus Club Park - Office 6411 NW 162nd Street Miami Lakes, FL 33014		1980	10/01/2016	\$271,340		\$344,640	
			119 - JM	10/01/2017	\$73,300			
	Flat	Low (1/12-4/12)		Clay Tile		1980		
008	Optimus Club Park - Scoreboard 6411 NW 162nd Street Miami Lakes, FL 33014		1980	10/01/2016	\$30,000		\$30,000	
			243 - Electrical Equipment	10/01/2017	\$0			
	N/A	N/A		N/A				
009	Optimus Club Park - Lighting 6411 NW 162nd Street Miami Lakes, FL 33014		1980	10/01/2016	\$750,000		\$750,000	
			243 - Electrical Equipment	10/01/2017	\$0			
	N/A	N/A		N/A				
010	Optimus Club Park - Fencing 6411 NW 162nd Street Miami Lakes, FL 33014		1980	10/01/2016	\$125,000		\$125,000	
			102 - PITO	10/01/2017	\$0			
	N/A	N/A		N/A				

PROPOSED PROPERTY COVERAGE

Continued

Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address		Const Type	Term Date	Contents Value			
	Roof Shape	Roof Pitch		Roof Covering	Covering Replaced	Roof Yr Blt		
011	Optimus Club Park - 15 Bleachers		1980	10/01/2016	\$30,000		\$30,000	
	6411 NW 162nd Street Miami Lakes, FL 33014		102 - PITO	10/01/2017	\$0			
	N/A	N/A		N/A				
012	Optimus Club Park - 3 Pavilions @ \$15K Each		1980	10/01/2016	\$45,000		\$45,000	
	6411 NW 162nd Street Miami Lakes, FL 33014		119 - JM	10/01/2017	\$0			
	Flat	Flat		Asphalt Roll				
013	Optimus Club Park - Canal Restroom		1980	10/01/2016	\$104,190		\$114,190	
	6411 NW 162nd Street Miami Lakes, FL 33014		119 - JM	10/01/2017	\$10,000			
	Hip	Low (1/12-4/12)		Clay Tile	1980			
014	Optimus Club Park - Building # 2 - Electrical Room		1980	10/01/2016	\$75,000		\$100,000	
	6411 NW 162nd Street Miami Lakes, FL 33014		119 - JM	10/01/2017	\$25,000			
	Flat	Low (1/12-4/12)		Asphalt Shingle	1980			
015	Playground Equipment		1991	10/01/2016	\$500,000		\$500,000	
	Various Locations within City Miami Lakes, FL 33014		102 - PITO	10/01/2017	\$0			
	N/A	N/A		N/A				
016	Royal Oaks Park-Comm Ctr		2009	10/01/2016	\$1,607,150		\$1,738,150	
	16500 N W 87 Avenue Miami Lakes, FL 33016		119 - JM	10/01/2017	\$131,000			
	Gable end with bracing	Low (1/12-4/12)		Clay Tile				
017	Generator		2009	10/01/2016	\$0		\$39,000	
	16500 N W 87 Avenue Miami Lakes, FL 33016		243 - Electrical Equipment	10/01/2017	\$39,000			
	N/A	N/A		N/A				
018	Entry Sign		1992	10/01/2016	\$35,000		\$35,000	
	NW 67 Ave and NW 166 Terrace Miami Lakes, FL 33016		102 - PITO	10/01/2017	\$0			
	N/A	N/A		N/A				
019	Entry Sign		1992	10/01/2016	\$35,000		\$35,000	
	NW 154 Street and NW 77 Ave Miami Lakes, FL 33014		102 - PITO	10/01/2017	\$0			
	N/A	N/A		N/A				
020	Entry Sign		1992	10/01/2016	\$35,000		\$35,000	
	NW 87 Ave and Commerce Way Miami Lakes, FL 33016		102 - PITO	10/01/2017	\$0			
	N/A	N/A		N/A				

PROPOSED PROPERTY COVERAGE Continued

Unit #	Description Address		Year Built	Eff. Date	Building Value		Total Insured Value	
			Const Type	Term Date	Contents Value			
	Roof Shape	Roof Pitch			Roof Covering	Covering Replaced	Roof Yr Blt	
021	Rubberized floating dock at Optimus Club Park 6411 NW 162nd Street Miami Lakes, FL 33016		2010	10/01/2016	\$100,000		\$100,000	
			257 - Waterfront Structures	10/01/2017	\$0			
	N/A	N/A			N/A			
022	Florinda Estates Park - Playground 8767 NW 139th St. Miami Lakes, FL 33016		2009	10/01/2016	\$20,000		\$20,000	
			102 - PITO	10/01/2017	\$0			
	N/A	N/A			N/A			
023	Florinda Estates Park - Shade Pavilion 8767 NW 139th St. Miami Lakes, FL 33016		2009	10/01/2016	\$10,000		\$10,000	
			152 - NC	10/01/2017	\$0			
	Pyramid	Low (< 10)			Steel - Standing Seam			
024	Large Picnic Shelter 6075 Miami Lakes Drive Miami Lakes, FL 33016		1985	10/01/2016	\$30,000		\$30,000	
			101 - Frame	10/01/2017	\$0			
	Flat	Unknown			Unknown			
025	Shade Structure 6075 Miami Lakes Drive Miami Lakes, FL 33016		1985	10/01/2016	\$15,000		\$15,000	
			101 - Frame	10/01/2017	\$0			
	Gable end without bracing	Low (< 10)			Asphalt Shingle			
026	Community Center 15151 NW 82nd Avenue Miami Lakes, FL 33016		1996	10/01/2016	\$1,080,060		\$1,080,060	
			119 - JM	10/01/2017	\$0			
	Flat	Low (< 10)			Built up roof w/out gravel			
027	Restroom Building 15151 NW 82nd Avenue Miami Lakes, FL 33016		1996	10/01/2016	\$161,680		\$161,680	
			119 - JM	10/01/2017	\$0			
	Gable end without bracing	Medium (10 to 30)			Clay Tile			
028	Large Picnic Shelter 15151 NW 82nd Avenue Miami Lakes, FL 33016		1996	10/01/2016	\$30,000		\$30,000	
			101 - Frame	10/01/2017	\$0			
	Hip	Unknown			Asphalt Shingles			
029	Shade Structure 15151 NW 82nd Avenue Miami Lakes, FL 33016		1996	10/01/2016	\$15,000		\$15,000	
			101 - Frame	10/01/2017	\$0			
	Pyramid	Medium (10 to 30)			Steel - Standing Seam			
030	Lighting 15151 NW 82nd Avenue Miami Lakes, FL 33016		1996	10/01/2016	\$25,000		\$25,000	
			243 - Electrical Equipment	10/01/2017	\$0			
	Unknown	Unknown			Unknown			

PROPOSED PROPERTY COVERAGE

Continued

Unit #	Description Address		Year Built	Eff. Date	Building Value	Total Insured Value	
				Term Date	Contents Value		
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt
031	Flagpole 15151 NW 82nd Avenue Miami Lakes, FL 33016		1996	10/01/2016	\$3,000	\$3,000	
			102 - PITO	10/01/2017	\$0		
	N/A	N/A		N/A			
032	Bridge 15690 Bull Run Rd Miami Lakes, FL 33016		1996	10/01/2016	\$30,000	\$30,000	
			202 - Bridges	10/01/2017	\$0		
	N/A	N/A		N/A			
033	Small Shade Structure 8767 NW 139th St. Miami Lakes, FL 33016		2012	10/01/2016	\$10,000	\$10,000	
			101 - Frame	10/01/2017	\$0		
	Pyramid	Medium (10 to 30)		Steel - Standing Seam			
034	Pocket Park Playground Equipment 7105 Prestwick Place Miami Lakes, FL 33016		1992	10/01/2016	\$9,106	\$9,106	
			102 - PITO	10/01/2017	\$0		
	N/A	N/A		N/A			
035	Pocket Park Playground Equipment 14611 Mahogany Court Miami Lakes, FL 33016		1992	10/01/2016	\$10,597	\$10,597	
			102 - PITO	10/01/2017	\$0		
	N/A	N/A		N/A			
036	Pocket Park Playground Equipment 14295 Sabal Drive Miami Lakes, FL 33016		1992	10/01/2016	\$10,597	\$10,597	
			102 - PITO	10/01/2017	\$0		
	N/A	N/A		N/A			
037	Pocket Park Playground Equipment 8560 Menteith Terrace Miami Lakes, FL 33016		1992	10/01/2016	\$17,094	\$17,094	
			102 - PITO	10/01/2017	\$0		
	N/A	N/A		N/A			
038	Pocket Park Playground Equipment 7235 Bamboo Street Miami Lakes, FL 33016		1992	10/01/2016	\$13,734	\$13,734	
			102 - PITO	10/01/2017	\$0		
	N/A	N/A		N/A			
039	Land Based Pier @ Sevilla Estates Park 8901 N. W. 169th Terrace Miami-Dade, FL 33016		2012	10/01/2016	\$10,000	\$10,000	
			257 - Waterfront Structures	10/01/2017	\$0		
	N/A	N/A		N/A			
040	Shade Canopy Structure @ Sevilla Estates Park 8901 N. W. 169th Terrace Miami-Dade, FL 33016		2012	10/01/2016	\$10,000	\$10,000	
			101 - Frame	10/01/2017	\$0		
	Pyramid	Medium (10 to 30)		Steel - Standing Seam			

PROPOSED PROPERTY COVERAGE Continued

Unit #	Description Address		Year Built	Eff. Date	Building Value	Total Insured Value	
			Const Type	Term Date	Contents Value		
	Roof Shape	Roof Pitch		Roof Covering	Covering Replaced	Roof Yr Bit	
041	Town Government Center 6601 Main Street Miami Lakes, FL 33016		2013	10/01/2016	\$4,430,000	\$4,530,000	
			131 - FR	10/01/2017	\$100,000		
	Flat	Low (< 10)		Slab			
042	Bus Shelters Various Miami Lakes, FL 33014		2015	10/01/2016	\$141,120	\$141,120	
			152 - NC	10/01/2017	\$0		
	Flat	Low (< 10)		Steel - Standing Seam			
043	Mini Parks Greenway Bike Path TBD Miami Lakes, FL 33014		2015	10/01/2016	\$73,109	\$73,109	
			102 - PITO	10/01/2017	\$0		
	N/A	N/A		N/A			
044	ROP Playground Canopy TBD Miami Lakes, FL 33014		1993	10/01/2016	\$60,215	\$60,215	
			101 - Frame	10/01/2017	\$0		
	Pyramid	Medium (10 to 30)		Steel - Standing Seam			
045	Youth Center 6075 Miami Lakes Drive Miami Lakes, FL 33014		2015	10/01/2016	\$1,081,407	\$1,110,777	
			111 - MMC	10/01/2017	\$29,370		
	Flat	Low (<10)		Built up roof w/out gravel	2015		
046	Youth Center Playground 6075 Miami Lakes Drive Miami Lakes, FL 33014		2015	10/01/2016	\$37,500	\$37,500	
			102 - PITO	10/01/2017	\$0		
	N/A	N/A		N/A			
Total:					\$12,117,089	\$408,170	\$12,525,259

Note:

The PGIT Property Program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by PGIT on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence.

WINDSTORM & HAIL DEDUCTIBLE SAMPLE ILLUSTRATION

FLAT DEDUCTIBLE vs. PERCENTAGE Windstorm and Hail Deductible

This deductible would apply to a claim for damage caused by windstorm.

Building Replacement Cost	Flat Ded.	2% Ded.	3% Ded.	5% Ded.
Bldg #1 - \$1,000,000	\$5,000	\$20,000	\$30,000	\$50,000
Bldg #2 - \$2,000,000	\$5,000	\$40,000	\$60,000	\$100,000
Bldg #3 - \$3,000,000	\$5,000	\$60,000	\$90,000	\$150,000
Bldg #4 - \$4,000,000	\$5,000	\$80,000	\$120,000	\$200,000
TOTALS:				
Value - \$10,000,000	\$20,000	\$200,000	\$300,000	\$500,000

Percentage wind deductibles are calculated as a percentage of the total replacement value.

The deductible for all other perils applies to an "occurrence", not per building.

PROPOSED INLAND MARINE COVERAGE ELECTRONIC DATA PROCESSING

Insurer:

Preferred Governmental Insurance Trust

Description of Coverage:

Electronic Data Processing Equipment

Description of Property:

Values of Insurance:

Scheduled: Computer Hardware	\$150,000
Blanket Unscheduled: Golf Cart	\$ 2,495
2008 EZ Go Golf Cart TXT PDS	
Subject to \$25,000 Maximum Per Item – Excludes Watercraft – Must be scheduled	

Causes of Loss:

Special Form: Excluding Flood and Earthquake/Earth Movement

Loss of Use coverage is not automatically included

Valuation:

Actual Cash Value

Deductible:

\$1,000

Exclusions Included But Are Not Limited To:

- War
- Terrorism
- Earthquake/Earth Movement
- Flood
- Biological or Chemical Materials
- Electronic Data
- Electronic Date Recognition
- Asbestos

PROPOSED INLAND MARINE COVERAGE **ELECTRONIC DATA PROCESSING** **SCHEDULE**

Agent Brown & Brown, Inc. (Miami Lakes, FL)

Item #	Description	Serial Number	Classification Code	Eff. Date	Value	Deductible
				Term Date		
001	Unscheduled Blanket Inland Marine		Blanket Unscheduled Inland Marine	10/01/2016 10/01/2017	\$2,495	\$1,000
002	Computer Hardware		Electronic Data Processing Equipment - RC	10/01/2016 10/01/2017	\$150,000	\$1,000
Total					\$152,495	

PROPOSED CRIME COVERAGE

Insurer:

Preferred Governmental Insurance Trust

Type of Policy:

Combination Crime

Limits of Coverage:

Employee Dishonesty - Blanket Form Including Faithful Performance, Per Loss Covers loss of money, securities and other property by employee dishonesty at all premises of the insured.	\$ 100,000
Forgery or Alteration Covers loss by forgery or alteration of checks, drafts, and promissory notes (except by an employee) that are made or drawn by the insured or his agent.	\$ 100,000
Theft, Disappearance and Destruction Covers money and securities from almost any cause other than Employee Dishonesty and Forgery.	\$ 25,000
Computer Fraud Including Funds Transfer Fraud	\$ 100,000

Other Coverages Available:

- D. Robbery and Safe Burglary
- E. Premises Burglary
- G. Extortion
- H. Premises Theft and Robbery Outside
- I. Lessees of Safe Deposit Boxes
- J. Securities Deposited with Others

Deductibles:

Employee Dishonesty	\$2,500
Forgery or Alteration	\$2,500
Theft, Disappearance & Destruction	\$2,500
Computer Fraud	\$2,500

PROPOSED GENERAL LIABILITY COVERAGE

Insurer:

Preferred Governmental Insurance Trust

Type of Form:

Commercial General Liability - Occurrence Form

Limits of Liability:

Bodily Injury & Property Damage Liability	\$5,000,000	Each Occurrence
	N/A Included	General Aggregate Products & Completed Operations Aggregate
Personal Injury & Advertising Injury	Included	Any One Person or Organization
Fire Damage Limit	Included	Any One Fire
Medical Payments Limit	\$2,500	Any One Person
Bodily Injury & Property Damage Deductible	\$0	Per Claim/Occurrence

Higher Liability Limits may be Available Upon Request

Exposure Basis:

Class	Basis	Amount
General Liability	Ratable Payroll	\$3,116,027

PROPOSED GENERAL LIABILITY COVERAGE

Continued

Coverage Enhancements:

- Herbicide & Pesticide Aggregate Limit: \$1,000,000
- Sewer Back Up and Water Damage Limit: \$10,000/200,000

Exclusions include but are not limited to:

- Pollution
- Asbestos
- Lead
- Nuclear
- Professional Liability
- Terrorism
- Liquor Liability
- Law Enforcement Liability Is Not Included

Important Note:

Defense Cost – Outside of Limit. Does Not Erode the Limit for General Liability, Law Enforcement Liability, Public Officials Liability, Employment Related Practices Liability.

Deductible does not apply to defense cost

PROPOSED EMPLOYEE BENEFITS LIABILITY COVERAGE

Insurer:

Preferred Governmental Insurance Trust

Coverage Form:

Occurrence

Limits of Liability:

\$ 5,000,000	Per Person
N/A	Aggregate

Deductible:

N/A

In the event that your Employee Benefits Liability coverage was previously written on a Claims Made form, you should explore the possibility of purchasing an "extended reporting period" from your prior carrier.

Employee Benefits Liability:

To pay on your behalf all sums which you shall become legally obligated to pay on account of any claim made against you by an employee, former employee, or the beneficiaries or legal representatives thereof and caused by any negligent act, error or omission of yours, or any person for whose acts you are legally liable in the administration of your Employee Benefits Program.

PROPOSED PUBLIC OFFICIALS LIABILITY COVERAGE

Insurer:

Preferred Governmental Insurance Trust

Type of Form:

Claims Made

Retroactive Date:

Per Policy Form

Limits of Liability:

\$5,000,000

Per Claim

\$5,000,000

Aggregate

Deductible:

\$2,500 Per Claim

Exposure Basis:

Class	Basis	Amount
Municipality Public Officials	Payroll	\$3,116,027

Supplemental Payments:

- Pre-Termination:
\$2,500 Per Employee
\$5,000 Annual Aggregate
- Non-Monetary:
\$100,000 Aggregate

Sublimit of Public Officials/Employment Practices Liability:

Claims Made Form - Retroactive Date Per Form
Cyber Liability – Included only if POL/EPLI coverage written
Media Content Services Liability Network Security & Privacy Liability
Privacy Liability First Party Crisis Management
First Party Extortion Threat First Party Business Interruption
Voluntary Notification Endorsement is Included.
Limits: \$1,000,000 Each Claim/ \$1,000,000 Annual Aggregate Per Member

PROPOSED EMPLOYMENT RELATED PRACTICES LIABILITY COVERAGE

Insurer:

Preferred Governmental Insurance Trust

Coverage Form:

Claims Made

Limits of Liability:

\$5,000,000 Per Claim

\$5,000,000 Aggregate

Retroactive Date:

Per Policy Form

Deductible:

\$2,500 Per Claim

Exposure Basis:

Class	Basis	Amount
Employment Practices	Number of Employees	Full Time 40 Part Time 19 Volunteers 0

3+Employment Practices Liability Protection:

To pay on your behalf all sums for which you shall become legally obligated to pay on account of any claim made against you by an employee or former employee, for Wrongful Termination, Discrimination, Sexual Harassment and other Employment-Related Claims. This is a duty to defend policy. Coverage for your company and its directors, officers, owners, members or partners or their spouses for conduct within the scope of their duties for the company, is included in addition to coverage of claims against employees, including part-time, seasonal and temporary employees, for conduct within the scope of their duties for the company.

PROPOSED COMMERCIAL AUTOMOBILE COVERAGE

Insurer:

Preferred Governmental Insurance Trust

Limits of Liability:

Bodily Injury & Property Damage Liability Liability Coverage Provided For:	\$ 5,000,000	Combined Single Limit Symbol #1: Any Auto
Personal Injury Protection (Florida No-Fault)	\$ 10,000	Each Person – Symbol #5: Owned Autos Subject to No-Fault Law
Medical Payments Medical Payments Provided For:	\$ 5,000	Each Person Symbol #2: Owned Autos Only
Uninsured Motorists Non-Stacked Uninsured Motorist Coverage Provided For:	\$ 100,000	Per Accident Symbol #: 2 - Owned Autos Only
Physical Damage: Collision	\$ 1,000	Deductible
Comprehensive Physical Damage Coverage Provided For:	\$ 1,000	Deductible Symbol #: 2 & 8: Owned Autos Only & Hired Autos Only

Higher Limits of Liability May Be Available Upon Request

Description of Vehicles:

Please See Attached Schedule of Automobiles

Coverage Enhancements:

- Hired Auto Liability
- Non-Owned Auto Liability
- Hired Physical Damage Limit: \$75,000, Subject to Deductible

NOTE: The vehicles listed on this policy must be owned by, titled to or leased to the Named Insured.

VEHICLE SCHEDULE

Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type	APD Rptd
001	Champion	Bus		10/01/16	\$1,000	10/01/16	10/01/17		\$50,000
1	2006	1FDWE35P38HA67703	Bus >20 Pass, No	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$50,000
002	Kustom Signs	Smart Variable Message Sign Trailer		10/01/16	\$1,000	10/01/16	10/01/17		\$20,964
1	2005	1K9BM11125G118034	Trailer - NO	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$20,964
003	Kustom Signs	Smart Variable Message Sign Trailer		10/01/16	\$1,000	10/01/16	10/01/17		\$10,146
1	2005	1K9BS08195K118082	Trailer - NO	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$10,146
004	Chevrolet	Silverado		10/01/16	\$1,000	10/01/16	10/01/17		\$23,269
1	2007	1GCEK19V67E110620	Light Truck	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$23,269
005	Chevrolet	Silverado		10/01/16	\$1,000	10/01/16	10/01/17		\$20,877
1	2007	1GCEC19VX7E123271	Light Truck	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$20,877
006	Chevrolet	Silverado		10/01/16	\$1,000	10/01/16	10/01/17		\$23,269
1	2007	1GCEK19V07E147999	Light Truck	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$23,269
007	Ford	Expedition		10/01/16	\$1,000	10/01/16	10/01/17		\$25,059
1	2008	2053	Light Truck	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$25,059
008	Ford	F150 Std Cab PU		10/01/16	\$1,000	10/01/16	10/01/17		\$16,300
1	2010	1FTMF1EW6AKB36397	Light Truck	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$16,300
009	International	Truck W/Sewer Vacuum Body		10/01/16	\$1,000	10/01/16	10/01/17		\$278,429
1	2013	1HTWDAZR4DJ253024	Heavy Truck	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$278,429
010	Eldorado	EZ Rider Bus		10/01/16	\$1,000	10/01/16	10/01/17		\$294,564
1	2013	1N9MNA08DC084192	Bus <20 Pass, w/	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$294,564
011	Eldorado	EZ Rider Bus		10/01/16	\$1,000	10/01/16	10/01/17		\$508,694
1	2013	1N9MNAE34DC084193	Bus >20 Pass, w/	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$508,694
012	Toyota	Tacoma PU		10/01/16	\$1,000	10/01/16	10/01/17		\$27,544
1	2013	5TFUX4EN3DX022726	Light Truck	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$27,544
013	Ford	Crown Victoria		10/01/16	\$1,000	10/01/16	10/01/17		\$15,000
1	2008	2FAHP71V98X113889	Private Passenger	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$15,000
014	Ford	Crown Victoria		10/01/16	\$1,000	10/01/16	10/01/17		\$15,000
1	2008	2FAHP71V98X113905	Private Passenger	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$15,000
015	Ford	Crown Victoria	Parks	10/01/16	\$1,000	10/01/16	10/01/17		\$12,372
1	2009	2FAHP71V49X101449	Private Passenger	10/01/17	\$1,000	10/01/16	10/01/17	Actual Cash	\$12,372
								Total	\$1,339,486
								APD Rptd	\$1,339,486

NOTE: The vehicles listed on this policy must be owned by, titled to or leased to the Named Insured.

PROPOSED GOVERNMENT CRIME POLICY INDICATION

Insurer:

Fidelity & Deposit Company of Maryland

Type of Form:

Employee Theft – Named Schedule Coverage

- Alex Rey

Limits of Liability:

Limit	\$500,000
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Deductible:

\$5,000 Each Employee

Exclusions Include But Are Not Limited To:

Acts Committed By Named Insured
Acts Learned Of Prior to Policy Period
Loss resulting from Confidential Information
Governmental Action
Indirect Loss
Nuclear Hazard
Pollution
War and Military Action

PROPOSED WORKERS' COMPENSATION COVERAGE

Insurer:

Preferred Governmental Insurance Trust

Classifications & Exposures: Subject to Audit

Classification	Code No.	Gross Payrolls	Rate	Premium
Clerical	8810	2,108,654	.23	\$ 4,850.00
Parks NOC	9102	323,053	4.50	\$14,537.00
Municipal NOC	9410	623,339	2.29	\$14,274.00
Police Officers & Drivers – Crossing Guards Only	7720	60,981	4.15	\$2,531.00

Manual Premium		\$36,192.00
Standard Limits of Liability	\$100,000/\$500,000/\$100,000	Included
Increased Limits of Liability	\$1,000,000/1,000,000/1,000,000	\$571.00
Workplace Safety Program Credit	2%	Included
Drug-free Workplace Program Credit	5%	Included
Experience Modification	.84	Included
Discounted Premium per Schedule Adjustment		Included
Expense Constant		\$200.00
Total Premium		\$16,547.00

Workers Compensation Premiums Reflect 2016 Rate Increase

Terms & Conditions Including But Not Limited To:

- The Trust requires that the Member maintains valid and current certificates of workers compensation insurance on all work performed by persons other than its employees
- Safety and Drug Free program credits are subject to program requirements
- Payrolls are Subject to Final Audit
- Quotation is subject to receipt of the Signed PGIT WC Application and Signed Drug Free and Safety Program Applications

SUMMARY OF PROPOSED PREMIUMS

Premiums as Proposed:		*Expiring	Renewal
Property	Premium	\$65,712.00	\$62,262.00
	Fees	N/A	Incl
	Taxes & Surcharges	N/A	N/A
	Total	\$65,712.00	\$62,262.00
General Liability	Premium	\$62,700.00	\$53,173.00
	Fees	N/A	Incl
	Taxes & Surcharges	N/A	N/A
	Total	\$62,700.00	\$53,173.00
Public Officials and Employment Practices Liability	Premium	\$78,472.00	\$69,414.00
	Fees	N/A	Incl
	Taxes & Surcharges	N/A	N/A
	Total	\$78,472.00	\$69,414.00
Automobile	Premium	\$15,801.00	\$14,875.00
	Fees	N/A	Incl
	Taxes & Surcharges	N/A	N/A
	Total	\$15,801.00	\$14,875.00
Inland Marine	Premium	\$793.00	\$714.00
	Fees	N/A	Incl
	Taxes & Surcharges	N/A	N/A
	Total	\$793.00	\$714.00
Crime/Fidelity	Premium	\$791.00	\$791.00
	Fees	N/A	Incl
	Taxes & Surcharges	N/A	N/A
	Total	\$791.00	\$791.00
Workers Compensation	Premium	\$24,413.00	\$16,547.00
	Fees	N/A	Incl
	Taxes & Surcharges	N/A	N/A
	Total	\$24,413.00	\$16,547.00
Government Crime	Premium	\$500.00	\$500.00
	Fees	N/A	N/A
	Taxes & Surcharges	N/A	N/A
	Total	\$500.00	\$500.00
		Indication	Indication
Agency Fee			\$20,000.00
TOTAL		\$249,182.00	\$238,276.00

** Expiring Premium reflects annualized premiums on any midterm policy changes*

SUMMARY OF PROPOSED PREMIUMS

Exposure Changes

Total Property Insured Value Increased from \$11,376,982 To \$12,525,259

Workers Compensation Experience Mod Decreased from .90 To .84

Payment Option:

Commercial Package:

50% Down Payment and two additional installments of 25% - Payable to Brown & Brown

Workers Compensation:

Quarterly – First payment due 10/01/15 and 3 quarterly installments beginning 01/01/16
Paid directly to Preferred Governmental

**A 25% Minimum Earned Premium applies to the following policies:
Commercial Package Policy**

Quote Subject To:

- Signed PGIT Package and WC Applications
- Signed UM Forms
- Signed Signature Page
- Signed Florida Fraud Statement
- Signed and Initialed Public Officials/EPLI Liability Application
- Signed Drug Free and Safety Program Applications
- Latest Audited Financials

Quotation is valid until the effective date of the policy.

This proposal is based upon the exposures to loss made known to the Agency, and is for illustration only. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that proper coverage(s) may be put into place. All physical exposures insured by our policies must be owned by the named insured. This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document.

This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document.

This proposal is based upon the exposures to loss made known to the Agency. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that property coverage(s) may be put into place.

A.M. BEST RATING OF PROPOSED COMPANIES

COMPANY	COVERAGE	BEST RATING	ADMITTED
Preferred Governmental Insurance Trust	Property General Liability Public Officials Liability Employment Practices Liability Inland Marine Automobile Workers Compensation	NR See Schedule of the PGIT Excess Insurance Structure	N/A
Fidelity & Deposit Co. of Maryland	Government Crime	A+XV	Yes

GENERAL RATING

These rating classifications reflect BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

A++, A+***
A, A-***
B++, B+**
NR

Superior
Excellent
Very Good
Not Rated

B, B-***
C++, C+***
C, C-***

Good
Fair
Marginal

FINANCIAL SIZE CATEGORY

The Financial Size Category is an indication of the size of an Insurer and is based on reported Policyholders' surplus plus conditional or Technical Reserve Funds, such as mandatory securities valuation reserve, other investment and operating contingency funds and/or miscellaneous voluntary reserves reported as liabilities.

(\$ In thousands)			
Class I	\$ Up to	\$	1,000
Class II	\$ 1,000	To \$	2,000
Class III	\$ 2,000	To \$	5,000
Class IV	\$ 5,000	To \$	10,000
Class V	\$ 10,000	To \$	25,000
Class VI	\$ 25,000	To \$	50,000
Class VII	\$ 50,000	To \$	100,000
Class VIII	\$ 100,000	To \$	250,000
Class IX	\$ 250,000	To \$	500,000
Class X	\$ 500,000	To \$	750,000
Class XI	\$ 750,000	To \$	1,000,000
Class XII	\$ 1,000,000	To \$	1,250,000
Class XIII	\$ 1,250,000	To \$	1,500,000
Class XIV	\$ 1,500,000	To \$	2,000,000
Class XV	\$ 2,000,000	To \$	More

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown and Brown of Florida Inc - Miami Division.

Preferred Governmental Insurance Trust
Municipality Excess Insurance Structure 15-16

Statutory Limits	All Property Insured by Trust		Higher Limits Available				Higher Limits Available
	\$225,000,000 Total Limit		\$1,000,000 Per Occurrence Limit				\$1,000,000 Limit
\$2,000,000 Retention	Arch Specialty Aspen Specialty AXIS Specialty Endurance UK Everest Ironshore Liberty Lloyds Montpelier Bermuda RSUI Westport Insurance \$75,000,000 (Excess over Tower 1 & Tower 2) \$75,000,000		Princeton Excess & Surplus Lines Insurance Company	Princeton Excess & Surplus Lines Insurance Company	Princeton Excess & Surplus Lines Insurance Company	\$100,000 Retention	Princeton Excess & Surplus Lines Insurance Company
	AWAC Arch Specialty Colony Ins. Co. Endurance UK Endurance US Ironshore Lexington Lloyds RSUI Westchester (Tower 1)		\$200,000 Retention	\$200,000 Retention	\$150,000 Retention		
	AWAC Arch Specialty Aspen Specialty Brit (USA) Colony Ins. Co. Endurance UK Endurance US Ironshore Lexington Lloyds Market US RSUI Starr Surplus Westport Ins (Tower 2) \$25,000 Retention						
Workers' Compensation	Inland Marine and Automobile PD		Automobile Liability	General Liability	Law Enforcement Liability	Public Officials & Employment Practices	

COMPENSATION

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

Wholesale Broker/Managing General Agent: Public Risk Underwriters

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

If we are being compensated based upon a fixed dollar amount or fixed percentage fee, meaning that the contract specifies our compensation and states anywhere in the document that additional compensation will not be paid to us or any other party, any additional compensation to us or any other party, including wholesale brokers or third party intermediaries, is strictly prohibited. Likewise, if our contract sets compensation based upon a fixed dollar amount or fixed percentage fee, and the contract specifies that additional compensation shall be credited to the insured, any additional compensation to any party, including brokers, wholesale brokers or third party intermediaries, must be promptly returned to you. If our contract is not based upon such fixed fee terms, no owned or affiliated party, including brokers, wholesale brokers or third party intermediaries, may accept any type of compensation without full disclosure by the undersigned broker to you of the dollar amount or percentage of compensation prior to binding your coverage.

Should you have any questions, or require any additional information, please contact this office at 1-800-889-0799 or if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry.shtml>.

PROPOSAL VARIANCE

Changes that need to be made prior to binding:

MINIMUM AND DEPOSIT PREMIUM MINIMUM EARNED PREMIUM

The following terms are often misunderstood, particularly among insureds or producers not accustomed to dealing with surplus lines insurance companies. It is important that the definitions are understood.

MINIMUM AND DEPOSIT

This is the amount of premium due at inception. Although the policy is subject to adjustment based on a rate per exposure unit, under no circumstances will the annual earned premium be less than the minimum premium. Therefore, the policy may generate an additional premium on audit, but not a return.

If such a policy is cancelled mid-term, the earned premium is the GREATER of the annual minimum times the short rate or pro-rata factor, or the actual earned as determined by audit, subject to a short rate penalty if applicable.

MINIMUM EARNED PREMIUM

A minimum earned premium endorsement can be attached to either a flat charge policy or an adjustable policy. In either case, this amount is the LEAST that will be retained by the insurance company once the policy goes into effect. The amount retained would be the GREATER of the annual earned premium whether calculated on a pro-rate or short rate basis, or the minimum earned premium.

FLAT CANCELLATIONS

Surplus lines insurance companies normally do not allow flat cancellations. Once the policy is in effect, some premium will be earned.

If you need further explanation, please do not hesitate to contact us.

CLAIM REPORTING GUIDELINES

Make Brown & Brown, Inc. aware of any and all incidents *immediately* after they occur, whether it be an auto accident, a theft, slip & fall, even a minor incident that appears will have no future activity. Do not wait for a police report.

Gather as much concrete information as possible. For example, police reports, company incident reports, conversation logs, medicals and pictures - anything that may assist in the handling of your claim. Send this information either by mail, e-mail or fax to:

Brown & Brown of Florida, Inc. – Miami Division
Alexandra Sarria, Commercial Claim Specialist
14900 NW 79 Court, Suite 200
Miami Lakes, FL 33016
Phone: (305) 364-7812
Fax: (305) 714-4401
E-Mail: ASarria1@bbmia.com

If you have any questions or incur any problems, please contact our office and we will be glad to assist you in any way we can.

DEFINITIONS

PROPERTY DEFINITIONS

Coinsurance	Most building and business personal property policies have a coinsurance clause, which requires the insured to carry insurance equal to at least a specified percentage of the actual cash value of the property. If a loss occurs, and it is determined that the amount of insurance carried is less than the amount required, a penalty could be placed on the insured. (Example Attached)
Agreed Value	When the agreed value option is used the coinsurance requirement is removed and the insurer agrees to cover losses for its agreed value. As an example, the insured has property insured for \$100,000 and the agreed value is also \$100,000, if a loss occurs, any loss up to \$100,000 is covered 100%. When this option is used the insured and the insurance company agree on the value of the property before the policy is issued. This option is usually assigned to one-of-a-kind property.
Replacement Cost & Actual Cash Value	Property can be valued in several different ways. Insurance companies commonly use two approaches to determine value, which also determines how a loss will be paid: the replacement cost method and the actual cash value method. Insurers consider replacement cost of a property item to be the cost to replace it with new property of like kind. Actual cash value is replacement cost, minus the accumulated depreciation for age and condition.
Inflation Guard	An insured can insure a building for its full value at the beginning of the policy year, but at the end of the year, it might not be covered for its full value. This problem can be corrected by adding inflation guard coverage. With inflation guard, the policy limit increases gradually during the policy term so that the total increase amounts to the desired percentage increase at the end of the policy term.
Coverage Extensions & Additional Coverages	In addition to the limits stated in the Building and Personal Property coverage form, the policy has a coverage extensions section and an additional coverages section. The coverage extensions section provides limited coverage for newly acquired or constructed property, property of others, certain out door property, and the cost of research and reconstruct information on destroyed records. When coverage is placed on the all risk form, two additional extensions are added for property in transit and coverage for certain repair costs related to damage caused by water. The two additional extensions are covered by certain perils only. The additional coverage section provides coverage for indirect losses that result from a direct loss. The coverage applies to removal of debris, preservation of property, fire department service charges and pollutant cleanup and removal. The coverage extensions and the additional coverages have limitations and are subject to certain conditions.
Basic Form	Fire, lightning, explosion, windstorm or hail, smoke that causes sudden and accidental loss or damage, aircraft or vehicles, riot or civil commotion, vandalism, sprinkler leakage, sink hole collapse and volcanic action.
Broad Form	Fire, lightning, explosion, windstorm or hail, smoke that causes sudden and accidental loss or damage, aircraft or vehicles, riot or civil commotion, vandalism, sprinkler leakage, sink hole collapse, volcanic action, glass breakage, falling objects, weight of snow, ice, or sleet, and water damage (accidental discharge or leakage).
Special Form	Excluding flood and earthquake.

EQUIPMENT BREAKDOWN DEFINITIONS

Definition of Equipment Breakdown Coverage (Boiler & Machinery)	Boiler & Machinery insurance covers direct damage to covered property when caused by a covered cause of loss. Covered property is any property that is owned by the named insured or is in the named insured's care, custody or control and for which the named insured is legally liable. A covered cause of loss is a sudden and accidental breakdown of the insured's boiler & machinery equipment or any part of the equipment described in the policy.
Expediting Expense	Which pays the reasonable extra cost incurred to expedite progress after a loss
Automatic Coverage	Covers accidents to objects at newly acquired locations for up to ninety days after the named insured acquires the property.

GENERAL LIABILITY DEFINITIONS

Premises/Operations	Coverage is provided for damages arising out of ownership or occupancy of the insured premises when maintained in a reasonable manner. This also covers damages arising out of operations performed by the insured business.
Products/Completed Operations	Products coverage is provided for damages arising out of products manufactured, sold, handled or distributed by the insured. Completed Operations covers damages occurring after operations have been completed or abandoned, or after an item is installed or built and released for its intended purpose.
Personal Injury	Personal Injury means injury other than bodily injury. Coverage is provided for injury resulting from offenses such as false arrest, malicious prosecution, detention or imprisonment, the wrongful entry into, wrongful eviction from and other acts of invasion, or rights of private occupancy of a room. Coverage for libel and slander is also provided in the policy.
Advertising Injury	This coverage pays for damages done in the course of oral or written advertisement that disparages, libels or slanders a person's or organization's goods, products or services. Coverage for these offenses is provided under advertising injury coverage only if they occur during the course of advertising the named insured's own goods, products or services.
Medical Payments	Medical Payments coverage pays medical expenses resulting from bodily injury caused by an accident on premises owned or rented by the insured, or locations next to such property, or when caused by the insured's operations. These payments are made without regard to the liability of the insured.
Fire Damage	The fire damage limit provides coverage for fire damage caused by negligence on the part of the insured to premises rented to the named insured. If a fire occurs because of negligence of the insured and causes damage to property not rented to the insured, coverage would be provided under the occurrence limit.

GENERAL LIABILITY DEFINITIONS

Continued...

Contractual Liability	Extends your coverage to liability assumed under contract, applies to both oral and written agreements relating to named insured's business.
Host Liquor Liability	Covers your exposure for serving liquor to clients or employees at company parties. Applies only to firms not engaged in business of <u>selling or serving alcoholic beverages</u> .
Broad Form Property Damage Coverage	Intended for firms, which perform work or services, rather than sell or produce products. Usually intended for construction contractors, repairers of automobiles, installers of property.
Incidental Medical Malpractice	Extends term "bodily injury" to mean injury arising out of rendering of or failure to render, during the policy period; medical, surgical, dental, x-ray, or nursing services, or furnishing of food or beverages in connection therewith or the dispensing or furnishing drugs or medical, dental or surgical supplies
Non-Owned Watercraft Liability Coverage	(Under 26 feet in length) Provides coverage for liability, which arises from any watercraft as long as watercraft is not owned by insured nor being used to carry persons or property for a fee.
Limited Worldwide Coverage	Intended to extend the scope of "policy territories" to anywhere in the world. Limited to the activities of any insured who is domiciled in the United States and the original suit for damage is brought within the United States, its territories, possessions, or in Canada.
Extended Bodily Injury Coverage	Amends definition of occurrence to; includes any intentional act by or at the direction of the insured, which results in bodily injury, but only if such bodily injury results from the use of "reasonable" force for purposes of protecting persons or property.
Newly Acquired Organizations	Automatic protection for newly acquired organizations until the new organizations is specifically added to the policy or 90 days, whichever occurs first.
Additional Persons Insured	Includes as insureds; (1) Any spouse of a partner concerning business activities of the partnership and (2) any employee of the named insured while acting within the scope of his or her duties. Does not apply to bodily injury or personal injury sustained by a fellow employee which occurs during the course of employment.
Claims Made Form Only	This coverage is provided automatically without an additional premium charge if coverage is canceled, not renewed, or the insurer renewal with a later retroactive date. The basic extended reporting period starts at the end of the policy period and last for five years for claims made against the insured within the five year period and reported to the insurer within 60 days after the end of the policy period.

UNDERSTANDING THE CLAIMS-MADE POLICY

The claims-made insurance policy provides financial protection for all claims presented during the current policy year, providing the claim occurred after the prior acts date.

To understand the claims-made policy, we will define:

Current Policy Year:

The policy year begins on the effective date shown on the policy and expires on the expiration date all shown on the policy. The policy's effective and expiration dates change with yearly renewal of the policy. The prior acts or retroactive date remains the same, so you are protected for incidents that occurred prior years by the current policy.

Prior Acts or Retroactive Date:

This is the date (shown on your policy) that dictates if a claim is eligible to be covered. Any claim occurring after this date, presented during the current policy year, are eligible for coverage by your current policy.

Supplemental Extended Reporting Period (Tail Coverage):

Should the policy be canceled or non-renewed, you are entitled to purchase insurance protection for any claims which may be after the cancellation date. The premium charged for this insurance is based upon the number of years you have been insured (prior acts years) and the limits purchased.

AUTOMOBILE DEFINITIONS

Liability Coverage	The liability coverage of the commercial auto policy provides protection against legal liability arising out of the ownership, maintenance, or use of any insured automobile. The insuring agreement agrees to pay damages for bodily injury or property damage for which the insured is legally responsible because of an automobile accident resulting from the ownership, maintenance, or use of a covered auto. The insuring agreement also states that in addition to the payment of damages for which the insured is legally liable, the insurer also agrees to defend the insured for all legal defense cost. The defense cost is in addition to the policy limits.
Owned Automobiles	Covers the liability arising out of the ownership, maintenance or use of automobiles.
Personal Injury Protections	Coverage is included for vehicle passengers under No-Fault Law provisions.
Medical Payments Coverage	The insuring agreement states that the insurer will pay all reasonable and necessary medical and funeral expenses incurred by an insured because of bodily injury caused by an accident. The insured is the named insured, the insured's employees and guests, and any other person occupying a covered auto. These payments are made without regard to fault.
Uninsured/Underinsured Motorists	Protects insureds who are not contributorily negligent against bodily injury caused by negligent under insured or uninsured drivers and hit-and-run motorists.
Hired Automobiles	Covers the liability for the use of hired automobiles in your business.
Non-Owned Automobiles	Covers the liability for the use of non-owned automobiles in your business. An example would be an employee using his own car on an errand for you.
Comprehensive	Pays for loss of or damage to automobiles from perils other than collision.
Collision	Pays for loss of or damage to automobiles from collision with another object or upset.
Rental Reimbursement	The business auto policy provides a coverage extension if an auto is insured for comprehensive or specified cause of loss coverage, which insures against loss of use of a covered auto only if the auto is a private passenger type auto and is stolen. The coverage extension pays up to a daily limit of \$10 and a maximum limit of \$300. Payments begin forty-eight hours after the theft and ends when the insured auto is returned or when the insurer has paid the insured for the auto. For broader coverage, the insured can pay an additional premium for rental reimbursement coverage. Rental reimbursement pays the cost of renting a substitute auto for replacement of any covered auto that has suffered a covered loss. The daily and maximum limit for this coverage varies among insurers.

COVERED AUTO DESIGNATION SYMBOLS

1	Any "Auto"	6	Owned "autos" subject to a compulsory uninsured motorists law. Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
2	Owned "autos" only. Only those autos you own (and for liability coverage any trailers you don't own while attached to power units you own.) This includes those "autos" you acquire ownership of after the policy begins.	7	Specifically Described "autos". Only those autos described in ITEM THREE of the Declarations for which a premium charge is shown (and for liability coverage any "trailers" you don't own while attached to any power unit described in ITEM THREE.)
3	Owned Private Passenger "Autos" Only. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.	8	Hired "Autos" Only. Only those autos you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your employees or partners or members of their households.
4	Owned "Autos" other than private passenger "autos" only. Only those autos you own that are not of the private passenger type (and for liability coverage any "trailers" you don't own while attached to power units you own.) This includes those autos not of the private passenger type you acquire ownership of after the policy begins.	9	Non-Owned "Autos" Only. Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.
5	Owned "Autos" subject to No-Fault. Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.		

CRIME DEFINITIONS

Employee Dishonesty	<p>Employee dishonesty is considered to be a criminal act committed by an employee acting alone or in collusion with others. There must be intent by the employee to cause the employer a loss and to obtain a financial benefit for the employee or someone else. Coverage is provided for dishonest acts of employees of the named insured only. Coverage insures against loss of money, securities, and property other than money and securities. The blanket form provides coverage for dishonest acts of all employees. The limit for blanket coverage applies per loss, regardless of how many employees are involved. The scheduled form provides coverage only for the dishonest acts of employees specifically listed in the policy. On the scheduled form, a separate limit applies to each employee listed on the schedule.</p>
Forgery or Alteration	<p>Forgery is generating a document or signature that is not genuine.</p> <p>Alteration is changing a document in a manner that is neither authorized nor intended.</p> <p>This form insures against loss caused by the forgery or alteration of a covered item drawn against the insured's accounts. A covered item might be a check, draft, promissory note, bill of exchange or similar instrument.</p>
Theft, Disappearance & Destruction	<p>Theft means any act of stealing.</p> <p>Disappearance is unknown causes of loss. Disappearance lacks the elements of knowing if the crime was a theft, burglary or robbery.</p> <p>Destruction is the loss of certain property, it is usually the result of another cause of loss.</p> <p>Section (1) of the form covers money and securities against loss by theft, disappearance, or destruction inside the premises. Section (2) covers money and securities outside the premises in care and custody of a manager.</p>

WORKERS' COMPENSATION DEFINITIONS

Workers' Compensation Insurance	<p>This coverage agreement obligates the insurer to pay all compensation and other benefits required of the insured by the workers compensation law or occupational disease law of any state listed in the policy. The coverage applies to bodily injury by accident and by disease.</p> <p>Coverage (A) shows no dollar limit for the benefits provided since any applicable limits would be those established within the law. Benefits under Coverage (A) are paid to the employee without regard to fault.</p>
Employers' Liability	<p>This coverage protects employers for their legal liability for bodily injury by accident or disease to an employee arising out of and in the course of the employee's employment when not covered under the workers compensation law. Before benefits are paid under this coverage, the employee must prove the employer is liable for the injury.</p> <p>1. Bodily Injury By Accident This amount is the most an insurer will pay under Coverage (B) for all claims arising from any one accident, regardless of how many employees are involved in the accident. The standard limit is \$100,000 for any one accident, which can be increased.</p> <p>2. Bodily Injury By Disease (Policy Limit) This is the aggregate limit the insurer will pay under Coverage (B) for all claims sustaining bodily injury by disease during the policy period. The standard policy limit is \$500,000, which can be increased.</p> <p>3. Bodily Injury By Disease (Each Employee) This amount is the most an insurer will pay under Coverage (B) for damages due to bodily injury by disease to any one employee. The standard limit of liability for each employee is \$100,000, which can be increased.</p>
Officer/Partner Exclusion	<p>In some states, workers compensation law allows an insured to include or exclude Executive Officers and Partners, or both, from coverage. Adding this endorsement can designate the individuals not covered under the policy.</p>
Experience Modification	<p>This is a factor that deals with the rating of the policy. The Experience Modification figure is based on the insured's loss experience. The factor is used to increase or decrease the manual rates of insurance.</p>
Other States Insurance	<p>This provides workers compensation coverages if the insured expands operations into other states not declared at the time the policy is issued or renewed. If the insured elects this coverage and operations begin in a state listed under other states, the insurer provides the same coverage as if the state was declared in the policy at the time of policy issuance.</p>
USL&H	<p>This is a federal act, which is similar to the state workers compensation act. The federal act was designed to provide workers compensation benefits to employees who work in maritime employment upon the navigable waters of the United States and who are usually considered outside the scope of state workers compensation laws. When the USL&HWA endorsement is added to the standard policy it applies to work done in the states scheduled on the policy and extends the definition of the workers compensation law to include the USL&HWA.</p>

RFP 2016-36
ADDENDUM ACKNOWLEDGEMENT FORM

Listed below are the dates of issue for each Addendum received in connection with this RFP:

Addendum No. <u>1</u>	Dated <u>7/7/16</u>
Addendum No. <u>2</u>	Dated <u>7/11/16</u>
Addendum No. <u>3</u>	Dated <u>7/13/16</u>
Addendum No. <u>4</u>	Dated <u>7/20/16</u>
Addendum No. _____	Dated _____
Addendum No. _____	Dated _____
Addendum No. _____	Dated _____
Addendum No. _____	Dated _____
Addendum No. _____	Dated _____

_____ No Addendum issued for this RFP

Firm's Name: Brown & Brown Insurance of Fl, Inc. - Miami Division

Signature: 

Printed Name/Title: Fausto Alvarez, Jr. Executive Vice President

FLORIDA DEPARTMENT of FINANCIAL SERVICES

BROWN & BROWN OF FLORIDA, INC.

14900 NW 79TH COURT
SUITE 200

MIAMI LAKES FL 33016

Agency License Number L055442

Location Number: 181159

Issued On 06/23/2008

Pursuant To Section 626.0428, Florida Statutes, This Agency Location Shall Be In The Active Full-Time Charge Of A Licensed And Appointed Agent Holding The Required Agent Licenses To Transact The Lines Of Insurance Being Handled At This Location.

Pursuant To Subsection 626.172(4), Florida Statutes, Each Agency Location Must Display The License Prominently In A Manner That Makes It Clearly Visible To Any Customer Or Potential Customer Who Enters The Agency Location.



Jeff Atwater
Chief Financial Officer
State of Florida

**JEFF ATWATER, CHIEF FINANCIAL OFFICER**
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Licensee Search	Licensee Address Download	Licensee Appointment Download	Terminated Appointment Download	Navigator Download
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Licensee Details

7/17/2016

Demographic Information

Name of Licensee: BROWN & BROWN OF FLORIDA, INC. DBA
FLORIDA MGA
License #: L055442
Business Location: MIAMI LAKES, FL
Agent In Charge Name : FAUSTO ALVAREZ
Agent In Charge License Number: A004991

Types and Classes of Valid Licenses

Type	Original Issue Date	Qualifying Appointment
AGENCY LICENSE (2105)	6/23/2008	Appointments are not required for insurance agencies

Types and Classes of Active Appointments

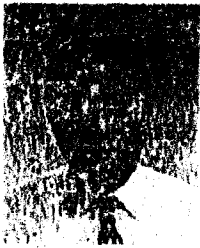
(n/a)

- 2011 © Florida Department of Financial Services

Brown & Brown Insurance of Florida – Miami Division

Florida department of Financial Services Licenses

FLORIDA DEPARTMENT OF INSURANCE



ROBERT PAUL HOLLANDER

License Number A121581

IS LICENSED TO TRANSACT THE
FOLLOWING CLASSES OF INSURANCE:

General Lines (Prop & Cas)

Health

Life

Life & Health

Variable Annuity

This licensee must have an active appointment with the insurer or employer for which products or services are being marketed. See reverse for additional requirements.



NANCY ELLEN BATISTA

A015878

Gen. Lines (Prop. & Cas. Ins.)

ISSUED: 01/10/92

733296

Nancy Ellen Batista

FLORIDA DEPARTMENT OF INSURANCE



ALEXANDRA M SARRIA

License Number D038887

IS LICENSED TO TRANSACT THE
FOLLOWING CLASSES OF INSURANCE:

Customer Representative

This licensee must have an active appointment with the insurer or employer for which products or services are being marketed. See reverse for additional requirements.

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

KARLA VANESSA BERNET

License Number : P045260

Resident Insurance License

•0220 - GENERAL LINES (PROP & CAS)

Issue Date

10/27/2010

Jeff Attwater

Jeff Attwater
Chief Financial Officer
State of Florida



BROWN-3

OP ID: JW

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/19/2016

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

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

PRODUCER Brown & Brown of Florida, Inc. Daytona Beach Office P.O. Box 2412 Daytona Beach, FL 32115-2412 J. Decker Youngman	CONTACT NAME: LAURIE KOHLER #16017	
	PHONE (A/C, No, Ext): 386-239-7242 FAX (A/C, No): 386-323-9159	
	E-MAIL ADDRESS: lkohler@bbdaytona.com	
INSURED BROWN & BROWN OF FLORIDA INC P O BOX 2412 DAYTONA BEACH, FL 32115	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: Travelers Prop & Cas of Amer	25674
	INSURER B: Continental Casualty Co	20443
	INSURER C: Travelers Indemnity	25658
	INSURER D: XL Specialty Ins Inc.	37885
	INSURER E:	
	INSURER F:	

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

ISR TR	TYPE OF INSURANCE	ADDL SUBR (NSD) (WVD)	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:	X	TC2JGLSA9527B87416	01/01/2016	01/01/2017	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS		TC2JCAP9527B86216	01/01/2016	01/01/2017	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
3	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$		6011849429	01/01/2016	01/01/2017	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y/N <input type="checkbox"/> N/A		TC2JUB9517B58016 TRKUB9518B76115	01/01/2016 01/01/2016	01/01/2017 01/01/2017	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	INS AGENTS E&O		ELU142465-16	01/01/2016	01/01/2017	EACH LOSS \$ 5,000,000 AGGREGATE \$ 25,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

OWN OF MIAMI LAKES IS ADDITIONAL INSURED ON THE GENERAL LIABILITY PER FORM
G D2 48 08 05.

CERTIFICATE HOLDER TOWN OF MIAMI LAKES 6601 MAIN ST MIAMI LAKES, FL 33014	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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Town of Miami Lakes
RFP 2016-36
Property, Casualty and Liability Insurance Program
Addendum #1

Due Date: 2:00 PM July 21, 2016

This addendum is incorporated into and made a part of the Request for Proposals ("RFP") 2016-36. The following may include clarifications, revisions, additions, deletions, or answers to questions received relative to the RFP, which take precedence over the RFP documents. Underlined and bolded word(s) indicate additions. Deletions are indicated by strikethrough.

Addition

1. Section 5, Instructions for Preparing a Response, Subsection 5.1, Preparation Requirements, Item 8, Forms/Affidavits, has been updated as follows to add the Conflict of Interest Affidavit:
 - i. Addendum Acknowledgement
 - ii. Proposer's Affidavit
 - iii. Certificate of Authority & Notarization
 - iv. Anti-Kickback Certification
 - v. Non-Collusive Affidavit
 - vi. Public Entity Crime Affidavit
 - vii. Conflict of Interest Affidavit**
 - viii. Drug-Free Workplace

Question (1 of 1)

1. Please provide the following required information:
 - a) Number of full time personnel
Answer: 40
 - b) Number of part time personnel, including seasonal
Answer: 19
 - c) Number of Board Members and confirmation that Board Members are appointed by the Mayor & Town Commission
Answer: Please confirm the nuance of "Board Members".
 - d) The last year that the master plan for economic development was updated
Answer: 2025 Strategic Plan including an Economic Development Goal was adopted in Nov. 2015.
 - e) Number of employees who have written employment agreements
Answer: 1
 - f) Total involuntary turnover percentage during the last three years
Answer: 6.3% 4 employees during the last 3 years out of total average of 63 employees.
 - g) Total voluntary turnover percentage during the last three years
Answer: 45% - 29 employees during the last 3 year period, out of total average of 63 employees.

- h) Average length of employment for all employees

Answer: 3.96 years.

- i) The last year that the employment manual was updated

Answer: All policies are updated as needed.

The Proposer shall acknowledge receipt of this addendum by completing the applicable section of the RFP or completing the acknowledgment information below. Either form of acknowledgement must be completed and returned by no later than the date and time for receipt of the RFP Response.

Acknowledgement:

Fausto Alvarez, Jr.

Name of Signatory

Executive Vice President

Title

July 7, 2016

Date



Signature

Brown & Brown Ins. of FL. Inc. - Miami Division

Name of Proposer

Christina Semeraro, MPA, CPPB
Procurement Manager

Town of Miami Lakes
RFP 2016-36
Property, Casualty and Liability Insurance Program
Addendum #2

Updated Due Date: 2:00 PM July 27, 2016

This addendum is incorporated into and made a part of the Request for Proposals ("RFP") 2016-36. The following may include clarifications, revisions, additions, deletions, or answers to questions received relative to the RFP, which take precedence over the RFP documents. **Underlined and bolded** word(s) indicate additions. Deletions are indicated by strikethrough.

Updated Due Date

The RFP due date is hereby extended to **2:00 PM Wednesday, July 27, 2016**. The deadline for questions is hereby extended to **5:00 PM Wednesday, July 20, 2016**. All questions must be emailed to procurement@miamilakes-fl.gov. No phone calls or phone messages will be accepted.

Additional Attachments

1. 2016 Application Package (Attached herein)
2. 2016 Workers Compensation Application Package incl. 2016 Payroll Estimates by Class Code (Attached herein)
3. Property Schedule (Separate Excel File)
4. Automobile Schedule (Separate Excel File)
5. Inland Marine Schedule (Separate Excel File)
6. Experience Reports (Attached herein)

Questions (2 of 2)

1. In regard to Attachment "A", Price Proposal Worksheet, please advise if a total Annual Broker Fee amount can be indicated as a total for all coverage, or is it required that the Annual Broker Fee be broken down separately for each form of insurance.

Answer: Yes, a total Annual Broker Fee can be indicated as a total for all coverage.

2. Please provide the number of Board Members and confirmation that Board Members are appointed by the Mayor & Town Commission. Board Members are a "covered Party" within the Preferred Governmental Insurance Trust (PGIT) Public Officials & Employment Practices Liability Coverage. PGIT requests the number of "Board Members" appointed by the Mayor and Commission.

Answer: The Town's Committee members are volunteers appointed by the Mayor and Council. Please define "Board Members".

The Proposer shall acknowledge receipt of this addendum by completing the applicable section of the RFP or completing the acknowledgment information below. Either form of acknowledgement must be completed and returned by no later than the date and time for receipt of the RFP Response.

Acknowledgement:

Fausto Alvarez, Jr.

Name of Signatory

Executive Vice President

Title

July 11, 2016

Date



Signature

Brown & Brown Ins. of Fl, Inc. Miami Divivion

Name of Proposer

Christina Semeraro, MPA, CPPB
Procurement Manager

Town of Miami Lakes
RFP 2016-36
Property, Casualty and Liability Insurance Program
Addendum #3

Updated Due Date: 2:00 PM July 27, 2016

This addendum is incorporated into and made a part of the Request for Proposals ("RFP") 2016-36. The following may include clarifications, revisions, additions, deletions, or answers to questions received relative to the RFP, which take precedence over the RFP documents. Underlined and bolded word(s) indicate additions. Deletions are indicated by strikethrough.

Additional Information (2 of 2)

1. Loss History

- a. General Liability From 10/1/2012 to Present
- b. Automobile From 10/1/2012 to Present
- c. Property From 10/1/2010 to Present
- d. Loss History, Workers Compensation

Answer: Please refer to Addendum No. 2 of this solicitation for Loss History information.

2. Workers Compensation Data, Experience Modifiers & Annual Premiums for the following years:

- a. 2010
- b. 2011
- c. 2012

Answer: This information is not available at this time. Please refer to Addendum No. 2 of this solicitation for Workers Compensation data.

The Proposer shall acknowledge receipt of this addendum by completing the applicable section of the RFP or completing the acknowledgment information below. Either form of acknowledgement must be completed and returned by no later than the date and time for receipt of the RFP Response.

Acknowledgement:

Fausto Alvarez, Jr.

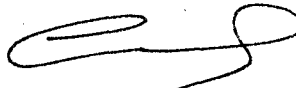
Name of Signatory

Executive Vice President

Title

July 13, 2106

Date



Signature

Brown & Brown Ins. of FL., Inc. - Miami Division

Name of Proposer

Christina Semeraro, MPA, CPPB
Procurement Manager

Town of Miami Lakes
RFP 2016-36
Property, Casualty and Liability Insurance Program
Addendum #4

Updated Due Date: 2:00 PM July 27, 2016

This addendum is incorporated into and made a part of the Request for Proposals ("RFP") 2016-36. The following may include clarifications, revisions, additions, deletions, or answers to questions received relative to the RFP, which take precedence over the RFP documents. **Underlined and bolded** word(s) indicate additions. Deletions are indicated by strikethrough.

Additional Attachment

1. Loss History by Claim type, claimant, amounts, totals by year

Question (1 of 1)

1. Provide an explanation of each claim exceeding \$25,000.

Answer: Reference attachment noted above, see description field of each applicable claim.

The Proposer shall acknowledge receipt of this addendum by completing the applicable section of the RFP or completing the acknowledgment information below. Either form of acknowledgement must be completed and returned by no later than the date and time for receipt of the RFP Response.

Acknowledgement:

Fausto Alvarez, Jr.

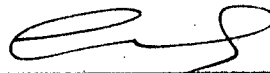
Name of Signatory

Executive Vice President

Title

July 20, 2016

Date



Signature

Brown & Brown Ins. of Fl., Inc. - Miami Division

Name of Proposer

Christina Semeraro, MPA, CPPB
Procurement Manager

**PROPOSER'S AFFIDAVIT**

By executing this affidavit, Proposer discloses any personal or business relationship or past experience with any current Town employee or elected representative of the Town.

Proposer shall disclose to the Town:

NONE

- a) Any direct or indirect personal interests in a vendor held by any employee or elected representative of the Town.

Last name	First name	Relationship

- b) Any family relationships with any employee or elected representative of the Town.

Last name	First name	Relationship

Authorized Signature

7/27/16

Date

**CERTIFICATE OF AUTHORITY
(IF CORPORATION)**

I HEREBY CERTIFY that at a meeting of the Board of Directors of Brown & Brown Ins. of Florida - Miami, a corporation organized and existing under the laws of the State of Florida, held on the 27 day of July, a resolution was duly passed and adopted authorizing (Name) Fausto Alvarez, Jr. as (Title) EVP of the corporation to execute proposals on behalf of the corporation and providing that his/her execution thereof, attested by the secretary of the corporation, is the official act and deed of the corporation. I further certify that said resolution remains in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand this 27 day of July, 2016.

Secretary: [Signature] Print: Robert W. Lloyd

**CERTIFICATE OF AUTHORITY
(IF PARTNERSHIP)**

I HEREBY CERTIFY that at a meeting of the Board of Directors of _____, a partnership organized and existing under the laws of the State of _____, held on the _____ day of _____, a resolution was duly passed and adopted authorizing (Name) _____ as (Title) _____ of the to execute proposals on behalf of the partnership and provides that his/her execution thereof, attested by a partner, is the official act and deed of the partnership.

I further certify that said partnership agreement remains in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____, 20_____.

Partner: _____ Print: _____

**CERTIFICATE OF AUTHORITY
(IF JOINT VENTURE)**

Joint ventures must submit their joint venture agreement indicating that the person signing the Proposal is authorized to sign RFP documents on behalf of the joint venture and submit the appropriate Certificate of Authority (corporate, partnership, or individual).

**CERTIFICATE OF AUTHORITY
(IF INDIVIDUAL)**

I HEREBY CERTIFY that, I (Name) _____, individually and doing business as (d/b/a) _____ (If Applicable) have executed and am bound by the terms of the Proposal to which this attestation is attached.

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____, 20_____.

Signed: _____ Print: _____

2016 JUL 25 AM 9:51

BROWN & BROWN INS.
MIAMI LAKES, FL.
RECEIVED

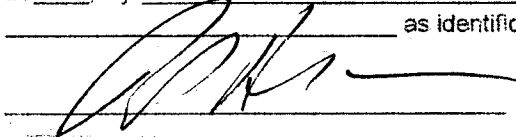
NOTARIZATION

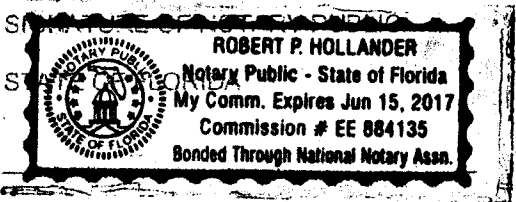
STATE OF Florida)

) SS:

COUNTY OF Miami Dade)

The foregoing instrument was acknowledged before me this 27 day of July, 2016, by Fausto Alvarez, Jr., who is personally known to me or who has produced _____ as identification and who (did/did not) take an oath.





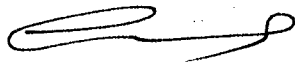
PRINTED, STAMPED OR TYPED

NAME OF NOTARY PUBLIC

ANTI-KICKBACK AFFIDAVIT

STATE OF FLORIDA }
 } SS:
 COUNTY OF MIAMI-DADE }

I, the undersigned, hereby duly sworn, depose and say that no portion of the sum herein bid will be paid to any employees of the Town of Miami Lakes, its elected officials, and _____ or its design consultants, as a commission, kickback, reward or gift, directly or indirectly by me or any member of my firm or by an officer of the corporation.




By: Fausto Alvarez, Jr

Title: Executive Vice President

Sworn and subscribed before this

27 day of July, 2016

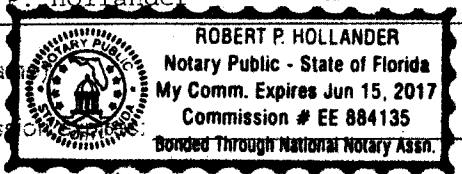


Notary Public, State of Florida

Robert P. Hollander

(Printed Name)

My commission expires



NON-COLLUSIVE AFFIDAVIT

State of Florida }

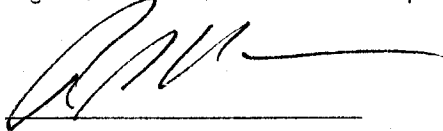
} SS:

County of Miami Dade }

Fausto Alvarez, Jr. being first duly sworn, deposes and says that:

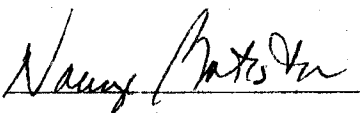
- a) He/she is the Executive Vice President, (Owner, Partner, Officer, Representative or Agent) of Brown & Brown Ins. of Fl - Miami, the Bidder that has submitted the attached Proposal;
- b) He/she is fully informed respecting the preparation and contents of the attached Proposal and of all pertinent circumstances respecting such Proposal;
- c) Such Proposal is genuine and is not collusive or a sham Proposal;
- d) Neither the said Bidder nor any of its officers, partners, owners, agents, representatives, employees or parties in interest, including this affiant, have in any way colluded, conspired, connived or agreed, directly or indirectly, with any other Bidder, firm, or person to submit a collusive or sham Proposal in connection with the Work for which the attached Proposal has been submitted; or to refrain from proposing in connection with such work; or have in any manner, directly or indirectly, sought by person to fix the price or prices in the attached Proposal or of any other Bidder, or to fix any overhead, profit, or cost elements of the Proposal price or the Proposal price of any other Bidder, or to secure through any collusion, conspiracy, connivance, or unlawful agreement any advantage against (Recipient), or any person interested in the proposed work;
- e) The price or prices quoted in the attached Proposal are fair and proper and are not tainted by any collusion, conspiracy, connivance, or unlawful agreement on the part of the Bidder or any other of its agents, representatives, owners, employees or parties in interest, including this affiant.

Signed, sealed and delivered in the presence of:



Witness

By:



Witness

Fausto Alvarez, Jr.

(Printed Name)

Executive Vice President (Title)

NON-COLLUSIVE AFFIDAVIT (CONTINUED)

ACKNOWLEDGMENT

State of Florida)

) SS:

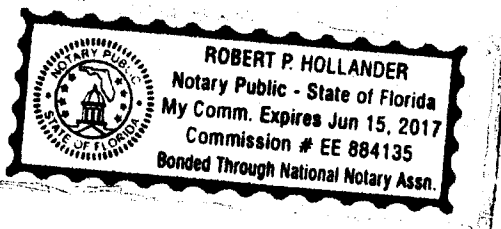
County of Miami Dade

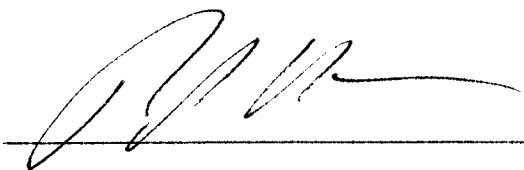
Fausto Alvarez, Jr.

BEFORE ME, the undersigned authority, personally appeared _____ to me well known and known by me to be the person described herein and who executed the foregoing Affidavit and acknowledged to and before me that he executed said Affidavit for the purpose therein expressed.

WITNESS my hand and official seal this 27 day of July, 2016

My Commission Expires:





Notary Public State of Florida at Large

**SWORN STATEMENT ON PUBLIC ENTITY CRIMES
SECTION 287.133(3)(a), FLORIDA STATUTES**

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

1. This sworn statement is submitted to the Town of Miami Lakes

by Fausto Alvarez, Jr., Executive Vice President

[print individual's name and title]

for Brown & Brown Insurance of FL, INC. - Miami Division

[print name of entity submitting sworn statement]

whose business address is

14900 NW 79th Court, Suite 200

Miami Lakes, FL 33016

and (if applicable) its Federal Employer Identification Number (FEIN) is 59-0691921

(If the entity has no FEIN, include the Social Security Number of the individual

signing this sworn statement: Fausto Alvarez, Jr.)

2. I understand that a "public entity crime" as defined in Paragraph 287.133(1)9g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or the United States, including, but not limited to, any bid or contract for goods and services to be provided to any public entity or an agency or political subdivision of any other state or of the United States involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.

3. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction or a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

4. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:

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

b. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting a controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, will be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months will be considered an affiliate.

5. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an entity.

6. Based on information and belief, the statement that I have marked below is true in relation to the entity submitting this sworn statement. **[Indicate which statement applies.]**

 X Neither the entity submitting this sworn statement, nor any officers, directors, executives,

partners, shareholders, employees, members, or agents who are active in the management of the entity, not any affiliate of the entity, has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

____ This entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

____ The entity submitting this sworn statement, or one or more of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989. However, there has been a subsequent proceeding before a Hearing Officer of the State of Florida, Division of Administrative Hearings and the Final Order entered by the Hearing Officer determined that it was not in the public interest to place the entity submitting this sworn statement on the convicted vendor list. [attach a copy of the final order]

I UNDERSTAND THAT THE SUBMISSION OF THIS FORM TO THE CONTRACTING OFFICER FOR THE PUBLIC ENTITY IDENTIFIED IN PARAGRAPH 1 ABOVE IS FOR THAT PUBLIC ENTITY ONLY AND, THAT THIS FORM IS VALID THROUGH DECEMBER 31 OF THE CALENDAR YEAR IN WHICH IT IS FILED. I ALSO

UNDERSTAND THAT I AM REQUIRED TO INFORM THE PUBLIC ENTITY PRIOR TO ENTERING INTO A CONTRACT IN EXCESS OF THE THRESHOLD AMOUNT PROVIDED IN SECTION 287.017, FLORIDA STATUTES, FOR CATEGORY TWO OF ANY CHANGE IN THE INFORMATION CONTAINED IN THIS FORM.

Brown & Brown Insurance of FL. Inc. - Miami Division

Signature of Entity Submitting Sworn Statement

Sworn to and subscribed before me this 27 day of July, 2016.

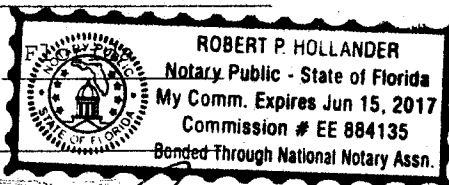
Personally known Fausto Alvarez, Jr.

OR produced identification _____ Notary Public - State of

Personally Known _____

(type of identification)

My commission expires _____



Robert P. Hollander

(Printed, typed or stamped commissioned name notary public)

CONFLICT OF INTEREST AFFIDAVIT

State of Florida }

} SS:

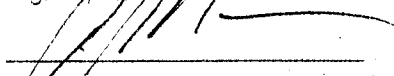
County of Miami Dade }

Fausto Alvarez, Jr. being first duly sworn, deposes and says that he/she is the (Owner, Partner, Officer, Representative or Agent) of Brown & Brown Ins. of FL. Inc. the Bidder that has submitted the attached Bid/Proposal and certifies the following:

Bidder certifies by submitting its Bid that no elected official, committee member, or employee of the Town has a financial interest directly or indirectly in this transaction or any compensation to be paid under or through this transaction, and further, that no Town employee, nor any elected or appointed officer (including Town committee members) of the Town, nor any spouse, parent or child of such employee or elected or appointed officer of the Town, may be a partner, officer, director or proprietor of Bidder and further, that no such Town employee or elected or appointed officer, or the spouse, parent or child of any of them, alone or in combination, may have a material interest in the Bidder/Proposer. Material interest means direct or indirect ownership of more than 5% of the total assets or capital stock of the Bidder. Any contract award containing an exception to these above described restrictions must be expressly approved by the Town Council. Further, Bidder recognizes that with respect to this solicitation, if any Bidder violates or is a party to a violation of the ethics ordinances or rules of the Town, the provisions of Miami-Dade County Code Section 2-11.1, as applicable to Town, or the provisions of Chapter 112, part III, Fla. Stat., the Code of Ethics for Public Officers and Employees, such Bidder/Proposer may be disqualified from furnishing the goods or services for which the bid or proposal is submitted and may be further disqualified from submitting any future bids or proposals for goods or services to Town. The terms "Bidder" as used herein, include any person or entity making a bid herein to Town or providing goods or services to Town.

Bidder further certifies that the price or prices quoted in the attached Bid are fair and proper and are not tainted by any collusion, conspiracy, connivance, or unlawful agreement on the part of the Bidder or any other of its agents, representatives, owners, employees or parties in interest, including this affiant.

Signed, sealed and delivered in the presence of:



Witness

By: 

Fausto Alvarez, Jr.

(Printed Name)

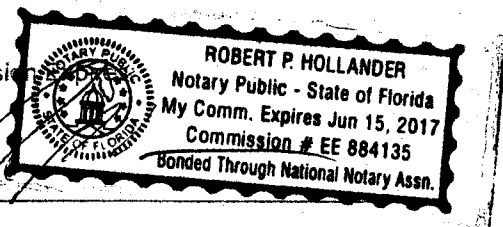
Executive Vice President

(Title)

BEFORE ME, the undersigned authority, personally appeared Fausto Alvarez, Jr. to me well known and known by me to be the person described herein and who executed the foregoing Affidavit and acknowledged to and before me that Fausto Alvarez, Jr. executed said Affidavit for the purpose therein expressed.

WITNESS, my hand and official seal this 27 day of July, 2016.

My Commission



Notary Public State of Florida at Large

DRUG-FREE WORKPLACE CERTIFICATION

Preference shall be given to businesses with drug-free workplace programs. Pursuant to Section 287.087, Florida Statutes, whenever two or more competitive solicitations that are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a response received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie responses will be followed if none of the tied providers has a drug free workplace program. In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under proposal a copy of the statement specified in Subsection (1).
4. In the statement specified in Subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under proposal, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 894, Florida Statutes, or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on any employee who is so convicted or require the satisfactory participation in a drug abuse assistance or rehabilitation program as such is available in the employee's community.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of applicable laws, rules and regulations.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

Brown & Brown Ins. of FL Inc. - Miami Division

BUSINESS NAME



FIRM'S SIGNATURE

REFERENCE CERTIFICATION FORM

Name of Proposing Firm: Brown & Brown Insurance of FL - Miami Division

1) Name of Firm, City, County or Agency: City of Sunny Isles Beach
Address: 18070 Collins Avenue
City/State/Zip: Sunny Isles Beach, FL 33160
Contact: Yael Londono
Title: HR Director/Risk Manager
Telephone: (305) 792-1809
Scope of Work: Property, Casualty, Liability & WC Insurance
Contract Term Effective Dates: 10/1/15-16
Contract Amount: \$ 876,347.00

2) Name of Firm, City, County or Agency: Village of Key Biscayne
Address: 88 W. McIntyre Street
City/State/Zip: Key Biscayne, FL 33149
Contact: Vivian Parks
Title: Finance Director
Telephone: (305) 365-8903
Scope of Work: Property, Casualty, Liability & WC Insurance
Contract Term Effective Dates: 10/1/15-16
Contract Amount: \$ 828,326.00

3) Name of Firm, City, County or Agency: City of South Miami
Address: 6130 Sunset Drive
City/State/Zip: South Miami, FL 33143
Contact: Rachel Cata
Title: HR Director/Risk Manager
Telephone: (305) 668-2515
Scope of Work: Property, Casualty & Liability Insurance
Contract Term Effective Dates: 10/1/15-16
Contract Amount: \$ 451,544.00

Attachment "A"

Price Proposal Worksheet

RFP 2016-36

Property, Casualty and Liability Insurance Program

Notes:

*Premium must be guaranteed for the initial twelve (12) month coverage period.

**Annual Broker's Fees must be fixed for the initial three (3) years of the contract and shall be inclusive of all travel, equipment, quarterly and annual audits and any other related expenses.


Proposer:

Item No.	Item Description (Insurance Coverage Type)	(A) Premium*	(B) Annual Broker's Fees**	(C) Total per Line of Coverage to be paid by TOML (A+B)
EXAMPLE	Automobile	\$13,500	\$2,500	\$16,000.00
1	Property	\$62,262.00	\$20,000.00	\$82,262.00
2	General Liability	53,173.00	incl.	53,173.00
3	Public Officials and Employment Practices Liability	69,414.00	incl.	69,414.00
4	Automobile	14,875.00	incl.	14,875.00
5	Inland Marine	714.00	incl.	714.00
6	Crime/Fidelity	500.00	incl.	500.00
7	Worker's Compensation	16,547.00	incl.	16,547.00
8	Government Crime	791.00	incl.	751.00
	Totals	\$218,277.00	\$20,000.00	\$238,276.00

Proposer agrees to supply the products and services at the prices above in accordance with the terms, conditions and specifications contained in this RFP.

Firm's Name: Brown & Brown Insurance of Florida, Inc.- Miami Division

Town/State/Zip: Miami Lakes, Florida 33016

Signature of Authorized Signatory: 

Printed Name/Title: Fausto Alvarez, Jr. EVP

BROKER SERVICES AGREEMENT

THIS **BROKER SERVICES AGREEMENT** (this "Agreement"), effective October 1, 2016 (the "Effective Date"), is made by and between **TOWN OF MIAMI LAKES** ("Town"), and the Miami Lakes office of **BROWN & BROWN OF FLORIDA, INC.** ("Broker").

Background

Town wishes to retain Broker to perform certain specified insurance services as described in this Agreement. Broker wishes to perform such services according to the terms and conditions in this Agreement for the compensation set forth in this Agreement. The parties agree as follows:

1. **Term.** The term of this Agreement shall commence on the Effective Date and continue for a period of three (3) years, unless sooner terminated as herein provided.

2. **Relationship of Parties.** Broker is an independent contractor and nothing in this Agreement is intended nor shall be construed to create an employer/employee relationship, a joint venture relationship or partnership relationship. In consideration of the compensation paid to the Broker by the Town, Broker will provide services to the Town as an insurance broker. Town acknowledges that Broker, or its parent company, Brown & Brown, Inc. ("Parent"), and related or affiliated companies (collectively with Parent, "B&B Affiliates"), may provide services as an insurance agent on behalf of certain insurance carriers or risk-bearing entities. Town expressly consents to such relationship, if applicable, in the rendition of services by Broker under this Agreement.

3. **Broker Services.** Broker, subject to the terms of this Agreement, shall provide certain services set forth in the attached Schedule A (the "Services"), but only in relation to the lines of insurance identified in Schedule A ("Lines of Insurance").

Nothing in this Agreement shall be construed to impose any obligations on Broker or limitations on Broker's compensation, relative to any lines of insurance or coverages other than as specifically delineated above.

4. **Town Responsibilities.** In consideration of the Services provided by Broker, Town agrees as follows:

(a) Town shall cooperate fully with Broker and the insurance companies with whom Broker solicits in the performance of Broker's obligations under this Agreement.

(b) Town shall timely produce and complete accurate information including, but not limited to, current financial information, statements of values, loss information and any other information, necessary for the effectuation of insurance coverage at the request of Broker. Town further agrees to provide Broker with notice of any material changes in Town's business operations, risk exposures or in any other material information provided under this Agreement. In addition, Town shall carefully read each insurance policy issued to Town in order to confirm the accuracy of the facts reflected therein and that the policy(ies) contain(s) the terms and coverages desired. Town is responsible for recommending any changes to insurance policies issued to Town.

(c) This Agreement shall in no way obligate Town to procure any insurance or to use Broker for any insurance it wishes to procure. If, however, Town nonetheless chooses to procure its insurance through Broker:

(i) Town shall timely pay all premiums and fees.

(ii) Town shall provide Broker with at least ninety (90) days' notice in advance of any policy effective date in the event Town intends to allow competing agents or brokers to solicit or market insurance.

5. **Compensation.** In consideration of the Services, Town shall compensate Broker as set forth in Schedule B (the "Broker Services Fee"). If Town chooses to procure insurance through the Broker, with regard to the Broker Services Fee, Town and Broker acknowledge and agree as follows:

(a) **The Broker Services Fee is not a part of, but rather is in addition to, any premium that may be paid by the Town for the Lines of Insurance.**

(b) It is understood and agreed that Broker, or B&B Affiliates, may receive contingent

payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. Such contingent payments or allowances are not subject to this Agreement, and will not be credited against the balance of the Broker Services Fee owed to Broker pursuant to this Agreement or paid to Town.

(c) Broker may utilize insurance intermediaries (such as a wholesale insurance broker; managing general agent (MGA); managing general underwriter or reinsurance broker) for the placement of Town's insurance. In addition to providing access to the insurance company, the intermediary may provide the following services: (i) risk placement; (ii) coverage review; (iii) claims liaison services with the insurance company; (iv) policy review; and (v) current market intelligence. The compensation received by the insurance intermediary for placements and, if applicable, the services above is typically in the range of 5% to 15% of policy premium. There may be an intermediary utilized in the placement of your insurance, which may or may not be a B&B Affiliate. Any payments or allowances paid to the intermediary are not subject to this Agreement, and will not be credited against the balance of the fee owed to Broker pursuant to this Agreement or paid to Town.

(d) If Town chooses to finance its premiums, Broker may assist Town in the arrangement of such financing. Any payments or allowances paid to Broker for arranging premium financing are not subject to this section, and will not be credited against the balance of the fee owed to Broker pursuant to this Agreement or paid to Town.

(e) Broker may, in the ordinary course of its business, receive and retain interest on premiums paid by the Town from the date received by Broker until the date the premiums are remitted to the insurance company or intermediary. Any interest income retained by Broker on these premiums are not subject to this section, and will not be credited against the balance of the fee owed to Broker pursuant to this Agreement or paid to Town.

(f) Compensation for the Services specified under this Agreement is exclusive of all federal, state and local sales, use, excise, receipts, gross income and other similar taxes and governmental charges and fees. Any such taxes, charges or fees for the Services under this Agreement, now imposed or hereafter imposed during the term of this Agreement, shall be in addition to the compensation, premiums and charges set forth in this Agreement and shall be paid by Town upon request.

(g) Town acknowledges and agrees that the Broker Services Fee is reasonable in relation to the Services to be provided by Broker hereunder.

6. **Confidentiality.** To the extent consistent with performances of Broker's duties under this Agreement, Broker and Town agree to hold in confidence Confidential Information (defined below). Town acknowledges, however, that Broker will disclose Confidential Information as reasonably required in the ordinary course of performing the Services to insurance companies and other insurance intermediaries. "Confidential Information" means all nonpublic information and all documents and other tangible items (whether recorded information, on paper, in computer readable format or otherwise) relating to the disclosing party's business (including without limitation business plans, manner of doing business, business results or prospects), proposals, recommendations, marketing plans, reports, any of which (i) at the time in question is either protectable as a trade secret or is otherwise of a confidential nature (and is known or should reasonably be known by receiving party as being of a confidential nature) and (ii) has been made known to or is otherwise learned by receiving party as a result of the relationship under this Agreement. Confidential Information should be protected with the same reasonable care as each party protects its own Confidential Information.

Confidential Information will not include any information, documents or tangible items which (i) are a matter of general public knowledge or which subsequently becomes publicly available (except to the extent such public availability is the result of a breach of this Agreement), (ii) were previously in possession of receiving party as evidenced by receiving party's existing written records, or (iii) are hereafter received by receiving party on a non-confidential basis from another source who is not, to receiving party's knowledge, bound by confidential or fiduciary obligations to disclosing party or otherwise prohibited from transmitting the same to receiving party. In the event that Broker or Town become legally compelled to disclose any of the Confidential Information, they shall provide the other party with prompt notice so that such party may seek a protective order or other appropriate remedy and/or waive compliance with the provisions of this Agreement. In the event that such protective order or other remedy is not obtained, or that the other party waives compliance with the provisions of the Agreement, such party may disclose such information as is necessary or advisable to comply with the legal process.

7. **Termination.**

(a) Either party may terminate this Agreement, without cause and for any reason whatsoever, by giving written notice of termination to the other party at least ninety (90) days prior to the effective date of termination, which shall be specified in such written notice.

(b) Notwithstanding the provisions in sub-paragraph (a) above, Town may terminate this Agreement upon the happening of any one of the following causes: (i) Suspension or termination of Broker's insurance license in the State of Florida if not cured by Broker within sixty (60) days following such suspension or termination; (ii) Broker's participation in any fraud; or (iii) Broker's material failure to properly perform its duties and responsibilities hereunder because of Broker's gross neglect, proven dishonesty, or commission of a felony.

(c) Notwithstanding the provisions in sub-paragraph (a) above, Broker may terminate this Agreement upon the happening of any one of the following causes: (i) Town's failure to pay any Broker Services Fee more than five (5) days after such payment is due; (ii) Town's participation in any fraud; or (iii) Town's material failure to properly perform its duties and responsibilities hereunder because of Town's gross neglect, proven dishonesty, or commission of a felony.

Termination for any cause enumerated in sub-paragraphs (b) or (c) shall become effective upon the delivery of written notice of termination to the breaching party or at such later time as may be specified in the written notice.

(d) Termination of this Agreement shall not release Town from any accrued obligation to pay any sum to Broker (whether then or thereafter payable) or operate to discharge any liability incurred prior to the termination date.

8. **Notices.** Any notices required or permitted to be given under this Agreement shall be sufficient if in writing by Certified Mail to:

If to Town:

Town of Miami Lakes
6601 Main Street
Miami Lakes, Florida 33014
Attn: Ismael Diaz
Email: DiazI@miamilakes-fl.gov

If to Broker:

Town of Miami Lakes
Brown & Brown of Florida, Inc.
Broker Services Agreement effective October 1, 2016

Brown & Brown of Florida, Inc.
14900 N.W. 79th Court, # 200
Miami Lakes, Florida 33016
Attn: Fausto Alvarez
Email: favarez@bbmia.com

With a copy to:

Brown & Brown, Inc.
220 Ridgewood Ave
Daytona Beach, FL 32114
Attn: Robert Lloyd, General Counsel
Email: rlloyd@bbins.com

or such other address as either shall give to the other in writing for this purpose.

9. **Severability.** The invalidity or unenforceability of any provision of this Agreement shall in no way affect the validity or enforceability of any other provision.

10. **Florida Law Applies; Venue.** This Agreement shall be governed by and construed and enforced in accordance with the laws of the State of Florida, without regard to its conflict of laws principles. Exclusive venue is agreed to be in a state or federal court of competent jurisdiction in or for Miami-Dade County, Florida.

11. **Limitation of Liability; Waiver of Jury Trial.** THE PARTIES WAIVE ANY RIGHT TO A TRIAL BY JURY IN THE EVENT OF LITIGATION ARISING OUT OF THIS AGREEMENT. IN NO EVENT WILL EITHER PARTY BE LIABLE TO THE OTHER PARTY OR ANY OTHER PERSON FOR ANY CONSEQUENTIAL, INDIRECT, SPECIAL, OR INCIDENTAL DAMAGES, INCLUDING LOSS OF PROFITS, REVENUE, DATA OR USE, EVEN IF SUCH PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH POTENTIAL LOSS OR DAMAGE.

12. **Assignment.** Neither this Agreement nor any of the rights, interests or obligations hereunder shall be assigned by any of the parties hereto (whether by operation of law or otherwise) without the prior written consent of the other party, which consent shall not be unreasonably withheld, conditioned or delayed. This Agreement will be binding upon, inure to the benefit of, and be enforceable by the parties and their respective successors and permitted assigns.

13. **Entire Agreement.** This Agreement (including the schedules, documents and instruments referred to herein or attached hereto) constitutes the entire agreement and supersedes all prior

agreements and understandings, both written and oral, between the parties with respect to the subject matter hereof. The Agreement shall not be modified except by a written agreement dated subsequent to

the date of this Agreement and signed on behalf of Town and Broker by their respective duly authorized representatives.

[Remainder of page intentionally left blank – Signature page follows.]

IN WITNESS WHEREOF, the parties have executed this Agreement as of the Effective Date.


TOWN:

Town of Miami Lakes
a Florida municipality

By: _____
Name: _____
Title: _____

BROKER:

Brown & Brown of Florida, Inc.
a Florida corporation

By: 
Name: FAUSTO ALVAREZ, JR.
Title: EVP

SCHEDULE A

BROKER SERVICES

Subject to the terms of this Broker Services Agreement, Broker shall provide the Services listed below, but only in relation to the following Lines of Insurance: (a) Property; (b) General Liability; (c) Public Officials/EPL; (d) Automobile; (e) Crime/B&M; (f) Workers' Compensation.

Services are as follows:

- a. Evaluate Town's business practices with regard to risk and possible transfer of risk to third parties and conduct regular, scheduled meetings with Town to review Town's risk management program.
- b. Review and analyze Town's existing insurance coverage and identify potential lines of coverage or coverage enhancements to improve Town's insurance program.
- c. Analyze current insurance market conditions and advise Town of significant implications for Town's insurance program.
- d. Facilitate, market, and procure quotations from carriers; review and analyze quotations and provide proposals for review by Town.
- e. Secure and bind all coverage accepted by Town.
- f. Coordinate loss prevention services provided by any insurance company with those services provided by Broker.
- g. Analyze past and current claim and loss history information and advise Town of significant implications for Town's insurance program.

SCHEDULE B
COMPENSATION

Broker Services Fee:

In consideration of the Services, Town shall compensate Broker annually in the amount of **TWENTY THOUSAND DOLLARS AND 00/100 (\$20,000.00)** (the "Broker Services Fee"). The Broker Services Fee shall be fully earned and payable upon Town's execution and delivery of this Agreement and each year thereafter on October 1, 2017 and October 1, 2018. The Broker Services Fee is not a part of, but rather is in addition to, any premium that may be paid by the Town for the Lines of Insurance.

Insurer Commissions:

Broker agrees that it will not receive any commission for the placement of Town's insurance business pursuant to this Agreement. If Broker receives any such commission payments from an insurer in error or otherwise, Broker agrees to refund the Broker Service Fees in the amount of such commission payment, credit the commission against the Broker Services Fee or take such other action, if any, as shall in all cases comply with applicable law.