



**BAREFOOT BAY
RECREATION DISTRICT**

Barefoot Bay Recreation District Regular Meeting
September 13, 2019 at 1:00 PM
Building D&E

Agenda

Please turn off all cell phones

1. **Thought of the Day**
2. **Pledge of Allegiance to the Flag**
3. **Roll Call**
4. **Presentations and Proclamations**
 - A. Employee Recognition and Incentive Award: Beth Gillette
5. **Approval of Minutes**
 - A. August 9, 2019
6. **Treasurer's Report**
 - A. Treasurer's Report
7. **Audience Participation**
8. **Unfinished Business**
9. **New Business**
 - A. DOR Violations
 - i. DOR VIOLATION 19-003313 400 OSPREY DRIVE
 - ii. DOR VIOLATION 18-003551 400 OSPREY DRIVE
 - iii. DOR VIOLATION 18-003554 400 OSPREY DRIVE
 - iv. DOR VIOLATION 19-002111 400 OSPREY DRIVE
 - v. DOR VIOLATION 18-002208 935 ORIOLE CIRCLE
 - vi. DOR VIOLATION 18-003366 805 WREN CIRCLE
 - vii. DOR VIOLATION 19-000328 805 WREN CIRCLE
 - viii. DOR VIOLATION 19-002473 1082 PARKWAY LANE
 - B. Confirmation of CVO Donated Pavilion Installation Change Order #1
 - C. Donation Request: CVO Public-Private Partnership for Additional Outdoor Furniture

- D. Budget Amendment: NRP Funds
- E. Liability & Workers' Compensation Insurance Award
- F. Employee Health and Ancillary Insurances
- G. Concrete Pathway Replacements
- H. Pool Services RFQ Evaluation Committee Recommendation

10. Manager's Report

- A. September 13, 2019

11. Attorney's Report

12. Incidental Trustee Remarks

13. Adjournment

If an individual decides to appeal any decision made by the Recreation District with respect to any matter considered at this meeting, a record of the proceedings will be required and the individual will need to ensure that a verbatim transcript of the proceedings is made, which record includes the testimony and evidence upon which the appeal is based (FS 286.0105). Such person must provide a method for recording the proceedings verbatim.

Barefoot Bay Recreation District Regular Meeting



BAREFOOT BAY RECREATION DISTRICT

Board of Trustees Regular Meeting

August 9, 2019

1PM –Building D&E

Meeting Called to Order

The Barefoot Bay Recreation District Board of Trustees held a Meeting on August 9, 2019 Building D&E 1225 Barefoot Boulevard, Barefoot Bay, Florida. Mr. Klosky called the meeting to order at 1PM.

Pledge of Allegiance to the Flag

Led by Mr. Coffey.

Roll Call

Present: Mr. Klosky, Mr. Wheaton, Mr. Diana, Ms. Henderson, and Mr. Loveland. Also, present, John W. Coffey, ICMA-CM, Community Manager, Cliff Repperger, General Counsel, and Dawn Myers, District Clerk.

Presentations

Employee Milestones

Mr. Klosky presented Mark Roberts of Food and Beverage with a 5-year Employee Milestone Award and pin.

Employee Incentive Awards

Mr. Klosky presented Pat Diamond of Property Services with a \$500 Employee Incentive Award for innovation in the design and painting of the American Flag at the Veterans Monument.

Mr. Rich Armington, Resident Relations and H.R. Manager, presented DOR Inspectors, Mary Barry, Peter Essig, Stephane Fecteau, and DOR/ARCC Administrative Assistant Sally Biondilillo with a \$500 Employee Incentive Award each for Extraordinary Service to Barefoot Bay.

Mr. Diana thanked all the employees for their exemplary service to the Bay. Mr. Wheaton thanked all the employees for their service and a special recognition of Ms. Biondilillo's work with the Neighborhood Revitalization Program (NRP).

Minutes

Mr. Diana made a motion to approve the minutes dated July 12, 2019. Second by Ms. Henderson. Motion carried unanimously.

Treasurer's Report

Ms. Henderson made a motion to approve the Treasurer's Report for August 9, 2019 as read. Second by Mr. Diana. Motion passed unanimously.

Audience Participation

Mr. Paul Preston addressed the Board regarding non-compliant 501C-3 in the Bay.

Mr. Bob Peet referred to the request for use of the vacant space in the shopping center for medical use. Mr. Peet announced his decision to run for Trustee in this year's election.

Ms. Fran Solecki asked about the rising costs for the upcoming pavilion installation. She also questioned why the money spent for the last Barefoot by the Lake Festival was not provided to the residents.



BAREFOOT BAY RECREATION DISTRICT

Mr. Tom Nelson congratulated Mr. Coffey and the Board on pursuing the report on the state of the all the facilities via Dude Solutions. He also congratulated the DOR employees on their recognition. Mr. Nelson requested Mr. Coffey and Mr. Klosky facilitate a meeting with officials at the water department to get more information about the potential increase in water rates.

Unfinished Business

Pool #2 Canopy

Due to an impasse between the current vendor and the District regarding a refusal to complete the agreed upon work on the canopy at Pool 1, Mr. Coffey recommended revoking the contract to Tripod Aluminum approved at the April 12th BOT meeting. Since Property Services has pursued additional quotes, Mr. Coffey recommended award of the contract to Housman's Aluminum & Screening, Inc.

Mr. Loveland made a motion to withdraw the April 12, 2019 award of contract for canopy to Tripod Aluminum, award a new contract for construction of a canopy to Housman's Aluminum & Screening, Inc. in the amount of \$10,170.00, and direction to staff to execute the required budget transfer from R&M/Capital Contingency. Second by Mr. Diana. Motion passed unanimously.

Shopping Center Roof Replacement Design

Mr. Coffey presented the Board with a quote for TLC to design the roof for the shopping center and convert the shingled roofs to metal roofs.

Mr. Diana made a motion to approve the TLC design proposal in the amount of \$20,020.00. Second by Ms. Henderson. Motion passed unanimously.

Shopping Center Amended Lease Proposal

Mr. Coffey explained that since the Board approved the lease with Sebastian River Medical Center (SRMC) to occupy the vacant space in the shopping center, SRMC has asked to include an exclusivity clause in their lease.

Mr. Loveland made a motion to accept the proposal to include the exclusivity language. Second by Mr. Wheaton. Motion passed unanimously.

New Business

Shopping Center Building 2 Part of Space 2 Lease Proposal

Tabled until September Meeting.

DOR Violations

Case# 17-001433 and 19-000191 869 CASHEW CIRCLE

Mr. Loveland made a motion to combine the violations on 869 Cashew Circle and hear as a consent agenda. Second by Mr. Wheaton. Motion carried unanimously.

Article III Section 11 and 2(D)-Exterior Maintenance and Article III Section 11 and 2(D)-Exterior Maintenance

Ms. Henderson made a motion to refer Cases 17-001433 and 19-000191 to General Counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien.

Second by Mr. Loveland. Motion passed unanimously.



BAREFOOT BAY RECREATION DISTRICT

Case# 18-005411 307 AVOCADO DRIVE

Article III Section 9, Clotheslines

Mr. Loveland made a motion to refer Case #18-005411 307 AVOCADO DRIVE to General Counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien. Second by Ms. Henderson. Motion passed unanimously.

Case# 18-001160 and 19-002202 732 PERIWINKLE CIRCLE

Article III Section 2(A&D) and Article III Section 10 and 2(D)-Condition of skirting and exterior maintenance.

Mr. Diana made a motion to refer Case #18-001160 and 19-002202 732 PERIWINKLE CIRCLE to General Counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien. Second by Ms. Henderson. Motion passed unanimously.

Authorization of Certificate to Non-Ad Valorem Assessment Roll for FY20

Confirmation of Brevard County agreement to collect the District assessment.

General Counsel read the resolution:

A RESOLUTION OF THE BOARD OF TRUSTEES OF THE BAREFOOT BAY RECREATION DISTRICT; PROVIDING FOR THE PREPARATION, ADOPTION, AND AUTHORIZATION OF CERTIFICATION OF A NON-AD VALOREM ASSESSMENT ROLL; PROVIDING FOR CORRECTIONS OF ERRORS AND OMISSIONS; PROVIDING FOR CONFLICTS; PROVIDING AN EFFECTIVE DATE.

Mr. Diana made a motion to approve the resolution authorizing the certification of a non-ad valorem assessment roll. Second by Mr. Loveland. Motion carried unanimously.

Replacement of Federal Pacific Electrical Panels and Transformer in Building C and the Lounge

Mr. J.R. Lochmandy thanked the Trustees for going forward with the facilities study by Dude Solutions. He inquired about replacing the branch wiring in building A and C along with the boxes as recommended in the study. Mr. Lochmandy also questioned why the Lounge panels are being replaced when costs for the plans to expand the Lounge have already been approved. He stated the panels could be replaced at the time of expansion.

Mr. Coffey explained that the comprehensive plans for Building A panels, HVAC, and kitchen expansion is slated for next year. The engineers have been asked to design a plan specifically compatible with the proposed plans for Building A. This quote is for the Lounge and Building C only. The facilities study did confirm that the FPE panels have outlived their usefulness in the Lounge and rather than wait for a consensus on the Board to move forward with the expansion, Mr. Coffey stated it was prudent, in his opinion, to change the panels at this time. Two quotes were accepted, and staff recommended approval of the proposal from Complete Electric.

Ms. Henderson made a motion to award a contract for replacement of FPE panels and transformer at Building C and Lounge to Complete Electric in the amount of \$7,400.00 and instruct staff to prepare a budget amendment to recognize the use of fund balance at a future BOT meeting. Second by Mr. Wheaton. Motion carried unanimously.

Replacement of Federal Pacific Electrical Panels in Building A

Ms. Henderson made a motion to waive the second bid requirement and award a contract for replacement of Building A FPE panels to Complete Electric in the amount of \$28,900.00 and instruct staff to prepare a budget amendment to recognize the use of fund balance at a future BOT meeting. Second by Mr. Diana. Motion carried unanimously.



BAREFOOT BAY RECREATION DISTRICT

Miniature Golf Course Fence

Conversion of the unused west shuffleboard courts to a mini golf course is scheduled to be completed in the next 45-60 days. A 4-ft fence with two 10 ft gates for access is necessary to prevent vandalism. Staff recommended award of contract to Palm Bay Fence. Mr. Coffey discussed drainage options in answer to Mr. Loveland's question regarding flooding. He stated that the water is usually held in the grass and not in the area where the structures will be placed.

Mr. Wheaton made a motion to award contract for fence installation to Palm Bay Fence in the amount of \$12,000.00 plus permitting for installation of a 4-foot tall parameter chain link fence at the miniature golf course site. Second by Mr. Diana. Motion carried unanimously.

Discussion of Installation of Pool Cover at Pool #1

Mr. Coffey discussed the decision to try to keep the pools at warmer temperatures since there has been feedback about the heater manufacturer's recommendation to keep the temperature at 82 degrees.

Ms. Elaine Van Berschot suggested liquid pool covers as utilized in pools up north.

Mr. Coffey stated that the quote received does not include very much of the typical permitting necessary for installation. He cautioned the trustees about going forward with the vendor proposal but will move forward if the Board so desires.

Mr. Diana made a motion not to approve the pool covers. Second by Mr. Loveland. Motion carried unanimously.

Revised Rules for the BOT

Tabled until September meeting

Revised Employee Handbook

Discussion ensued regarding proposed changes to the employee handbook. Board discussed the following items: Page 7. Addition of the following language strengthening the current prohibition against nepotism: Immediate family members of a Trustee shall be prohibited from formal employment or serving in a volunteer capacity (i.e. Golf-Pro Shop Player Assistants, Courtesy Golf Cart Drivers, etc.) with the District during the term(s) of service of said Trustee. This prohibition shall begin upon the post-election or post-appointment formal commencement of the term of the Trustee. Any family members of a Trustee classified as a current employee (whether working or on approved leave) as of August 9, 2019 will be exempt from this prohibition until the employee separates employment. Immediate family members falling within this prohibition shall be eligible for re-employment with District upon the expiration of the term(s) of the Trustee to which they are related. For purposes of this prohibition, "immediate family member" is defined as one of the following: spouse or significant other, parent/step parent, child/step child, grandparent, grandchild, brother/brother-in-law, sister/sister-in-law, uncle, aunt, nephew, niece, first cousin, in-laws (father, mother, son daughter).

Page 15. Deletion of language stating paychecks will be mailed (no longer the practice of the Finance Department) and addition of language stating when they can be picked up by the employee.

Paychecks are deposited no later than Thursday following the end of the pay period. If the employee does not choose direct deposit, the paychecks will be mailed by the payroll company directly to the employee's address of record or will be available for pick up by the employee starting at 4pm on Thursdays following the end of the pay period.

Page 18. Correction of grammatical errors regarding the Longevity Milestone Award Program:

Full-time and part-time active employees become eligible for a milestone recognition award of bonus days off in the year in which they complete 5, 10, 15, 20, 25, 30, 35 and 40 years of service.



BAREFOOT BAY RECREATION DISTRICT

Page 22. Addition of mandatory drug testing requirement for reasonable suspicion of drug or alcohol use.
Page 178 of 241

Employees are subject to mandatory drug testing, as provided for in the BBRD Drug Free Workplace Policy, immediately after any vehicular accident while at work and/or on duty that the employee has caused, contributed to, or been involved in. Additionally, mandatory drug testing may be required if the supervisor has reasonable suspicion of drug or alcohol use based upon performance of the individual in her/his job. This provision shall apply regardless of whether the employee is driving a District owned vehicle or a vehicle owned by any other party.

Page 26. Deletion of reference to the old Resident Relations Office and addition of a reference to the New Administration Building. Leisure clothes such as jeans, shorts, cut-offs, or halter tops are not acceptable attire for the business office, which includes the New Administration Building Office and Resident Relations.

Page 34. Deletion of bullet referencing old method of vacation accrual. Current method is listed in the table shown above this bullet. Regular Full-time employees' Vacation Time is accrued in hours, once a month, on the first pay period after the 15th. Regular Part-time employees' Vacation Time is accrued in hours, once a month, on the first pay period of the following month.

Page 35. Clarification of when a full-time employee changes to part-time or seasonal status that he/she must cash out his/her sick time accrual.

Full-time Employees who retire, resign, convert to part-time employment, convert to seasonal employment, or who are laid off will receive pay for their accrued sick leave upon separation from employment or change of status. No payment shall be made for unused sick leave except at retirement, resignation, or layoff.

Mr. Diana voiced strong opposition against the language regarding prevention of future trustees to have family members employed by the Bay. Mr. Coffey stated that his experience has shown that there have been past complications in this area and in his opinion, in disciplinary situations, staff should not be subjected to trustee intimidation due to their personal connection to an employee. Mr. Loveland was opposed to placing this rule in the Rules of Trustees but favored the inclusion in the employee manual. Ms. Henderson was in favor of inclusion in the employee handbook. Mr. Wheaton stated that the message out of the FASD conference is the problem with nepotism. He stated that he is in favor of this language.

Ms. Henderson made a motion to adopt the employee handbook as presented. Second by Mr. Wheaton. Mr. Diana opposed. Motion passed 4-1.

Donation Request

Mr. Anthony Whitmore has requested to donate a bench in honor of his late wife which would replace the existing bench positioned in front of the Veterans Memorial Monument in the Community Complex. He requests the following inscription. "In Loving Memory of Twila Whitmore."

Per the BBRD Policy Manual, the BOT must approve all donation requests and then staff will order the item once the donor has paid the cost. Staff recommends the BOT accept the donation in memory of Mrs. Whitmore.

Ms. Henderson made a motion to accept the donation for the bench in memory of Twila Whitmore. Second by Mr. Diana. Motion carried unanimously.

Neighborhood Revitalization Program (NRP) Purchase Confirmation: 517 Egret Circle

Confirmation of 517 Egret Circle purchase per the Policy Manual's "Purchase or Sale of Properties by BBRD using Neighborhood Revitalization Program (NRP) funding" (page 11)"

Mr. Diana made a motion to confirm the purchase of 517 Egret Circle via the Neighborhood Revitalization Program. Second by Ms. Henderson. Motion carried unanimously.



BAREFOOT BAY RECREATION DISTRICT

Budget Amendment: Building C Exterior Rehabilitation Project

In a previous meeting the BOT awarded a contract to Parkit Construction, Inc. in the amount of \$117,22.00 for Building C Exterior Renovations and authorized staff to prepare a budget amendment for the use-of-Fund Balance. This action will add \$35,225.00 from the Fund Balance to the project budget.

Ms. Jeanne Osborne asked if the weathered interior furniture could be replaced as part of the budget for this project.

General Counsel Repperger read the resolution.

A RESOLUTION OF THE BOARD OF TRUSTEES OF THE BAREFOOT BAY RECREATION DISTRICT AMENDING RESOLUTION 2018-06; AMENDING THE BUDGET.

Mr. Diana made a motion to accept resolution 2019-06 amending the budget. Second by Ms. Henderson. Motion carried unanimously.

FY21 Budget Preparation Calendar

Mr. Coffey presented dates for the FY21 Budget Workshops. The Board chose the following dates:

Tuesday, Dec. 3rd D/E 7-9pm

Tuesday, April 21st D/E 7-9pm

Thursday, April 30th 7-9pm

Tuesday, May 5th 7pm-9pm

Thursday, May 7th 7pm-9pm

Ms. Henderson made a motion to accept the budget calendar as presented. Second by Mr. Diana. Motion carried unanimously.

Manager's Report

District Clerk

Hurricane Irma FEMA Reimbursement Update – The office of the District Clerk received two final checks from FEMA for reimbursement relating to Hurricane Irma in the amount of \$11,011.02 and \$786.34. In addition to District Insurance reimbursement, staff recovered a total of \$71,029.01 for damages from Irma.

Resident Relations

- **ARCC Update**
 - July 23rd meeting agenda: 10 consent approved, 8 non-consent (6 approved, 1 approved with stipulations, and 1 denied), 2 old business discussed regarding their previous denials.
 - August 6th is the next meeting (New Administration Conference Room at 9am)
- **Violations Committee Update**
 - July 12th meeting was canceled due to a lack of a quorum
 - August 9th is the next meeting
- **NRP Update**
 - 824 Tamarind Circle sold for \$15,350.00 plus tax and buyer's premium
 - 944 Pecan Circle sold for \$14,325.00 plus tax and buyer's premium
- **Interesting Fact of July**
 - 45 homes sold with 68 new homeowners receiving their social membership badges



BAREFOOT BAY RECREATION DISTRICT

Food & Beverage

- A **Luau** will be held Lakeside of the Lounge on Saturday, August 20, 2019. Music is by Ladies of Soul and tickets for the tropical buffet are \$10. Tickets are available at the Lounge, the 19th Hole, and the New Administration Building.
- New dart boards are on their way.
- The **Annual Summer Games and Chili Cook off** will be held on Sunday, September 15 starting at 1 p.m.
- The **next Ring of Fire Show** is October 12th in Building A. Listen and dance to the sounds of Cash, Willie, and Haggard from 6-9:30pm. Tickets are \$13 and go on sale September 16th in the New Administration Building at 9:30am. One person may purchase up to 8 tickets.

Flyers with all the details are posted.

Golf-Pro Shop

- Pro Shop Carpet and Flooring Replacement Project Update:
 - Removal of the old carpet and floor repairs is scheduled to begin August 5th
 - When that is completed the carpet vendor will install the new carpet
- Hole 12 Sod Repair Project:
 - Scheduled to begin the week of August 19th, weather permitting
 - The entire hole will be closed during repair
- Replacement Driving Range Hitting Cages Project Update:
 - Equipment is on-site
 - Installation is scheduled for mid-to-late August
- Overflow Cart Parking Behind Hole 9 and D&E Project Update:
 - Anticipate beginning August 19th

Property Services

- Completed running electric and water to the new miniature golf course
- Installed new AED at the tennis/pickle ball courts
- Completed installation of the new sidewalk at the NAB
- Continued painting of the Shopping Center parking lot
- Completed installation of the New Veterans' Gathering-Space flooring, trim, and blinds
- Tested radio tower and installed power and shelving for the new radio system
- Completed painting at Micco and West RV lots
- Continued canal bank maintenance
- Addressed all current DOR grass violations

There is an interest in purchasing 402 Raven and 1025 Oreo and a request to waive the past due lot mow fees. Mr. Coffey inadvertently left this request off the agenda but will have it on the next BOT agenda in September.



BAREFOOT BAY RECREATION DISTRICT

Attorney's Report

All DOR complaints have been drafted and amended. General Counsel Repperger is hoping to have everything filed by September. He is analyzing numbers regarding re-renting the vacated space from Blissful Things as it pertains to the barber shop and how it will affect summary judgement.

Incidental Trustee Remarks

Mr. Loveland commended Pat Diamond's work on the flag at the Veterans' Monument and urged the residents to stop by for a look. He asked for awareness concerning security for our staff and residents in assembly. He suggested looking into security measures for our facilities.

Mr. Diana thanked staff for their hard work and Mr. Diamond for his work at the Veterans' Monument. He voiced his opinion regarding having to have the conversation on nepotism as people should know right from wrong.

Ms. Henderson had no comment at this time.

Mr. Klosky addressed a complaint about moving pool furniture and moving it around to suit individual needs. He stated that the furniture for the pool belongs there and should not be moved. There are only certain residents partaking in this and continued rearrangement of the furniture could result in suspension of privileges at the amenities. He asked that the residents reserve space for parties with the calendar coordinator - not arbitrarily hold an event without going through the proper channels.

Mr. Wheaton made a motion to adjourn.

Adjournment

The next meeting will be on September 13, 2019 at 1pm in Building D/E.

Meeting adjourned at 3:04.

Steve Diana, Secretary

Dawn Myers, District Clerk

Barefoot Bay Recreation District

Treasurer's Report

September 13, 2019

Cash Balances in General Fund as of 9/5/19

Petty Cash **Total Petty Cash:** \$ 2,500.00

Operating Cash in Banks

MB&T Operating Account 1,762,227.16
Total Operating Accounts: 1,762,227.16

Interest Bearing Accounts

SBA Reserve Account 689,275.03
Total Interest Bearing Accounts 689,275.03

Total Cash Balances in General Fund: **\$ 2,454,002.19**

Total Daily Deposits and Assessments Received for 8/2 - 9/5/2019

Daily deposits: \$ 144,809.52
 Assessments received: 4,346.88
Total Deposits Received **\$ 149,156.40**

Expenditures over \$5,000 for for 8/2 - 9/5/2019

Check Number	Vendor	Description	Check Amount
53399	Kay Park Recreation	Aluminium Bleachers	7,879.00
53423	Parkit Construction, Inc.	575061 Draw 1 - Bldg C Exterior Rehabilitation	44,428.50
53432	Superior Concrete of Brevard, Inc	Concrete Walkway	5,500.00
53441	ABM Landscape & Turf Services	Golf course, Softball field & lawn bowling: 8/19	38,691.16
53496	Complete Electric Inc.	Bldg A FPE Deposit	8,670.00
53521	Health First Health Plans	Employee Health Insurance: September 2019	21,114.56
53542	Special District Services, Inc	Management Fees: August 2019	12,940.63
53540	Rossway Swan et al	Legal Fees: July 2019	9,174.58
53545	TLC Engineering Solutions Inc	Parking Study, Bldg A Electrical Revisions	7,011.72
53549	US FoodService, Inc.	Food and Supplies	6,464.07
53528	Home Depot Credit Services	Hardware, Supplies and Parts	6,125.32
53596	Pro Playgrounds	Installation of Pavilion @ Building A	46,323.00
53580	Duvall Ford	Truck Replacement - 2019 Ford F-250	32,757.00
53615	Next Generation Air & Heat Inc.	AC Unit @ 895 Falcon Dr, Replace Fan Motor	8,916.76
53584	Florida Power & Light Co	Electricity: July 2019	7,101.39
53609	Vaco Orlando	Temporary Labor	5,766.40
	Florida Department of Revenue	Sales Tax: July 2019	9,921.36
	US Treasury	Payroll Tax: PPE 8/4/19	17,404.69
	Paychex	Net Payroll: PPE 8/4/19	57,088.91
	US Treasury	Payroll Tax: PPE 8/18/19	17,169.44
	Paychex	Net Payroll: PPE 8/18/19	60,758.56
	US Treasury	Payroll Tax: PPE 9/1/19	17,950.96
	Paychex	Net Payroll: PPE 9/1/19	<u>61,922.73</u>

Total Expenditures over \$5,000 **\$ 511,080.74**

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **DOR VIOLATION 19-003313 400 OSPREY DRIVE**
Section & Item: 9.A.i.
Department: Resident Relations, DOR
Fiscal Impact:
Contact: Richard Armington, Resident Relations Manager, John W. Coffey ICMA-CM, Community Manager
Attachments: 7.29.2019 19-003313, 8.06.2019 19-003313, 8.14.2019 19-003313
Reviewed by
General Counsel: No
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Review Violation and referral to General Counsel Repperger.

Background and Summary Information

Violation to Article III Section 2 (A) (D) Lawn and Landscape Recurring Maintenance Condition of Prop. First Violation occurred on 7/26/2019. Property found in violation by the Violations Committee on 6/28/2019. DOR has preformed 7 follow ups and 8 pictures have been taken since the first Violation. Staff has signed Affidavit of Notices and attached four pictures. Respondent has been notified by First Class Mail and Certified Mail. Property has been posted.

Staff recommends that the BOT refer this Violation to the General Counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien.



Photo: 400 Osprey. Overgrowth on fence, high grass in backyard (obscured by fence)

Date Taken:07/29/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:19-003313



Photo: 400 Osprey. Pre-V.C. inspection. Overgrowth (fence)

Date Taken:08/06/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:19-003313



Photo: 400 Osprey. Post-V.C. inspection. Overgrowth

Date Taken:08/14/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:19-003313

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **DOR VIOLATION 18-003551 400 OSPREY DRIVE**
Section & Item: 9.A.ii.
Department: Resident Relations, DOR
Fiscal Impact:
Contact: Richard Armington, Resident Relations Manager, John W. Coffey ICMA-CM, Community Manager
Attachments: 08.01.2018 18-003551, 07.18.2019 18-003551, 08.06.2019 18-003551, 08.14.2019 18-003551
Reviewed by
General Counsel: No
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Review Violation and referral to General Counsel Repperger.

Background and Summary Information

Violation to Article III Section 3 (A) (B) (C) (D) (E) Vehicle Violations. First Violation occurred on 8/1/2018. Property found in violation by the Violations Committee on 8/9/2019. DOR has preformed 9 follow ups and 9 pictures have been taken since the first Violation. Staff has signed Affidavit of Notices and attached four pictures. Respondent has been notified by First Class Mail and Certified Mail. Property has been posted.

Staff recommends that the BOT refer this Violation to the General counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien.



Photo: 400 Osprey. Parked on grass.

Date Taken:08/01/2018

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:18-003551



Photo: 400 Osprey. Parked on grass, inoperable vehicles (expired registration, missing plates)

Date Taken:07/18/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:18-003551



Photo: 400 Osprey. Pre-V.C. inspection. Parked on grass, inoperable vehicles (expired registration x 3)

Date Taken:08/06/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:18-003551



Photo: 400 Osprey. Post-V.C. inspection. Parked on grass, trailer on grass, inoperable vehicles (expired registration)

Date Taken:08/14/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:18-003551

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **DOR VIOLATION 18-003554 400 OSPREY DRIVE**
Section & Item: 9.A.iii.
Department: Resident Relations, DOR
Fiscal Impact:
Contact: Richard Armington, Resident Relations Manager, John W. Coffey ICMA-CM, Community Manager
Attachments: 08.01.2018 18-003554, 8.21.2018 18-003554, 07.28.2019 18-003554, 06.28.2019 18-003554
Reviewed by
General Counsel: No
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Review Violation and referral to General Counsel Repperger.

Background and Summary Information

Violation to Article III Section 2 (C) (D)-Condition of Property (C) Exterior Maintenance. First Violation occurred on 8/1/2018. Property found in violation by the Violations Committee on 9/14/2018. DOR has preformed 15 follow ups and 15 pictures have been taken since the first Violation. Staff has signed Affidavit of Notices and attached four pictures. Respondent has been notified by First Class Mail and Certified Mail. Property has been posted.

Staff recommends that the BOT refer this Violation to the General counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien.



Photo: 400 Osprey. Debris in lawn.

Date Taken:08/01/2018

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:18-003554



Photo: 400 Osprey. Debris in lawn.

Date Taken:08/21/2018

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:18-003554



Photo: 400 Osprey. Post-V.C. re-inspection. Debris and unapproved items in front yard.

Date Taken:07/28/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:18-003554



Photo: 400 Osprey. Post-V.C. re-inspection. Debris in lawn

Date Taken:06/28/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:18-003554

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **DOR VIOLATION 19-002111 400 OSPREY DRIVE**
Section & Item: 9.A.iv.
Department: Resident Relations, DOR
Fiscal Impact:
Contact: Richard Armington, Resident Relations Manager, John W. Coffey ICMA-CM, Community Manager
Attachments: 05.07.2019 19-002111, 07.12.2019 19-002111, 08.09.2019 19002111
Reviewed by
General Counsel: No
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Review Violation and referral to General Counsel Repperger.

Background and Summary Information

Violation to Article III Section 11 and 2(D)-Exterior Maintenance. First Violation occurred on 5/17/2019. Property found in violation by the Violations Committee on 6/28/2019. DOR has performed 7 follow ups and 8 pictures have been taken since the first Violation. Staff has signed Affidavit of Notices and attached four pictures. Respondent has been notified by First Class Mail and Certified Mail. Property has been posted.

Staff recommends that the BOT refer this Violation to the General counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien.



Photo: 400 Osprey. Boarded window.

Date Taken:05/07/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:19-002111



Photo: 400 Osprey. Post-V.C. inspection. Boarded window (not painted to match house)

Date Taken:07/12/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:19-002111



Photo: 400 Osprey. Post-V.C. re-inspection. Boarded window not painted to match home.

Date Taken:08/09/2019

Address:400 OSPREY DRIVE

Taken by:Peter Essig

Case Number:19-002111

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **DOR VIOLATION 18-002208 935 ORIOLE CIRCLE**
Section & Item: 9.A.v.
Department: Resident Relations, DOR
Fiscal Impact:
Contact: Richard Armington, Resident Relations Manager, John W. Coffey
ICMA-CM, Community Manager
Attachments: 05.07.2018 18-002208.2, 05.07.2018 18-002208, 07.13.2019 18-002208, 08.16.2019 18-002208.2, 08.16.2019 18-002208
Reviewed by
General Counsel: No
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Review Violation and referral to General Counsel Repperger.

Background and Summary Information

Violation to Article III Section 2 (C) (D)-Condition of Prop. (C) Unauthorized Items. First Violation occurred on 5/7/2018. Property found in violation by the Violations Committee on 7/20/2018. DOR has preformed 18 follow ups and 22 pictures have been taken since the first Violation. Staff has signed Affidavit of Notices and attached four pictures. Respondent has been notified by First Class Mail and Certified Mail. Property has been posted.

Staff recommends that the BOT refer this Violation to the General counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien.



Photo: 935 Oriole carport

Date Taken:05/07/2018

Address:935 ORIOLE CIRCLE

Taken by:Stephane Fecteau

Case Number:18-002208



Photo: 935 Oriole back

Date Taken:05/07/2018

Address:935 ORIOLE CIRCLE

Taken by:Stephane Fecteau

Case Number:18-002208



13/07/2019 13:26 AM

Document: 935 oriole debris back

Date Taken:07/13/2019

Address:935 ORIOLE CIRCLE

Taken by:Stephane Fecteau

Case Number:18-002208



Document: 935 oriole side mattress

Date Taken:08/16/2019

Address:935 ORIOLE CIRCLE

Taken by:Stephane Fecteau

Case Number:18-002208



Document: 935 oriole back /plastic unit damage

Date Taken:08/16/2019

Address:935 ORIOLE CIRCLE

Taken by:Stephane Fecteau

Case Number:18-002208

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **DOR VIOLATION 18-003366 805 WREN CIRCLE**
Section & Item: 9.A.vi.
Department: Resident Relations, DOR
Fiscal Impact:
Contact: Richard Armington, Resident Relations Manager, John W. Coffey ICMA-CM, Community Manager
Attachments: 09.25.2018 18-003366, 01.08.2018 18-003366, 07.22.2019 19-003366, 08.14.2018 18-003366
Reviewed by
General Counsel: No
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Review Violation and referral to General Counsel Repperger.

Background and Summary Information

Violation to Article III Section 2 (B) (D)-Condition of Prop. (B) Power Wash. First Violation occurred on 7/23/2018. Property found in violation by the Violations Committee on 12/07/2018. DOR has preformed 15 follow ups and 10 pictures have been taken since the first Violation. Staff has signed Affidavit of Notices and attached four pictures. Respondent has been notified by First Class Mail and Certified Mail. Property has been posted.

Staff recommends that the BOT refer this Violation to the General counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien.



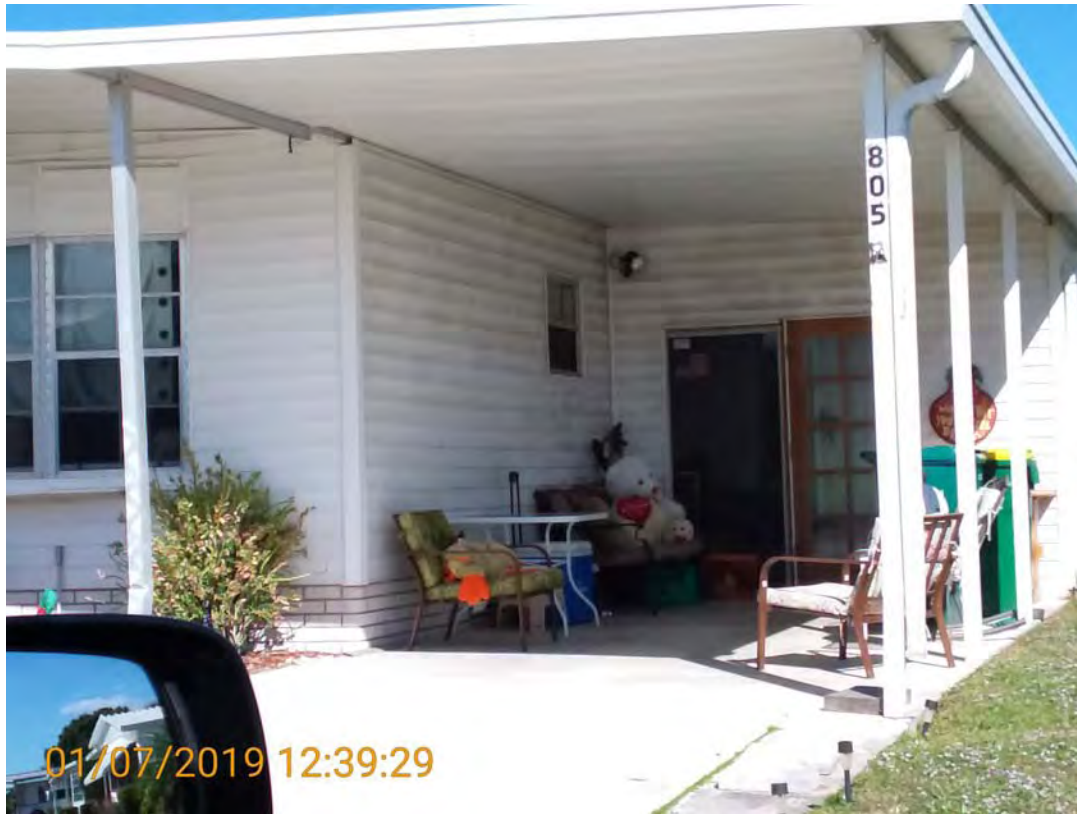
Document: 805 Wren

Date Taken:09/25/2018

Address:805 WREN CIRCLE

Taken by:Stephane Fecteau

Case Number:18-003366



Document: 805 wren carport

Date Taken:01/08/2019

Address:805 WREN CIRCLE

Taken by:Stephane Fecteau

Case Number:18-003366



Document: 805 wren

Date Taken:07/22/2019

Address:805 WREN CIRCLE

Taken by:Stephane Fecteau

Case Number:18-003366



Document: 805 WREN

Date Taken:08/14/2018

Address:805 WREN CIRCLE

Taken by:Stephane Fecteau

Case Number:18-003366

Board of Trustees**Meeting Agenda Memo**

Date: Friday, September 13, 2019
Title: **DOR VIOLATION 19-000328 805 WREN CIRCLE**
Section & Item: 9.A.vii.
Department: Resident Relations, DOR
Fiscal Impact:
Contact:
Attachments: 01.28.2019 19-000328, 03.18.2019 19-000328, 7.22.2019 19-000328
Reviewed by
General Counsel: No
Approved by: John W. Coffey, ICMA-CM, Community Manager

**Requested Action by BOT**

Review Violation and referral to General Counsel Repperger.

Background and Summary Information

Violation to Article III Section 11 and 2(D)-Exterior Maintenance. First Violation occurred on 1/28/2019. Property found in violation by the Violations Committee on 3/22/2019. DOR has preformed 8 follow ups and 6 pictures have been taken since the first Violation. Staff has signed Affidavit of Notices and attached four pictures. Respondent has been notified by First Class Mail and Certified Mail. Property has been posted.

Staff recommends that the BOT refer this Violation to the General counsel Repperger for legal action, equitable or other appropriate action with failure to comply. If the BOT brings any such action to enforce the DOR, the charge for such action shall be charged to the Respondents account and shall constitute as a lien.



Document: 805 WREN

Date Taken:01/28/2019

Address:805 WREN CIRCLE

Taken by:Stephane Fecteau

Case Number:19-000328



Document: 805 Wren VC siding damage

Date Taken:03/18/2019

Address:805 WREN CIRCLE

Taken by:Stephane Fecteau

Case Number:19-000328



Document: 805 wren

Date Taken:07/22/2019

Address:805 WREN CIRCLE

Taken by:Stephane Fecteau

Case Number:19-000328

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **DOR VIOLATION 19-002473 1082 PARKWAY LANE**
Section & Item: 9.A.viii.
Department: Resident Relations, DOR
Fiscal Impact:
Contact: Richard Armington, Resident Relations Manager, John W. Coffey ICMA-CM, Community Manager
Attachments: 06.05.2019 19-002473, 07.23.2019 19-002473, 08.19.2019 19-002473, 08.26.2019 19-002473
Reviewed by
General Counsel: No
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Review Violation and referral to General Counsel Repperger.

Background and Summary Information

Violation to Article III Section 2 (A) (D)-Lawn and Landscape Recurring Maintenance Condition of Prop. First Violation occurred on 6/05/2019. Property found in violation by the Violations Committee on 8/23/2019. DOR has preformed 8 follow ups and 7 pictures have been taken since the first Violation. Staff has signed Affidavit of Notices and attached four pictures. Respondent has been notified by First Class Mail and Certified Mail. Property has been posted.



Document: 1082 Parkway

Date Taken:06/05/2019
Address:1082 PARKWAY LANE

Taken by:Stephane Fecteau
Case Number:19-002473



Document: 1082 Parkway stumps

Date Taken:07/23/2019
Address:1082 PARKWAY LANE

Taken by:Stephane Fecteau
Case Number:19-002473



Document: 1082 PARKWAY BAMBOO TREE STUMPS MUST BE REMOVED

Date Taken:08/19/2019
Address:1082 PARKWAY LANE

Taken by:Stephane Fecteau
Case Number:19-002473



Document: 1082 parkway post vc fail

Date Taken:08/26/2019
Address:1082 PARKWAY LANE

Taken by:Stephane Fecteau
Case Number:19-002473

Board of Trustees Meeting Agenda Memo

Date: Friday, September 13, 2019

Title: **Confirmation of CVO Donated Pavilion Installation Change Order #1**

Section & Item: 9.B.

Department: R&M/Capital Projects

Fiscal Impact: \$5,126.00

Contact: John W. Coffey ICMA-CM, Community Manager

Attachments: email to BOT, Pavillion installation Change order 1 16Aug19

Reviewed by

General Counsel: N/A

Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Confirmation of approval of Change Order #1 for the installation of the Pavilion and acceptance of additional donation from the Barefoot Bay Civic Volunteer Association (CVO).

Background and Summary Information

Per BBRD Policy Manual, the party requesting to donate the item must pay BBRD the cost, and staff will procure the donation. Costs for the project includes the following:

1. On December 7, 2018, the BOT approved the donation and awarded contract for the procurement of a 40' Hexagonal Duo-Top Structure to be placed on the concrete pad behind Building A.
2. On April 12, 2019, the BOT approved the additional donation for the installation (and awarded a contract for the installation).
3. On May 10, 2019, the BOT approved a change order for the procurement of the structure at the request of CVO President Compton (who stated the CVO would like to upgrade the structure for "a tongue and groove ceiling and spruce diagonal supports" and will pay for the cost of the change order).
4. On August 14, 2019, the vendor informed staff that due to the excessive concrete debris in the soil (old sidewalk apparently was chipped up and disposed of in the void before the final concrete was poured) and need to remove portions of the buried concrete steps that a change order would be required for the additional labor and disposal costs. On August 15, 2019, Community Manager Coffey discussed the issue with CVO President Manzo, approved the change order, and notified the BOT as the cost exceeded his authority (i.e. over 10% of installation costs). Said change order's impact on the total project is provided below.

	Superior Recreational		Pro Playground	
	Original Bid	C.O. #1	Permitting & Installation	
Structure	24,859.20	4,918.40		
Surcharge	745.78	147.55		
Engineering	1,100.00			
Freight	621.00			
Sub-total	27,325.98	5,065.95		
Permitting and Installation			41,197.00	
Installation C.O. #1			5,126.00	
			46,323.00	
Total	27,325.98	5,065.95	46,323.00	78,714.93

The project was completed the week of August 26th. A budget amendment will be placed on a future agenda to recognize the additional expense and donations.

Hence, staff recommends, the BOT confirm the Community Manager's approval of change order #1 for installation of the pavilion in the amount of \$5,126.00 to Pro Playground while also accepting the same amount in donations from the CVO.

John Coffey

From: John Coffey
Sent: Friday, August 16, 2019 2:01 PM
To: David Wheaton (davidwheaton@bbrd.org); 'Joseph Klosky '; Luann Henderson (lhenderson@bbrd.org); Randy Loveland (rloveland@bbrd.org); Steve Diana
Cc: 'Dawn Myers'; Charles Henley (charleshenley@bbrd.org)
Subject: Pavilion Change order
Attachments: Pavillion installation Change order 1 16Aug19.pdf

Trustees,

Today I authorized a change order in the amount of \$5,126.00 for the above referenced project bringing the total installation cost to \$46,323.00. I had previously spoken to Ann Manzo of the CVO who agreed that the CVO would pay the additional costs. The change order was necessary as the vendor is digging footers much larger than we anticipated (approximately 4-5 feet square) and the buried steps are in the way and due to the construction of the steps (reinforced with rebar) the removal of the concrete will take considerably longer. Additionally, the existence of the remnants of the old parameter sidewalk (broken up and buried underneath the concrete slab) will also add to the disposal cost as concrete weighs more than typical fill.

Although the cost of the change order exceed my authority to sign it, I did so to keep the project moving forward and if I had stopped the project we would probably have incurred a second change order for remobilization next month (Policy Manual would have us stop the project until September 13th when the BOT would approve the change order). I will be placing the confirmation of my actions on the September agenda for transparency purposes.

Sincerely,

John W. Coffey, ICMA-CM

Community Manager
Barefoot Bay Recreation District
625 Barefoot Blvd.
Barefoot Bay, FL 32976
Phone: 772.664.3141
Fax: 772.664.1928

PUBLIC RECORDS NOTICE: Barefoot Bay Recreation District (BBRD) is governed by the State of Florida public records law. This means that the information BBRD receives online including your e-mail address might be disclosed to any person making a public records request. If you have any question about the Florida public records law refer to Chapter 119 Florida Statutes. Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public-records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing.



Legacy Construction Services Group Inc
DBA Pro Playgrounds
8490 Cabin Hill Road
Tallahassee, FL 32311

CHANGE ORDER FORM

Date: 08/15/2019 Project: Barefoot Bay

Address: 625 Barefoot Blvd Sebastian, FL

Owner: Barefoot Bay Recreation

Contractor: Pro Playgrounds

Original Contract Date: 5/14/2019 Original Contract No: NA Change Order No: 001

Change to the work to be performed under the original contract as follows:

Additional work required to cut out and remove existing concrete stairs under the concrete pad
where we are installing our footers.

Price to be adjusted as follows:

Original Contract Price: \$ 41,197.00

Previous Change Orders: \$ 0.00

Current Contract Price: \$ 41,197.00

Adjustment This Change Order: \$ 5,126.00

Revised Contract Price: \$ 46,323.00

Schedule adjustments required by this change order if any:

2.5

Reviewed, Agreed and Accepted by:

[Signature]
Owner Signature

John W. Coffey, Comm. Mgr
Name and Title

16 Aug 19
Date

Contractor Signature

Name and Title

Date

Board of Trustees Meeting Agenda Memo

Date: Friday, September 13, 2019

Title: **Donation Request: CVO Public-Private Partnership for Additional Outdoor Furniture**

Section & Item: 9.C.

Department: Property Services, Buildings

Fiscal Impact: \$6,406.82

Contact: John W. Coffey ICMA-CM, Community Manager, Matt Goetz, Property Services Manager

Attachments: email from CVO President Manzo, donation request attachment 1 Policy Manual excerpt

Reviewed by

General Counsel: N/A

Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Acceptance of donation from the Barefoot Bay Civic Volunteer Association (CVO) to partner with BBRD in the purchase of additional tables and chairs for the Pool #1/Lakeside/Pavilion area.

Background and Summary Information

Per BBRD Policy Manual, the party requesting to donate the item must pay BBRD the cost, and staff will procure the donation.

CVO President Manzo approached Community Manager Coffey about how the CVO could help BBRD in procurements that would benefit the residents. Ms. Manzo approved of the suggestion of a public-private partnership to purchase additional outdoor furniture; a planned task staff does each year prior to the start of the winter season. Specifically, The CVO wishes to fund the first \$6,406.82 of the anticipated \$9,000-\$10,000 cost of procuring more "Havana style" tables and chairs (the same furniture as lakeside of the Lounge). Prior to the onslaught of Hurricane Dorian, staff had begun soliciting quotes for 20 tables and 84 chairs (sold by the dozen) but was interrupted by the preparation and demobilization efforts related to the storm. Staff anticipates having multiple quotes to the BOT prior to the September 13th meeting.

Hence, staff recommends, the BOT award contract for the purchase of additional outdoor furniture from the lowest responsible vendor and accept the \$6,406.82 donation from the CVO to offset said costs.

John Coffey

From: anniepm
Sent: Friday, September 06, 2019 5:48 PM
To: John Coffey
Subject: Re: donation request

John

Yes. Please proceed with placing the donation request on the Sept. 13th agenda.

Thanks

Ann Manzo
CVO President

Sent from my iPhone

On Sep 6, 2019, at 5:33 PM, John Coffey <jcoffey@bbrd.org> wrote:

CVO President Manzo,

Per our conversation to partner with BBRD on the purchase of additional furniture for the Pool #1/Lakeside/Pavilion area, we are planning on more "Havana style" tables and chairs (the same furniture as lakeside of the Lounge). The chairs are an espresso sturdy wicker chair and the table is combination of espresso, brown and beige pattern. We currently have both the lighter and heavier version of the same style table. We are planning on ordering heavier ones this time. We are current soliciting quotes for 20 tables and 84 chairs (sold by the dozen). The pricing for a similar order last year was \$9,000-\$10,000. We will have the exact quotes to the BOT before the meeting. When we spoke you mentioned having \$6,406.82 in funds you are willing to donate to off-set our purchase. Please let me know if I can proceed with placing the donation request on the September 13th agenda.

Sincerely,

John W. Coffey, ICMA-CM

Community Manager
Barefoot Bay Recreation District
625 Barefoot Blvd.
Barefoot Bay, FL 32976
Phone: 772.664.3141
Fax: 772.664.1928

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Exhibit A
Barefoot Bay Recreation District Policy Manual
PUBLIC RECORDS REQUEST POLICY

7. The gas grill is available for use at Pool 1 by residents and their guests on a first come, first served basis.¹⁴⁴
8. Residents must wipe the grill and cooking area clean when cooking is complete.
9. Residents assume all responsibility for food safety.
10. Due to the potential risks, residents using grills are required to sign a waiver and assume all responsibility for the cooking and safety of the prepared food.
11. Residents must provide their own cooking tools.
12. All commercial entity hosted for-profit, revenue-based, food service special events, excluding outside commercial entity catering and/or simple food delivery for resident or club-hosted meetings or special events, are prohibited from being held in any District owned facilities.¹⁴⁵
13. Any private commercial caterer and/or event planner providing food-related services for any resident or club-hosted meeting or special event, excluding simple food service delivery, shall be required to execute an indemnification and hold harmless agreement in favor of the District related to any food-related services provided.

3.5 Guidelines for Gift and or Memorials for the Barefoot Bay Recreation District¹⁴⁶

All gifts and /or memorials plans must be submitted for review by the Community Manager for compliance with the guidelines below. Those meeting the criteria below may be recommended for acceptance to the Board of Trustees at a regularly scheduled meeting. Acceptance of any memorial or gift meeting the criteria shall be at the discretion of the Board of Trustees. The Board of Trustees reserves the right to decline the acceptance of gifts or memorials due to inappropriateness, restrictions placed upon the gift or memorial and any potential financial or legal liability and for any other reason.

1. No gifts or memorials may be considered until the person has been deceased for more than 90 days.
2. Residents desiring to donate gifts and/or memorials shall work with staff to determine the costs of the memorial or item. The cost of the item will be presented to the donor. BBRD will purchase the item after the resident has paid for the item(s) and assume legal liability for the item.
3. No restrictions can be placed on the use or ownership of the gift or memorial. The BBRD is the sole owner of all gifts and will determine the use of the gift or memorial.
4. The gift or memorial must be deemed appropriate by the Community Manager and the Board of Trustees.
5. The Community Manager must determine all short and long-term costs of all gifts and memorials. These costs shall include the maintenance, repair, upkeep, insurance and/or any other hazards or liability. The placement of any memorial or gift shall not interfere with the maintenance of District facilities.
6. The acceptance, placement, use and removal of gifts and memorials are at the sole discretion of the District.
7. Plaques for all memorials shall not be considered permanent and will be removed at the sole discretion of the District when they deteriorate.

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **Budget Amendment: NRP Funds**
Section & Item: 9.D.
Department: Administration, Finance
Fiscal Impact: \$29,675.00
Contact: Charles Henley, Finance Manager
Attachments: Bill Of Sale- 824 Tamarind, Bill Of Sale- 944 Pecan, 190913
Resolution 2019-08 - Increase in NRP for Proceeds

Reviewed by
General Counsel: N/A
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Approval of Resolution 2019-08 increasing the budgeted Proceeds from the Sale of Assets by \$29,675 and increase the NRP program budget by \$29,675.

Background and Summary Information

Beginning in FY16, the BOT has budgeted annually monies for the acquisition of distressed properties, the removal of the homes and the sale of the property to stabilize and revitalize neighborhoods in decline. On 25Jul17, the Neighborhood Revitalization Program BOT Sub-Committee was established by the BOT.

An auction to divest BBRD of two (2) acquired properties was scheduled to occur July 19th to July 26th, 2019: the results of which are listed in the table below:

Description	Buyer Name	High Bid	GovDeals Fee	Net Pay	Payment Date
944 Pecan Circle, Barefoot Bay, FL 32976	Valerie Gallo	\$ 14,325.00	-	\$ 14,325.00	8/13/19
824 Tamarind Circle, Barefoot Bay, FL 32976	Brady Mitchell	\$ 15,350.00	-	\$ 15,350.00	8/13/19
		\$ 29,675.00	-	\$ 29,675.00	

Staff recommends the BOT approve Resolution 2019-08 increasing the budgeted Proceeds from the Sale of Assets by \$29,675 and increase the NRP program budget by \$29,675.

**Barefoot Bay Recreation District, FL
625 Barefoot Blvd
Barefoot Bay, FL 32976-7305**

Bill of Sale Date: 26 Jul 2019

Bill of Sale Number: 7262019

Asset ID: 28

Inventory ID: 28

Description of Property

Award Amount

824 Tamarind Circle, Barefoot Bay, FL 32976

15350.00

Asset Information



Year:

Make/Brand:

Model:

VIN/Serial:

Meter:

Title Restriction:

Not Applicable

Sale Information

Actual Sold Amount:

USD
\$15,350.00

Paid On: 29 Jul 2019 Wire Transfer

Other Amount:

USD \$0.00

Other Amount Description:

Buyer's Premium:

USD \$1,918.75

Tax Rate: 0%

Tax Amount:

USD \$0.00

Total Amount:

USD
\$17,268.75

*** Taxable Items**

Brady Mitchell
826 Tamarind Cir
Micco, FL 32976 USA
tamarah.mitchell@icloud.com
6149066009

Asset is sold as is, where is and without warranty. Once the asset is removed from the seller's premises there is no refund of monies previously paid.

Buyer/Agent Signature: _____

Print Name: _____

Date: _____

**Barefoot Bay Recreation District, FL
625 Barefoot Blvd
Barefoot Bay, FL 32976-7305**

Bill of Sale Date: 26 Jul 2019

Bill of Sale Number: 7262019

Asset ID: 27

Inventory ID: 27

Description of Property

944 Pecan Circle, Barefoot Bay, FL 32976

Award Amount

14325.00

Asset Information



Year:

Make/Brand:

Model:

VIN/Serial:

Meter:

Title Restriction:

Not Applicable

Sale Information

Actual Sold Amount:

USD
\$14,325.00

Paid On: 29 Jul 2019 Wire Transfer

Other Amount:

USD \$0.00

Other Amount Description:

Buyer's Premium:

USD \$1,790.62

Tax Rate: 0%

Tax Amount:

USD \$0.00

Total Amount:

USD
\$16,115.62

*** Taxable Items**

Valerie Gallo
3825 12th St
Micco, FL 32976 USA
valeriegallo@sbcglobal.net
2032412070

Asset is sold as is, where is and without warranty. Once the asset is removed from the seller's premises there is no refund of monies previously paid.

Buyer/Agent Signature: _____

Print Name: _____

Date: _____

RESOLUTION 2019-08

**A RESOLUTION OF THE BOARD OF TRUSTEES
OF THE BAREFOOT BAY RECREATION
DISTRICT AMENDING RESOLUTION 2018-06;
AMENDING THE BUDGET.**

WHEREAS, the Barefoot Bay Recreation District Board of Trustees adopted Resolution 2018-06, an operating Budget for the Fiscal Year beginning October 1, 2018 and ending September 30, 2019; and

WHEREAS, the Board of Trustees is desirous of amending the previously adopted Budget; and

WHEREAS, the Board of Trustees has ascertained that the following amendments are necessary to provide for the operation of the District for the Fiscal Year 2018-19:

An Amendment in the amount of \$29,675 to be added to the Proceeds Sales of Fixed Assets revenue line item in the R&M Capital Department.

An Amendment in the amount of \$29,675 to be added to Neighborhood Revitalization Program expenditure line item in the R&M Capital Department Budget.

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF TRUSTEES OF THE
BAREFOOT BAY RECREATION DISTRICT, BREVARD COUNTY FLORIDA:**

Section 1. The amendment shall be made to the operating Budget for the Fiscal Year beginning October 1, 2018 and ending September 30, 2019.

Section 2. The Community Manager and the Finance Manager are directed to adjust FY 2018/19 Adopted Budget.

Section 3. This resolution shall become effective immediately upon adoption.

The foregoing Resolution was moved for adoption by Trustee _____. The motion was seconded by Trustee _____ and, upon being put to a vote, that vote was as follows:

Chairman,	Joseph Klosky
Trustee,	David Wheaton
Trustee,	Luann Henderson
Trustee,	Steve Diana
Trustee,	Randy Loveland

The Chairman thereupon declared this Resolution Done, Ordered, and Adopted on this 13th day of September 2019.

BAREFOOT BAY RECREATION DISTRICT

By: _____
Joseph Klosky,
CHAIRMAN

Steve Diana,
SECRETARY

Board of Trustees Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **Liability & Workers' Compensation Insurance Award**
Section & Item: 9.E.
Department: Administration, Finance
Fiscal Impact: \$158,256 (FY20 Budget of \$195,401)
Contact: Charles Henley, Finance Manager, John W. Coffey ICMA-CM, Community Manager
Attachments: Insurance_Quotes9_13_19, Liquor Liability 1920 Quote
Reviewed by
General Counsel: Will be accomplished before the meeting.
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Renew Liability & Workers' Compensation Insurance coverage to Florida Municipal Insurance Trust (FMIT) for FY20.

Background and Summary Information

The BOT changed general liability and workers' compensation insurance companies in 2017 from Public Risk Insurance Agency (PRIA) to Florida Municipal Insurance Trust (FMIT). At the time, FMIT, guaranteed the liability insurance for a two-year period. The cost of general liability insurance did rise in FY19 although not due to a rate increase but due to the results of FMIT identifying several minor assets that were not on the coverage list prior to 2018. As with private homeowners' insurance, BBRD's liability insurance premiums are based on the history of claims, amount of coverage, and overall industry trends.

Likewise, BBRD's workers' compensation insurance premiums are based on experience, types of work performed by employees, and industry trends. Specifically, experience is rated based on the "modifier" of the three prior years' experience. A modifier of 1.00 is average. BBRD's modifier has changed per the following

Fiscal Year	Modifier
2015	1.99
2016	1.63
2017	1.67
2018	1.24
2019	1.00
2020	0.76

The following components highlight the differences in the two proposals:

1. FMIT offers the lowest deductibles, while FIA has the highest deductibles of the three vendors
2. PRIA does not offer "wind storm" coverage for the pier (fire damage is covered under the general property insurance line)
3. FMIT does not offer liquor liability as part of its basic plan but has facilitated a separate policy (same sub-contractor as PRIA did in prior years)
4. FMIT offers a 2-year fixed rate guarantee for General Liability, Auto, and Property Coverage (although additional assets may cause the second-year costs to increase)

Due to the tight timeline of the receipt of insurance proposals and the agenda publication deadline, General Counsel Repperger was not able to provide a detailed analysis and recommendation at the time of the drafting of this memo. Mr. Repperger will provide any pertinent comment and recommendations at the BOT meeting.

A comparison of the three quotes is provided below.

	FY20 Budget	FMIT	PRIA	FIA
Base Policy				
Property (Blanket Real & Personal Property)	N/A	45,020	43,989	80,957
Inland Maine	N/A	incl.	1,506	-
Crime	N/A	incl.	1,411	1,000
Auto Liability	N/A	incl.	2,215	2,750
Auto Damage	N/A	3,452	1,412	1,805
General Liability	N/A	16,097	62,548	43,750
Public Officials/Employment Practices	N/A	24,465	60,841	12,250
Pier Wind Damage	N/A	34,943	N/A	4,363
Liability Sub-total	147,587	123,977	173,922	146,875
Workers' Comp	47,814	22,696	25,981	27,857
Base Policy Total	195,401	146,673	199,903	174,732
3rd party Liquor liability		11,583	11,583	11,583
Total Cost		158,256	211,486	186,315
Difference from Budget		(37,145)	16,085	(9,086)

Unless Mr. Repperger opines to the contrary, staff recommends the BOT award liability and workers' compensation insurance coverage to Florida Municipal Insurance Trust for \$158,256 plus the cost of liquor liability insurance. After the FY19 Audit is completed, staff will prepare a budget amendment for consideration by the BOT moving the surplus \$37,145 from the various accounts to R&M/Capital Contingency.



FLORIDA MUNICIPAL INSURANCE TRUST

August 8, 2019

Ms. Dawn Myers
District Clerk
Barefoot Bay Recreation District
625 Barefoot Boulevard
Barefoot Bay FL 32976

RE: Barefoot Bay Recreation District Property & Casualty Insurance Proposal

Dear Ms. Myers:

The Florida Municipal Insurance Trust is pleased to submit this proposal to the Barefoot Bay Recreation District. The FMIT is recognized for its outstanding service, broad forms of coverage and superior financial strength, highlighted by approximately \$500 million in assets, \$194 million in surplus and more than 550 members. While we are one of the largest public entity programs in the United States, our strength is rooted in making our members feel like family, with value added services built by and for cities and local governments. The FMIT is a non-assessable local government risk-sharing pool governed by a board of elected municipal officials.

Throughout our 42 years, FMIT has stood strong as a benchmark-setting, market leader among Florida public entity risk pools. We have over 100 insurance professionals serving the Trust, which enables us to provide our members with outstanding risk and safety, claims and fraud departments, as well as online and on-site training programs and safety grants that translate to savings for you.

The FMIT's expertise and focus is public entity insurance. One of the FMIT's greatest added value is our partnership with SynergyNDS for our world-class Turnkey Recovery program and simpliCity software, providing members with services and programs for crisis planning, disaster response and recovery. In addition, we continually strive to provide the most comprehensive coverage available in the market. A perfect example is the recent addition of coverage for wind-driven rain damage. During recent hurricanes, we saw a majority of members suffer interior damage as a result of wind-driven rain, a peril that is typically excluded in property insurance policies. But, because we are a program built by and for our members, our board decided it was the right thing to do to include this coverage. Another value added coverage available to the District is up to \$500,000 for property damage mitigation costs, such as water extraction, temporary roof coverings, and emergency demolition of interior flooring or walls. There is **no deductible** when the damage is caused by wind or storm surge during a named storm. When you consider coverage benefits like these, coupled with the nationally recognized disaster response and recovery services provided by our partner SynergyNDS, we believe you will agree that there is no carrier who will take better care of the Barefoot Bay Recreation District than FMIT.



FLORIDA MUNICIPAL INSURANCE TRUST

In closing, the FMIT was established in the 1970's to solve insurance matters facing Florida's cities and local governments – namely, reasonable and stable pricing and service or coverage gaps unique to municipalities. Forty plus years later our mission remains consistent as FMIT continues to enhance its coverages and provide risk management solutions custom-tailored to cities and local governments. We thank you for the opportunity to become your trusted risk management partner, and we are confident that the FMIT will show that its differentiated coverages and second-to-none member service is best positioned in meeting the Barefoot Bay Recreation District's insurance needs. On behalf of the FMIT, thank you for your time in evaluating our response. If the District has any questions regarding our proposal, please do not hesitate to contact me directly.

Sincerely,

John Ligon
Account Executive
Florida League of Cities, Inc.
125 East Colonial Drive
Orlando FL 32801
Phone: (386) 479-3129
Fax: (407) 425-9378
Email: jligon@flcities.com

Florida League of Cities, Inc.

Florida Municipal Insurance Trust

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FLORIDA MUNICIPAL INSURANCE TRUST

COVERAGE PROPOSAL FOR BAREFOOT BAY RECREATION DISTRICT

PROPOSED EFFECTIVE DATE: OCTOBER 1, 2019

ADMINISTERED AND PREPARED BY:
DEPARTMENT OF INSURANCE SERVICES OF THE
FLORIDA LEAGUE OF CITIES, INC.
PO BOX 530065 • ORLANDO FL 32853-0065

"THE FLORIDA MUNICIPAL INSURANCE TRUST PROMISE"

The FMIT will provide exceptional coverages and service for your insurance needs.
Your business is important to us.

We will make every effort to match any competitor's pricing for similar exposures, coverages, terms and conditions contingent on the ability of the competitor to verify that its rates are established by an independent actuary and its reinsurance structure is currently in place.

The competitor's reinsurer(s) must have an AM Best rating of an A or better, as the FMIT prides itself on not only the financial solvency of the Trust itself but also of the reinsurance partners with whom we do business.

This proposal remains in effect until October 1, 2019.

A specimen agreement is attached. This proposal contains a brief, general description of coverages. It is not intended to describe or cover all the terms, limits, conditions and exclusions of the agreement.

The FMIT agreement language will supersede any differences between the agreement and this proposal summary.



FLORIDA MUNICIPAL INSURANCE TRUST
Proposal for 2019-2020

Barefoot Bay Recreation District

PROPERTY COVERAGE

	Limit
Blanket Real & Personal Property	\$11,843,250

An Asset Valuation will be provided at no charge.

Insured assets adjusted due to valuation will be endorsed onto the policy. Additional premium or return premium will be included on the next installment billing.

Electronic Data Processing:

- Equipment:	Included in Contents
- Software:	Included in Contents
- Equipment Breakdown:	Included in Contents

	Agreed Amount
Valuation Basis:	Replacement Cost
Coverage Form:	Special

Deductibles: \$500 Per Occurrence - Real & Personal Property, Other Property

Named Storm Deductible is 3% of the scheduled Building, Personal Property, Other Property (including property in the open) and Business Income. The percentages are calculated using the Schedule of Values on file with FMIT. The Named Storm deductible is calculated separately and applied individually to each Building, Personal Property, Other Property and Business Income per occurrence.

Business Income waiting period is 72 hours.

Piers, wharves, docks, boardwalks and bridges are wind excluded with cause of loss – Basic Form applied. See options page for wind quote if applicable.

Antennas, towers and similar structures, including but not limited to transmitting and receiving, over \$100,000 are wind excluded.

PROPERTY COVERAGE EXTENSIONS:

Excess Flood Coverage	\$5,000,000
Flood Zones A & V deductible is excess of NFIP (\$500,000 per building)	
Other Flood Zones - AOP deductible or other flood limits purchased, whichever is greater, per occurrence	
Terrorism	\$5,000,000
Newly Acquired or Constructed Property	\$2,000,000
Extra Expense	\$1,000,000
Newly Acquired Business Personal Property	\$500,000
Business Income	\$500,000
Valuable Papers & Records	\$500,000
Accounts Receivable	\$500,000
Property Damage Mitigation Coverage (Named Storm)	\$500,000
Electronic Data Processing Equipment (Software)	\$250,000
Personal Property Off Premises	\$250,000
Property In Transit	\$250,000
Off Premises Power Failure	\$100,000
Pollutant Clean Up & Removal	\$100,000
Preservation of Property	\$100,000
Service Interruption Coverage	\$100,000
Leasehold interest	\$100,000
Unintentional Errors & Omissions	\$100,000
Personal Property of Others	\$50,000
Fungus Clean Up & Removal	\$25,000
Debris Removal	25% of Loss
Building Ordinance Coverage, Including Demolition	25% of Loss
Recertification of Equipment/Fire Extinguisher Recharge	\$250/Day
Police Dogs & Horses	
Death in line of duty	\$15,000
Annual Maximum	\$30,000
Antiques & Objects of Art	
Per Item	\$15,000
Annual Maximum	\$250,000
Arson Reward	\$5,000
Non-Scheduled Property in the Open	\$120,000

INLAND MARINE COVERAGE:

SCHEDULED INLAND MARINE EQUIPMENT - Items over \$15,000

Limit:

\$84,000

Deductible: \$1,000

Items valued \$15,001 - \$50,000

Items \$50,000 - \$100,000 have minimum of \$1,000 deductible

Items greater than \$100,000 have minimum of \$2,000 deductible or 2% of the item's scheduled limit, whichever is greater.

BLANKET INLAND MARINE EQUIPMENT - Items \$15,000 or Less

Limit:

\$1,000,000

Deductible: \$500

Blanket Inland Marine coverage is defined as: Coverage for all unscheduled Inland Marine equipment, Emergency Portable Equipment and Communications Equipment valued at \$15,000 or less is subject to \$500 deductible.

(Note: All Watercraft must be scheduled.)

Coverage Basis: Actual Cash Value

Deductible: Applies per occurrence

INLAND MARINE COVERAGE EXTENSIONS:

➤ Rental Reimbursement for Contractor's Equipment for Covered Loss	\$5,000
➤ Limited Contractor's Equipment Replacement Cost	\$250,000
➤ Installation Floater - Member's Building Materials	\$100,000

EQUIPMENT BREAKDOWN COVERAGE

Subject to any applicable limits on the Property, Allied Lines and Crime Declarations, the Equipment Breakdown Limit is the most we will pay for loss or damage arising from any "one accident."

These coverages apply to all locations covered on the policy, unless otherwise specified.

I. Coverages

Limits

Equipment Breakdown	Subject to the Real and Personal Property Limit described in proposal or \$50,000,000, whichever is less.
Business Income	Subject to the Business Income Limit described in proposal.
Extra Expense	Subject to the Extra Expense Limit described in proposal.
Expediting Expense	\$1,000,000
Hazardous Substances	\$500,000
Spoilage	\$500,000
Data Restoration	\$500,000
"Fungus," Wet Rot, Dry Rot And Bacteria	\$25,000
Service Interruption*	Subject to Business Income, Extra Expense, and Spoilage Limits
Water Damage	Included in Property Coverage.

II. Deductibles

Direct Coverages	Subject to the Real and Personal Property deductible described in proposal.
Indirect Coverages	Subject to the Time Element deductible described in proposal.

III. Other Conditions

*Unless the interruption exceeds 24 hours, we will not pay for any loss under Service Interruption.

"Covered equipment" does not include "electrical generating equipment"; however, this exclusion does not apply to emergency generators.

GENERAL LIABILITY COVERAGE

Comprehensive General Liability

Limits

Limit Per Occurrence:	\$5,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

Public Officials E & O / Employment Practices Liability

Limits

Limit Per Occurrence:	\$5,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

FMIT Advantage: For Members that choose a deductible - Members are only responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for General Liability.

ADDITIONAL BENEFITS:

Defense Costs paid in addition to policy limits

Premises Operations

Products/Completed Operations

Contractual Liability (Designated Contracts Only)

Owners & Contractors' Protective Liability

Personal Injury Liability

Host Liquor Liability

Incidental Medical Malpractice Liability

Watercraft Liability

Fire Legal Liability † Maximum \$500,000 in any one Trust Year

Broad Form Property Damage - Maximum \$500,000 in any one Trust Year

Advertising Injury Liability

Skate Facility Liability

Employment Practices Liability

Free Legal Advice For Employment Related Matters

Employee Benefits Program Administration Liability

Extra Contractual Legal Expense - \$100,000 Aggregate Limit

(EEOC, Florida Commission on Human Relations, Ethics)

Sewerline Backup and Initial Cleanup Expense - \$10,000 per affected property/\$200,000 Aggregate Limit

Crisis Intervention

HR Helpline - Full Legal Support and Online Services

Herbicide/Pesticide Spraying

Limit is the General Liability limit or \$1,000,000 aggregate per fund year, whichever is the lesser amount.

Bert Harris Act/Inverse Condemnation - \$300,000 Limit Per Occurrence/Aggregate. Limit includes Defense Costs.

Deductible is \$5,000 or the policy deductible, whichever is greater.

Cyber Coverages including Privacy, Network Security and Data Breach.

Fraudulent Instructions and Electronic Crime. \$1,000,000 Annual Aggregate. Claims Made.

Cyber Risk Management Tools Web Site.

AUTOMOBILE COVERAGE

Limits

Comprehensive Automobile Liability	\$1,000,000
Deductible:	\$0
Personal Injury Protection	\$10,000
Deductible:	\$0
Medical Payments	\$5,000
Deductible:	\$0

Automobile Physical Damage

Comprehensive Coverage	\$500 Deductible
Collision Coverage	\$500 Deductible

Note: "Vehicles with \$0 value on schedule provided were not included in the quote for APD."

Coverage Includes:

- Hired & Non-Owned Liability
- Rental Reimbursement - scheduled vehicles
- Lease Differential - scheduled vehicles
- Limited Replacement Cost - owned private passenger vehicles, SUVs, Pickup Trucks
- Member's Personal Effects

FMIT Advantage: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for Automobile Liability.

CRIME & BOND COVERAGE**Limits****Bond Coverage:**

Employee Theft - Per Loss	\$250,000
Deductible:	\$500

Faithful Performance - Per Loss	\$250,000
Deductible:	\$500

Finance Director	\$250,000
Deductible:	\$0

Crime Coverage:

Theft of Money & Securities - Loss Inside	\$10,000
Deductible:	\$500

Outside the Premises	\$10,000
Deductible:	\$500

Computer and Funds Transfer Fraud	\$100,000
Deductible:	\$500

Forgery or Alteration	\$100,000
Deductible:	\$500

WORKERS' COMPENSATION PAYROLLS

	Limit
Workers' Compensation	Statutory
Employers Liability	\$1,000,000 / \$1,000,000 / \$1,000,000

CODE	DESCRIPTION	PAYROLL
8742	SALESPERSONS, COLLECTORS, MESSENGERS	90,000
8810	CLERICAL	790,000
9015	BUILDINGS - OPERATION BY OWNER	280,000
9060	CLUB - COUNTRY, GOLF, FISHING	40,000
9084	RESTAURANT NOC	340,000
9102	PARK NOC	440,000
TOTAL PAYROLL		\$1,980,000

Deductible: \$0

Experience Modification Factor: 10/1/2019 0.78

Safety Credit: Yes

Drug Free Credit: Yes

Payrolls and Premium are subject to Final Audit

PREMIUM SUMMARY

Coverage Line	Annual Premium
Blanket Real & Personal Property FMIT Disaster Preparedness and Recovery Program	\$45,020 INCLUDED
Inland Marine	INCLUDED
Equipment Breakdown Coverage	INCLUDED
Crime & Bond Coverage	INCLUDED
General Liability Coverage	\$16,097
Public Officials E&O / Employment Practices Liability	\$24,465
Automobile Coverage	\$3,452
Workers' Compensation Coverage	\$22,696
Total FMIT Premium	\$111,730

GRAND TOTAL PREMIUM

\$111,730

Note: Coverage summaries provided herein are intended as an outline of coverage only and are necessarily brief. In the event of loss, all terms, conditions, and exclusions of actual Agreement and/or Policies will apply.

Please Read the following Important Notes

The premiums quoted above are priced according to the coverage lines presented. Any change or deletion of coverages may result in re-pricing of remaining coverage lines.

INTEREST FREE INSTALLMENT PLAN

<u>First Installment</u>	<u>Second Installment</u>	<u>Third Installment</u>	<u>Fourth Installment</u>
25% minimum due	25% minimum due	25% minimum due	25% minimum due
October 1, 2019	January 1, 2020	April 1, 2020	July 1, 2020

Payment will be forwarded to the Florida League of Cities in Tallahassee

DEDUCTIBLE / LIMIT OPTIONS

	<i>Deductible</i>	<i>Limit</i>	<i>Annual Premium</i>	<i>Check Option Accepted Rejected</i>
<i>Property</i>				
Piers, Wharves, and Docks,	*			
Boardwalks and Bridges				
Wind Coverage		\$661,130		
Additional Premium			\$34,943	O O

* 5% of total insured value per location or a minimum of \$10,000 whichever is greater each and every loss, each location, other than Zone 1 which is 3% of total insured value per location or a minimum of \$10,000 whichever is greater each and every loss, each location.



JOHN P. LIGON

Account Executive – East Territory

With the FMIT since 1997.

Markets insurance offered by the FMIT and assists members with FMIT insurance coverages and programs.

More than 35 years of experience in the insurance industry.

Holds the State of Florida insurance licenses for general lines, and life and health; Risk Management for Public Entities certification.

Brevard
Flagler
Indian River
Osceola
Putnam
St. Lucie
Volusia



MEDLEY JOHNSON

Underwriter – East Territory

With the FMIT since 2011.

Assists with quotes, renewals, new business, policies, endorsements, certificates of insurance and audits.

More than 15 years of property and casualty insurance experience.



EVAN MACCLELLAN

Risk and Safety Consultant – East Central Florida

With the FMIT since 2013.

More than 20 years of risk management experience.

Holds personal protective equipment technician, confined space entry technician and safety auditor certifications; certified driver instructor and American Red Cross CPR, first aid and AED instructor.



Senior Management



JEANNIE GARNER

Executive Director-Designate

With the Florida League of Cities since 1994.

Provides strategic oversight of the departments of Insurance and Financial Services. Serves as pool administrator for the Florida Municipal Insurance Trust and is responsible for its overall management.



CHRIS KREPCHO

Director, Insurance Services

With the FMIT since 2013.

Provides daily oversight for the operations of the Department of Insurance, which includes all activities that support effective business operations and the financial security of the FMIT.

More than 15 years in the insurance industry.

Holds the 2-20 General Lines (property and casualty) license.



CLAY AUSTIN

Director, Trust Services

With the FMIT since 2007.

Oversees external operations of the Florida Municipal Insurance Trust, which includes outreach, marketing, and risk and safety.

More than 20 years of experience in the insurance and broker/agent fields.



CROSBY COLEMAN

Property and Liability Claims Manager

With the FMIT since 1995.

Oversees the Property and Liability Department.

More than 40 years of claims experience.

Holds Associate in Claims designation, and Workers' Compensation, Workers' Compensation Litigation and Risk Management for Public Entities certifications.



VERNELL GOODRIDGE

Workers' Compensation Claims Manager

With the FMIT since 2009.

Oversees the FMIT's Adjusting, Medical Case Management and Claims divisions.

More than 30 years of claims experience.

Holds Associate in Claims designation, and Workers' Compensation and Workers' Compensation Litigation certifications.



The Florida Municipal Insurance Trust is *your partner for local solutions.*

Partnership Matters

Your insurance provider should be more than just a company that collects premium. Insurance is not a commodity, and not all insurance programs are created equally.

When you think about partnership, words like **TRUST**, **LOYAL**, **COLLABORATION** and **CONNECTION** come to mind.

Our excellent reputation is built on **TRUST**. It's in our name, and it's in our DNA. With core values rooted in Home Rule, Integrity, Public Service and Excellence, our member-focused mission drives every aspect of our programs.

We are **LOYAL** and treat you like family. Longtime members continue to say that our in-house, personal service is what makes us unique. We recognize that each public entity is different. We take the time to get to know you and your needs.

COLLABORATION is key. We work with you to implement tailored risk and safety management programs and innovative coverage options to protect your community.

Our **CONNECTION** to the Florida League of Cities is what sets us apart. The League administers the Florida Municipal Insurance Trust. In the 1970s, the private insurance market walked away from Florida's local governments. At the request of elected municipal officials, the League stepped in to fill the void.

THE FMIT DIFFERENCE

Superior Financial Strength

US ✓ THEM X

Mission-Driven Culture

US ✓ THEM X

City-Specific Property Coverages

US ✓ THEM X

Personal, In-House Service

US ✓ THEM X

World-Class Disaster Recovery

US ✓ THEM X

40+ Year History

US ✓ THEM X

**Financial Support to Local/
Regional Leagues**

US ✓ THEM X

**Integrated Risk and Safety
Management Professionals**

US ✓ THEM X

Enhanced Cyber Coverage

US ✓ THEM X



The Florida Municipal Insurance Trust is *your partner for local solutions.*

Advantages of Financial Strength

FMIT's superior financial strength is highlighted by **\$194 million in surplus** and **more than 550 members**. This strong foundation has a ton of advantages.

We have a long track record of investing in our members, including:

- » Stabilized rates when competitors are forced to be more reactive.
- » Investing in world-class disaster recovery technology.
- » Aggressively fighting fraud.
- » Returned premium in non-catastrophic cycles.
- » Distributing millions of dollars in safety grants.
- » The flexibility to pay claims quickly.
- » Creating new policy coverages quickly to adapt to member needs when other insurance providers do not offer a solution.

Because we know cities and local governments, what may be a "gray area" to another insurance company is crystal clear to us. We use broader coverage interpretations, and we have a history of paying claims that others would reject.

Coverage Designed for You

In addition to the options and limits outlined in the Request for Proposal, the following list shows specific coverages that increase value, improve effectiveness and reduce your total cost of risk.

WIND-DRIVEN RAIN PROPERTY COVERAGE: Following a hurricane, many other insurance carriers and risk pools deny claims due to Wind-Driven Rain Property losses. The FMIT covers them.

PROPERTY DAMAGE MITIGATION COVERAGE: The FMIT provides immediate stabilization services (such as water extraction and remediation services) through its disaster recovery partnership. Our goal is to bring your buildings operational and return you to business-as-usual as quickly and efficiently as possible.

TERRORISM-RELATED ACTIVE SHOOTER COVERAGE: The FMIT has expanded its terrorism coverage to include crisis management coverage at member locations for terrorist incidents, including active shooter, to help you effectively manage the aftermath of these horrific events.

DEDICATED PROPERTY LIMITS: The property limit in your policy is dedicated solely to you and is not shared among the membership. Take comfort in knowing that there will not be a pro-rata limit payout in the event of a significant loss across the membership.

NO ANNUAL AGGREGATE LIMITS ON PROFESSIONAL LIABILITY COVERAGES: The FMIT continues to offer per-occurrence limits on professional liability coverages (Public Officials Liability, Errors & Omissions Liability, Employment Practices Liability) with no annual aggregate limit.

FAVORABLE NAMED STORM DEDUCTIBLES: The FMIT applies each member's Named Storm Deductible (NSD) percentage to each individually scheduled asset. We do not apply the NSD percentage based on an aggregate of all scheduled assets at a location (e.g., address).

And more.

The FMIT was built for local governments.

We look forward to serving as *your partner for local solutions.*

Consulting Services, Education, Grants

As an extension of your staff, our team works with you to identify and address potential hazards and risks. Together, we create a safer environment to protect your assets (especially your employees!) and save you money.

Consulting Services – A partnership for safer communities

Our safety professionals are local. They are only a phone call, text or email away.

THREE SIMPLE 'OPT-IN' STEPS

1. ANALYSIS: As a first step, a member of our team will travel to your entity to meet with you and discuss your assets. They use statistical trends or patterns to find the locations, materials, machines, equipment, tools and operations that cause the highest frequency or largest severity of loss. Our methods include:

- » Field Surveys
- » Technical Assistance
- » Safety Analysis
- » Loss Analysis

2. EVALUATION: Next, we evaluate all available information, including analysis findings, site visits, historical loss data, etc. This gives your entity a target or targets to concentrate on, ultimately reducing or eliminating future loss from the same root cause.

3. ACTION PLAN: Finally, we work with you to develop and implement an action plan. At this time, we evaluate your current programs and provide constructive assistance through traditional risk management.



I've never seen an insurance company provide hands-on support the way the FMIT does. Their safety professionals come to my city and work directly with staff to identify potential risks and suggest ways to address them. This partnership gives us immediate access to affordable solutions.

~ DOTTIE SMALLWOOD JOINER, City Clerk,
Everglades City



Education – Send your employees to high-quality training

The FMIT is your go-to resource for risk, safety and health training. We offer everything from MOT (maintenance of traffic) to ergonomics to CPR and beyond.

Our classes are convenient, customized and cost effective.

CONVENIENT: Offered at member locations, regional locations and online. In addition to timely webinars, we also offer a streaming video library. Many of our videos are available in Spanish;

CUSTOMIZED: We offer core subject areas and emerging topics.

Our most popular topics include:

- » Life of a Workers' Compensation Claim
- » Risk and Safety Tools and Solutions
- » Americans with Disabilities Act Website Compliance

COST EFFECTIVE: Most training is offered at no cost.

These trainings cover exactly what I do. Because I work for a smaller city, I touch on a lot of different employee benefits: pensions, retirement, workers' comp, health care. These trainings give me the opportunity to ask very specific questions on issues that I am dealing with at the office. Plus, they provide information on topics that I know will come up in the near future. I ended up learning more than I thought I would.

~ MARGARITA MARTIN, HR Manager, City of Lake Alfred

Employee safety is always a top priority. We have come to rely on the high quality safety training on hundreds of topics FMIT provides our employees. The convenience of 24-hour access to safety training is a service we truly appreciate and use extensively.

~ JIM ISOM, Administrative Services
Director, City of Sanibel

FUNDING

GRANTS

SINCE INCEPTION, WE'VE
GIVEN OUT MORE THAN
1,000 GRANTS.

Grants – Helping you fund equipment and initiatives

We provide generous matching safety grants to help you purchase safety and health resources. In fact, we offer more safety grants than any other risk pool in Florida.

SAFETY GRANT EXAMPLES

- >> Purchase items that address current loss trends
- >> Repairing sidewalks
- >> Purchasing new equipment
- >> Funding specialized training

Panama City Improves Training with Safety Grant



The **City of Panama City** uses a safety grant from the **Florida Municipal Insurance Trust** to cover the cost of some staff training, including attendance at the annual conference of the **Workers' Compensation Institute**. "We are definitely concerned with staying up to date in new laws, trends and ideas," said **Diane Hagler, risk manager** for **Panama City**. "Keeping up with current laws for workers' compensation is a must."

NWFWMD Uses Safety Grant to Purchase Work-Safety Boots



The **Northwest Florida Water Management District** uses a safety grant from the **Florida Municipal Insurance Trust** to purchase work safety boots that help prevent on-the-job injuries. The boots help prevent lower leg and foot lacerations, sprains, falls and burns for employees who have potentially hazardous duties such as prescribed burning and inspecting wetlands and stormwater structures. The NWFWMD has established a policy for the boots which explains that they can be replaced every year or two, depending on use. The policy also says that snake chaps can be purchased.

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It is estimated that insurance fraud costs the United States \$80 billion or more a year.

Protecting Your Dollars

Fraud is not tolerated.

We aggressively investigate, litigate and recover finances on our members' behalf.

To reduce fraudulent claims against the FMIT, we created the **Special Investigation Unit (SIU)** in 1999.

Using the latest technology and practices to investigate suspicious claims, the SIU's efforts have resulted in criminal prosecutions, reduced settlement amounts, and modified physician and judge's orders.

To date, the SIU's success includes:



\$7.5 million in cost savings for members.



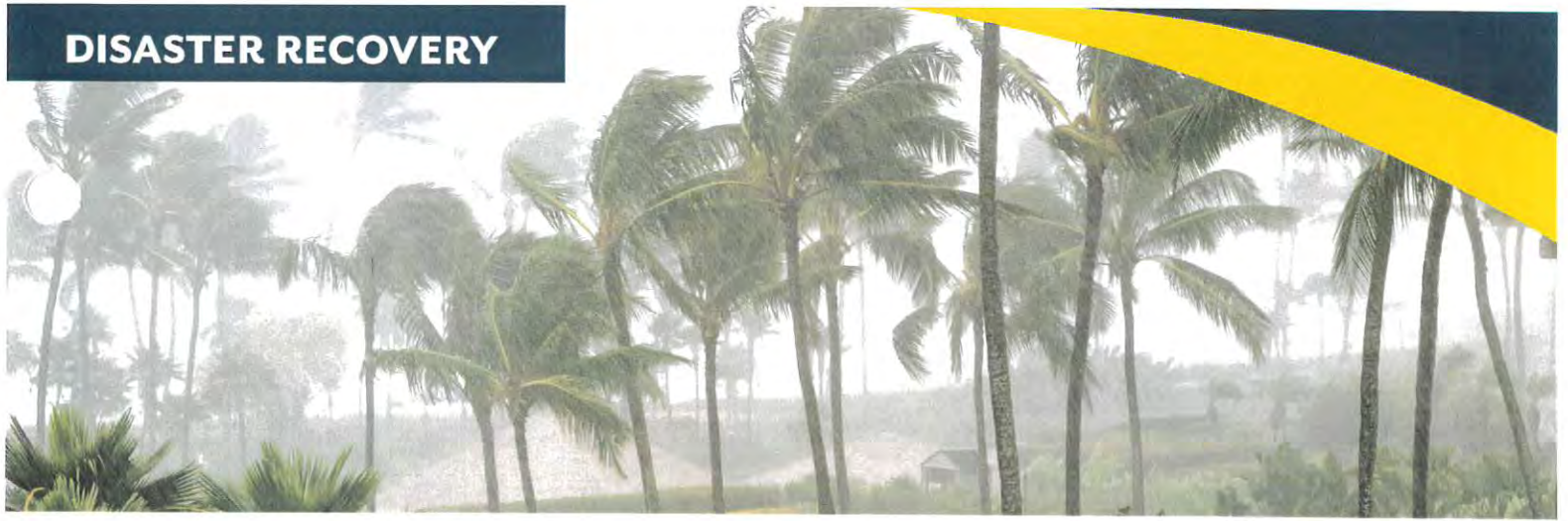
More than **\$2.1 million** restitution ordered.



69 arrests and counting...



DISASTER RECOVERY



World Class Disaster Preparedness, Response & Recovery

Following two catastrophic hurricanes, Irma and Michael, we can confidently say that, by every measure, our disaster recovery program leads the industry.

After years of development, this world-class member service, provided as part of the FMIT's property insurance coverage, proved that it can pass the ultimate test. We assisted members during their most vulnerable moments through expedited mitigation and recovery services that reduced millions of dollars of out-of-pocket costs.

From fires to floods to hurricanes, the FMIT helps you return to normal in record time. We leverage decades of recovery experience combined with cutting-edge technology to provide:

- >> Critical incident communications both pre and post event
- >> Rapid damage assessments immediately after a catastrophe
- >> Building stabilization services that maintain operations and reduce claim costs

In conjunction with our generous property coverage provisions, the FMIT's disaster recovery program provides for the deployment of resources such as emergency generators, fuel, temporary lighting, portable buildings and support facilities, emergency communications support and more.

💡 **What was amazing for me to see as City Manager, was my FMIT partners riding out the storm with me & standing by my side saying, 'we're here to help.'** 💡



MARK MCQUEEN
City Manager,
Panama City



Watch our YouTube videos to see footage from our recovery efforts following Hurricane Irma and Michael.

YouTube Channel: Florida League of Cities
Playlist: FMIT
Keyword: Hurricane Michael

Our Critical Incident Response Team (CIRT) is your boots on the ground when you need us most.

What Sets FMIT Apart

"In an event like [Hurricane Michael], things are constantly changing, so it was very important to have good communication with FMIT, who acted as an extension of our staff throughout the process."



H.D. Cannington, CEO
Weems Memorial Hospital

Personnel Staged Pre-Event

Most insurance providers send their teams in days or weeks after the storm. The FMIT is the only one to offer complimentary ride-out personnel to members before the storm to have someone on the ground immediately after disaster strikes. This unparalleled level of support allows the FMIT to have direct on-site contact with our member when needed the most.

Pre-Storm Review of FMIT Procedures

Entering a catastrophe with the knowledge of how your insurance provider will respond is the first step to successful response and recovery. FMIT members will know how damages will be assessed, stabilized, repaired and, most importantly, funded. FMIT ride-out teams are there before the event to answer questions and establish expectations as to how the event will unfold and the FMIT's roles/responsibilities in providing support after the event.

Post-Storm Rapid Damage Assessments

FMIT CIRT Teams are there to support your damage assessment needs. CIRT personnel will mobilize with your teams to review damages and capture assessments. While most insurance companies are still waiting by the phone for members to perform their own assessments, compile a list of damages and contact them to report damages, FMIT CIRT personnel are in the field working alongside you. These assessments identify and quantify damages and are immediately sent to the FMIT and your teams for review.

Immediate Mobilization of Resources

The true value of our CIRT teams is realized when you experience damage to your buildings. Damage assessments completed by our CIRT teams are immediately reviewed by FMIT/FLC response teams who analyze the damages and immediately deploy resources to help stabilize covered buildings. This results in the elimination of secondary damages, which is a major cause of increased claim costs, saving the member and FMIT significant time and money.

Onsite Recovery Project Management

Following stabilization of your covered buildings, CIRT Team members can take on the role of project manager for covered assets requiring build-back operations. They assist with the identification of project scopes and work with your team to competitively procure the products and services necessary to rebuild your community according to your procedures. Project managers oversee the work and monitor progress, completing daily reports that are sent to your team so you are always up to speed on project milestones.

FMIT's Response & Recovery Program

supports members by reducing risk associated with property losses.

Key Program Elements

The FMIT was the only insurance trust in Florida to assist its members with their FEMA audits.

- >> Asset ID
- >> FMIT Alerts
- >> simpliCity
- >> Turnkey Recovery Program
- >> FEMA Public Assistance Support



ASSET ID - Asset Survey and Inspection Services

The first rule of risk management is "knowing what you own." The FMIT's asset survey program provides its members with a no-cost comprehensive review of scheduled and newly identified assets. Surveys capture asset dimensions, construction data, photos and GPS coordinates. This program saves members from a few thousand dollars to up to tens of thousands of dollars every three to five years in appraisal costs. Members are also protected from potential claim penalties due to underinsuring their assets.



FMIT Alerts

The FMIT Alert Notification System helps you prepare for impending weather events by providing alert information directly to your inbox, social media and cell phone. The alerts are timely, brief and include pre-event information, such as projected storm path and intensity data, to help you make advanced preparation decisions. Alerts also include post-event communications to help you maximize FMIT support after a storm.



simpliCITY

simpliCITY is exclusive to FMIT and its members. It supports your insurance and FEMA Public Assistance (PA) needs. Through in-depth asset and recovery data, sample drafts of resolutions, training tracks and real-time damage assessment tools, you are equipped to maximize all available funding opportunities while complying with documentation requirements to avoid future threats of FEMA de-obligation.



Turnkey Recovery

Property claims can be a huge financial burden on net cash flow. To help minimize this burden, our Turnkey Recovery Program takes the liability, exposure and hassle out of response and recovery. The program eliminates upfront out-of-pocket expense associated with an insured property loss and expedites the overall claim and recovery process while allowing members the flexibility to have it done their way, and it provides real-time project management and reporting at no additional cost.



FEMA Public Assistance and Audit Support

The information gathered by FMIT during the damage assessments and estimates through the actual recovery of each asset is stored and available to the member and FMIT. This data can be used to complete FEMA damage inventory spreadsheets, project worksheets and FEMA cost-estimating documents.



Access to Employment Law Attorneys at No Cost

Our exclusive **Employment Law Advisor** program offers access to a Florida-based attorney with significant public-sector employment law experience. And, the best part is there is no cost to you or your organization.

We can help with a wide range of employment-related matters, including:

- » Hiring
- » Discipline
- » Promotion/Demotion
- » Transfer
- » Reassignment
- » Layoff
- » Termination
- » Complaints of Discrimination, Harassment, Unfair Treatment and Retaliation



Help is only a phone call away. Members can speak with an attorney Monday through Friday, 9:00 a.m. to 5:00 p.m., by calling (888) 368-FMIT (3648).

CYBER SOLUTIONS

Resources and Training for data security & security risk management

\$110.6 million: Floridians' losses to cyber-criminals. As the third most populous state, Florida is roughly the third most fertile field for cyber-crime in the nation.¹

Protecting your organization's sensitive data is always a priority. Cyber criminals are becoming increasingly more sophisticated and many organizations are not able to proactively prevent or detect data breaches due to limited human and financial resources. Cyber Solutions offers a robust selection of resources and training materials to help Florida Municipal Insurance Trust general liability policyholders successfully prepare for, investigate and respond to privacy or security breaches.

Your trusted partner for data and privacy security

Breach Prevention

It only takes one click to bring down an entire network. Cyber Solutions offers turnkey training programs for your employees, including incident response planning, risk and vulnerability assessments, on-demand webinars, tabletop exercises and timely information on the latest trends and developments in cybersecurity.

Investigative Resources

When a potential incident arises, finding out what may have been breached is the first step to recovery. With powerful forensic tools like the Information Security Incident Response Guide, Cyber Solutions provides a wealth of resources to assist an organization in investigating suspected and confirmed data incidents.

Dedicated Response Team

Our team of cybersecurity experts are at the ready to triage and assess the severity of a data breach incident, while coordinating the range of resources and services you may need to meet legal requirements and maintain consumer confidence.

Privacy Builder

Successfully managing your data security risks requires more than just effective incident response. Our Privacy Builder toolkit is designed to help you build your internal data privacy and security program. This scalable, module-based program will meet you where you are in your privacy program development and help you grow from that starting point.

To learn more, contact **Melissa Solis** at (407) 367-1831 or email msolis@flcities.com.

¹Florida Cyber Crime Statistics, Florida Trend, January 25, 2019

PROPERTY AND LIABILITY CLAIMS REPORTING

Reporting a claim should be easy.

Paying a claim should be painless.

Closing a claim should be quick.

Below is an example of how we'll typically work with you on a Property or Liability claim:

FIRST STEP: Contact us. We're ready to assist 24-7. For your convenience, we offer the following ways to report a claim: using the web form is preferred, but you can also email, call or fax the claim to us.

STEP 2: Our intake staff will capture the claim, set initial reserves and provide a claim number.

STEP 3: Claims will be assigned to specialized adjusters based on the type of claim.

STEP 4: The adjuster performs a thorough investigation to determine coverage and/or liability.

STEP 5: As the claim develops, the adjuster will review and adjust reserves for all known exposures including expense and legal. Throughout the process, the adjuster will maintain correspondence with you on the status of any on-going claim.

STEP 6: The adjuster will negotiate a settlement on applicable claims. If a claim is in suit, we will provide a designated defense attorney. We have longstanding relationships with some of the best attorneys in the industry.

FINAL STEP: The adjuster will work with you throughout the life of the claim until it comes to a close.



CROSBY COLEMAN
Property and Liability
Claims Manager

"We know that filing an insurance claim can be challenging. The Property and Liability Claims Department staff is here to provide you with excellent customer service throughout the claims process. Our FMIT members can rely on us with confidence every step of the way."

WORKERS' COMPENSATION CLAIMS REPORTING

Reporting a claim should be easy.

Paying a claim should be painless.

Closing a claim should be quick.

**Here's an example of how we'll work with you on a
Workers' Compensation claim:**

FIRST STEP: Contact us. We're ready to assist 24-7. For your convenience, we offer the following ways to report a claim: using the web form is preferred, but you can also email, call or fax the claim to us.

STEP 2: We'll verify your coverage and provide a personal claim number.

STEP 3: Our experienced claims supervisor will review your claim and assign it to your dedicated adjuster and nurse. This is when our in-house personal service makes a difference.

STEP 4: The nurse will contact the medical facility and injured worker to learn specific details and share them with the supervisor and adjuster.

STEP 5: The adjuster will contact you and the injured worker to explain covered benefits and payment. Sometimes claims aren't covered, and injured workers may file suit. If this occurs, we provide a designated defense attorney to review the case and seek resolution. We have longstanding relationships with some of the best attorneys in the industry.

STEP 6: Once benefits are administered, our team will file the appropriate paperwork and electronic data interchange (EDI) transaction with the Florida Division of Workers' Compensation.

STEP 7: The adjuster will continue to monitor the injured worker's case file to ensure they receive proper care and assist with reentry to the workplace.

FINAL STEP: Once the injured worker returns to work, the adjuster will close the claim.



**Our average case count
for loss time adjusters
is 115. This is dramati-
cally lower than other
insurance companies
and ensures that we
provide the personal
service you and your
employees deserve.**



VERNELL K. GOODRIDGE
Workers' Compensation
Claims Manager

"I'm a problem solver and a people person. The claims process impacts real lives, and I take that responsibility to heart. Our members know they can call me anytime. Working for the League and serving FMIT members is incredibly rewarding."



FLORIDA MUNICIPAL INSURANCE TRUST

SAMPLES: PROPERTY & LIABILITY LOSS REPORT AND WORKERS' COMPENSATION LOSS REPORT

**FLORIDA MUNICIPAL INSURANCE TRUST
MEMBERS LOSS REPORT - LIABILITY/PROPERTY**

Member:

Activity Period: 03/01/2019 - 05/31/2019

POLICY YEAR 2018
AS OF MAY 31, 2019

ACTIVITY FOR OPEN APD CLAIMS

Claim Number	Claimant:	Activity For This Period	Total As of Date
Loss Date	Adjuster	Reserves	Recoveries
Reported	Status	Incurred	Incurred
Coverage	Description	Payments	Payments
		Reserves	Recoveries
		Incurred	Incurred
		Payments	Payments
		Reserves	Recoveries
		Incurred	Incurred
		Subtotals	Subtotals

Claim Number	Claimant:	Activity For This Period	Total As of Date
Loss Date	Adjuster	Reserves	Recoveries
Reported	Status	Incurred	Incurred
Coverage	Description	Payments	Payments
		Reserves	Recoveries
		Incurred	Incurred
		Payments	Payments
		Reserves	Recoveries
		Incurred	Incurred
		Subtotals	Subtotals

Claim Number	Claimant:	Activity For This Period	Total As of Date
Loss Date	Adjuster	Reserves	Recoveries
Reported	Status	Incurred	Incurred
Coverage	Description	Payments	Payments
		Reserves	Recoveries
		Incurred	Incurred
		Payments	Payments
		Reserves	Recoveries
		Incurred	Incurred
		Subtotals	Subtotals

SUMMARY TOTALS BY POLICY YEAR 2018 FOR APD

	Claim Count	Payments	Activity For This Period	Incurred	Payments	Total As of Date	Incurred
			Reserves	Recoveries		Reserves	Recoveries
OPEN CLAIMS SUMMARY:	3	\$15,430.79	\$2,000.00	\$0.00	\$17,430.79	\$104,215.01	\$0.00
CLOSED CLAIMS SUMMARY:	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OPEN & CLOSED CLAIMS SUMMARY:	3	\$15,430.79	\$2,000.00	\$0.00	\$17,430.79	\$104,215.01	\$0.00

ACTIVITY FOR OPEN EO CLAIMS

Claim Number	Claimant:	Activity For This Period	Total As of Date
Loss Date	Adjuster	Reserves	Recoveries
Reported	Status	Incurred	Incurred
Coverage	Description	Payments	Payments
		Reserves	Recoveries
		Incurred	Incurred
		Payments	Payments
		Reserves	Recoveries
		Incurred	Incurred
		Subtotals	Subtotals

SUMMARY TOTALS BY POLICY YEAR 2018 FOR EO

	Claim Count	Payments	Activity For This Period	Incurred	Payments	Total As of Date	Incurred
			Reserves	Recoveries		Reserves	Recoveries
OPEN CLAIMS SUMMARY:	1	\$0.00	\$2,500.00	\$0.00	\$2,500.00	\$2,500.00	\$0.00
CLOSED CLAIMS SUMMARY:	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OPEN & CLOSED CLAIMS SUMMARY:	1	\$0.00	\$2,500.00	\$0.00	\$2,500.00	\$2,500.00	\$0.00

FLORIDA MUNICIPAL INSURANCE TRUST
MEMBERS LOSS REPORT - LIABILITY/PROPERTY

Member:

Activity Period: 03/01/2019 - 05/31/2019

POLICY YEAR 2018
AS OF MAY 31, 2019

ACTIVITY FOR OPEN GL CLAIMS

Claim Number	Claimant	Adjuster	Status	Description	Indemnity	Payments	Activity For This Period	Incurred	Payments	Total As of Date	Recoveries	Incurred
Loss Date	01/20/2019	Adjuster	OPEN			\$0.00	Reserves	\$0.00	\$0.00	\$2,500.00	\$0.00	\$2,500.00
Reported	01/25/2019	Status	OPEN			\$0.00	Recoveries	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Coverage	GL	Description		PATRON STEPPED IN AN UNMARKED HOLE IN THE GRASS AN	Expense	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
					Subtotals	\$0.00		\$0.00	\$0.00	\$2,500.00	\$0.00	\$2,500.00

Claim Number	Claimant	Adjuster	Status	Description	Indemnity	Payments	Activity For This Period	Incurred	Payments	Total As of Date	Recoveries	Incurred
Loss Date	02/07/2019	Adjuster	OPEN			\$0.00	Reserves	\$0.00	\$0.00	\$7,500.00	\$0.00	\$7,500.00
Reported	02/14/2019	Status	OPEN			\$0.00	Recoveries	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Coverage	GL	Description		Claimant tripped and fell on broken meter lid	Expense	\$0.00		\$0.00	\$0.00	\$7,500.00	\$0.00	\$7,500.00
					Subtotals	\$0.00		\$0.00	\$0.00	\$7,500.00	\$0.00	\$7,500.00

Claim Number	Claimant	Adjuster	Status	Description	Indemnity	Payments	Activity For This Period	Incurred	Payments	Total As of Date	Recoveries	Incurred
Loss Date	01/13/2019	Adjuster	OPEN			\$0.00	Reserves	\$0.00	\$0.00	\$2,500.00	\$0.00	\$2,500.00
Reported	01/18/2019	Status	OPEN			\$0.00	Recoveries	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Coverage	GL	Description		PATRON TRIPPED AND FELL ON RAISED PORTION OF THE S	Expense	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
					Subtotals	\$0.00		\$0.00	\$0.00	\$2,500.00	\$0.00	\$2,500.00

Claim Number	Claimant	Adjuster	Status	Description	Indemnity	Payments	Activity For This Period	Incurred	Payments	Total As of Date	Recoveries	Incurred
Loss Date	10/08/2018	Adjuster	OPEN			\$0.00	Reserves	\$0.00	\$0.00	\$2,500.00	\$0.00	\$2,500.00
Reported	10/16/2018	Status	OPEN			\$0.00	Recoveries	\$0.00	\$0.00	\$500.00	\$0.00	\$500.00
Coverage	GL	Description		Patron fell on the paver walkway.	Expense	\$0.00		\$0.00	\$0.00	\$3,000.00	\$0.00	\$3,000.00
					Subtotals	\$0.00		\$0.00	\$0.00	\$3,000.00	\$0.00	\$3,000.00

SUMMARY TOTALS BY POLICY YEAR 2018 FOR GL

	Claim Count	Payments	Activity For This Period	Incurred	Payments	Total As of Date	Recoveries	Incurred
OPEN CLAIMS SUMMARY:	4	\$0.00	Reserves \$0.00 Recoveries \$0.00	\$0.00	\$0.00	\$15,500.00	\$0.00	\$15,500.00
CLOSED CLAIMS SUMMARY:	4	\$0.00	Reserves -\$2,500.00 Recoveries \$0.00	-\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00
OPEN & CLOSED CLAIMS SUMMARY:	8	\$0.00	Reserves -\$2,500.00 Recoveries \$0.00	-\$2,500.00	\$0.00	\$15,500.00	\$0.00	\$15,500.00

SUMMARY TOTALS FOR POLICY YEAR 2018

	Claim Count	Payments	Activity For This Period	Incurred	Payments	Total As of Date	Recoveries	Incurred
OPEN CLAIMS SUMMARY:	8	\$15,430.79	Reserves \$4,500.00 Recoveries \$0.00	\$19,930.79	\$17,415.78	\$122,215.01	\$0.00	\$139,630.79
CLOSED CLAIMS SUMMARY:	4	\$0.00	Reserves -\$2,500.00 Recoveries \$0.00	-\$2,500.00	\$0.00	\$0.00	\$0.00	\$0.00
OPEN & CLOSED CLAIMS SUMMARY:	12	\$15,430.79	Reserves \$2,000.00 Recoveries \$0.00	\$17,430.79	\$17,415.78	\$122,215.01	\$0.00	\$139,630.79

FLORIDA MUNICIPAL INSURANCE TRUST - WORKERS COMPENSATION

MEMBERS LOSS REPORT

10/01/2017 - 09/30/2018 AS OF MAY 31, 2019

Member

FILE NUMBER	CLAIMANT NAME	DEPT	DATE OF INJURY	OPEN/ CLOSED	DATE CLOSED	INJURY CODE			DATE RECEIVED	PAYMENTS TO DATE			RECOVERIES	OUTSTANDING RESERVES	TOTAL INCURRED
						NAT	PART	CAUSE		COMP	MEDICAL	OTHER			
		Parks and Recreation	08/15/2018	C	04/23/2019	28	35	99	08/16/2018	\$2,377.32	\$1,245.60	\$16.50	\$0.00	\$0.00	\$3,639.42
		Waterworks Operation	09/05/2018	C	11/14/2018	40	11	60	09/06/2018	\$0.00	\$486.74	\$0.00	\$0.00	\$0.00	\$486.74
		Sewage Disposal Plant	06/25/2018	C	12/27/2018	28	57	75	06/26/2018	\$2,448.60	\$1,505.85	\$16.50	\$0.00	\$0.00	\$3,970.95
		Streets	12/28/2017	C	12/19/2018	52	53	60	01/03/2018	\$1,313.14	\$757.84	\$486.00	\$0.00	\$0.00	\$2,556.98
		Streets	07/09/2018	C	07/10/2018	59	90	60	07/10/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		Clerical	01/29/2018	C	04/11/2018	59	35	60	01/30/2018	\$0.00	\$301.22	\$0.00	\$0.00	\$0.00	\$301.22
		Miscellaneous	03/22/2018	C	10/10/2018	40	90	99	03/26/2018	\$0.00	\$1,067.28	\$0.00	\$10.34	\$0.00	\$1,056.94
		Streets	11/02/2017	C	04/10/2018	59	54	19	11/08/2017	\$0.00	\$849.71	\$0.00	\$0.00	\$0.00	\$849.71
		Parks and Recreation	05/08/2018	C	09/05/2018	59	14	98	05/11/2018	\$0.00	\$179.85	\$0.00	\$0.00	\$0.00	\$179.85
		Waterworks Operation	01/24/2018	C	03/08/2018	52	32	59	01/26/2018	\$0.00	\$335.46	\$0.00	\$0.00	\$0.00	\$335.46
		Streets	10/27/2017	C	04/04/2018	37	42	82	11/03/2017	\$0.00	\$340.31	\$0.00	\$0.00	\$0.00	\$340.31
		Miscellaneous	10/24/2017	C	02/03/2018	40	36	19	10/25/2017	\$0.00	\$698.77	\$0.00	\$0.00	\$0.00	\$698.77
FMIT # TOTALS			OPEN		0	CLOSED	12		TOTALS	\$6,139.06	\$7,768.63	\$519.00	\$10.34	\$0.00	\$14,416.35

FLORIDA MUNICIPAL INSURANCE TRUST - WORKERS COMPENSATION
MEMBERS LOSS REPORT
10/01/2018 - 09/30/2019 AS OF MAY 31, 2019

Member

FILE NUMBER	CLAIMANT NAME	DEPT	DATE OF INJURY	OPEN/ CLOSED	DATE CLOSED	INJURY CODE			DATE RECEIVED	PAYMENTS TO DATE			RECOVERIES	OUTSTANDING RESERVES	TOTAL INCURRED
						NAT	PART	CAUSE		COMP	MEDICAL	OTHER			
	Electrical Wiring		01/04/2019	O		04	90	07	01/07/2019	\$1,230.32	\$3,173.60	\$11.00	\$0.00	\$10,596.08	\$15,011.00
	Electrical Wiring		01/04/2019	O		90	90	07	01/07/2019	\$3,038.50	\$3,521.92	\$11.00	\$0.00	\$4,428.58	\$11,000.00
	Streets		05/06/2019	O		52	31	60	05/07/2019	\$510.03	\$0.00	\$0.00	\$0.00	\$37,288.97	\$37,799.00
	Streets		03/05/2019	O		59	35	60	03/06/2019	\$144.30	\$412.97	\$8.25	\$0.00	\$3,142.73	\$3,708.25
	Streets		04/18/2019	O		52	56	81	04/18/2019	\$505.17	\$1,189.76	\$0.00	\$0.00	\$48,305.07	\$50,000.00
	Clerical		01/15/2019	C	05/11/2019	90	53	31	02/01/2019	\$0.00	\$1,334.62	\$0.00	\$0.00	\$0.00	\$1,334.62
FMIT # TOTALS			OPEN 5		CLOSED 1				TOTALS	\$5,428.32	\$9,632.87	\$30.25	\$0.00	\$103,761.43	\$118,852.87



FLORIDA MUNICIPAL INSURANCE TRUST

FLORIDA MUNICIPAL INSURANCE TRUST FINANCIAL STATEMENTS 9/30/2018

FLORIDA MUNICIPAL INSURANCE TRUST

FINANCIAL STATEMENTS

SEPTEMBER 30, 2018

**Florida Municipal Insurance Trust
Financial Statements
September 30, 2018**

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SHORSTEIN & SHORSTEIN, P.A.

CERTIFIED PUBLIC ACCOUNTANTS

8265 BAYBERRY ROAD

JACKSONVILLE, FLORIDA 32256

JACK F. SHORSTEIN, C.P.A., J.D. (1929-2014)

SAMUEL R. SHORSTEIN

MARK J. SHORSTEIN, C.P.A.

BENJAMIN I. SHORSTEIN, C.P.A.

MICHAEL K. PARRISH, C.P.A.

BARBARA J. HOUSTON, C.P.A.

JOAN B. MOELL, C.P.A.

TELEPHONE (904) 739-1311

FACSIMILE (904) 739-2069

WWW.SHORSTEINCPA.COM

WALTER L. HUNTER, C.P.A.

MARGARET R. CONOVER, C.P.A.

MELISSA R. STEPHENS, C.P.A.

JEFFREY C. PHILLIPS, C.P.A.

PHILLIP H. CAMPBELL, C.P.A.

JEWEL A. MCCANCE, C.P.A.

BEVERLY W. PARKER, C.P.A.

March 7, 2019

Independent Auditor's Report

To the Board of Trustees of the
Florida Municipal Insurance Trust:

We have audited the accompanying financial statements of the Florida Municipal Insurance Trust as of and for the year ended September 30, 2018, and the related notes to the financial statements, as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Florida Municipal Insurance Trust as of September 30, 2018, and the changes in financial position and cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 3-8 and Schedules 1 and 2 on pages 21-23 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context.

We have applied certain limited procedures to the management's discussion and analysis in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. Schedules 1 and 2 are presented to supplement the basic financial statements and were derived from and relate directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. We have also previously audited, in accordance with auditing standards generally accepted in the United States of America, the basic financial statements for each of the nine years in the period ended September 30, 2017 (none of which are presented herein); and we expressed unmodified opinions on those basic financial statements. In our opinion, the information set forth in the required supplementary information for each of the ten years in the period ended September 30, 2018 appearing in Schedule 1 and the two years in the period ending September 30, 2018 in Schedule 2 are fairly stated in all material respects in relation to the financial statements as a whole.

Shorstein + Shorstein, P.A.

**Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2018**

The following discussion and analysis will provide an overview of the financial activities of the Florida Municipal Insurance Trust (the Trust) for the fiscal year ended September 30, 2018. Please read this in addition to the financial statements, notes to the financial statements, and other supplementary information provided herein.

Financial Highlights

- Assets exceeded Trust liabilities at September 30, 2018 by \$194.3 million. Of this amount, \$1 million is being held as collateral for a surety bond that has been issued to the Florida Municipal Loan Council and is considered restricted.
- Net Position decreased \$8.1 million in 2017-2018 mainly due to increases in claims and claims expense for the 2017-2018 policy year as well as unfavorable claims development in prior years.
- As of September 30, 2018, the Trust had approximately \$446.1 million in investments, primarily in the various portfolios of the Florida Municipal Investment Trust (FMIVT), an external investment pool, as allowed under the Trust's investment policy. Income derived from these investments is used to fund incentive credits and offset certain administrative expenses.

Basic Financial Statements

The Trust is an independent reporting entity accounted for as an enterprise fund in accordance with U.S. generally accepted accounting principles for governments as established by the Governmental Accounting Standards Board (GASB). These governmental accounting rules require the Trust to prepare a series of financial statements. The Statement of Net Position provides information about the assets and liabilities at a specific point in time, in this case, September 30, 2018. The Statement of Revenues, Expenses, and Changes in Net Position provides information about revenues (additions to net position) and expenses (deductions from net position) recorded during the entire fiscal period from October 2017 through September 2018. The Trust uses the flow of economic resources measurement focus and the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time the liabilities are incurred. The Statement of Cash Flows provides information about the various cash activities of the Trust for the year and is presented using the direct method with a reconciliation of operating cash flows to operating income.

Notes to the financial statements. The footnotes provide additional information essential to the understanding of the financial statements.

Supplemental information. In addition to the basic financial statements and accompanying notes, this report also presents certain supplementary information regarding the Trust's ten-year claims development history. Setting member premium rates today to cover the assumed risk of possible future loss occurrences is largely guided by claims development. Analysis of trends in claims development indicates whether losses are increasing, decreasing or static.

**Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2018**

Income and expenses. The majority of the Trust's operating income and expenses are contained within a relatively small number of accounts. Following is a brief description of those accounts.

Premium income. The Trust provides insurance to members in much the same way as insurance companies provide insurance protection for customers. Coverages are rated for each individual member based on established rates, adjusted by experience modifiers and discounts to reflect the actual loss experience of the member. The experience modifier is based on prior experience adjusted by certain factors. Member premium rating is accomplished by the Trust's Administrator Underwriting Department, which has assigned each member to one of its staff underwriters.

Investment income. The Trust has a highly diversified investment portfolio. The target allocations established under the Trust's investment policy are 10% real estate, 20% equity, and 70% fixed income (including cash). The Trust's investments are managed primarily through the equity and bond portfolios of the FMLVT. The Trust complies with the provisions of GASB Statement 31 by including in investment income the change in fair value of its investments.

Claim payments and reserves. The Trust pays for covered losses experienced by its members as well as related claims expenses. The Florida League of Cities, Inc. (League) has a contractual agreement with the Trust to function as its administrator. The League processes and manages all liability, property and workers' compensation claims in-house. United Healthcare Insurance Company processes health claims. The League contracts with external claims adjusters, attorneys, medical experts, and other professionals on an as-needed basis. Between the time a claim is reported and the time it is resolved, reserves are established for the estimated amount that will have to be paid at some future date to settle the loss. Reserves are also established for claims that have occurred but are not yet known to the Trust. This recognizes losses in the current year for claims anticipated to be paid in future periods. This process allows a correlation between current year premiums and estimated total incurred losses resulting from the current fiscal year coverages.

Administrative expenses and contract service fees. In providing coverage and other member services, the Trust incurs administrative expenses and contract service fees with both the administrator and outside vendors. All of these expenses are budgeted and monitored on a monthly basis for compliance with budgetary limits. The administrator assesses their fees based on member premiums and number of claims handled.

Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2018

Comparative Financial Information

Table 1
Net Position
(In Thousands)

<u>Current Assets</u>	2017-2018	2016-2017	Difference	% Change
Cash and Investments	\$ 473,700	\$ 479,200	\$ (5,500)	-1.1%
Receivables	9,800	5,700	4,100	71.9%
Prepaid Expenses	9,100	9,600	(500)	-5.2%
Total Current Assets	492,600	494,500	(1,900)	-0.4%
<u>Noncurrent Assets</u>				
Receivables	200	200	-	0.0%
Investments Restricted	1,000	1,000	-	0.0%
Deposits	300	400	(100)	-25.0%
Total Noncurrent Assets	1,500	1,600	(100)	-6.3%
Total Assets	494,100	496,100	(2,000)	-0.4%
<u>Liabilities</u>				
Liability for Claims and Claim Expenses	63,000	73,100	(10,100)	-13.8%
Dividend Payable	4,100	4,700	(600)	-12.8%
Premiums Collected in Advance	12,100	13,100	(1,000)	-7.6%
Accounts Payable and Accrued Expenses	2,200	1,800	400	22.2%
Total Current Liabilities	81,400	92,700	(11,300)	-12.2%
<u>Noncurrent Liabilities</u>				
Liability for Claims and Claim Expenses	218,400	201,000	17,400	8.7%
Total Liabilities	299,800	293,700	6,100	2.1%
<u>Net Position</u>				
Restricted	1,000	1,000	-	0.0%
Unrestricted	193,300	201,400	(8,100)	-4.0%
Total Net Position	\$ 194,300	\$ 202,400	\$ (8,100)	-4.0%

**Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2018**

**Table 2
Statements of Revenues, Expenses and
Changes in Net Position
(In Thousands)**

<u>Operating Revenues</u>	<u>2017-2018</u>	<u>2016-2017</u>	<u>Difference</u>	<u>% Change</u>
Premium Income	\$ 135,100	\$ 131,900	\$ 3,200	2.4%
Other Income	600	800	(200)	-25.0%
Total Operating Revenues	135,700	132,700	3,000	2.3%
<u>Operating Expenses</u>				
Claims and Claim Expenses	121,200	113,700	7,500	6.6%
Administrative and Other Expenses	32,900	31,500	1,400	4.4%
Dividend Expense	4,000	4,500	(500)	-11.1%
Total Operating Expenses	158,100	149,700	8,400	5.6%
<u>Operating Loss</u>	<u>(22,400)</u>	<u>(17,000)</u>	<u>(5,400)</u>	<u>31.8%</u>
<u>Nonoperating Revenues</u>				
Investment Income	14,300	24,800	(10,500)	-42.3%
<u>Change in Net Position</u>	<u>(8,100)</u>	<u>7,800</u>	<u>(15,900)</u>	<u>-203.8%</u>
<u>Net Position, Beginning of Year</u>	<u>202,400</u>	<u>194,600</u>	<u>7,800</u>	<u>4.0%</u>
<u>Net Position, End of Year</u>	<u>\$ 194,300</u>	<u>\$ 202,400</u>	<u>\$ (8,100)</u>	<u>-4.0%</u>

**Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2018**

Some of the more important fund transactions during 2017-2018 were:

- The Trust earned \$14.3 million in investment income during the fiscal year, resulting in a return on invested assets (excluding cash) of 3.17%. The allocation to fixed-income portfolios provided investment income of (\$1.0) million during the year, while allocation to equities produced returns of \$14.1 million, and core real estate yielded \$0.9 million. Other investments accounted for the remaining \$0.3 million.
- The overall claims and claims expense is \$121.2 million for 2017-2018, which is a 6.6% increase from 2016-2017 claims and claims expense of \$113.7 million. The overall increase in claims expense was largely the result of additional retained property losses from Hurricane Irma, deterioration in prior years' claim development, and natural growth for property and casualty coverages.
- For the fiscal year ended September 30, 2018, the Trust had reported earned premium of \$135.1 million compared to \$131.9 million in the previous year, or a 2.4% increase. The primary reason for the year-over-year increase resulted from net business growth in multiple coverages, along with exposure and rate increases in multiple coverage lines.

Capital Asset and Long-Term Debt Activity

The Trust has no capital assets or long-term debt.

Economic Factors

United States Economy

The U.S. economy is a picture of health and has grown for nine straight years. Economic output, real gross domestic product (GDP), increased at an average rate of 3.2% per quarter through the third quarter in 2018. The increase was due to the increases in consumer spending, inventory investment, government spending, and business investment. Wages and salaries increased at an average rate of 0.3% per month through November in 2018. According to the U.S. Bureau of Labor Statistics, unemployment improved at an average rate of 3.9% per month in 2018 from the 4.4% in 2017.

State of Florida Economy

According to the latest analysis from the Florida Legislature Office of Economic and Demographic Research, the Florida economy continued to grow at 4.5% during the second quarter of 2018 compared to 4.2% for the U.S. economy. Florida's population growth was strong at the rate of 1.74% in mid-2018, partially due to the migration of Puerto Ricans and U.S. Virgin Islanders as a result of the devastation caused by Hurricane Maria in 2017.

Local Government Economy

Florida local governments continued to benefit from property value increases across the state. Many municipalities are also experiencing population growth, which places more demand on government services and infrastructure. Local governments are faced with the expansion of government services to meet the demand, while continuing to allocate resources for the construction or maintenance of infrastructure assets and addressing public safety.

Florida Municipal Insurance Trust
MANAGEMENT'S DISCUSSION & ANALYSIS
For the Year Ended September 30, 2018

Economic Factors (Continued)

Insurance Markets

The overall U.S. property and casualty insurance market remains well capitalized despite combined ratios near or exceeding 100 percent in many coverage lines. In 2018, overall industry surplus grew, premiums increased and catastrophic losses decreased. While the 2018 hurricane season resulted in catastrophic losses, the overall industry losses in 2018 were far less severe than the 2017 hurricane season. A strong U.S. economy and investment market, coupled with continued favorable impacts from federal tax reform, continue to help U.S. insurers maintain profitability in many industry sectors and coverage lines.

The property insurance market appears to be a transitional market after many years of a soft market cycle. Property insurers are poised to increase insurance rates, while the adequate supply of capacity continues to put pressure on pricing and coverage terms and conditions. From a profitability perspective, many property insurers fared better in 2018 than in 2017. While 2018 resulted in catastrophic losses, the losses were far less severe for the industry than in 2017.

Many policyholders with public entity liability exposure likely experienced premium increases in this coverage line in 2018. This is a result of modest rate increases, primarily driven by professional liability indemnity losses and loss adjustment expenses, as well as exposure increases as wages continued to increase.

The automobile insurance industry experienced an increasing trend in claims severity and frequency, resulting in an uptick in automobile liability rates and automobile physical damage rates. Severity trend is primarily due to the increase in the average value of an accident, with medical cost inflation and the increased costs associated with technology enhancements in vehicles. Distracted driving continued to drive the frequency trend in 2018.

The workers' compensation insurance marketplace is very state-specific. In Florida, after the 14.5% rate increase aimed to address the projected impact of the 2016 Florida Supreme Court case law changes, the National Council on Compensation Insurance (NCCI) filed a 9.6% rate decrease effective January 2018 to reflect a continued improvement in claim frequency and a decrease in expense provisions. Overall, the rate level changes have the largest impact to manufacturing, contracting, office and clerical and goods and services sectors in Florida.

Health insurance rates for most policyholders continued to rise in 2018. The annual inflationary trend for medical and pharmaceutical costs continued to increase in the mid-to-high single digits. The aging population and uncertainty of the future of the U.S. health insurance market are also factors driving increased rates.

Requests for Information

This financial report is designed to provide a general overview of the Trust's finances. Questions concerning the information provided in this report or requests for additional financial information should be addressed to the Florida League of Cities, Director of Insurance Services, P.O. Box 538135, Orlando, FL 32853.

Florida Municipal Insurance Trust
***STATEMENT OF NET POSITION**
September 30, 2018

ASSETS

Current Assets

Cash and Cash Equivalents	\$ 27,571,635	
Investments	446,144,092	
Premiums Receivable, Net	477,760	
Reinsurance Recoveries Receivable, Net	7,511,816	
Receivable from Florida Special Disability Trust Fund	477,272	
Receivable for Members' Deductibles	1,306,415	
Prepaid Reinsurance	7,951,532	
Prepaid Expenses - Other and Miscellaneous Receivable	<u>1,118,818</u>	
Total Current Assets		\$492,559,340

Noncurrent Assets

Reinsurance Recoveries Receivable, Net	150,000	
Investments - Restricted	1,045,000	
Deposits	<u>340,043</u>	
Total Noncurrent Assets		<u>1,535,043</u>
Total Assets		<u>494,094,383</u>

LIABILITIES

Current Liabilities

Liability for Claims and Claim Expenses	62,971,179	
Dividend Payable	4,133,301	
Premiums Collected in Advance	12,096,931	
Accounts Payable	1,398,057	
Accrued Expenses:		
Administrative, Service, and Sponsorship Fees	<u>847,081</u>	
Total Current Liabilities		81,446,549

Noncurrent Liabilities

Liability for Claims and Claim Expenses	<u>218,379,000</u>	
Total Liabilities		<u>299,825,549</u>

NET POSITION

Net Position

Restricted for Surety Bond Collateral	1,045,000	
Unrestricted	<u>193,223,834</u>	
Total Net Position		<u>\$194,268,834</u>

* The accompanying notes are an integral part of these financial statements.

Florida Municipal Insurance Trust
***STATEMENT OF REVENUES, EXPENSES AND**
CHANGES IN NET POSITION
For the Year Ended September 30, 2018

<u>Operating Revenues</u>	
Premium Income	\$ 135,114,919
Other Income	<u>558,534</u>
Total Operating Revenues	<u>135,673,453</u>
<u>Operating Expenses</u>	
Claims and Claim Expenses	121,199,628
Administrative and Service Fees	21,046,404
Dividend Expense	4,000,000
Assessments - Florida Department of Labor and Employment Security	783,163
Sponsorship Fee	3,925,670
Fraud Unit Expense	2,023,915
Other Expenses	<u>5,161,202</u>
Total Operating Expenses	<u>158,139,982</u>
<u>Operating Loss</u>	(22,466,529)
<u>Nonoperating Revenues</u>	
Investment Income	<u>14,343,865</u>
Change in Net Position	(8,122,664)
<u>Net Position, Beginning of Year</u>	<u>202,391,498</u>
<u>Net Position, End of Year</u>	<u><u>\$ 194,268,834</u></u>

* The accompanying notes are an integral part of these financial statements.

Florida Municipal Insurance Trust
***STATEMENT OF CASH FLOWS**
For the Year Ended September 30, 2018

Cash Flows from Operating Activities

Cash Received from Members for Premiums	\$ 158,379,033
Reinsurance Recoveries	9,785,545
Florida Special Disability Trust Fund Collections	692,047
Cash Received for Commissions	403,635
Cash Payments for Claims	(130,142,176)
Cash Payments for Dividends	(4,443,213)
Cash Payments to Suppliers for Goods and Services	(53,674,068)
Cash Payments to Florida Special Disability Trust Fund	<u>(752,471)</u>
Net Cash Used by Operating Activities	<u>(19,751,668)</u>

Cash Flows from Investing Activities

Interest on Cash and Investments	291,470
Proceeds from Sale of Investments	151,043,876
Purchase of Investments	<u>(129,043,876)</u>
Net Cash Provided by Investing Activities	<u>22,291,470</u>

Net Increase in Cash and Cash Equivalents

2,539,802

Cash and Cash Equivalents, Beginning of Year

25,031,833

Cash and Cash Equivalents, End of Year

\$ 27,571,635

* The accompanying notes are an integral part of these financial statements.

Florida Municipal Insurance Trust
***STATEMENT OF CASH FLOWS**
For the Year Ended September 30, 2018

Reconciliation of Operating Loss to Net Cash

Used by Operating Activities

Operating Loss	\$ (22,466,529)
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Change in Assets and Liabilities

Decrease in Premiums Receivable	1,722,312
Increase in Reinsurance Recoveries Receivable	(6,066,600)
Decrease in Receivable from Florida Special Disability Trust Fund	525,484
Increase in Receivable for Members' Deductibles	(222,823)
Decrease in Prepaid Expenses - Other	1,645,451
Increase in Prepaid Reinsurance	(1,054,823)
Increase in Liability for Claims and Claim Expenses	7,298,983
Decrease in Premiums Collected in Advance	(950,691)
Increase in Accounts Payable	393,577
Decrease in Dividend Payable	(604,499)
Increase in Accrued Expenses	<u>28,490</u>

Net Cash Used by Operating Activities

\$ (19,751,668)

Supplemental Schedule of Noncash Transactions

The increase in the fair value of investments was \$14,036,714.

* The accompanying notes are an integral part of these financial statements.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2018

Note 1 - Organization and Significant Accounting Policies

- A. Organization and Purpose - The Florida Municipal Insurance Trust (the Trust) is a self-insurance program established to provide certain liability, property, casualty, health, and other coverages to participating units of local government in Florida, pursuant to various provisions of Florida Statutes.

Trust underwriting and rate-setting policies have been established after consulting with an independent actuary. The Trust is non-assessable. Trust members at year-end included 245 cities, 25 county subdivisions and 279 special districts, all located within Florida.

- B. Reporting Entity and Basis of Accounting - The Trust is an independent reporting entity accounted for as an enterprise fund in accordance with accounting principles generally accepted in the United States of America for governments as established by the Governmental Accounting Standards Board (GASB). The Trust uses the flow of economic resources measurement focus and the accrual basis of accounting. Under this method, revenues are recorded when earned and expenses are recorded at the time the liabilities are incurred.
- C. The Trust is exempt from income taxes under the provisions of Section 115 of the Internal Revenue Code.
- D. The Trust considers all unrestricted highly liquid investments purchased with an initial maturity of three months or less to be cash equivalents.
- E. Investments are reported at fair value in accordance with GASB Statement 31.
- F. The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.
- G. The Trust uses the allowance method to account for uncollectible receivables. The allowance is based on management's estimate of possible bad debts. The allowance for doubtful accounts is \$350,000 at September 30, 2018. There were \$25,000 of bad debt write-offs during the year.
- H. The Trust considers all revenues from premium and commission income that comprise the Trust's core business activities to be operating revenues. All expenses are considered to be operating expenses. Investment income is considered to be nonoperating revenue.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2018

Note 2 - Cash and Cash Equivalents

Cash and cash equivalents include interest-bearing demand deposits in the amount of \$27,036,011 and short-term investments in the amount of \$535,624.

Short-term investments of \$533,990 were invested in the Local Government Surplus Funds Trust Fund (Florida Prime) with an average maturity of 33 days. The fund is rated AAA by Standard & Poor's.

Florida Statutes require that all qualified public depositories holding public funds collateralize deposits in excess of Federal Deposit Insurance Corporation insurance with the State Treasurer. Since the Trust uses only qualified public depositories, all demand deposits are fully insured or collateralized.

Note 3 - Investments and Investment Income

The Board of Trustees has an investment policy authorizing investments in a variety of fixed-income and equity instruments and real estate. Among the types of instruments the Trust is authorized to invest in are: certain mortgage loans, common stocks, convertible preferred stocks or bonds, repurchase agreements, commingled governmental trusts, no-load investment funds, no-load mutual funds, obligations of the United States of America, its agencies and instrumentalities, securities of state, municipal and county governments or their public agencies, corporate debt obligations, asset-backed securities and money market instruments and/or funds.

The investment policy specifies limitations as to credit quality, maturity, and issuer concentration on fixed-income instruments, and places limits on the percentage of assets that may be allocated among the various asset classes.

The Florida Municipal Investment Trust (FMIvT) is a governmental external investment pool open to eligible units of local governments to invest in one or more investment portfolios under the direction and daily supervision of an investment advisor. FMIvT is not subject to SEC or other regulatory oversight. The fair value of the positions in the FMIvT funds and portfolios are the same as the value of the fund and portfolio shares.

FMIvT is governed by a Board of Trustees consisting of the President (or his appointee) and Second Vice President of the Florida League of Cities, Inc. (League), two representatives of the Trust, and up to three additional appointed members who are elected officials of the governmental entities who actively participate in FMIvT. The League serves as Administrator, Investment Manager and Secretary-Treasurer for FMIvT.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2018

Note 3 - Investments and Investment Income (Continued)

The Trust's investments consisted of the following at September 30, 2018:

<u>Investment Type</u>	<u>Fair Value</u>	<u>Duration (In Years)</u>
BlackRock Liquidity Funds FedFund	\$ 1,045,000	0.08
Bond Funds		
FMLvT 1-3 Year High Quality Bond Fund	70,057,678	1.44
FMLvT Intermediate High Quality Bond Fund	114,776,429	3.75
FMLvT Broad Market High Quality Bond Fund	34,101,076	5.00
FMLvT Expanded High Yield Bond Fund	49,376,825	3.59
FMLvT Core Plus Fixed Income Fund	34,672,238	2.13
Equity Funds		
FMLvT Diversified Small to Mid Cap Equity Portfolio	29,398,563	
FMLvT Diversified Large Cap Equity Portfolio	50,563,057	
FMLvT International Equity Portfolio	22,445,234	
FMLvT Core Real Estate Portfolio	40,752,992	
Total Investments	<u><u>\$ 447,189,092</u></u>	

Interest Rate Risk: As a means of limiting its exposure to fair value losses from rising interest rates, the Trust's investment policy employs portfolio diversification, controlled duration strategies, and maturity durations as the primary methods of controlling risk. In addition, the policy establishes a minimum investment of \$1,000,000 in liquid investments having a maturity of 90 days or less. Investments may include mortgage and mortgage-backed securities having an average weighted useful life of less than ten years. The Trust's investment policy does not limit the duration of other bonds or governmental investment trusts.

Credit Risk: The Trust's investment policy is to apply the prudent-person rule. The investment portfolio shall be designed to attain a market rate of return throughout financial and economic cycles, taking into account the Trust's investment risk constraints as discussed in the investment policy. The Trust's credit quality policy does not limit its investments in U.S. government agency obligations or bond funds. The FMLvT Intermediate High Quality Bond Fund and 1-3 Year High Quality Bond Fund are rated AAA by Fitch Ratings. The FMLvT Broad Market High Quality Bond Fund is rated AA by Fitch Ratings. The FMLvT Expanded High Yield Bond Fund and the FMLvT Core Plus Fixed Income Fund are not rated by any nationally recognized statistical rating agency at this time.

The net increase in fair value includes both realized gains and losses and the change in unrealized gains and losses during each fiscal year.

As further described at Note 13, investments in the amount of \$1,045,000 are held by The Bank of New York Mellon SA/NV as collateral under a surety bond issued to the Florida Municipal Loan Council (FMLC) which is restricted.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2018

Note 3 - Investments and Investment Income (Continued)

The Trust categorizes its fair value measurements within the fair value hierarchy established by generally accepted accounting principles. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable and market-corroborated inputs; Level 3 inputs are significant unobservable inputs.

The Trust has the following recurring fair value measurements as of September 30, 2018:

Investments by Fair

<u>Value Level</u>	<u>Fair Value</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Money Market Funds	\$ 1,045,000	\$ 1,045,000	\$ -	\$ -
Bond Funds	302,984,246	-	218,935,183	84,049,063
Equity Portfolios	102,406,854	-	102,406,854	-
Real Estate	40,752,992	-	-	40,752,992
Total Investments	<u>\$ 447,189,092</u>	<u>\$ 1,045,000</u>	<u>\$321,342,037</u>	<u>\$124,802,055</u>

Money Market funds classified in Level 1 are valued at cost which approximates fair value.

The investments are valued at the net asset values provided by FMLVT, which are based upon the values of the underlying assets of the various funds and portfolios. The values of the bond funds and equity portfolios classified as Level 2 are derived from market-corroborated data. The values of the bond funds and the Core Real Estate Portfolio classified as Level 3 are based on unobservable inputs. Those bond funds classified as Level 2 invest in U.S. Treasury and agency securities, asset-backed securities and corporate bonds and notes. The investment objective of these funds is to meet or exceed the return of its benchmark. The Expanded High Yield Bond Fund and the Core Plus Fixed Income Fund are classified as Level 3 and include securities for which exchange quotations are not readily available, and therefore the values are based on various valuation methodologies and are ultimately determined in good faith by the fund's management. The Core Real Estate Portfolio is also classified as Level 3 and holds securities which own real property, mortgages and notes receivable and interests in partnerships and operating companies. The values are determined based on various valuation techniques, including real property appraisals, and are ultimately determined in good faith by the fund's management.

The Expanded High Yield Bond Fund is designed to provide an investment alternative to members seeking a higher-yielding, longer-term bond fund. The fund's objective is to obtain a high total return as compared to both the relevant high-yield bond index and the investment-grade market by providing exposure to the domestic, Canadian and European high-yield markets.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2018

Note 3 - Investments and Investment Income (Continued)

The Core Plus Fixed Income Fund is designed to provide an investment alternative to members seeking a broadly diversified portfolio of fixed-income securities to maximize total investment return through a combination of interest income, capital appreciation and currency gains. The Fund seeks to achieve this investment objective by generally investing in a portfolio of fixed- and floating-rate debt securities across the fixed-income opportunity set.

The Core Real Estate Portfolio invests in a single underlying fund, the shares of which are not publicly quoted. The Portfolio is an open-ended commingled real estate investment fund diversified by property type and location that is designed to provide a stable, income driven rate of return over the long term with potential for growth of income and appreciation of value.

The equity portfolios invest in domestic and foreign stocks. The investment objective of these funds is to meet or exceed the return of its benchmark.

Depending on the fund or portfolio, withdrawals can be made on a semimonthly, monthly or quarterly basis. All funds and portfolios require five to fifteen days' notice, with the exception of the Core Real Estate Portfolio, which can be made on the last business day of each quarter with a minimum notice of ninety days.

Note 4 - Premium Income

Premium income for the current policy year is based on management's estimates and will be adjusted upon completion of all premium audits. Premiums receivable represents primarily the estimated post year-end premium adjustments, net of a \$25,000 allowance for bad debts. Premium income is reported net of ceded excess reinsurance premiums and incentive credits.

Premium Income	\$ 174,192,256
Ceded Excess Reinsurance Premiums	(22,462,699)
Incentive Credits	<u>(16,614,638)</u>
Net Premium Income	<u>\$ 135,114,919</u>

The Trustees established an incentive plan to provide for premium reductions to members based on each member's past experience in the Trust and other criteria.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2018

Note 5 - State of Florida Special Disability Trust Fund

The state of Florida operates the Special Disability Trust Fund (SDTF) which reimburses Florida employers and carriers for certain workers' compensation benefits paid for claims incurred prior to January 1, 1998. The SDTF is funded with assessments paid to the Florida Department of Financial Services by insurers and self-insurers providing workers' compensation coverage in Florida. The Trust does not report as liabilities claims that have been accepted for reimbursement by the SDTF. In the event the SDTF does not meet its obligations, the Trust would be liable for such amounts.

Note 6 - Excess Reinsurance

The Trust uses reinsurance agreements to reduce its exposure to large losses on all types of insured events. Reinsurance permits recovery of a portion of losses from reinsurers, although it does not discharge the primary liability of the Trust as direct insurer of the risks reinsured. The Trust does not report reinsured risks as liabilities unless it is probable that those risks will not be covered by reinsurers. The amount deducted from claims liabilities as of September 30, 2018 for reinsurance was approximately \$87,000,000. In the event that any of the reinsuring companies do not meet their obligations under existing reinsurance agreements, the Trust would be liable for such amounts.

Reinsurance recoveries receivable represents recoverable amounts for claims paid on or before September 30, 2018, net of a \$325,000 allowance for bad debts.

Prepaid reinsurance consists of the unexpired premiums for property risk excess and catastrophe policies expiring March 31, 2019.

Note 7 - Deposits

The Trust is a pool member of the NLC Mutual Company, a mutual property/casualty insurance company providing one or more layers of reinsurance coverage to state municipal league sponsored risk-sharing pools. A capital contribution of \$340,043 is recorded as a deposit. The capital contribution is non-transferable, and the right to withdraw capital is suspended by the By-Laws to four or more years after the election to withdraw is first made.

Note 8 - Claims and Claim Expenses

The provision for claims and claim expenses includes paid and unpaid claims and expenses associated with settling claims, including legal fees. The liability for claims and claim expenses is based on claims adjusters' evaluations of individual claims, management's evaluation, and an actuarial review of experience with respect to the probable number and nature of claims arising from losses that have been incurred but have not yet been reported. The liability represents the estimated ultimate cost of settling the claims, including the effects of inflation and other societal and economic factors. Any adjustments resulting from the settlement of losses will be reflected in earnings at the time the adjustments are determined.

Members may choose to retain a level of risk by adding deductible provisions to their policies. The receivable for members' deductibles represents the members' retained portion of the claims paid on or before September 30, 2018.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2018

Note 8 - Claims and Claim Expenses (Continued)

The following represents changes in the liability during the past two years:

	<u>Year Ended September 30,</u>	
	<u>2018</u>	<u>2017</u>
<u>Liability for Claims and Claim Expenses -</u> <u>Beginning of Year</u>	<u>\$ 274,051,196</u>	<u>\$ 264,915,151</u>
<u>Claims and Claim Expenses</u>		
Provision for Insured Events of the Current Year	120,127,635	118,737,637
Increase (Decrease) in Provision for Insured Events of Prior Years	1,071,993	(5,035,148)
Total Claims and Claim Expenses	<u>121,199,628</u>	<u>113,702,489</u>
<u>Payments</u>		
Claims and Claim Expenses Attributable to Insured Events of the Current Year	51,594,108	51,356,097
Claims and Claim Expenses Attributable to Insured Events of Prior Years	62,306,537	53,210,347
Total Payments	<u>113,900,645</u>	<u>104,566,444</u>
<u>Liability for Claims and Claim Expenses -</u> <u>End of Year</u>	<u><u>\$ 281,350,179</u></u>	<u><u>\$ 274,051,196</u></u>

Note 9 - Premiums Collected in Advance

Premiums collected in advance represents premiums collected prior to October 1, 2018 but allocable to the year ending September 30, 2019.

Note 10 - Administrative and Service Fees

Administrative and service fees in the amount of \$19,437,272 were incurred with the League for claims administration and other administrative services pursuant to one-year agreements. In addition, the League was paid \$500,000 for reinsurance management services, which are included in other expenses. A number of members of the Trust's Board of Trustees are also members of the League's Board of Directors.

Administrative fees in the amount of \$1,609,132 were paid to United Healthcare for HMO health claims administration.

Florida Municipal Insurance Trust
NOTES TO FINANCIAL STATEMENTS
September 30, 2018

Note 11 - Sponsorship Fee

The Trust incurred \$3,925,670 in sponsorship fees for sponsoring and promoting the Trust, of which \$3,789,401 was incurred with the League.

Note 12 - Fraud Unit Expense

The Trust has contracted with the League to operate a special investigative unit to pursue and minimize fraudulent insurance acts committed against the Trust.

Note 13 - Surety Bond

The Trust has issued a surety bond to FMLC, guaranteeing payment of principal and interest on the Revenue Bonds, Series 2000A, in the amount of \$1,045,000, maturing between 2018 and 2024. The surety bond is collateralized by investments held in trust by The Bank of New York Mellon SA/NV in the amount of the guarantee.

The League serves as Administrator for FMLC.

Note 14 - Policyholder Dividend

Dividend payable represents distributions declared by the Trustees on or before September 30, 2018 which are payable after year-end.

Florida Municipal Insurance Trust
REQUIRED SUPPLEMENTARY INFORMATION
TEN-YEAR CLAIMS DEVELOPMENT INFORMATION
September 30, 2018

Schedule 1

The Governmental Accounting Standards Board requires public entity risk pools to present claims development information for the last ten years. The information on the next page illustrates how the Trust's premium (net of reinsurance), investment and other income compare to related costs of loss (net of loss assumed by reinsurers) and other expenses of the Trust as of the end of each of the last ten years.

The rows of the schedule are defined as follows:

1. This line shows the total of each fiscal year's gross premium, investment and other income, premium ceded to reinsurers, and net earned premium, investment and other income. Pursuant to GASB Statement 34, earned income is reported net of incentive credits.
2. This line shows each fiscal year's other operating costs not allocable to individual claims.
3. This line shows the Trust's gross incurred claims and allocated claim adjustment expense, claims assumed by reinsurers and net incurred claims and allocated claim adjustment expense (both paid and accrued) as originally reported at the end of the first year in which the event that triggered coverage under the contract occurred (called policy year).
4. This section of 10 rows shows the cumulative net amounts paid as of the end of successive years for each policy year.
5. This line shows the latest reestimated amount of claims assumed by reinsurers as of the end of the current year for each policy year.
6. This section of 10 rows shows how each policy year's net incurred claims increased or decreased as of the end of successive years. This annual reestimation results from new information received on known claims, reevaluation of existing information on known claims, as well as emergence of new claims not previously known.
7. This line compares the latest reestimated net incurred claims amount to the amount originally established (line 3) and shows whether this latest estimate of claims cost is greater or less than originally thought.

As data for individual policy years mature, the correlation between original estimates and reestimated amounts commonly is used to evaluate the accuracy of net incurred claims currently recognized in less mature policy years. The columns of the table show data for successive policy years.

Florida Municipal Insurance Trust
REQUIRED SUPPLEMENTARY INFORMATION
TEN-YEAR CLAIMS DEVELOPMENT INFORMATION
September 30, 2018

Schedule 1

		Fiscal and Policy Year Ended September 30,									
		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Premium, Investment, and Other Income											
Earned	\$	149,137,015	148,803,659	127,594,104	145,760,678	146,252,570	161,410,824	154,328,878	170,049,585	178,740,403	172,480,017
Ceded		22,342,082	24,268,423	25,782,855	27,001,949	26,844,208	28,328,318	26,095,063	24,122,791	21,219,547	22,462,699
Net Earned	\$	126,794,933	124,535,236	101,811,249	118,758,729	119,408,362	133,082,506	128,233,815	145,926,794	157,520,856	150,017,318
2. Unallocated Expenses	\$	30,354,937	33,990,242	30,854,415	30,850,883	32,624,056	37,146,507	37,429,768	35,631,784	35,991,297	36,940,354
3. Estimated Incurred Claims and Expense, End of Policy Year											
Incurred	\$	88,102,988	87,423,483	83,003,559	85,213,519	87,755,306	110,926,268	111,302,584	118,539,350	123,465,273	125,231,882
Ceded		4,930,628	5,456,661	4,613,672	9,099,935	4,329,251	7,779,468	8,645,535	6,030,367	4,727,636	5,104,247
Net Incurred	\$	83,172,360	81,966,822	78,389,887	76,113,584	83,426,055	103,146,800	102,657,049	112,508,983	118,737,637	120,127,635
4. Claims Paid (Cumulative), Net of Reinsurance, as of:											
End of policy year	\$	33,280,225	32,325,712	30,549,804	25,493,067	29,363,399	43,970,020	40,682,370	46,826,583	51,356,097	51,594,108
One year later		45,934,258	46,986,126	45,409,619	38,325,105	42,034,053	62,475,325	60,906,950	64,980,408	74,297,523	
Two years later		54,944,420	55,472,566	51,884,852	46,243,759	48,997,154	73,144,629	71,502,185	75,966,244		
Three years later		60,508,054	62,930,378	56,851,126	55,274,119	55,396,362	81,827,411	79,558,330			
Four years later		65,329,184	67,838,629	61,466,556	61,373,178	59,694,331	89,148,131				
Five years later		68,934,026	71,324,703	65,015,975	65,109,898	63,554,324					
Six years later		71,506,225	74,511,028	66,661,159	68,611,955						
Seven years later		73,148,150	75,366,065	67,546,830							
Eight years later		73,961,480	76,376,803								
Nine years later		75,082,330									
5. Reestimated Ceded Claims and Expense	\$	3,266,628	4,330,788	4,720,371	15,559,935	3,519,933	11,985,468	6,286,535	5,807,367	15,604,483	5,104,247
6. Reestimated Incurred Claims and Expense:											
End of policy year	\$	83,172,360	81,966,822	78,389,887	76,113,584	83,426,055	103,146,800	102,657,049	112,508,983	118,737,637	120,127,635
One year later		82,675,996	83,792,387	79,834,431	75,348,084	80,283,931	106,395,317	104,970,735	112,598,643	121,141,703	
Two years later		84,226,146	85,900,075	78,693,706	78,047,595	78,724,223	107,706,128	105,403,534	114,230,671		
Three years later		83,516,772	88,509,543	78,388,010	79,295,154	75,815,019	108,470,398	106,331,510			
Four years later		85,534,794	87,578,226	79,700,482	78,577,966	74,988,081	110,786,702				
Five years later		85,210,072	87,315,230	78,172,924	78,968,330	73,157,145					
Six years later		83,992,365	86,317,579	75,409,202	78,237,524						
Seven years later		82,160,822	84,824,453	74,654,027							
Eight years later		81,321,251	83,326,160								
Nine years later		81,186,052									
7. Increase (Decrease) in Estimated Incurred Claims and Expense from End of Policy Year	\$	(1,986,308)	1,359,338	(3,735,860)	2,123,940	(10,268,910)	7,639,902	3,674,461	1,721,688	2,404,066	-0-

Florida Municipal Insurance Trust
REQUIRED SUPPLEMENTARY INFORMATION
CLAIMS LIABILITY BY TYPE OF CONTRACT
September 30, 2018

Schedule 2

The schedule below presents the changes in the claims liabilities
for the past two years for the Trust's four types of contracts.

	<u>Tort Liability</u>		<u>Property</u>		<u>Workers' Compensation</u>		<u>Health</u>	
	Year Ended September 30, 2018	2017	Year Ended September 30, 2018	2017	Year Ended September 30, 2018	2017	Year Ended September 30, 2018	2017
Liability for Claims and Claim Expenses, Beginning of Year	\$ 113,590,034	111,020,635	2,061,208	2,123,504	154,250,954	148,244,012	4,149,000	3,527,000
Claims and Claim Expenses:								
Provision for Insured Events of the Current Year	\$ 35,912,332	32,928,489	4,925,000	11,260,000	34,873,577	33,109,421	44,416,726	41,439,727
Increase (Decrease) in Provision for Insured Events of Prior Years	(5,388,506)	(4,763,628)	9,137,000	(1,579,000)	(1,222,222)	1,367,674	(1,454,279)	(60,194)
Total Claims and Claim Expenses	\$ 30,523,826	28,164,861	14,062,000	9,681,000	33,651,355	34,477,095	42,962,447	41,379,533
Payments:								
Claims and Claim Expenses Attributable to Insured Events of the Current Year	\$ 1,679,871	1,182,431	3,214,966	5,534,020	6,333,230	7,348,919	40,366,041	37,290,727
Claims and Claim Expenses Attributable to Insured Events of Prior Years	28,881,284	24,413,031	11,078,729	4,209,276	19,674,118	21,121,234	2,672,406	3,466,806
Total Payments	\$ 30,561,155	25,595,462	14,293,695	9,743,296	26,007,348	28,470,153	43,038,447	40,757,533
Liability for Claims and Claim Expenses, End of Year	\$ 113,552,705	113,590,034	1,829,513	2,061,208	161,894,961	154,250,954	4,073,000	4,149,000



PUBLIC RISK INSURANCE ADVISORS

PART OF THE
BROWN & BROWN TEAM

INSURANCE PROPOSAL PREPARED FOR

Barefoot Bay Recreation District

October 1, 2019 – October 1, 2020

PRESENTED BY:
Kyle Stoekel, Public Risk Advisor

P.O. Box 2416 | Daytona Beach, FL 32115

Phone: 386.252.6176 | Fax:
386.239.4049

www.bbpria.com

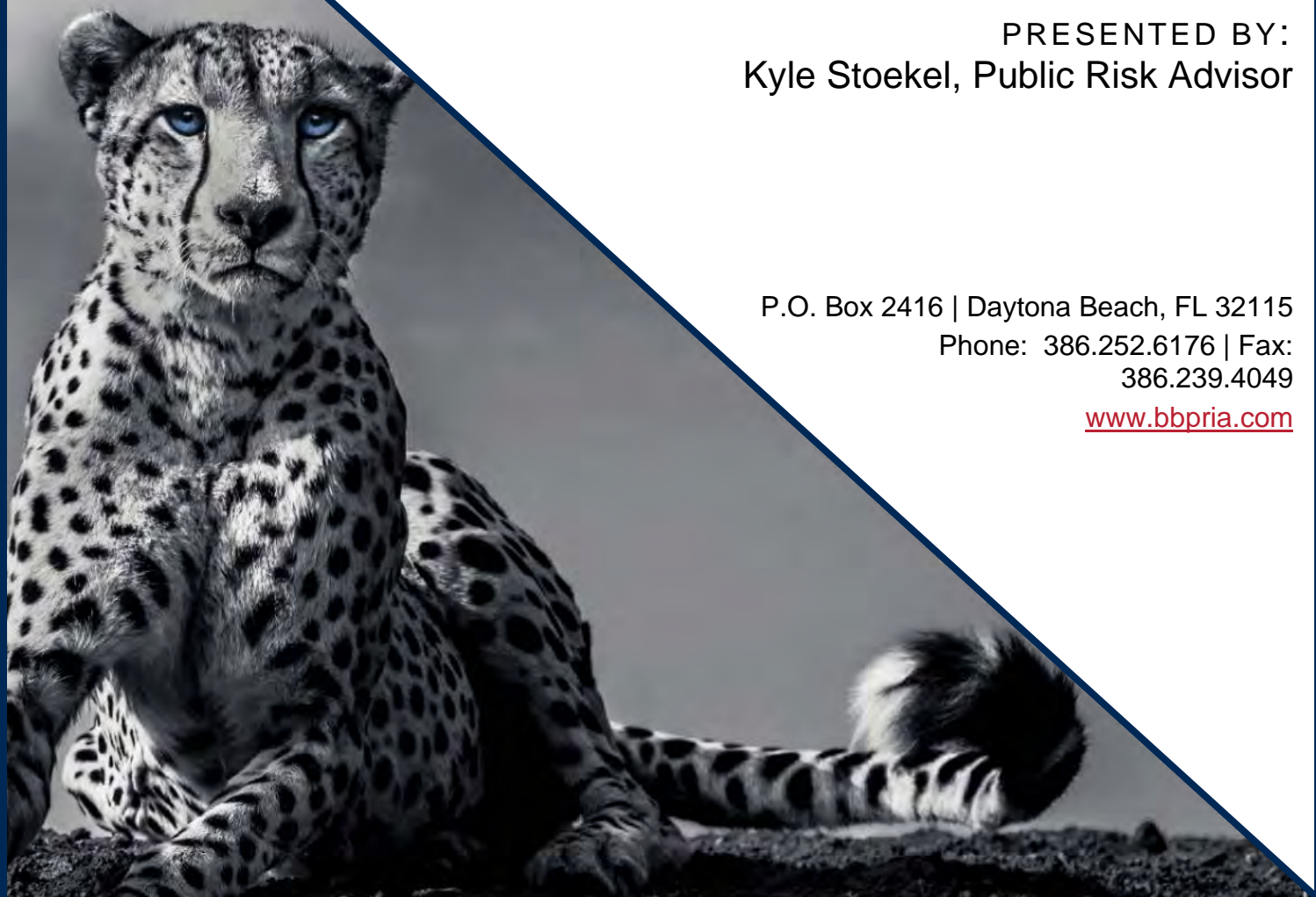
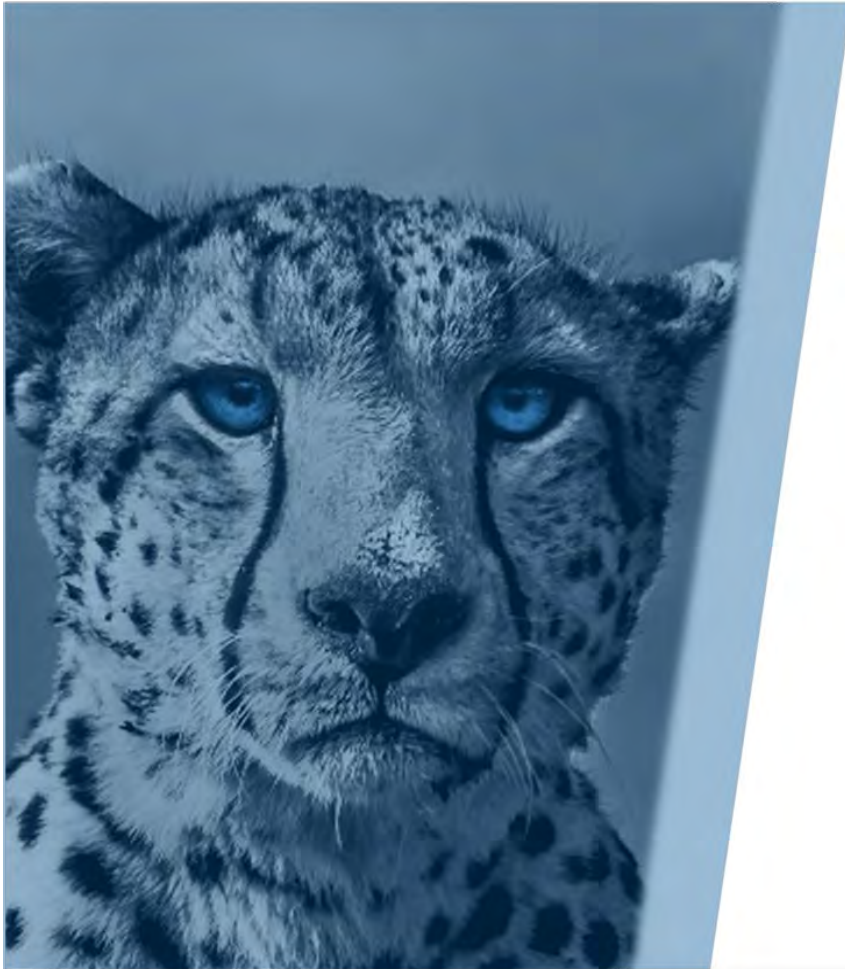


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Our Story

Public Risk Insurance Advisors (PRIA) is a proud member of the Brown & Brown family – an 80-year-old, publicly traded, Florida corporation currently ranked as the 6th largest insurance brokerage in the United States of America. Our Brown & Brown family is now more than 10,000 teammates, spanning from London to Los Angeles. Through our collaborative efforts, we design, place, and service more than \$20 Billion in annual insurance products. We passionately undertake these efforts on behalf of our clients – ranging from individuals and small businesses, to state governments and Fortune 500 companies.

The PRIA team is a highly-specialized unit of insurance advisors 100% trained to deliver industry-leading services to public entities in the State of Florida. Since 1992, we have continuously refined that specialization and enhanced our services, while becoming the largest public entity brokerage in Florida. Our team provides Property & Casualty and Employee Benefits services to governments from Key West to the Panhandle and represents more than 250 clients.

We have proven over nearly three decades of service to local governments that we are a highly sophisticated and accountable team of insurance professionals, laser-focused on providing both world-class brokerage services and concierge-level support to our clients. We have built our reputation by empowering our governmental clients to outperform their industry peers, lower their cost of risk, and enhance their employee benefits programs - all while staying within their annual budgetary constraints. Our team is committed to serve those who serve the public – and provide superior service to our clients, their staff, and their employees.

An Introduction to Your Service Team

Account Executives

Matt Montgomery Executive Vice President	(386) 239-7245	mmontgomery@bbpria.com
Robin Russell, CISR, CSRM Director of Operations	(386) 239-4044	rrussell@bbpria.com
Paul Dawson, ARM-P Senior Vice President / Public Risk Advisor	(386) 239-4045	pdawson@bbpria.com
Michelle Martin, CIC Vice President / Public Risk Advisor	(386) 239-4047	mmartin@bbpria.com
Brian Cottrell, CIC, CRM Vice President / Public Risk Advisor	(386) 239-4060	bcottrell@bbpria.com
Kyle Stoekel, ARM-P, CIC Public Risk Advisor	(386) 944-5805	kstoekel@bbpria.com
Michelle Perry, CIC Public Risk Advisor	(386) 333-6047	mperry@bbpria.com
Victoria "Tori" Reedy Executive Coordinator	(386) 239-4043	vreedy@bbpria.com

Service Representatives

Brittany O'Brien, CIC, CRM Risk Management Department Leader	(386) 239-8823	bobrien@bbpria.com
Melody Blake, ACSR Public Risk Specialist	(386) 239-4050	mblake@bbpria.com
Patricia "Trish" Jenkins, CPSR Public Risk Specialist	(386) 239-4042	pjenkins@bbpria.com
Karen Bryan Public Risk Specialist	(386) 239-4056	kbryan@bbpria.com
Danielle Coggon, CISR Public Risk Specialist	(386) 239-4048	dcoggon@bbpria.com
Christina Carter, CIC Public Risk Specialist	(386) 333-6069	ccarter@bbpria.com
Danette Mattingly Public Risk Specialist	(386) 239-4046	dmattingly@bbpria.com
Alexa Gray Assistant Public Risk Specialist	(386) 239-4040	agray@bbpria.com

Certificate Requests: certificates@bbpria.com **Claim Reporting:** claims@bbpria.com

Our Service Team philosophy focuses on accountability at all levels of account management. Our goal is not simply to meet your service needs, but to exceed them. All the employees at PRIA are dedicated to achieving this goal and distinguishing ourselves from the competition.

Preferred Governmental Insurance Trust (*Preferred*) Overview

Several hundred members and millions in premiums prove that the *Preferred* Governmental Insurance Trust® fulfills what Florida needs: an insurance program exclusively customized and dedicated to the public sector. *Preferred* stays on the forefront of specialized insurance for property, casualty and workers' compensation because it is non-profit and self-governed with a membership comprised solely of Florida public entities.

Preferred's history dates back to 1999. Its robust membership and financial strength, including consistent growth of surplus, stem from its conservative platform of managed risk. *Preferred* is just that: ***preferred*** for unmatched public entity experience, innovation, stability and personalized service.

Preferred's Member Types

Municipalities	Counties	Special Districts
Public Schools	Charter Schools	Sheriff Departments
Housing Authorities	Aviation Authorities	Transit, Port & Utility Authorities

Preferred's Comprehensive Coverages

Property	Workers' Compensation	General Liability
Automobile Liability	Automobile Physical Damage	Law Enforcement Liability
Public Officials Liability	Employment Practices Liability	Educators' Legal Liability

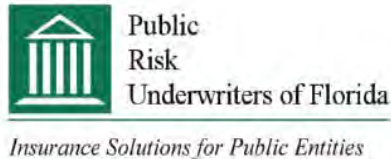
The Power of Groups and People

What does a specialized insurance trust do for you? In the case of *Preferred*, it gives you the purchasing power of a very large trust with billions of covered property values—far more financial negotiating power than a single public entity can muster. As a *Preferred* member, you are part of a formidable Florida insurance trust.

The trust also transfers risks from any one public entity to the larger group. This provides all members of the trust better rating structures with less volatility. *Preferred's* sole focus on government ensures that members' unique needs are met.

Underwriting and Administration

Behind *Preferred's* underwriting platform are decades of success built on integrity and market relationships. Our team of underwriters' vast insurance expertise enhances the actuarial and scientific data used to underwrite individual risks within the trust. Services delivered are both broad and precise. Reliability is assured. The administrator for *Preferred* is Public Risk Underwriters of Florida, Inc.® (PRU), Florida's premier public entity specialist of its kind. *Preferred's* claims administrator is PGCS Claim Services. With more than 25 years in claims experience, PGCS is Florida's foremost governmental third-party administration company.



Underwriting Highlights

- **Diverse risk financing options:** guaranteed cost, deductible, self-insured retention, all lines aggregate
- **Competitive premium discounts** based on favorable experience and sound safety practices
- **Flexibility of coverage design**, including mono-line or package basis
- **Dynamic financial analysis** conducted periodically to validate the trust's superior financial standing

Administration

- **General counsel, defense counsel and litigation services** by specialists in governmental law
- **Membership relations** for networking and professional development
- **Legislative Pulse newsletter** from Tallahassee-based law firm
- **Professional marketing** that guarantees local agent support, governmental knowledge and an ever-growing group of members
- **Preferred News**—a quarterly publication covering the spectrum of government insurance issues
- **State filing, accounting and independent CPA audited financials** as needed

Preferred's Expert Boards Know Your Business

Preferred is governed and guided by people working daily in all segments of Florida's public sector – from municipalities to counties to schools to special taxing districts.

The Board of Trustees is comprised of elected public officials who work wisely and diligently to set policy, keeping *Preferred* as the premier public entity insurer of its kind.

Preferred Claims Administration

Preferred Governmental Claim Solutions, Inc. ® (PGCS) is the premier governmental third-party claims administrator in the state of Florida and administers the claims for Preferred Governmental Insurance Trust (*Preferred*). Since its founding in 1956, PGCS has provided claims administration services exclusively to over 450 governmental entities including schools, cities, towns, counties, community development districts, and fire districts. Therefore, PGCS's adjusters are extremely qualified to handle governmental tort liability and public sector workers' compensation claims. They are experts at investigating and handling police and firefighters presumption claims. PGCS is sensitive to the politics involved in the handling of public entity claims.

PGCS's claims administration program consists of workers' compensation, general liability, bodily injury, personal injury, property, auto liability, auto physical damage, employment practices liability, school leaders/educators liability and public officials liability. Their claims staff has over 630 years of combined insurance experience and each has been with PGCS an average of 8 years. Claims are handled under strict supervision in accordance with the PGCS workers' compensation and liability claim handling procedure manuals and the PGCS claim best practices manual. A random sampling of each adjuster's claim files are audited on a monthly basis by a Quality Assurance Manager to ensure compliance.

PGCS provides their clients with a dedicated Subrogation Unit to pursue reimbursements from at-fault third parties. Their current recovery rate is fifty-nine (59) percent of the claim costs expended. PGCS also has a dedicated excess reporting and recovery unit for communication to and securing reimbursement from the excess and/or reinsurance carriers. In addition, PGCS provides a state-approved Special Investigation Unit (SIU) to prevent and pursue fraudulent claims. PGCS offers rewards up to \$10,000.00 for the arrest and conviction of persons committing workers' compensation fraud. This service is provided via a twenty-four hour seven day a week hotline.

PGCS utilizes the RiskMaster system for claims processing. This system captures a wide variety of data and allows the adjuster to enter an unlimited number of claim notes, process reserve changes, and issue claim payments. Customized reports can be obtained from PGCS's on-line system containing a multitude of data parameters that a client may choose to analyze. The system can be accessed by clients via their website at www.pgcs-tpa.com.

Communication with PGCS's clients is the cornerstone of their claims administration program. Professional adjusters, nurses, management, quarterly in-depth claim review meetings, 24/7 claim reporting, utilization of attorneys specializing in public entity defense, litigation management, and return to work programs are just a sample of how PGCS has set the standard for the industry.

PGCS is committed to partnering with their clients to provide professional and aggressive claim management programs. While they are recognized as the leader in the industry, PGCS is always striving to improve the quality of their programs and expand the services that they offer.

Preferred Safety and Risk Management Services

The success of any public sector community is tied to its ability to protect and preserve its human physical assets. This basic premise serves as the cornerstone of an effective Safety Management program and underscores the importance of Safety and Risk Control to the community. *Preferred's* Safety and Risk Management Department is very aware of the valuable contribution a comprehensive safety and risk control program makes to the bottom-line of any organization.

At *Preferred*, Safety consultations originate with one basic thought—to recommend specific measures to minimize or eliminate the exposures that cause accidents. This does not mean that the workplace become no-risk utopias, but we expect our consultants to recommend measures to control and minimize all types of accidents, injuries and illnesses to our *Preferred* members' operations and premises.

Preferred is dedicated to meeting the challenge of the complex issues facing public sector organizations. Disarming these issues and converting them into solutions which work to the advantage of our goal. *Preferred's* approach to risk control incorporates the following elements:

- **Exposure Identification** – Assist management in determining areas where a chance of loss might exist through cause trend analysis, work site evaluations, and facility inspections.
- **Exposure Measurement and Loss Analysis** – Loss analysis and a review of the consequences of the exposures will be considered to develop alternative methods of control.
- **Determination and Selection of Appropriate Risk Control Methods** – Based on measurement and analysis, specific recommendations and/or custom designed risk control plan will be formulated. OSHA, as well as other Agency Standards will be applied and/or used as a “Best Practice” measure when designing and formulating safety and risk control plans.
- **Training and Safety Management Consulting** – After considering client needs specific services and/or training will be formulated and initiated to fit the client's need. Key Personnel or specialty consulting services with the knowledge and skills needed to meet those identified needs will be provided.
- **Additional Consulting Services Available** – *Preferred's* Safety & Risk Management has other services available that may benefit our clients. These services include security evaluations and review of existing safety and risk programs.

Preferred's Safety and Risk Management Department evaluates the unique needs to each client, ultimately designing a program that is capable of being integrated into the overall safety and risk control efforts of each client. *Preferred's* dedication to the problem-solving approach is the foundation of their Safety and Risk Management Service.

Property – Inland Marine

Term: October 1, 2019 to October 1, 2020

Company: Preferred Governmental Insurance Trust (*Preferred*)

Covered Property (Per Schedule Provided)	
\$8,369,030	Blanket Value Buildings and Contents
\$500,000	Business Income
\$1,000,000	Additional Expense
Special Property Coverages	
\$5,000,000	Flood
\$5,000,000	Earth Movement
\$1,000,000	TRIA
Inland Marine (Per Schedule Provided)	
\$350,000	Blanket Unscheduled Inland Marine***
Included in Blanket	Communication Equipment***
\$111,113	Contractor's / Mobile Equipment***
Included in Blanket	Electronic Data Processing Equipment***
Included in Blanket	Emergency Portable Service Equipment***
Included in Blanket	Fine Arts***
Included in Blanket	Other Inland Marine
\$50,000	Rented, Leased or Borrowed Equipment♦♦
Included in Blanket	Valuable Papers
Not Included	Watercraft, Not Including Hull Coverage**

Deductibles: \$1,000 per Occurrence – Buildings and Contents, Earth Movement and TRIA

3% of TIV per Occurrence / Per Location for “Named Storm” subject to minimum of \$10,000 Per Occurrence. Location is defined by each itemized listing on the applicable schedule

\$1,000 any one occurrence for Flood, except:
Excess of maximum NFIP available whether purchased or not or 5% of the TIV at each affected location whichever is greater for Zones A & V

\$500 per Occurrence – Inland Marine

***Unscheduled items are subject to a maximum value of \$25,000 or less per item. Items valued above this amount must be scheduled.

**Watercraft, not exceeding 25 feet, coverage is not hull coverage. Limited to Specified Perils only, excluding collision with another object.

♦♦Unscheduled items are subject to a maximum value of \$250,000 or less per item, subject to the maximum per occurrence loss limit shown on the Inland Marine Schedule. Items valued above \$250,000 must be schedule.

Property – Inland Marine

“Named Storm” Definition: “...the direct action of wind, **including wind driven water and storm surge** when associated with or occurring in conjunction with a storm or weather disturbance which is named...” Wind driven water and storm surge loss are NOT subject to Flood Sublimit and are included to the blanket limits.

Flood coverage in zones A or V, or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a special flood deductible equal to all flood insurance available for such property under the NFIP, whether purchased or not or 5% of the Total Insured Value at each affected location whichever is greater. If such property is not eligible for the National Flood Insurance Program because the community in which the property is located does not participate in the NFIP, the Special Flood Deductible will be \$1,000,000 per insured location damaged in the flood occurrence or 5% of the Total Insured Value at each affected location whichever is greater.

Flood zones A will include, but not be limited to all the sub-classifications of AO, AH, AE, AR, A1 through A99, or any other sub-classification with the A prefix or designation. Flood zones V will include, but not be limited to all the sub-classifications of VO, VH, VE, VR V1 through V99, or any other sub-classification with the V prefix or designation. See policy form for special deductible restrictions.

Coverage:

1. Special form (formerly “All Risk”), subject to policy exclusions.
2. Replacement Cost applies to Buildings, Contents and EDP is subject to all terms and conditions of the coverage agreement the most we will pay for all loss, damage or costs in any one occurrence is the applicable limits of liability shown in the property declaration. **The blanket limit of coverage shown in the property declaration applies to all covered property unless a separate limit, lower limit or reduced amount of coverage is indicated elsewhere in the coverage agreement or in the property declaration.**
or replace based on the appraisal on file.
3. Inland Marine coverage paid at “Agreed Value” if the valuation type on the Inland Marine schedule is shown as agreed value; or the lesser of Actual Cash Value or 110% of the value reported on the schedule. See policy for complete details.
4. *Preferred* will pay for covered loss to your real property, inland marine or personal property:
 - a. At the location shown on the Schedule of the Declarations,
 - b. Property in the open within 1,000 feet of locations described in a. above,**
 - c. With respects to Inland Marine, at or away from your covered location.
5. No Coinsurance Clause.
6. Certain coverages subject to sub-limits stated in policy.
7. During the current coverage agreement period, there will be no charge for any new locations acquired after the inception date of the agreement. If the newly added location was owned or acquired prior to the inception date of the coverage agreement, then premium is due at the time the location is added.
8. The Preferred 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 Preferred 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.
9. ***Preferred* will be appraising all property currently scheduled. At time of finalization of appraisal, building values are to be adjusted accordingly or Stated Value endorsement will be applied with immediate effect.**

Property – Inland Marine

Extensions of Coverage	
\$500,000	Accounts Receivable, per occurrence
\$5,000	Animals, annual aggregate
\$250,000, or 25% of loss whichever is greater	Debris Removal, per occurrence
\$500,000	Demolition Cost, Ordinance & Increased Cost of Construction, per occurrence
\$250,000	Errors and Omissions, per occurrence
\$5,000	Expediting Expense, per occurrence
\$25,000	Fire Department Charges, per occurrence
\$50,000	Fungus Cleanup Expense, annual aggregate
\$25,000 Per Occurrence \$1,000 Max per Tree	Lawns, Plants, Trees and Shrubs, Excludes Wind (see policy form for additional restrictions)
\$2,000,000	New Locations, per occurrence – 60 days from the date new location(s) is first purchased, rented or occupied, whichever is earlier. See policy for details.
\$50,000	Personal Property of Employees, per occurrence
\$50,000	Pollution Cleanup Expense, annual aggregate
\$250,000	Preservation of Property, per occurrence
\$20,000	Professional Fees, per occurrence
\$150,000	Property at Miscellaneous Unnamed Locations
\$10,000	Recertification, per occurrence
\$100,000	Service Interruption Coverage, per occurrence
\$250,000	Transit, per occurrence

Property – Inland Marine Major Exclusions

Property **Not** Covered includes but not limited to:

1. Animals, water, land including land on which the property is located, shrubs, trees, lawns, growing crops, or standing timber, except under conditions described in the “Extensions of Coverage” section of the policy.
2. Aircraft.
3. Property you sold under conditional sale, trust agreement, installment payment, or other deferred payment plan after such property has been delivered to the customer.
4. Caves, caverns, mines or any type, or any property contained within them.
5. Currency, money, notes or securities.
6. Dams, dikes or levees.
7. Contraband or property in the course of illegal transportation or trade.
8. Property covered under import or export ocean cargo policies.
9. Property you transport as a common carrier.
10. Property shipped by mail, unless sent registered or certified.
11. Watercraft unless loss is from a specified peril and scheduled on the inland marine schedule.
12. Vehicles licensed or designed for highway use, unless shown on the Property Declaration, Extensions of Coverage item U, and then no coverage for any **over the road coverage**, or collision with another vehicle or object. The AOP deductible applies per occurrence and in the event of a Named Storm the Named Storm deductible applies per vehicle rather than per location. This coverage is paid at actual cash value at time of loss.
13. Bulkheads, docks, piers, wharves, retaining walls, boardwalks or underwater conduits from: freezing and thawing; impact of watercraft; waves, or debris driven by waves; pressure or weight of ice or water, whether driven by wind or not; or sinking or settling.
14. Electrical or communication lines, towers, and poles you own that are not located on a “covered location” insured under this policy.
15. Personal property of volunteers.

Excluded Risks of Direct Physical Loss include but not limited to:

1. War, invasion, acts of foreign enemies, hostilities or war like operations, civil war, rebellion, revolution, insurrection, civil commotion, military, usurped power, or any act of terrorism
2. Biological or Chemical Materials
3. Electronic Data or Electronic Data Recognition Exclusion
4. Asbestos
5. Damage caused by electronic currents artificially generated.
6. Pollution, except as provided under “Extensions of Coverage”
7. Building ordinance enforcement or Government action
8. Nuclear reaction
9. Utility failure
10. Fungus, except as provided under “Extensions of Coverage”
11. Any offshore oil well or oil shipping/tanker incident and the ensuing oil spill

Equipment Breakdown

Term: October 1, 2019 to October 1, 2020

Company: Preferred Governmental Insurance Trust (*Preferred*)

Covered Equipment: Covered Property built to operate under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilization of energy.

Coverage	Limit
Property Damage / Loss of Business Income / Additional Expense per accident	\$8,369,030
Water Damage	\$1,000,000
Ammonia Contamination	\$1,000,000
Hazardous Substance Coverage	\$1,000,000
Utility Interruption (24 Hour Waiting Period)	\$2,000,000
Spoilage Damage	\$250,000
Ordinance or Law	\$1,000,000
Expediting Expenses	\$1,000,000
Data or Media	\$250,000
Fungus, Wet Rot, Dry Rot	\$15,000

Deductibles: Same as Property – Building and Contents
24 Hours – Utility Interruption

Crime

Term: October 1, 2019 to October 1, 2020

Company: Preferred Governmental Insurance Trust (*Preferred*)

Limits of Liability and Coverage:

Coverage	Limit	Deductible
Employee Dishonesty, Including Faithful Performance	\$250,000	\$1,000
Forgery or Alteration Coverage	\$250,000	\$1,000
Theft, Disappearance and Destruction Coverage		
Inside	\$250,000	\$1,000
Outside	\$250,000	\$1,000
Computer Fraud Coverage (Including Funds Transfer)	\$250,000	\$1,000

Notes of Importance:

1. Employee dishonesty coverage is excluded for those employees required by law to be individually bonded.

General Liability

Term: October 1, 2019 to October 1, 2020

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Occurrence

Coverage	Limit	Deductible
General Liability		
Bodily Injury and Property Damage, per Occurrence	\$5,000,000	\$0 Per Occurrence
Personal Injury and Advertising Injury, per Person/Occurrence	Included	
Products/Completed Operations, Aggregate	Included	
Fire Damage, per Occurrence	Included	
Medical Payments	Not Included	
Employee Benefits Liability, per Occurrence	\$1,000,000	
Sublimits		
Vicarious Law Enforcement Liability, per Occurrence	\$2,000,000	Same as General Liability
Principle of Eminent Domain Including Inverse Condemnation, “Bert J. Harris, Jr., Private Property Rights Protection Act” per Occurrence / Annual Aggregate.	\$100,000	
Sewer Backup and Water Damage: Non-Negligent Claims Negligent Claims.	\$10,000/\$200,000 \$200,000/\$200,000	
Herbicide and Pesticide, per Occurrence	\$1,000,000	

Additional Coverages Included:

1. EMT/Paramedic Professional Services
2. Premises Operations
3. "Insured" Contracts
4. Host Liquor Liability
5. Broad Form Property Damage Subject to \$2,500 Personal Property of Others Sublimit
6. Watercraft Liability (under 52 feet). See policy form for limitations
7. Limited Worldwide Coverage
8. Additional Covered Party
9. Failure to Supply Water

Notes of Importance:

1. Premium is not audited.
2. Defense Costs are paid in addition to policy limits.
3. In the event an occurrence, accident or offense continues beyond the policy period, the applicable deductible would apply separately to each policy period in which the occurrence, accident or offense was committed or was alleged to have been committed.
4. Limits of Liability are subject to Florida Statute 768.28.
5. Deductible does not apply to claims expense.

General Liability

Exclusions, but not limited to:

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

Deadly Weapon Protection

Term: October 1, 2019 to October 1, 2020

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Claims Made

Deadly Weapon Protection – Claims Made		
Retroactive Date: 10/01/2019		
Deadly Weapon Event (Including Claims Expenses), per event	\$1,000,000	\$0 Per Event
Deadly Weapon Protection – Sublimits		
Business Interruption	Included	\$0 Per Event
Demolition, Clearance, and Memorialization, per event	\$250,000	
Extra Expense, per event	\$250,000	
Crisis Management	Included	
Property Damage Extension, per event	\$250,000	
Counseling Services, per event	\$250,000	
Funeral Expenses, per event	\$250,000	
Claims Expenses	Included	

Notes of Importance:

1. Premium is not audited.
2. Defense Costs are paid within the policy limits.
3. Deductible does not apply to claims expense.

Claims Made Policy:

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

Extended Reporting Periods:

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

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

Deadly Weapon Protection

Exclusions include but are not limited to:

- Loss of market, income or use at the property physically lost or physically damaged.
- Confiscation, nationalization, requisition, destruction or damage to property by any authority.
- Criminal, dishonest, fraudulent or malicious conduct by the Covered Party.
- Negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers
- Euthanasia.
- Explosive devices unless used in conjunction with a Deadly Weapon Event.
- Vehicle not defined as a Road Vehicle;
- Weapon mounted (or designed to be mounted) on a vehicle;
- Weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone.
- Injury or death to employees of the Covered Party, except for Crisis Management Services, Counselling Services, and Funeral Expenses endorsed by Extension to this Coverage Agreement.
- Claim or Claims made by, or on behalf of, any Assailant(s).
- Use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.
- Nuclear, Chemical, Biological, Bio-Chemical, Electromagnetic or Radioactive Weapons.
- Mental injury or mental anguish related claim where no actual Bodily Injury has occurred to the claimant.
- Covered Party's recklessness or deliberate misconduct.
- Mercy Killing(s).
- Covered Party except for employee while they are a recipient of Business Services being provided by the Covered Party.
- Pollutant or Contaminant.
- Goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Covered Party.
- Property Damage in respect of property:
 - owned, leased, rented or occupied by the Covered Party.
 - in the care, custody or control of the Covered Party or the care, custody or control of any person under contract with the Covered Party.
- Punitive or exemplary damages, sanctions or any additional damages resulting from the multiplication of compensatory damages.
- Strikes, labor unrest, riots or civil commotion.
- Suicide.
- War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military power.

Public Officials Liability Employment Practices Liability

Term: October 1, 2019 to October 1, 2020

Company: Preferred Governmental Insurance Trust (*Preferred*)

Coverage	Limit	Deductible
Public Officials Liability		
Occurrence		
Per Claim	\$5,000,000	\$0 Per Claim
Annual Aggregate	\$5,000,000	
Employment Practices Liability		
Occurrence		
Per Claim	\$5,000,000	\$0 Per Claim
Annual Aggregate	\$5,000,000	
Cyber Liability		
Retroactive Date: 10/01/2019		
Each Claim	\$2,000,000	\$0 Per Claim
Aggregate for all Notification Costs	\$2,000,000	
Aggregate for all Regulatory Fines & Expenses	\$2,000,000	
Sublimits		
Employee Pre-Termination Legal Consultation Services		
Per Employee	\$2,500	
Aggregate	\$5,000	
Non-Monetary Claims Defense Costs	\$100,000	
Cyber Liability – Social Engineering Financial Fraud	\$250,000	
Cyber Liability – PCI DSS	\$250,000	

*Coverages included in Cyber Liability include the following:

- Media Content Services
- First Party Business Interruption
- Privacy
- First Party Crisis Management
- First Party Extortion Threat
- Network Security

Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Deductible does not apply to claims expense.
3. Broadened definition of "Who is an Insured."
4. Limits of Liability are subject to Florida Statute 768.28.

Public Officials Liability Employment Practices Liability

Exclusions, but not limited to:

- Criminal Acts
- Non-Monetary relief except as provided in the Supplementary Payments
- Bodily Injury, Personal Injury, Property Damage, Advertising Injury
- Damages arising out of Inverse Condemnation, Eminent Domain, Temporary or Permanent taking, Adverse Possession, Dedication by adverse Use, Condemnation Proceedings, or claims brought under Florida Statute 70.001 the "Bert J. Harris Jr., Private Property Rights Protection Act" or any similar claim by whatever named called.
- War, Invasion, Acts of foreign enemies, hostiles or warlike operations, strike, lock-out, riot, civil war, rebellion, revolution, insurrection or civil commotion
- Failure to effect and maintain insurance
- Fiduciary Liability
- Pollution
- Workers' Compensation, Employers Liability and similar laws
- Nuclear
- ERISA of 1974, any similar state or local laws, and any rules and regulations promulgated thereunder and amendments thereto.
- Infringement of copyright, trademark, plagiarism, piracy or misappropriation of any ideas or other intellectual property
- Contractual Liability
- Health Care Professional or Health Care Facilities
- Prior and Pending claims
- Workers' Adjustment and Retraining Notification Act, OSHA, RICO, or ADA
- Law Enforcement Activities
- Insured vs. Insured
- Bonds, Taxes or Construction contracts
- Collective Bargaining Agreements
- Capital Improvement to make property more accessible or accommodating to disabled persons
- Punitive Damages
- Return or improper assessment of taxes, assessments, penalties, fines, fees
- Activities of any attorney-at-law, medical personnel, architect, engineer or accountant, in the scope of their professional duties, except for claims made against them as Public Officials or Employees
- Media Wrongful Act
- Access or Disclosure of Confidential or Personal Information and Data-related Liability

Public Officials Liability Employment Practices Liability Cyber Liability Only

Claims Made Policy:

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

Extended Reporting Periods:

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

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

Optional Extended Reporting Period – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 12 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Automobile Liability and Physical Damage

Term: October 1, 2019 to October 1, 2020

Company: Preferred Governmental Insurance Trust (*Preferred*)

Coverage	Limit	Symbol	Deductible
Automobile Liability (Based on 10 Vehicles)			
Primary Bodily Injury and Property Damage Liability – Combined Limit	\$1,000,000	1	\$0 Each Accident
Personal Injury Protection	Statutory	5	\$0 Per Person
Medical Payments	\$5,000	2	N/A
Uninsured Motorist	Rejected		N/A
Physical Damage			
Comprehensive (Based on 09 Vehicles)	Per Schedule	10, 8	\$1,000 per Vehicle
Collision (Based on 09 Vehicles)	Per Schedule	10, 8	\$1,000 per Vehicle
Rental Coverage	\$50 per day / \$5,000 Aggregate		N/A
Hired Physical Car Damage	\$35,000		\$0 Per Vehicle

Coverage and Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Hired and non-owned liability is included.
3. Premium is based on number of vehicles and subject to adjustment if schedule is changed.
4. Limited Replacement Cost provided for owned and scheduled private passenger vehicle, light truck or sport utility vehicle that is involved in a covered total loss if the vehicle has less than 18,000 miles and is within the first 12 months of being scheduled at the time of the total loss. This coverage does not apply to police vehicles or any other vehicle types already listed.
5. Physical Damage coverage paid at Actual Cash Value or 110% of the value reported on the schedule, whichever is less. Please see policy for complete details.
6. Limits of Liability are subject to Florida Statute 768.28.

Automobile Liability and Physical Damage

Description of Covered Auto Designation Symbols:

SYMBOL		DESCRIPTION
1	=	ANY "AUTO"
2	=	ALL OWNED "AUTOS" ONLY. Only those "autos" you own and or lease (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This also includes all those "autos" you acquire ownership of after the coverage agreement begins.
3	=	OWNED PRIVATE PASSENGER "AUTOS" ONLY. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the coverage agreement begins.
4	=	OWNED "AUTOS" OTHER THAN PRIVATE PASSENGER "AUTOS" ONLY. Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the coverage agreement begins.
5	=	OWNED "AUTOS" SUBJECT TO NO-FAULT. Only those "autos" you own and or lease that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	=	OWNED "AUTOS" SUBJECT TO A COMPULSORY UNINSURED MOTORIST LAW. Only those "autos" you own and or lease that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are subject to the same state uninsured motorists requirement.
7	=	SPECIFICALLY DESCRIBED "AUTOS". Only those "autos" described in ITEM THREE of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in ITEM THREE).
8	=	HIRED "AUTOS" ONLY. Only those "autos" you hire rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your employees or partners or members of their households.
9	=	NONOWNED "AUTOS" ONLY. Only those "autos" you do not own, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business.
10	=	Per Symbol 2, except no coverage applies to vehicles with year models of 2000 and older. Coverage only applies to vehicles 2001 and newer.

Workers' Compensation

Term: October 1, 2019 to October 1, 2020

Insurer: Preferred Governmental Insurance Trust (*Preferred*)

Class Code	Description of Class Code	Estimated Payroll
8742	Salespersons or Collectors – Outside	\$90,000
8810	Clerical Office Employees NOC	\$790,000
9015	Building or Property Management – All Other Employees	\$280,000
9060	Club – Country, Golf, Fishing, or Yacht- All Employees and Clerical, Salespersons, Drivers	\$40,000
9084	Bar, Discotheque, Lounge, Night Club or Tavern	\$340,000
9102	Lawn Maintenance – Commercial or Domestic & Drivers	\$440,000
Total Payroll		\$1,980,000
Estimated Manual Premium		\$39,724
Experience Modification		.78
Estimated Annual Premium		\$25,981

Notes of Importance:

1. The “Estimated Annual Premium” includes all applicable credits safety program and drug-free workplace credits as per Florida Statute 440.
2. Employer’s Limit of Liability is \$1,000,000/\$1,000,000/\$1,000,000.
3. Experience modification factor is subject to verification. This final amount of credit is dependent upon compliance with program requirements.
4. Final premium subject to payroll audit.
5. The expense constant charge has been included.
6. **Payment terms are 50% down, 25% due at 90 days and 25% due at 180 days.**

Premium Recapitulation

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
Property including Equipment Breakdown	\$43,989.00	<input type="checkbox"/>	<input type="checkbox"/>
Inland Marine	\$1,506.00	<input type="checkbox"/>	<input type="checkbox"/>
Crime / Employee Dishonesty	\$1,411.00	<input type="checkbox"/>	<input type="checkbox"/>
General Liability	\$62,548.00	<input type="checkbox"/>	<input type="checkbox"/>
Deadly Weapon Protection	Included		
Public Officials / Employment Practices Liability	\$60,841.00	<input type="checkbox"/>	<input type="checkbox"/>
Automobile Liability	\$2,215.00	<input type="checkbox"/>	<input type="checkbox"/>
Automobile Physical Damage	\$1,412.00	<input type="checkbox"/>	<input type="checkbox"/>
Two-Year Coverage Agreement*Package Only		<input type="checkbox"/>	<input type="checkbox"/>
<i>*Please refer to the next page for details on the Two-Year Offer</i>			
Workers' Compensation	\$25,981.00	<input type="checkbox"/>	<input type="checkbox"/>

All lines of coverage must be accepted in order to bind coverage with *Preferred*.

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

SIGN HERE

(Signature)

(Name & Title)

(Date)

Preferred 2-Year Option
Important Note:Package Only

Preferred's quote covers two (2) annual twelve month periods, from 10/01/2019 12:01:00 AM to 10/01/2020 12:01:00 AM and from 10/01/2020 12:01:00 AM to 10/01/2021 12:01:00 AM. The following conditions apply in addition to all other conditions of this quote:

- A. All Aggregate limits reset for the period 10/01/2020 12:01:00 AM to 10/01/2021 12:01:00 AM. Losses applying to one annual coverage period will not erode the aggregate limits of another annual coverage period.
- B. The premium for the period 10/01/2020 12:01:00 AM to 10/01/2021 12:01:00 AM will be determined based on updated exposure values for the period.
- C. Rates for the period 10/01/2020 12:01:00 AM to 10/01/2021 12:01:00 AM will be identical to those for the period commencing 10/01/2019 12:01:00 AM unless OIR approves a WC rate reduction effective during the 10/01/2019 to 10/01/2020 period. In the event of an approved workers' compensation rate decrease, we will honor the reduced rates for the second twelve month installment. Premiums in any case are subject to the following:
 - 1. NCCI Experience modification factors will be applied as promulgated.
 - 2. Changes to Schedules: Property, Inland Marine, and Automobile
 - 3. Payroll
 - 4. Number of Employees
- D. Due to scheduled changes in rating algorithms, there may be some fluctuation in property premium per location, however, the composite property rate for the building & contents schedule will remain the same.
- E. In the event of cancellation of any line of business within 90 days after the first day of either annual coverage period, the premium for such line(s) shall be 25% minimum earned. In the event of cancellation of any line of business following the initial 90 days of each annual coverage period, a penalty equal to 60 days premium of such line(s) of business shall become earned, any provision of the agreement to the contrary notwithstanding. .
 - 1. This penalty is earned and payable regardless of when notice of such cancellation is given, or the effective date of such cancellation.

Notes of Importance:

1. Quotes provided in the proposal are valid until 10/01/2019. After this date terms and conditions are subject to change by the underwriters.
2. *Preferred* is not subject to the Florida Insurance Guaranty Act, in the event it becomes unable to meet its claims payment obligations. However, insured is named on excess of loss policies.
3. Some of the Carriers of the *Preferred* excess of loss policies are issued pursuant to the FL Surplus Lines laws. Entities insured by surplus lines carriers do not have the protection of the FL Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.
4. Quote is subject to review and acceptance by *Preferred* Board of Trustees.
5. Premiums are subject to change if all lines of coverage quoted are not bound. **Premiums are subject to 25% minimum premium upon binding.**
6. Not all coverages requested may be provided in this quotation.
7. Flood quotes from NFIP may be available. Please advise your agent if you have property located in zones A or V and would like to have separate NFIP quotes.
8. Property values are based on information supplied by you. You should have reviewed your property schedule and as you deem necessary have appraisals done to verify your reported values are accurate based on current market conditions.
9. The Trust requires all Members to maintain valid and current certificates of workers' compensation insurance for all work performed by persons other than its employees.
10. **With the exception of Workers' Compensation, the total premium is due within 30 days of inception. Premium financing can be arranged if needed.**
11. Quote is not bound until written orders to bind are received from the insured and the Trust subsequently accepts the risk.
12. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.
13. Higher limits of liability may be available. Please consult with your agent.
14. This proposal is based upon exposures to loss made known to the Public Risk Insurance Advisors. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.
15. **This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**

PREFERRED Compensation Disclosure

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

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

For the 2019 – 2020 policy year, your insurance was placed with Preferred Governmental Insurance Trust (*Preferred*). *Preferred* is an insurance trust formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. *Preferred* has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

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

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

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

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

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

***PREFERRED* Compensation Disclosure (continued)**

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

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

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

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

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

Notice of Carrier Financial Status

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

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

Named Insured: Barefoot Bay Recreation District
Line of Coverage(s): Property, Inland Marine, Crime, General Liability, Public Officials and Employment Practices Liability, Auto Liability, Auto Physical Damage, Deadly Weapon, Workers Comp
Policy Number(s): TBD
Policy Period(s): 10/01/2019 – 10/01/2020
Date of Notice: 8/23/2019

* AM Best Rating Guide: Rating for Stability: A++ to F = Highest to lowest rating
Financial Size Category: XV to I - Largest to smallest rating

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

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

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



Egis Insurance & Risk Advisors

Is pleased to provide a

Proposal of Insurance Coverage for:

Barefoot Bay Recreation District

Please review the proposed insurance coverage terms and conditions carefully.

Written request to bind must be received prior to the effective date of coverage.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

About FIA

Florida Insurance Alliance (“FIA”), authorized and regulated by the Florida Office of Insurance Regulation, is a non-assessable, governmental insurance Trust. FIA was created in September 2011 at a time when a large number of Special Taxing Districts were having difficulty obtaining insurance.

Primarily, this was due to financial stability concerns and a perception that these small to mid-sized Districts had a disproportionate exposure to claims. Even districts that were claims free for years could not obtain coverage. FIA was created to fill this void with the goal of providing affordable insurance coverage to Special Taxing Districts. Today, FIA proudly serves and protects more than 650 public entity members.

Competitive Advantage

FIA allows qualifying Public Entities to achieve broad, tailored coverages with a cost-effective insurance program. Additional program benefits include:

- Insure-to-value property limits with no coinsurance penalties
- First dollar coverage for “alleged” public official ethics violations
- Proactive in-house claims management and loss control department
- Complimentary risk management services including on-site loss control, property schedule verification and contract reviews
- Online Risk Management Education & Training portal
- Online HR & Benefits Support portal
- HR Hotline
- Safety Partners Matching Grant Program

How are FIA Members Protected?

FIA employs a conservative approach to risk management. Liability risk retained by FIA is fully funded prior to the policy term through member premiums. The remainder of the risk is transferred to reinsurers. FIA’s primary reinsurers, Lloyds of London and Hudson Insurance Company, both have AM Best A XV (Excellent) ratings and surplus of \$2Billion or greater.

In the event of catastrophic property losses due to a Named Storm (i.e., hurricane), the program bears no risk as all losses are passed on to the reinsurers. FIA purchases property reinsurance to withstand the 1,000-year storm event (probability of exceedance .1%). This level of protection is statistically 2 to 3 times safer than competitors and industry norms. FIA members’ property claims resulting from Hurricane Irma in 2017 amounted to less than 4% of the per occurrence coverage available.

What Are Members Responsible For?

As a non-assessable Trust, our members are only responsible for two items:

- Annual Premiums
- Individual Member Deductibles

FIA Bylaws prohibit any assessments or other fees.

Additional information regarding FIA and our member services can be found at www.fia360.org.

Quotation being provided for:

**Barefoot Bay Recreation District
625 Barefoot Boulevard
Barefoot Bay, FL 32976**

Term: October 1, 2019 to October 1, 2020

Quote Number: 100119752

PROPERTY COVERAGE

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

COVERED PROPERTY	
Total Insured Values – Blanket Building and Contents – Per Schedule on file totalling	\$11,182,117
Loss of Business Income	\$1,000,000
Additional Expense	\$1,000,000
Inland Marine	
Scheduled Inland Marine	\$1,084,000

It is agreed to include automatically under this Insurance the interest of mortgagees and loss payees where applicable without advice.

	<u>Valuation</u>	<u>Coinsurance</u>
Property	Replacement Cost	None
Inland Marine	Actual Cash Value	None

DEDUCTIBLES:	\$2,500	Per Occurrence, All other Perils, Building & Contents and Extensions of Coverage.
	3 %	Total Insured Values per building, including vehicle values, for "Named Storm" at each affected location throughout Florida subject to a minimum of \$10,000 per occurrence, per Named Insured.
	Per Attached Schedule	Inland Marine

Special Property Coverages		
<u>Coverage</u>	<u>Deductibles</u>	<u>Limit</u>
Earth Movement	\$2,500	Included
Flood	\$2,500 *	Included
Boiler & Machinery		Included
TRIA		Not Included

*Except for Zones A & V see page 8 (Terms and Conditions) excess of NFIP, whether purchased or not

TOTAL PROPERTY PREMIUM

\$80,957

Extensions of Coverage

If marked with an "X" we will cover the following EXTENSIONS OF COVERAGE under this Agreement, These limits of liability do not increase any other applicable limit of liability.

(X)	Code	Extension of Coverage	Limit of Liability
X	A	Accounts Receivable	\$500,000 in any one occurrence
X	B	Animals	\$1,000 any one Animal \$5,000 Annual Aggregate in any one agreement period
X	C	Buildings Under Construction	As declared on Property Schedule, except new buildings being erected at sites other than a covered location which is limited to \$250,000 estimated final contract value any one construction project.
X	D	Debris Removal Expense	\$250,000 per insured or 25% of loss, whichever is greater
X	E	Demolition Cost, Operation of Building Laws and Increased Cost of Construction	\$500,000 in any one occurrence
X	F	Duty to Defend	\$100,000 any one occurrence
X	G	Errors and Omissions	\$250,000 in any one occurrence
X	H	Expediting Expenses	\$250,000 in any one occurrence
X	I	Fire Department Charges	\$50,000 in any one occurrence
X	J	Fungus Cleanup Expense	\$50,000 in the annual aggregate in any one occurrence
X	K	Lawns, Plants, Trees and Shrubs	\$50,000 in any one occurrence
X	L	Leasehold Interest	Included
X	M	Air Conditioning Systems	Included
X	N	New locations of current Insureds	\$1,000,000 in any one occurrence for up to 90 days, except 60 days for Dade, Broward, Palm Beach from the date such new location(s) is first purchased, rented or occupied whichever is earlier. Monroe County on prior submit basis only
X	O	Personal property of Employees	\$500,000 in any one occurrence
X	P	Pollution Cleanup Expense	\$50,000 in any one occurrence
X	Q	Professional Fees	\$50,000 in any one occurrence
X	R	Recertification of Equipment	Included
X	S	Service Interruption Coverage	\$500,000 in any one occurrence
X	T	Transit	\$1,000,000 in any one occurrence
X	U	Vehicles as Scheduled Property	Included
X	V	Preservation of Property	\$250,000 in any one occurrence
X	W	Property at Miscellaneous Unnamed Locations	\$250,000 in any one occurrence
X	X	Piers, docs and wharves as Scheduled Property	Included on a prior submit basis only

X	Y	Glass and Sanitary Fittings Extension	\$25,000 any one occurrence
X	Z	Ingress / Egress	45 Consecutive Days
X	AA	Lock and Key Replacement	\$2,500 any one occurrence
X	BB	Awnings, Gutters and Downspouts	Included
X	CC	Civil or Military Authority	45 Consecutive days and one mile
X	Section II B1	Business Income	\$1,000,000 in any one occurrence
X	Section II B2	Additional Expenses	\$1,000,000 in any one occurrence
X	FIA 120	Active Assailant(s)	\$1,000,000 in any one occurrence

CRIME COVERAGE

Description	Limit	Deductible
Forgery and Alteration	\$250,000	\$500
Theft, Disappearance or Destruction	\$250,000	\$500
Computer Fraud including Funds Transfer Fraud	\$250,000	\$500
Employee Dishonesty, including faithful performance, per loss	\$250,000	\$500

AUTOMOBILE COVERAGE

COVERAGES	SYMBOL	LIMIT	DEDUCTIBLE
LIABILITY	1	\$1,000,000	\$0
HIRED NON OWNED LIABILITY	8,9	\$1,000,000	\$0
PERSONAL INJURY PROTECTION	5	STATUTORY	\$0
AUTO MEDICAL PAYMENTS	2	\$2,500	\$0
UNINSURED MOTORISTS/ UNDERINSURED MOTORISTS	2	\$100,000	\$0
AUTO PHYSICAL DAMAGE	7,8	Actual Cash Value or cost of repair, whichever is less minus deductible. Hired Limit: \$35,000	Per schedule

Symbol 8, 9 Hired Non-Owned Autos only

GENERAL LIABILITY COVERAGE (Occurrence Basis)

Bodily Injury and Property Damage Limit	\$5,000,000
Personal Injury and Advertising Injury	Included
Products & Completed Operations Aggregate Limit	Included
Employee Benefits Liability Limit, per person	\$1,000,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	\$5,000
Fire Damage Limit	Included
No fault Sewer Backup Limit	\$25,000/\$250,000
General Liability Deductible	\$0

PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY (Claims Made)

Public Officials and Employment Practices Liability Limit	Per Claim	\$5,000,000
	Aggregate	\$5,000,000
Public Officials and Employment Practices Liability Deductible		\$0

Supplemental Payments: Pre-termination \$2,500 per employee - \$5,000 annual aggregate.
Non-Monetary \$100,000 aggregate.

Cyber Liability sublimit included under POL/EPLI

Media Content Services Liability
Network Security Liability
Privacy Liability
First Party Extortion Threat
First Party Crisis Management
First Party Business Interruption
Limit: \$1,000,000 each claim/annual aggregate



PREMIUM SUMMARY

Barefoot Bay Recreation District
625 Barefoot Boulevard
Barefoot Bay, FL 32976

Term: October 1, 2019 to October 1, 2020

Quote Number: 100119752

PREMIUM BREAKDOWN

Property (Including Scheduled Inland Marine)	\$80,957
Crime	\$1,000
Automobile Liability	\$2,750
Hired Non-Owned Auto	Included
Auto Physical Damage	\$1,805
General Liability	\$43,750
Public Officials and Employment Practices Liability	\$12,250
TOTAL PREMIUM DUE	\$142,512

IMPORTANT NOTE

Defense Cost - Outside of Limit, Does Not Erode the Limit for General Liability, Public Officials Liability, and Employment related Practices Liability.

Deductible does not apply to defense cost. Self-Insured Retention does apply to defense cost.

2 Year Coverage Agreement Option:

This quote covers two (2) annual twelve month periods, from 10/01/2019 12:00:00 AM to 10/01/2020 12:00:00 AM and from 10/01/2020 12:00:00 AM to 10/01/2021 12:00:00 AM. The following conditions apply in addition to all other conditions of this quote:

- A. All Aggregate limits reset for the period 10/01/2020 12:00:00 AM to 10/01/2021 12:00:00 AM. Losses applying to one annual coverage period will not erode the Aggregate Limits of another Annual Coverage Period.

- B. The premium for the period 10/01/2020 12:00:00 AM to 10/01/2021 12:00:00 AM will be determined based upon updated exposures for this period.
- C. Rates for the period 10/01/2020 12:00:00 AM to 10/01/2021 12:00:00 AM will be identical to those for the period commencing 10/01/2019 12:00:00 AM, with Premiums subject to the following:
 - 1) Changes to Scheduled Property, Inland Marine and Automobile
 - 2) Number of Employees

Additional Notes:

This Quote is Subject to the Receipt of Currently Dated Favorable Loss Runs.



PROPERTY VALUATION AUTHORIZATION

Barefoot Bay Recreation District
625 Barefoot Boulevard
Barefoot Bay, FL 32976

QUOTATIONS TERMS & CONDITIONS

1. Please review the quote carefully for coverage terms, conditions, and limits.
2. The coverage is subject to 100% minimum earned premium as of the first day of the "Coverage Period".
3. Total premium is late if not paid in full within 30 days of inception, unless otherwise stated.
4. Property designated as being within Flood Zone A or V (and any prefixes or suffixes thereof) by the Federal Emergency Management Agency (FEMA), or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a Special Flood Deductible equal to all flood insurance available for such property under the National Flood Insurance Program, whether purchased or not or 5% of the Total Insured Value at each affected location whichever the greater.
5. The Florida Insurance Alliance is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by the Alliance 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. Property designated as being within.
6. Coverage is not bound until confirmation is received from a representative of Egis Insurance & Risk Advisors.

I give my authorization to bind coverage for property through the Florida Insurance Alliance as per limits and terms listed below.

- | | | | |
|-------------------------------------|---|--------------|--------------------------|
| <input checked="" type="checkbox"/> | Building and Content TIV | \$11,182,117 | As per schedule attached |
| <input checked="" type="checkbox"/> | Inland Marine | \$1,084,000 | As per schedule attached |
| <input checked="" type="checkbox"/> | Auto Physical Damage | \$180,579 | As per schedule attached |
| <input checked="" type="checkbox"/> | I reject TRIA (Terrorism Risk Insurance Act) coverage | | |

Signature: _____ Date: _____

Name: _____

Title: _____



Barefoot Bay Recreation District

Policy No.: 100119752

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description Address	Year Built Const Type	Eff. Date Term Date	Building Value Contents Value	Total Insured Value
	Roof Shape Roof Pitch		Roof Covering	Covering Replaced	Roof Yr Blt
1	Lounge Building	1970	10/01/2019	\$528,000	\$568,200
	625 Barefoot Boulevard Barefoot Bay FL 32976	Joisted masonry	10/01/2020	\$40,200	
Unit #	Description Address	Year Built Const Type	Eff. Date Term Date	Building Value Contents Value	Total Insured Value
	Roof Shape Roof Pitch		Roof Covering	Covering Replaced	Roof Yr Blt
2	Building A and B	1970	10/01/2019	\$2,112,000	\$2,252,200
	625 Barefoot Boulevard Barefoot Bay FL 32976	Joisted masonry	10/01/2020	\$140,200	
Unit #	Description Address	Year Built Const Type	Eff. Date Term Date	Building Value Contents Value	Total Insured Value
	Roof Shape Roof Pitch		Roof Covering	Covering Replaced	Roof Yr Blt
3	Building C	1970	10/01/2019	\$432,000	\$453,800
	625 Barefoot Boulevard Barefoot Bay FL 32976	Joisted masonry	10/01/2020	\$21,800	
Unit #	Description Address	Year Built Const Type	Eff. Date Term Date	Building Value Contents Value	Total Insured Value
	Roof Shape Roof Pitch		Roof Covering	Covering Replaced	Roof Yr Blt
4	Swimming Pool #1 60,500 Gallons	Masonry non combustible	10/01/2019	\$363,000	\$363,000
	625 Barefoot Boulevard Barefoot Bay FL 32976		10/01/2020	\$0	
Unit #	Description Address	Year Built Const Type	Eff. Date Term Date	Building Value Contents Value	Total Insured Value
	Roof Shape Roof Pitch		Roof Covering	Covering Replaced	Roof Yr Blt
5	Pavillion (3):swimming Pool Metal	Non combustible	10/01/2019	\$58,600	\$58,600
	625 Barefoot Boulevard Barefoot Bay FL 32976		10/01/2020	\$0	
Unit #	Description Address	Year Built Const Type	Eff. Date Term Date	Building Value Contents Value	Total Insured Value
	Roof Shape Roof Pitch		Roof Covering	Covering Replaced	Roof Yr Blt
6	Storage Shed #1 Metal	Frame	10/01/2019	\$4,200	\$4,200
	625 Barefoot Boulevard Barefoot Bay FL 32976		10/01/2020	\$0	
Unit #	Description Address	Year Built Const Type	Eff. Date Term Date	Building Value Contents Value	Total Insured Value
	Roof Shape Roof Pitch		Roof Covering	Covering Replaced	Roof Yr Blt
7	Storage Shed #2 Metal 140sq ft	Frame	10/01/2019	\$4,200	\$4,200
	625 Barefoot Boulevard Barefoot Bay FL 32976		10/01/2020	\$0	

Sign: _____

Print Name: _____

Date: _____

Barefoot Bay Recreation District

Policy No.: 100119752

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

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	
8	Storage Shed#3 Metal 140sq ft		Non combustible	10/01/2019	\$4,200		
	625 Barefoot Boulevard Barefoot Bay FL 32976			10/01/2020	\$0	\$4,200	
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	
9	Storage Shed: Lawn Bowling		Frame	10/01/2019	\$1,500		
	625 Barefoot Boulevard Barefoot Bay FL 32976			10/01/2020	\$0	\$1,500	
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	
10	District Adminitrative Building		2018	10/01/2019	\$1,200,000		
	625 Barefoot Boulevard Barefoot Bay FL 32976		Masonry non combustible	10/01/2020	\$50,000	\$1,250,000	
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	
11	Shopping Center 1		1974	10/01/2019	\$1,515,000		
	935 Barefoot Boulevard Barefoot Bay FL 32976		Joisted masonry	10/01/2020	\$50,000	\$1,565,000	
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	
12	Shopping Center 2		1978	10/01/2019	\$867,000		
	935 Barefoot Boulevard Barefoot Bay FL 32976		Joisted masonry	10/01/2020	\$25,000	\$892,000	
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	
13	Storage Building		Joisted masonry	10/01/2019	\$15,000		
	935 Barefoot Boulevard Barefoot Bay FL 32976			10/01/2020	\$2,400	\$17,400	
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	
14	Maintenance and Equipment Bldg		1991	10/01/2019	\$360,000		
	895 Flacon Drive Barefoot Bay FL 32976		Non combustible	10/01/2020	\$126,800	\$486,800	

Sign: _____

Print Name: _____

Date: _____



Barefoot Bay Recreation District

Policy No.: 100119752

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address			Term Date	Contents Value			
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt	
15	Fuel Pavillion		Non combustible	10/01/2019	\$6,350			
	895 Flacon Drive			10/01/2020	\$5,900	\$12,250		
	Barefoot Bay FL 32976							
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address			Term Date	Contents Value			
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt	
16	Ted's Shed		Non combustible	10/01/2019	\$6,120			
	895 Flacon Drive			10/01/2020	\$7,000	\$13,120		
	Barefoot Bay FL 32976							
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address			Term Date	Contents Value			
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt	
17	Fuel Pump		Non combustible	10/01/2019	\$69,100			
	895 Flacon Drive			10/01/2020	\$0	\$69,100		
	Barefoot Bay FL 32976							
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address			Term Date	Contents Value			
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt	
18	Storage Shed: Metal: 240 SqFt		Frame	10/01/2019	\$7,200			
	895 Flacon Drive			10/01/2020	\$0	\$7,200		
	Barefoot Bay FL 32976							
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address			Term Date	Contents Value			
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt	
19	Swimming Pool #3		Non combustible	10/01/2019	\$341,400			
	1344 Gardenia Drive			10/01/2020	\$0	\$341,400		
	Barefoot Bay FL 32976							
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address			Term Date	Contents Value			
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt	
20	Bath House		Joisted masonry	10/01/2019	\$110,600			
	1344 Gardenia Drive			10/01/2020	\$7,800	\$118,400		
	Barefoot Bay FL 32976							
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address			Term Date	Contents Value			
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt	
21	Swimming Pool #2		Masonry non combustible	10/01/2019	\$341,400			
	1344 Gardenia Drive			10/01/2020	\$0	\$341,400		
	Barefoot Bay FL 32976							

Sign: _____

Print Name: _____

Date: _____

**Barefoot Bay Recreation District**

Policy No.: 100119752

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address				Contents Value			
	Roof Shape	Roof Pitch				Const Type	Term Date	Roof Covering
22	Bath House		Joisted masonry	10/01/2019	\$123,200		\$130,500	
	1080 Parkway Lane Barefoot Bay FL 32976			10/01/2020	\$7,300			
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address				Contents Value			
	Roof Shape	Roof Pitch				Const Type	Term Date	Roof Covering
24	Ballfield Restrooms		Joisted masonry	10/01/2019	\$40,500		\$40,500	
	1127 W. Wren Circle Barefoot Bay FL 32976			10/01/2020	\$0			
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address				Contents Value			
	Roof Shape	Roof Pitch				Const Type	Term Date	Roof Covering
25	Storage Shed 100 Sq Ft.		Frame	10/01/2019	\$2,810		\$5,210	
	1127 W. Wren Circle Barefoot Bay FL 32976			10/01/2020	\$2,400			
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address				Contents Value			
	Roof Shape	Roof Pitch				Const Type	Term Date	Roof Covering
26	Dugouts (2) Softball Field		Non combustible	10/01/2019	\$12,000		\$12,000	
	1127 W. Wren Circle Barefoot Bay FL 32976			10/01/2020	\$0			
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address				Contents Value			
	Roof Shape	Roof Pitch				Const Type	Term Date	Roof Covering
27	Greenhouse Building		Frame	10/01/2019	\$17,500		\$17,500	
	N. End of W. Wren Circle Barefoot Bay FL 32976			10/01/2020	\$0			
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address				Contents Value			
	Roof Shape	Roof Pitch				Const Type	Term Date	Roof Covering
28	Storage Shed		Frame	10/01/2019	\$5,090		\$10,890	
	N. End of W. Wren Circle Barefoot Bay FL 32976			10/01/2020	\$5,800			
Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value	
	Address				Contents Value			
	Roof Shape	Roof Pitch				Const Type	Term Date	Roof Covering
29	Golf Course Maintenance		Frame	10/01/2019	\$9,750		\$32,150	
	1176 Barefoot Circle Barefoot Bay FL 32976			10/01/2020	\$22,400			

Sign: _____

Print Name: _____

Date: _____



Barefoot Bay Recreation District

Policy No.: 100119752

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

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	
30	Break Room		Frame	10/01/2019	\$5,760		
	1176 Barefoot Circle Barefoot Bay FL 32976			10/01/2020	\$5,800	\$11,560	
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	
31	Maintenance Storage with Awning		Frame	10/01/2019	\$54,250		
	1176 Barefoot Circle Barefoot Bay FL 32976			10/01/2020	\$49,700	\$103,950	
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	
32	Tank (2): Diesel and Gasoline Storage		Non combustible	10/01/2019	\$8,900		
	1176 Barefoot Circle Barefoot Bay FL 32976			10/01/2020	\$2,000	\$10,900	
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	
33	Security Camera (6) PVC Poles (3)		Non combustible	10/01/2019	\$6,000		
	Tequesta Dr. and Micco Rd Barefoot Bay FL 32976			10/01/2020	\$0	\$6,000	
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	
34	Fountain: Decorative		Non combustible	10/01/2019	\$15,000		
	Barefoot Blvd. & US 1 Barefoot Bay FL 32976			10/01/2020	\$0	\$15,000	
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	
35	Customer Service Building		1991	10/01/2019	\$325,190		
	931 Barefoot Boulevard Barefoot Bay FL 32976		Joisted masonry	10/01/2020	\$18,000	\$343,190	
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	
36	Well/Security System House		Joisted masonry	10/01/2019	\$16,800		
	8701 Highway A1A Barefoot Bay FL 32976			10/01/2020	\$6,000	\$22,800	

Sign: _____

Print Name: _____

Date: _____



Barefoot Bay Recreation District

Policy No.: 100119752

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

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
37	Golf Pro Shop/Shelter		1970	10/01/2019	\$244,143		
	1225 Barefoot Circle Barefoot Bay FL 32976		Frame	10/01/2020	\$23,935		\$268,078
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
38	Building D/E		1982	10/01/2019	\$823,813		
	1225 Barefoot Circle Barefoot Bay FL 32976		Joisted masonry	10/01/2020	\$80,766		\$904,579
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
39	19th Hole (Restaurant)		2003	10/01/2019	\$385,542		
	1225 Barefoot Circle Barefoot Bay FL 32976		Joisted masonry	10/01/2020	\$37,798		\$423,340
		Complex					
			Total:	Building Value \$10,443,118	Contents Value \$738,999	Insured Value \$11,182,117	

Sign: _____

Print Name: _____

Date: _____

**Barefoot Bay Recreation District**

Policy No.: 100119752

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Item #	Department Description	Serial Number	Classification Code	Eff. Date Term Date	Value	Deductible
1	2017 Bobcat Front End Loader		Mobile equipment	10/01/2019 10/01/2020	\$38,000	\$1,000
2	Boom Arm Mower		Mobile equipment	10/01/2019 10/01/2020	\$18,000	\$1,000
3	Toro 360 Riding Mower		Mobile equipment	10/01/2019 10/01/2020	\$28,000	\$1,000
4	Blanket Inland Marine		Other inland marine	10/01/2019 10/01/2020	\$1,000,000	\$1,000
				Total	\$1,084,000	

Sign: _____

Print Name: _____

Date: _____



Barefoot Bay Recreation District

Policy No.: 100119752

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

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
1	Ford	F600		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$0
1	1987			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$0
2	Ford	F250		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$21,435
1	2005			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$21,435
3	Ford	Ranger		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$16,273
1	2002			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$16,273
4	Ford	F150		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$9,432
1	2007			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$9,432
5	Ford	F 250 Super Duty		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$16,735
1	2007			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$16,735
6	Ford	Econoline		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$18,192
1	2011			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$18,192
7	TripleCrown	Trailer		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$4,214
1	2013			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$4,214
8	Nissan	Frontier		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$16,552
1	2015			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$16,552
9	Ford	F150 XL		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$17,746
1	2013			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$17,746
10	Ford	F650		10/01/2019	\$1,000	10/01/2019	10/01/2019		\$60,000
1	2017			10/01/2020	\$1,000	10/01/2019	10/01/2020	Actual cash value	\$60,000
								Total	\$180,579
								APD Rptd	\$180,579

Sign: _____

Print Name: _____

Date: _____



Egis Insurance & Risk Advisors

Is pleased to provide a

Proposal of Insurance Coverage for:

Barefoot Bay Recreation District - Fishing Pier

Please review the proposed insurance coverage terms and conditions carefully.

Written request to bind must be received prior to the effective date of coverage.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

About FIA

Florida Insurance Alliance (“FIA”), authorized and regulated by the Florida Office of Insurance Regulation, is a non-assessable, governmental insurance Trust. FIA was created in September 2011 at a time when a large number of Special Taxing Districts were having difficulty obtaining insurance.

Primarily, this was due to financial stability concerns and a perception that these small to mid-sized Districts had a disproportionate exposure to claims. Even districts that were claims free for years could not obtain coverage. FIA was created to fill this void with the goal of providing affordable insurance coverage to Special Taxing Districts. Today, FIA proudly serves and protects more than 650 public entity members.

Competitive Advantage

FIA allows qualifying Public Entities to achieve broad, tailored coverages with a cost-effective insurance program. Additional program benefits include:

- Insure-to-value property limits with no coinsurance penalties
- First dollar coverage for “alleged” public official ethics violations
- Proactive in-house claims management and loss control department
- Complimentary risk management services including on-site loss control, property schedule verification and contract reviews
- Online Risk Management Education & Training portal
- Online HR & Benefits Support portal
- HR Hotline
- Safety Partners Matching Grant Program

How are FIA Members Protected?

FIA employs a conservative approach to risk management. Liability risk retained by FIA is fully funded prior to the policy term through member premiums. The remainder of the risk is transferred to reinsurers. FIA’s primary reinsurers, Lloyds of London and Hudson Insurance Company, both have AM Best A XV (Excellent) ratings and surplus of \$2Billion or greater.

In the event of catastrophic property losses due to a Named Storm (i.e., hurricane), the program bears no risk as all losses are passed on to the reinsurers. FIA purchases property reinsurance to withstand the 1,000-year storm event (probability of exceedance .1%). This level of protection is statistically 2 to 3 times safer than competitors and industry norms. FIA members’ property claims resulting from Hurricane Irma in 2017 amounted to less than 4% of the per occurrence coverage available.

What Are Members Responsible For?

As a non-assessable Trust, our members are only responsible for two items:

- Annual Premiums
- Individual Member Deductibles

FIA Bylaws prohibit any assessments or other fees.

Additional information regarding FIA and our member services can be found at www.fia360.org.

Quotation being provided for:

Barefoot Bay Recreation District - Fishing Pier
7900 US HWY 1
Barefoot Bay, FL 32976

Term: October 1, 2019 to October 1, 2020

Quote Number: 100119755

PROPERTY COVERAGE

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

COVERED PROPERTY	
Total Insured Values – Blanket Building and Contents – Per Schedule on file totalling	\$661,130
Loss of Business Income	\$1,000,000
Additional Expense	\$1,000,000
Inland Marine	
Scheduled Inland Marine	Not Included

It is agreed to include automatically under this Insurance the interest of mortgagees and loss payees where applicable without advice.

	<u>Valuation</u>	<u>Coinsurance</u>
Property	Replacement Cost	None
Inland Marine	Actual Cash Value	None

DEDUCTIBLES:	\$2,500	Per Occurrence, All other Perils, Building & Contents and Extensions of Coverage.
	5 %	Total Insured Values per building, including vehicle values, for "Named Storm" at each affected location throughout Florida subject to a minimum of \$10,000 per occurrence, per Named Insured.
	Per Attached Schedule	Inland Marine

Special Property Coverages		
<u>Coverage</u>	<u>Deductibles</u>	<u>Limit</u>
Earth Movement	\$2,500	Included
Flood	\$2,500 *	Included
Boiler & Machinery		Included
TRIA		Included

*Except for Zones A & V see page 8 (Terms and Conditions) excess of NFIP, whether purchased or not

TOTAL PROPERTY PREMIUM

\$4,363

Extensions of Coverage

If marked with an "X" we will cover the following EXTENSIONS OF COVERAGE under this Agreement, These limits of liability do not increase any other applicable limit of liability.

(X)	Code	Extension of Coverage	Limit of Liability
X	A	Accounts Receivable	\$500,000 in any one occurrence
X	B	Animals	\$1,000 any one Animal \$5,000 Annual Aggregate in any one agreement period
X	C	Buildings Under Construction	As declared on Property Schedule, except new buildings being erected at sites other than a covered location which is limited to \$250,000 estimated final contract value any one construction project.
X	D	Debris Removal Expense	\$250,000 per insured or 25% of loss, whichever is greater
X	E	Demolition Cost, Operation of Building Laws and Increased Cost of Construction	\$500,000 in any one occurrence
X	F	Duty to Defend	\$100,000 any one occurrence
X	G	Errors and Omissions	\$250,000 in any one occurrence
X	H	Expediting Expenses	\$250,000 in any one occurrence
X	I	Fire Department Charges	\$50,000 in any one occurrence
X	J	Fungus Cleanup Expense	\$50,000 in the annual aggregate in any one occurrence
X	K	Lawns, Plants, Trees and Shrubs	\$50,000 in any one occurrence
X	L	Leasehold Interest	Included
X	M	Air Conditioning Systems	Included
X	N	New locations of current Insureds	\$1,000,000 in any one occurrence for up to 90 days, except 60 days for Dade, Broward, Palm Beach from the date such new location(s) is first purchased, rented or occupied whichever is earlier. Monroe County on prior submit basis only
X	O	Personal property of Employees	\$500,000 in any one occurrence
X	P	Pollution Cleanup Expense	\$50,000 in any one occurrence
X	Q	Professional Fees	\$50,000 in any one occurrence
X	R	Recertification of Equipment	Included
X	S	Service Interruption Coverage	\$500,000 in any one occurrence
X	T	Transit	\$1,000,000 in any one occurrence
X	U	Vehicles as Scheduled Property	Included
X	V	Preservation of Property	\$250,000 in any one occurrence
X	W	Property at Miscellaneous Unnamed Locations	\$250,000 in any one occurrence
X	X	Piers, docs and wharves as Scheduled Property	Included on a prior submit basis only

X	Y	Glass and Sanitary Fittings Extension	\$25,000 any one occurrence
X	Z	Ingress / Egress	45 Consecutive Days
X	AA	Lock and Key Replacement	\$2,500 any one occurrence
X	BB	Awnings, Gutters and Downspouts	Included
X	CC	Civil or Military Authority	45 Consecutive days and one mile
X	Section II B1	Business Income	\$1,000,000 in any one occurrence
X	Section II B2	Additional Expenses	\$1,000,000 in any one occurrence
X	FIA 120	Active Assailant(s)	\$1,000,000 in any one occurrence

CRIME COVERAGE

Description	Limit	Deductible
Forgery and Alteration	Not Included	Not Included
Theft, Disappearance or Destruction	Not Included	Not Included
Computer Fraud including Funds Transfer Fraud	Not Included	Not Included
Employee Dishonesty, including faithful performance, per loss	Not Included	Not Included

AUTOMOBILE COVERAGE

COVERAGES	SYMBOL	LIMIT	DEDUCTIBLE
LIABILITY	N/A	Not Included	Not Included
HIRED NON OWNED LIABILITY	N/A	Not Included	Not Included
PERSONAL INJURY PROTECTION	N/A	Not Included	Not Included
AUTO MEDICAL PAYMENTS	N/A	Not Included	Not Included
UNINSURED MOTORISTS/ UNDERINSURED MOTORISTS	N/A	Not Included	Not Included
AUTO PHYSICAL DAMAGE	N/A	Not Included	Not Included

GENERAL LIABILITY COVERAGE (Occurrence Basis)

Bodily Injury and Property Damage Limit	Not Included
Personal Injury and Advertising Injury	Not Included
Products & Completed Operations Aggregate Limit	Not Included
Employee Benefits Liability Limit, per person	Not Included
Herbicide & Pesticide Aggregate Limit	Not Included
Medical Payments Limit	Not Included
Fire Damage Limit	Not Included
No fault Sewer Backup Limit	Not Included
General Liability Deductible	Not Included

PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY (Claims Made)

Public Officials and Employment Practices Liability Limit	Per Claim	Not Included
	Aggregate	Not Included
Public Officials and Employment Practices Liability Deductible		Not Included

Supplemental Payments: Pre-termination \$2,500 per employee - \$5,000 annual aggregate.
Non-Monetary \$100,000 aggregate.



PREMIUM SUMMARY

Barefoot Bay Recreation District - Fishing Pier
7900 US HWY 1
Barefoot Bay, FL 32976

Term: October 1, 2019 to October 1, 2020

Quote Number: 100119755

PREMIUM BREAKDOWN

Property (Including Scheduled Inland Marine)	\$4,363
Crime	Not Included
Automobile Liability	Not Included
Hired Non-Owned Auto	Not Included
Auto Physical Damage	Not Included
General Liability	Not Included
Public Officials and Employment Practices Liability	Not Included
TOTAL PREMIUM DUE	\$4,363

IMPORTANT NOTE

Defense Cost - Outside of Limit, Does Not Erode the Limit for General Liability, Public Officials Liability, and Employment related Practices Liability.

Deductible does not apply to defense cost. Self-Insured Retention does apply to defense cost.

2 Year Coverage Agreement Option:

This quote covers two (2) annual twelve month periods, from 10/01/2019 12:00:00 AM to 10/01/2020 12:00:00 AM and from 10/01/2020 12:00:00 AM to 10/01/2021 12:00:00 AM. The following conditions apply in addition to all other conditions of this quote:

- A. All Aggregate limits reset for the period 10/01/2020 12:00:00 AM to 10/01/2021 12:00:00 AM. Losses applying to one annual coverage period will not erode the Aggregate Limits of another Annual Coverage Period.

- B. The premium for the period 10/01/2020 12:00:00 AM to 10/01/2021 12:00:00 AM will be determined based upon updated exposures for this period.
- C. Rates for the period 10/01/2020 12:00:00 AM to 10/01/2021 12:00:00 AM will be identical to those for the period commencing 10/01/2019 12:00:00 AM, with Premiums subject to the following:
 - 1) Changes to Scheduled Property, Inland Marine and Automobile
 - 2) Number of Employees

Additional Notes:

This Quote is Subject to the Receipt of Currently Dated Favorable Loss Runs



PROPERTY VALUATION AUTHORIZATION

Barefoot Bay Recreation District - Fishing Pier
7900 US HWY 1
Barefoot Bay, FL 32976

QUOTATIONS TERMS & CONDITIONS

1. Please review the quote carefully for coverage terms, conditions, and limits.
2. The coverage is subject to 100% minimum earned premium as of the first day of the "Coverage Period".
3. Total premium is late if not paid in full within 30 days of inception, unless otherwise stated.
4. Property designated as being within Flood Zone A or V (and any prefixes or suffixes thereof) by the Federal Emergency Management Agency (FEMA), or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a Special Flood Deductible equal to all flood insurance available for such property under the National Flood Insurance Program, whether purchased or not or 5% of the Total Insured Value at each affected location whichever the greater.
5. The Florida Insurance Alliance is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by the Alliance 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. Property designated as being within.
6. Coverage is not bound until confirmation is received from a representative of Egis Insurance & Risk Advisors.

I give my authorization to bind coverage for property through the Florida Insurance Alliance as per limits and terms listed below.

<input checked="" type="checkbox"/>	Building and Content TIV	\$661,130	As per schedule attached
<input type="checkbox"/>	Inland Marine	Not Included	
<input type="checkbox"/>	Auto Physical Damage	Not Included	

Signature: _____ Date: _____

Name: _____

Title: _____

**Barefoot Bay Recreation District - Fishing Pier**

Policy No.: 100119755

Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

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	
1	Fishing Pier with Pavilion & Lights			10/01/2019	\$661,130			
	7900 US HWY 1		Frame	10/01/2020			\$661,130	
	Barefoot Bay FL 32976							
			Total:	Building Value		Contents Value		Insured Value
				\$661,130		\$0		\$661,130

Sign: _____

Print Name: _____

Date: _____



Egis Insurance & Risk Advisors

Is pleased to provide a

Proposal of Insurance Coverage for:

Workers Compensation

Barefoot Bay Recreation District

Please review the proposed insurance coverage terms and conditions carefully.

Written request to bind must be received prior to the effective date of coverage.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

Quotation being provided for:

Barefoot Bay Recreation District
625 Barefoot Boulevard
Barefoot Bay, FL 32976

Term: October 1, 2019 to October 1, 2020
Coverage Provided by: Florida Insurance Alliance
Quote Number: WC100119752

TYPE OF INSURANCE

Part A	Workers Compensation <ul style="list-style-type: none">• Benefits: FL Statutory (Medical, Disability, Death)
Part B	Employers Liability: <ul style="list-style-type: none">• \$1,000,000- Each Accident• \$1,000,000- Disease- Policy Limit• \$1,000,000- Disease- Each Employee

Class Code	Description	Payroll	Rate	Premium
8810	Clerical	\$790,000	0.18	\$1,422.00
9102	Lawn Maintenance - Commercial or Domestic & Drivers	\$440,000	4.21	\$18,524.00
8742	Salespersons, Collectors or Messengers - Outside	\$90,000	0.38	\$342.00
9084	Bar, Discotheque, Lounge, Night Club or Tavern	\$340,000	2.10	\$7,140.00
9060	Club - Country, golf, fishing or yacht & Clerical	\$40,000	2.11	\$844.00
9015	Buildings - Operation by Owner or Lessee	\$280,000	4.09	\$11,452.00
Total Manual Premium				\$39,724.00
Increased ELL 1M/1M/1M				\$556.14
				\$40,280.14
Workplace Safety Credit – 2%				-\$805.60
Drug Free Workplace Credit – 5%				-\$1,973.73
Experience Modification				0.780000
Standard Premium				\$29,250.63
Premium Discount				-\$1,751.81
Expense Constant				\$160.00
Terrorism				\$198.00
Policy Total				\$27,857

Additional terms and conditions, including but not limited to:

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages.
2. The Coverage Agreement premium shall be pro-rated as of the first day of coverage from the minimum policy premium.
3. Down payment is due at inception.
4. 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.
5. If NCCI re-promulgates a mod, we will honor the mod as promulgated. If the mod changes during the fund year, we reserve the right to apply a correct mod back to the inception date of the Coverage Agreement.
6. Safety and Drug Free program credits (if applicable) are subject to program requirements.
7. Payrolls are subject to final audit.
8. Deletion of any coverage presented, Package and/or Workers' Compensation, will result in re-pricing of account.

	A	B	C	D	E
1	Barefoot Bay Recreation District -Policy Comparison				
2					
3	Deductibles	FMIT 2018-19 Policy	Florida Insurance Alliance 2019-20 Proposal		
4	Property - All Other Perils	\$500	\$2,500		
5	Property - Named Storm	3%	3%		
6	Property - Pier - All other Perils	\$500 (Basic Form)	\$2,500 (Special Form / All Risk Form)		
7	Property - Pier - Named Storm	5%	5%		
8	General Liability	\$0	\$0		
9	Errors and Omissions / Public Officials Liability	\$0	\$0 Pays 1st dollar Defense for Board Member Ethics Complaints		
10	Crime	\$500	\$500		
11	Cyber - Privacy Notification - Information Security & Privacy Liability, Regulatory Defense/Penalties, Website Media Content, PCI Fines/Costs - Cyber Extortion, 1st Party Data Protection, 1st Party Network Business Interruption	\$0 (retroactive date: 10-1-2018)	\$0 (retroactive date: None)		
12	Faithful Performance Blanket Bond	\$500	\$500		
13	Auto Collision	\$500	\$1,000		
14	Auto Comprehensive	\$500	\$1,000		
15					
16	Property Coverages	FMIT 2018-19 Policy	Florida Insurance Alliance 2019-20 Proposal		
17	Property Limit (Real & Personal Property)	\$10,750,210	\$11,843,248		
18	Inland Marine	\$1,084,000	\$1,084,000		
19	Building F & Pool (Pavilion 3)	Windstorm or Hail Coverage Excluded (.pdf policy page 72 of 247)	Included up to the limit scheduled		
20	Fungus Cleanup Expense	\$25,000	\$50,000		
21	Pollution Cleanup Expense	\$100,000	\$50,000		
22	Debris Removal	25% of the sum of the deductible	Greater of \$250,000 or 25%		
23	Property In Transit	\$250,000	\$1,000,000		
24	Preservation of Property	\$100,000	\$250,000		
25					
26	Liability Coverages	FMIT 2018-19 Policy	Florida Insurance Alliance 2019-20 Proposal		
27	General Liability	\$5,000,000	\$5,000,000		
28	General Liability Medical Payments (No Fault)	\$0	\$5,000		
29	Errors & Omissions / Public Officials Liability	\$5,000,000	\$5,000,000		
30	Employment Practices Liability	\$5,000,000	\$5,000,000		
31	Auto Liability	\$1,000,000	\$1,000,000		
32	Crime Coverage	\$100,000	\$250,000		
33	Cyber	\$1,000,000	\$1,000,000		
34	Faithful Performance Blanket Bond	\$100,000	\$250,000		
35					
36	Auto Coverages	FMIT 2018-19 Policy	Florida Insurance Alliance 2019-20 Proposal		
37	Auto Liability	\$1,000,000	\$1,000,000		
38	Uninsured Motorist	\$0	\$100,000		
39	Auto Medical Payments (No Fault)	\$5,000	\$2,500		
40	Personal Injury Protection	\$10,000	\$10,000		
41					
42	Workers Compensation	FMIT 2018-19 Policy	Florida Insurance Alliance 2019-20 Proposal		
43	Same Limits (\$1 mill/\$1 mill/\$1 mill)	\$38,952.00	\$27,857.00		
44					
45	Total Premium	FMIT 2018-19 Policy	Florida Insurance Alliance 2019-20 Proposal	Difference	
46		\$188,578.00	\$174,732.00	(\$13,846.00)	-7.34%

Insured:	Barefoot Bay Recreation District	
Insurer:	Mount Vernon Fire Insurance Company	
Coverage:	Liquor Law Liability Scheduled Locations and Gross Receipts: 625 Barefoot Boulevard, Barefoot Bay FL 32976 Receipts: \$292,268 1225 Barefoot Boulevard, Barefoot Bay FL 32976 Receipts: \$466,881	
Limit of Liability:	\$1,000,000 \$2,000,000	Each Common Cause General Aggregate
Assault or Battery:	\$300,000 / \$600,000	
Policy Term:	10/1/2019 – 10/1/2020	
Conditions:	Exclusions: Punitive or Exemplary Damages; Absolute Pollution Liability; Nuclear Energy Liability; New Entities; Absolute Firearms Subject to Audit results and/or Inspection (if any) as well as review and approval of a completed, signed, titled and dated Material Information Form Subject to underwriting and warranted conditions Subject to no losses Additional Insured(s): Liquor License Holder 25% Minimum Earned Premium 100% Minimum & Deposit Premium No Flat Cancellation OCCURRENCE FORMAT This Quote Expires: 10/1/2019 Required to bind coverage: Completed, signed and dated material info form Alcoholic beverage laws/regulations sign-in sheet Other terms, conditions and exclusions as described in policy	
Premium:	\$11,508.00 \$75.00	Premium Policy Fee
	\$11,583.00	Total Premium
Payment Terms:	Will invoice – Due within 10 days of invoice date (If full premium payment is not received by the due date indicated on the invoice, the policy is subject to cancellation for non-payment of premium by the insurer.)	

The Mount Vernon Fire Insurance Company is an approved, non-licensed insurer in the State of Florida. It is not subject to the Guaranty Fund. The A.M. Best rating is A++ XI.

Within 21 days of the inception date of coverage, this account will be subject to the following:

- Our completed Confirmation of Material Information Form (attached) signed & dated by the Owner, Officer, Partner or Managing Member.

Underwriting Notes:

- If bound, we will conduct an audit within 60 days based on the applicant's books from the prior 12 months to ensure that this risk meets our underwriting guidelines.
 - Quote is subject to Audit results and/or Inspection (if any).
 - Your liquor liability premium can be reduced up to 5% if you utilize an identification scanner device to verify the ages of your patrons.
 - Above Liquor Liability premium includes the liquor license holder as an additional insured.
 - Valid certificates for all alcohol servers must be available for review at time of inspection.
-
- State Rate Increase
 - Used most recent audit

Conditions (as represented on the Liquor Policy Conditions Endorsement)

- The insured has no knowledge of more than 1 liquor liability and/or assault or battery claims or notification of potential liquor liability and/or assault or battery claims for this location arising out of occurrences within five years prior to the date the application is signed (excluding a liquor liability claim closed without payment because insured found not legally liable).
- The insured has no knowledge of more than three (3) citations, violations, charges or enforcement actions at this location within five (5) years of the date of the application. Of those three (3), no more than two (2) relate to the sale or service of alcohol or criminal activities.
- Employees or other persons are not permitted to consume alcohol during their hours of employment or service.
- Only the insured and its authorized employees or members are permitted to serve alcohol. In the alternative, the insured agrees that persons serving alcohol who are not the insured's authorized employees or members are covered under a policy of liquor liability insurance with limits greater than or equal to the limits of this policy.
- The establishment closes by 3:30 AM daily.
- Alcohol sales cease by 3:00 AM.

USLI

1190 Devon Park Drive, PO Box 6700, Wayne, PA 19087

Phone (888) 523-5545 Fax (610) 688-4391

Policy #: **CL 2649211E** Insured: **Barefoot Bay Recreation District DBA Barefoot Bay Recreation District**

Expiration: **10/01/2019** Location **625 Barefoot Boulevard, Barefoot Bay, FL 32976 and
1225 Barefoot Boulevard, Barefoot Bay, FL 32976**

Liquor Liability

Confirmation of Material Information Form for Renewal Policies Only

(To be completed, signed and dated by the Owner, Officer, Partner or Managing Member.)

If any of the following questions are answered 'YES', please submit complete details along with this application. The questions on the form apply to the Named Insured's operations as of the date indicated above and for the next 12 months.

	YES	NO
1 This account was underwritten last year based on annual food sales of \$232,420 and alcohol sales of \$759,149. Are sales expected to increase by more than 10% over the next 12 months? If yes, please specify expected sales of food \$ _____ and alcohol \$ _____	_____	_____
2 a. Have there been any changes in the Named Insured's business or operations under the above policy in the past 12 months? b. Are any changes planned or anticipated in the next 12 months? If yes to (a) or (b), please describe changes: _____	_____ _____	_____ _____
3 Does the Named Insured have a valid, active liquor license (if required by ordinance or law)?	_____	_____
4 Is alcohol sold, served or furnished only by authorized employees or members of the Named Insured? If "no", are persons selling, serving or furnishing alcohol required to be covered under a policy of liquor liability insurance with limits equal to or greater than the limits of the above policy?	_____ _____	_____ _____
5 For Non-Profit Private, Fraternal or Social Clubs: a. Are same day memberships available? b. Are members permitted to bring more than 3 guests per day (excluding banquet activities and immediate family members)? c. Is self service of alcohol permitted by members? d. If BYOB (bring your own bottle) is permitted, is it limited to banquet operations only?	_____ _____ _____ _____	_____ _____ _____ _____
6 Do alcohol sales continue past 12:00 AM or does establishment close after 12:00 AM?	_____	_____
7 Does Named Insured feature any major entertainment(e.g. bands with 3 or more members [excluding jazz bands], dance clubs or dance halls, DJ with dancing)? If yes, specify number of times per week: _____ or times per year: _____	_____ _____	_____ _____
8 If facilities are available for banquets, receptions or private affairs, is entertainment provided by the Named Insured or Leasee? If yes, specify number of times per week: _____ or times per year: _____	_____	_____
9 Does the Named Insured offer more than two complimentary drinks per patron per day, beer pong or other drinking games or "all you can drink" specials, bottle service or setups (Including New Year's Eve or other Special Events)?	_____	_____
10 Is BYOB (bring your own bottle) permitted?	_____	_____
11 Are employees or other persons selling or serving alcohol permitted to consume alcohol during their hours of employment or service for the Named Insured?	_____	_____
12 Does the Named Insured maintain General Liability Insurance at limits equal to or greater than the limits of this liquor liability insurance?	_____	_____
13 Does the Named Insured use bouncers, security or doorpersons in its operations?	_____	_____

- 14 Has the Named Insured received any fines or citations for violations of law or ordinance related to illegal activities or the sale of alcohol occurring at this location within the past five years? _____
- If yes, Please answer the following:
- a. Provide date(s) and detailed description(s) of each violation.
- b. Describe any measures and/or procedures that have been put in place to prevent future violations.
- 15 Has the Named Insured received notice of any liquor liability and/or assault or battery claims or potential liquor liability and/or assault or battery claims occurring at this location within the past five years? _____
- a. If yes, and the claim was not reported to this Company, please provide up to date information on reserves, payments made, and status of claim.
- 16 a. Are patrons under the legal drinking age permitted on the Named Insured's premises? _____
- b. Are patrons under the legal drinking age permitted on the Named Insured's premises after 11:00 PM? _____
- 17 Does the Named Insured's establishment cater to predominantly youthful clientele ranging from 21 to 25 years of age? _____
- If yes, are all alcohol-servers certified through a formal alcohol training course not mandated by the state? _____
- 18 Has your mailing or location address changed during the last year? If so, please provide your current address. _____
- Mailing: _____
- Location: _____
- 19 Insured Email Address: _____

WARRANTIES: I/we warrant that the information contained herein is true and that it shall be the basis of the policy of insurance and deemed incorporated therein, should the Company evidence its acceptance of this application by issuance of a policy. I/we agree that such policy shall be null and void if such information is false or misleading in any way, as this would materially affect acceptance of a risk by the Company. I/we hereby authorize release of claim information from any insurers or their general agent. I/we warrant that premises liability coverage will be maintained at limits at least equal to the liquor liability limits during the entire term of the liquor policy. I/we agree to submit records for audit by the Company upon termination or expiration of this policy for the determination of actual gross receipts during the period of coverage, if requested.

I certify the above is true and representative to the best of my knowledge.

Signature of Owner, Officer, Partner or Managing Member* Title Date

*Signing this application does not require the insurer to issue a policy of insurance or require the applicant to accept the insurance offered.

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019

Title: **Employee Health and Ancillary Insurances**

Section & Item: 9.F.

Department: Resident Relations, Customer Service

Fiscal Impact: \$270,174.61 (FY20 Budget of \$300,750.00)

Contact: Richard Armington, Resident Relations Manager, John W. Coffey
ICMA-CM, Community Manager

Attachments: Health insurance quotes, dental quotes, Life and ADD quotes, vision quotes, voluntary short-term disability quotes, voluntary life quotes



Reviewed by

General Counsel: N/A

Approved by: John W. Coffey, ICMA-CM, Community Manager

Requested Action by BOT

Selection of Employee Health and Ancillary Insurance Plans.

Background and Summary Information

Health Insurance

Participating employees have been insured for medical coverage under Health First policies since October 2017 (prior two fiscal years were covered under United Health Care). Due to Obamacare regulations, one or more “affordable” plans must be offered which is defined as not greater than 9.86 percent of an employee's W-2 taxable (Box 1) income. Last year, the BOT adopted two “affordable” plans in addition to a traditional health insurance plan. For FY20 both the the HFHP HDHMO 660 w/Copay 6020 and HFHP HDHMO 2500/80 Copay 6003 renewals meet the criterion at 81% BBRD paid premiums (which will keep BBRD in compliance with Obamacare regulations).

Following are the plans, costs, and comparison to the FY20 Budget. Annual costs and savings assume all employees choose the same plan as they currently have unless they have otherwise so indicated. Of note, of the 34 anticipated full-time employees for FY20, staff believes only 25 will elect coverage. Turnover of the remaining 9 employees and/or qualifying events resulting in additional elections of coverage would increase costs to BBRD beyond the figures provided within this agenda memo.

		Renewal Increase %	Monthly per emp. Premium	BBRD %	Monthly per emp. BBRD Cost	Monthly Employee Cost	# Emp.	Annual BBRD Total Cost
	FY 20 Budget*		1,231.82	82.5%	1,016.25	215.57	24	291,791
Standard Plans								
	POS HFHP VC5 6105 (FY19)	N/A	1,071.12	82.5%	883.67	187.45	20	212,082
	POS HFHP VC5 6105 (renewal)	3.5%	1,108.51	82.5%	914.52	193.99	20	219,485
	POS HFHP VC5 6105 (renewal)	3.5%	1,108.51	85.0%	942.23	166.28	20	226,136
	FLA Blue HMO 61	2.1%	1,093.98	85.0%	929.88	164.10	20	223,172
	FLA Blue HMO 46	-1.4%	1,055.77	85.0%	897.40	158.37	20	215,377
	FLA Blue HMO 70	-21.0%	846.00	85.0%	719.10	126.90	20	172,584
	UHC AQPM	-3.3%	1,071.91	85.0%	911.12	160.79	20	218,670
	UHC AQNI HMO	-22.5%	858.78	85.0%	729.96	128.82	20	175,191
	UHC AQMV HMO	-30.9%	755.77	85.0%	642.40	113.37	20	154,177
Obamacare "Affordable" Plans								
	HFHP HDHMO 2500/80 Copay 6003 (FY19)	N/A	755.13	82.5%	622.98	132.15	4	29,903
	HFHP HDHMO 2500/80 Copay 6003 (renewal)**	3.5%	781.56	85.0%	664.33	117.23	4	31,888
	HFHP HDHMO 6600 w/Copay 6020 (FY19)	N/A	486.78	82.5%	401.59	85.19	1	4,819
	HFHP HDHMO 6600 w/Copay 6020 (Renewal)	3.5%	503.82	85.0%	428.25	75.57	1	5,139
						Total:	25	263,163
						Difference:		28,628
* One employee was budgeted for an Obamacare policy coverage; therefore, total annual cost to BBRD is lower than the calculation from left to right in this row.								
** Obamacare required the employer-paid premium percentage be set at a maximum of 9.86% of the lowest-paid employee eligible for health insurance benefits (which would be 81% for FY20).								

From FY14 through FY17, BBRD covered only 75% of employee-only coverage and 0% of dependent coverage. To address employee morale (often the increase in the employee's portion of the annual increase in premiums cost outstripped the 3% maximum annual increase in pay), for FY18, the BOT endorsed a plan proposed by the Community Manager to gradually increase BBRD's percentage of premiums over the next several years to 90% for employee-only coverage and 50% for dependent coverage. Recommended for FY20 is an increase to 85% coverage for employee-only insurance and 35% coverage for dependent coverage. The chart below illustrates the progress made toward achieving the goal of 90% and 50% coverage.

Fiscal Year	BBRD's Percentage of Premium Coverage	
	Emp.	Dependent
17	75.0	0.0
18	80.0	25.0
19	82.5	25.0
20	85.0	35.0

The chart below illustrates the cost of increasing BBRD's percentage of premiums paid for the standard plan (for ease of calculation it assumes all employees elect the costliest plan). The highlighted shows the recommended percentage of

BBRD Percentage of Premiums	BBRD Cost (annually w/ 25 Emps)	Total Increase Annual Cost to BBRD
	250,000.00	
82.5%	255,423.00	-
83%	256,971.02	1,548.02
84%	260,067.05	4,644.05
85%	263,163.09	7,740.09
86%	266,259.13	10,836.13
87%	269,355.16	13,932.16
88%	272,451.20	17,028.20
89%	275,547.24	20,124.24
90%	278,643.27	23,220.27

premiums for BBRD in FY20.

Therefore, to increase the competitiveness of BBRD's compensation package for semi-skilled and professional positions, staff recommends the BOT adopt the following plans for FY20 at 85.0% employer-paid premiums at a cost of \$239,012.09:

Renewal POS HFHP VC5 6105

Renewal HFHP HDHMO 2500/80 Copay 6003 (Obamacare affordable plan)

Renewal HFHP HDHMO 6600 w/Copay 6020 (Obamacare affordable plan)

Dental Insurance

The FY20 Budget was based on 243 participating employees. Current information indicates BBRD can expect 25 employees to elect coverage in FY20.

	Renewal Increase %	Monthly per emp. Premium	Monthly per emp. BBRD Cost (75%)	# Emp.	Annual BBRD Total Cost	Monthly Employee Cost (25%)	Budget minus Renewal Rate
FY 20 Budget	2.0%	422.67	317.00	24	7,607.00	105.67	N/A
UHC Renewal PPO 30	-5.9%	397.56	298.17	25	7,454.25	99.39	152.75
Principle Voluntary	-25.9%	319.68	239.76	25	5,994.00	79.92	1,613.00
UNUM Passive PPO	-26.6%	316.80	237.60	25	5,940.00	79.20	1,667.00

The current provider's renewal rate is 4.0% lower than last year's rate. The other two proposals have lower costs. An analysis of the new proposals indicates Principal's plan is more advantageous as it has a higher annual maximum and has orthodontic coverage (neither UHC and UNUM have such coverage and have lower annual maximums). Hence, staff recommends the BOT award contract for dental insurance to Principal (PPO plan) at a cost of \$5,994.00 to BBRD.

Group Life and AD&D Insurance

BBRD currently offers 100% paid life insurance in the amount of \$10,000 to each full-time employee through UNUM. Principal offers a similar policy with a two-year rate guarantee at a lower cost to

	Renewal Increase	Monthly BBRD Cost (100%)	Annual BBRD Total Cost	Budget minus Renewal Rate
FY 20 Budget	N/A	112.67	1,352.00	N/A
UNUM (FY19)	N/A	97.75	1,173.00	N/A
UNUM (renewal)	14.7%	112.13	1,345.56	6.44
Principal	-13.2%	84.83	1,017.96	334.04

BBRD.

Hence, staff recommends the BOT award contract for Group Life and AD&D Insurance to Principal at an annual cost of \$1,017.96.

Vision Insurance

BBRD currently offers an optional 100% employee-paid vision plan with United Healthcare.

	Renewal Increase %	Monthly Premium
UHC V1008 (renewal)*	0.0%	5.59
Principal VSP Choice in-network	0.0%	5.59
Principal VSP Choice	9.1%	6.10
Guardian Davis Vision	-10.6%	5.00
* indicates no increase from FY19		

Staff obtained quotes from two additional vendors. The Principal VSP Choice plan is slightly higher but has a richer benefit plan (frames or contact lens every 12 months verse every 24 months as provided for in other plans). Hence, staff recommends the BOT award contract for employee paid vision insurance to Principal for the VSP Choice plan at no cost to BBRD.

Supplemental Short-term Disability Insurance

BBRD currently offers an optional 100% employee-paid short-term disability insurance.

Supplemental Short-term Disability Insurance		
(Cost per \$10 of weekly benefit)		
	55-59 Age*	
MetLife	1.0800	
UNUM	0.7500	
Principal	0.4700	
* Age bracket shown as a example of costs. Actual costs based on age and income.		

The current provider (MetLife) did not raise rates but the two alternate vendors provide similar benefits for substantially lower costs to the employee. Therefore, staff recommends the BOT award contract for voluntary short-term disability insurance to Principal at zero cost to BBRD.

Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance

BBRD currently offers an optional 100% employee paid supplemental life and accidental death & dismemberment (AD&D) insurance from Met Life based on age and coverage. Two additional quotes were received this year.

Supplemental Life and AD&D Insurance			
(Cost per \$1,000 of coverage)			
		<u>55-59 Age*</u>	
MetLife (renewal)		1.0000	
UNUM		1.0000	
Principal		0.9640	
* Age bracket shown as an example of costs. Actual costs based on age.			

Staff recommends the BOT award contract to Principal for supplemental life and accidental death & dismemberment (AD&D) insurance at zero cost to BBRD.

Summary

A summary of BBRD costs as compared to the FY20 Budget is provided below.

Insurance Type	FY20 Budget	Actual	Difference
Health	291,791.00	263,162.65	(28,628.35)
Dental	7,607.00	5,994.00	(1,613.00)
Life & AD&D	1,352.00	1,017.96	(334.04)
Total	300,750.00	270,174.61	(30,575.39)

**Barefoot Bay Recreation
District**

	Health First	Health First	Health First	Health First	Health First
Deductible & Out-of-Pocket Max	Value 5 POS 6105	Value 5 POS 6105	HMO 2500/80	HMO 2500/80	HMO 6600/100
	Current	Renewal	Current	Renewal	Current
Annual Deductible single/family	\$0	\$0	\$2,500/\$5,000	\$2,500/\$5,000	\$6,600/\$13,200
Co-Insurance %	80%	80%	80%	80%	100%
Annual Out-of-Pocket Max single/family	\$2,000/\$4,000	\$2,000/\$4,000	\$5,500/\$11,000	\$5,500/\$11,000	\$6,600/\$13,200
Preventative					
Preventive Care Office Visit Co-Pay	100%	100%	100%	100%	100%
Preventative Labs	100%	100%	100%	100%	100%
Office Visits and Urgent Care					
Regular Office Visit Co-Pay	\$15	\$15	\$35	\$35	\$50
Specialist Visit Co-Pay	\$30	\$30	\$50	\$50	Covered at 100% after deductible has been met.
Urgent Care Co-Pay	\$40	\$40	\$75	\$75	\$75
Hospital Coverage					
Emergency Room Co-Pay	\$150	\$150	\$300 copay first visit; \$500 second visit or more.	\$300 copay first visit; \$500 second visit or more.	Covered at 100% after deductible has been met.
Inpatient Co-Insurance or (Co-Pay)	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 100% after deductible has been met.
Outpatient Co-Insurance	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	\$650	\$650	Covered at 100% after deductible has been met.
MRI & CAT Scans	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 100% after deductible has been met.
Prescription Coverage					
Retail Generic/Brand/Non-Formulary	\$2/\$15/\$45/\$90/20%	\$2/\$15/\$45/\$90/20%	\$2/\$15/\$45/\$90/20%	\$2/\$15/\$45/\$90/20%	Generic \$5/Non-Preferred Brand \$15; Tiers 3-5 Not Covered
Other Coverage					
Ambulance	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 100% after deductible has been met.
Premiums:					
Employee	\$1,071.12	\$1,108.51	\$755.13	781.56	\$486.78
Employee + Spouse	\$2,292.21	\$2,372.44	\$1,615.98	1672.54	\$1,041.72
Employee + Child(ren)	\$2,185.09	\$2,261.57	\$1,540.46	1594.38	\$993.04
Family	\$3,277.63	\$3,392.35	\$2,310.70	2391.57	\$1,489.56

NOTE: This description is only a summary. Please refer to your group benefit contract and benefit booklet for the complete terms, conditions, and exclusions of the group benefit program. This is only a summary of benefits and rates for each option. The complete details of the benefits and rates are contained in the carrier's proposal. In the event of a conflict between this summary and the carrier's proposal, the carrier's proposal is controlling. The rates are based on the census submitted to Paychex by client. Carriers may change rates after enrollment if final enrollment is different from census.

**Barefoot Bay Recreation
District**

	Health First	FLORIDA BLUE	FLORIDA BLUE	FLORIDA BLUE
Deductible & Out-of-Pocket Max	HMO 6600/100	HMO 61	HMO 46	HMO 70
	Renewal	Alternate	Alternate	Alternate
Annual Deductible single/family	\$6,600/\$13,200	\$1,250/\$2,500	\$1,500/\$4,500	\$5,500/\$11,000
Co-Insurance %	100%	80%	90%	70%
Annual Out-of-Pocket Max single/family	\$6,600/\$13,200	\$5,000/\$10,000	\$4,000/\$8,000	\$7,350/\$14,700
Preventative				
Preventive Care Office Visit Co-Pay	100%	100%	100%	100%
Preventative Labs	100%	100%	100%	100%
Office Visits and Urgent Care				
Regular Office Visit Co-Pay	\$50	\$25	\$30	\$50
Specialist Visit Co-Pay	Covered at 100% after deductible has been met.	\$45	\$55	\$75
Urgent Care Co-Pay	\$75	\$60	\$45	\$80
Hospital Coverage				
Emergency Room Co-Pay	Covered at 100% after deductible has been met.	\$100	\$250	\$500
Inpatient Co-Insurance or (Co-Pay)	Covered at 100% after deductible has been met.	\$850	Covered at 90% after deductible has been met.	Covered at 70% after deductible has been met.
Outpatient Co-Insurance	Covered at 100% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 90% after deductible has been met.	Covered at 70% after deductible has been met.
MRI & CAT Scans	Covered at 100% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 90% after deductible has been met.	Covered at 70% after deductible has been met.
Prescription Coverage				
Retail Generic/Brand/Non-Formulary	Generic \$5/Non-Preferred Brand \$15; Tiers 3-5 Not Covered	\$10/\$50/\$80	\$10/\$50/\$80	\$10/\$50/\$80
Other Coverage				
Ambulance	Covered at 100% after deductible has been met.	Covered at 80% after deductible has been met.	Covered at 90% after deductible has been met.	Covered at 100% after deductible has been met.
Premiums:				
Employee	\$503.82	\$1,093.98	\$1,055.77	\$846.00
Employee + Spouse	\$1,041.72	\$2,603.67	\$2,512.74	\$2,013.49
Employee + Child(ren)	\$993.04	\$2,012.92	\$1,942.62	\$1,556.64
Family	\$1,489.56	\$3,413.22	\$3,294.01	\$2,639.53

NOTE: This description is only a summary. Please refer to the carrier's program. This is only a summary of benefits and rates between this summary and the carrier's proposal, the actual enrollment if final enrollment is different from census.

**Barefoot Bay Recreation
District**

	United Health Care	United Health Care	United Health Care
Deductible & Out-of-Pocket Max	AQNI HMO	AQMV HMO	AQPM
	Alternate	Alternate	Alternate
Annual Deductible single/family	\$2,500/\$5,000	\$6,600/\$13,200	\$0
Co-Insurance %	80%	100%	80%
Annual Out-of-Pocket Max single/family	\$6,000/\$12,000	\$6,600/\$13,200	\$1,500/\$3,000
Preventative			
Preventive Care Office Visit Co-Pay	100%	100%	100%
Preventative Labs	100%	100%	100%
Office Visits and Urgent Care			
Regular Office Visit Co-Pay	\$25	\$40	\$15
Specialist Visit Co-Pay	\$50	\$80	\$30
Urgent Care Co-Pay	\$75	\$100	\$100
Hospital Coverage			
Emergency Room Co-Pay	\$350	\$350	\$350
Inpatient Co-Insurance or (Co-Pay)	Covered at 80% after deductible has been met.	Covered at 100% after deductible has been met.	Covered at 100% after deductible has been met.
Outpatient Co-Insurance	Covered at 80% after deductible has been met.	Covered at 100% after deductible has been met.	Covered at 100% after deductible has been met.
MRI & CAT Scans	Covered at 80% after deductible has been met.	Covered at 100% after deductible has been met.	Covered at 100% after deductible has been met.
Prescription Coverage			
Retail Generic/Brand/Non-Formulary	After medical deductible has been met: \$10/\$50/\$80	After medical deductible has been met: \$10/\$50/\$80	\$15/\$45/\$85
Other Coverage			
Ambulance	Covered at 80% after deductible has been met.	Covered at 100% after deductible has been met.	Covered at 100% after deductible has been met.
Premiums:			
Employee	\$858.78	\$755.77	\$1,071.91
Employee + Spouse	\$1,837.80	\$1,817.36	\$2,291.98
Employee + Child(ren)	\$1,791.92	\$1,541.77	\$2,184.87
Family	\$2,827.87	\$2,312.66	\$3,277.29

NOTE: This description is only a summary. Please refer to the carrier's proposal for details. This is only a summary of benefits and rates between this summary and the carrier's proposal, the actual rates may vary at final enrollment if final enrollment is different from census.

Dental Plan Comparison for Barefoot Bay

Carrier & Plan(s)	UHC		Principal	UNUM
	Voluntary PPO 30 - F3387		PPO	Passive PPO
Services	Current	Renewal	Alternate	Alternate
In-Network				
Deductible	\$50		\$50	\$50
Annual Max	\$1,000		\$1,200	\$1,000
Preventative	100%		100%	100%
Minor / Basic	80%		80%	80%
Perio / Endo / Oral Surgery	50%		50%	80%
Major	50%		50%	0%
Ortho Coverage			50%	n/a
Waiting Period (Major / Ortho)			n/a	12 months
Premiums				
Employee	\$34.51	\$33.13	\$26.64	\$26.40
Employee + Spouse	\$69.02	\$66.26	\$53.28	\$51.82
Employee + Child(ren)	\$69.66	\$66.87	\$53.78	\$62.47
Family	\$107.38	\$103.09	\$82.90	\$94.58

NOTE: This is only a summary of benefits and rates for each option. Please refer to your group benefit contract and benefit booklet for the complete terms, conditions, and exclusions of the group benefit program. The complete details of the benefits and rates are contained in the carrier's proposal. In the event of a conflict between this summary and the carrier's proposal, the carrier's proposal is controlling. The rates are based on the census submitted to Paychex by client. Carriers may change rates after enrollment if final enrollment is different from census.

397.56



Important news about your 2019 benefit rates
BAREFOOT BAY RECREATION Policy 422956

As another plan year comes to a close, we'd like to thank you for being a Unum customer since 2016.

For the first time in **three** years, your rates will be slightly higher. Next year, you'll pay just **\$14.38** more per month for the Unum benefits you offer. Here are your renewal rates for 2019.

	Current rate	Renewal rate	Current premium*	New premium	Effective date	Guaranteed through
Life Insurance	0.320	0.370	\$92.00	\$106.38	10/1/2019	10/1/2021
AD&D Insurance	0.020	0.020	\$5.75	\$5.75	10/1/2019	10/1/2021

*Monthly premium based on current enrollment as of 7/1/19.

Our continued commitment

Your rates are changing, but the benefits of choosing Unum stay the same.

- **Industry leading benefits.** We've been the leading U.S. provider of group disability benefits for over 40 years.¹ So we're expert at offering a range of benefits to help your employees stay protected —*including dental and vision*.
- **Ease of doing business.** With a company culture built on service, 91% of our customers say we're easy to do business with.²
- **Value-added services.** You'll continue to receive services that make life easier for you and your employees, including Worldwide Emergency Travel Assistance and Employee Assistance Program.
- **Compassionate customer care.** Whether you have a question or your employee has a claim, you'll both talk to a warm and friendly service representative who can get things done.

If you have questions about your rate change, or need any other assistance, please contact me.

Sincerely,

Michael Mazzeo
585-421-5308
MMazzeo@unum.com

¹ Employee Benefit Plan Review, Group Accident & Health Surveys 1976-1990 (1977-1991); Gen Re, U.S. Group Disability Market Surveys 1991-2013 (1992-2014); LIMRA, U.S. Group Disability Insurance 2014-2016 Annual Sales and In Force (2015-2017).

² Harris Insights & Analytics, 2017 Employer Loyalty Study, 2018. Percent of Classic Group customers with 11-1,999 lives rating us 6-9 on a 9-point scale where 1=Poor and 9=Excellent.

Please refer to your existing contract(s) for details of coverage including exclusions, limitations, renewability and termination provisions.

For Customer Service: 1-800-ASK-UNUM (1-800-275-8686)

Group insurance is underwritten by Unum Life Insurance Company of America, Portland, ME. Individual insurance is underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN. In New York, insurance products are underwritten by First Unum Life Insurance Company, New York, NY or Provident Life and Casualty Insurance Company, Chattanooga, TN. unum.com

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NS16-086 (8-18) **FOR BROKERS AND EMPLOYERS**

Group term life

Barefoot Bay Recreation

Effective date: October 1, 2019



Group term life for all members	
Life benefit	\$10,000 benefit
Accidental Death and Dismemberment	\$10,000 benefit Coverage for employees on and off the job.
Benefit age reduction	35% reduction at age 65 and an additional 15% reduction at age 70 Age reductions apply to the benefit amount after proof of good health.
Proof of good health	Required for life insurance amounts greater than \$10,000 Persons age 70 and over shall have an amount that is the lesser of the amount shown or the amount with the prior carrier. Proof of good health is required if on the date the member becomes eligible for coverage there are fewer than five members insured.

Additional benefits	
Accelerated benefits	Terminally ill employees can receive up to 75% of their life insurance benefit, up to \$250,000, if their life expectancy is 12 months or less (as diagnosed by a physician) and the death benefit is at least \$10,000. When an employee uses the accelerated benefit, the death benefit is reduced by the accelerated benefit payment. There are possible tax consequences to receiving an accelerated benefit payment and the employee should contact a tax advisor for details. Receipt of accelerated benefits could also affect eligibility for public assistance.
Coverage during disability	If an employee becomes totally disabled before age 60, coverage will continue and premium will be waived. The employee must be totally disabled for 6 months before the waiver begins. Coverage continues without premium payment until the employee recovers or turns age 65, whichever occurs first. No benefits will be paid for any disability that results from: willful self-injury or self-destruction, while sane or insane / war or act of war / voluntary participation in an assault, felony, criminal activity, insurrection, or riot.
Accidental Death and Dismemberment	Benefit is paid when the loss occurs within 365 days of the accident. <ul style="list-style-type: none"> • Full benefit - Loss of life, loss of both hands, both feet, sight of both eyes, one hand and sight of one eye, one foot and sight of one eye, or one hand and one foot. • Half the benefit - Loss of one hand, one foot, or sight of one eye. • One fourth the benefit - Loss of thumb and index finger on the same hand. Additional AD&D benefits: <ul style="list-style-type: none"> • Standard package - Seatbelt/airbag, education, repatriation, loss of use/paralysis, loss of speech and/or hearing, exposure, disappearance.
Individual purchase rights	Employees who terminate employment may be able to convert to individual policies. Upon coverage termination, employers are required to inform employees of their right to convert to an individual policy without proof of good health. The purchase amount varies depending on the termination situation.

Rates

Barefoot Bay Recreation

Effective date: October 1, 2019



Group term life					
	Employee monthly rate	Volume	Lives	Estimated monthly cost	Estimated annual cost
Group term life	\$.304 (per \$1,000)	\$249,500	27	\$75.85	\$910.20
AD&D	\$.036 (per \$1,000)	\$249,500	27	\$8.98	\$107.76
Total				\$84.83	\$1,017.96
Rate guarantee: two years, unless volume increases or decreases by more than 25%					

Vision Plan Comparison for Barefoot Bay

Carrier & Plan(s)	UHC		PRINCIPAL	PRINCIPAL	GUARDIAN
	Vision V1008		VSP Choice	VSP Choice	Davis Vision
Services	Current	Renewal	Alternate	Alternate	Alternate
In-Network					
Eye Exam	\$10 Copay / 1x per 12 months		\$10 Copay / 1x per 12 months	\$10 Copay / 1x per 12 months	\$10 Copay / 1x per 12 months
Lenses	\$25 / 1x per 12 months		\$25 / 1x per 12 months	\$25 / 1x per 12 months	\$25 / 1x per 12 months
Non-Collection Frame Allowance (Retail)	Up to \$130 Allowance / 1x per 24 months		Up to \$130 Allowance / 1x per 24 months	Up to \$130 Allowance / 1x per 12 months	Up to \$130 Allowance / 1x per 12 months
Non-Collection Contact Lenses (in lieu of eyeglasses)	Up to \$105 / 1x per 12 months		\$130	\$130	\$130
Premiums					
Employee	\$5.59	\$5.59	\$5.59	\$6.10	\$5.00
Employee + Spouse	\$10.62	\$10.62	\$10.62	\$11.59	\$8.00
Employee + Child(ren)	\$12.41	\$12.41	\$12.41	\$13.55	\$9.00
Family	\$17.49	\$17.49	\$17.49	\$19.09	\$15.00

contract and benefit booklet for the complete terms, conditions, and exclusions of the group benefit

MetLife

Benefit Summary

Benefit Amount	60% of weekly earnings to a maximum of \$1,300 per week.
Elimination Period	Sickness & Accident 7 Days
Duration of Benefits	Up to 13 weeks
Features	6 Weeks Maternity Benefits, Rehabilitation and return to work assistance program, 12 month rehire provision,
Minimum Weekly Benefit	\$100
Eligibility	All full time employees working 30 plus hours per week.

Coverage	Current Rate(s)	Renewal Rate(s)	How to Calculate your Short Term Disability Premium:
Voluntary STD			Cost is based on the weekly benefit, or the amount you would receive up to the plan maximum.
Age 0-44	\$0.650/\$10 of covered benefit	\$0.650/\$10 of covered benefit	Formula: (Weekly Benefit x Rate)/10 = Monthly Premium
Age 45-49	\$0.710/\$10 of covered benefit	\$0.710/\$10 of covered benefit	Example: • Benefit is 60% up to \$1,000 maximum. • Rate is \$0.43 per \$10 of covered benefit. • Employee earns \$25,000 per year.
Age 50-54	\$0.830/\$10 of covered benefit	\$0.830/\$10 of covered benefit	-To calculate your weekly benefit, take your annual salary, and divide it by 52 weeks to determine your weekly salary. Then take 60% of your weekly salary to get your covered benefit amount.
Age 55-59	\$1.080/\$10 of covered benefit	\$1.080/\$10 of covered benefit	Weekly Benefit = (\$25,000/52 weeks) X .60 = \$288.46
Age 60-64	\$1.260/\$10 of covered benefit	\$1.260/\$10 of covered benefit	-Now use the formula to calculate your Monthly premium. Monthly premium = (\$288.46 x .43) / 10 = \$12.40
Age 65-99	\$1.350/\$10 of covered benefit	\$1.350/\$10 of covered benefit	-Now you can convert your monthly premium to your weekly payroll deduction amount by multiplying it by 12 and then dividing by 52. Weekly Payroll deduction = (\$12.40 x 12) / 26 = \$5.72 per paycheck.

This information summarizes The Assistance Fund Short Term Disability benefits plans and is for illustrative purpose only. In the event of a discrepancy between this illustration and the official plan documents, the official documents will govern.



BAREFOOT BAY RECREATION
DISTRICT



GROUP VOLUNTARY SHORT TERM DISABILITY INSURANCE

Coverage Effective Date: September 1, 2019 Rate Guarantee: 1 Year

Full-Time Employees	
Age Band	Rates per \$10 of Weekly Benefit
18-24	\$0.500
25-29	\$0.500
30-34	\$0.550
35-39	\$0.550
40-44	\$0.550
45-49	\$0.550
50-54	\$0.650
55-59	\$0.750
60-64	\$0.850
65+	\$0.950

Employees Eligible for Coverage

Minimum Participation Requirement

28

In order for the case to be issued, the greater of 5 employees or 20% of the eligible employees must participate in the plan

Group Voluntary Short Term
Disability

PROVISIONS QUOTED
Full-time Employees

Contributions	Employee pays 100%
Minimum Hours for Eligibility	30 hours per week
Elimination Period: Injury/Sickness	7 days Injury /7 days sickness
Maximum Duration of Benefits	12 weeks
Definition of Disability	Total
	6 weeks
Maternity	6 weeks for c-section
Benefit %	60%



BAREFOOT BAY RECREATION DISTRICT

Group Voluntary Short Term Disability *continued*

PROVISIONS QUOTED Full-time Employees

Maximum Weekly Benefit	\$1,000
Guaranteed Issue	Initial guaranteed issue up to plan maximum
Minimum Weekly Benefit	\$25
Coverage Type	Non-occupational
Pre-Existing Condition	3/12 exclusion
Rehabilitation Services	Participation is voluntary

THE UNUM DIFFERENCE

TIME-OFF PAY: We don't offset benefits with formal salary continuation plans, paid time off or sick pay so employees can get their full benefit, no matter what other time-off pay you may provide (not including workers' compensation).

VOLUNTARY REHABILITATION AND RETURN-TO-WORK ASSISTANCE: After a disability, most people want to get back to work. We will provide an additional 10% in disability benefits (to a maximum amount per month) if you are eligible and participating in the rehabilitation and return-to-work program.

PLAN INFORMATION

Definition of Earnings:

For purposes of calculating benefits and cost, an employee's "weekly earnings" is assumed to mean: gross weekly income before taxes, including any pre-tax contributions to a deferred compensation plan, excluding commissions, bonuses, overtime pay or other extra compensation.

Note: If Partnership, Schedule K-1 will be used in determining "weekly earnings" for partners. It will not include income from sources other than the employer.

Definition of Disability:

Total

The employee is disabled when Unum determines that due to his or her sickness or injury:

- the employee is unable to perform the material and substantial duties of his or her regular occupation; and
- the employee is not working in any occupation

Coverage Exclusions and Limitations:

- Pre-Existing Condition*
- Intentionally self-inflicted injuries
- Active participation in a riot
- Loss of Professional License, Occupational License or Certification
- Commission of a crime for which the employee has been convicted
- War, declared or undeclared, or any act of war
- Incarceration
- Occupational Sickness or Injury
- The Select Short Term Voluntary Income Protection Plan weekly payment may be reduced by amounts the employee receives or is entitled to receive from deductible sources of income (offsets).

Voluntary rates

Barefoot Bay Recreation

Effective date: October 1, 2019



Voluntary short-term disability per \$10 of weekly benefit	
Age	Monthly rate
24 & under	\$.12
25 - 29	\$.16
30 - 34	\$.13
35 - 39	\$.18
40 - 44	\$.51
45 - 49	\$.34
50 - 54	\$.52
55 - 59	\$.47
60 - 64	\$.64
65 - 69	\$.64
70 & over	\$.87
Rate guarantee: two years, unless covered weekly earnings increase or decrease by more than 25% since the last policy anniversary	

Short-term disability

Barefoot Bay Recreation

Effective date: October 1, 2019



Voluntary short-term disability for all members	
"Or" definition of disability	<p>During the first 12 months of the disability, an employee will be considered disabled if, because of sickness, injury or pregnancy, one of the following applies:</p> <ul style="list-style-type: none"> • Unable to perform a majority of the substantial and material duties of his/her own job; OR • Unable to earn 80% of his/her predisability income while working in his/her own job in a modified capacity or any job.
Elimination period	<p>Benefits begin on:</p> <ul style="list-style-type: none"> • The 8th day for disability due to injury • The 8th day for disability due to sickness
Weekly benefit	<p>Benefit percentage: 60% of predisability earnings</p> <p>Maximum: \$1,300</p>
Minimum weekly benefit	\$15
Maximum benefit duration	12 weeks
Definition of earnings	<p>Base wage</p> <p>Compensation for business owners covers the net profits plus salary, averaged over the prior two calendar years.</p>
Salary continuation	Offset
Preexisting conditions	3 months prior / 12 months insured
Employer contributions	Contributory - employer pays 0%
Employee participation	20% or 5 lives, whichever is greater
Maternity	Treated the same as any other disability
Coverage for work related disabilities	No
Replacement of a prior program	<p>If this policy is replacing coverage under a prior program, replacement of prior plan provisions may apply. If employees are not actively at work on the day coverage would become effective, or become disabled due to a preexisting condition, they may still qualify for benefits if they had STD coverage under a prior program, they are not receiving any benefits under the prior program but would have been entitled to these benefits if the prior program remained in force and no provision other than the actively at work provision would otherwise prohibit benefits from being paid under our policy. Any benefit payable is the lesser of the benefits under our policy or the benefits that would have been paid under the prior program, had it remained in force.</p>

VOLUNTARY LIFE AND AD&D INSURANCE

MetLife

Benefit Summary

Life Benefit Amount	\$10,000
AD&D Benefit Amount	\$10,000
Benefit Reduction	65% at age 65, 40% at age 70
Additional Features	Life Planning Financial & Legal Resources, Life Insurance Conversion Privilege, Portability, Employee Life Insurance Premium Waiver, Accelerated Benefit, Unum Security Account, AD&D Security Account, Repatriation Benefit, Seat Belt and Airbag – Employee Only, AD&D Exposure and Disappearance Benefit.
Eligibility	All full time employees working 30 plus hours per week.

Voluntary Life & AD&D Benefits

Voluntary Life and AD&D Insurance - MetLife

Employee Coverage

\$500,000 or 5 times your annual earnings up to \$500,000 (whichever is less) in increments of \$10,000
Guaranteed Issue: \$50,000

Age of Employee	Rate per \$1,000
20-24	\$0.090
25-29	\$0.090
30-34	\$0.140
35-39	\$0.180
40-44	\$0.220
45-49	\$0.340
50-54	\$0.590
55-59	\$1.000
60-64	\$1.500
65-69	\$2.180
70-99	\$5.860

Dependent Coverage

Spouse Coverage – 50% of the employee's elected coverage up to \$100,000 in increments of \$5,000.

Guaranteed Issue: \$25,000

Child Coverage – \$10,000

Age of Spouse	Rate per \$1,000
20-24	\$0.090
25-29	\$0.090
30-34	\$0.140
35-39	\$0.180
40-44	\$0.220
45-49	\$0.340
50-54	\$0.590
55-59	\$1.000
60-64	\$1.500
65-69	\$2.180
No Coverage for 70+	N/A

100% Employee Paid



This information summarizes The Assistance Fund Life and AD&D benefits plans and is for illustrative purpose only. In the event of a discrepancy between this illustration and the official plan documents, the official documents will govern.



GROUP VOLUNTARY TERM LIFE AND AD&D INSURANCE

Coverage Effective Date: September 1, 2019 Rate Guarantee: 3 Years

Age Band	Employee Life Monthly Rates per \$1,000	Spouse Life Monthly Rates per \$1,000	Child Life Monthly Rate per \$1,000
15-24	\$0.090	\$0.090	\$0.200*
25-29	\$0.090	\$0.090	
30-34	\$0.140	\$0.140	
35-39	\$0.180	\$0.180	
40-44	\$0.220	\$0.220	
45-49	\$0.340	\$0.340	
50-54	\$0.590	\$0.590	
55-59	\$1.000	\$1.000	
60-64	\$1.500	\$1.500	
65-69	\$2.150	\$2.150	
70-74	\$3.850	\$3.850	
75+	\$3.850	\$3.850	

**Note: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have. Children are eligible up to age 19 or 26 if a full-time student.*

Employee AD&D Monthly Rate per \$1,000	Spouse AD&D Monthly Rate per \$1,000	Child AD&D Monthly Rate per \$1,000
\$0.020	\$0.020	\$0.020

Employees Eligible for Coverage	Minimum Participation Requirement
---------------------------------	-----------------------------------

28

In order for the case to be issued, the greater of 5 employees or 20% of the eligible employees must participate in the plan

Life	PROVISIONS QUOTED
	Full-time Employees
Contributions	Employee pays 100%
Minimum Hours for Eligibility	30 hours per week
Maximum Benefit Amount	5 X annual earnings to a maximum of \$500,000 as applied for by the employee and approved by Unum

Voluntary rates

Barefoot Bay Recreation

Effective date: October 1, 2019



The volume, lives, monthly costs and annual costs will be determined upon final enrollment.

Voluntary term life monthly rate ¹ per \$1,000 all members		
Age	Employee	Spouse
29 & under	\$.054	\$.054
30 - 34	\$.104	\$.104
35 - 39	\$.144	\$.144
40 - 44	\$.184	\$.184
45 - 49	\$.304	\$.304
50 - 54	\$.554	\$.554
55 - 59	\$.964	\$.964
60 - 64	\$ 1.464	\$ 1.464
65 - 69	\$ 2.144	\$ 2.144
70 & over	\$ 3.824	\$ 3.824
Rate guarantee: two years, unless volume increases or decreases by more than 25%		
¹ Voluntary term life rates do not include the AD&D rate. The spouse is charged based upon his/her individual age.		
Child(ren) monthly rate: \$10,000 of coverage for \$2.00 per family		

Voluntary Accidental Death and Dismemberment (AD&D) monthly rate per \$1,000	
Employee and spouse	\$.036
AD&D is automatically added to any voluntary term life benefit elected. Employee and spouse are charged separately.	

Board of Trustees Meeting Agenda Memo

Date: Friday, September 13, 2019
Title: **Concrete Pathway Replacements**
Section & Item: 9.G.
Department: R&M/Capital Projects
Fiscal Impact: Not to exceed \$8,200.00
Contact: Matt Goetz, Property Services Manager, John W. Coffey
ICMA-CM, Community Manager
Attachments: quote
Reviewed by
General Counsel: N/A
Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Award of contract for concrete work replacing damaged walkways and extending the concrete approach to the Golf Cart Bypass (by the basketball court).

Background and Summary Information

FY19 Capital/R&M Budget has \$55,000 for the replacement of broken and/or damaged concrete. Several years ago, the BOT authorized the construction of a crushed concrete "bypass" golf cart path by the basketball courts to separate golf carts traffic from pedestrians in the area. While the crushed concrete pathway has been largely successful, heavy rains have repeatedly eroded the westerly end. Earlier this year, staff replaced the crushed concrete sloped approach (immediate westerly side) with poured concrete which lessened the erosion problem but did not eliminate it. Staff recommends replacing an additional 70 feet of crushed concrete with poured concrete (to take the solid surface past the lowest point in the path thereby further reducing erosion potential). Additionally, safety inspections of adjacent walking paths indicate three other sections of concrete should be replaced to eliminate tripping hazards.

Due to the interruption of work associated with Hurricane Dorian, staff was unable to obtain the written quote from the second vendor who previously visited the sites and indicated a desire to submit a quote. Staff believes this second quote will be received well in advance of the BOT meeting. The one quote received (from the vendor who poured the NAB sidewalk) is listed below.

\$8,200.00 Superior Concrete

Hence, staff recommends the BOT award contract for 1,640 square feet of concrete to the lowest responsible bidder.



"Your Backyard Specialist"

PROPOSAL

Submitted to:			
Name	Matt Goetz		
Company			
Address	625 Barefoot Blvd.		
	Barefoot Bay, FL 32976		
Phone	772-494-9985	Alt	

Job Info:	
Job ID	Misc. Concrete Slabs
Address	Barefoot Bay
email	mattgoetz@bbrd.org
Date	9 August 2019

*We hereby propose to provide the **LABOR & MATERIALS** necessary for the completion of:*

MISC. CONCRETE SLABS

- Layout, form, prep, place and finish 1640 sq ft of 3000psi fibermesh ready-mix concrete:
 - 70' x 10' x 4" slab
 - 60' x 10' x 4" slab
 - 14' x 10' x 4" slab
 - 20' x 10' x 4" slab
- Includes control sawcuts as needed

JOB PRICE: \$8,200.00

**Note: This proposal may be withdrawn if not accepted within 30 days*

Acceptance of Proposal

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified; any changes to the above proposal may affect stated price. Payment upon job completion unless otherwise noted (i.e., deposit, partial payments).

Date _____

Signature _____

Signature _____

Board of Trustees

Meeting Agenda Memo

Date: Friday, September 13, 2019

Title: **Pool Services RFQ Evaluation Committee Recommendation**

Section & Item: 9.H.

Department: R&M/Capital Projects

Fiscal Impact: N/A

Contact: John W. Coffey ICMA-CM, Community Manager, Matt Goetz, Property Services Manager, Randy Loveland, Trustee, Treasurer

Attachments: Evalaution committee ranking form, Minutes RFQ Pools services Eval comm mtg, RFQ response from Family Pools Inc

Reviewed by

General Counsel: N/A

Approved by: John W. Coffey, ICMA-CM, Community Manager



Requested Action by BOT

Approve the RFQ Evaluation Committee's vendor rankings and authorize staff to negotiate a contract with highest rated firm.

Background and Summary Information

On June 14, 2019 the BOT authorized staff to develop a request for qualification for pool services (RFQ) for projects and inspection/maintenance services since BBRD has failed to secure bids from pool companies over the last two years and a recently issued RFP resulted in zero responses (the reader should note that an RFQ excludes price in the criteria used by the evaluation committee as opposed to a RFP which includes price in the evaluation process). Hence in July BBRD issued a Request for Qualifications (RFQ) for pool services. The evaluation committee was established with the following voting members: Trustee Randy Loveland, then-CVO President Roger Compton, and Property Services Manager Matt Goetz; non-voting members included Chairman Klosky and Community Manager John W. Coffey, ICMA-CM.

The RFQ was advertised in the Florida Today, placed on www.bbrd.org, placed on www.demandstar.com, and mailed to all identifiable pool firms in Brevard and Indian River Counties. Sadly, only one qualification statement was received and opened by the evaluation committee on August 16, 2019. Said committee reviewed the proposal and made a recommendation to the BOT to authorize staff to negotiate tentative contract with Family Pools, Inc.

If the BOT authorizes staff to negotiate a contract, the Community Manager and Property Services Manager will then negotiate with the top ranked firm until a tentative agreement or an impasse is reached. At the start of negotiations the vendor's sealed price proposal will be opened and used as a starting point of negotiations. If a tentative agreement is reached it will be placed on the next available BOT agenda for review and consideration of award.

Hence, staff recommends, the BOT approve the RFQ Evaluation Committee's ranking and authorize staff to contact Family Pools, Inc. to negotiate a tentative agreement for a continuing services contract for pool services.

Pools RFQ Submittal Sheet

[illegible]

Comments:

only 1 vendor responded. Evaluation Committee voted 3-0 to recommend BOT to authorize staff to negotiate pricing with the vendor.

Submitted By:

Title:

J. W. Joffe, FCMR-EM



BAREFOOT BAY RECREATION DISTRICT

**Barefoot Bay Recreation District
RFQ Committee Meeting
RFQ 2019-04 Pools Services
August 16, 2019
10AM /Admin Conference Room**

Meeting Called to Order

The Barefoot Bay Recreation District held a meeting on Friday, August 16, 2019 at the Administrative Building Conference Room, 625 Barefoot Boulevard, Barefoot Bay, Florida. Mr. Loveland called the meeting to order at 10 AM.

Pledge of Allegiance

Led by Mr. Loveland

Roll Call

Present: Mr. Roger Compton, Mr. Randy Loveland, Mr. John W. Coffey, and Mr. Matt Goetz. Mr. Joseph Klosky was excused. Also, present: Ms. Kary Farrow, Recording Secretary.

Election of Chair

Mr. Goetz nominated Mr. Loveland as Chair. None opposed. Mr. Loveland elected as Chairman.

RFQ Opening

Mr. Coffey explained the RFQ process and let the committee know we only received one bid.

Mr. Loveland opened the RFQ from Family Pools, Inc.

Mr. Goetz outlined the experience Barefoot Bay has had with the company and stated all interactions have been positive.

Committee members reviewed the RFQ submitted by Family Pools, Inc.

Mr. Compton expressed concern regarding the company's experience as mostly cosmetic work. Mr. Loveland agreed. Mr. Goetz was able to clarify some of the company's experience due to his expertise with the pools at Barefoot Bay. Mr. Goetz provided the committee members with instances of his positive experiences with Family Pools, Inc.

Mr. Loveland asked for committee input. Mr. Coffey stated that we need Board approval to move forward and echoed Mr. Goetz's positive interactions with the company.

Mr. Goetz made a motion to recommend Family Pools, Inc. and add to the next Board Agenda. Seconded by Mr. Loveland. Motion carried unanimously.

Mr. Loveland made a motion to adjourn.

Meeting adjourned at 10:24AM.



FAMILY POOLS INC.

873 SW South Macedo Blvd.
Pt. St. Lucie, FL 34983
License # CPC1456929
1-866-294-4011
772-785-9558 fax



ORIGINAL

Frank Dunn



REQUEST FOR QUALIFICATIONS #2019-04
Pool Construction and Consultation Services

Barefoot Bay Recreation District
Office of the District Clerk
625 Barefoot Blvd.
Barefoot Bay, FL 32976

ISSUE DATE: July 16, 2019

**QUALIFICATION STATEMENTS TO BE RECEIVED NO
LATER THAN 4:30 PM ON THURSDAY, AUGUST 15,
2019**

CONTACT: Dawn Myers
PHONE NUMBER: 772.664.3141
FAX: 772.664.1928
E-MAIL: dawnmyers@bbrd.org

**QUALIFICATION STATEMENTS WILL BE OPENED AT
10:00 AM ON FRIDAY, AUGUST 16, 2019**

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Frank P...

- ORIGINAL -

SECTION I

INTRODUCTION

Barefoot Bay Recreation District (hereinafter referred to as "BBRD") is requesting sealed Qualification Statements for "Pool Construction and Consultation Services." Said services to be performed under a continuing service contract (without a second bid) are but not limited to:

- Consultation on design of pool projects
- Replacement of Pool #1 Pit
- Replacement of Pool #1 Heater Building
- Replacement of Pool #2 Pit
- Periodic inspections of pools and equipment

QUALIFICATION STATEMENTS DUE DATE & TIME: Thursday, August 15, 2019 AT 4:30 pm. Qualification Statements package shall be mailed or hand-delivered to the Office of the District Clerk, located at the New Administration Building, 625 Barefoot Blvd., Barefoot Bay, Florida 32976. Qualification Statements are to be received NO LATER THAN 4:30 pm after which time receipt will officially be closed. Qualification Statements received after the specified time and date will not be accepted. BBRD will not be responsible for mail delays, late or incorrect deliveries. The time/date signed on the envelopes by BBRD staff will be the official authority for determining late Qualification Statements.

The Qualification Statements opening will be conducted by the Evaluation Committee in public at 10:00am. on, Friday, August 16, 2019. The location of the opening will be the New Administration Building, 625 Barefoot Blvd., Barefoot Bay, FL 32976.

All Qualification Statements must be executed and submitted in a single sealed package. Respondent shall mark Qualification Statements package, "RFQ No. 2019-04, Pool Construction and Consultation Services." Respondent's name and return address should be clearly identified on the outside of the package.

Respondent shall submit one complete set with all supporting documentation within a single sealed package:

- One (1) hard-copy original (marked "ORIGINAL") and signed in blue ink.
- One (1) copy of the proposed fee structure in a separate sealed envelope within the seal submitted response.

Qualification Statements submitted by facsimile (fax) or electronically via e-mail will NOT be accepted. Qualification Statements, which do not comply with these requirements, may be rejected at the option of BBRD. It is the Respondent's responsibility to ensure that submittals are in accordance with all addendums issued. Failure of any Respondent to receive any such addendum or interpretation shall not relieve such Respondent from its terms and requirements. Qualification Statements not submitted on the enclosed RFQ Form will be rejected.

All questions about the meaning or intent of the Qualification Statement documents shall be submitted in writing and directed to The Office of the District Clerk, 625 Barefoot Blvd., Barefoot Bay, FL 32976, Attention: Dawn Myers, District Clerk. Questions may also be sent via fax at 772.664.1928 or e-mailed to dawnmyers@bbird.org.

STANDARD TERMS & CONDITIONS AND INSURANCE REQUIREMENTS

Proposers are responsible for reviewing BBRD's terms and conditions of RFPs within the BBRD Policy Manual available at <http://bbird.org/resident-relations/> (click on "BBRD Policy Manual rev October 2018") on pages 17-20.



SECTION II

AGENCY OVERVIEW

The Barefoot Bay Recreation District (BBRD), established by an act of the Florida Legislature in 1984, is a Recreation District of the State of Florida. The legislative branch of BBRD is composed of five elected Trustees. The Community Manager is responsible for the execution of Board of Trustees' established and adopted policy. BBRD, with an estimated population of 9,000 residents, is the largest manufactured housing community in the State of Florida.

(Please visit our official web site, www.bbrd.org for more information)

SCOPE OF WORK

The Barefoot Bay Recreation District (BBRD) requests Qualification Statements from qualified respondents for **Pool Construction and Consultation Services**. The successful respondent will be awarded a continuing services contract in accordance with to purchasing regulations, BBRD can authorize specific projects based on a proposal from the vendor of record (respondent who signs a continuing service contract) without seeking a second bid (as is required for projects to be performed by a vendor who is not a continuing service contractor).

Current budgeted projects include the following (budgeted amounts are dated and are not meant to imply a maximum amount BBRD is willing to pay for said projects):

- Replacement of Pool #1 Pit and conversion to a saltwater system \$60,000.00
- Replacement of Pool #1 Heater Building \$44,000.00
- Replacement of Pool #2 Pit \$40,000.00

Recurring services requested include but are not limited to:

- Consultation on design and cost estimates of current and future pool projects
- Periodic inspections of pools and equipment

Future projects currently not budgeted but anticipated to be completed in the next 5-7 years include but are not limited to:

- Marcite refinishing of pool surfaces
- Replacement of main drains
- Replacement of safety equipment (i.e. ladders, lighting, etc.)
- Leak detection and repair

SECTION III

REQUEST FOR QUALIFICATION STATEMENTS TIMELINE

The **anticipated** schedule for this RFQ is as follows:

Order	Task	Date (and Time if applicable)
1	Florida Today Advertisement	July 15, 2019
2	Publication Date	July 16, 2019
3	Advertisement	July 16, 2019 through Aug. 15, 2019
4	Deadline for Written Questions	Aug. 8, 2019
5	Responses/Addendum Issued	July 17, 2019 through Aug. 9, 2019
6	Submission Deadline (RFQ close date)	Aug. 15, 2019 (4:30pm)
7	RFQ Opening and Evaluation Committee Meeting Date (Discussion & Review)	Aug 16, 2019 (10:00am Administration Conference Room)

8	Additional Evaluation Committee Meetings (Short listing, if needed, otherwise vote to recommend award to Board of Trustees)	Aug. 23, 2019 (10:00am Administration Conference Room)
9	Evaluation Comm. Interviews (if needed) and vote to recommend the top respondents to Board of Trustees	Date & Time TBD, no later than Sep. 5, 2019
10	Board of Trustees authorization to negotiate with top respondent(s)	Sep. 13, 2019 (1:00pm, Bldg. D/E)
11	Comm. Mgr. negotiation with top respondent(s)	Sep. 18-26, 2019
12	Board of Trustees award of contract	Oct. 11, 2019 (1:00pm, Bld. D/E)

SELECTION AND EVALUATION PROCESS

An Evaluation Committee, identified by the Community Manager prior to issuance of the RFQ, shall review all responses to the RFQ. The Board of Trustees shall be advised of the membership of the committee at the time of the issuance of the RFQ.

Members of the Evaluation Committee shall consist of at least one (1) user department representative, one (1) Board member, and one (1) third-party non-employee resident chosen at the discretion of the Community Manager. The Community Manager and Board of Trustees Chairman shall serve on the committee as non-voting members. The Evaluation Committee meetings are subject to Sunshine Law; therefore, public notice of the intended meeting of the committee must be posted in advance to allow for the provision of any special accommodation needs of any attendees.

In general, BBRD wishes to avoid the expense to BBRD and to respondents of unnecessary oral interviews. Therefore, BBRD will make every reasonable effort to achieve the ranking using written submittals alone. If no top-ranked respondents can be clearly identified by review of the written submittals alone, then the Evaluation Committee will schedule the top ranked vendor(s) for formal interviews.

The Respondent's separate price proposal will not be viewed by the Evaluation Committee nor the Board of Trustees (BOT) until the BOT authorizes the Community Manager to negotiate with the top ranked respondents.

Formal Interviews (If Requested)

BBRD may choose to conduct oral interviews with one or more of the respondents. If BBRD chooses to allow oral interviews, such interviews will be open to the public. If oral interviews are held, the following guidelines will be used.

- BBRD's Office of the District Clerk will advertise the meeting place, date and time at least seven (7) calendar days in advance. The specific format of the interviews will be established by the Evaluation Committee and will be provided to respondents with the notifications.
- BBRD will allot equal time per each vendor, divided into three sequential parts: formal presentations, questions and answers, and discussion by Evaluation Committee.
- Oral interviews will provide an opportunity for the respondents to demonstrate their ability to use time efficiently, effectively and economically. The times allotted are maximums and no respondent will be penalized for using less than the allotted time.

Evaluation Committee Final Ranking and Recommendation to the Board of Trustees

After the interviews are completed, the Evaluation Committee will score all Qualification Statements to determine a final ranking of respondents considered to be most capable of performing the required service in the best interest of BBRD.



Board of Trustees (BOT) Authorization for the Community Manager to Negotiate a Tentative Contract

The top three respondents, in order of ranking by the Evaluation Committee, will be listed in a Board of Trustees (BOT) Meeting agenda memorandum on September 13, 2019. At said meeting, the BOT will review the Evaluation Committee's recommendation, may re-order the rankings, and then authorize the Community Manager to negotiate a tentative contract. Likewise, the BOT may reject the Evaluation Committee's recommendation at which point the RFQ would be re-issued.

Negotiation of a Tentative Contract

The Community Manager shall first negotiate with the top ranked respondent until a tentative agreement or an impasse is reached. If the Community Manager determines an impasse is reached, he will notify the respondent that the negotiations are ended and shall proceed to negotiate with the second ranked respondent until a tentative agreement or an impasse is reached. If the Community Manager determines an impasse is reached, he will notify the vendor that the negotiations are ended and shall proceed to negotiate with the third ranked vendor until a tentative agreement or an impasse is reached. If an impasse is reached with the third ranked respondent then BBRD may re-issue the RFQ (or seek an alternate method of solicitation of vendors for desired work). If a tentative agreement is reached, an agenda memorandum will be drafted for the October 11, 2019 BOT meeting for award of contract.

Of note, once the Community Manager determines negotiations have reached an impasse with a specific respondent and has notified him/her of the impasse, then the Community Manager shall be prohibited from further negotiations with the respondent and must move onto the next highest ranked respondent.

Board of Trustees (BOT) Award of Final Contract

Only the BOT has the authority to award the final continuing service contract to the successful respondent. Typically, the BOT follows the recommendation of staff on the selection of vendors for projects, but has the authority to ultimately pursue a different avenue if they so desire. Once the BOT has voted to award a continuing service contract, BBRD General Counsel will work the staff and the successful respondent to develop and review and execute a formal contract.

EVALUATION PROCESS

All qualification submittals will be subject to a review and evaluation process. It is the intent of BBRD that all respondents responding to this RFQ, who meet the requirements, will be ranked in accordance with the criteria established in these documents. BBRD will consider all responsive and responsible submittals received in its evaluation and award process.

Submittals shall include all the information solicited in this RFQ, and any additional data that the vendor deems pertinent to the understanding and evaluation of the Qualification Statements. Respondents should not withhold any information from the written response in anticipation of presenting the information orally or in a demonstration, since oral presentations or demonstrations may not be solicited. Each submittal will be ranked based on the criteria herein addressed.

An adjective-based scoring system shall be applied to the non-price factors throughout the evaluation process for the assessment of the written responses and the interviews (if requested). A score of 0 is the least favorable and a score of 10 is the most favorable in all sections.

The vendor's response will be scored by Committee members in accordance with the following scale:

- 0 = Unsatisfactory: Not responsive to the requirement.
- 1-3 = Below Minimum Standards: Responsive to the requirement but below acceptable standards.
- 4-6 = Marginal: Minimal acceptable performance standards and responsive to the requirement.
- 7-8 = Satisfactory: Above minimum performance, Effective and Responsive to the requirement.
- 9-10 = Exceeds Expectations for effectiveness and responsiveness to the requirement.



NOTE: The Committee members' score times the "weighted value" assigned to the different sections listed under "Criteria" equals the total score for that section. (example: individual score of 9 multiplied by the weighted value of 25% equals the total score of 2.25-points).

Respondents submitting the required criteria will have their Qualification Statements evaluated by the Evaluation Committee and scored for the non-price factors to include summary of qualifications and technical qualifications.

During the evaluation process and at the sole discretion of BBRD, requests for clarification of one or more respondent submittals may be conducted. This request for clarification may be performed by the BBRD in a written format, or through scheduled oral interviews. Such clarification requests will provide respondents with an opportunity to answer any questions BBRD may have on a respondent's submittal.

CRITERIA

Respondents shall include the following information in their written Qualification Statement document and should use the following format when compiling their responses. Sections should be labeled, and pages should be sequentially numbered at the bottom of the page.

Summary of Qualifications: (60% X ____ = maximum ____ points)

- a) Indicate the respondent's background in providing these services.
- b) Provide a listing of comparable client references that are using the respondent's professional services for the type of services outlined in Section II, (i.e., client name, address, telephone number, contact person and project name and cost). A minimum of five references are required. Pictures of said projects are encouraged.

Technical Qualification: (40% X ____ = maximum ____ points)

- a) Provide a listing of the respondent's employees who will have primary responsibility for the BBRD's contract and provide a concise listing of each employee's length of employment with firm and years of experience in his/her profession.
- b) Indicate who in the respondent's firm will be the point of contact for BBRD.

Cost Proposal

The qualifications document should include a **cost proposal submitted in a separately sealed envelope and placed within the qualifications documents**. Proposed cost shall include the hourly billable rates for the positions that will be involved in the provision of consultation and inspection services plus the overhead/profit rate built into construction related proposals.

Waiver of Irregularities:

The Board of Trustees shall have the authority to waive irregularities in any and all formal sealed quote/bids.



FAMILY POOLS INC.

873 SW South Macedo Blvd.
Pt. St. Lucie, FL 34983
License # CPC1456929
1-866-294-4011
772-785-9558 fax



Barefoot Bay Recreation District
Office of the District Clerk
625 Barefoot Blvd.
Barefoot Bay, FL 32976

REQUEST FOR QUALIFICATIONS #2019-04
Pool Construction and Consultation Services

Summary of Qualifications:

a) Family Pools Inc has been in business locally, owned and operated by Frank Russo for over 30 years. Frank Russo is not the kind of owner who only signs checks. He is hands on and involved in the daily on goings of every job big or small to ensure the highest quality work and products for our customers. More importantly Frank Russo stands behind all of his work.

Throughout the history of Family Pools Inc and Frank Russo's professional career the total dollar figure of completed projects is in excess of \$60 million dollars to include both large scale commercial and municipal projects as well as residential projects of all sizes.

The work involved pool resurfacing, equipment and VakPak installations, deck and pool shell repairs and rebuilds, re-plumbs and new plumbs, paver deck and coping installations, professional consulting/inspections for operational efficiency, cost efficiency, DOH and commercial pool code compliance, and real estate transactions etc. Family Pools Inc in house staff employees are all long term employees who have been with the company for over 5 years each they come with a combined total of 40 years' experience in the swimming pool industry.

These things are what make us not only capable but the best company to complete the renovation work needed as part of the renovation, repairs and/or remodel projects you may have. Identifying and putting into practice the proper code adherences, project elevations, slope and plumbing techniques in addition to using the best performing most efficient parts, valves, and equipment to include new pumps, filters, and all specified items are important as are quality materials and installation of tile, plaster/pebble surfaces, deck textures, and even demolition work when needed; however my expertise and professional proficiency is the distinction between a simple install and an expert end result.

(1) Family Pools Inc is a state certified CPC licensed company qualified by Frank Russo and able to provide all scope of work items listed services and materials within proper contractor licensing limits. CPC1456929 see attached license for verification.

(2) I, Frank Russo as the qualifier of Family Pools Inc understands the work to be done, commits to perform the work, is able to and will comply with all applicable laws, rules, regulations and ordinances the State of Florida and the United States.

b) SEE ATTACHED REFERENCE LIST



RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETARY



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
CONSTRUCTION INDUSTRY LICENSING BOARD

THE COMMERCIAL POOL/SPA CONTRACTOR HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

RUSSO, FRANK JR

FAMILY'S POOLS INC
873 SW SOUTH MACEDO BLVD
PORT ST LUCIE FL 34983

LICENSE NUMBER: CPC1456929

EXPIRATION DATE: AUGUST 31, 2020

Always verify licenses online at MyFloridaLicense.com

Frank Russo



Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



FAMILY POOLS INC.

873 SW South Macedo Blvd.
Pt. St. Lucie, FL 34983
License # CPC1456929
1-866-294-4011
772-785-9558 fax



References:

(ALL OF WHICH WE WERE PRIMARY CONTRACTOR ON & FRANK RUSSO WAS DIRECT PROJECT SUPERVISOR.)

Charlotte County BOCC

Art Markham

941-743-1377

art.markham@charlottecountyfl.gov

Various municipal commercial pool renovations including re tile, pool resurface, depth markers, lane tile, etc.

2014 - current

\$239,000.00

Windsor of Florida

Juan Tierrablanca

772-321-0566 or 772-388-8422

juan.tierrablanca@windsorflorida.com

Various commercial renovations as well as residential for rental/vacation properties

2010 - current

\$136,000.00

Concord Management Ltd.

Melanie Caglioni

407-621-6415

melanie.caglioni@concordrents.com

2605 Maitland Center Parkway

Maitland, FL 32751

Numerous commercial renovations at various properties including pool retiles, and interior resurfaces.

2014 - current

\$62,000.00

Okeechobee County BOCC

Sheri Selvy or Donnie Odom

863-763-0805

sselvy@co.okeechobee.fl.us

1700 NW 9th Ave

Okeechobee, FL 34972

Commercial renovation pool & deck retile, resurface, coping repairs, etc.

2013 - current

\$189,000.00

Sea Pointe Towers Ft Pierce

801 South Ocean Drive.

Ft Pierce, FL 34949

Seapointe801@outlook.com

772 -872-1771 Rick

Commercial pool resurface, retile, deck repairs and texture then stain.

2018

\$37,000.00

Barefoot Bay Recreation District
625 Barefoot Blvd.
Barefoot Bay, FL 32976
John Coffey
Phone: 772.664.3141 Fax: 772.664.1928
Commercial pool retile, resurface, acid wash, heater / equipment install and repairs etc.
2015-2016
\$84,000.00

Magnolia Lakes Clubhouse
Bob Allen
101 NW Magnolia Lakes Blvd
Saint Lucie West, FL 34983
772-260-9886
Commercial retile, resurface, new light fixture installations.
2013
\$48,000.00

The Lakes Saint Lucie West
1210 NW Sun Terrace Circle
Port Saint Lucie
jeff@pinnacleam.com
772-631-9755 Jeff
Commercial pool resurface, retile, etc.
2018
\$36,000.00

Town Park Master Assn
11270 SW Town Park Ave
Port St Lucie, FL 34953
561-235-0625
RVick@campbellproperty.com
Commercial pool resurface and retile, coping and deck repairs, splash pad resurface, handicap lift install etc.
2018
\$74,000.00

The Club at Saint Lucie West
111 SW Palm Drive
Port St Lucie, FL 34986
(772) 343-8807
franchesca.rodriguez@fsresidential.com
Commercial pool resurface
2017
\$39,000.00



Karma Hotels
Best Western
3975 Highway 441 South
Okeechobee, FL
Holiday Inn
3101 Highway 441 South
Okeechobee, FL
863-634-9032
Jay
karmahotels@hotmail.com
Pool resurface, retile, deck repairs, etc.
2018
\$22,000.00

MARRIOTT HUTCHINSON ISLAND
555 NE Ocean Blvd
Stuart, FL 34996
Jason Hazelton
772-214-7070
Hotel pool resurface & re tile
2018
\$28,000.00

Keystone Property Management
Southwinds @ The Moorings
1250 W Southwinds Blvd
Vero Beach, FL 32963, USA
Michael Barber
772-538-1986
Resurface two onsite community pools, re tile, new coping installation
2018
\$62,000.00

Villas of Village Green
1487 NE Colchester Cr
PSL, FL
772- 335-2393
Resurface & retile pool
2018
\$65,000.00

City of Lauderhill
5581 W Oakland Park Blvd
Lauderhill, FL 33313
John Mullins Aquatic Center
BUDDY
954-614-4744
Resurface, retile, leak repair, new filters, new lights
2018
\$138,000.00



EVERGREEN CONDOMINIUM
1622 SE GREEN ACRES CIR
PT ST LUCIE, FL
(772) 335-7984
Resurface & retile
2018
\$40,000.00

Oasis Village of Okeechobee C/O Vesta Property
1601 Us Highway 441 SE
Okeechobee, FL
Ed 217-653-3205
Resurface and retile
2018
\$25,000.00

Treasure Cove Dunes Condo Association
4100 N Hwy A1A
Ft Pierce, FL
(305) 433-1870 BRIAN JEROME
Resurface, retile, new pavers, new fence, new ladders and handrails
2018
\$86,000.00

Peacock Run Apartments
5502 NW East Torino Parkway
Port St. Lucie, FL 34986
Ph 772.344.3998 Fax 772.446.4403 Christine Lombardi Property Manager
Drain and acid wash pool. Install all new equipment VakPak system and replumb.
2019
\$45,000.00

City of Sunrise
Village Beach Club and Welleby Pool Resurfacing
Meghan Kaufold, R.A.
777 Sawgrass Corporate Parkway
Sunrise. FL 33325
(954) 888-6070 telephone
(954) 572-2494 fax
Resurfaced and retiles 2 commercial/city community pools and one kiddie pool.
2019
\$166,000.00



Brevard County
MCLARTY PARK POOL RENOVATIONS
790 Barton Boulevard
Rockledge, FL 32955
Doug Haymond
Construction Coordinator
Brevard County Facilities
Office: 321-633-2050

Demo existing kiddie pool eliminate use, pour concrete solid to fill and merge with existing deck area, resurface and retile community pool, repairs deck and spraydeck entire deck area.

2019

\$129,000.00

Wendy Woodman
General Manager
Okeechobee KOA Resort
4276 US Hwy 441 So.
Okeechobee, FL 34974
(863) 763-0231
Resurface one community pool and spa.
2019

\$48,000.00

Village of North Palm Beach
Special Projects Director
Village of North Palm Beach
Country Club Pool, Deck, & Equipment Room Renovation
951 US-1,
North Palm Beach, FL 33408
Office Phone – 561-904-2139
Cell Phone – 561-348-0697

Resurface pool, retile pool, rebuild step to code, replumb pool, install all new pumps and filters, new coping, diving blocks, lifts, install 29 new lights, pool size is over 14,000 total interior area

2019

\$500,000.00





FAMILY POOLS INC.

873 SW South Macedo Blvd.
Pt. St. Lucie, FL 34983
License # CPC1456929
1-866-294-4011
772-785-9558 fax



Barefoot Bay Recreation District
Office of the District Clerk
625 Barefoot Blvd.
Barefoot Bay, FL 32976

REQUEST FOR QUALIFICATIONS #2019-04
Pool Construction and Consultation Services

Technical Qualification:

- | | | | | |
|----|----------------|--------------------|--------------|-----------------------|
| a) | Frank Russo | owner/president | 772-370-5151 | |
| | Jose Esquivel | operations foreman | 772-333-7426 | (see resume attached) |
| | Nichole Aponte | office manager | 772-361-3439 | (see resume attached) |

- b) Any of the above can be used for a point of contact on any/all projects and bids.

NICHOLE APONTE
1582 SW Dycus Ave. Port Saint Lucie, FL 34953
772-216-8888
nmaponte@gmail.com

Office Manager/Administrative Assistant

Dependable, trustworthy professional with 20 years of experience in providing effective & comprehensive support to senior executives & upper management.

Excels in fast paced environments as well as in supervising & motivating staff to increase productivity & company profitability.

I have a sharp mind, I am well spoken and educated.

I am anxious to learn and train quickly.

I works well independently or as part of a team.

Proficient in Microsoft Word, Microsoft Excel, QuickBooks & Internet Navigation.

Adept with Computer Usage, Fax Machines, Copiers, Phone Systems, Printers & other major office equipment.

45 WPM typing skills.

Thank you for your time & consideration.

There are 2 total pages including this cover.

Certifications & Education

Keiser University

A.S. Nursing - 1 Year Completed Dean's List
Degree Incomplete, Externship Credit Hours Needed

A.A Business Administration
Ashworth University

State of Florida Notary



Family Pools, Inc.

03/2006 - present

Office Manager/Administrative Assistant/Retail Showroom Manager

Coordinated and managed daily operations. Quickly became a trusted assistant to the company president and earned a reputation for maintaining a positive attitude and producing efficient high quality work flow.

Daily Regular Tasks:

Retail sales, inventory, cash handling, product deliveries, shipments, internet orders, job log maintenance, work scheduling coordination of 5 + crews, A/P, A/R, phones, customer service, contract processing, permitting, inspections, NOC, collections, small claims, data entry, correspondence preparation on behalf of the company owners, municipal bid coordinator, etc.

Tri-County Waste/Towing

05/05 - 11/05

Receptionist/CSR

Implemented & developed computer generated forms that streamlined procedures, increased productivity, & improved profit margin as a result of improved organization.

Daily Regular Tasks:

Collections, A/R, billings, dispatching, vehicle releases, vehicle reports, parts orders/garage assistance, customer service, contract management, sales, productivity reporting etc.

Choice Sanitation/Environmental

10/97 - 04/05

Office Manager/Administrative Assistant

Assisted in the development of the company to gross a profit of \$10 million annually.

Daily Regular Tasks:

Collections, A/R, billing, data entry, updating customer files, customer service, contract management, computer software management, sales, fleet management & routing, dispatching, legal issues, accounting, payroll, A/P, corporate mergers, audits, banking, human resources, insurance, appointment setting, meeting coordination, document creation, travel & expense reports, letter transcription, special projects etc.



Jose Esquivel
1028 Hispana Ave.
Fort Pierce, FL 34982
772-267-8451

Summary:

Dependable, hard-working job foreman with just about 20 combined years of experience in the swimming pool industry.

Skills:

Plumbing, tile, excavation equipment, finishing concrete, concrete form and masonry, carpentry, landscaping, pool deck texture and pavers, coping over pour and brick, and demolition.

- Trained contract workers to perform general construction/maintenance duties to company standards.
- Dependable independent worker
- Good at following instructions
- Consistent work history
- Team player
- Establishing goals and setting priorities

As a supervisor, I must have to have strong communication skills, optimize efficiency, cut cost where possible, review dig plans, estimations, and coordinate different phases of the job.

As a person that is in charge, I can't stress safety enough. I maintained a spotless record with no major injuries. Job cleanliness was also very important. A clean job is a safe job.

Experience:

Family Pools Inc.

2013 - current

Job Foreman

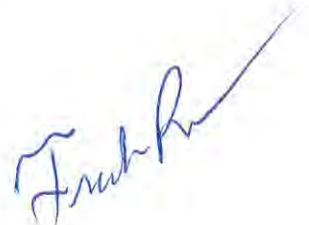
Supervise up to 10 working projects at a time as well as 6 workers to ensure top quality product, workmanship and safety. Hands on foreman actually putting my hands to work with the crews all while training when necessary. Evaluate projects and advise customers of job progress and information per phase. Order all materials for projects.

Harbor Bay Pools Port Saint Lucie

2000 - 2013

Laborer promoted to job foreman

I was involved in all aspects of the construction of swimming pools. Laying out the dig, maintaining inventory and maintenance of tools and equipment, building the pool walls, making sure the dig was dug to spec, maintaining a proficient crew, installing spas, handled customer relations, installed plumbing, and oversaw sod laying and light landscaping after pool was complete.





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

8/12/2019

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or 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 Insurance by Ken Brown, Inc. 707 Pennsylvania Ave Ste 1300 Altamonte Springs FL 32701	CONTACT NAME:	
	PHONE (A/C, No, Ext): 321-397-3870 FAX (A/C, No): 321-397-3888 E-MAIL ADDRESS: certificates@insbykenbrown.com	
INSURED Family Pools, Inc 873 SW South Macedo Blvd. Port St. Lucie FL 34983	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: Amerisure Mutual Ins. Co	23396
	INSURER B: Amerisure Ins Company	19488
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 239215579

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR 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 type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			CPP21116960002	3/29/2019	3/29/2020	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/OP AGG \$ 2,000,000 \$
B	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY <input checked="" type="checkbox"/> PIP \$10,000			CA20868720701	3/29/2019	3/29/2020	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ \$0			444488	3/7/2019	3/29/2020	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000 \$
B	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	WC208243008	3/29/2019	3/29/2020	<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

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
RFP No. 2014-03 Pool # 2 Resurfacing & Deck Paver Installation

CERTIFICATE HOLDER**CANCELLATION**

Barefoot Bay Recreation District
Office of the District Clerk
625 Barefoot Blvd
Barefoot Bay FL 32976

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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Barefoot Bay Recreation District

625 Barefoot Boulevard, "New Administration Building"
Barefoot Bay, FL 32976-9233

Phone 772-664-3141

Fax 772-664-1928

Memo To: Board of Trustees

From: John W. Coffey, ICMA-CM, Community Manager

Date: Sept 13, 2019

Subject: Manager's Report

Office of the District Clerk

The search for a new District Clerk is on-going. The window to submit resumes closes September 12, 2019. Interviews are anticipated to be conducted within the following few weeks.

Resident Relations

ARCC Meeting 8/20/2019

- 2 Old Business – approved
- 12 Consent Items – approved
- 14 Other Items – 11 approved, 2 approved with stipulations, 1 Denied

ARCC Meeting 9/3/19 – MEETING CANCELLED DUE TO HURRICANE

- 1 Old Business
- 12 Consent Items
- 5 Other Items

VC Meeting 8/23/2019

- 41 Total Violations - 20 Came into to compliance prior, 1 DOR is working with the homeowner, 1 Closed due to new homeowner

VC Meeting 9/13/2019

- 22 Cases to be presented

August 2019 Interesting Facts

- 42 New Homeowners
- 50 New badges created

Violation Committee Vacancy – Staff requests permission to advertise the vacancy on the Violations Committee (John Atta's term expired on September 12, 2019).

Food & Beverage

New Dart Machine Update - The new units for the Lounge are anticipated to arrive within the next week.

The **annual Summer Games and Chili Cook off** will be held on Sunday, September 15 starting at 1 p.m.

The next **Ring of Fire show** is October 12 in Building A. Listen and dance to the sounds of Cash, Willie, and Haggard from 6-9:30 p.m. Tickets are \$13 and go on sale September 16 in the new Administration Building at 9:30 a.m. One person may purchase up to 8 tickets.

Barefoot Bay's first annual **Sea of Pink**, a Walk for Breast Cancer, will be held on Saturday, October 19th on the walking path next the New Administration Building. Register at the CVO office Monday-Friday between the hours of 10am and 2pm.

Flyers with all the details are posted.

Golf-Pro Shop

- Pro Shop Flooring: Complete
- Hole 12 Sod repair: Complete
- Golf Membership renewals start Oct 1st (Contact pro shop with questions)
- Driving range hitting cages received
- Construction of the overflow golf cart parking (behind Hole 9 and D&E) is anticipate beginning within the next few weeks

Property Services

- Replaced hot water heater at pool 2
- Repaired and replaced shower assembly at pool 3
- Continued canal maintenance at the garden area by the ball field
- Addressed water leak at pool 2
- Repaired flooring at the 19th Hole
- Completed install of flooring for the Veteran's Office
- Installed new racks and server station for the 19th Hole
- Addressed leaks in the 19th Hole roof
- Installed new tables and sandwich station for 19th Hole
- Received new benches for the mini golf project
- Installed and then removed shutters for Hurricane Dorian
- Finished grading and installed new sod for the NAB
- Addressed all current DOR violations