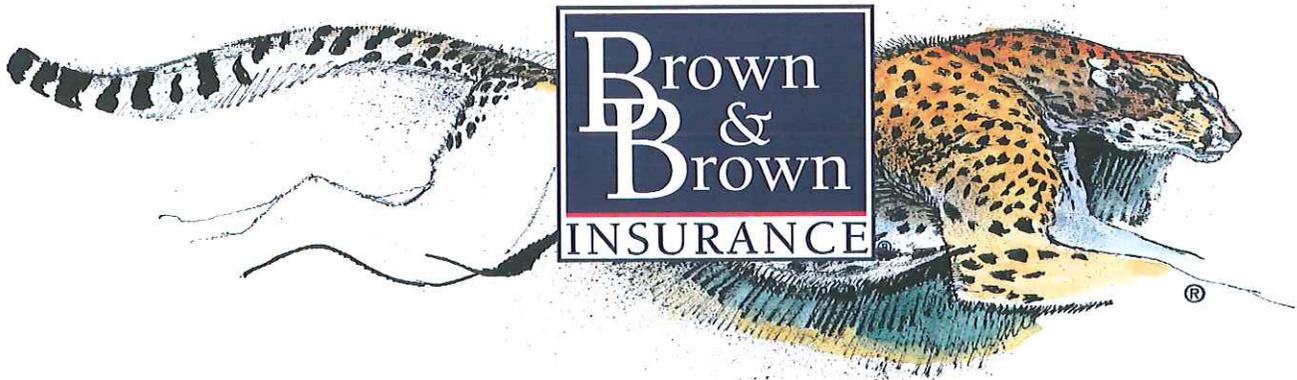




# Worker's Compensation

# INSURANCE PROPOSAL

PREPARED FOR:



## Sumter County Board of County Commissioners

10/1/2011 to 10/1/2012

Workers Compensation  
PGIT Automobile  
VFIS Automobile

PRESENTED BY:

Account Executive  
Account Manager

Scott Hindman  
Sandra A Mitchell

Brown & Brown Insurance  
900 N. 14<sup>th</sup> Street  
Leesburg FL 34748

Phone  
Fax

352-787-2431  
352-787-9922

# INSURANCE PROPOSAL

PREPARED FOR:



## Sumter County Board of County Commissioners

10/01/2011 - 10/01/2012  
Workers Compensation

PRESENTED BY:

**Scott Hindman**

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

900 N 14th Street

Leesburg, FL 34749-1636

**Business Phone: (352)787-2431**

**Fax Phone: (352)787-9922**

This presentation is designed to give you an overview of the insurance coverage's we recommend for your company, based upon information provided by you. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverage's, conditions and exclusions. Specimen copies of all policies are available upon request prior to binding of coverage. If there are any other areas that need to be evaluated prior to binding of coverage, please bring this to our attention. Should any of your exposures change after coverage is bound, such as operations, hiring employees in new states, buying additional property etc. please let us know as proper coverage can be discussed.

## Introduction

Your business represents a considerable investment of time, effort and money. It warrants the service of a company that can provide a comprehensive analysis of all your insurance needs, offer insurance programs that are competitively priced and extend full protection to meet your specific needs.

You need an Insurance Agency that is large enough to market your account to more than one leading insurance carrier, yet focused on providing professional, personalized service.

Our agency **Brown & Brown of Florida, Inc.** is that caliber of an agency. We provide the kind of quality attention and protection you and your company deserve. Representing more than 15 major carriers, specializing in every type of insurance coverage, we are able, and honored, to assume the responsibility of meeting your insurance needs.

Our recommendations are based on a careful analysis of the risks unique to you and your company. To this end, we have prepared a sound, competitively priced, insurance proposal for your review.

We appreciate the opportunity to evaluate you and your company and provide this proposal to cover your insurance and asset management needs.

## Resources

### Claims Management

At **Brown & Brown of Florida, Inc.**, we take an active role in the management of your claims. Our Service Team is committed to assuring you receive prompt and fair treatment for any claim involving coverage extended by our agency, to you or your company.

### Loss Control/Risk Management

A successful Loss Control/Risk Management Program is based on a successful partnership between **Brown & Brown of Florida, Inc.**, you and your insurance carrier. As a team, all parties must work together to protect you, your business, your assets and to prevent future loss.

We will provide you with technical advice, resources, and assistance in developing, improving and monitoring an effective Loss Control/Risk Management program by:

- Reviewing your current Loss Control/Risk Management program;
- Analyzing loss data to identify specific areas which generate the greatest claim frequency;
- Reviewing your current environment and operations, including your physical assets, personnel practices, and organization of management;
- Conducting visits to all locations to develop a risk profile and to define management and insurance carrier responsibilities;
- Developing, improving, and implementing a Loss Control/Risk Management program with a written plan of expectations. (This program will be consistent with your management style and easily implemented);
- Establishing a meeting schedule to review and discuss safety and loss analysis reports with management and/or staff as required by your insurance carrier.

### Employee Benefits

**Brown & Brown of Florida, Inc.** offers a full range of Employee Benefits that may be tailored to fit the needs of your company. With access to virtually all the major benefit companies in the US, we have the resources, knowledge and experience to help customize your benefits program to include any or all the following:

Medical – Health Care  
Dental Coverage  
Life Insurance  
Long and Short-Term Disability  
Group Retirement Plans  
Pension and/or Profit Sharing

**Brown & Brown of Florida, Inc.** also has the experience to advise and administer both fully insured or partially self-insured plans.



**Renewal Quote No.: WC FL1 0601060 11-13**

Effective: 10/01/2011

Renewal Quote Expiration Date: 10/01/2011 12:00 AM

Reference Number: 33071

Portal Reference Number:206735

**RENEWAL QUOTE FOR**  
**Sumter County Board of County Commissioners**

7375 Powell Road  
Wildwood, FL 34785

Presented by Public Risk Underwriters for:

Brown & Brown of Florida, Inc.

P. O. Box 491636  
Leesburg, FL 34749-1636

8/9/2011 11:32 AM



Named Covered Party: **Sumter County Board of County Commissioners**

Term: **10/01/2011 to 10/01/2012**

Coverage Provided By: **Preferred Governmental Insurance Trust**

Renewal Quote No.: **WC FL1 0601060 11-13**

To protect members of the fund from large losses and to protect the financial security of the fund, the Preferred Governmental Insurance Trust (PGIT) board of trustees has elected to purchase an extremely conservative excess of loss insurance structure. We stress PGIT excess of loss structure because an excess structure provides PGIT members several levels of protection that reinsurance does not.

Foremost among these is the fact that PGIT's excess of loss policies list every individual member a named insured, giving every member direct access to the insurance company for payment of claims. Reinsurers are only responsible to the trust itself. Therefore, if a trust became financially troubled, there is no guarantee from an insurance company that any individual claim will be paid or even that a reimbursement will go towards the originating claim.

PGIT is a non-assessable Trust authorized under Florida Statute and is not rated by AM Best. PGIT is not protected by the Florida Guarantee Association in the event it becomes unable to meet its claims payment obligations. PGIT members are not constrained by notice requirements or punitive run-off claims costs to exit. PGIT is a non-admitted pool in the state of Florida.



Public  
Risk  
Underwriters

*Insurance Solutions for Public Entities*

Public Risk Underwriters (PRU), as part of Brown & Brown, is one of the premier insurance service organizations for public entities in the United States. Our exclusive focus and in-depth understanding of the unique risk exposures and operating environment of the public sector allows us to tailor customized products and services to meet our clients' needs.



Preferred Governmental Claims Services (PGCS) is dedicated to exclusively serving Florida governmental agencies. PGCS administers and closely controls all claims from start to finish. This team of full-time, licensed adjusters understands federal laws and state statutes governing actions against public entities. A toll-free telephone number is provided to facilitate reporting of claims.

## Compensation Disclosure

We appreciate the opportunity to assist with your insurance needs. Information concerning 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 Coverage Term referenced above, your insurance was placed through PGIT. PGIT is an independent entity formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. PGIT 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.

PGIT has contracted with PRU, a company owned by Brown & Brown, Inc., to administer PGIT's operations. The administrative services provided by PRU to PGIT include:

Underwriting / Coverage review / Marketing / Policy Review / Accounting / Issuance of PGIT Coverage Agreements / PGIT Member Liaison / Risk Assessment and Control

Pursuant to its contract with PGIT, PRU receives an administration fee, based on the size and complexity of the account, of up to 12.0% of the PGIT premiums billed and collected.

PGIT has also contracted with PGCS, a company owned by Brown & Brown, Inc., for purposes of administering the claims of PGIT members. The services provided by PGCS to PGIT may include:

Claims Liaison with Insurance Company / Claims Liaison with PGIT Members / Claims Adjustment

Pursuant to its contract with PGIT, 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 PGIT.

PGIT 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 PGIT's insurance policies, and for individual risk placements for some PGIT 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 PGIT for your coverage. Some wholesale brokers used by 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 your 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 owned by Brown & Brown Inc.



Named Covered Party:

Sumter County Board of County Commissioners

Term:

10/01/2011 to 10/01/2012

Coverage Provided By:

Preferred Governmental Insurance Trust

Renewal Quote No.:

WC FL1 0601060 11-13

**ESTIMATED ANNUAL PAYROLL**

Class Code	Description	Payroll
0251	IRRIGATION WORKS & DRIVERS	0
5403	CARPENTRY NOC	0
5506	STREET OR ROAD CONST-PAVING	390,998
5509	STREET OR ROAD MAINTENANCE	821,071
7380	DRIVERS NOC	33,498
7382	BUS CO - EMPLOYEES & DRIVERS	19,635
7590	GARBAGE WORKS	168,480
7704	FIREFIGHTERS & DRIVERS	1,744,020
7720	POLICE OFFICERS & DRIVERS	0
8380	AUTOMOBILE SERVICE REPAIR	167,462
8742	SALESPERSONS/COLLECTORS/MSGRS	337,627
8810	CLERICAL	8,805,620
8831	HOSPITAL -VETERINARY & DRIVERS	187,949
8835	HOME HEALTHCARE	0
9015	BULDINGS - OWNER OR LESSEE	337,605
9033	HOUSING AUTHORITY & CLERICAL	46,966
9102	PARK NOC -EMPLOYEES & DRIVERS	207,711
9402	STREET CLEANING & DRIVERS	118,622
9410	MUNICIPAL NOC	544,856
		<b>\$13,932,120</b>



Named Covered Party:

**Sumter County Board of County Commissioners**

Term:

**10/01/2011 to 10/01/2012**

Coverage Provided By:

**Preferred Governmental Insurance Trust**

Renewal Quote No.:

**WC FL1 0601060 11-13****EMPLOYERS' LIABILITY COVERAGE**

Bodily Injury by Accident	Each Accident	\$1,000,000
Bodily Injury by Disease	Agreement Limit	\$1,000,000
Bodily Injury by Disease	Each Employee	\$1,000,000

**ESTIMATED BILLING**

Manual Premium		\$270,456
Experience Modifier	0.820	
Estimated Annual Premium		\$137,180
Minimum Annual Premium	\$2,000, Monoline \$4,000	
Drug-Free Credit		Included
Safety Credit		Included

Experience Modifiers:

0.820 10/01/2011

Pay Term: WC - 25% Down &amp; 9 Equal Installments

First payment of \$34,445.00 is due 10/01/2011.

9 Monthly Installments of \$11,415.00 are due beginning 11/01/2011.

Make Checks Payable to Preferred Governmental Insurance Trust



Named Covered Party: **Sumter County Board of County Commissioners**

Term: **10/01/2011 to 10/01/2012**

Coverage Provided By: **Preferred Governmental Insurance Trust**

Renewal Quote No.: **WC FL1 0601060 11-13**

**TOTAL PREMIUM DUE**

\$137,180.00

**RENEWAL QUOTATION TERMS & CONDITIONS INCLUDING BUT NOT LIMITED TO**

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages indicated in the application.
2. Quote subject to review and acceptance by PGIT Board of Trustees
3. The Coverage Agreement premium shall be pro-rated as of the first day of coverage from the minimum policy premium.
4. Down payment is due at inception
5. 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.
6. 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.
7. Quote was prepared using payrolls supplied by your agency.
8. Safety and Drug Free program credits (if applicable) are subject to program requirements.
9. Payrolls are subject to final audit.
10. Deletion of any coverage presented, Package and/or Workers' Compensation, will result in Re-pricing of account.
11. Coverage is not bound until confirmation is received from a licensed representative of Public Risk Underwriters.

**ADDITIONAL TERMS AND CONDITIONS, INCLUDING BUT NOT LIMITED TO:**

Quote is subject to receipt of the following information by 11/01/2011:

- Signed Drug Free and Safety Program Applications

## PREMIUM SUMMARY

Named Insured: Sumter County Board of County Commissioners

Dates: 10/1/2011 to 10/1/2012

DESCRIPTION OF COVERAGE	PREMIUM
Worker's Compensation	\$137,180.00
<b>Total Estimated Premium</b>	<b>\$137,180.00</b>

**Preferred Governmental Insurance Trust is not rated by A M Best, and they are not protected by the Florida Guarantee Association in the event it becomes unable to meet its claims payment obligations.**

Public Risk Underwriters an intermediary is owned in whole or part by Brown & Brown, Inc., the parent company of Brown & Brown of Florida, Inc.. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc. but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/ Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance.

The compensation received by the Wholesale Insurance Broker/Managing General Agent for the services above is based upon commission The commission for the services above is typically in the range of 10% to 15% of policy premium.

**25% Minimum earned**

## SUMMARY OF PROPOSED PREMIUMS AND RELATED INFORMATION

Premiums as Proposed: \$137,180.00

Payment Plan: Direct Bill

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

Property Values are Ultimately Chosen by the Client

Higher Limits of Liability may be available

Quote is subject to the following:

Compensation In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments.

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

Questions and Information Requests. Should you have any questions, or require any additional information, please contact this office at 1-800-293-2431 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry.shtml>.

**INSURED:**

**Sumter County Board of County Commissioners**

	Exposure		Coverage Provided		Quoted			Exposure		Coverage Provided		Quoted	
	Yes	No	Yes	No	Yes	No		Yes	No	Yes	No	Yes	No
<b>PROPERTY</b>							<b>INLAND MARINE</b>						
Buildings							Mobile/Contractors Equipment						
Contents							Communication Equipment						
Boiler & Machinery							Miscellaneous Equipment						
Vacant property							Watercraft						
Flood (excess)							Rented, Borrowed, Leased Equip						
Flood (primary)							<b>CRIME</b>						
Earthquake							Faithful Performance						
Accounts Receivable							Employee Dishonesty						
Computers/EDP							Computer Fraud						
Extra Exp/Business Income							Electronic Funds Transfer						
Builders Risk							Money & Securities						
Valuable Papers							<b>WORKERS' COMPENSATION</b>						
<b>GENERAL LIABILITY</b>							USL&H						
Police Department							Pilots						
Fire Department							Labor from inmates						
EMT's							Volunteers						
Paramedics							<b>POLLUTION</b>						
Senior Services							Above ground storage tanks						
Housing Authority							Under ground storage tanks						
Jail or Prison							Water treatment facilities						
Golf Course							Wastewater treatment facilities						
Liquor Liability							Vehicle Maintenance Facilities						
Hospital/Medical Facilities							Chemical Spraying						
Airport							Aerial Spraying						
Special Events							Landfills						
Watercraft over 52'							Recycling Facilities						
Electric Utility							<b>AUTOMOBILE</b>						
Gas Utility							Automobile Liability						
Swimming Pool							Physical Damage Coverage						
Skate Park							Mass transit						
Play Grounds							Garagekeepers Liability						
Parks							Livery						
Professional Liability							Fiduciary Liability						
Public Officials Liability							Pension Plans						
Employment Pract Liab							Miscellaneous						
Educators Liability							Police or Fire Statutory AD&D						
							Student Accident						

This list of insurance coverage is for informational purposes only and is not meant to be a complete list for all your insurance needs.

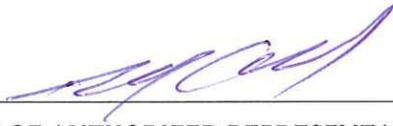
This check list was reviewed this \_\_\_\_\_ day of \_\_\_\_\_, 2011

Agency Representative: Travis Lee Childers, CIC Client Contact: \_\_\_\_\_

## NOTICE AND ACKNOWLEDGEMENT OF FINANCIAL CONDITION

Brown & Brown of Leesburg, 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 entity. We endeavored to place your coverage with an insurance carrier with an A.M. Best Company financial rating of "A-" or better.\* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of a company or otherwise predict whether the financial condition of a company 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 insurance coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement of the insurance indicated below and with regard to any subsequent renewal of such insurance:

- Brown & Brown attempted to present other options for your insurance placement, including quotations with insurance carriers holding an "A-" or better rating from A.M. Best Company, but we were unable to secure such a quote.
- Coverage is being placed through **Preferred Governmental Insurance Trust ("PGIT")**, which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such **PGIT** is not rated by the A.M. Best Company.
- **PGIT** 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 **PGIT** may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from **PGIT** and agree to abide by the conditions of membership established by **PGIT**.
- You should consider the information provided, including the **PGIT** coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.



By: [NAME OF AUTHORIZED REPRESENTATIVE OF INSURED]

Named Insured: Sumter County Board of County Commissioners

Policy Number: WCFL106010601013

Policy Period: 10/1/2011

Date of Notice: August 12, 2011

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



CERTIFICATION OF EMPLOYER WORKPLACE  
SAFETY PROGRAM PREMIUM CREDIT

Employer Name: Sumter County Board of County Commissioners

Name of Contact Person: Art Bisner/Kitty Fields Telephone #: 352-689-4430

Policy #: NC FL 1 0601060 11-13 Effective Date of Policy: 10/1/11

I am submitting a copy of my workplace safety program which meets the requirements of Section 440.1025, Florida Statutes. I certify that this safety program has been implemented in my workplace and is being maintained as submitted to my carrier.

This is to certify that my workplace safety program meets or exceeds the following provisions as provided for in Section 440.1025, Florida Statutes:

- |   |                             |
|---|-----------------------------|
| 1) Written safety policy and safety rules | 5) First aid                |
| 2) Safety inspections                     | 6) Accident investigation   |
| 3) Preventive maintenance                 | 7) Necessary record keeping |
| 4) Safety training                        |                             |

The workplace safety program and application I am submitting for the purpose of obtaining a premium credit do not contain any false, incomplete, or misleading information. I attest to the accuracy of the information submitted. I am aware that I may be subject to an on-site inspection by my carrier, for the purpose of validating the accuracy of this information.

I am aware that any person who submits an application that contains false, misleading, or incomplete information provided with the purpose of avoiding or reducing the amount of premiums for workers' compensation coverage is a felony of the second degree, punishable as provided in Sections 775.082, 775.083 or 775.084 Florida Statutes, or as otherwise punishable as provided under the law.

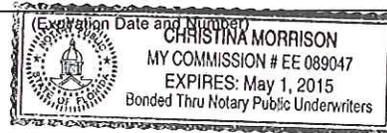
  
(Signature)  
Bradley Arnold County Administrator  
(Print Name and Title)  
9-14-11  
(Date)

State of Florida  
County of Sumter

Sworn to, or affirmed, and subscribed before me  
this 14<sup>th</sup> day of September  
20 11, by Christina Morrison

Christina Morrison  
(Signature of Notary)

(NC3011)  
Form SAFETY 09-3



## **Drug Free Workplace Attachment (revised 9/15/2011)**

**Used by Sumter County Board of County Commissioners for Pre-Employment Physicals (for Fire Services Only), all employees for Reasonable Suspicion, and Follow-up Testing to EAP:**

**CRL (Clinical Reference Laboratory)**

2111 East Highland, Suite B245

Phoenix, AZ 85016

Phone 1-800-340-3810 Fax 1-602-952-9940

Name of Medical Review Officer: US Health Works – Dr. Donald Bucklin

---

**Used for Random Drug Testing (for Public Works Only):**

**Professional On-Site Management/Florida Drug and Paramedical**

Mailing: P. O. Box 12119  
Brooksville, FL 34603

Physical: 1015 Howell Ave  
Brooksville, FL 34601

Phone: 352-345-4883 or 352-279-7394 Fax: 352-593-4122

Name of Medical Review Officer: Pamela Harper

---

**Used by Sumter County Transit for the FDOT required Pre-Employment Physicals and Random Drug Testing:**

**First Lab**

2111 East Highland, Suite B245

Phoenix, AZ 85016

Phone 1-800-340-3810 Fax 1-602-952-9940

Name of Medical Review Officer: US Health Works – Dr. Donald Bucklin

---

**Used for Post Accident Alcohol and Drug Testing by Sumter County BOCC**

**US Health Works (regular work hours)**

Annette Bryant (Customer Relations Manager)

Phone: 352-816-0154 (Cell)

Debbie Hancock (Office Manager)

Phone: 352-615-2208 (Cell)

352-314-9300 (Office)

**On Site Medical Services, Inc. (onsite after hours and weekends)**

813 East Michigan Street

Orlando, FL 32806

Veronica Cotter (Owner/ On Site Collector)

Phone: 407-893-7055 (Cell)

407-893-7055 (Office)

David Cotter (On Site Collector)

Phone: 407-893-7055 (Office)

Kristen Davis (On Site Collector)

Phone: 407-893-7055 (Office)

On Site Medical Services, Inc.

Phone: 407-893-7055 (Office)

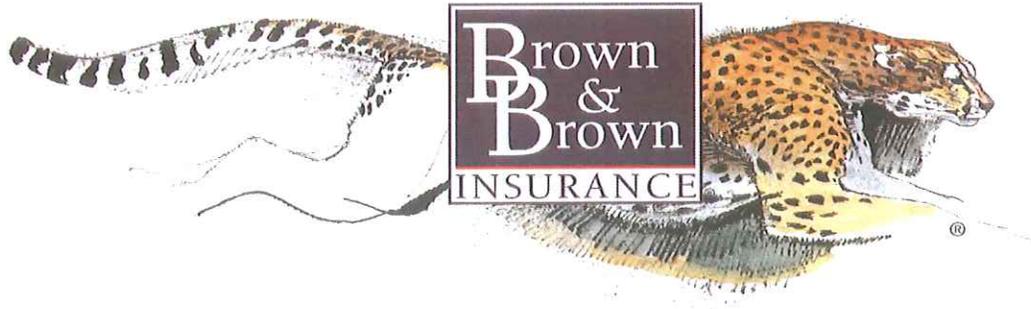
Name of Medical Review Officer: US Health Works – Dr. Donald Bucklin

# PGIT

# Automobile

# INSURANCE PROPOSAL

PREPARED FOR:



## Sumter County Board of County Commissioners

10/01/2011 - 10/01/2012

PGIT Automobile

PRESENTED BY:

Scott Hindman

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

900 N 14th Street

Leesburg, FL 34749-1636

**Business Phone: (352)787-2431**

**Fax Phone: (352)787-9922**

This presentation is designed to give you an overview of the insurance coverage's we recommend for your company, based upon information provided by you. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverage's, conditions and exclusions. Specimen copies of all policies are available upon request prior to binding of coverage. If there are any other areas that need to be evaluated prior to binding of coverage, please bring this to our attention. Should any of your exposures change after coverage is bound, such as operations, hiring employees in new states, buying additional property etc. please let us know as proper coverage can be discussed.

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We appreciate the opportunity to evaluate you and your company and provide this proposal to cover your insurance and asset management needs.

## Resources

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Dental Coverage  
Life Insurance  
Long and Short-Term Disability  
Group Retirement Plans  
Pension and/or Profit Sharing

**Brown & Brown of Florida, Inc.** also has the experience to advise and administer both fully insured or partially self-insured plans.



**Renewal Quote No.: PA FL1 0601060 11-02**

Effective: 10/01/2011

Renewal Quote Expiration Date: 11/30/2011 12:00 AM

Renewal Quote Reference Number: 33072

Portal Reference Number: 206105

**RENEWAL QUOTE FOR**  
**Sumter County Board of County Commissioners**

7375 Powell Road  
Wildwood, FL 34785

Presented by Public Risk Underwriters for:

Brown & Brown of Florida, Inc.

P. O. Box 491636  
Leesburg, FL 34749-1636

8/9/2011 11:35 AM



Named Covered Party: **Sumter County Board of County Commissioners**  
 Term: **10/01/2011 to 10/01/2012**  
 Coverage Provided By: **Preferred Governmental Insurance Trust**  
 Renewal Quote No.: **PA FL1 0601060 11-02**

To protect members of the fund from large losses and to protect the financial security of the fund, the Preferred Governmental Insurance Trust (PGIT) board of trustees has elected to purchase an extremely conservative excess of loss insurance structure. We stress PGIT excess of loss structure because an excess structure provides PGIT members several levels of protection that reinsurance does not.

Foremost among these is the fact that PGIT's excess of loss policies list every individual member a named insured, giving every member direct access to the insurance company for payment of claims. Reinsurers are only responsible to the trust itself. Therefore, if a trust became financially troubled, there is no guarantee from an insurance company that any individual claim will be paid or even that a reimbursement will go towards the originating claim.

PGIT is a non-assessable Trust authorized under Florida Statute and is not rated by AM Best. PGIT is not protected by the Florida Guarantee Association in the event it becomes unable to meet its claims payment obligations. PGIT members are not constrained by notice requirements or punitive run-off claims costs to exit. PGIT is a non-admitted pool in the state of Florida.



**Public  
Risk  
Underwriters**

*Insurance Solutions for Public Entities*

Public Risk Underwriters (PRU), as part of Brown & Brown, is one of the premier insurance service organizations for public entities in the United States. Our exclusive focus and in-depth understanding of the unique risk exposures and operating environment of the public sector allows us to tailor customized products and services to meet our clients' needs.



Preferred Governmental Claims Services (PGCS) is dedicated to exclusively serving Florida governmental agencies. PGCS administers and closely controls all claims from start to finish. This team of full-time, licensed adjusters understands federal laws and state statutes governing actions against public entities. A toll-free telephone number is provided to facilitate reporting of claims.

## Compensation Disclosure

We appreciate the opportunity to assist with your insurance needs. Information concerning 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 Coverage Term referenced above, your insurance was placed through Preferred Governmental Insurance Trust (PGIT). PGIT is an independent entity formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. PGIT 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.

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

Underwriting / Coverage review / Marketing / Policy Review / Accounting / Issuance of PGIT Coverage Agreements / PGIT Member Liaison / Risk Assessment and Control

Pursuant to its contract with PGIT, Public Risk Underwriters (PRU) receives an administration fee, based on the size and complexity of the account, of up to 12.0% of the PGIT premiums billed and collected.

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

Claims Liaison with Insurance Company / Claims Liaison with PGIT Members / Claims Adjustment

Pursuant to its contract with PGIT, 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 PGIT.

PGIT 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 PGIT's insurance policies, and for individual risk placements for some PGIT 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 PGIT for your coverage. Some wholesale brokers used by 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 your 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 owned by Brown & Brown Inc.



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## PROPERTY COVERAGE

Blanket Building &amp; Contents Limit, per attached schedule

Not Included

### Extensions of Coverage

Accounts Receivable	Not Included
Additional Expense	Not Included
Animals	Not Included
Loss of Business Income	Not Included
Debris Removal	Not Included
Demolition, Ordinance and ICC	Not Included
Expediting Expense	Not Included
Fire Department Charges	Not Included
Fungus Cleanup Expense	Not Included
Lawns, Plants, Trees and Shrubs	Not Included
New Locations	Not Included
Personal Property of Employees	Not Included
Pollution Cleanup Expense	Not Included
Preservation of Property	Not Included
Recertification	Not Included
Service Interruption Coverage	Not Included
Transit	Not Included
Errors and Omissions	Not Included
Vehicle Property Coverage	Not Included
Buildings Under Construction	If Shown on Property Schedule
Flood Limit - Per Occurrence and Aggregate	Not Included
Excess of NFIP, whether purchased or not	
Earthquake Limit - Per Occurrence and Aggregate	Not Included
TRIA (Including Inland Marine if applicable)	Not Included
Boiler & Machinery	Not Included
Deductibles	
Per Occurrence Building & Contents and Extensions of Coverage	Not Included
Per Occurrence for Named Windstorm	Not Included %
	Subject to Minimum of:
Per Flood, except zones A, V excess of NFIP, whether purchased or not	Not Included
Per Earthquake	Not Included



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**INLAND MARINE COVERAGE**

Communication Equipment	Not Included
Contractor's / Mobile Equipment	Not Included
Electronic Data Processing Equipment	Not Included
Emergency Services Portable Equipment	Not Included
Fine Arts	Not Included
Other Inland Marine	Not Included
Rented, Borrowed, Leased Equipment	Not Included
Valuable Papers	Not Included
Watercraft	Not Included
Inland Marine Deductible	Not Included

**CRIME COVERAGE**

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

**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
General Aggregate Limit	Not Included
Employee Benefits Liability Limit, per person	Not Included
Employee Benefits Liability Aggregate Limit	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
Liquor Liability	Not Included
General Liability Deductible	Not Included
Ratable payroll	Not Included



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**LAW ENFORCEMENT LIABILITY COVERAGE (Occurrence)**

Law Enforcement Liability Limit:	Per Person	Not Included
	Per Occurrence	Not Included
	Aggregate	Not Included
Law Enforcement Liability Deductible		Not Included
#of FT Officers	150	
#of PT Officers	25	
#of Volunteer Officers	0	

**PUBLIC OFFICIALS LIABILITY COVERAGE (Claims Made)**

Public Officials Liability Limit	Per Claim	Not Included
	Aggregate	Not Included
Public Officials Liability Deductible		\$0
Payroll		\$13,707,141

Retroactive Date

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

**EMPLOYMENT RELATED PRACTICES LIABILITY COVERAGE (Claims Made)**

Employment Related Practices Liability Limit:	Per Claim	Not Included
	Aggregate	Not Included
Employment Related Practices Liability Deductible		\$0
Employment Practices Retroactive Date		
#of FT Employees	450	
#of PT Employees	100	
#of Volunteer Employees	0	

**PROFESSIONAL LIABILITY EMPLOYEE BENEFITS (Claims Made)**

Employee Benefits Limit	Each Employee	\$1,000,000
	Aggregate	\$1,000,000
Employee Benefits Deductible	Each Employee	\$0
	Retro Date	



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**EXCESS WORKERS' COMPENSATION COVERAGE**

Part I Worker's Compensation Limit		N/A
Part II Employers' Liability Limit		
Bodily Injury by Accident	Each Accident	N/A
Bodily Injury by Disease	Agreement Limit	N/A
Bodily Injury by Disease	Each Employee	N/A
Self Insured Retention		



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**AUTOMOBILE COVERAGE**

COVERAGE	SYMBOL	LIMIT	DEDUCTIBLE
Liability	10	\$1,000,000	\$0
Personal Injury Protection	5	Statutory	\$0
Added PIP	N/A	Not Included	
Auto Medical Payments	N/A	Not Included	
Uninsured / Underinsured Motorist	2	\$20,000	
Physical Damage Comprehensive Coverage	10	Actual cash value or cost of repair, whichever is less, minus deductible.	Per attached schedule
Physical Damage Collision Coverage	10	Actual cash value or cost of repair, whichever is less, minus deductible.	Per attached schedule

**AUTOMOBILE SYMBOLS\***

1	Any "Auto"
2	Owned "Autos" only
3	Owned private passenger "Autos" only
4	Owned "Autos" other than private passenger "Autos" only
5	Owned "Autos" subject to No-Fault
6	Owned "Autos" subject to a Compulsory Uninsured Motorist Law
7	Scheduled "Autos" only
8	Hired "Autos" only
9	Non-owned "Autos" only
* These are abbreviated descriptions. A full description of symbols is included in the coverage agreements	

Symbol 10 is defined as follows:

Per symbol 2 with the exception of Fire Department Safety Vehicles which are insured elsewhere. No Physical Damage on vehicles \$10,000 or less in value.

Per Symbol 2, with the exception of Fire Department Safety Vehicles which are insured elsewhere. No Phy Damage on vehicles \$10,000 or less in value

Per Symbol 1, with the exception of Fire Department Safety Vehicles which are insured elsewhere.



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**TOTAL PREMIUM DUE** \$68,600

Pay Term: Annual

Payment of \$68,600.00 is due 10/01/2011.

**RENEWAL QUOTATION TERMS & CONDITIONS INCLUDING BUT NOT LIMITED TO**

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages indicated in the application.
2. Renewal quote is subject to review and acceptance by PGIT Board of Trustees
3. The Coverage Agreement shall be **25% minimum earned** as of the first day of the "Coverage Period".
4. Total premium is late if not paid in full within 30 days of inception, unless otherwise stated.
5. Deletion of any coverage presented, Package and/or Workers' Compensation, will result in re-pricing of account.
6. The PGIT Property program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by PGIT on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence.
7. Coverage is not bound until confirmation is received from a licensed representative of Public Risk Underwriters.

**Additional terms and conditions, including but not limited to:**

Quote is subject to receipt of the following information by 10/31/2011

- a) Initialed and signed PGIT POL/EPLI Application
- b) Latest Audited Financials (Year Ended 9/30/10)
- c) Signed UM form
- d) Signed Signature page

# AGENCY INFORMATION RECAP

Renewal Quote Reference Number: **33072**  
8/9/2011 11:35 AM



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## PREMIUM BREAKDOWN

	<b>Premium</b>
Property (includes Flood/Boiler & Machinery if applicable)	Not Included
Inland Marine	Not Included
Crime	Not Included
General Liability	Not Included
Public Officials Liability	Not Included
Educators Legal Liability	Not Included
Employment Practices Liability	Not Included
Professional Liability Employee Benefits	Not Included
Law Enforcement Liability	Not Included
Automobile Liability	\$55,581
Automobile Physical Damage	\$13,019
Garage/Garage Keepers	Not Included
Excess Workers' Compensation	Not Included
<b>TOTAL PREMIUM DUE</b>	<b>\$68,600</b>



COVERED PARTY: Sumter County Board of County Commissioners

AGREEMENT NO.: PA FL1 0601060 11-02

AGREEMENT PERIOD: 10/01/2011 to 10/01/2012

**YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORISTS LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.**

Uninsured Motorist coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting there from. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the Coverage Agreement. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability coverage agreements include Uninsured Motorist coverage at limits equal to the Bodily Injury limits in your coverage agreement unless you select a lower limit offered by the Trust, or reject Uninsured Motorist entirely. Please indicate whether you desire to entirely reject Uninsured Motorist coverage, or, whether you desire this coverage at limits lower than the Bodily Injury Liability limits of your Coverage Agreement:

- a. I hereby reject Uninsured Motorist coverage.
- b. I hereby select the following Uninsured Motorist limits which are lower than my Bodily Injury Liability Limits: each person (enter limit if applicable):  
\$20,000 each accident.
- c. I hereby select Uninsured Motorist coverage limits equal to my Bodily Injury Liability limits. (If you select this option disregard the bold face statement above.)

**ELECTION OF NON-STACKED COVERAGE**

(Do not complete if you have rejected Uninsured Motorist)

You have the option to purchase, at a reduced rate, non-stacked (limited) type of Uninsured Motorists coverage. Under this form if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this Coverage Agreement will apply only to the extent of coverage (if any) which applies to that vehicle in this Coverage Agreement. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of Uninsured Motorist coverage available on any one vehicle for which you are a Named Covered Party, covered family member, or covered resident of the Named Covered Party's household. This Coverage Agreement will not apply if you select the coverage available under any other Coverage Agreement issued to you or the Coverage Agreement of any other family member who resides with you.

If you do not elect to purchase the non-stacked form, your Coverage Agreement limit(s) for each motor vehicle are added together (stacked) for all covered injuries. Thus, your Coverage Agreement limits would automatically change during the Coverage Agreement term if you increase or decrease the number of autos covered under the Coverage Agreement.

- I hereby elect the non-stacked form of Uninsured Motorist coverage.

I understand and agree that selection of any of the above options applies to my liability Coverage Agreement and future renewals or replacements of such Coverage Agreement which are issued at the same Bodily Injury Liability limits. If I decide to select another option at some future time, I must let the Trust or my agent know in writing.

Signed \_\_\_\_\_  
(Covered Party)

Signed \_\_\_\_\_  
(Covered Party)

Date: 9-14-11

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.



# PUBLIC ENTITY SIGNATURE PAGE

**Covered Party:** Sumter County Board of County Commissioners

**Agreement Number:** PA FL1 0601060 11-02

**Coverage Period:** From: 10/01/2011 to 10/01/2012

I hereby confirm that limits/coverages as shown hereunder, corresponding with the Coverage Agreement, are correct:

<input type="checkbox"/> N/A	Property TIV	Buildings & Contents Combined
<input type="checkbox"/> N/A	Inland Marine	Not Included Communication Equipment Not Included Contractor's / Mobile Equipment Not Included Electronic Data Processing Equipment Not Included Emergency Services Portable Equipment Not Included Fine Arts Not Included Other Inland Marine Not Included Rented, Borrowed, Leased Equipment Not Included Valuable Papers Not Included Watercraft

N/A I reject property TRIA (Terrorism Risk Insurance Act) coverage

X Automobile

162	# of Units - Auto Liability
76	# of Units - Comprehensive
76	# of Units - Collision

X I hereby confirm that I have received a copy of PGIT's Current Interlocal Agreement (effective October 1, 2004)

X I confirm having read and agreed to the terms as laid out in the attached PGIT Participation Agreement (which also requires a signature)

Please remember that a signed copy of the following are also required:

- First Page of PGIT application
- Uninsured Motorist Rejection / Election form, if applicable
- Professional Liability (POL / EPLI or ELL / EPLI) application, if applicable.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

*Please note: Failure to return this signature page could result in cancellation of coverage.*



**Sumter County Board of County Commissioners**

Agreement No.: PA FL1 0601060 11-02

Agent: Brown & Brown of Florida, Inc. (Leesburg, FL)

Unit # Qty	Make Year	Model/Description VIN #	Department Vehicle Type	AL Eff AL Term	Comp Ded Coll Ded	Comp Eff Coll Eff	Term Coll Term	Value	
								Valuation Type	APD Rptd
001	Rogers Bed Deck	Trailer	Road & Bridge	10/01/11	NA				\$3,500
1	1969	13798	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
002	Heil Dual Axle	Trailer	Road & Bridge	10/01/11	NA				\$3,500
1	1970	922231	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
003	American Inter	Trailer	Parks & Rec	10/01/11	NA				\$1,200
1	1985	85-01-430	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
004	Chevrolet	Kodiak	Parks & Rec	10/01/11	NA				\$10,000
1	1990	1GBL7H1P6LJ204209	Heavy Truck	10/01/12	NA			Actual Cash	
005	International	School Bus	Transit	10/01/11	NA				\$10,000
1	1991	1HVBBNKN8MH374415	Bus >20 Pass, No Lift	10/01/12	NA			Actual Cash	
006	International	Bus	Transit	10/01/11	NA				\$10,000
1	1991	1HVBBNKN2MH374412	Bus >20 Pass, No Lift	10/01/12	NA			Actual Cash	
007	Homemade	Trailer	Parks & Rec	10/01/11	NA				\$1,683
1	1992	FLT2730EE	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
008	Homemade	Trailer	Road & Bridge	10/01/11	NA				\$5,700
1	1993	FLT2728FF	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
009	Kenworth	T800	Solid Waste	10/01/11	NA				\$7,000
1	1994	1NKDL50X4RS634690	Heavy Truck	10/01/12	NA			Actual Cash	
010	Low Ground F-lift	Trailer	Road & Bridge	10/01/11	NA				\$4,500
1	1996	11102JJ	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
011	Ford	Transtar	Suprvsr of Elections	10/01/11	NA				\$5,000
1	1997	1FDXE40F8WHA74185	Heavy Truck	10/01/12	NA			Actual Cash	
012	Chevrolet	K1500	Mosquito Control	10/01/11	NA				\$5,975
1	1997	1GCEK14M8VZ145728	Light Truck	10/01/12	NA			Actual Cash	
013	Chevrolet	2500	Maintenance	10/01/11	NA				\$4,450
1	1998	1GBGC24R4WZ206439	Light Truck	10/01/12	NA			Actual Cash	
014	Chevrolet	C1500	Road & Bridge	10/01/11	NA				\$6,450
1	1998	1GCEK14R2WZ205645	Light Truck	10/01/12	NA			Actual Cash	
015	Chevrolet	C2500	Road & Bridge	10/01/11	NA				\$6,838
1	1998	1GBGC24R0WZ206552	Light Truck	10/01/12	NA			Actual Cash	
016	Chevrolet	C70	Road & Bridge	10/01/11	NA				\$10,000
1	1998	1GBL7H1P3WJ113018	Heavy Truck	10/01/12	NA			Actual Cash	
017	Chevrolet	C70	Road & Bridge	10/01/11	NA				\$10,000
1	1998	1GBL7H1P0WJ113067	Heavy Truck	10/01/12	NA			Actual Cash	
018	Chevrolet	C70	Road & Bridge	10/01/11	NA				\$10,000
1	1998	1GBL7H1P3WJ113189	Heavy Truck	10/01/12	NA			Actual Cash	
019	Ford	Ranger	Animal Control	10/01/11	NA				\$5,000
1	1999	1FTYR14V2XPC03204	Light Truck	10/01/12	NA			Actual Cash	
020	Ford	Ranger	Library Services	10/01/11	NA				\$5,475
1	1999	1FTYR14V4XPC06833	Light Truck	10/01/12	NA			Actual Cash	
021	Ford	Ranger	VSO	10/01/11	NA				\$5,625
1	1999	1FTYR14V8XPB95383	Light Truck	10/01/12	NA			Actual Cash	

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Agent: Brown & Brown of Florida, Inc. (Leesburg, FL)

Unit # Qty	Make Year	Model/Description VIN #	Department Vehicle Type	AL Eff AL Term	Comp Ded Coll Ded	Comp Eff Coll Eff	Term Coll Term	Value	
								Valuation Type	APD Rptd
022	Chevrolet	G3500	Transit	10/01/11	NA				\$5,625
1	1999	1GCHG39RXX1029978	Medium Truck	10/01/12	NA			Actual Cash	
023	GMC	Sonoma	Health Dept	10/01/11	NA				\$5,813
1	1999	1GTCS14X1XK520386	Light Truck	10/01/12	NA			Actual Cash	
024	Ford	Ranger	Transit	10/01/11	\$2,000	10/01/11	10/01/12		\$6,200
1	1999	1FTYR14VXXPC10286	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$6,200
025	Ford	Ranger	Library Services	10/01/11	NA				\$6,225
1	1999	1FTYR14V1XPB95578	Light Truck	10/01/12	NA			Actual Cash	
026	Ford	Ranger	Maintenance	10/01/11	NA				\$6,700
1	1999	1FTYR14V9XPC01997	Light Truck	10/01/12	NA			Actual Cash	
027	Chevrolet	C3500	Parks & Rec	10/01/11	NA				\$6,700
1	1999	1GBKC34J8XF080227	Medium Truck	10/01/12	NA			Actual Cash	
028	Chevrolet	C1500	Parks & Rec	10/01/11	NA				\$7,325
1	1999	1GCEK14V6XE149702	Light Truck	10/01/12	NA			Actual Cash	
029	Chevrolet	C70	Road & Bridge	10/01/11	NA				\$10,000
1	1999	1GBL7H1D7XJ104342	Heavy Truck	10/01/12	NA			Actual Cash	
030	Eager Beaver	Trailer	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$17,477
1	1999	112BLX376XL054178	Trailer	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$17,477
031	Chevrolet	C3500	Road & Bridge	10/01/11	NA				\$4,820
1	2000	1GBKC34J2YF468328	Medium Truck	10/01/12	NA			Actual Cash	
032	Chevrolet	C3500	Road & Bridge	10/01/11	NA				\$6,531
1	2000	1GBJK34R6YF476842	Medium Truck	10/01/12	NA			Actual Cash	
033	Chevrolet	C70	Road & Bridge	10/01/11	NA				\$7,419
1	2000	1GBL7H1D4YJ515263	Heavy Truck	10/01/12	NA			Actual Cash	
034	Chevrolet	Dump	Road & Bridge	10/01/11	NA				\$7,419
1	2000	1GBL7H1D3YJ500589	Heavy Truck	10/01/12	NA			Actual Cash	
035	Chevrolet	Dump	Road & Bridge	10/01/11	NA				\$7,419
1	2000	1GBL7H1D1YJ500574	Heavy Truck	10/01/12	NA			Actual Cash	
036	Chevrolet	C1500	Road & Bridge	10/01/11	NA				\$7,800
1	2000	1GCEK14T9YE281661	Light Truck	10/01/12	NA			Actual Cash	
037	Chevrolet	C1500	Road & Bridge	10/01/11	NA				\$7,800
1	2000	1GCEK14T8YZ248983	Light Truck	10/01/12	NA			Actual Cash	
038	Chevrolet	C1500	Mosquito Control	10/01/11	NA				\$8,750
1	2000	1GCEK14V9YZ246368	Light Truck	10/01/12	NA			Actual Cash	
039	Chevrolet	2500	Maintenance	10/01/11	NA				\$9,325
1	2000	1GCGC24U3YZ298288	Light Truck	10/01/12	NA			Actual Cash	
040	Chevrolet	C3500	Road & Bridge	10/01/11	NA				\$9,688
1	2000	1GBHC33ROYF468829	Medium Truck	10/01/12	NA			Actual Cash	
041	Homemade	Trailer	Road & Bridge	10/01/11	NA				\$1,657
1	2000	FLT2012NN	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
042	Homemade	Trailer	Road & Bridge	10/01/11	NA				\$1,639
1	2000	FLT2013NN	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	

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**Sumter County Board of County Commissioners**

Agreement No.: PA FL1 0601060 11-02

Agent: Brown & Brown of Florida, Inc. (Leesburg, FL)

Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
043	Hardee	Trailer	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$23,519
1	2000	1H9AADE29Y4127717	Trailer	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$23,519
044	Homemade	Trailer	Parks & Rec	10/01/11	NA				\$1,969
1	2000	FLT11152MM	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
045	Dodge	Ram Van B350	Transit	10/01/11	NA				\$3,600
1	2001	2B6LB31Z01K557470	Bus <20 Pass, No Lift	10/01/12	NA			Actual Cash	
046	Chevrolet	C3500	Parks & Rec	10/01/11	NA				\$5,338
1	2001	3GBKC34G81M107759	Medium Truck	10/01/12	NA			Actual Cash	
047	Chevrolet	Impala	Property Appraiser	10/01/11	NA				\$5,750
1	2001	2G1WF55E719208760	Private Passenger	10/01/12	NA			Actual Cash	
048	Chevrolet	C3500	Parks & Rec	10/01/11	NA				\$6,521
1	2001	3GBKC34G82M109433	Medium Truck	10/01/12	NA			Actual Cash	
049	Dodge	Grand Caravan	Health Dept	10/01/11	NA				\$6,850
1	2001	2B4GP44301R341523	Private Passenger	10/01/12	NA			Actual Cash	
050	GMC	Sonoma	County Agent	10/01/11	NA				\$7,400
1	2001	1GTDT19WX18227222	Light Truck	10/01/12	NA			Actual Cash	
051	Chevrolet	S-10	Property Appraiser	10/01/11	NA				\$8,275
1	2001	1GCCS19W11K165839	Light Truck	10/01/12	NA			Actual Cash	
052	Chevrolet	C70	Road & Bridge	10/01/11	NA				\$8,850
1	2001	1GBL7H1E71J507074	Heavy Truck	10/01/12	NA			Actual Cash	
053	Chevrolet	C1500	Parks & Rec	10/01/11	\$2,000	10/01/11	10/01/12		\$10,325
1	2001	1GCEC19V31Z225754	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$10,325
054	Homemade	Trailer	Parks & Rec	10/01/11	NA				\$2,769
1	2001	FLT10063PP	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
055	Buick	Century	Health Dept	10/01/11	NA				\$6,175
1	2002	2G4WS52J121269845	Private Passenger	10/01/12	NA			Actual Cash	
056	Chevrolet	C2500	Road & Bridge	10/01/11	NA				\$7,400
1	2002	1GCGC24U92Z277078	Light Truck	10/01/12	NA			Actual Cash	
057	Chevrolet	C1500	Road & Bridge	10/01/11	NA				\$9,000
1	2002	1GCEK14V42Z130034	Light Truck	10/01/12	NA			Actual Cash	
058	Chevrolet	S-10	Health Dept	10/01/11	NA				\$9,350
1	2002	1GCDT19W928216360	Light Truck	10/01/12	NA			Actual Cash	
059	Chevrolet	C2500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$10,504
1	2002	1GBL7H1E02J516166	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$10,504
060	Chevrolet	C1500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$10,725
1	2002	1GCEK14V02Z132217	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$10,725
061	Chevrolet	Dump	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$10,832
1	2002	1GBL7H1E32J516131	Heavy Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$10,832
062	Chevrolet	Trail Blazer	Health Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$11,188
1	2002	1GNDT13W42K202806	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$11,188
063	Mack	CH600	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$20,663
1	2002	1M1AA13YX2W148794	Heavy Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$20,663

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**Sumter County Board of County Commissioners**

Agreement No.: PA FL1 0601060 11-02

Agent: Brown & Brown of Florida, Inc. (Leesburg, FL)

Unit # Qty	Make Year	Model/Description VIN #	Department Vehicle Type	AL Eff AL Term	Comp Ded Coll Ded	Comp Eff Coll Eff	Term Coll Term	Value	
								Valuation Type	APD Rptd
064	Chevrolet	Malibu	Health Dept	10/01/11	NA				\$6,200
1	2003	1G1ND52JX3M699351	Private Passenger	10/01/12	NA			Actual Cash	
065	Chevrolet	Malibu	Health Dept	10/01/11	NA				\$6,650
1	2003	1G1ND52J63M674107	Private Passenger	10/01/12	NA			Actual Cash	
066	Chevrolet	S-10	Property Appraiser	10/01/11	NA				\$8,525
1	2003	1GCCS14H138226244	Light Truck	10/01/12	NA			Actual Cash	
067	Chevrolet	Astro Van	Health Dept	10/01/11	NA				\$8,700
1	2003	1GNDM19X43B136238	Light Truck	10/01/12	NA			Actual Cash	
068	Chevrolet	C1500	Road & Bridge	10/01/11	NA				\$10,000
1	2003	1GCEK14TX3Z168500	Light Truck	10/01/12	NA			Actual Cash	
069	Chevrolet	C1500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$10,625
1	2003	1GCEK14T53Z205887	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$10,625
070	Chevrolet	C1500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$10,675
1	2003	1GCEK14T33Z202552	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$10,675
071	Chevrolet	C7500 Dump C70	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$11,676
1	2003	1GBJ7J1E43F513211	Heavy Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$11,676
072	Chevrolet	S-10	Health Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$11,900
1	2003	1GCDT19XX38240869	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$11,900
073	Chevrolet	G3500	Suprvsr of Elections	10/01/11	\$2,000	10/01/11	10/01/12		\$12,975
1	2003	1GAHG39U831148040	Medium Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$12,975
074	Chevrolet	C7500 Dump C70	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$13,627
1	2003	1GBJ7J1E53F512858	Heavy Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$13,627
075	Ford	Expedition	Comm Serv Admin	10/01/11	\$2,000	10/01/11	10/01/12		\$15,763
1	2003	1FMPU16L13LA84838	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$15,763
076	Chevrolet	Impala	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$11,088
1	2004	2G1WF52E649243329	Private Passenger	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$11,088
077	Chevrolet	Colorado	Property Appraiser	10/01/11	\$2,000	10/01/11	10/01/12		\$11,700
1	2004	1GCDT196548118848	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$11,700
078	Chevrolet	C3500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$11,933
1	2004	1GBJC34G24E246923	Medium Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$11,933
079	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$12,175
1	2004	1GCDT196348121344	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$12,175
080	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$12,400
1	2004	1GCDT196048121091	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$12,400
081	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$12,675
1	2004	1GCDT196548119255	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$12,675
082	Chevrolet	2500	Maintenance	10/01/11	\$2,000	10/01/11	10/01/12		\$13,125
1	2004	1GCHK24U64E234075	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$13,125
083	Ford	E450	Transit	10/01/11	NA				\$13,850
1	2004	1FDXE45S94HA36435	Bus <20 Pass, w/ L	10/01/12	NA			Actual Cash	
084	Ford	E450	Transit	10/01/11	NA				\$13,850
1	2004	1FDXE45S84HA24783	Bus <20 Pass, w/ L	10/01/12	NA			Actual Cash	

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**Sumter County Board of County Commissioners**

Agreement No.: PA FL1 0601060 11-02

Agent: Brown & Brown of Florida, Inc. (Leesburg, FL)

Unit # Qty	Make Year	Model/Description VIN #	Department Vehicle Type	AL Eff	Comp Ded	Comp Eff	Term	Value	
				AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type	APD Rptd
085	Ford	E450	Transit	10/01/11	NA				\$13,850
1	2004	1FDXE45S84HA21523	Bus <20 Pass, w/ L	10/01/12	NA			Actual Cash	
086	Ford	E450	Transit	10/01/11	NA				\$13,850
1	2004	1FDXE45S04HA36436	Bus <20 Pass, w/ L	10/01/12	NA			Actual Cash	
087	Ford	E450	Transit	10/01/11	NA				\$13,850
1	2004	1FDXE45SX4HA36427	Bus <20 Pass, w/ L	10/01/12	NA			Actual Cash	
088	Chevrolet	C1500	Mosquito Control	10/01/11	\$2,000	10/01/11	10/01/12		\$13,900
1	2004	1GCEK14T94Z227876	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$13,900
089	Chevrolet	C1500	Solid Waste	10/01/11	\$2,000	10/01/11	10/01/12		\$15,525
1	2004	1GCEK14T74Z230193	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$15,525
090	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$16,025
1	2004	1GCDD136048124968	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$16,025
091	Chevrolet	Silverado	Animal Control	10/01/11	\$2,000	10/01/11	10/01/12		\$17,088
1	2004	1GCEK14T54Z225106	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$17,088
092	U Dump	Trailer	Parks & Rec	10/01/11	NA				\$7,960
1	2004	43ZDN24B540000200	Trailer	10/01/12	NA			Actual Cash	
093	Ford	Taurus	Health Dept	10/01/11	NA				\$9,350
1	2005	1FAPP53U35A309664	Private Passenger	10/01/12	NA			Actual Cash	
094	Chevrolet	3500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$10,900
1	2005	1GAHG39U151148237	Medium Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$10,900
095	Chevrolet	C1500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$11,475
1	2005	1GCEK14T35Z282860	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$11,475
096	Chevrolet	C1500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$12,225
1	2005	1GCEK14T15Z249016	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$12,225
097	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$13,300
1	2005	1GCDD196358273948	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$13,300
098	Chevrolet	Colorado	Housing	10/01/11	\$2,000	10/01/11	10/01/12		\$14,025
1	2005	1GCDD196858200431	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$14,025
099	Chevrolet	Colorado	Solid Waste	10/01/11	\$2,000	10/01/11	10/01/12		\$14,100
1	2005	1GCDD196158273592	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$14,100
100	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$14,350
1	2005	1GCDD196658201559	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$14,350
101	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$14,650
1	2005	1GCDD196558273496	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$14,650
102	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$14,650
1	2005	1GCDD196458200667	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$14,650
103	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$14,950
1	2005	1GCDD196X58274885	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$14,950
104	Chevrolet	Colorado	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$15,625
1	2005	1GCDD196658200850	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$15,625
105	Dodge	1500	Maintenance	10/01/11	\$2,000	10/01/11	10/01/12		\$15,725
1	2005	1D7HA18N55J570606	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$15,725

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**Sumter County Board of County Commissioners**

Agreement No.: PA FL1 0601060 11-02

Agent: Brown & Brown of Florida, Inc. (Leesburg, FL)

Unit # Qty	Make Year	Model/Description VIN #	Department Vehicle Type	AL Eff AL Term	Comp Ded Coll Ded	Comp Eff Coll Eff	Term Coll Term	Value	
								Valuation Type	APD Rptd
106	Chevrolet	Silverado	Animal Control	10/01/11	\$2,000	10/01/11	10/01/12		\$19,425
1	2005	1GCEK14Z75Z214713	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$19,425
107	Mack	CHN	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$42,675
1	2005	1M1AJ06Y85N001695	Heavy Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$42,675
108	6X12 Dump	Trailer	Road & Bridge	10/01/11	NA				\$4,217
1	2005	1XND612L651009307	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
109	Homemade	Trailer	Road & Bridge	10/01/11	NA				\$1,341
1	2005	FLT6018UU 717RB	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
110	Chevrolet	C1500	Property Appraiser	10/01/11	NA				\$9,100
1	2006	3GCEC14X16G173640	Light Truck	10/01/12	NA			Actual Cash	
111	Chevrolet	Challenger Bus	Transit	10/01/11	NA				\$15,850
1	2006	1GBE5V1G06F411621	Bus <20 Pass, w/ Lift	10/01/12	NA			Agreed Value	
112	Chevrolet	Cut Away Bus	Transit	10/01/11	NA				\$14,850
1	2006	1GBE4V1G96F406436	Bus <20 Pass, w/ Lift	10/01/12	NA			Agreed Value	
113	Chevrolet	C4500	Transit	10/01/11	NA				\$15,850
1	2006	1GBE4V1267F404553	Bus >20 Pass, w/ Lift	10/01/12	NA			Agreed Value	
114	Chevrolet	C1500	Mosquito Control	10/01/11	\$2,000	10/01/11	10/01/12		\$16,100
1	2006	3GCEK14ZX6G166609	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$16,100
115	Chevrolet	C2500	Mosquito Control	10/01/11	\$2,000	10/01/11	10/01/12		\$17,725
1	2006	1GCHK24U96E212820	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$17,725
116	Chevrolet	Champion Bus	Transit	10/01/11	NA				\$15,850
1	2007	1GBE4V12X7F404510	Bus >20 Pass, w/ Lift	10/01/12	NA			Agreed Value	
117	Chevrolet	Challenger Bus	Transit	10/01/11	NA				\$15,850
1	2007	1GBE4V1217F404444	Bus >20 Pass, w/ Lift	10/01/12	NA			Agreed Value	
118	Chevrolet	Challenger Bus	Transit	10/01/11	NA				\$15,850
1	2007	1GBE4V12X7F404572	Bus >20 Pass, w/ Lift	10/01/12	NA			Agreed Value	
119	Chevrolet	Challenger Bus	Transit	10/01/11	NA				\$15,850
1	2007	1GBE4V1257F404642	Bus >20 Pass, w/ Lift	10/01/12	NA			Agreed Value	
120	Chevrolet	Champion Bus	Transit	10/01/11	NA				\$15,850
1	2007	1GBJG31U271133905	Bus >20 Pass, w/ Lift	10/01/12	NA			Agreed Value	
121	Chevrolet	Malibu	Health Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$13,675
1	2007	1G1ZS57N47F273572	Private Passenger	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$13,675
122	Chevrolet	Malibu	Health Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$14,600
1	2007	1G1ZS57NX7F271485	Private Passenger	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$14,600
123	Chevrolet	Impala	Library Services	10/01/11	\$2,000	10/01/11	10/01/12		\$15,075
1	2007	2G1WB55K179406132	Private Passenger	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$15,075
124	Chevrolet	Silverado	Parks & Rec	10/01/11	\$2,000	10/01/11	10/01/12		\$15,550
1	2007	1GBJC33U37F194532	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$15,550
125	Chevrolet	C2500	Maintenance	10/01/11	\$2,000	10/01/11	10/01/12		\$18,350
1	2007	1GBHC24K57E551852	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$18,350
126	Chevrolet	3500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$19,168
1	2007	1GBJC34K77E548863	Medium Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$19,168

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**Sumter County Board of County Commissioners**

Agreement No.: PA FL1 0601060 11-02

Agent: Brown & Brown of Florida, Inc. (Leesburg, FL)

Unit # Qty	Make Year	Model/Description VIN #	Department Vehicle Type	AL Eff AL Term	Comp Ded Coll Ded	Comp Eff Coll Eff	Term Coll Term	Value	
								Valuation Type	APD Rptd
127	Ford	Ranger	Health Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$19,070
1	2007	1FTZR15E57PA82266	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$19,070
128	Chevrolet	3500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$21,507
1	2007	1GBJC34U47E174245	Medium Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$21,507
129	Chevrolet	F550 Bookmobile	Library Services	10/01/11	\$2,000	10/01/11	10/01/12		\$50,000
1	2007	1FDAF56P97EA65460	Medium Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$50,000
130	Chevrolet	C7500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$28,794
1	2007	1GBL7C1G97F422186	Heavy Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$28,794
131	Chevrolet	C7500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$28,863
1	2007	1GBL7C1G17F422196	Heavy Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$28,863
132	Homemade	Trailer	Parks & Rec	10/01/11	NA				\$4,279
1	2007	FLT6003YY	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
133	Ford	Ranger	Health Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$10,001
1	2008	1FTZR45E38PA97304	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$10,001
134	Chevrolet	Uplander	Transit	10/01/11	\$2,000	10/01/11	10/01/12		\$11,550
1	2008	1GBDV13WX8D161084	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$11,550
135	Chevrolet	Champion Bus	Transit	10/01/11	\$2,000	10/01/11	10/01/12		\$15,800
1	2008	1GBJG31KX81214697	Bus <20 Pass, w/ Lift	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$15,800
136	Chevrolet	Champion Bus	Transit	10/01/11	\$2,000	10/01/11	10/01/12		\$16,075
1	2008	1GBJG31K281215424	Bus <20 Pass, w/ Lift	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$16,075
137	Chevrolet	Champion Bus	Transit	10/01/11	\$2,000	10/01/11	10/01/12		\$16,350
1	2008	1GBJG31K381215156	Bus <20 Pass, w/ Lift	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$16,350
138	Chevrolet	Champion Bus	Transit	10/01/11	\$2,000	10/01/11	10/01/12		\$17,250
1	2008	1GBJG31K381218199	Bus <20 Pass, w/ Lift	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$17,250
139	Chevrolet	G3500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$17,975
1	2008	1GAHG39K381172929	Medium Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$17,975
140	Chevrolet	C1500	Road & Bridge	10/01/11	\$2,000	10/01/11	10/01/12		\$18,400
1	2008	1GCEK14008Z221315	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$18,400
141	Ford	Fusion	Health Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$18,500
1	2008	3FAHP07138R260035	Private Passenger	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$18,500
142	Chevrolet	1500	Mosquito Control	10/01/11	\$2,000	10/01/11	10/01/12		\$18,403
1	2008	1GCEK14C98Z217273	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$18,403
143	Chevrolet	5500	Health Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$28,846
1	2008	1GBE5C1G28F406363	Medium Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$28,846
144	Cargomate	Trailer	Animal Control	10/01/11	NA				\$2,659
1	2008	5NHUEH2178U215772	Trailer - NO CHARGE	10/01/12	NA			Actual Cash	
145	Chevrolet	G3500	Transit	10/01/11	NA				\$18,175
1	2009	1GBJG31K281234393	Bus <20 Pass, w/ Lift	10/01/12	NA			Actual Cash	
146	Chevrolet	G3500	Transit	10/01/11	NA				\$18,475
1	2009	1GBJG31K781232641	Bus <20 Pass, w/ Lift	10/01/12	NA			Actual Cash	
147	Chevrolet	G3500	Transit	10/01/11	NA				\$19,775
1	2009	1GBJG31K981232575	Bus <20 Pass, w/ Lift	10/01/12	NA			Actual Cash	

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.



**Sumter County Board of County Commissioners**

Agreement No.: PA FL1 0601060 11-02

Agent: Brown & Brown of Florida, Inc. (Leesburg, FL)

Unit # Qty	Make Year	Model/Description VIN #	Department Vehicle Type	AL Eff AL Term	Comp Ded Coll Ded	Comp Eff Coll Eff	Term Coll Term	Value	
								Valuation Type	APD Rptd
148	Chevrolet	G1500	Animal Control	10/01/11	\$2,000	10/01/11	10/01/12		\$19,600
1	2009	1GCFCG15X091141594	Bus <20 Pass, No Lift	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$19,600
149	Dodge	Caravan Mini Van	Transit	10/01/11	NA				\$20,325
1	2010	SD4RN4DE7AR205881	Bus <20 Pass, No Lift	10/01/12	NA			Actual Cash	
150	Dodge	Grand Caravan	Transit	10/01/11	NA				\$20,325
1	2010	2D4RN4DE9AR205882	Private Passenger	10/01/12	NA			Actual Cash	
151	Ford	Escape	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$16,995
1	2010	1FMCU0C79AKC13346	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$16,995
152	Ford	Escape	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$16,995
1	2010	1FMCU0C77AKC13345	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$16,995
153	Chevrolet	K3500 Bus	Transit	10/01/11	NA				\$23,825
1	2010	1GBJG31K391172214	Bus <20 Pass, w/ Lift	10/01/12	NA			Actual Cash	
154	Chevrolet	K3500 Bus	Transit	10/01/11	NA				\$24,600
1	2010	1GBJG31K291172480	Bus <20 Pass, w/ Lift	10/01/12	NA			Actual Cash	
155	Ford	Ranger Supercab	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$18,530
1	2011	1FTLR4FE5BPA67913	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$18,530
156	Ford	Ranger Supercab	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$18,530
1	2011	1FTLR4FE5BPA67912	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$18,530
57	Ford	F150	Animal Control	10/01/11	\$2,000	10/01/11	10/01/12		\$22,478
1	2011	1FTEX1EM5BFB46722	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$22,478
158	Chevrolet	Silverado	Animal Control	10/01/11	\$2,000	10/01/11	10/01/12		\$22,676
1	2011	1GCRKPEA6BZ289492	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$22,676
159	Chevrolet	CC20903	Maintenance	10/01/11	\$2,000	10/01/11	10/01/12		\$23,864
1	2011	1GC0CVCG8BF213839	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$23,864
160	Chevrolet	CG23705	Maintenance	10/01/11	\$2,000	10/01/11	10/01/12		\$25,459
1	2011	1GCWGGCA6B1149996	Medium Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$25,459
161	Chevrolet	2500HD	Public Works	10/01/11	\$2,000	10/01/11	10/01/12		\$36,630
1	2011	1GB4KCGXBF215186	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$36,630
162	Ford	Ranger	Building Dept	10/01/11	\$2,000	10/01/11	10/01/12		\$18,530
1	2011	1FTLR4FE3BPA67935	Light Truck	10/01/12	\$2,000	10/01/11	10/01/12	Actual Cash	\$18,530
								<b>Total</b>	\$2,061,626
								<b>APD Rptd</b>	\$1,292,297

## PREMIUM SUMMARY

Named Insured: Sumter County Board of County Commissioners

Dates: 10/1/2010 to 10/1/2011

DESCRIPTION OF COVERAGE	PREMIUM
Automobile Liability	\$55,581.00
Automobile Physical Damage	\$13,019.00
<b>Total Estimated Automobile Premium</b>	<b>\$68,600.00</b>

Preferred Governmental Insurance Trust is not rated by A M Best, and they are not protected by the Florida Guarantee Association in the event it becomes unable to meet its claims payment obligations.

Public Risk Underwriters an intermediary is owned in whole or part by Brown & Brown, Inc., the parent company of Brown & Brown of Florida, Inc.. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc. but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/ Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance.

The compensation received by the Wholesale Insurance Broker/Managing General Agent for the services above is based upon commission The commission for the services above is typically in the range of 10% to 15% of policy premium.

**25% Minimum earned**

## SUMMARY OF PROPOSED PREMIUMS AND RELATED INFORMATION

Premiums as Proposed: \$68,600.00

Payment Plan: Agency Bill

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

Quote is subject to the following:

Signed Signature Page

Signed UMC Form

Financial Acknowledgement

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

**Questions and Information Requests.** Should you have any questions, or require any additional information, please contact this office at 1-800-293-2431 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry.shtml>.

**INSURED:**

**Sumter County Board of County Commissioners**

	Exposure		Coverage Provided		Quoted			Exposure		Coverage Provided		Quoted	
	Yes	No	Yes	No	Yes	No		Yes	No	Yes	No	Yes	No
<b>PROPERTY</b>							<b>INLAND MARINE</b>						
Buildings							Mobile/Contractors Equipment						
Contents							Communication Equipment						
Boiler & Machinery							Miscellaneous Equipment						
Vacant property							Watercraft						
Flood (excess)							Rented, Borrowed, Leased Equip						
Flood (primary)							<b>CRIME</b>						
Earthquake							Faithful Performance						
Accounts Receivable							Employee Dishonesty						
Computers/EDP							Computer Fraud						
Extra Exp/Business Income							Electronic Funds Transfer						
Builders Risk							Money & Securities						
Valuable Papers							<b>WORKERS' COMPENSATION</b>						
<b>GENERAL LIABILITY</b>							USL&H						
Police Department							Pilots						
Fire Department							Labor from inmates						
EMT's							Volunteers						
Paramedics							<b>POLLUTION</b>						
Senior Services							Above ground storage tanks						
Housing Authority							Under ground storage tanks						
Jail or Prison							Water treatment facilities						
Golf Course							Wastewater treatment facilities						
Liquor Liability							Vehicle Maintenance Facilities						
Hospital/Medical Facilities							Chemical Spraying						
Airport							Aerial Spraying						
Special Events							Landfills						
Watercraft over 52'							Recycling Facilities						
Electric Utility							<b>AUTOMOBILE</b>						
Gas Utility							Automobile Liability						
Swimming Pool							Physical Damage Coverage						
Skate Park							Mass transit						
Play Grounds							Garagekeepers Liability						
Parks							Livery						
<b>Professional Liability</b>							<b>Fiduciary Liability</b>						
Public Officials Liability							Pension Plans						
Employment Pract Liab							<b>Miscellaneous</b>						
Educators Liability							Police or Fire Statutory AD&D						
							Student Accident						

This list of insurance coverage is for informational purposes only and is not meant to be a complete list for all your insurance needs.

This check list was reviewed this \_\_\_\_\_ day of \_\_\_\_\_, 2011

Agency Representative: Travis Lee Childers, CIC Client Contact: \_\_\_\_\_

## NOTICE AND ACKNOWLEDGEMENT OF FINANCIAL CONDITION

Brown & Brown of Leesburg, 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 entity. We endeavored to place your coverage with an insurance carrier with an A.M. Best Company financial rating of "A-" or better.\* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of a company or otherwise predict whether the financial condition of a company 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 insurance coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement of the insurance indicated below and with regard to any subsequent renewal of such insurance:

- Brown & Brown attempted to present other options for your insurance placement, including quotations with insurance carriers holding an "A-" or better rating from A.M. Best Company, but we were unable to secure such a quote.
- Coverage is being placed through **Preferred Governmental Insurance Trust ("PGIT")**, which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such PGIT is not rated by the A.M. Best Company.
- PGIT 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 PGIT may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from PGIT and agree to abide by the conditions of membership established by PGIT.
- You should consider the information provided, including the PGIT coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.



By: [NAME OF AUTHORIZED REPRESENTATIVE OF INSURED]

Named Insured: Sumter County Board of County Commissioners

Policy Number: PAFL106101601102

Policy Period: 10/1/2011

Date of Notice: August 25, 2011

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



**PUBLIC ENTITY  
SIGNATURE PAGE**

**Covered Party:** Sumter County Board of County Commissioners

**Agreement Number:** PA FL1 0601060 11-02

**Coverage Period:** From: 10/01/2011 to 10/01/2012

I hereby confirm that limits/coverages as shown hereunder, corresponding with the Coverage Agreement, are correct:

- N/A Property TIV Buildings & Contents Combined
- N/A Inland Marine
  - Not Included Communication Equipment
  - Not Included Contractor's / Mobile Equipment
  - Not Included Electronic Data Processing Equipment
  - Not Included Emergency Services Portable Equipment
  - Not Included Fine Arts
  - Not Included Other Inland Marine
  - Not Included Rented, Borrowed, Leased Equipment
  - Not Included Valuable Papers
  - Not Included Watercraft

N/A I reject property TRIA (Terrorism Risk Insurance Act) coverage

X Automobile

162 # of Units - Auto Liability

75 76 # of Units - Comprehensive

75 78 # of Units - Collision

X I hereby confirm that I have received a copy of PGIT's Current Interlocal Agreement (effective October 1, 2004)

X I confirm having read and agreed to the terms as laid out in the attached PGIT Participation Agreement (which also requires a signature)

Please remember that a signed copy of the following are also required:

- First Page of PGIT application
- Uninsured Motorist Rejection / Election form, if applicable
- Professional Liability (POL / EPLI or ELL / EPLI) application, if applicable.

  
Signature

County Administrator 9-14-11  
Title Date

BRADLEY ARDOLD  
Name

Please note: Failure to return this signature page could result in cancellation of coverage.

# VFIS

# Automobile

**VFIS Revised  
Automobile  
Proposal**



*An Insurance Proposal*

*Prepared For*

**SUMTER COUNTY BOARD OF COUNTY  
COMMISSIONERS**

**Presented By:** BROWN & BROWN OF FLORIDA INC  
P.O. BOX 491636  
LEESBURG, FL 34749 - 0000  
(352) 787-2431

**Date:** September 09, 2011

**This proposal is valid for 90 days**

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## GENERAL INFORMATION

**First Named Insured:** SUMTER COUNTY BOARD OF COUNTY  
COMMISSIONERS

**Mailing Address:** 7375 POWELL ROAD  
WILDWOOD,FL 34785-0000

**Coverage Applies To:** SUMTER COUNTY FIRE RESCUE



## **RISK CONTROL SERVICES and RISK MANAGEMENT**

As a valuable service to your organization, VFIS provides risk control services. Employing risk control techniques will accomplish two major objectives. The first is to reduce or eliminate the loss producing conditions and exposures of your organization.

This in turn will achieve the second objective of risk control, which is to help you control the costs of your insurance program and reduce uninsured losses. While insurance coverages should take care of the majority of covered losses, you should understand that claims often contain hidden costs, known as indirect losses, which are not covered by insurance. Some examples of indirect losses are deductibles that must be paid, downtime of equipment or apparatus, temporary or permanent reductions in staffing, costs of overtime, fines, lowered morale and poor public image.

VFIS Risk Control Services can provide your organization with a number of resources to assist you in accomplishing these objectives. While we cannot eliminate all of your exposures, we can help you reduce the potential for losses through consistent and ongoing risk control and risk management efforts.

### **Risk Control Services**

Our experienced technical staff of professionals can assist you in your risk control efforts in many ways. VFIS is proud to offer these valuable services at no cost to your organization. The following are just some of the services available to VFIS clients:

- Mutual Aid by VFIS - An emergency services self audit and resource identification guide which highlights known loss producing exposures and directs you to available VFIS resources to assist your organization in addressing them.
- Communique's - Technical reference bulletins addressing specific areas of operation and offering suggested management controls in SOG/SOP language. Available by contacting VFIS Risk Control Services or by visiting our website at [www.vfis.com](http://www.vfis.com).
- Direct Contact - Risk control professionals are available to answer questions regarding codes, laws and standards; technical issues; and management and operational policies and procedures.
- On-Site Services - VFIS clients, meeting certain eligibility requirements, will benefit from having an on-site loss control survey conducted by one of our risk control professionals. The purpose of these surveys is to evaluate your existing policies and procedures to determine their effectiveness in controlling your organization's specific exposures. If necessary, VFIS will then provide you with recommendations and resources to enhance or support current practices.
- Professional Referrals - VFIS Risk Control Services has a nationwide network of resources in many aspects of emergency services work. If we cannot assist you directly, we will be happy to put you in contact with an agency or individual who can provide you with the needed assistance.

## Risk Management

The practice of risk management will allow your organization to identify and evaluate your exposures to loss. To evaluate your exposures, you'll need to understand some basic risk management principles:

1. **Never risk more than you can afford to lose.** If a given loss would cripple your organization, then you need to transfer the risk to someone else.
2. **Do not risk too much for too little return.** For example, accepting a higher level of deductible on your vehicle coverage may provide only marginal premium savings.
3. **Know the odds.** If the potential for a given loss is very remote, then you may be able to address the exposure a different way than if the potential is more common.

In summary, you need to know how much money, time and equipment is at risk. Then determine if you can afford to assume the risk of losses yourself or transfer them to someone else. Lastly, know where frequent or serious losses are more likely to come from and address them accordingly.

Once you understand this, there are four risk management methods you may employ:

1. **Eliminate the exposure.** Stopping the sale or distribution of alcoholic beverages in your social hall is an easy way to eliminate your liquor law liability exposure.
2. **Assume the risk yourself.** Insurance deductibles are an example of assuming risk. If you don't believe you will have a frequency of losses or if your organization has enough financial resources, you may want to take on a larger deductible, such as \$1,000 or \$2,500 as opposed to a \$250 deductible.
3. **Reduce the exposure.** Coming to a complete stop at intersections with a negative control device, when appropriate, will reduce the risk of having an intersection crash. This practice does not eliminate the possibility of an intersection crash, but it helps reduce the chances.
4. **Transfer the risk.** If an exposure cannot be reduced or eliminated and assuming it is too risky, then transfer the exposure to a third party. Although insurance is the most common method of transfer of risk, it is not the only method. Another commonly used method is a hold harmless agreement or indemnification clause in a contract.

VFIS risk control professionals are always available to assist you with your risk control and risk management needs.

**PROPERTY**

**\*\*\* *Coverage Not Requested* \*\*\***

**FIDELITY BOND**

**\*\*\* *Coverage Not Requested* \*\*\***



**PORTABLE EQUIPMENT**  
**Blanket Portable Equipment Coverage**

<u>Covered For</u>	<u>Limit</u>	<u>Deductible</u>
All causes of physical loss unless excluded	Guaranteed Replacement Cost	\$250

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use. Note that boats over 100 horsepower are not covered under blanket; they must be scheduled.

**Scheduled Portable Equipment Coverage**

***\*\*\* Coverage Not Requested \*\*\****



## AUTOMOBILE

<u>Coverage</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit .....	\$1,000,000
"No Fault" or Statutory Personal Injury Protection .....	Included
Medical Payments (Each Person) .....	Not Included
Uninsured Motorists / Underinsured Motorists Insurance .....	\$30,000
Hired & Borrowed Vehicles .....	Included
Commandeered Vehicles .....	Included
Temporary Substitute Vehicles .....	Included
Fellow Member Liability .....	Included
Incidental Garage Liability .....	Included

### Schedule of Covered Vehicles

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	2002	AM LAFRANCE	PUMPER LDH		\$223,000	\$1,000	\$1,000
0002	1991	INT'L	PUMPER LDH		\$100,000	\$1,000	\$1,000
0003	1996	GMC	PUMPER LDH		\$125,000	\$1,000	\$1,000
0004	2001	FREIGHTLINER	PUMPER LDH		\$200,000	\$1,000	\$1,000
0005	1987	FMC	PUMPER		\$95,000	\$1,000	\$1,000
0006	1961	FORD	ANTIQUÉ		\$20,000	\$1,000	\$1,000
0007	2002	PIERCE KENWORTH	PUMPER LDH		\$150,000	\$1,000	\$1,000
0008	1986	GMC	PUMPER		\$140,000	\$1,000	\$1,000
0009	2000	PIERCE KENWORTH	PUMPER LDH		\$58,065	\$1,000	\$1,000
0010	1996	FREIGHTLINER	PUMPER LDH		\$150,000	\$1,000	\$1,000
0011	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$1,000	\$1,000
0012	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$1,000	\$1,000
0013	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$1,000	\$1,000
0014	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$1,000	\$1,000



<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0015	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$1,000	\$1,000
0016	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$1,000	\$1,000
0017	1989	GMC	BRUSH VEH		\$16,000	\$1,000	\$1,000
0018	2005	FORD	MINI PUMPER		\$69,251	\$1,000	\$1,000
0019	2002	FORD	BRUSH VEH		\$60,000	\$1,000	\$1,000
0020	2001	DODGE	BRUSH VEH		\$32,000	\$1,000	\$1,000
0021	1999	DODGE	MINI PUMPER		\$44,000	\$1,000	\$1,000
0022	1998	DODGE	MINI PUMPER		\$44,000	\$1,000	\$1,000
0023	2004	FORD	MINI PUMPER		\$76,936	\$1,000	\$1,000
0024	1986	KAISER JEEP	BRUSH VEH		\$10,999	\$1,000	\$1,000
0025	2006	FORD	MINI PUMPER		\$81,945	\$1,000	\$1,000
0026	2007	FORD	MINI PUMPER		\$86,445	\$1,000	\$1,000
0027	2008	FORD	MINI PUMPER		\$95,100	\$1,000	\$1,000
0028	2008	FORD	MINI PUMPER		\$95,100	\$1,000	\$1,000
0029	2006	FORD	MINI PUMPER		\$86,500	\$1,000	\$1,000
0030	1964	MILITARY	BRUSH VEH		\$5,000	\$1,000	\$1,000
0031	2000	INT'L	TANKER		\$150,000	\$1,000	\$1,000
0032	2002	INT'L	TANKER		\$90,000	\$1,000	\$1,000
0033	2007	KENWORTH	PUMPER TANKER		\$151,505	\$1,000	\$1,000
0034	2007	KENWORTH	PUMPER TANKER		\$151,505	\$1,000	\$1,000
0035	2007	KENWORTH	PUMPER TANKER		\$129,740	\$1,000	\$1,000
0036	2008	KENWORTH	PUMPER TANKER		\$173,250	\$1,000	\$1,000
0037	2008	KENWORTH	PUMPER TANKER		\$168,210	\$1,000	\$1,000
0038	1980	SUTPHEN	QUINT LDH		\$100,000	\$1,000	\$1,000
0039	1999	FORD	RESCUE LT		\$23,840	\$1,000	\$1,000
0040	1990	SUTPHEN	QUINT LDH		\$200,000	\$1,000	\$1,000
0041	2004	MAKO	AIR CASCADE		\$20,000	\$1,000	\$1,000
0042	1988	MAKO	AIR CASCADE		\$20,000	\$1,000	\$1,000
0043	2005	ENCLOSED CARGO HIWAY STAR	TRAILER		\$8,103	\$1,000	\$1,000

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0044	2006	FIRE SIMULATOR	TRAILER		\$368,425	\$1,000	\$1,000
0045	1998	FORD	FIRST RESPONDER		\$23,950	\$1,000	\$1,000
0046	1998	FORD	FIRST RESPONDER		\$22,265	\$1,000	\$1,000
0047	1999	FORD	FIRST RESPONDER		\$22,900	\$1,000	\$1,000
0048	1994	FORD	FIRST RESPONDER		\$20,493	\$1,000	\$1,000
0049	1999	FORD	FIRST RESPONDER		\$21,300	\$1,000	\$1,000
0050	2002	FORD	FIRST RESPONDER		\$23,035	\$1,000	\$1,000
0051	2000	FORD	FIRST RESPONDER		\$22,650	\$1,000	\$1,000
0052	1997	REHAB AMBULANCE	FIRST RESPONDER		\$51,952	\$1,000	\$1,000
0053	1995	FORD	FIRST RESPONDER		\$16,000	\$1,000	\$1,000
0054	1987	INT'L	FIRST RESPONDER		\$67,125	\$1,000	\$1,000
0055	1996	FORD REHAB AMBULANCE	FIRST RESPONDER		\$25,530	\$1,000	\$1,000
0056	1999	FORD	SERVICE	X		\$1,000	\$1,000
0057	1987	FORD	FIRST RESPONDER		\$14,658	\$1,000	\$1,000
0058	2002	DODGE	FIRST RESPONDER		\$27,320	\$1,000	\$1,000
0059	1989	FORD	FIRST RESPONDER		\$15,909	\$1,000	\$1,000
0060	1993	FORD	FIRST RESPONDER		\$20,632	\$1,000	\$1,000
0061	1999	DODGE	FIRST RESPONDER		\$32,000	\$1,000	\$1,000
0062	2002	DODGE	FIRST RESPONDER		\$2,720	\$1,000	\$1,000
0063	1995	FORD	FIRST RESPONDER		\$22,890	\$1,000	\$1,000
0064	1998	CHEVY	FIRST RESPONDER		\$18,666	\$1,000	\$1,000



<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0065	2003	FORD	FIRST RESPONDER		\$6,000	\$1,000	\$1,000
0066	2001	DODGE	FIRST RESPONDER		\$4,000	\$1,000	\$1,000
0067	2010	FORD	FIRST RESPONDER		\$33,292	\$1,000	\$1,000
0068	1998	CHEVY	FIRST RESPONDER		\$2,500	\$1,000	\$1,000
0069	1997	CHEVY	FIRST RESPONDER		\$3,500	\$1,000	\$1,000
0070	2005	CHEVY	FIRST RESPONDER		\$22,000	\$1,000	\$1,000
0071	2010	FORD	FIRST RESPONDER		\$108,098	\$1,000	\$1,000
0072	2010	FORD	FIRST RESPONDER		\$50,000	\$1,000	\$1,000
0073	2011	FORD	EXPEDITION		\$50,088	\$1,000	\$1,000



## AUTOMOBILE - Optional

<u>Coverage</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit .....	\$1,000,000
"No Fault" or Statutory Personal Injury Protection .....	Included
Medical Payments (Each Person) .....	Not Included
Uninsured Motorists / Underinsured Motorists Insurance .....	\$20,000
Hired & Borrowed Vehicles .....	Included
Commandeered Vehicles .....	Included
Temporary Substitute Vehicles .....	Included
Fellow Member Liability .....	Included
Incidental Garage Liability .....	Included

### Schedule of Covered Vehicles

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	2002	AM LAFRANCE	PUMPER LDH		\$223,000	\$2,000	\$2,000
0002	1991	INT'L	PUMPER LDH		\$100,000	\$2,000	\$2,000
0003	1996	GMC	PUMPER LDH		\$125,000	\$2,000	\$2,000
0004	2001	FREIGHTLINER	PUMPER LDH		\$200,000	\$2,000	\$2,000
0005	1987	FMC	PUMPER		\$95,000	\$2,000	\$2,000
0006	1961	FORD	ANTIQUE		\$20,000	\$2,000	\$2,000
0007	2002	PIERCE KENWORTH	PUMPER LDH		\$150,000	\$2,000	\$2,000
0008	1986	GMC	PUMPER		\$140,000	\$2,000	\$2,000
0009	2000	PIERCE KENWORTH	PUMPER LDH		\$58,065	\$2,000	\$2,000
0010	1996	FREIGHTLINER	PUMPER LDH		\$150,000	\$2,000	\$2,000
0011	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$2,000	\$2,000
0012	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$2,000	\$2,000
0013	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$2,000	\$2,000
0014	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$2,000	\$2,000



<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
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0030	1964	MILITARY	BRUSH VEH		\$5,000	\$2,000	\$2,000
0031	2000	INT'L	TANKER		\$150,000	\$2,000	\$2,000
0032	2002	INT'L	TANKER		\$90,000	\$2,000	\$2,000
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0073	2011	FORD	EXPEDITION		\$50,088	\$2,000	\$2,000

**GENERAL LIABILITY**

**\*\*\* *Coverage Not Requested* \*\*\***



**MANAGEMENT LIABILITY**

**\*\*\* *Coverage Not Requested* \*\*\***



**UMBRELLA/EXCESS LIABILITY**

**\*\*\* *Coverage Not Requested* \*\*\***



Revised

PREMIUM SUMMARY

SUMTER COUNTY BOARD OF COUNTY COMMISSIONERS ( FL ) C40717

\$36,000/\$1,000  
Premium

\$20,000/\$2,000  
Optional Version

Property.....	Not Requested	Not Requested
Fidelity Bond.....	Not Requested	Not Requested
Portable Equipment.....	\$5,913	Not Requested
Automobile.....	\$47,338	\$45,792 (Decrease of \$1,546)
General Liability.....	Not Requested	Not Requested
Management Liability.....	Not Requested	Not Requested
Umbrella/Excess Liability.....	Not Requested	Not Requested
<b>Total Estimated Annual Premium.....</b> (excludes state-imposed taxes, surcharges and fees.)	<b>\$53,251</b>	<b>\$51,705</b>
<b>Total Estimated State-Imposed Taxes, Surcharges and Fees.....</b>	<b>\$757.30</b>	<b>\$737.21</b>

5,913  
45,792  
737.21  

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\$52,442.21



## PROPOSAL NOTES

### General

**Note:** This proposal is based solely on the insurance exposures of the organization(s) shown opposite the heading "Coverage Applies To". All of the coverages described here and any policies that we issue will apply only to injury or damage arising out of the firefighting, rescue, ambulance or incidental operations of the emergency service organization(s) listed opposite "Coverage Applies To".



# STATE-SPECIFIC FRAUD WARNING NOTICES

## Arkansas Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information on an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## Colorado Fraud Warning

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of Insurance within the department of regulatory agencies.

## Florida Fraud Warning

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

## Kentucky Fraud Warning

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

## Louisiana Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## Maine Fraud Warning

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

## Maryland Fraud Warning

Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## New Hampshire Statement of Residency

To procure automobile insurance, I hereby attest that I am, and each named insured is, a resident of the State of New Hampshire. I understand that if I falsely claim for myself or any named insured to be a resident of the State of New Hampshire, I am subject to prosecution, imprisonment of up to one year, a fine of \$2,000 and the denial of coverage for any loss, not occurring in New Hampshire, under the automobile insurance policy for which I am applying. I also understand that this statement will be relied upon in connection with future renewals of the automobile insurance policy for which I am applying, and that it is my responsibility to inform my insurance company before my next renewal after I or any named insured ceases to be a New Hampshire resident and that I will be subject to the penalties listed above if I fail to do so.

## New Jersey Fraud Warning

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

## New Mexico Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

## New York Fraud Warning

Automobile Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the value of the subject motor vehicle or stated claim for each violation. Other Types of Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.

## Ohio Fraud Warning

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

## Oklahoma Fraud Warning

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

## Oregon Fraud Warning

Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be violating state law.

## Pennsylvania Fraud Warning

All Types of Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. Motor Vehicle Insurance: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.

## Tennessee Fraud Warning

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

## Virginia Fraud Warning

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

## Washington Fraud Warning

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.



**VFIS Original  
Automobile  
Proposal**

# INSURANCE PROPOSAL

Original since Revised

PREPARED FOR:



## Sumter County Board of County Commissioners

10/01/2011 - 10/01/2012

VFIS  
Automobile

PRESENTED BY:

**Scott Hindman**

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

900 N 14th Street

Leesburg, FL 34749-1636

**Business Phone: (352)787-2431**

**Fax Phone: (352)787-9922**

This presentation is designed to give you an overview of the insurance coverage's we recommend for your company, based upon information provided by you. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverage's, conditions and exclusions. Specimen copies of all policies are available upon request prior to binding of coverage. If there are any other areas that need to be evaluated prior to binding of coverage, please bring this to our attention. Should any of your exposures change after coverage is bound, such as operations, hiring employees in new states, buying additional property etc. please let us know as proper coverage can be discussed.

## Introduction

Your business represents a considerable investment of time, effort and money. It warrants the service of a company that can provide a comprehensive analysis of all your insurance needs, offer insurance programs that are competitively priced and extend full protection to meet your specific needs.

You need an Insurance Agency that is large enough to market your account to more than one leading insurance carrier, yet focused on providing professional, personalized service.

Our agency **Brown & Brown of Florida, Inc.** is that caliber of an agency. We provide the kind of quality attention and protection you and your company deserve. Representing more than 15 major carriers, specializing in every type of insurance coverage, we are able, and honored, to assume the responsibility of meeting your insurance needs.

Our recommendations are based on a careful analysis of the risks unique to you and your company. To this end, we have prepared a sound, competitively priced, insurance proposal for your review.

We appreciate the opportunity to evaluate you and your company and provide this proposal to cover your insurance and asset management needs.

## Resources

### Claims Management

At **Brown & Brown of Florida, Inc.**, we take an active role in the management of your claims. Our Service Team is committed to assuring you receive prompt and fair treatment for any claim involving coverage extended by our agency, to you or your company.

### Loss Control/Risk Management

A successful Loss Control/Risk Management Program is based on a successful partnership between **Brown & Brown of Florida, Inc.**, you and your insurance carrier. As a team, all parties must work together to protect you, your business, your assets and to prevent future loss.

We will provide you with technical advice, resources, and assistance in developing, improving and monitoring an effective Loss Control/Risk Management program by:

- Reviewing your current Loss Control/Risk Management program;
- Analyzing loss data to identify specific areas which generate the greatest claim frequency;
- Reviewing your current environment and operations, including your physical assets, personnel practices, and organization of management;
- Conducting visits to all locations to develop a risk profile and to define management and insurance carrier responsibilities;
- Developing, improving, and implementing a Loss Control/Risk Management program with a written plan of expectations. (This program will be consistent with your management style and easily implemented);
- Establishing a meeting schedule to review and discuss safety and loss analysis reports with management and/or staff as required by your insurance carrier.

### Employee Benefits

**Brown & Brown of Florida, Inc.** offers a full range of Employee Benefits that may be tailored to fit the needs of your company. With access to virtually all the major benefit companies in the US, we have the resources, knowledge and experience to help customize your benefits program to include any or all the following:

Medical – Health Care  
Dental Coverage  
Life Insurance  
Long and Short-Term Disability  
Group Retirement Plans  
401K  
Pension and/or Profit Sharing

**Brown & Brown of Florida, Inc.** also has the experience to advise and administer both fully insured or partially self-insured plans.

**Policy Information**

<b>Policy #</b>	<b>Term</b>	<b>Writing Co</b>
VFISTR206418801	10/01/2011 - 10/01/2012	American Alternative Ins Corp

**Applicant Name**

<b>Dec Name:</b>	Sumter County Board of County Commissioners
<b>Firm Name:</b>	Sumter County Board of County Commissioners

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**Addr 1** 7375 Powell Road (CR139)  
**City/State/Zip** Wildwood, FL 34785

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**Fax Phone** (352)689-4401  
**Bus Phone** (352)689-4400

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**E-Mail** Art.Bisner@sumtercountyfl.gov

## Business Auto

### **Automobile**

This policy may provide a combination of Liability Protection and Physical Damage coverage for loss due to damage to vehicles owned, maintained, or used by you. Additional coverages, such as Medical Payments and Uninsured Motorist Protection, may be purchased to "customize" the policy.

### **Automobile Liability**

This coverage is provided to protect against claims made against your company which allege bodily injury and property damage arising from the ownership, maintenance or use of any covered auto.

### **Non-Owned Automobile Liability**

This coverage provides liability protection for autos used in your business that are not owned, leased, hired, rented or borrowed. This includes automobiles of employees and subcontractors that are used on behalf of the business.

### **Hired Automobile Coverage**

This coverage protects against claims arising out of the use of vehicles leased, hired, rented or borrowed by you or your employees while in the course of business.

### **Medical Payments**

This coverage pays for medical expenses incurred by a covered person who is injured while driving or riding in a covered automobile. It provides coverage, regardless of fault, for all reasonable medical costs incurred for up to one year from the date of the accident. It does not cover injury to an employee.

### **Uninsured/Underinsured Motorist**

Uninsured and Underinsured Motorist coverage protects you and your passengers against bodily injury expenses if you are hit by another driver who has no automobile liability insurance or has less than the minimum limits required by your state.

### **Comprehensive Perils Coverage**

This coverage insures against damage to a covered vehicle resulting from loss, excluding collision or upset.

### **Collision Coverage**

This coverage insures against loss or damage to a covered vehicle resulting from collision or upset.

### **Business Automobile Conditions and Exclusions**

New acquisitions or changes in automobiles must be reported within 30 days. Failure to do so will result in an unpaid claim if loss occurs.

Special Limitations or Exclusions under Business Automobile include:

- There is no coverage for contents of vehicles, or equipment mounted on vehicles, unless specifically stated and assessed.
- There is no Physical Damage coverage for rented autos.
- Current, past and future partnerships and joint ventures are not insured unless they are shown as a named insured in the policy.



*An Insurance Proposal*

*Prepared For*

**SUMTER COUNTY BOARD OF COUNTY  
COMMISSIONERS**

**Presented By:** BROWN & BROWN OF FLORIDA INC  
P.O. BOX 491636  
LEESBURG, FL 34749 - 0000  
(352) 787-2431

**Date:** August 01, 2011

**This proposal is valid for 90 days**

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## FOREWORD

This proposal is prepared from information supplied to VFIS on the "factfinder" submitted by your insurance representative.

The proposal format has evolved over the many years we have been working with emergency service organizations. It describes coverages in some detail and provides some claim examples, which may be helpful to your understanding of the coverages. However, this proposal is not a policy, nor is it intended as such. Actual coverage is provided only by the policy.

Please remember that your exposure to loss changes over time. It's necessary to keep your insurance representative informed about any changes, so your policies can be revised. We strongly recommend frequent reviews of your operations and coverages with your insurance representative.

## BACKGROUND OF VFIS

In 1969, VFIS pioneered specialized insurance coverages designed to meet the unique needs of America's emergency service organizations. Neglected and misunderstood by many insurance companies, the emergency service industry was in need of an innovative approach to insurance products and services. VFIS accepted the challenge, and today insures more than 12,000 emergency service clients in 49 states and Canada.

Service to clients is the cornerstone of the VFIS program. That means prompt, fair and responsive claim service. It means investing the energy, experience and funds necessary to develop valuable education programs, like driver training, to assist emergency service clients in operating more safely, more efficiently and more effectively.

Over the years, VFIS has forged a partnership with fire and emergency medical service leaders, which fosters the continuing development of policy and program enhancements. VFIS is committed to protecting the resources of emergency service organizations and promoting the health and interests of their members. Wherever and whenever the welfare of our clients is at stake, VFIS is there to lead or support their efforts with a level of dedication no imitator can duplicate.

In 1969, VFIS was first on the scene. Today, VFIS is **Here to Help.**

## EDUCATION AND TRAINING SERVICES

In this rapidly changing world, emergency service organizations are continually faced with new challenges, issues and risks, as well as an array of new opportunities. Meeting these challenges and taking advantage of opportunities often requires assistance that may not be available through traditional channels.

That is why VFIS is here to help. As the leader in emergency service insurance for more than 30 years, we have made it a point to provide our customers with quality education, risk control and management programs. We also recognize how valuable these resources are in helping emergency service organizations improve their ability to serve their communities.

In tandem with our quality insurance coverages, VFIS customers benefit from the following programs and services, *which are available to them at little or no cost:*

- **Education and Training** - Timely and innovative, these safety, loss-control and skills-enhancement programs are designed to keep clients current with the fast-paced changes in equipment and techniques. Each is accompanied by appropriate print and/or video materials.
- **Workshops and Seminars** - Conducted on a regional basis throughout the year, these information-packed sessions are offered at instructor and participant levels and cover everything from grant-writing to community relations.

From training to troubleshooting, VFIS helps emergency service organizations become better prepared for every call, reducing the risk of injury or loss to the people they serve, the property they protect and their most valuable asset - their own members. Above all, our knowledgeable, nationally recognized professionals are here to help our customers prepare for the years ahead and the changing world that lies just around the corner.

## GENERAL INFORMATION

**First Named Insured:** SUMTER COUNTY BOARD OF COUNTY  
COMMISSIONERS

**Mailing Address:** 7375 POWELL ROAD  
WILDWOOD,FL 34785-0000

**Coverage Applies To:** SUMTER COUNTY FIRE RESCUE

## **RISK CONTROL SERVICES and RISK MANAGEMENT**

As a valuable service to your organization, VFIS provides risk control services. Employing risk control techniques will accomplish two major objectives. The first is to reduce or eliminate the loss producing conditions and exposures of your organization.

This in turn will achieve the second objective of risk control, which is to help you control the costs of your insurance program and reduce uninsured losses. While insurance coverages should take care of the majority of covered losses, you should understand that claims often contain hidden costs, known as indirect losses, which are not covered by insurance. Some examples of indirect losses are deductibles that must be paid, downtime of equipment or apparatus, temporary or permanent reductions in staffing, costs of overtime, fines, lowered morale and poor public image.

VFIS Risk Control Services can provide your organization with a number of resources to assist you in accomplishing these objectives. While we cannot eliminate all of your exposures, we can help you reduce the potential for losses through consistent and ongoing risk control and risk management efforts.

### **Risk Control Services**

Our experienced technical staff of professionals can assist you in your risk control efforts in many ways. VFIS is proud to offer these valuable services at no cost to your organization. The following are just some of the services available to VFIS clients:

- Mutual Aid by VFIS - An emergency services self audit and resource identification guide which highlights known loss producing exposures and directs you to available VFIS resources to assist your organization in addressing them.
- Communique's - Technical reference bulletins addressing specific areas of operation and offering suggested management controls in SOG/SOP language. Available by contacting VFIS Risk Control Services or by visiting our website at [www.vfis.com](http://www.vfis.com).
- Direct Contact - Risk control professionals are available to answer questions regarding codes, laws and standards; technical issues; and management and operational policies and procedures.
- On-Site Services - VFIS clients, meeting certain eligibility requirements, will benefit from having an on-site loss control survey conducted by one of our risk control professionals. The purpose of these surveys is to evaluate your existing policies and procedures to determine their effectiveness in controlling your organization's specific exposures. If necessary, VFIS will then provide you with recommendations and resources to enhance or support current practices.
- Professional Referrals - VFIS Risk Control Services has a nationwide network of resources in many aspects of emergency services work. If we cannot assist you directly, we will be happy to put you in contact with an agency or individual who can provide you with the needed assistance.

## Risk Management

The practice of risk management will allow your organization to identify and evaluate your exposures to loss. To evaluate your exposures, you'll need to understand some basic risk management principles:

1. **Never risk more than you can afford to lose.** If a given loss would cripple your organization, then you need to transfer the risk to someone else.
2. **Do not risk too much for too little return.** For example, accepting a higher level of deductible on your vehicle coverage may provide only marginal premium savings.
3. **Know the odds.** If the potential for a given loss is very remote, then you may be able to address the exposure a different way than if the potential is more common.

In summary, you need to know how much money, time and equipment is at risk. Then determine if you can afford to assume the risk of losses yourself or transfer them to someone else. Lastly, know where frequent or serious losses are more likely to come from and address them accordingly.

Once you understand this, there are four risk management methods you may employ:

1. **Eliminate the exposure.** Stopping the sale or distribution of alcoholic beverages in your social hall is an easy way to eliminate your liquor law liability exposure.
2. **Assume the risk yourself.** Insurance deductibles are an example of assuming risk. If you don't believe you will have a frequency of losses or if your organization has enough financial resources, you may want to take on a larger deductible, such as \$1,000 or \$2,500 as opposed to a \$250 deductible.
3. **Reduce the exposure.** Coming to a complete stop at intersections with a negative control device, when appropriate, will reduce the risk of having an intersection crash. This practice does not eliminate the possibility of an intersection crash, but it helps reduce the chances.
4. **Transfer the risk.** If an exposure cannot be reduced or eliminated and assuming it is too risky, then transfer the exposure to a third party. Although insurance is the most common method of transfer of risk, it is not the only method. Another commonly used method is a hold harmless agreement or indemnification clause in a contract.

VFIS risk control professionals are always available to assist you with your risk control and risk management needs.

PROPERTY

\*\*\* *Coverage Not Requested* \*\*\*

## PROPERTY

### Valuation Basis

VFIS insures property on a *guaranteed replacement cost (GRC)*, *replacement cost (RC)*, *actual cash value (ACV)* or *functional replacement cost (FRC)* basis. The Schedule of Limits shows how your property was quoted.

*Guaranteed replacement cost* pays to replace your property, without deduction for depreciation, even if the replacement cost is greater than the limit on the policy. Here's an example:

	<u>With GRC</u>	<u>Without GRC</u>
Policy limit:	\$100,000	\$100,000
Actual cost to replace:	\$125,000	\$125,000
Policy pays:	\$125,000	\$100,000
You would have to pay:	\$ 0	\$ 25,000

*Replacement cost* pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.

*Actual cash value* pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.

*Functional replacement cost* pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

# PROPERTY

## Coverage Highlights

The following apply unless noted otherwise in this proposal:

- Loss of Income**
- Protects your organization's loss of income if your operations are interrupted because of a covered loss to your buildings or contents.
  - No dollar limit; covers the actual loss of income you sustain during the period of restoration for up to twelve months.

**Example:** Because of serious wind damage to the roof of the fire station, a volunteer fire company is unable to hold the twice-weekly bingo games they count on to fund their operations. This coverage would pay for the lost income until the roof is repaired and the bingo games can resume.

- Extra Expense**
- Protects your organization from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations.
  - No dollar limit; covers the extra expense (over and above your normal operating expense) incurred during the period of restoration for up to twelve months.

**Example:** An ambulance squad suffers a total loss to their main garaging location due to a fire. In order to continue responding to calls, they must lease space from the local municipality for the time it takes to rebuild their garage. This coverage would pay for the extra costs (rent, phone installation, furniture leasing and so forth) needed to do so.

- Ordinance Coverage**
- Applies to buildings insured on a guaranteed replacement cost basis or on a replacement cost basis.
  - Will pay for the loss of value of the undamaged portion of a building that must be torn down, following a covered loss, because of applicable local, state or federal building codes. If the building is written on a replacement cost basis, the amount paid for such loss is included in your building limit and does not increase it.
  - Will pay for the cost to demolish the undamaged portion of the building, clear the site, and repair or rebuild according to code. These costs are covered up to 100% of the amount paid for the initial direct physical loss or damage to the building.

**Example:** of costs covered by this extension include updated electrical systems to comply with local building codes, or improved rest room facilities that are accessible to disabled people.

# PROPERTY

## Coverage Highlights

- Earthquake**
- Applies to the full amount of coverage you carry on buildings and contents (no sub-limit).
  - Includes volcanic action.
  - A special 5% deductible applies to the value of the building and personal property for each item.
- Flood**
- Applies to the full amount of coverage you carry on buildings and contents (no sub-limit).
  - A special \$1,000 deductible applies per premises.
- Equipment Breakdown**
- Covers the mechanical breakdown of equipment or the explosion of pressure vessels at your premises. Covered equipment includes such things as refrigeration equipment, air conditioners, cascade units and boilers.
  - Covers the mechanical breakdown of certain types of portable equipment (mobile cascade units, mobile generators, portable pumping units, jaws-of-life) away from your premises.
  - Covers loss of income or extra expense your organization may suffer if your utilities are interrupted as a result of an accident to covered equipment owned by your landlord or utility company.
  - No dollar limit.
- Other Perils (not covered by many property policies)**
- Damage caused by the back-up of sewers and drains.
  - Damage caused by artificially generated electrical currents.
  - Damage caused by changes in temperature or humidity.
- Debris Removal**
- Covered without limit if the expense is incurred as a result of a covered cause of loss.
- Contents Off-Premises**
- Pays the greater of \$10,000 or your highest contents limit at any location.
  - Does not apply to portable equipment.
- Newly Acquired Property**
- Automatically covers newly acquired buildings, buildings under construction, and contents at newly acquired locations.
  - The automatic feature lasts for 90 days or the end of the policy period, whichever is later.
  - Limits are \$1,000,000 for buildings and \$500,000 for contents.

# PROPERTY

## Coverage Highlights

- |  |   |
|--|---|
| <b>Trees, Shrubs,<br/>Plants &amp; Lawns</b>   | <ul style="list-style-type: none"><li>• Covered against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism.</li><li>• No dollar limit.</li></ul>   |
| <b>Personal Effects</b>                        | <ul style="list-style-type: none"><li>• Applies on-premises only.</li><li>• Primary coverage (not excess over a homeowners policy, for example).</li><li>• For members, full replacement cost with no dollar limit.</li><li>• For non-members, a limit of \$1,500 per person applies.</li><li>• No deductible.</li></ul>  |
| <b>Pollution<br/>Clean-Up</b>                  | <ul style="list-style-type: none"><li>• Applies on-premises only.</li><li>• Pollution must result from fire, lightning, windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage.</li><li>• Limit of \$25,000.</li></ul>                  |
| <b>Sirens &amp;<br/>Antennas</b>               | <ul style="list-style-type: none"><li>• Sirens, antennas, towers and similar structures and their associated equipment are automatically covered away from your scheduled premises, if you have building coverage with VFIS.</li><li>• No sub-limit applies.</li></ul>  |
| <b>Commandeered<br/>Property of<br/>Others</b> | <ul style="list-style-type: none"><li>• Replacement cost coverage for any commandeered property other than autos.</li><li>• Includes the owner's loss of use.</li><li>• No dollar limit.</li></ul>  |
| <b>Computer<br/>Software</b>                   | <ul style="list-style-type: none"><li>• Automatic coverage for the cost of restoring or replacing your organization's data and the media on which it is stored.</li><li>• Covered causes of loss include computer virus and the breakdown of computer hardware.</li><li>• Applies on-premises or off-premises.</li><li>• Automatic limit of \$250,000; higher limits are available.</li></ul> |
| <b>Money &amp;<br/>Securities</b>              | <ul style="list-style-type: none"><li>• Covers theft, disappearance or destruction on-premises or off-premises.</li><li>• Automatic \$10,000 limit; higher limits are available.</li></ul>  |

## PROPERTY

### Coverage Highlights

- Valuable Papers & Records**
- Pays the costs you incur to restore or replace any such documents following a covered loss.
  - No dollar limit.
  - Applies on-premises or off-premises.
- Accounts Receivable**
- Pays the costs you incur in restoring your accounts receivable records following a covered loss.
  - Also pays amounts you can't collect if your accounts receivable records can't be restored.
  - No dollar limit.
  - Applies on-premises or off-premises.
- Recharge Costs**
- Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.
  - No dollar limit.
  - No deductible.
- Limited Coverage for Fungus, Wet Rot, Dry Rot or Bacteria**
- A standard exclusion applies to loss or damage caused by fungus, wet rot, dry rot or bacteria.
  - However, the exclusion doesn't apply if the fungus, wet rot, dry rot or bacteria results from fire or lightning.
  - An extension has been added to provide a \$25,000 sub-limit if the fungus, wet rot, dry rot or bacteria arises from flood or from a specified cause of loss, as defined in the policy. This sub-limit is the most that will be paid in any policy term regardless of the number of occurrences.
- Deductible Waiver**
- If a Property claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Portable Equipment coverage, the various deductibles will not be stacked.
  - Only one deductible, the largest, will apply.
- Coinsurance**
- Does not apply to your buildings if they're insured on a guaranteed replacement cost basis.
  - Does not apply to your contents if they're insured on a replacement cost basis or on a guaranteed replacement cost basis.

**FIDELITY BOND**

**\*\*\* *Coverage Not Requested* \*\*\***

**PORTABLE EQUIPMENT**  
**Blanket Portable Equipment Coverage**

<u>Covered For</u>	<u>Limit</u>	<u>Deductible</u>
All causes of physical loss unless excluded	Guaranteed Replacement Cost	\$250

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use. Note that boats over 100 horsepower are not covered under blanket; they must be scheduled.

**Scheduled Portable Equipment Coverage**

**\*\*\* Coverage Not Requested \*\*\***

## PORTABLE EQUIPMENT

### Coverage Highlights

#### Personal Effects

- Applies on and off premises while on authorized duty.
- Primary coverage (not excess over a homeowners policy, for example).
- Full replacement cost with no dollar limit.
- No deductible.

#### Non-Owned Portable Equipment

- Coverage for portable equipment of others temporarily in your possession.
- Automatic \$50,000 limit.

#### Deductible Waiver

- If a Portable Equipment claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Property coverage, the various deductibles will not be stacked.
- Only one deductible, the largest, will apply.

#### Trailers Used to Transport Covered PE

- Physical damage coverage is provided automatically if the primary use of the trailer is to provide mobility to other covered portable equipment.

**Example:** A portable generator is installed on a small trailer that can be pulled to an emergency scene by a number of vehicles; both the generator and its trailer would be covered under Blanket Portable Equipment.

#### Blanket Coverage

Applies to:

- All boats up to 100 horsepower, and
- All jet skis and waverunners regardless of horsepower.

#### Scheduled Coverage

- Required for boats in excess of 100 horsepower.

#### Valuation

- No need to determine equipment values if you select blanket coverage.
- VFIS will rate the coverage based on the number and type of vehicles you use.
- If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.

## AUTOMOBILE

<u>Coverage</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit .....	\$1,000,000
"No Fault" or Statutory Personal Injury Protection .....	Included
Medical Payments (Each Person) .....	Not Included
Uninsured Motorists / Underinsured Motorists Insurance .....	\$30,000 / <i>20,000</i>
Hired & Borrowed Vehicles .....	Included <i>See</i>
Commandeered Vehicles .....	Included <i>Premium</i>
Temporary Substitute Vehicles .....	Included <i>Page</i>
Fellow Member Liability .....	Included
Incidental Garage Liability .....	Included

### Schedule of Covered Vehicles

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	2002	AM LAFRANCE	PUMPER LDH		\$223,000	\$1,000	\$1,000
0002	1991	INT'L	PUMPER LDH		\$100,000	\$1,000	\$1,000
0003	1996	GMC	PUMPER LDH		\$125,000	\$1,000	\$1,000
0004	2001	FREIGHTLINER	PUMPER LDH		\$200,000	\$1,000	\$1,000
0005	1987	FMC	PUMPER		\$95,000	\$1,000	\$1,000
0006	1961	FORD	ANTIQUE		\$20,000	\$1,000	\$1,000
0007	2002	PIERCE KENWORTH	PUMPER LDH		\$150,000	\$1,000	\$1,000
0008	1986	GMC	PUMPER		\$140,000	\$1,000	\$1,000
0009	2000	PIERCE KENWORTH	PUMPER LDH		\$58,065	\$1,000	\$1,000
0010	1996	FREIGHTLINER	PUMPER LDH		\$150,000	\$1,000	\$1,000
0011	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$1,000	\$1,000
0012	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$1,000	\$1,000
0013	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$1,000	\$1,000
0014	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$1,000	\$1,000



<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0015	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$1,000	\$1,000
0016	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$1,000	\$1,000
0017	1989	GMC	BRUSH VEH		\$16,000	\$1,000	\$1,000
0018	2005	FORD	MINI PUMPER		\$69,251	\$1,000	\$1,000
0019	2002	FORD	BRUSH VEH		\$60,000	\$1,000	\$1,000
0020	2001	DODGE	BRUSH VEH		\$32,000	\$1,000	\$1,000
0021	1999	DODGE	MINI PUMPER		\$44,000	\$1,000	\$1,000
0022	1998	DODGE	MINI PUMPER		\$44,000	\$1,000	\$1,000
0023	2004	FORD	MINI PUMPER		\$76,936	\$1,000	\$1,000
0024	1986	KAISER JEEP	BRUSH VEH		\$10,999	\$1,000	\$1,000
0025	2006	FORD	MINI PUMPER		\$81,945	\$1,000	\$1,000
0026	2007	FORD	MINI PUMPER		\$86,445	\$1,000	\$1,000
0027	2008	FORD	MINI PUMPER		\$95,100	\$1,000	\$1,000
0028	2008	FORD	MINI PUMPER		\$95,100	\$1,000	\$1,000
0029	2006	FORD	MINI PUMPER		\$86,500	\$1,000	\$1,000
0030	1964	MILITARY	BRUSH VEH		\$5,000	\$1,000	\$1,000
0031	2000	INT'L	TANKER		\$150,000	\$1,000	\$1,000
0032	2002	INT'L	TANKER		\$90,000	\$1,000	\$1,000
0033	2007	KENWORTH	PUMPER TANKER		\$151,505	\$1,000	\$1,000
0034	2007	KENWORTH	PUMPER TANKER		\$151,505	\$1,000	\$1,000
0035	2007	KENWORTH	PUMPER TANKER		\$129,740	\$1,000	\$1,000
0036	2008	KENWORTH	PUMPER TANKER		\$173,250	\$1,000	\$1,000
0037	2008	KENWORTH	PUMPER TANKER		\$168,210	\$1,000	\$1,000
0038	1980	SUTPHEN	QUINT LDH		\$100,000	\$1,000	\$1,000
0039	1999	FORD	RESCUE LT		\$23,840	\$1,000	\$1,000
0040	1990	SUTPHEN	QUINT LDH		\$400,000	\$1,000	\$1,000
0041	2004	MAKO	AIR CASCADE		\$20,000	\$1,000	\$1,000
0042	1988	MAKO	AIR CASCADE		\$58,000	\$1,000	\$1,000
0043	2005	ENCLOSED CARGO HIWAY STAR	TRAILER		\$8,103	\$1,000	\$1,000

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0044	2006	FIRE SIMULATOR	TRAILER		\$368,425	\$1,000	\$1,000
0045	1991	FORD	FIRST RESPONDER		\$23,950	\$1,000	\$1,000
0046	1998	FORD	FIRST RESPONDER		\$22,265	\$1,000	\$1,000
0047	1999	FORD	FIRST RESPONDER		\$22,900	\$1,000	\$1,000
0048	1994	FORD	FIRST RESPONDER		\$20,493	\$1,000	\$1,000
0049	1999	FORD	FIRST RESPONDER		\$21,300	\$1,000	\$1,000
0050	2002	FORD	FIRST RESPONDER		\$23,035	\$1,000	\$1,000
0051	2000	FORD	FIRST RESPONDER		\$22,650	\$1,000	\$1,000
0052	1997	REHAB AMBULANCE	FIRST RESPONDER		\$51,952	\$1,000	\$1,000
0053	1995	FORD	FIRST RESPONDER		\$16,000	\$1,000	\$1,000
0054	1987	INT'L	FIRST RESPONDER		\$67,125	\$1,000	\$1,000
0055	1996	FORD REHAB AMBULANCE	FIRST RESPONDER		\$25,530	\$1,000	\$1,000
0056	1999	FORD	SERVICE	X		\$1,000	\$1,000
0057	1987	FORD	FIRST RESPONDER		\$14,658	\$1,000	\$1,000
0058	2002	DODGE	FIRST RESPONDER		\$27,320	\$1,000	\$1,000
0059	1989	FORD	FIRST RESPONDER		\$15,909	\$1,000	\$1,000
0060	1993	FORD	FIRST RESPONDER		\$20,632	\$1,000	\$1,000
0061	1999	DODGE	FIRST RESPONDER		\$32,000	\$1,000	\$1,000
0062	2002	DODGE	FIRST RESPONDER		\$2,720	\$1,000	\$1,000
0063	1996	FORD	FIRST RESPONDER		\$22,890	\$1,000	\$1,000
0064	1998	CHEVY	FIRST RESPONDER		\$18,666	\$1,000	\$1,000

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0065	2003	FORD	FIRST RESPONDER		\$6,000	\$1,000	\$1,000
0066	2001	DODGE	FIRST RESPONDER		\$4,000	\$1,000	\$1,000
0067	2010	FORD	FIRST RESPONDER		\$33,292	\$1,000	\$1,000
0068	1999	CHEVY	FIRST RESPONDER		\$2,500	\$1,000	\$1,000
0069	1997	CHEVY	FIRST RESPONDER		\$3,500	\$1,000	\$1,000
0070	2005	CHEVY	FIRST RESPONDER		\$22,000	\$1,000	\$1,000
0071	2010	FORD	FIRST RESPONDER		\$108,098	\$1,000	\$1,000
0072	2010	FORD	FIRST RESPONDER		\$50,000	\$1,000	\$1,000
0073	2011	FORD	EXPEDITION		\$50,088	\$1,000	\$1,000

## AUTOMOBILE - Optional

<u>Coverage</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit .....	\$1,000,000
"No Fault" or Statutory Personal Injury Protection .....	Included
Medical Payments (Each Person) .....	Not Included
Uninsured Motorists / Underinsured Motorists Insurance .....	\$20,000
Hired & Borrowed Vehicles .....	Included
Commandeered Vehicles .....	Included
Temporary Substitute Vehicles .....	Included
Fellow Member Liability .....	Included
Incidental Garage Liability .....	Included

### Schedule of Covered Vehicles

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	2002	AM LAFRANCE	PUMPER LDH		\$223,000	\$2,000	\$2,000
0002	1991	INT'L	PUMPER LDH		\$100,000	\$2,000	\$2,000
0003	1996	GMC	PUMPER LDH		\$125,000	\$2,000	\$2,000
0004	2001	FREIGHTLINER	PUMPER LDH		\$200,000	\$2,000	\$2,000
0005	1987	FMC	PUMPER		\$95,000	\$2,000	\$2,000
0006	1961	FORD	ANTIQUÉ		\$20,000	\$2,000	\$2,000
0007	2002	PIERCE KENWORTH	PUMPER LDH		\$150,000	\$2,000	\$2,000
0008	1986	GMC	PUMPER		\$140,000	\$2,000	\$2,000
0009	2000	PIERCE KENWORTH	PUMPER LDH		\$58,065	\$2,000	\$2,000
0010	1996	FREIGHTLINER	PUMPER LDH		\$150,000	\$2,000	\$2,000
0011	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$2,000	\$2,000
0012	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$2,000	\$2,000
0013	2007	PIERCE KENWORTH	PUMPER LDH		\$177,281	\$2,000	\$2,000
0014	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$2,000	\$2,000

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0015	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$2,000	\$2,000
0016	2008	PIERCE KENWORTH	PUMPER LDH		\$203,850	\$2,000	\$2,000
0017	1989	GMC	BRUSH VEH		\$16,000	\$2,000	\$2,000
0018	2005	FORD	MINI PUMPER		\$69,251	\$2,000	\$2,000
0019	2002	FORD	BRUSH VEH		\$60,000	\$2,000	\$2,000
0020	2001	DODGE	BRUSH VEH		\$32,000	\$2,000	\$2,000
0021	1999	DODGE	MINI PUMPER		\$44,000	\$2,000	\$2,000
0022	1998	DODGE	MINI PUMPER		\$44,000	\$2,000	\$2,000
0023	2004	FORD	MINI PUMPER		\$76,936	\$2,000	\$2,000
0024	1986	KAISER JEEP	BRUSH VEH		\$10,999	\$2,000	\$2,000
0025	2006	FORD	MINI PUMPER		\$81,945	\$2,000	\$2,000
0026	2007	FORD	MINI PUMPER		\$86,445	\$2,000	\$2,000
0027	2008	FORD	MINI PUMPER		\$95,100	\$2,000	\$2,000
0028	2008	FORD	MINI PUMPER		\$95,100	\$2,000	\$2,000
0029	2006	FORD	MINI PUMPER		\$86,500	\$2,000	\$2,000
0030	1964	MILITARY	BRUSH VEH		\$5,000	\$2,000	\$2,000
0031	2000	INT'L	TANKER		\$150,000	\$2,000	\$2,000
0032	2002	INT'L	TANKER		\$90,000	\$2,000	\$2,000
0033	2007	KENWORTH	PUMPER TANKER		\$151,505	\$2,000	\$2,000
0034	2007	KENWORTH	PUMPER TANKER		\$151,505	\$2,000	\$2,000
0035	2007	KENWORTH	PUMPER TANKER		\$129,740	\$2,000	\$2,000
0036	2008	KENWORTH	PUMPER TANKER		\$173,250	\$2,000	\$2,000
0037	2008	KENWORTH	PUMPER TANKER		\$168,210	\$2,000	\$2,000
0038	1980	SUTPHEN	QUINT LDH		\$100,000	\$2,000	\$2,000
0039	1999	FORD	RESCUE LT		\$23,840	\$2,000	\$2,000
0040	1990	SUTPHEN	QUINT LDH		\$400,000	\$2,000	\$2,000
0041	2004	MAKO	AIR CASCADE		\$20,000	\$2,000	\$2,000
0042	1988	MAKO	AIR CASCADE		\$58,000	\$2,000	\$2,000
0043	2005	ENCLOSED CARGO HIWAY STAR	TRAILER		\$8,103	\$2,000	\$2,000

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0044	2006	FIRE SIMULATOR	TRAILER		\$368,425	\$2,000	\$2,000
0045	1991	FORD	FIRST RESPONDER		\$23,950	\$2,000	\$2,000
0046	1998	FORD	FIRST RESPONDER		\$22,265	\$2,000	\$2,000
0047	1999	FORD	FIRST RESPONDER		\$22,900	\$2,000	\$2,000
0048	1994	FORD	FIRST RESPONDER		\$20,493	\$2,000	\$2,000
0049	1999	FORD	FIRST RESPONDER		\$21,300	\$2,000	\$2,000
0050	2002	FORD	FIRST RESPONDER		\$23,035	\$2,000	\$2,000
0051	2000	FORD	FIRST RESPONDER		\$22,650	\$2,000	\$2,000
0052	1997	REHAB AMBULANCE	FIRST RESPONDER		\$51,952	\$2,000	\$2,000
0053	1995	FORD	FIRST RESPONDER		\$16,000	\$2,000	\$2,000
0054	1987	INT'L	FIRST RESPONDER		\$67,125	\$2,000	\$2,000
0055	1996	FORD REHAB AMBULANCE	FIRST RESPONDER		\$25,530	\$2,000	\$2,000
0056	1999	FORD	SERVICE	X		\$2,000	\$2,000
0057	1987	FORD	FIRST RESPONDER		\$14,658	\$2,000	\$2,000
0058	2002	DODGE	FIRST RESPONDER		\$27,320	\$2,000	\$2,000
0059	1989	FORD	FIRST RESPONDER		\$15,909	\$2,000	\$2,000
0060	1993	FORD	FIRST RESPONDER		\$20,632	\$2,000	\$2,000
0061	1999	DODGE	FIRST RESPONDER		\$32,000	\$2,000	\$2,000
0062	2002	DODGE	FIRST RESPONDER		\$2,720	\$2,000	\$2,000
0063	1996	FORD	FIRST RESPONDER		\$22,890	\$2,000	\$2,000
0064	1998	CHEVY	FIRST RESPONDER		\$18,666	\$2,000	\$2,000

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0065	2003	FORD	FIRST RESPONDER		\$6,000	\$2,000	\$2,000
0066	2001	DODGE	FIRST RESPONDER		\$4,000	\$2,000	\$2,000
0067	2010	FORD	FIRST RESPONDER		\$33,292	\$2,000	\$2,000
0068	1999	CHEVY	FIRST RESPONDER		\$2,500	\$2,000	\$2,000
0069	1997	CHEVY	FIRST RESPONDER		\$3,500	\$2,000	\$2,000
0070	2005	CHEVY	FIRST RESPONDER		\$22,000	\$2,000	\$2,000
0071	2010	FORD	FIRST RESPONDER		\$108,098	\$2,000	\$2,000
0072	2010	FORD	FIRST RESPONDER		\$50,000	\$2,000	\$2,000
0073	2011	FORD	EXPEDITION		\$50,088	\$2,000	\$2,000

## AUTOMOBILE LIABILITY

### Coverage Highlights

#### Non-Owned Automobile

- Covers your liability for vehicles hired, borrowed, or otherwise used on your behalf on an *excess basis*.
- Covers your liability for commandeered vehicles used on your behalf on a *primary basis*.

#### Volunteers/Employees as Insureds Under Non-Owned Automobiles

- Volunteers/employees are covered while operating their own personal vehicle on behalf of the emergency service organization.
- Coverage is on an *excess basis*.

**Example:** A firefighter responds in his personal vehicle on his department's behalf. Upon rounding a curve, he sees a disabled vehicle partially blocking the road. He swerves and accidentally strikes the motorist who was trying to flag down the firefighter. Non-owned vehicle liability would be provided to the firefighter on an excess basis up to the policy limit over any other insurance available to the firefighter, including his own personal auto policy's liability limit.

#### Temporary Substitute Vehicle

- Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.
- Coverage is on a *primary basis*.

**Example:** A department is temporarily loaned an ambulance while their covered ambulance is being serviced. The loaner is involved in an intersection accident injuring civilians. Liability coverage would be provided to the department on a primary basis up to the policy limit.

#### Uninsured Motorist/Underinsured Motorist

- Covers your organization for bodily injury and/or property damage sustained by an eligible party caused by a negligent uninsured/underinsured motorist or hit-and-run motorist, based on your state laws.

#### Personal Injury Protection

- Covers bodily injury medical expenses and certain other losses sustained by an eligible injured person caused by an accident arising out of the use of a covered vehicle subject to applicable no-fault laws.
- Not available in some states.

# AUTOMOBILE LIABILITY

## Coverage Highlights

### Fellow Member Liability

- Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee arising out of the use of a covered vehicle.
- Note that the protection applies to the *individual* against whom the claim is made, whether or not a claim is made against you (the insured organization).

**Example:** A fire truck is responding to an emergency call with lights and sirens activated. The vehicle operator fails to see a civilian vehicle resulting in a collision, injuring several passenger firefighters. Fellow member auto liability coverage would be provided to the fire truck driver up to the limit of the policy for claims arising from the injured passenger firefighters.

### Incidental Garage Liability

- Provides liability arising from autos used in connection with an insured's garage operations.
- Coverage is primary.
- Provides coverage for your organization if you service or store vehicles owned by others.

# AUTOMOBILE PHYSICAL DAMAGE

## Coverage Highlights

### Agreed Value

Physical damage coverage on emergency vehicles is provided on an *Agreed Value* basis. In the event of a loss, you will receive the **lesser of**:

1. The **cost to repair** the covered vehicle; or
2. The **cost to replace** the part with a part of like kind and quality, *without deduction for depreciation*; or
3. The **cost to replace the entire vehicle with a comparable new vehicle**, manufactured to current specifications set by the NFPA, the U. S. Department of Transportation, or similar organization; or
4. The **agreed value** shown in the policy.

**Note:** If the estimated repair costs for a damaged vehicle covered on an *Agreed Value* basis exceed 75% of the *Agreed Value*, and you choose not to accept payment under paragraph 1. or 2. (above), VFIS will pay the lesser of paragraph 3. or 4. (above). Under this arrangement, VFIS has the rights to all recovery and salvage.

Furthermore, for repairs or replaced parts under paragraph 1. or 2. (above), VFIS will pay up to an additional 25% of the amount of the loss to cover the costs you incur in bringing the repaired or replaced parts into compliance with the latest safety standards. If recertification is required, we will also pay those costs.

**Example:** A fire department has a 1976 Mack pumper with an Agreed Value of \$50,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$40,000. The replacement cost of the truck at the time of the loss is \$100,000. Since the Agreed Value selected by the insured is \$50,000 and 75% of the Agreed Value is \$37,500, the insured has the option to either repair the vehicle, taking the \$40,000 settlement, or be reimbursed the Agreed Value of \$50,000 with VFIS having the rights to the salvage.

*We use this method for emergency vehicles and, at the insured's option, for private passenger vehicles less than five years old.*

**Actual Cash Value** Settles the claim based on the current market value of the damaged vehicle or part (old for old).

*We use this method for most private passenger vehicles, service vehicles, some trailers and other non-emergency vehicles.*

**Stated Amount** Settles the claim by paying the lesser of:

- The current market value of the damaged vehicle or part (old for old).
- or
- The amount stated in the policy.

*We do not offer stated amount coverage because it is less advantageous to your organization than other methods.*

## AUTOMOBILE PHYSICAL DAMAGE

### Coverage Highlights

#### Deductible Waiver

- If an Automobile Physical Damage claim occurs in conjunction with a claim under a VFIS Portable Equipment or Property coverage, the various deductibles will not be stacked.
- Only one deductible, the largest, will apply.

**Example:** A fire department's rescue truck is responding with lights and siren when it is struck by another vehicle in an intersection and flipped over on its side. The rescue truck sustains \$20,000 of damages and the equipment inside the vehicle is broken and strewn across the roadway. The Waiver of Deductible clauses in the Automobile Physical Damage coverage and the Portable Equipment coverage provide that only one deductible, the largest, would be applied to the loss settlement.

#### Collision

- Damages from overturn or collision with another object.

#### Comprehensive

- Damages from causes other than collision or overturn.

#### Freezing

- Coverage for permanently attached special equipment for loss caused by freezing, unless caused by failure to maintain the equipment.
- Includes, but is not limited to, pumps, gauges and tanks.
- No freezing coverage for loss to vehicle engines.

#### Volunteers' or Employees' Personal Automobiles

- Covers damage to a member's personally owned vehicle:
  - while enroute to, during, or returning from an emergency or other activity on behalf of your organization, and
  - resulting from a covered cause of loss.
- Reimburse the deductible if insurance is carried or actual cash value if no insurance is carried.

#### Hired, Borrowed or Commandeered Vehicles

- Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.
- Comprehensive deductible - \$50.
- Collision deductible - \$100.
- Coverage is primary.

## AUTOMOBILE PHYSICAL DAMAGE

### Coverage Highlights

#### Customized Vehicle Extension

- Applies to vehicles, such as chief's cars, insured on an actual cash value basis.
- Cost to replace custom features such as gold leaf lettering, light bars, sirens and radios on a *replacement cost* basis.
- Extended to equipment owned by the organization that's permanently installed in non-owned autos.

#### Towing and Labor

- Coverage is provided for vehicles carrying comprehensive coverage.
- Labor must be performed at the disablement location.
- Towing not to exceed 200 miles from the disablement location.
- No dollar limit applies.

#### Recertification

- Included in claims settlement for covered losses.
- No limit applies.

#### Removal of Apparatus from Environmentally Sensitive Areas

- Following a covered loss, the cost of uprighting, retrieving or towing the vehicle is part of the claim adjustment expense.
- No sub-limit applies.

#### Full Glass Coverage

- No glass deductible for vehicles with comprehensive coverage.

#### Garagekeepers Insurance

- \$50,000 coverage for vehicles while left with an insured's garage operation.
- Comprehensive deductible - \$250.
- Collision deductible - \$500.
- Coverage is primary.
- Provides coverage for your organization if you service or store vehicles owned by others.

**GENERAL LIABILITY**

**\*\*\* *Coverage Not Requested* \*\*\***

## GENERAL LIABILITY

### Coverage Highlights

#### **Volunteers and Employees as Insureds**

- Covers all volunteers (whether or not they are members of your organization) and employees are covered while acting on behalf of your organization.
- Other insureds include your officers, directors, commissioners or trustees.
- Also included are the owners of any property you commandeer.
- VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.
- Your medical director (if any) is an insured for actions taken on your behalf, with these stipulations:
  - Coverage doesn't apply to liability arising from any physician's providing or failing to provide on-line medical direction or medical command via a telecommunications device, and
  - Hands-on treatment of a patient by a physician is excess of any medical malpractice insurance carried by the physician.

#### **Blanket Additional Insureds**

- Automatically covers any person or organization required by contract to be an additional insured, but only for their liability arising out of your premises or operations.
- The contract must be in effect before the injury or damage occurs.

#### **Fellow Member Liability**

- Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee while working on your behalf.
- Note that the protection applies to the *individual* against whom the claim is made, whether or not a claim is made against you (the insured organization).

#### **"Good Samaritan" Liability**

- Covers your volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action.
- Applies to professional health care or any other services.
- To qualify as a "Good Samaritan", the individual must act independently of your organization or any other organization.

#### **Unlimited Defense Costs**

- The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

## GENERAL LIABILITY

### Coverage Highlights

#### Intentional Acts

- Provides liability protection if, in an attempt to save lives or protect property, your volunteers or employees intentionally cause bodily injury or property damage.

**Example (bodily injury):** A distraught relative of a heart attack victim must be restrained in order for you to administer care to the patient, and in the process the relative is injured.

**Example (property damage):** In order to gain access to a small fire in one apartment unit, a firefighter breaks down a door to a different unit that is not in imminent danger.

#### Pollution Liability

- Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:
  - emergency operations away from your premises,
  - training activities, or
  - water runoff from the cleaning of equipment.
- Covers you for bodily injury or property damage arising out of an asbestos incident resulting from either of the following:
  - emergency operations away from your premises, or
  - training activities away from your premises.

#### Liquor Liability

- Covers you for bodily injury or property damage arising out of the serving or selling of alcoholic beverages.
- If alcoholic beverages are sold, VFIS requires that you obtain the proper license or permit, comply with our liquor loss control recommendation, and pay the applicable premium charge.

#### Contractual Liability

- Covers you for the liability you agreed to assume of another party, either orally or in writing.
- The claim must be otherwise covered (not excluded).

**Example:** Farmer Brown agrees to allow a fire department to use his pasture to hold a flea market, as long as any injuries to the public are agreed to be the responsibility of the fire department and not of Farmer Brown.

## GENERAL LIABILITY

### Coverage Highlights

- Watercraft Liability**
- Automatic coverage for injury or damage arising from your use of the following:
    - non-owned boats,
    - owned boats that are not powered by motors,
    - owned boats that are powered by motors of not more than 100 horsepower, and
    - jet skis and waverunners regardless of horsepower.
- Fire Damage Legal Liability**
- Covers you for liability for fire damage to buildings your organization may rent or otherwise occupy with the permission of the owner.
  - A similar provision covers your liability for *other than fire damage* to buildings or contents rented or loaned to you for not more than 30 consecutive days.
- Damage to Property of Persons Receiving Services**
- Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance.
  - Subject to a \$100 deductible each occurrence.
- Example:** A patient transported by ambulance to the hospital notices shortly after arrival that his wallet and Rolex watch are missing; he files a claim against the ambulance squad alleging theft of the property.
- Expanded Aggregate Limit**
- The General Aggregate Limit shown in the schedule applies separately to:
    - each named insured (unless you have selected a \$10,000,000 aggregate limit), and
    - each location you own or rent.

MANAGEMENT LIABILITY

\*\*\* *Coverage Not Requested* \*\*\*

# MANAGEMENT LIABILITY

## Coverage Highlights

Management Liability coverage protects you against claims for monetary damages arising out of:

- **Employment-related practices**, such as wrongful termination, failure to promote or sexual harassment.

**Example:** A paid firefighter is terminated in July of 1999, and she is unable to find other similar employment until January of 2001. At a trial held later that year, she is successful in proving that she was wrongfully terminated and is awarded lost wages for the eighteen months she was unemployed. The organization's liability for these wages would be covered; liability for *back wages*, overtime or similar damages required by law or regulation are the obligation of the organization and would not be covered. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

- Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation.

**Example:** A paramedic covered under an Accident & Sickness policy gives instructions to the squad's insurance administrator to name his daughter as his beneficiary. Following his death from an on-the-job traffic accident, his daughter learns that she is not entitled to any benefits under the policy because the change of beneficiary card was misplaced and never processed. She brings suit to recover the money she would have received had the change of beneficiary been handled properly. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

- Other **wrongful acts** not specifically excluded.

**Example:** A taxpayer group brings suit against their fire district and its commissioners, alleging the improper spending of public funds. They argue that the commissioners have wasted their tax money by purchasing a state-of-the-art aerial device for \$750,000 even though there are no structures in the district more than two stories tall. This coverage would provide you and your commissioners with the cost of your legal defense, and pay an award up to the limit of liability.

**Example:** Bids are solicited from outside contractors to build a new ambulance garage. The lowest bid is not accepted, even though it was made by a fully qualified contractor of good reputation. The contractor sues the ambulance district, arguing that his bid was rejected for no good reason and alleging favoritism in the awarding of the contracts. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

# MANAGEMENT LIABILITY

## Coverage Highlights

### Defense Expense for Injunctive Relief

A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.

This automatic coverage will reimburse your organization up to \$25,000 for reasonable legal fees incurred in your defense.

**Example:** A person who was denied volunteer membership by you brings legal action to be admitted as a member.

**Example:** A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.

### Outside Directorship Liability

- Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:
  - is not-for-profit, and
  - is related to the emergency services.
- Coverage is excess of any insurance.

### Volunteers and Employees as Insureds

- Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.
- Other insureds include your officers, directors, commissioners or trustees.
- Also included is your medical director (if any).
- VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.

### Unlimited Defense Costs

- The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

### Blanket Additional Insureds

- Automatically covers any person or organization that may be liable for your employment practices, your administration of employee benefit plans or other wrongful acts, but only to the extent of that liability.

### Expanded Aggregate Limit

- The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit).

**UMBRELLA/EXCESS LIABILITY**

**\*\*\* Coverage Not Requested \*\*\***

## OTHER VFIS PRODUCTS

**Accident & Sickness Coverage** - provides "on duty" coverage for members, auxiliary members, junior members, members in training, officers, deputized by-standers, trustees and board members, and volunteers asked by the organization to help with non-emergency events. Coverage listed below is provided when a member performs any normal duty of the department, whether it is an emergency or not. Insurance coverage underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

- Death Benefit
- Lump Sum Living Benefit
- Disability Income Benefit
- Medical Benefit

**Group Term Life Insurance** - available for all members which includes active, retired, volunteers, career or auxiliary members. Underwritten by AIG, American General. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Accidental Death and Dismemberment
- Guaranteed Issue Life Insurance for Any Age

**Length of Service Award Program (LOSAP)** - an incentive program to effectively retain existing volunteers, increase their level of participation and recruit new members. Life insurance underwritten by AIG Life Insurance Company and American Life Assurance Company of New York (Maine and New York). Group annuity contracts underwritten by Hartford Life Insurance Company. Coverage provided:

- 24-hour, On and Off Duty Death Benefit
- Monthly Income During Retirement Years
- Disability Benefit

**PREMIUM SUMMARY**  
**SUMTER COUNTY BOARD OF COUNTY**  
**COMMISSIONERS ( FL ) C40717**

*\$30,000 / \$1,000*      *\$20,000 / \$2,000*

	<u>Premium</u>	<u>Optional Version</u>
Property.....	Not Requested	Not Requested
Fidelity Bond.....	Not Requested	Not Requested
Portable Equipment.....	\$5,913	Not Requested
Automobile.....	\$48,104	\$46,561 (Decrease of \$1,543)
General Liability.....	Not Requested	Not Requested
Management Liability.....	Not Requested	Not Requested
Umbrella/Excess Liability.....	Not Requested	Not Requested
<b>Total Estimated Annual Premium</b> .....	<b>\$54,017</b>	<b>\$52,474</b>
<small>(excludes state-imposed taxes, surcharges and fees.)</small>		
<b>Total Estimated State-Imposed Taxes, Surcharges and Fees</b> .....	<b>\$767.26</b>	<b>\$747.20</b>



## PROPOSAL NOTES

### General

**Note:** This proposal is based solely on the insurance exposures of the organization(s) shown opposite the heading "Coverage Applies To". All of the coverages described here and any policies that we issue will apply only to injury or damage arising out of the firefighting, rescue, ambulance or incidental operations of the emergency service organization(s) listed opposite "Coverage Applies To".

# STATE-SPECIFIC FRAUD WARNING NOTICES

## Arkansas Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information on an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## Colorado Fraud Warning

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of Insurance within the department of regulatory agencies.

## Florida Fraud Warning

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

## Kentucky Fraud Warning

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

## Louisiana Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## Maine Fraud Warning

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

## Maryland Fraud Warning

Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## New Hampshire Statement of Residency

To procure automobile insurance, I hereby attest that I am, and each named insured is, a resident of the State of New Hampshire. I understand that if I falsely claim for myself or any named insured to be a resident of the State of New Hampshire, I am subject to prosecution, imprisonment of up to one year, a fine of \$2,000 and the denial of coverage for any loss, not occurring in New Hampshire, under the automobile insurance policy for which I am applying. I also understand that this statement will be relied upon in connection with future renewals of the automobile insurance policy for which I am applying, and that it is my responsibility to inform my insurance company before my next renewal after I or any named insured ceases to be a New Hampshire resident and that I will be subject to the penalties listed above if I fail to do so.

## New Jersey Fraud Warning

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

## New Mexico Fraud Warning

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

## New York Fraud Warning

Automobile Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the value of the subject motor vehicle or stated claim for each violation. Other Types of Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.

## Ohio Fraud Warning

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

## Oklahoma Fraud Warning

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

## Oregon Fraud Warning

Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be violating state law.

## Pennsylvania Fraud Warning

All Types of Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. Motor Vehicle Insurance: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.

## Tennessee Fraud Warning

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

## Virginia Fraud Warning

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

## Washington Fraud Warning

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Original

## PREMIUM SUMMARY

Named Insured: Sumter County Board of County Commissioners

Dates: 10/1/2011 to 10/1/2012

DESCRIPTION OF COVERAGE	PREMIUM
Commercial Automobile with \$30,000 UMC \$1000 Deductible Comp and Collision	\$48,729.35
Commercial Automobile with \$20,000 UMC \$1000 Deductible Comp and Collision	\$48,431.53
Commercial Automobile with \$20,000 UMC \$2000 Deductible Comp and Collision	\$47,166.29
Portable Equipment	\$6,054.91

Best Rating: AM Best Rating American Alternative A+ XV

## SUMMARY OF PROPOSED PREMIUMS AND RELATED INFORMATION

Premiums as Proposed:                      See Summary Page

Payment Plan:                                Agency Bill

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

### VFIS Signed Order Request

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

Questions and Information Requests. Should you have any questions, or require any additional information, please contact this office at 1-800-293-2431 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry.shtml>.

## **RECOMMENDED EMPLOYMENT PRACTICE LIABILITY**

It has been established that one in five lawsuits filed in Federal Court were employment related.

Sexual Harassment Charges files with the EEOC have increased from 6,127 in 1990 to 12,025 in 2006. 15% of those charges involved sex complaints by males.

Charges files with the EEOC (Equal Employment Opportunity Commission) have increased from 59,000 in 1989 to 76,000 in 2006.

The average judgment in sexual harassment cases nationwide has been established to exceed \$350,000.00.

EPL claims can arise out of any number of employment events; frequent allegations include wrongful termination of employment, sexual harassment or unlawful discrimination against an employee. These claims are brought under various federal, state and local laws, such as but not limited to Title VII of the Civil Rights Act of 1964, the Americans with Disabilities Act of 1990, the Age Discrimination in Employment Act and the Family and Medical Leave Act of 1993.

### **Title VII of the Civil Rights Act of 1964**

Prohibits employment discrimination on basis of sex, religion, color, race, pregnancy and national origin.

### **Americans With Disabilities Act of 1990**

Prohibits discrimination because of a disability with regards to any term or condition of employment if the individual can, with a reasonable accommodation perform the essential functions of a job.

### **Age Discrimination in Employment Act**

Prohibits discrimination against individuals 40 or older.

### **Family and Medical Leave Act of 1993**

Requires certain employers to provide workers with up to 12 weeks unpaid leave during any 12 month period to allow for the care of a newborn, ill child, spouse or parent or for employee's own serious health condition.

Claims can be brought by any past, present or prospective employee.

**NOTE: THESE EXPOSURES ARE NOT COVERED UNDER THE STANDARD GENERAL LIABILITY, UMBRELLA OR DIRECTORS AND OFFICERS FORMS.**

# Insurance Coverage Checklist

## NAMED INSURED

## EFFECTIVE DATE

Sumter County Board of County Commissioners

10/01/2011 - 10/01/2012

Please advise if quotations for increased limits of liability or for coverage's listed below are requested:

PROPERTY	C	E	Q
Buildings			
Contents			
Personal Property of Others			
Business Income			
Extra Expense			
Leaseholders Improvements			
Boiler & Machinery			
Building Ordinance or Law			
Earthquake			
Rental Income			
Difference in Condition			
Flood (Primary/Excess)			
Builders Risk			
Off Premises Power Interruption			
Glass			
AUTOMOBILE	C	E	Q
Auto Liability			
Drive Other Car Liability			
Drive Other Car Physical Damage			
Hired/Non Owned Liability			
Hired Car Physical Damage			
PIP: Ext Add'l, Broad			
Rental Reimbursement (PPT/Com. Veh.)			
Uninsured Motorist (Primary/Excess)			
Garage/Garage keepers Liability			
Truckers Liability			
Unladen Liability			
Truckers Physical Damage			
CRIME	C	E	Q
Employee Dishonesty (1st Party)			
Employee Dishonesty (3rd Party)			
ERISA Bond			
Forgery or Alteration			
Fiduciary Liability			
Money & Securities			
AIRCRAFT	C	E	Q
Aviation - Owned			
Aviation - Non-Owned			
OCEAN	C	E	Q
Ocean Marine			
Cargo			
BONDS	C	E	Q

LIABILITY	C	E	Q
General Liability			
General Liability GAP Coverage			
Directors & Officers Liability			
E Commerce/E-Business Liability			
Stop Gap Liability			
Employee Benefits Liability			
Employment Related Practices Liability			
Liquor Liability			
Third Party Discrimination			
Errors or Omissions Liability			
Garage/Garage keepers Liability			
Owners/Contractors Prot Liability			
Pollution Liability (1st Party/3rd Party)			
Plan Purchaser Protection			
Product Recall			
Professional Liability			
Warehouse Legal Liability			
Watercraft Liability			
Umbrella			
INLAND MARINE	C	E	Q
Accounts Receivable			
Valuable Papers			
Bailees Coverage			
Computer/EDP			
Contractors Equipment			
Signs			
Installation Floater			
Mobile Equipment			
Motor Truck Cargo			
Transit/Transportation			
WORKER'S COMPENSATION	C	E	Q
Other States			
USL&H			
Jones Act			
Excess Employers Liability			
FOREIGN	C	E	Q
International/Foreign Exposures			
Kidnap & Ransom			
Travel Accident			
TERRORISM	C	E	Q
COVERAGE NOT LISTED ABOVE	C	E	Q
Credit Insurance			
Mold/Fungi Exclusion			
EFIS Exclusion			

Date discussed with Client: \_\_\_\_\_

C=Coverage: "Y"(Yes), "N"(No) / E=Exposure: "Y" or "N" / Q=Quote: "Y" or "N"

This list of insurance coverage's is for information purposes only and is not meant to be a complete list for all your insurance needs.

Producers Signature: \_\_\_\_\_

**VFIS ORDER FORM**  
**SUMTER COUNTY BOARD OF COUNTY**  
**COMMISSIONERS (FL) C40717**

Coverage	Effective/ Expiration Dates	Accept Initial to accept coverage	Decline Initial to decline coverage	Premium Quoted
Property	_____	_____	_____	\$ _____
Fidelity Bond	_____	_____	_____	\$ _____
Portable Equipment	10/1/11	_____	_____	\$ 5,913
Automobile	10/1/11	_____	_____	\$ 45,792
General Liability	Taxes/Surcharges	_____	_____	\$ 737.21
Management Liability	_____	_____	_____	\$ _____
Umbrella/Excess	_____	_____	_____	\$ _____
Total	_____	_____	_____	\$ 52,442.21

Signature of Insurance Representative \_\_\_\_\_

Date \_\_\_\_\_

Agency Name/Address Sumter County BOCC  
7375 Powell Road  
Wildwood, FL 34785

Producer/Service Rep \_\_\_\_\_

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#: 59-6000865
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Choose \$1,000,000 underlying limits when there is an Umbrella.

*This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which VFIS has provided a valid quote.*

**GENERAL FRAUD WARNING NOTICE**

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and may subject the person to criminal and civil penalties.

\_\_\_\_\_  
*[Handwritten Signature]*

Signature of Insured

9-14-11

Date

Comments/Notes:

