

LEASE AGREEMENT

THIS LEASE AGREEMENT is made and entered into this ____ day of September, 2025, by and between the CITY OF CLEARWATER, a Florida Municipality, herein called the "Lessor," and the INTERCULTURAL ADVOCACY INSTITUTE, INC., a Florida Corporation non-profit, herein called the "Lessee."

ARTICLE I. TITLE

The title of this Lease is the Hispanic Outreach Center ("HOC") lease.

ARTICLE II. TERM

The term of this Lease shall be (5) years to commence on September _____ 2025 and continuing through September _____ 2030 (the Termination Date), unless earlier terminated under the terms of this Agreement.

ARTICLE III. LEASEHOLD

The Lessor leases to the Lessee the following described property ("Premises"), a portion of property addressed at 1498 South Martin Luther King Jr. Avenue, Clearwater, Florida, described as follows under Parcel Number: 22-29-15-29247-000-0020 and Legal Description: Foundation Oaks Lot 2 & W 100ft of E 130ft of N 100ft S 130ft of NW 1/4 of SW 1/4:

See Exhibits "A" "B" "C" Attached hereto and by this reference made a part hereof.

ARTICLE IV. RIGHTS AND RESPONSIBILITIES

Section 1. Use of Premises.

a) Lessee shall use the Premises for implementation of a Hispanic Community Services Center, to be known as "Centro Apoyo Hispano" (or Hispanic Outreach Center ("HOC")). However, if Lessor determines it to be an emergency, the Lessor shall have the exclusive right to utilize the kitchen facilities at the Premises.

b) The Lessee is authorized and agrees to provide the following services and/or make the Premises available for the following listed activities:

- ***Providing office space for the Lessor's Police Department's HOC officer.*** This police officer serves as the primary liaison between the Clearwater Police Department (CPD) and the Hispanic community and is responsible for organizing and implementing the Police Department's Hispanic Outreach Program.
- Providing interpreter and victim advocacy services at the HOC when requested by CPD;
- Referring both victims and witnesses to CPD;
- Moderating, planning, and organizing community meetings with CPD;
- Hosting the Mexican Consulate with the HOC Officer as needed;
- Referring individuals to civil court or other non-profits for assistance;

- Acting as a liaison for Hispanic individuals who are less than trustful of law enforcement agencies;
- Handling domestic injunctions and referrals;
- Providing training and consultation on topics such as Human Trafficking, wage theft, refugee resettlement outreach, police-minority relations, and cultural integration;
- Collaborating with community organizations such as the Mexican Council of Tampa Bay, Suncoast Center, Girl Scouts of West Central Florida, Gulf Coast Legal Services, and others, to provide on-site services for the Hispanic community;
- Managing the Hispanic Leadership Council, of which the City of Clearwater and the CPD are members, to enhance services and access for the Hispanic community.
- ***Providing other advocacy or intervention services.*** These services will respond to the needs of the Hispanic community and may include health matters, legal issues, and other concerns identified by the Hispanic community, the Lessee, or CPD.
- ***Coordinating ESOL classes.*** The Lessee will coordinate the provision of English For Speakers of Other Languages (ESOL) classes at the HOC.
- ***Providing a multi-purpose training room.*** The Lessee will provide space to be jointly used by the Lessee and Lessor and other parties as coordinated by the Lessee.
- ***Administering youth services.*** Lessee will administer various Youth Programs targeted toward at-risk youth from Hispanic and other ethnic or language groups. These programs will focus on risk reduction and the development of individual and leadership skills needed in adulthood.

c) The Lessee is further authorized to make a reasonable charge or charges to the approved group(s) using the premises, said charges must be authorized by the City Manager, or designee, and used to defray the cost of maintaining the premises.

d) Lessee covenants and agrees to make no unlawful, improper or offensive use of the leased premises. At the termination of this Lease, Lessee agrees to return the premises to the Lessor in as good condition as at the effective date of this Agreement, subject only to normal wear and tear.

Section 2. Designated Parking Area.

Lessee understands and agrees to the designated primary parking area for its employees and guests.

Section 3. Annual Report Required.

The Lessee agrees to submit an annual report to the City Manager, not later than January 31st of each calendar year, summarizing the use and services rendered by the Lessee while occupying the Premises.

Section 4. Maintenance of Premises.

The Lessee shall properly maintain the leasehold in a clean and orderly condition. The Lessee shall be responsible for maintenance of the interior of the structures, including HVAC systems, interior electrical and plumbing systems, and playground located at the premises. The Lessor shall be responsible for maintenance of the exterior of the building and grounds at the premises such as lawn mowing, landscaping, painting, lighting, roof repairs, and other exterior maintenance caused by normal use and weather exposure. If any single item of maintenance or repair exceeds \$5,000, the Lessee or Lessor may terminate this Lease on thirty (30) days written notice to the other party.

Section 5. Repairs and Improvements.

a) Lessee may make whatever repairs, alterations, and improvements to the Premises it deems necessary, provided that the Lessor first agrees in writing to any such actions to repair, alter or improve the Premises. If the property's physical condition falls into a state of disrepair in the opinion of the City Building Official, the Lessor may terminate this Agreement upon fifteen (15) days written notice to Lessee.

b) Repairs, alterations, or improvements attached to the Premises shall become the property of Lessor upon the termination or expiration of this lease or any extension hereof unless otherwise indicated by Lessor.

Section 6. Utilities.

Lessee shall pay all bills for electrical and utility services before such bills become delinquent.

Section 7. Quiet Enjoyment.

Upon payment of the rents herein required, and upon observing and performing the covenants, terms, and conditions required by the lease, the Lessee shall peaceably and quietly hold and enjoy the leased premises for the term of the lease without hindrance or interruption by the Lessor.

ARTICLE V. LEASE RENTAL FEES AND PAYMENTS

In consideration of the promises and covenants set forth herein, Lessor hereby grants to Lessee and Lessee accepts from Lessor, this nonexclusive lease, right and privilege to use the Premises for the sum of One Dollar (\$1.00) per year, due immediately upon the effective date of this Lease.

ARTICLE VI. TAXES

Lessee agrees to pay any real property taxes that may be assessed and levied on the property or on the leasehold created by this document.

ARTICLE VII. INSURANCE

Lessee shall procure and maintain during the term of this Agreement insurance against claims for injuries to persons or damage to property which may arise from or in connection with this lease.

Section 1. Minimum Scope of Insurance.

The Lessee shall obtain and maintain minimum insurance coverages as detailed in Exhibit B attached hereto. The City's Risk Manager may modify these requirements based on customary policies and practices and shall notify the Lessee of the same who shall update coverages upon any renewal period.

Lessee shall furnish the Lessor with Certificates of Insurance with all endorsements affecting coverage required by this Article. These forms shall be received and approved by the Lessor's Risk Manager upon execution of this Lease agreement by both parties to this Agreement.

ARTICLE VIII. CASUALTY DAMAGE TO PREMISES

Section 1. Repairable Damage.

Any time the building or premises is damaged or destroyed to the extent that the Lessee cannot therefore conduct its activities and the Lessor determines that the demised premises can be restored by making appropriate repairs, Lessee and Lessor shall negotiate a shared responsibility to affect such repairs expeditiously and to the satisfaction of the City's Building Official. If a shared resolution is not successfully negotiated within 30 days of the damage or destruction, this Agreement shall be subject to termination by the Lessee with thirty (30) days written notice to Lessor.

Section 2. Catastrophic Damage.

In the event of total destruction of or catastrophic damage to the demised premises, the Lessee or Lessor may terminate this lease as of the date of such damage or upon thirty (30) days written notice to the other party to this lease.

Section 3. Waiver of Recovery Rights.

Both parties waive any and all rights of recovery against the other party for any direct or indirect loss occurring to the demised premises in the event of damage categorized in Sections 1 and 2 above which is covered by insurance.

ARTICLE IX. LIABILITY AND INDEMNIFICATION

Lessee agrees to assume all risks of the Premises and all liability therefore, and shall defend, indemnify, and hold harmless the Lessor, its officers, agents, and employees from and against any and all loss, liability and damages of whatever nature, to persons and property, including, without limiting the generality of the foregoing, death of any person and loss of the use of any property except arising from the negligence or willful misconduct of Lessor or Lessor's agents or employees. This includes, but is not limited to, matters arising out of or claimed to have been caused by or in any manner related to the Premises or Lessee's activities or those of any approved or unapproved invitee, contractor, subcontractor, or other person approved, authorized, or permitted by Lessee in or about the Premises whether or not based on negligence. Notwithstanding anything contained herein to the contrary, this indemnification provision shall not be construed as a waiver of any immunity to which Lessor is entitled or the extent of any limitation of liability pursuant to § 768.28, Florida Statutes. Furthermore, this provision is not intended to nor shall be interpreted as limiting or in any way affecting any defense Lessor may have under § 768.28, Florida Statutes or as consent to be sued by third parties.

ARTICLE X. AMERICANS WITH DISABILITIES ACT

Lessee hereby affirms its intention to take any and all such actions that are reasonable and prudent to comply with the Americans With Disabilities Act of 1990 (known as the "ADA"). These would include modifications to the structure, revisions in operations and supporting communications capabilities and procedures and changes in functional location and layout.

ARTICLE XI. NON-DISCRIMINATION

Section 1. No Exclusion From Use.

Lessee agrees that no person shall be excluded from participation in, denied the benefits of, or otherwise be subjected to discrimination in the use of the premises on the grounds of race, color, religion, sex, handicap, age, or national origin.

Section 2. No Exclusion From Hire.

Lessee agrees that in the construction of any improvements on, over, or under the premises, and the furnishing of services therein or thereon, no person shall be excluded from participation in,

denied the benefits of, or otherwise be subjected to discrimination on the grounds of race, color, religion, sex or national origin.

Section 3. Observance of Various Laws.

The Lessee shall observe the following laws: Section I of the 14th Amendment, The Equal Pay Act, The Civil Rights Acts of 1866 and 1870, the Vietnam Era Veterans Readjustment Act, the standards of Merit System Personnel Administration, Executive Order 12246 as amended, Revised Order 4, the Age Discrimination Act of 1967, the Rehabilitation Act of 1975, Executive Order 11914 and the Americans With Disabilities Act of 1990.

Section 4. Breach of Nondiscrimination Covenants.

In the event of breach of any of the above nondiscrimination covenants, which breach has been finally adjudicated by an appropriate agency or court of law, the Lessor shall have the right to terminate this Lease and to re-enter and repossess the premises and hold the same as if said Agreement had never been made or issued. This provision does not become effective until the procedures of 49 Code of Federal Regulations ("CFR") Part 21 have been followed and completed, including expiration of appeal rights.

ARTICLE XII. DISCLAIMER OF WARRANTIES

This Agreement constitutes the entire Agreement of the parties on the subject hereof and may not be changed, modified or discharged except by written Amendment duly executed by both parties. Lessee agrees that no representations or warranties shall be binding upon the Lessor unless expressed in writing herein or in a duly executed Amendment hereof. Further, Lessor does not warrant and hereby disclaims any and all liability and responsibility for or on account of the condition of the Premises, or any portions thereof, or for or on account of anything affecting such conditions.

RADON GAS NOTIFICATION, AS REQUIRED BY FLORIDA STATUTE 404.056(8):

Radon Gas: Radon is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county health unit.

ARTICLE XIII. ASSIGNMENT OF LEASE

This Lease, or any part thereof or interest therein, may not be assigned, transferred or subleased by Lessee. Any attempted assignment of the rights and obligations provided for herein shall be of no force or effect and shall upon such attempted assignment or transfer, render this Agreement null and void in its entirety.

ARTICLE XIV. DEFAULT AND TERMINATION

Section 1. Termination by Lessee.

This Agreement shall be subject to termination by Lessee in the event of the following:

Material default by the Lessor in the performance of any of the terms, covenants or conditions of this agreement, and in the failure of the Lessor to remedy, or undertake to remedy, to Lessee's satisfaction, such default for a period of thirty (30) days after receipt of notice from Lessee to remedy the same. Lessee shall in writing thirty (30) days prior to Termination give Lessor its Notice to renew said Lease agreement.

Section 2. Termination by Lessor.

This Agreement shall be subject to termination by the Lessor in the event of any one or more of the following events:

- a) Lessor determines at a duly constituted City Council meeting that the building or property (said premises) is needed for other municipal services and serves Lessee with sixty (60) days notice of such intended use.
- b) Lessor determines that the premises are so extensively damaged by some casualty that it is impractical or inequitable to repair such leased premises.
- c) The material default by Lessee in the performance of any of the terms, covenants or conditions of this Lease Agreement, and in the failure of the Lessee to remedy, or undertake to remedy, to Lessor's satisfaction such default for a period of thirty (30) days after receipt of notice from Lessor to remedy same.
- d) The Lessor determines that a municipal need exists consistent with the City's charter and serves Lessee with sixty (60) days notice.
- e) Lessee's vacating or abandoning the premises.

Section 3. Exercise.

Exercise of the rights of termination set forth in Sections 1 and 2 above shall be by notice to the other party. Forbearance of timely notice shall not be deemed a waiver of any breach.

Section 4. Removal of Property.

Upon termination of this agreement for any reason, Lessee, at its sole expense, shall remove from the Premises all signs, trade fixtures, furnishings, personal property, equipment and materials which Lessee was permitted to install or maintain under the rights granted herein. Lessor may effect such removal at Lessee's expense should Lessee fail to remove said installed property within thirty (30) days notice. Lessee agrees to pay Lessor promptly in the event of such circumstance upon presentation of a proper invoice.

Section 5. Causes of Breach and Waiver.

a) Neither party shall be held to be in breach of this Agreement because of any failure to perform any of its obligations hereunder if said failure is due to any cause for which it is not responsible and over which it has no control; provided, however, that the foregoing provision shall not apply to a failure of Lessee to provide the amounts of insurance contained in Article VII of this Agreement.

The waiver of any breach, violation, or default in or with respect to the performance or observance of the covenants and conditions contained herein shall not be taken to constitute a waiver of any subsequent breach, violation, or default in or with respect to the same or any other covenant or condition hereof.

Section 6. Attorney's Fees.

In case suit is brought for recovery of the premises or because of any breach of the Lease, the prevailing party shall be entitled to a reasonable attorney's fee and costs.

ARTICLE XV. NOTICE

Any notice given by one party to the other in connection with the Lease shall be sent by certified mail, return receipt requested, with postage and fees prepaid:

1. If to the Lessor, addressed to:
City Manager, City of Clearwater P. O. Box 4748
Clearwater, Florida 33758-4748
2. If to the Lessee, addressed to:
Intercultural Advocacy Institute, Inc. 612 Franklin Street
Clearwater, FL 33755

{ARTICLE XVI. EFFECTIVE DATE TO FOLLOW}

ARTICLE XVI. EFFECTIVE DATE

The effective date of this Lease shall be the _____ day of September, 2025.

IN WITNESS WHEREOF, the parties hereto set their hands and seals this _____ day of September _____, 2025.

Countersigned:

CITY OF CLEARWATER

Jennifer Poirrier
City Manager

Bruce Rector
Mayor, City of Clearwater

Approved as to form:

Attest:

Jerrod D. Simpson
Senior Assistant City Attorney

Rosemarie Call
City Clerk

WITNESS as to Lessee:

INTERCULTURAL ADVOCACY
INSTITUTE, INC.

Witness's Signature

By: _____
Amanda Markiewicz
Chief Executive Officer

Print Witness Name

Witness's Signature

Print Witness Name

EXHIBIT "A"

LEGAL DESCRIPTION:

The Leased Premises is described as that certain portion of the building located at 1498 South Martin Luther King Jr. Avenue, a depiction of which is attached hereto, containing 3,354 square feet, more or less of interior floor area measured to the unfinished surfaces of its perimeter walls all together being a portion of:

Lot 2, FOUNDATION OAKS, according to the Plat thereof as recorded in Plat Book 118, Page 85, Public Records of Pinellas County, Florida, and the south 100 feet of the east 100 feet of the following described tract of land:

From the southeast corner of the NW ¼ of the SW ¼ of Section 22, Township 29 South, Range 15 East, Pinellas County, Florida, run thence N.00°22'56" west, along the east boundary thereof 30.00 feet; thence north 89°11'46" west, 30.00 feet to the point of beginning, also being the north right-of-way line of Woodlawn Street and the west right-of-way line of South Martin Luther King Jr. Avenue; thence continue north 89°11'46" west 208.71 feet along said north right-of-way line of Woodlawn Street; thence north 00°22'56" west, 208.71 feet; thence south 89°11'46" east, 208.71 feet to the west right-of-way line of said South Martin Luther King Jr. Avenue, thence south 00°22'56" east, 208.71 feet along said west right-of-way line to the point of beginning.

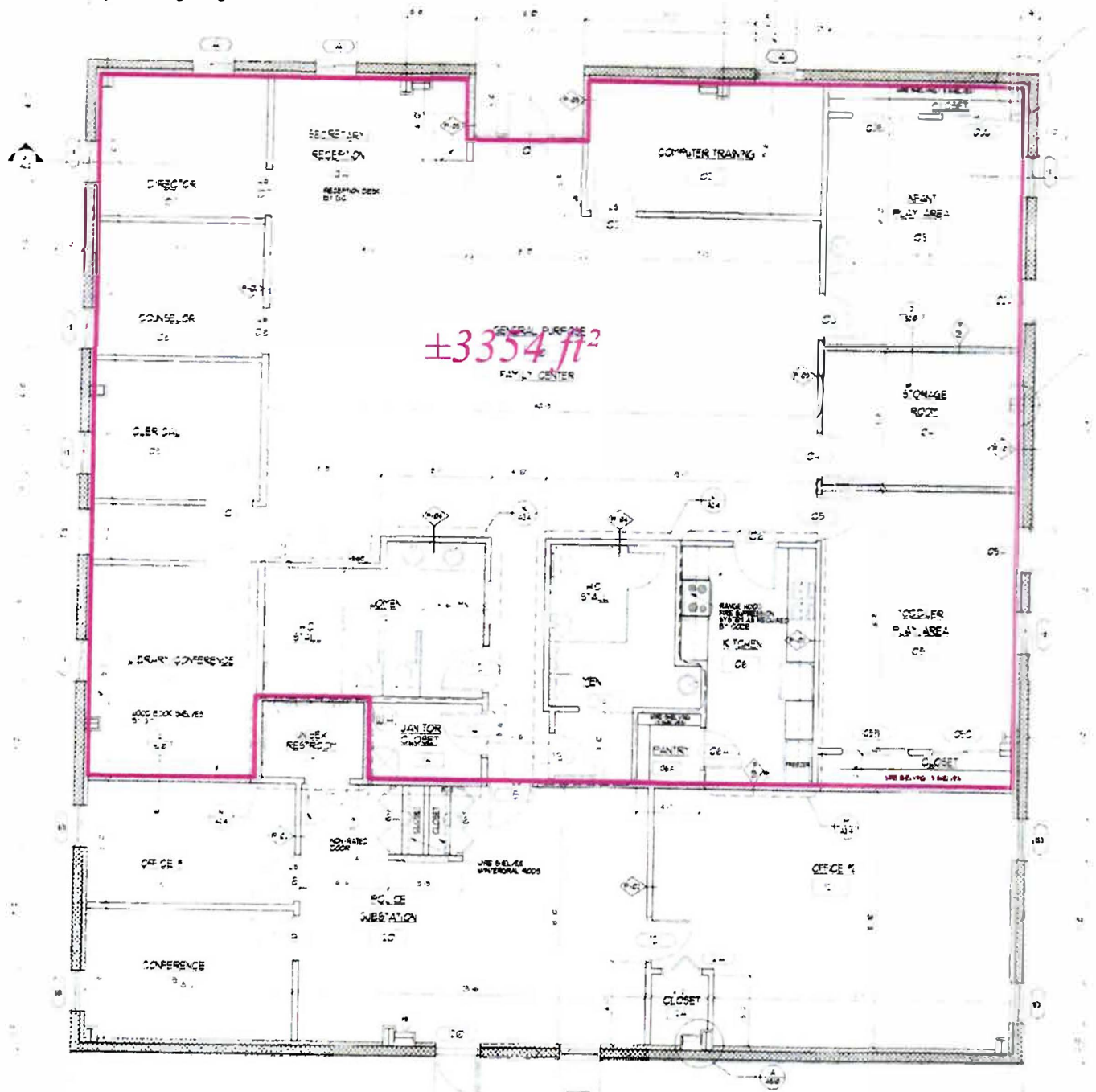


EXHIBIT "B"

INSURANCE REQUIREMENTS

CITY OF CLEARWATER INSURANCE REQUIREMENTS 2025

The Contractor or Vendor referred to as "Contractor" shall, at its own cost and expense, acquire and maintain (and cause any subcontractors, representatives, or agents to acquire and maintain during the term with the City, sufficient insurance to adequately protect the respective interest of the parties. Coverage shall be obtained with a carrier having an AM Best Rating of A-VII or better. In addition, the City has the right to review the Contractor's deductible or self-insured retention and to require that it be reduced or eliminated.

Specifically, the Contractor must carry the following minimum types and amounts of insurance on an occurrence basis or in the case of coverage that cannot be obtained on an occurrence basis, then coverage can be obtained on a claims-made basis with a minimum three (3) year tail following the termination or expiration of this Agreement:

- a. **Commercial General Liability Insurance** coverage, including but not limited to, bodily injury, personal injury, death, property damage, advertising liability, premises operations, products/completed operations, severability of interest, and contractual liability in the minimum amount of \$1,000,000 (one million dollars) per occurrence and \$2,000,000 (two million dollars) general aggregate.
- b. **Commercial Automobile Liability Insurance** coverage for any owned, non-owned, hired or borrowed automobile for in state travel is required in the minimum amount of \$1,000,000 (one million dollars) combined single limit. For motor carriers traveling interstate the limits are \$1.5 million for 15 passengers or less or \$5 million for 16 passengers or more.
- c. Unless waived by the State of Florida and proof of waiver is provided to the City, **Worker's Compensation (WC) & Employer's Liability Insurance coverage for all employees engaged under the Agreement, Worker's Compensation as required by Florida law and Employer's Liability with minimum limits of**
 - (a) \$500,000 bodily injury each employee and each accident, \$500,000 bodily injury by disease each employee, and \$500,000 bodily injury by disease policy limit for **quotes or agreements valued at \$50,000 and under** or
 - (b) \$1million bodily injury each employee and each accident, \$1million bodily injury by disease each employee, and \$1million bodily injury by disease policy limit **for formal solicitation and agreements exceeding \$50,000.**

Coverage should include Voluntary Compensation, Jones Act, and U.S. Longshoremen's and Harbor Worker's Act coverage where applicable. Coverage must be applicable to employees, contractors, subcontractors, and volunteers, if any.

WAIVER OF SUBROGATION – With regard to any policy of insurance that would pay third party losses, **Contractor** hereby grants the City a waiver of any right to subrogation which any insurer of the **Contractor** may acquire against the City by virtue of the payment of any loss under such insurance for liability and workers compensation coverages. **Contractor** agrees to obtain any endorsement that may be necessary to affect such waiver, but this provision shall apply to such policies regardless of whether or not the city has received a **waiver of subrogation endorsement from each insurer.**

The above insurance limits may be achieved by a combination of primary and umbrella/excess liability policies.

Other Insurance Provisions.

- a. Prior to the execution of this Agreement, and then annually upon the anniversary date(s) of the insurance policy's renewal date(s) for as long as this Agreement remains in effect, the Contractor will furnish the City with a Certificate of Insurance(s) (using appropriate ACORD certificate, SIGNED by the Issuer, and with applicable endorsements) evidencing all of the coverage set forth above and naming the City as an "Additional Insured" with respect to general and auto liability coverages.
- b. In addition, when requested in writing from the City, Contractor will provide the City with certified copies of all applicable policies. The address where such certificates and certified policies shall be sent or delivered is as follows:

City of Clearwater
Attn: Public Works/Engineering Department
P.O. Box 4748
Clearwater, FL 33758-4748

- c. Contractor shall provide thirty (30) days written notice of any cancellation, non-renewal, termination, material change or reduction in coverage.
- d. Contractor's insurance as outlined above shall be primary and non-contributory coverage for Contractor's negligence.
- e. Contractor reserves the right to appoint legal counsel to provide for the Contractor's defense, for any and all claims that may arise related to Agreement, work performed under this Agreement, or to Contractor's equipment, or service. Contractor agrees that the City shall not be liable to reimburse Contractor for any legal fees or costs as a result of Contractor providing its defense as contemplated herein.

The stipulated limits of coverage above shall not be construed as a limitation of any potential liability to the City, and failure to request evidence of this insurance shall not be construed as a waiver of Contractor's obligation to provide the insurance coverage specified.

INDEMNIFICATION/LIABILITY:

- a. To the fullest extent permitted by law, Contractor agrees to defend, indemnify, and hold the City, its officers, agents, and employees, harmless from and against any and all liabilities, demands, claims, suits, losses, damages, causes of action, fines or judgments, including costs, attorneys', witnesses', and expert witnesses' fees, and expenses incident thereto, relating to, arising out of, or resulting from: (i) the services provided by Contractor personnel under this Agreement; (ii) any negligent acts, errors, mistakes or omissions by Contractor or Contractor personnel; and (iii) Contractor or Contractor personnel's failure to comply with or fulfill the obligations established by this Agreement.
- b. Contractor will update the City during the course of the litigation to timely notify the City of any issues that may involve the independent negligence of the City that is not covered by this indemnification.
- c. The City assumes no liability for actions of Contractor and will not indemnify or hold Contractor or any third party harmless for claims based on this Agreement or use of Contractor-provided supplies or services.

Exhibit "C"

Client#: 713972

INTERADVOC

ACORD™

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

3/17/2025

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

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

PRODUCER Marsh & McLennan Agency Bouchard Region 101 N. Starcrest Drive Clearwater, FL 33765		CONTACT NAME: Josh Reyes PHONE (A/C, No, Ext): 727 447-6481 FAX (A/C, No): E-MAIL ADDRESS: cicerts@marshmma.com															
INSURED InterCultural Advocacy Institute Inc 612 Franklin Street Clearwater, FL 33756		<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : AmGUARD Insurance Company</td> <td>42390</td> </tr> <tr> <td>INSURER B : Scottsdale Indemnity Company</td> <td>15580</td> </tr> <tr> <td>INSURER C : Lloyds of London</td> <td>555555</td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : AmGUARD Insurance Company	42390	INSURER B : Scottsdale Indemnity Company	15580	INSURER C : Lloyds of London	555555	INSURER D :		INSURER E :		INSURER F :	
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INSURER E :																	
INSURER F :																	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input checked="" type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y Y	C1GP607601	03/15/2025	03/15/2026	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$100,000 MED EXP (Any one person) \$20,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$3,000,000 PRODUCTS - COM/POP AGG \$3,000,000 \$
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY		C2GP605195	03/15/2025	03/15/2026	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$		C3GP603096	03/15/2025	03/15/2026	EACH OCCURRENCE \$4,000,000 AGGREGATE \$4,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B	D&O/EPLI		EKI3565286	03/15/2025	03/15/2026	1,000,000/1,000,000
A	Sexual Abuse		C1GP607601	03/15/2025	03/15/2026	1,000,000/3,000,000
C	Cyber Liability		ESN0640283224	03/22/2025	03/22/2026	1,000,000/1,000,000

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

Professional Liability: Policy #C1GP607601- 03/15/2025-03/15/2026
\$1,000,000/3,000,000


Crime: Policy #PHSD1870869001- 04/24/2025-04/25/2026

Deductible: \$2,500

(See Attached Descriptions)

CERTIFICATE HOLDER

CANCELLATION

City of Clearwater Police Department 645 Pierce Street Clearwater, FL 33756	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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DESCRIPTIONS (Continued from Page 1)

Limits:

Employee Theft: \$500,000

ERISA Fidelity: \$500,000

Forgery or Alteration: \$500,000

Inside the Premises - Money, Securities And Other Property: \$500,000

Outside the Premises: \$500,000

Money Orders and Funds Transfer Fraud: \$500,000

Computer and Funds Transfer Fraud: \$500,000

Cyber Liability: Policy #ESN0640283224- 03/22/2025-03/22/2026

Deductible:\$0 or \$2,500

D&O/EPLI: Policy #EKI3565286- 03/15/2025-03/15/2026

EPLI Retention: \$5,000

D&O Retention: \$0

Certificate holder is included as Additional Insured when required by written contract, agreement or permit, but only with respect to the General Liability insurance and subject to the provisions and limitations of the policy.

Waiver of subrogation applies to General Liability when required by written contract, agreement or permit and subject to the provisions and limitations of the policy.

All of the above are subject to the terms, conditions and exclusions of the policy/policies.