CITY OF CLEARWATER CLIENT SERVICES AGREEMENT

This Client Services Agreement (this "**Agreement**") is made and entered into as of the ____ day of _________, 2026 (the "**Effective Date**") by and between the City of Clearwater, a Florida Governmental Entity ("**Client**"), and Arthur J. Gallagher Risk Management Services, LLC, a Delaware limited liability company, and its licensed brokerage affiliates ("**Gallagher**"). Client and Gallagher shall each be referred to herein as a "Party" and collectively as the "Parties."

WHEREAS, Gallagher is a global insurance brokerage and risk management services firm, and Client desires to retain Gallagher to provide certain services, as further described in this Agreement (collectively, the "**Services**").

WHEREAS, Pinellas County has issued a competitive public solicitation 23-0864-RFP, Insurance Broker Services 2024, which is attached hereto and incorporated by reference, resulting in the contract award to Gallagher on the 3rd of May, 2024.

NOW, THEREFORE, in consideration of the mutual promises contained herein, Gallagher and Client hereby agree to follow the provisions of solicitation 23-0864-RFP, Insurance Broker Services 2024, as attached hereto, including amendments as follows:

I. TERM AND TERMINATION

This Agreement shall commence on the Effective Date and continue until May 2, 2029. Client, at its sole discretion, may renew this Agreement for one (1) additional thirty-six (36) month period, provided that Pinellas County exercises the renewal option.

II. COVERAGES

Gallagher will use its best efforts to secure insurance products and related services as requested by Client.

III. SERVICES

Gallagher will provide Client the Services as outlined in Exhibit E: Scope of Work of solicitation 23-0864-RFP, Insurance Broker Services 2024, between Pinellas County and Gallagher as attached hereto.

IV: COMPENSATION

Gallagher will be compensated with a flat fee of **$195,000** paid by Client annually for the placement of the following insurance coverages:

1. Master Property Insurance Program
2. Equipment Breakdown
3. Excess Liability Package Policy
4. Excess Workers Compensation
5. Marina Operators Legal Liability / Hull
6. Crime / Public Officials Bonds
7. Pollution Liability / Storage Tanks
8. Terrorism
9. Cyber
10. Drones / Unmanned Aircraft

Any domestic wholesale brokers utilized for the placement of the Client's Master Property Insurance Program shall be capped at a maximum commission of 5%.

For Other Insurance Policies placed by Gallagher on behalf of Client, Gallagher will be compensated by commissions received from insurance companies at a maximum commission of 7%, except for NFIP (National Flood Insurance Program) policies. NFIP policies will be placed at standard insurer commission rates.

Gallagher will provide Client with a summary of compensation received from insurance companies with Client's proposal documents and annually as of September 30 to include all activity for the fiscal year.

IN WITNESS WHEREOF, the Parties have executed this Agreement effective as of the date identified on the first page of this Agreement.

CITY OF CLEARWATER, FLORIDA

Countersigned:

____
Bruce Rector
Mayor

Date: __________________

By: ____________________
Jennifer Poirrier
City Manager

Date: ______________________

Approved as to form:

____
Paige Tucker
Sr. Assistant City Attorney

Date: __________________

Attest:

____
Rosemarie Call
City Clerk

Date: _______________________

Arthur J. Gallagher Risk Management Services, LLC

Attest:

Donna Jenner

Print Name: Donna Jenner

Secretary

By: [signature]

Print Name: Michael Gillon_______

Title: Area President ___________

Date: 7/20/26

AGREEMENT

23-0864-RFP

Insurance Broker Services 2024

This Agreement (the "agreement" or "contract") is entered into on the date last executed below ("Effective Date"), by and between Pinellas County, a subdivision of the State of Florida whose primary address is 315 Court Street, Clearwater, Florida 33756 ("COUNTY") and Arthur J. Gallagher Risk Management Services, LLC whose primary address is 2850 Golf Road, Rolling Meadows, IL 60008 (hereinafter "CONTRACTOR") (jointly, the "Parties").

NOW THEREFORE, the Parties agree as follows:

A. **Documents Comprising Agreement**

1. This Agreement, including the Exhibits listed below, constitutes the entire agreement and understanding of the Parties with respect to the transactions and services contemplated hereby and supersedes all prior agreements, arrangements, and understandings relating to the subject matter of the Agreement. The documents listed below are hereby incorporated into and made a part of this Agreement:

   a. This Agreement

   b. Pinellas County Standard Terms & Conditions, located on Pinellas County Purchasing's website, effective 6/14/2023, posted at https://pinellas.gov/county-standard-terms-conditions/

   c. Solicitation Section 4, titled Special Conditions attached as Exhibit C.

   d. Solicitation Section 5, titled Insurance Requirements attached as Exhibit D.

   e. Contractor's response to Solicitation Section 6, titled Scope of Work / Specifications attached as Exhibit E.

   f. Contractor's response to Solicitation Section 9, titled Pricing Proposal attached as Exhibit F.

   g. Current Property and Casualty Program attached as Appendix A.

2. In the case of a conflict, the terms of this document govern, followed by the terms of the attached Exhibits, which control in the order listed above.

B. **Term**

1. The initial term of this Agreement is for 60 months from the Effective Date ("Contract Term"). At the end of the initial term of this contract, this Agreement may be extended for One (1), additional thirty-six (36) month term, or such other renewal terms agreed to by the Parties.

2. **Price Adjustments**

   a. Initial Term

      i. Prices are adjustable at 12 months after the date of award and thereafter annually for the life of the contract, in an amount not to exceed the average of the Producer Price Index (PPI) or 5%, whichever is less, for PCU541610541610 - Management consulting services, Base Date: 200606 for the twelve months prior.
      It is the Contractor's responsibility to request any pricing adjustment under this provision. For any adjustment to commence annually, the Contractor's request for adjustment will be submitted between 90-120 days prior to Agreement anniversary date, utilizing the available index at the time of request. The Contractor adjustment request will not be in excess of the relevant pricing index change. If no adjustment request is received from the Contractor, the County will assume the Contractor has agreed to continue without a pricing adjustment. Any adjustment request received outside of the 90–120-day period above will not be considered.

   b. Term Extension

      i. Term extensions will allow for price adjustments (Decrease/Increase) in an amount not to exceed the average of the Producer Price Index (PPI) or 5%, whichever is less, for PCU541610541610 - Management consulting services; Base Date: 200606 for the twelve months prior to extension. The extension shall be exercised only if all terms and conditions remain the same and the County Administrator or Director of Purchasing grants approval.
      It is the vendor's responsibility to request any pricing adjustment under this provision. For any adjustment to commence on the first day of any exercised extension period, the vendor's request for adjustment should be submitted at time of the extension request from the County, utilizing the available index at the time of request. The vendor adjustment request should not be in excess of the relevant pricing index change. If no adjustment request is received from the vendor, the County will assume the vendor has agreed that the extension term may be exercised without pricing adjustment. Any adjustment request received after the commencement of a new extension period may not be considered. County has the right to request pricing decreases at any time.

C. **Expenditures Cap**

1. County expenditures under the Agreement will not exceed $1,025,000.00 for the Contract Term without a written amendment to this Agreement.

2. In no event will the annual expenditure exceed $205,000.00 in any given fiscal year without a written amendment to the Agreement.

3. For any Optional Services performed, the County agrees to pay the Contractor a negotiated fee based on assignment. Optional as defined in Exhibit F Services will not exceed $30,000.00 annually or $150,000.00 for the Contract Term.

D. **Entire Agreement**

1. This Agreement constitutes the entire agreement between the Parties.

IN WITNESS WHEREOF, the Parties have caused this Agreement to be executed by their undersigned officials, who are duly authorized to bind the Parties to the Agreement.

For Contractor:

Signature:

Print Name and Title: Michael Gillon, Area President

Date: 04/19/24

For County:

Signature:

Print Name and Title: Barry Burton - County Administrator

Date: May 3, 2024

APPROVED AS TO FORM

By: *Keiah Townsend*

Office of the County Attorney

Attachments:

A - Exhibit C - SPECIAL TERMS & CONDITIONS

B - Exhibit D - INSURANCE REQUIREMENTS

C - Exhibit E - SCOPE OF WORK / SPECIFICATIONS

D - Exhibit F - PRICING PROPOSAL

4. SPECIAL TERMS & CONDITIONS

4.1. INTENT

It is the intent of Pinellas County to establish an Agreement for Insurance Broker Services 2024 to be ordered, as and when required.

4.2. NON-NEGOTIABLE TERMS

While the County prefers that no exceptions to its contract terms be taken, the solicitation does authorize respondent to take exception to terms as part of its submittal. The County has deemed the following contract terms in the County's Standard Terms & Conditions https://pinellas.gov/county-standard-terms-conditions/ to be non-negotiable:

Section 3: Compliance with Applicable Laws (all terms)

Section 7: Indemnification & Liability (all terms)

Section 8: Insurance & Conditions Precedent

Section 10(G): Governing Law & Venue

Section 12(A): Fiscal Non-Funding

Section 13: Confidential Records, Public Records, & Audit (all terms)

Section 19: Digital Content (all terms) (*if the Agreement includes software, online, or digital content services*)

Any terms required by law

4.3. PRICING/PERIOD OF CONTRACT

Duration of the Agreement will be for a period of 60 months with unit prices adjustable at 12 months after the date of award and thereafter annually for the life of the contract, in an amount not to exceed the average of the Producer Price Index (PPI) or 5%, whichever is less, for PCU541610541610 - Management consulting services, Base Date: 200606 for the twelve months prior.

It is the Contractor's responsibility to request any pricing adjustment under this provision. For any adjustment to commence annually, the Contractor's request for adjustment will be submitted between 90-120 days prior to Agreement anniversary date, utilizing the available index at the time of request. The Contractor adjustment request will not be in excess of the relevant pricing index change. If no adjustment request is received from the Contractor, the County will assume the Contractor has agreed to continue without a pricing adjustment. Any adjustment request received outside of the 90-120 day period above will not be considered.

4.4. TERM EXTENSION(S) OF CONTRACT

The Agreement may be extended subject to written notice of agreement from the County and successful respondent, for 1 additional 36 month period(s) beyond the primary contract period. Term extensions will allow for price adjustments (Decrease/Increase) in an amount not to exceed the average of the

Producer Price Index (PPI) or 5%, whichever is less, for PCU541610541610 - Management consulting services; Base Date: 200606 for the twelve months prior to extension. The extension shall be exercised only if all terms and conditions remain the same and the County Administrator or Director of Purchasing grants approval.

It is the vendor's responsibility to request any pricing adjustment under this provision. For any adjustment to commence on the first day of any exercised extension period, the vendor's request for adjustment should be submitted at time of the extension request from the County, utilizing the available index at the time of request. The vendor adjustment request should not be in excess of the relevant pricing index change. If no adjustment request is received from the vendor, the County will assume the vendor has agreed that the extension term may be exercised without pricing adjustment. Any adjustment request received after the commencement of a new extension period may not be considered. County has the right to request pricing decreases at any time.

4.5. PRE-COMMENCEMENT MEETING

Upon award of the Agreement, the County will coordinate a pre-commencement meeting with the successful Contractor. The meeting will require Contractor and the County Representative to review specific Agreement details and deliverable documents at this meeting to ensure the scope of work and work areas are understood.

4.6. ORDERS

Within the term of this Agreement, County may place one or more orders for goods and/or services at the prices listed on the Pricing Proposal section of this solicitation, which is incorporated by reference hereto.

4.7. ASBESTOS MATERIALS

The contractor must perform all Work in compliance with Federal, State and local laws, statutes, rules, regulations and ordinances, including but not limited to the Department of Environmental Protection (DEP)'s asbestos requirements, 40 CFR Part 61, Subpart M, and OSHA Section 29 CFR 1926.58. Additionally, the contractor must be properly licensed and/or certified for asbestos removal as required under Federal, State and local laws, statutes, rules, regulations and ordinances. The County is responsible for filing all DEP notifications and furnish a copy of the DEP notification and approval for demolition to the successful contractor. The County will furnish a copy of the asbestos survey to the successful contractor. The contractor must keep this copy on site at all times during the actual demolition.

4.8. SERVICES

The terms below are applicable if the Solicitation includes the provision of SERVICES:

A. **ADD/DELETE LOCATIONS SERVICES** - The County reserves the right to unilaterally add or delete locations/services, either collectively or individually, at the County's sole option, at any time after award has been made as may be deemed necessary or in the best interests of the County. In such case, the contractor(s) will be required to provide services to this agreement in accordance with the terms, conditions, and specifications.

4.9. GOODS & PRODUCTS

The terms below are applicable if the Solicitation includes the purchase of GOODS or PRODUCTS:

A. **DELIVERY/CLAIMS** - Prices quoted will be FOB Destination, freight included and unloaded to location(s) within Pinellas County. Actual delivery address(s) will be identified at time of order. Successful contractor(s) will be responsible for making any and all claims against carriers for missing or damaged items.

4.10. QUANTITIES

Any quantities stated are an estimate only and no guarantee is given or implied as to quantities that will be used during the Agreement period. Estimated quantities are based upon previous use and/or anticipated needs.

4.11. PERFORMANCE SECURITY

Not Applicable

5. INSURANCE REQUIREMENTS

5.1. INSURANCE (General)

The Vendor must provide a certificate of insurance and endorsement in accordance with the insurance requirements listed below, prior to recommendation for award. The Vendor shall obtain and maintain, and require any subcontractor to obtain and maintain, at all times during its performance of the Agreement in Phase 1 insurance of the types and in the amounts set forth. For projects with a Completed Operations exposure, Vendor shall maintain coverage and provide evidence of insurance for 2 years beyond final acceptance. All insurance policies shall be from responsible companies duly authorized to do business in the State of Florida and have an AM Best rating of VIII or better.

5.2. INSURANCE (Requirements)

A. Submittals should include, the Vendor's current Certificate(s) of Insurance. If Vendor does not currently meet insurance requirements, Vendor shall also include verification from their broker or agent that any required insurance not provided at that time of submittal will be in place prior to the award of contract. Upon selection of Vendor for award, the selected Vendor shall email certificate that is compliant with the insurance requirements. If the certificate received is compliant, no further action may be necessary. The Certificate(s) of Insurance shall be signed by authorized representatives of the insurance companies shown on the Certificate(s).

B. **The Certificate holder section shall indicate Pinellas County, a Subdivision of the State of Florida, 400 S Fort Harrison Ave, Clearwater, FL 33756. Pinellas County shall be named as an Additional Insured for General Liability. A Waiver of Subrogation for Workers Compensation shall be provided if Workers Compensation coverage is a requirement.**

C. Approval by the County of any Certificate(s) of Insurance does not constitute verification by the County that the insurance requirements have been satisfied or that the insurance policy shown on the Certificate(s) of Insurance is in compliance with the requirements of the Agreement. County reserves the right to require a certified copy of the entire insurance policy, including endorsement(s), at any time during the Bid and/or contract period.

D. If any insurance provided pursuant to the Agreement expires or cancels prior to the completion of the Work, you will be notified by CTrax, the authorized vendor of Pinellas County. Upon notification, renewal Certificate(s) of Insurance and endorsement(s) shall be furnished to Pinellas County Risk Management at InsuranceCerts@pinellascounty.org and to CTrax c/o JDi Data at PinellasSupport@ididata.com by the Vendor or their agent prior to the expiration date.

   1. Vendor shall also notify County within twenty-four (24) hours after receipt, of any notices of expiration, cancellation, nonrenewal or adverse material change in coverage received by said Vendor from its insurer Notice shall be given by email to Pinellas County Risk Management at InsuranceCerts@pinellascounty.org. Nothing contained herein shall absolve Vendor of this requirement to provide notice.

2. Should the Vendor, at any time, not maintain the insurance coverages required herein, the County may terminate the Agreement,.

E. If subcontracting is allowed under this Bid, the Primary Vendor shall obtain and maintain, at all times during its performance of the Agreement, insurance of the types and in the amounts set forth; and require any subcontractors to obtain and maintain, at all times during its performance of the Agreement, insurance limits as it may apply to the portion of the Work performed by the subcontractor; but in no event will the insurance limits be less than $500,000 for Workers' Compensation/Employers' Liability, and $1,000,000 for General Liability and Auto Liability if required below.

1. All subcontracts between the Vendor and its Subcontractors shall be in writing and are subject to the County's prior written approval. Further, all subcontracts shall

   a. Require each Subcontractor to be bound to the Vendor to the same extent the Vendor is bound to the County by the terms of the Contract Documents, as those terms may apply to the portion of the Work to be performed by the Subcontractor;

   b. Provide for the assignment of the subcontracts from the Vendor to the County at the election of Owner upon termination of the Contract;

   c. Provide that County will be an additional indemnified party of the subcontract;

   d. Provide that the County will be an additional insured on all insurance policies required to be provided by the Subcontractor except workers compensation and professional liability;

   e. Provide a waiver of subrogation in favor of the County and other insurance terms and/or conditions

   f. Assign all warranties directly to the County; and

   g. Identify the County as an intended third-party beneficiary of the subcontract. The Vendor shall make available to each proposed Subcontractor, prior to the execution of the subcontract, copies of the Contract Documents to which the Subcontractor will be bound by this Section C and identify to the Subcontractor any terms and conditions of the proposed subcontract which may be at variance with the Contract Documents.

F. Each insurance policy and/or certificate shall include the following terms and/or conditions:

1. The Named Insured on the Certificate of Insurance and insurance policy must match the entity's name that responded to the solicitation and/or is signing the agreement with the County.

2. Companies issuing the insurance policy, or policies, shall have no recourse against County for payment of premiums or assessments for any deductibles which all are at the sole responsibility and risk of Vendor.

3. The term "County" or "Pinellas County" shall include all Authorities, Boards, Bureaus, Commissions, Divisions, Departments and Constitutional offices of County and individual members, employees thereof in their official capacities, and/or while acting on behalf of Pinellas County.

4. All policies shall be written on a primary, non-contributory basis.

The minimum insurance requirements and limits for this Agreement, which shall remain in effect throughout its duration and for two (2) years beyond final acceptance for projects with a Completed Operations exposure, are as follows:

5.3. WORKERS' COMPENSATION INSURANCE

Worker’s Compensation Insurance is required if required pursuant to Florida law. If, pursuant to Florida law, Worker’s Compensation Insurance is required, employer’s liability, also known as Worker’s Compensation Part B, is also required in the amounts set forth herein.

A. Limits

1. Employers’ Liability Limits Florida Statutory
   a. Per Employee $ 500,000
   b. Per Employee Disease $ 500,000
   c. Policy Limit Disease $ 500,000

If Vendor is not required by Florida law, to carry Workers Compensation Insurance in order to perform the requirements of this Agreement, County Waiver Form for workers compensation must be executed, submitted, and accepted by Risk Management. The County Waiver Form is found at https://pinellas.gov/services/submit-a-workers-compensation-waiver-request/. Failure to obtain required Worker’s Compensation Insurance without submitting and receiving a waiver from Risk Management constitutes a material breach of this Agreement.

5.4. COMMERCIAL GENERAL LIABILITY INSURANCE

Includes, but not limited to, Independent Vendor, Contractual Liability Premises/Operations, Products/Completed Operations, and Personal Injury. No explosion, collapse, or underground damage exclusions allowed.

A. Limits

1. Combined Single Limit Per Occurrence $ 1,000,000
2. Products/Completed Operations Aggregate $ 2,000,000
3. Personal Injury and Advertising Injury $ 1,000,000
4. General Aggregate $ 2,000,000

5.5. CYBER RISK LIABILITY (NETWORK SECURITY/PRIVACY LIABILITY) INSURANCE

To include cloud computing and mobile devices, for protection of private or confidential information whether electronic or non- electronic, network security and privacy; privacy against liability for system attacks, digital asset loss, denial or loss of service, introduction, implantation or spread of malicious software code, security breach, unauthorized access and use; including regulatory action expenses; and notification and credit monitoring expenses with at least minimum limits as follows:

A. Limits

1. Each Occurrence $ 5,000,000
2. General Aggregate $ 5,000,000

B. For acceptance of Cyber Risk Liability coverage included within another policy required herein, a statement notifying the certificate holder must be included on the certificate of insurance and the total amount of said coverage per occurrence must be greater than or equal to the amount of Cyber Risk Liability and other coverage combined.

5.6. PROFESSIONAL LIABILITY (ERRORS AND OMISSIONS) INSURANCE

Minimum limits as follows. If “claims made” coverage is provided, “tail coverage” extending three (3) years beyond completion and acceptance of the project with proof of “tail coverage” to be submitted with the invoice for final payment. In lieu of “tail coverage”, Proposer may submit annually to the County, for a three (3) year period, a current certificate of insurance providing “claims made” insurance with prior acts coverage in force with a retroactive date no later than commencement date of this contract.

A. Limits

1. Each Occurrence or Claim $ 25,000,000
2. General Aggregate $ 25,000,000

B. For acceptance of Professional Liability coverage included within another policy required herein, a statement notifying the certificate holder must be included on the certificate of insurance and the total amount of said coverage per occurrence must be greater than or equal to the amount of Professional Liability and other coverage combined.

6. SCOPE OF WORK / SPECIFICATIONS

6.1. OBJECTIVE/JUSTIFICATION

In order to secure optimal insurance coverage, and competitive premiums from the commercial insurance marketplace, the County seeks the services of a qualified property and casualty insurance broker. The County intends to rely on the expertise and capacity of the selected broker to provide needed insurance products and related services.

6.2. BACKGROUND

Pinellas County (County) is the second smallest county in land area among Florida's 67 counties; however, it is also the most densely populated county in the State of Florida, and sixth largest in the State in terms of total population. The County consists of 280 square miles or about 166,400 acres. It is 38 miles long and 15 miles wide at its widest point. The County is fringed on the west by a string of barrier islands for almost its entire length, and those islands are considered a part of the County. Pinellas County is the only Florida County which occupies an entire sub-peninsula, has more than 150 miles of waterfront, and is almost entirely surrounded by water. On the gulf side, the County has the highest coastal elevation in the State of Florida, and many County facilities are located on the higher elevations.

The County was established on January 1, 1912, when it separated from Hillsborough County. In 1964, Pinellas was the 1st Florida County to adopt the Commission/Administrator form of government. There are 24 incorporated municipalities in the County.

The resident population of the County is approximately 961,731; however, the moderate year around climate, which is produced by the great expanses of saltwater surrounding Pinellas County, make the area highly attractive to tourist population, especially during the northern winter. It is estimated that approximately 15.5 million people visit the County each year for vacations and holidays.

In 1979, the County entered into a plan to develop a combined self-insured retention and risk management program. Since that time, steady progress has been made in the development of a comprehensive financial management plan for the Risk Financing Fund.

The County is a full-service county, with water and sewer managed by the Utilities Department; the St. Petersburg-Clearwater International Airport, which serves both commercial and private aviation; an extensive, comprehensive parks system including the Pinellas Trail; a Public Works Department charged with maintenance of approximately 1,100 miles of roadways and bridges, as well as approximately 1,800 miles of stormwater and off-road drainage within the County on an annual basis; law enforcement for small municipalities, as well as a corrections and criminal courts complex consisting of maximum, medium, and minimum security jails and both juvenile and criminal courts facilities; emergency medical services throughout the County with approximately 55 first responder units provided by a service contractor, County-operated 911 emergency dispatch centers, and EMT's responding from municipal fire stations that are independent districts under contract; 2 mobile medical units and a hospital located within the Pinellas County jail; animal control services; building inspection services, including contractual agreed upon inspection services for small municipalities; property, court and vital statistics records; data processing; licensing, extension services; mosquito control services; centralized purchasing services which are made contractually available to some other entities; tax collector services; property appraiser services; supervisor of elections and services; waste water treatment plant; environmental management; and a waste to energy refuse plant and landfills managed by Department of Solid Waste. Visit the County website at www.pinellas.gov for further information on County services.

The Risk Management Division handles the insurance services for all County Departments, the County Sheriff's Office and Appointing Authorities.

A comprehensive loss control program has been implemented, and positive results from that effort are being realized. Also the County's workers compensation self-insurer's experience modification is 0.75 as of January 1, 2023.

Claims management was brought "in-house" in 1984. Vigorous investigation and defense have resulted in heading off or winning most nuisance or invalid claims. In 2021, Workers Compensation claims were taken over by Third Party Administrator, Johns Eastern. This will continue to be the position of the County and a TPA with regard to workers compensation claims for which we do not have obvious liability.

6.3. REQUIREMENTS

Services shall include, but are not limited to, the following:

A. Design, market, and implement insurance program that adequately and economically protects the County and designated parties. Evaluate all exposures and make recommendations for coverage utilizing carriers and insurance programs that fit the unique needs of this Coastal County while fitting within budget constraints. Firm is to provide dedicated, knowledgeable, and experienced personnel to provide professional services that are necessary to perform the type of service the County expects and requires in these matters.

B. Represent the County in all negotiations with insurers, underwriters, insurance regulatory authorities, and other parties. This does not include legal issues where legal counsel is more appropriate representation.

C. Present policy quotes and options to County Risk Management department and any Appointing Authority interested annually. Due to their specialized exposure, it is anticipated that the County's Sheriff's office and the St. Petersburg/Clearwater International Airport staff will be involved in the placement process up to and including the proposal. Proposals shall compare premiums, terms, conditions and reporting requirements. Renewal proposals are to be provided 60 days prior to renewal. This will allow adequate time for review by Risk and the Board of County Commissioners.

D. Provide binders of insurance for all policies related to this contract. Binders should include policy number, coverage, carrier information and breakdown of premium information with description. Provide accurate invoices for policies bound including appropriate policy fees. Binders will be expected to be delivered in a timely basis upon notification by County of the acceptance of proposed coverage. Should the binder include an expiration date that occurs prior to issue of policy broker will provide an extension of binder prior to expiration of original binder.

E. Provide accurate originals of policies and endorsements to the County within 3 months of renewal date in electronic form. If policies are not delivered by that date, evidence follow up on a weekly basis.

F. Provide and maintain a current insurance summary, including key information on all brokered policies, including policy numbers, effective and expiration dates, key limits and deductibles, premiums and reporting requirements.

G. Respond to questions and inquiries from the County during same business day but no later than next business day. Serve as a resource for information on coverage issues, policy interpretation, claims issues, potential exposures, and other issues. Assist the Risk Management department with risk and insurance issues in contractual risk transfer issues, including insurance requirements for contracts, that are specialized, unusual or high-risk contracts.

H. Provide policy administration services throughout the year, including requesting and following up for endorsements on existing policies.

I. Prepare insurance certificates and endorsements for appropriate parties in a timely matter.

J. Monitor and provide assessment of current market conditions for all lines of insurance related to this RFP to provide opportunities for improving insurance coverage, or additional savings to the County.

K. Provide claims advocacy for all policies serviced by your firm. Claims advocates will not be expected to provide adjusting advice for claims managed in our self-administered claims unit. They will be expected to give advice on reporting requirements and issues that might involve carriers.

L. Assist with allocation data for allocations to various County Departments and Appointing Authorities covered by the Risk Management insurance program. The County retains an allocation consultant/contractor to calculate the allocation.

M. Assure that insurance policies are placed with reputable insurers that are eligible to do business in Florida.

N. Ensure the availability of qualified personnel for consultations and conferences with County officials, counsel, and staff and for public meetings on an as-needed basis.

O. Perform periodic analysis of claims reports to spot trends and offer advice as to risk management steps to curb future losses.

P. Maintain database of County’s earned premium and loss history for various lines of coverage for use in analysis and insurance marketing.

Q. Provide benchmarking information specific to Public Entities in Florida outlining limits, rates, and key terms and conditions. This information is helpful in determining that our program meets public entity industry norms.

R. Perform other insurance agent / broker services required from time to time, subject to mutually negotiated fees for those services outside standard agent/broker services or requiring excessive allotment of professional time.

6.4. SCOPE OF WORK

The selected insurance broker(s)/agent(s) shall procure insurance and provide insurance related services to the County for all items of risk, as determined by the County, related to the County's operations.

Appendix A outlines the current Property and Casualty Program serviced by the existing Property and Casualty Broker. This includes a schedule of policies placed with the National Flood Insurance Program (NFIP) and a separate Terrorism policy and NCBR (Acts of Nuclear, Chemical, Biological & Radioactive) Terrorism policy. Finally, there are several individual bonds (approximately 11) that are required by statute of various key County professionals, including the Tax Collector, Sheriff and County Commissioners. These are staggered over the term of this contract due to various term limit expirations. These shall all be included in your fee. In addition to current policy program outlined in Appendix A, Broker Fee shall include placement of up to five (5) special events policies per year and up to two (2) additional coverage placements per year.

Anticipate in your fee, the need for quotes and advice on up to 3 "Builders Risk" policies. In general, the County requires the construction manager/design-build/general contractor to carry builders risk coverage. There are special situations that could arise in which the County will wish to evaluate the benefits of placing builders risk coverage on a project.

Successful firm will be assigned existing policies by broker-of-record letter and shall be responsible for policy administration and renewal effective the date of the service agreement.

If firm is a Service Organization subject to Statement on Standards for Attestation Engagements (SSAE) No. 16, Reporting on Controls at a Service Organization, a copy of your Services Organization Control (SOC) Report should be submitted annually to the Finance Division over the term of the contract. This report will also be shared with the County's external audit firm, when requested.

9. PRICING PROPOSAL

INSURANCE BROKER SERVICES 2024

Line Item	Description	Quantity	Unit of Measure	Unit Cost	Total
1	Annual Fee	5	Lump Sum	$175,000.00	$875,000.00
2	Optional Services	5	Lump Sum	$30,000.00	$150,000.00
					TOTAL: $1,025,000.00

***Optional Services to include, but not limited to: loss control, Bond Consulting, compiling and appraising County's property values, property/ casualty, work comp, injury counselor, or any other service not specified.**

Gallagher

Insurance | Risk Management | Consulting

Appendix A

2023-2024				
SCHEDULE OF INSURANCE				
Insured:			**Broker:**	
Pinellas County, A Political Subdivision of the State of Florida			Arthur .J. Gallagher Risk Management Services LLC	
400 South Fort Harrison Avenue, 1st Floor			200 S. Orange Avenue Suite 750	
c/o Pinellas County Risk Management Dept.			Orlando FL 32801	
Clearwater, FL 33756				
COVERAGE	**POLICY NUMBER**	**TERM**	**UNDERWRITING COMPANY**	**PREMIUM**
Public Entity Excess Liability Package	**PK1031723**	**03/01/2023 to 03/01/2024**	**Certain Underwriters at Lloyd's (Syndicate BRT 2987) – 50%** **Aspen Specialty Insurance Company – 11%** **AXIS Surplus Insurance Company – 3%** **Endurance American Specialty Insurance Company – 11%** **United Specialty Insurance Company-25%**	**$961,000**
			Limit	
AUTOMOBILE Physical Damage Over the Road Coverage only	**Coverage Section I Property each OCCURRENCE - Specific Excess Limit of Insurance for each OCCURRENCE**			
	All coverages under Section I combined		$1,000,000	
	Subject to the following Sublimits/Annual Aggregates which are part of, and not in addition to, the Coverage Section I Property Specific Excess Limit of Insurance above:			
	AUTOMOBILE Physical Damage Only		$1,000,000	
	FLOOD AND SURFACE WATER: Occurrence and Annual Aggregate		$1,000,000	
	EARTHQUAKE: Occurrence and Annual Aggregate		$1,000,000	
	NAMED WINDSTORM:		$1,000,000	
MOBILE EQUIPMENT excludes Perils of Windstorm, Flood and Surface Water	MOBILE EQUIPMENT:		$1,000,000	
	Coverage Section II General Liability each OCCURRENCE - Specific Excess Limit of Insurance for each OCCURRENCE			
	All coverages under Section II combined		$5,000,000	
	Annual Aggregate		$5,000,000	
	SUBLIMITS/Annual Aggregates which are part of, and not in addition to, the Specific Excess Limit of Insurance and Annual Aggregate Limit			
	SEXUAL HARASSMENT Liability Occurrence and Annual Aggregate		$5,000,000	
	Damage to Premises Rented to Insured Ground Up any One Occurrence		$1,000,000	
	Coverage Section III AUTOMOBILE Liability - Specific Excess Limit of Insurance for each OCCURRENCE			
	All Coverages under Section III combined Annual Aggregate		$5,000,000	
	SUBLIMITS/Annual Aggregates which are part of, and not in addition to, the Specific Excess			
	Garage keeper's Legal Liability Ground Up any One Occurrence		$1,000,000	
	Coverage Section IV Errors and Omissions Liability - Specific Excess Limit of Insurance for each OCCURRENCE			
	All coverages under Section IV combined Annual Aggregate		$5,000,000	
	SUBLIMITS/Annual Aggregates which are part of, and not in addition to, the Specific Excess Limit of Insurance and Annual Aggregate Limit			
	Errors & Omissions Occurrence and Annual Aggregate		$5,000,000	
	Employment Practice Liability Liability Occurrence and Annual Aggregate		$5,000,000	
	SEXUAL HARASSMENT Liability Occurrence and Annual Aggregate		$5,000,000	
	Coverage Section V Excess Workers' Compensation and Employers' Liability for a Qualified Self-Insurer - Specific Excess Limit of Insurance for each ACCIDENT or disease			
	Coverage B Excess Employers' Liability		$5,000,000	
Coverage Form: Claims Made	**Coverage Section VI Employee Benefits Liability - Specific Excess Limit of Insurance for each CLAIM**			
Retroactive Date: 03/01/2013	Employee Benefits Liability Occurrence and Annual Aggregate		$5,000,000	
	Coverage Section VIII Law Enforcement Liability - Specific Excess Limit of Insurance for each OCCURRENCE			
	All coverage under Section VIII Combined Occurrence and Annual Aggregate		$5,000,000	
	SUBLIMITS/Annual Aggregates which are part of, and not in addition to, the Specific Excess Limit of Insurance and Aggregate Limit			
	SEXUAL HARASSMENT Liability Occurrence and Annual Aggregate		$5,000,000	
Coverage Form: Claims Made	**Coverage Section X Sexual Abuse Liability - Specific Excess Limit of Insurance for each CLAIM**			
Retroactive Date: 03/01/2021	SEXUAL ABUSE Liability Occurrence and Annual Aggregate		$5,000,000	
			Retention	
	Coverage Section: I. Property:	each Occurrence	$1,000,000	
	Coverage Section: All Others			
		each Occurrence or Claim	$1,000,000	
Excess Public Entity Excess Liability	**XPE000031400**	**03/01/2023 to 03/01/2024**	**Gemini Insurance Company**	**$410,000**
	Commercial Follow Form Excess Liability			
	Each Event		$5,000,000	
	Policy Aggregate Limit		$5,000,000	
	Schedule of Underlying:			

COVERAGE	POLICY NUMBER	TERM	UNDERWRITING COMPANY	PREMIUM
	Public Entity Excess Liability Package			
	Lloyd's, Policy #PK1031723			
	Term: 03/01/2023 - 03/01/2024			
Excess Medical Malpractice	**005FL000039558**	**03/01/2023 to 03/01/2024**	**Coverys Specialty Insurance Company**	**$450,000**
Type of Coverage: Claims Made	**Coverage**		**Limit**	
	Aggregate Limit of Liability(Claims Expenses Erode Limits)	Per Claim	$5,000,000	
		Annual Aggregate	$5,000,000	
Retroactive Date:				
Excess Professional Liability: 11/1/2011			***Self Insured Retention***	
Jail Exposure: 11/25/1999	Facility Professional Liability	Per Claim	$1,000,000	
		Aggregate	$3,000,000	
	Correctional Health	Each Claim	$1,500,000	
Aviation Ground Operations Liability Insurance	**AAPN10731276004**	**03/01/2023 to 03/01/2024**	**ACE Property & Casualty Insurance Co.**	**$102,837.86 (Includes $714.86 FIGA Assessment)**
	Coverage		**Limit**	
	Each Occurrence/Offense in Respect of Bodily Injury, Personal and Advertising Injury And Property Damage Combined		$100,000,000	
	Products-Completed Operations - Annual Aggregate Limit		$100,000,000	
	Personal Injury and Advertising Injury - Annual Aggregate Limit		$25,000,000	
	Extended Coverage – War, Hi - jacking and Other Perils - Annual Aggregate Limit		$100,000,000	
	Fire Damage Limit - Any One Fire		$250,000	
	Medical Expense Limit - Any One Person		$25,000	
	Hangarkeepers not "in flight" Limit - Any One Occurrence		$25,000,000	
	Hangarkeepers not "in flight" Limit - Any One Aircraft		$25,000,000	
	Non-Owned Aircraft Liability Limit - Any One Occurrence		$100,000,000	
			Deductible	
		Each Occurrence or offense	$25,000	
		Annual Aggregate	$100,000	
Aviation Hull & Liability Coverage	**AACN16740433006**	**03/01/2023 to 03/01/2024**	**Westchester Fire Insurance Company**	**$133,736.28 (Includes $2,622.28 FIGA Assessment)**
	Coverage		**Limit**	
	Aircraft Liability: Combined Single Limit Each Occurrence BD & PD Including Passengers		$25,000,000	
	Each Passenger, Including Crew-Medical Payments Owned/Nonowned Aircraft		$25,000	
	Each Personl,Premises Medical Payments		$25,000	
	Passenger Voluntary Settlement Endorsement		$500,000	
	Extended Coverage Endorsement (Aviation Liabilities)		$10,000,000	
	Passenger Baggage Liability Endorsement			
	Limit Each Passenger:		$1,000	
	Limit Each Occurrence		$10,000	
	Chemical Application Endorsement			
	BI/PD Occurrence limit		$1,000,000	
	Annual Aggregate Limit:		$1,000,000	
	Description of Aircraft			
	Type# - Year Make Model - Seat Crew/Pass	**Value**	**Deductibles - In Motion/Ingestion**	
	N1SD - 2015 AS350 B2 - 1+5	$3,577,000	1.00% of Value	
	N2SD - 2006 AS350 B2 - 1+5	$2,500,000	1.00% of Value	
	N47MC - 1967 Bell TH 13T - 1+1	$175,000	1.00% of Value	
	N58501 - 1999 Cessna 206 B-0778 1+10	$2,000,000	1.00% of Value	
	N43SD - 2021 As350-B3e 1+5	$6,200,000	1.00% of Value	
Unmanned Aircraft Liability Coverage	**9031943**	**03/01/2023 to 03/01/2024**	**Global Aerospace**	**$2,871 (Includes $52 FIGA Assessment)**
	Coverage		**Limit**	
NO Physical Damage Coverage Provided	Liability Limit per Scheduled Aircraft/Drone	Each Occurrence	$2,000,000	
	Medical Limit per Scheduled Aircraft/Drone		$5,000	
	Third Party War Limit		$2,000,000	
	Fire Legal Liability		$100,000	
	Non-Owned Liability; any unmanned aircraft that doesn't exceed 55lbs in weight			
	Personal Injury Limit		$2,000,000	
	Medical Limit		$500,000	
			Deductibles	
			NIL	
Marine Hull	**ZOH16P48217**	**03/01/2023 to 03/01/2024**	**Travelers Property Casualty Insurance Company**	**$20,823**

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COVERAGE	POLICY NUMBER	TERM	UNDERWRITING COMPANY	PREMIUM
	Coverage		**Limit**	
	Hull - Amount of Insurance		$2,449,758	
	Automatic Acquisition Hull		$250,000	
			Deductible	
	Hull - Per Vessels		$5,000	
Marine Package – Marina Operators Legal Liability /Marine General Liability	**OMH1440049**	**03/01/2023 to 03/01/2024**	**Great American Insurance Company**	**$6,551**
	Coverage		**Limit**	
LOCATIONS:	Marina Operator's Legal Liability		$1,000,000	
2119 Alt. 19 N. Palm Harbor, FL	Marina Operator's Protection & Indemnity		$1,000,000	
307 Anclote Road, Tarpon Springs, FL	Marine GL			
	Annual Aggregate other than Products/Completed Operations		$2,000,000	
	Products/Completed Operations Aggregate		$1,000,000	
	Personal & Advertising Injury Liability		$1,000,000	
	Each Occurrence Limit		$1,000,000	
	Fire Damage Limit		$100,000	
	Medical Expense Limit		$5,000	
	Marina Pollution Endorsement		$250,000	
			Deductible	
	MOLL		$5,000	
	MGL		$5,000	
	P&I – applicable to MOLL		$5,000	
Excess Workers Compensation and Employers Liability	**WCX 005372710**	**03/01/2023 to 03/01/2024**	**Arch Insurance Company**	**$327,890**
	Coverage		**Limit**	
	Part One-Excess WC Insurance			
	Our Limit of Liability - Each Accident:		Statutory	
	Our Limit of Liability - Disease, Each Employee		Statutory	
	Par Two-Excess Employers Liability Insurance			
	Our Limit of Liability - Each Accident:		$2,000,000	
	Our Limit of Liability - Disease, Each Employee:		$2,000,000	
	Our Limits of Liability - Aggregate		$2,000,000	
			Retention	
	Your Retained Limit - Each Accident:		$2,000,000	
	Your Retained Limit – Disease, Each Employee		$2,000,000	
Property	**As Listed Below**	**03/01/2023 to 3/1/2024**	**Various Carriers**	**$3,735,450 including EMPA & other surcharges**
	Carrier Company	**Policy Number**	**Carrier Participation**	
	National Fire & Marine Insurance Co. (Kemah)	DF00028232	$2,500,000 Part of Primary $50,000,000	
	Aspen Specialty Insurance Co.	PR00KV123	$2,500,000 Part of Primary $50,000,000	
	Allied World Assurance Co. (U.S.), Inc.	030819801A	$5,000,000 Part of Primary $50,000,000	
	National Fire & Marine Insurance Co.	42PRP00019110	$12,500,000 Part of Primary $50,000,000	
	Westfield Specialty Insurance. Co.	PAR00003NK01	$2,500,000 Part of Primary $50,000,000	
	Evanston Insurance Co.	MKLV2PPR000029	$1,000,000 Part of Primary $50,000,000	
	Underwriters at Lloyd's, London - (Cincinnati, Amlin, MMX, Talbot, GIC, ARK (SY), Apollo, Blenheim and WRB)	PW0082123	$10,000,000 Part of Primary $50,000,000	
	Ironshore Specialty Insurance Company	100038392204	$1,500,000 Part of Primary $50,000,000	
	Axis Surplus Insurance Co.	EAF63580023	$2,500,000 Part of Primary $50,000,000	
	Starstone Specialty Insurance. Co.	C75356232CSP	$2,500,000 Part of $25,000,000 Excess of $50,000,000	
	Landmark American Insurance Co.	LHD930215	$5,000,000 Part of $25,000,000 Excess of $50,000,000	
	Endurance American Specialty Insurance Company	ESP30000268406	$5,000,000 Part of $25,000,000 Excess of $50,000,000	
	Evanston Insurance Co.	MKLV2PPR000029	$2,000,000 Part of $25,000,000 Excess of $50,000,000	
	Underwriters at Lloyd's, London - Atrium/Ki/AXIS	PW0222623	$3,350,000 Part of $25,000,000 Excess of $50,000,000	
	Navigators Specialty Insurance Co.	GA23LCMZ0D27NIC	$2,150,000 Part of $25,000,000 Excess of $50,000,000	
	Mitsui Sumitomo Insurance Co. of America	EXP7000429	$100,000,000 Excess of $75,000,000	
	Coverage		**Limit**	
	TIV		**$1,303,953,458**	
	Limit - Per Occurrence		**$175,000,000**	
	Sublimits			
	Earth Movement per Occurrence and annual aggregate at all locations		$75,000,000	
	Earth Movement per Occurrence and annual aggregate at: Miscellaneous Unnamed Locations, Newly Acquired Property		$2,500,000	
	Earth Movement in the aggregate at all locations covered for Earth Movement		$75,000,000	
	Flood per Occurrence and annual aggregate at all locations except		$75,000,000	
	Flood per Occurrence and annual aggregate at: when any portion of a Location is situated within the Special Flood Hazard Areas (SFHA), as defined by the Federal Emergency		$75,000,000	
	Flood per Occurrence and annual aggregate at: Miscellaneous Unnamed Locations, Newly Acquired Property		$2,500,000	
	Flood in the aggregate at all locations covered for Flood		$75,000,000	
	Named Storm		$75,000,000	
	Accounts Receivable		$25,000,000	

COVERAGE	POLICY NUMBER	TERM	UNDERWRITING COMPANY	PREMIUM
	Vehicles or Contractors Equipment, including but not limited to collision, is excluded in its entirety		$25,000,000	
	Vehicles or Contractors Equipment at unnamed locations, including but not limited to collision, is excluded in its entirety		$2,500,000	
	Boiler & Machinery		$50,000,000	
	Gross Earnings		$14,941,234	
	Debris Removal		$25,000,000	
	Defense Costs		$1,000,000	
	Electronic Data Processing Media Valuation		$10,000,000	
	Expediting Expenses		$10,000,000	
	Exhibition, Exposition, Fair or Trade Show		$1,000,000	
	Extended Period of Indemnity		180 Days	
	Extra Expense		$25,000,000	
	Fine Arts – or $250,000 per item		$2,500,000	
	Fire Department Service Charges		$1,000,000	
	Impounded Water		$1,000,000	
	Ingress or Egress		$10,000,000	
	Interruption By Civil Authority		$10,000,000	
	Leasehold Interest		$5,000,000	
	Miscellaneous Unnamed Locations		$10,000,000	
	Mold Resulting from Covered Cause of Loss – per Occurrence and in the annual aggregate.		$1,000,000	
	Newly Acquired Property		$25,000,000	
	Newly Acquired Vehicles or Contractors Equipment		$250,000	
	Off Premises Power – Property Damage and Time Element Combined		$15,000,000	
	Pollutant Cleanup & Removal per Occurrence and Annual Aggregate		$1,000,000	
	Professional Fees		$1,000,000	
	Rent Insurance		$10,000,000	
	Rented Contractors Equipment		$250,000	
	Royalties		$1,000,000	
	Sinkhole (per Sinkhole Coverage Endorsement Form N-583-AR Ed.1/11) at Locations situated in Florida		$75,000,000	
	Soft Costs		$1,000,000	
	Temporary Removal of Property		$1,000,000	
	Transit		$1,000,000	
	Valuable Papers and Records		$25,000,000	
	Contingent Operation of Building Laws			
	Coverage A		Included	
	Coverage B		$25,000,000	
	Coverage C		$25,000,000	
	Coverage D		$5,000,000	
	Errors and Omissions		$10,000,000	
	Property in Course of Construction		$15,000,000	
	Landscaping, Lawns and Shrubs, Plants and Trees (Maximum of $2,500 per item as respects Shrubs, Plants and Trees)		$1,000,000	
			Deductible	
	Each Occurrence		$100,000	
	Earth Movement – Combined PD & TE		$100,000	
	Flood – Combined PD & TE			
	SHFA Areas		The deductible shall be 5% of the value per Unit of Insurance as reported on the latest statement of values, subject to a minimum of $500,000 any one occurrence This deductible shall only apply to those Units of Insurance involved in loss, damage or destruction and for which a claim is being made.	
	All other Flood		$100,000	
	Named Storm Occurrence – Combined PD & TE		The deductible shall be 5% of the value per Unit of Insurance as reported on the latest statement of values, subject to a minimum of $500,000 any one occurrence. The deductible(s) shall only apply to those Units of Insurance involved in loss, damage or destruction and for which a claim is being made	
	Transit		$100,000	
	Time Element Waiting Period		48 hour waiting period	
Commercial General Liability	**644BG0687702**	**03/01/2023 to 03/01/24**	**Burlington Insurance Company**	**$43,891**
Traffic Maintenance	**Coverage**		**Limit**	
	General Aggregate		$4,000,000	
	Products Completed Operations Aggregate		$4,000,000	
	Each Occurrence		$2,000,000	
	Personal & Advertising Injury		$2,000,000	
	Damage to Premises Rented to You		$50,000	
			Deductible	
	Including Loss Adjustment Expense		$10,000	
	Bodily Injury/Property Damage Per Claim			
	Personal & Advertising Injury			

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COVERAGE	POLICY NUMBER	TERM	UNDERWRITING COMPANY	PREMIUM
Commercial General Liability	**GLL1064204**	**03/01/2023 to 03/01/2024**	**Underwriters at Lloyd's London**	**$69,500**
Trails & Trade Shows	**Coverage**		**Limit**	Premium includes Carrier Fee $500
	Bodily Injury and Property Damage Each Occurrence		$1,000,000	
	General Aggregate, per location		$2,000,000	
	Products-Completed Operations Aggregate		$2,000,000	
	Personal and Advertising Injury		$1,000,000	
	Damage to Premises Rented to You		$100,000	
	Designated Locations General Aggregate		$10,000,000	
			Deductible	
	BI/PD Each Occurrence		$5,000	
	Allocated Loss Expense is included within the retention			
Lead Excess Liability	**ELD30000066307**	**03/01/2023 to 03/01/2024**	**Endurance American Specialty Ins. Co.**	**$38,800**
Trails & Trade Shows	**Coverage**		**Limit**	
	Limits are Excess of Primary General Liability			
	Per Occurrence		$10,000,000	
	Annual aggregate		$10,000,000	
		In Excess of General Liability		
	Occurrence Limit	**Pol # GLL1064204**	$1,000,000	
	General Aggregate Limit		$2,000,000	
	Completed Ops/Products Aggregate Limit		$2,000,000	
	Personal & Advertising Injury Limit		$1,000,000	
Excess Liability	**LHA101103**	**03/01/2023 to 03/01/2024**	**Landmark American Insurance Company**	**$33,500**
Trails & Trade Shows	**Coverage**		**Limit**	
	Limits are Excess of Lead Excess Liability Policy			
	Per Occurrence		$10,000,000	
	Annual aggregate		$10,000,000	
		In Excess of Lead Excess		
		Policy #ELD30000066307		
	Per Occurrence		$10,000,000	
	Annual aggregate		$10,000,000	
Excess Liability	**C78589232ALI**	**03/01/2023 to 03/01/2024**	**Starstone Specialty Insurance Company**	**$11,615**
Trails & Trade Shows	**Coverage**		**Limit**	
	Limits are Excess of Lead Excess Liability Policy			
	Per Occurrence		$5,000,000	
	Annual aggregate		$5,000,000	
		In Excess of Secondary Excess		
		Policy #LHA101103		
	Per Occurrence		$10,000,000	
	Annual aggregate		$10,000,000	
Commercial General Liability	**894534**	**03/01/2023 to 03/01/2024**	**James River Insurance Company**	**$6,048**
Lealman Lessor's Risk	**Coverage**		**Limit**	Premium includes Carrier Fee $175
	Each Occurrence		$1,000,000	
	General Aggregate, per location		$2,000,000	
	Products-Completed Operations Aggregate		$2,000,000	
	Personal and Advertising Injury		$1,000,000	
	Fire Damage		$50,000	
	Medical Payments		$5,000	
	Sublimits			
	Assault & Battery Each Occurrence		$10,000	
	Assault & Battery Aggregate		$20,000	
			Deductible	
	Per GL Claim		$1,000	
Excess Liability	**894553**	**03/01/2023 to 03/01/2024**	**James River Insurance Company**	**$1,600**
Lealman Lessor's Risk	**Coverage**	**In Excess of General Liability**	**Limit**	
	Limits	**Pol #000894534**	$1,000,000/$1,000,000	
Environmental Liability	**PEC00001773**	**03/01/2023 to 03/01/2024**	**Indian Harbor Insurance Co**	**$102,010**
	Coverage		**Limit**	
Type of Coverage: Claims Made	Limits of Liability			
See Endorsement PARL6 015a for schedule	Policy Aggregate Limit of Liability		$6,000,000	
Scheduled Locations Covered Only	Legal Expense Aggregate Limit of Liability In Addition to the Policy Aggregate Limit of Liability		$250,000	
Claims Made Retroactive Date: Varies per location	A. Your Location Coverage Your Location Limit of Liability for each Pollution Condition/Aggregate		$6,000,000	
	B. Emergency Remediation Expense Coverage Emergency Remediation Expense Limit of Liability for each Pollution Condition/Aggregate		$500,000	

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COVERAGE	POLICY NUMBER	TERM	UNDERWRITING COMPANY	PREMIUM
	C. Contingent Transportation Coverage Contingent Transportation Limit of Liability for each Pollution Condition/Aggregate		$6,000,000	
Claims Made Retroactive Date: 3/1/2010	D. Non-Owned Disposal Site Coverage Non-Owned Disposal Site Limit of Liability for each Pollution Condition/Aggregate		$6,000,000	
Claims Made Retroactive Date: 1/1/1099	Contractor's Pollution (Municipality Site) Coverage			
	Financial Responsibility: Aboveground Storage Tanks			
	Your Location Dedicated Annual Limit of Liability for each Pollution Condition (exclusive of Legal Expense)		$1,000,000	
	Your Location Dedicated Annual Aggregate Limit of Liability (exclusive of Legal Expense)		$1,000,000	
	Legal Expense Dedicated Annual Aggregate Limit of Liability, in addition to the Dedicated Annual Aggregate Limit of Liability above		$250,000	
	Your Location Dedicated Annual Aggregate Limit of Liability for each Pollution Condition (inclusive of Legal Expense)		$1,250,000	
			Self-Insured Retention	
	Each Pollution Condition		$50,000	
	Financial Responsibility for Tank(s) - Single State Aboveground Each Pollution Condition		$50,000	
	Business Interruption & Extra Expense		7 Days	
Crime	**BDJ1848530**	**03/01/2023 to 03/01/2026**	**Allmerica Financial Benefit Company**	**$58,317**
	Coverage		**Limit**	$19,439.16 Annual Pay
	Employee Theft-Per Loss Coverage		$8,000,000	Premium includes FLSurcharges
	Faithful Performance		$1,000,000	
	Forgery or Alteration		$8,000,000	
	Inside Premises - Theft		$8,000,000	
	Inside Premises - Robbery		$8,000,000	
	Outside Premises		$8,000,000	
	Computer and Funds Transfer Fraud		$8,000,000	
	Money Orders and Counterfeit Money		$8,000,000	
	Destruction of Electronic Data		$100,000	
	False Pretense		$250,000	
			Retention	
	All Coverages Except		$200,000	
	Destruction of Electronic Data		$25,000	
	Fall Pretense		$100,000	
AD&D	**ADDN11238026**	**03/01/2023 to 03/01/2024**	**ACE American Insurance Company**	**$1,172.00**
	Coverage		**Limit**	$586 Annual Pay
	Accidental Death & Dismemberment Benefits			
	Class 1 Principal Sum		Line of Duty Coverage $75,000 Fresh Pursuit Coverage $150,000	
	Time Period for Loss		365 days from the date of a Covered Accident	
	Accidental Death & Dismemberment Benefits			
	Class 1 Principal Sum		$225,000 Unlawful & Intentional Death & Dismemberment Coverage	
	Time Period for Loss		365 days from the date of a Covered Accident	
	Child Care Center Benefit			
	Benefit Maximum		$2,000 up to 2 payments per child Line of Duty Coverage Unlawful & Intentional Coverage Fresh Pursuit Coverage	
	Maximum Benefit Period		To Age 13 for each surviving Dependent Child	
	Child Education Benefit			
	Benefit Amount		$2,000 Line of Duty Coverage Unlawful & Intentional Coverage Fresh Pursuit Coverage	
	Maximum Benefit Period		4 years	
	Continuation of Insurance Expense Benefit			
	Benefit Maximum		$5,000 Unlawful & Intentional Coverage	
	Aggregate Maximum Benefit Period For Surviving Spouse & Dependent Child(ren)		5 years	
	Cosmetic Disfigurement from Burns Benefit			

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COVERAGE	POLICY NUMBER	TERM	UNDERWRITING COMPANY	PREMIUM
	Benefit Amount		$2,000 Line of Duty Coverage Fresh Pursuit Coverage Unlawful & Intentional Coverage	
	Funeral & Burial Expense Benefit			
	Benefit Amount		$1,000 Line of Duty Coverage	
	Spouse Education Benefit			
	Benefit Amount		$2,000 Line of Duty Coverage Unlawful & Intentional Coverage Fresh Pursuit Coverage	
	Maximum Benefit Period		3 years	
Foreign Package	**WS11018202**	**3/1/2023 to 03/01/2024**	**Insurance Company of State of PA**	**$6,327**
	Coverage		**Limit**	
		Foreign Commercial General Liability		
	Master Control Program Aggregate Limit (applices to Coverages A, B an medical expenses under Coverage C)		$3,000,000	
	General Aggregate Limit (applices to Coverages A, B an medical expenses under Coverage C)		$3,000,000	
	Coverage A: Bodily Injury & Property Damage			
	Each Occurrence		$3,000,000	
	Damage to Premises Rented to You		$1,000,000	
	Coverage B: Personal and Advertising Injury Limit			
	Personal and Advertising Injury Limit, any one person or organiztion		$3,000,000	
	Coverage C: Medical, Dismemberment & Fatality Payments			
	Medical Expense Limit, any one person		$50,000	
	Dismemberment & Fatality Expense Aggregate Limit		$100,000	
	Dismemberment & Fatality Expense Limit, any one person		$25,000	
	Bereavement & Trauma Counseling Expenses & Repatriation of Mortal Remains Aggregate Limits		$25,000	
	Bereavement Counseling Expense Limit, any one immediate family member		$5,000	
	Trauma Counseling Expense Limit, any one person or immediate family member		$5,000	
	Repatriation of Mortal Remains Limti, any one decedent		$5,000	
	Coverage D: Employee Benefits Liability			
	Employee Benefits Annual Aggregate		$1,000,000	
	Each Wrongful Act or Series of Related Wrongful Acts Limit		$1,000,000	
	Coverage E: CrisisResponse			
	Crisis Response Aggregate Limit		$300,000	
	Crisis Response Costs Limit, any one crisis event		$250,000	
	Crisis Management Loss Limit, any one crisis event		$50,000	
	Coverage F: Employee Criminal Defense			
	Employee Criminal Defense Annual Aggregate		$25,000	
	Employee Criminal Defense Limit, any one employee		$10,000	
	Coverage G: Archaeological Liability			
	Archaeological Liability Aggregate Limit		$100,000	
	Archaeological Liability Limit, any one Discovery		$25,000	
	Coverage H: Wildfire Liability			
	Wildfire Suppression Costs Aggregate Limit		$250,000	
	Wildfire Suppression Costs Limit, any one Occurrence		$100,000	
	Coverage I: Reputational Defense			
	Reputational Defense Aggregate Limit		$100,000	
	Reputational Defense Limit, any one reputation attack			
	Coverage A, B, D, G, H: Tax Liability			
	Tax Liability Aggregate Limit		$50,000	
	Tax Liability Payment Limit, any one occurrence, offense, wrongful act or discovery		$50,000	
		Foreign Business Auto Liability and Physical Damage		
	Limits of Insurance - Auto Liability, Hired & Non-Owned (Any one Accident)-Coverage A		$1,000,000	
	Medical Expense Coverage (each accident limit-Coverage B		$50,000	
	Physical Damage Limits - Coverage C		1) $50,000 - Limit Each Auto 2) $50,000 - Each Loss Limit	
			Deductible	
	Physical Damage Limits - Coverage C(Hired Autos)		$1,000	
		Foreign Voluntary Compensation And Employers Liability		
	Limit of Liability for Part One, Supplemental Repatriation Expenses, Per Person		$1,000,000	
	Limits of Liability for Part Two - Employers Liability Injury by Accident Each Accident		$1,000,000	
	Limits of Liability for Part Two - Employers Liability Injury by Disease Coverage Part Limit		$1,000,000	
	Limits of Liability for Part Two - Employers Liability Injury by Disease Each Employee		$1,000,000	
		Foreign Travel Accident and Sickness		
	Coverage A - Accidental Death and Dismemberment - 24-Hour Protection			

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COVERAGE	POLICY NUMBER	TERM	UNDERWRITING COMPANY	PREMIUM
	Principal Sum Insured, each Insured person or five (5) times the Insured's Person's annual salary, whichever is lower		$50,000	
	Aggregate Limit any one accident for all insured persons		$500,000	
	Coverage B - Accidental and Sickness Medical Expense			
	Covered medical expense, each Insured person each Injury or Sickness		$25,000	
			Deductible	
			$500	
	Coverage C - Emergency Medical Evacuation			
	Covered Expenses, each Insured person each Serious injury or sickness		$100,000	
	Coverage D - Emergency Family Travel			
	Covered Expenses, each Insured person		$10,000	
	Maximum for all Insured person(s) any one Accident or Sickness		$25,000	
	Coverage E - Repatriation of Remains			
	Covered Expense, each Insured person		$25,000	
	Maximum for all Insured person(s) any one Accident or Sickness		$100,000	
		Kidnap and Ransom		
	Ransom, each Insured Event		$1,000,000	
	In-Transit/Delivery, each Insured Event		$1,000,000	
	Expenses, each Insured Event		$1,000,000	
	Consultant Expenses, each Insured Event		$1,000,000	
	Judgments, Settlements & Defense, each Insured Event		$1,000,000	
	Death or Dismemberment, each Insured Person		$100,000	
	Death or Dismemberment, each Insured Event		$1,000,000	
	Disappearance, Each Insured Person		$10,000	
	Disappearance, Each Insured Event		$20,000	
	Hostagle Crisis, Each Insurerd Person		$10,000	
	Hostagle Crisis, Each Insurerd Event		$20,000	
	Threat		$25,000	
	Express Kidnapping, each Insured Event		$10,000	
	Express Kidnapping, Annual Aggregate		$25,000	
	Coverage Part Aggregate		$10,000,000	
		Business Travel Property		
	Personal Property at Any One Location, Any One Occurrence		$25,000	
	Inland Transit, Any One Occurrence		$25,000	
			Deductible	
	Any One Occurrence		$2,500	

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2023-2024				
SCHEDULE OF INSURANCE				
Insured:			**Broker:**	
Pinellas County, A Political Subdivision of the State of Florida			Management Services Inc	
400 South Fort Harrison Avenue, 1st Floor			200 S. Orange Avenue Suite 750	
c/o Pinellas County Risk Management Dept.			Orlando FL 32801	
Clearwater, FL 33756				
UNDERWRITING COMPANY	**American Bankers Insurance Company of Florida**			
TERM	**05/29/2023 to 05/29/2024**			
Address	**Policy Number**	**Building/Contents Limit**	**Deductibles**	**Premiuim**
2494 Bayshore Blvd.	7405844267	NONE / $500,000	N/A / $10,000	$1,114
Dunedin, FL 34698-2065				
TERM	**07/18/2023 to 07/18/2024**			
Address	**Policy Number**	**Building/Contents Limit**	**Deductibles**	**Premiuim**
222111 US Highway 19 N Bldg 5	6900143859	$500,000 / $232,000	$10,000 / $10,000	$3,140
Clearwater FL 33765-2328				
222111 US Highway 19 N Bldg 6	6900143860	$500,000 / $25,000	$10,000 / $10,000	$2,120
Clearwater FL 33765-2328				
222111 US Highway 19 N Bldg 16	6900143861	$500,000 / $466,000	$10,000 / $10,000	$1,932
Clearwater FL 33765-2328				
222111 US Highway 19 N Bldg 10	6900143862	$500,000 / $214,000	$10,000 / $10,000	$1,413
Clearwater FL 33765-2328				
222111 US Highway 19 N Bldg 15	6900143863	$500,000/ $147,000	$10,000 / $10,000	$1,826
Clearwater FL 33765-2328				
222111 US Highway 19 N Bldg 2	6900143864	$500,000 / $235,000	$10,000 / $10,000	$2,156
Clearwater FL 33765-2328				

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Address	Policy Number	Building/Contents Limit	Deductibles	Premiuim
1800 Weedon DR NE	6900143866	$500,000 / $372,000	$10,000 / $10,000	$4,539
Education Center				
Saint Petersbur FL 33702				
3940 Keystone RD	6900143869	$500,000 / $190,000	$10,000 / $10,000	$1,363
Brooker Creek EC - Auditorium				
Tarpon Springs FL 34689				
3940 Keystone RD	6900143870	$500,000 / $274,000	$10,000 / $10,000	$3,297
Brooker Creek EC - Offices / Exhib				
Tarpon Springs FL 34689				
3940 Keystone RD	6900143871	$488,000 / $25,000	$10,000 / $10,000	$2,007
Brooker Creek EC - Classroom				
Tarpon Springs FL 34689				
22211 US Highway 19 N Bldg 1	6900143872	$500,000 / $500,000	$10,000 / $10,000	$1,705
Clearwater FL 33765-2328				
22211 US Highway 19 N Bldg 14	6900143874	$37,000/ $6,000	$10,000 / $10,000	$437
Clearwater FL 33765-2328				
22211 US Highway 19 N Bldg 25	6900143877	$279,000 / $42,000	$10,000 / $10,000	$1,027
Clearwater FL 33765-2328				
4660 General Howard DR	6900143880	$500,000 / $150,000	$10,000 / $10,000	$9,956
Airport EMG Rescue Facility				
Clearwater FL 33762-3512				
14400 49th Street N	6900143882	$500,000 / $493,000	$10,000 / $10,000	$2,685
Jail C Barracks				
Clearwater FL 33762				

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Address	Policy Number	Building/Contents Limit	Deductibles	Premiuim
14400 49th Street N	6900143884	$500,000 / $500,000	$10,000 / $10,000	$1,707
Jail Centeral Building				
Clearwater FL 33762				
14400 49th Street N	6900143885	$500,000 / $148,000	$10,000 / $10,000	$3,476
(Jail Facility Management)				
Clearwater FL 33762				
14400 49th Street N	6900143888	$500,000 / $500,000	$10,000 / $10,000	$1,707
(Jail Medical W, A, C-G)				
Clearwater FL 33762				
9685 Ulmerton RD Bldg 1	6900167168	$500,000 / $500,000	$1,250 / $1,250	$5,644
Largo FL 33771-3607				
9685 Ulmerton Road	6900167169	$150,000 / $50,000	$1,250 / $1,250	$1,754
Bldg 3				
Largo FL 34641				
				$55,005.00
Commission (20% on renewal, 23% on new business) & Retained				$11,001.00
Excluding Assessments, Surcharges and Federal Policy Fee				

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2022-2023				
SCHEDULE OF INSURANCE				
Insured:				**Broker:**
Pinellas County, A Political Subdivision of the State of Florida			Arthur .J. Gallagher Risk Management Services Inc	
400 South Fort Harrison Avenue, 1st Floor			200 S. Orange Avenue Suite 750	
c/o Pinellas County Risk Management Dept.			Orlando FL 32801	
Clearwater, FL 33756				
Bond Policies				
COVERAGE	**POLICY NUMBER**	**TERM**	**UNDERWRITING COMPANY**	**PREMIUM**
Principal: Kathleen Peters	**21BSBIA2026**	**11/22/2022 - 11/22/2026**	**Hartforf Fire Insurance Company**	**$340**
Type of Bond : Public Official				
Description: Commissioner District 6	Amount of Bond	$2,000		
Principal: Brian Scott	**21BSBIY8138**		**Hartford Fire Insurance Company**	**$340**
Type of Bond : Public Official				
Description: Commissioner District 2	Amount of Bond	$2,000		
Principal: J David Eggers	**21BSBGW8905**	**11/22/2022 - 11/22/2026**	**Hartford Fire Insurance Company**	**$340**
Type of Bond : Public Official				
Description: Commissioner District 4	Amount of Bond	$2,000		
Principal: Karen Williams Seel	**104418019**	**11/17/2020 - 11/17/2024**	**Travelers Casualty & Surety Co of America**	**$325**
Type of Bond : Public Official				
Description: Commissioner District 5	Amount of Bond	$2,000		
Bond: Rene Flowers	**21BSBIM1776**	**11/17/2020 - 11/17/2024**	**Hartford Fire Insurance Company**	**$340**
Type of Bond : Public Official				
Description: Commissioner District 7	Amount of Bond	**2,000**		
Principal: Janet C. Long	**21BSBGJ9263**	**11/20/2020 - 11/20/2024**	**Hartford Fire Insurance Company**	**$340**
Type of Bond : Public Official				
Description: Commissioner District 1	Amount of Bond	$2,000		
Bond: Charles R. Justice	**21BSBGJ9272**	**11/20/2020 - 11/20/2024**	**Hartford Fire Insurance Company**	**$340**
Type of Bond : Public Official				
Description: Commissioner District 3	Amount of Bond	**2,000**		

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COVERAGE	POLICY NUMBER	TERM	UNDERWRITING COMPANY	PREMIUM
Bond: Michael T. Twitty	**21BSBHO7908**	**1/5/2021 - 1/5/2025**	**Hartford Fire Insurance Company**	**$340**
Type of Bond : Public Official				
Description: Property Appraiser	Amount of Bond	$10,000		
Bond: Charles Thomas	**21BSBHO8911**	**1/5/2021 - 1/5/2025**	**Hartford Fire Insurance Company**	**$3,376**
Type of Bond : Public Official				
Description: Tax Collector	Amount of Bond	**$400,000**		
Bond: Bob Gualtieri	**21BSBGD4999**	**1/5/2021 - 1/5/2025**	**Hartford Fire Insurance Company**	**$340**
Type of Bond : Public Official				
Description: Sheriff	Amount of Bond	**$25,000**		
Bond: Kenneth P Burke	**21BSBFG8939**	**1/5/2021 - 1/5/2025**	**Hartford Fire Insurance Company**	**$932**
Type of Bond : Public Official				
Description: Clerk of Court	Amount of Bond	**$100,000**		
Bond: Julie Marcus	**FL5982739**	**7/27/2022 - 7/27/2025**	**Merchants Bonding Co. (Mutual) Group**	**$270**
Type of Bond : Public Official				
Description: Supervisor of Elections	Amount of Bond	**$25,000**		

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