Client#: 16741 INTERCUL

$ACORD_{\scriptscriptstyle{\mathbb{M}}}$

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 3/13/2020

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).

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PRODUCER	CONTACT NAME:					
Bouchard Insurance (CLW)	PHONE (A/C, No, Ext): 727 447-6481	FAX (A/C, No): 727 449-1267				
101 N Starcrest Dr.	E-MAIL ADDRESS: clcerts@bouchardinsurance.com					
Clearwater, FL 33765	INSURER(S) AFFORDING COVERAGE	E NAIC#				
727 447-6481	INSURER A: AmGUARD Insurance Company	42390				
INSURED	INSURER B : Scottsdale Indemnity Company	15580				
InterCultural Advocacy Institute Inc	INSURER C : Lloyds of London					
612 Franklin Street	INSURER D:					
Clearwater, FL 33756	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 S	UBR VVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
Α	X COMMERCIAL GENERAL LIABILITY	Υ	Υ	C1GP10058700	03/15/2020	03/15/2021	EACH OCCURRENCE	\$1,000,000
	X CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000
							MED EXP (Any one person)	\$20,000
							PERSONAL & ADV INJURY	\$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$3,000,000
	POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$3,000,000
	OTHER:							\$
Α	AUTOMOBILE LIABILITY			C2GP10047000	03/15/2020	03/15/2021	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	X ANY AUTO						BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
								\$
Α	X UMBRELLA LIAB X OCCUR			C3GP10025400	03/15/2020	03/15/2021	EACH OCCURRENCE	\$4,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$4,000,000
	DED RETENTION \$							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE	N/A					E.L. EACH ACCIDENT	\$
	(Mandatory in NH)	N/A					E.L. DISEASE - EA EMPLOYEE	\$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$
В	D&O/EPLI			EKI3324042	03/15/2020	03/15/2021	1,000,000/1,000,000	
Α	Sexual Abuse			C1GP10058700	03/15/2020	03/15/2021	1,000,000/3,000,000	
Α	Prof Liabiliy			C1GP10058700	03/15/2020	03/15/2021	1,000,000/3,000,000	
A	Prof Liabiliy	LES (AC	CORD				<u> </u>	

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

Cyber Liability - Lloyds of London - Policy number ESI0115314885 Effective date 03/22/2020-21 Limits \$1M each claim; Deductible \$2,500

Crime Coverage is included in C1GP10058700; Employee Theft: 300,000; Forgery or Alteration: 300,000; Inside the Premises - Robbery or Safe Burglary of Other Property: 300,000; Outside the Premises: 300,000; (See Attached Descriptions)

CERTIFICATE HOLDER	CANCELLATION			
Clearwater Police Department 645 Pierce St. 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			
	Jak Huge			

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DESCRIPTIONS (Continued from Page 1)
Computer and Funds Transfer Fraud: 300,000; Deductible - \$1,000
If required by written contract, Certificate Holder is an additional insured with respect to General Liability, subject to the terms, conditions and exclusions of the policies. Coverage with respect to General Liability is primary and noncontributory.
When required by written contract, waiver of subrogation applies in favor of Certificate Holder with respect to General Liability, subject to the terms, conditions and exclusions of the policy.