

**PUBLIC RISK INSURANCE AGENCY  
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## THE AGENCY

Risk Management Associates, Inc. dba Public Risk Insurance Agency (PRIA) has established itself as one of the premier insurance services organizations for public entities in the United States. Our in-depth understanding of the unique risk exposures and operating environment of public entities allows us to tailor insurance products and services to effectively meet their needs. As the only independent insurance agency solely dedicated to the public entity market, we are uniquely qualified to meet and exceed the expectations of our clients. Our 20 years of insuring local governments has afforded us significant experience and insight into the unique challenges and constraints that our clients face. PRIA currently represents over 250 public entities in Florida.

PRIA is a wholly owned subsidiary of Brown & Brown, Inc. - the 6<sup>th</sup> largest independent insurance agency in the United States and 7<sup>th</sup> largest worldwide as ranked by Business Insurance Magazine. Brown & Brown brings the experience of representing hundreds of public entities nationally in addition to PRIA's focus in Florida.

As a Brown & Brown company, PRIA has access to hundreds of insurance markets nationwide and in the international market. With premium volume exceeding \$2,500,000,000 Brown & Brown's volume results in a superior negotiating position and leverage with state specific, regional, national, and international insurers. The focus and experience of our team in all of these markets produces superior risk transfer options and risk control expertise for your entity.

PRIA develops customized and innovative approaches towards effectively managing your risk. Cost effective insurance products, professional service, and commitment to client's needs are our primary goals. Proof of account satisfaction is reflected by a 97% business retention rate.

To fully serve our clientele, Public Risk Insurance Agency can offer coverage for other exposures such as:

Bonds	Accidental Death & Dismemberment
Fiduciary Liability	Special Events
Primary and Excess Flood	Airport Liability
Workers' Compensation	Aboveground & Underground Petroleum Tank Liability
Environmental Liability	

# Key Largo Fire Rescue and Emergency Medical Services District

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## AN INTRODUCTION TO YOUR SERVICE TEAM

### *Account Executives*

<b>Matt Montgomery</b> Executive Vice President	(386) 239-7245	mmontgomery@bbpria.com
<b>Robin Faircloth, CISR</b> Director of Operations	(386) 239-4044	rfaircloth@bbpria.com
<b>Paul Dawson, ARM-P</b> Senior Vice President / Account Executive	(386) 239-4045	pdawson@bbpria.com
<b>Michelle Martin, CIC</b> Vice President / Account Executive	(386) 239-4047	mmartin@bbpria.com
<b>Brian Cottrell, CIC, CRM</b> Vice President / Account Executive	(386) 239-4060	bcottrell@bbpria.com
<b>Kyle Stoekel</b> Account Executive	(386) 944-5805	kstoekel@bbpria.com

### *Service Representatives*

<b>Brittany O'Brien, CIC, CRM</b> Risk Management Department Leader	(386) 239-8823	bobrien@bbpria.com
<b>Melody Blake, ACSR</b> Account Representative	(386) 239-4050	mblake@bbpria.com
<b>Patricia Jenkins, CPSR</b> Account Representative	(386) 239-4042	pjenkins@bbpria.com
<b>Karen Bryan</b> Account Representative	(386) 239-4056	kbryan@bbpria.com
<b>Linda Burtchett</b> Account Representative	(386) 239-4043	lburtchett@bbpria.com
<b>Christina Carter</b> Account Representative	(386) 239-4040	ccarter@bbpria.com
<b>Danielle Coggon</b> Account Representative	(386) 239-4048	dcoggon@bbpria.com
<b>Nichole Paugh</b> Assistant Account Representative	(386) 239-8866	npaugh@bbpria.com

***Certificate Requests: [certificates@bbpria.com](mailto:certificates@bbpria.com) Claim Reporting: [claims@bbpria.com](mailto:claims@bbpria.com)***

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



**STORAGE TANK LIABILITY**

Term: October 1, 2016 to October 1, 2017

Company: Ace American Insurance Company  
(Rated A++, XV by A.M. Best)

Form: Claims Made

Limit of Liability Station 25 1 East Drive, Key Largo, FL 33037 1 AST

<b>Coverage Section</b>	<b>Limit of Liability</b>	<b>Retention</b>	<b>Retroactive Date</b>
<b>Per Storage Tank Incident (Claims and Remediation Costs)</b>	\$1,000,000		
<b>Aggregate Limit of liability (Claims and remediation Costs) for all Storage Tank Incidents</b>	\$1,000,000	\$5,000	06/01/2010
<b>Aggregate Limit of liability for all Legal Defense Expenses for all storage Tank Incidents</b>	\$1,000,000		
<b>Total Policy Aggregate Limit of Liability for all Storage Tank Incidents</b>	\$2,000,000		

**Endorsements:**

1. PF-31164 Schedule of Covered storage Tanks Endorsement
2. PF-31172 Financial Responsibility Condition Endorsement
3. PF-34075 Closure, Removal or Replacement Amendatory Endorsement
4. CC-1K11h Signatures
5. PF-23728a Terrorism Risk Insurance Ace Endorsement
6. TRIA11c Disclosure Pursuant to Terrorism Risk Insurance Ace
7. All-20887 Producer Compensation Practices-Policies Policyholder Notice
8. All-5x45 Questions about your insurance – FL, MO, TN
9. PF-31833 Florida Amendatory Endorsement
10. All-21101 Trade or Economic sanctions Endorsement
11. ILP0010104 OFAC Advisory Notice to Policyholders

*This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.*

## STORAGE TANK LIABILITY

### Claims Made Policy:

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

### Extended Reporting Periods:

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

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

**Optional Extended Reporting Period** – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 30 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

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# Key Largo Fire Rescue and Emergency Medical Services District

## STORAGE TANK LIABILITY

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Company: Ace American Insurance Company  
(Rated A++, XV by A.M. Best)

Form: Claims Made

Limit of Liability Station 24 220 Reef Drive, Key Largo, FL 33037 1 UST

Coverage Section	Limit of Liability	Retention	Retroactive Date
<b>Per Storage Tank Incident (Claims and Remediation Costs)</b>	\$1,000,000	\$5,000	06/01/2010
<b>Aggregate Limit of liability (Claims and remediation Costs) for all Storage Tank Incidents</b>	\$1,000,000		
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- 12. PF-31164 Schedule of Covered storage Tanks Endorsement
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- 15. CC-1K11h Signatures
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- 18. All-20887 Producer Compensation Practices-Policies Policyholder Notice
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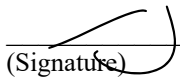
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Key Largo Fire Rescue and Emergency Medical Services District

**PREMIUM RECAPITULATION**

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
Storage Tank Liability Fire Station 25	\$369.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Storage Tank Liability Fire Station 24	\$575.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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

  
\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Name & Title)

\_\_\_\_\_  
(Date)



# Key Largo Fire Rescue and Emergency Medical Services District

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## **Notes of Importance:**

1. Quotes provided in the proposal are valid until 10/10/16. After this date terms and conditions are subject to change by the underwriters.
2. Not all coverages requested may be provided in this quotation.
3. **Premium is due within 30 days of binding.**
4. Quote is not bound until written orders to bind are received from the insured and the Company subsequently accepts the risk.
5. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.
6. Higher limits of liability may be available. Please consult with your agent.
7. This proposal is based upon exposures to loss made known to the Public Risk Insurance Agency. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.
8. **This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**

# Key Largo Fire Rescue and Emergency Medical Services District

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## Retail Compensation Disclosure

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

**Questions and Information Requests:** Should you have any questions or require additional information, please contact this office at 386-252-6176 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry.shtml>.

# Key Largo Fire Rescue and Emergency Medical Services District

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

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

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

