

The logo for FFIB (First Florida Insurance Brokers) is displayed in a large, bold, blue serif font.

First Florida Insurance Brokers

A BALLATOR COMPANY

*Creating Unique Risk Solutions*

# ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS

OWNERS PROTECTIVE PROFESSIONAL INDEMNITY INSURANCE  
(OPPI)

INSURANCE PROPOSAL

TERM

August 16, 2021 to December 31, 2022

Presented By:

Adam Balls, CLCS, CIC, CRM, CSRM  
*Vice President*

Prepared By:

Sharon Cardoso, AAI, ACSR, CISR, CPIA  
*Senior Account Manager*

100 SOUTH ASHLEY DRIVE, SUITE 250  
TAMPA, FL 33602

813-902-3502 – PHONE

813-223-3932 – FAX

[www.ffinsbr.com](http://www.ffinsbr.com)

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**NAMED INSURED**

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**NAMED INSURED AND MAILING ADDRESS**

Alachua County Board of County Commissioners  
12 Southeast First Street  
Gainesville, FL 32601

**PREPARED BY**

**FFIB**

First Florida Insurance Brokers

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A BALLATOR COMPANY

**100 SOUTH ASHLEY, SUITE 250**

**TAMPA, FL 33602**

**PHONE: (813) 902-3502**

**FAX: (813)223-3932**

**TOLL FREE: (866) 404-7637**

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CONSTRUCTION PROJECT  
AUGUST 16, 2021 TO DECEMBER 31, 2022

CONSTRUCTION PROJECT DESCRIPTION	CONSTRUCTION LOCATION	TOTAL CONSTRUCTION VALUE
ALACHUA SPORTS EVENT CENTER CELEBRATION POINTE	SW 45TH STREET, GAINESVILLE, FL 32608	\$31,500,000

Approved and Accepted By:

**John Carnell, Risk Manager**  
ALACHUA COUNTY  
BOARD OF COUNTY COMMISSIONERS

\_\_\_\_\_  
Signature – Date Signed

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**OPPI - PROPOSAL**

<b>COMPANY/A.M. BEST RATING</b>	<b>BERKLEY ASSURANCE COMPANY A+ XV   Non-Admitted</b>
<b>POLICY PERIOD</b>	<b>08 /16/21 to 12/31/22</b>
<b>CORE COVERAGES [INCLUDING BUT NOT LIMITED TO]</b>	
COMBINED POLICY AGGREGATE LIMIT OF LIABILITY [EACH CLAIM & AGGREGATE]	\$8,000,000
PROTECTIVE PROFESSIONAL INDEMNITY [EACH CLAIM & AGGREGATE]	\$8,000,000
PROTECTIVE CONTRACTORS POLLUTION	NOT COVERED CAN BE PURCHASED FOR AN ADDITIONAL 10% OF POLICY PREMIUM
THIRD PARTY CLAIM DEFENSE AND INDEMNITY	\$8,000,000
10 YEAR EXTENDED REPORTING PERIOD [ERP]	\$8,000,000
<b>SUPPLEMENTAL COVERAGES [INCLUDING BUT NOT LIMITED TO]</b>	
LITIGATION ATTENDANCE REIMBURSEMENT	\$500 EACH CLAIM \$5,000 AGGREGATE
SUBPOENA DEFENSE EXPENSE [EACH CLAIM & AGGREGATE]	\$10,000
ADA AND FHA DEFENSE EXPENSE [EACH CLAIM & AGGREGATE]	\$10,000
CORPORATE REPUTATION REHABILITATION [EACH CLAIM & AGGREGATE]	\$10,000
PROTECTIVE CLAIM BANKRUPTCY LITIGATION EXPENSE REIMBURSEMENT	\$10,000
BUILDING INFORMATION MODELING – EXTRA EXPENSE [EACH CLAIM & AGGREGATE]	\$10,000
<b>SELF INSURED RETENTION</b>	
PROTECTIVE PROFESSIONAL INDEMNITY	N/A
PROTECTIVE CONTRACTORS POLLUTION	NOT COVERED CAN BE PURCHASED FOR AN ADDITIONAL 10% OF POLICY PREMIUM
THIRD PARTY CLAIM DEFENSE AND INDEMNITY	\$100,000 EACH CLAIM/FIRST PARTY CLAIM
<b>RETROACTIVE DATES</b>	
PROTECTIVE PROFESSIONAL INDEMNITY	03/30/2021
PROTECTIVE CONTRACTORS POLLUTION	NOT COVERED CAN BE PURCHASED FOR AN ADDITIONAL 10% OF POLICY PREMIUM
THIRD PARTY CLAIM DEFENSE AND INDEMNITY	03/30/2021
<b>TERMS [INCLUDING BUT NOT LIMITED TO]</b>	
▶ CANCELLATION TERMS: 90 DAYS PRIOR NOTICE FROM US, EXCEPT 15 DAYS PRIOR NOTICE FROM US FOR NON-PAYMENT OF PREMIUM	
▶ PAYMENT OF THE APPROPRIATE PREMIUM. PREMIUM IS DUE IN ACCORDANCE WITH THE PAYMENT TERMS STIPULATED ON THE INVOICE ISSUED PURSUANT TO ANY BINDER REPRESENTATIVE OF THE COVERAGE DESCRIBED HEREIN.	
▶ ANY PERSON TRANSACTING BUSINESS WITH BERKLEY CONSTRUCTION PROFESSIONAL MUST HOLD A VALID SURPLUS LINES LICENSE AND COMPANY APPOINTMENT IN THE APPLICABLE WRITING COMPANY. THE RESPONSIBILITY FOR ADVISEMENT, COLLECTION AND PAYMENT OF ANY APPLICABLE SURPLUS LINES TAXES AND FEES RESIDES ENTIRELY WITH THE PRODUCING BROKER.	
<b>SUBJECTIVITIES [INCLUDING BUT NOT LIMITED TO]</b>	
▶ EXECUTED CONTRACT WITH PRIME CONTRACTOR REQUIRED PRIOR TO BINDING	
▶ EXECUTED CONTRACT WITH PRIME DESIGN PROFESSIONAL REQUIRED PRIOR TO BINDING	
▶ PROJECT BUDGET REQUIRED PRIOR TO BINDING	
▶ SIGNED/DATED BERKLEY CONSTRUCTION PROFESSIONAL APPLICATION OR WARRANTY LETTER REQUIRED PRIOR TO BINDING	
▶ MINIMUM INSURANCE REQUIREMENT - PROFESSIONAL LIABILITY FOR PAUL STRESING ASSOCIATES, INC - \$2,000,000	
<b>PREMIUMS</b>	
POLICY PREMIUM	<b>\$75,000.00</b>
POLLUTION PREMIUM - OPTIONAL	<b>\$7,500.00</b>

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## IMPORTANT DISCLOSURES

### ACTUARIAL

The proposal is an outline of the coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms are included in this proposal for your review.

The information contained in this proposal is based on the historical loss experience and exposures provided to First Florida Insurance Brokers. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

### COMPENSATION

In general, First Florida Insurance Brokers may be compensated as follows:

1. First Florida Insurance Brokers is compensated from the usual and customary commissions or fees received from the brokerage and servicing of policies handled for a client's account. As permitted by law, we occasionally receive both commissions and fees, with client authorization.
2. First Florida Insurance Brokers may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both First Florida and other brokers in the insurance marketplace.
3. In placing, renewing, consulting on or servicing any retail insurance policy, First Florida Insurance Brokers has not participated in Property and Casualty contingent commission agreements with insurance companies that provide for additional compensation if underwriting, profitability, volume and retention goals are achieved.
4. First Florida Insurance Brokers strongly supports compensation transparency with annual disclosures to clients.

### NON-ADMITTED

If coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. Surplus Lines and/or non-admitted carriers are not subject to the same regulations which apply to an admitted carrier nor do they participate in the Florida state insurance guarantee fund.

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**A. M. BEST FINANCIAL STRENGTH GUIDE**

A++ to A+	A to A-	B++ to B+	B to B-	C++ to C+	C to C-
Superior	Excellent	Very Good	Good	Fair	Marginal

**(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)**

FSC I	Up	to	1,000		FSC IX	250,000	to	500,000
FSC II	1,000	to	2,000		FSC X	500,000	to	750,000
FSC III	2,000	to	5,000		FSC X	750,000	to	1,000,000
FSC IV	5,000	to	10,000		FSC XI	1,000,000	to	1,250,000
FSC V	10,000	to	25,000		FSC XII	1,250,000	to	1,500,000
FSC VI	25,000	to	50,000		FSC XIII	1,500,000	to	2,000,000
FSC VII	50,000	to	100,000		FSC XV	2,000,000	to	more
FSC VIII	100,000	to	250,000					

**Best's Insurance Reports**, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

First Florida Insurance Brokers used A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. First Florida Insurance Brokers makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Copies of the **Best's Insurance Reports** on the insurance companies are available upon your request.

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**AUTHORIZATION TO BIND**

After careful consideration of FFIB's proposal dated June 2, 2021,  
Alachua County Board of County Commissioners accepts the program indicated below:

	<b>OPPI OPTION – BERKLEY ASSURANCE COMPANY [\$8MIL LIABILITY LIMIT]</b> <ul style="list-style-type: none"><li>• <b>Premium \$75,000</b> [inclusive of all applicable fees &amp; taxes]</li></ul>
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	<b>OPPI OPTION – BERKLEY ASSURANCE COMPANY [\$8MIL POLLUTION LIABILITY LIMIT]</b> <ul style="list-style-type: none"><li>• <b>Premium \$7,500</b> [inclusive of all applicable fees &amp; taxes]</li></ul>
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- Bind as proposed, dated June 2, 2021**
- Bind with following exceptions**

Exceptions:

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It is understood and agreed that referenced proposal provides only a summary of the insurance program option offered. The actual policy will contain the complete terms, conditions, deductibles, exclusions, etcetera. Please review policy language for a full understanding of selected program.

Please provide Alachua County Board of County Commissioners with respective binder and invoice for above selected program at your earliest convenience prior to effective date of August 16, 2021; as well as, term certificate(s) of insurance, if applicable.

\_\_\_\_\_  
John Carnell, Risk Manager  
Alachua County Board of County Commissioners.

\_\_\_\_\_  
Adam Balls  
Vice President  
First Florida Insurance Brokers

\_\_\_\_\_  
Dated

\_\_\_\_\_  
Dated

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**SIGN-OFF LETTER**

June 2, 2021

Mr. John Carnell, EDS, MS  
Risk Manager  
ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS  
12 SE 1<sup>st</sup> Street, 3<sup>rd</sup> Floor  
Gainesville, FL 32601

RE: Alachua County BOCC  
OPPI Liability Insurance

Dear Mr. Carnell:

As a follow up to our proposal and in the interest of providing you OPPI Liability insurance consistent with your needs and requirements, we have exhausted our alternatives and are offering coverage with the following market:

Berkley Assurance Company

The above insurance market is not licensed in the State of Florida but is approved to write business in the State of Florida on a surplus lines basis. In the event this market becomes insolvent, the Florida Guarantee fund will not provide coverage.

If you have questions, please do not hesitate to contact us. As confirmation that you have read and understand this letter, please sign the copy of the letter provided and return it to our office for our files.

Very truly yours,

FIRST FLORIDA INSURANCE BROKERS

Maggie Boykin, ARM-P  
Vice President – Property & Casualty

Approved and Accepted By  
  
**John Carnell, EDS, MS**  
Risk Manager  
**ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS**

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Signature – Date Signed

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