

ESCAMBIA COUNTY
FLORIDA

REQUEST FOR QUALIFICATIONS

General Lines Insurance Agent

SPECIFICATION NUMBER PD 15-16.039

Qualifications will be received until: 2:00 p.m., CDT, Monday, May 2, 2016

Office of Purchasing, Room 11.101
213 Palafox Place, Pensacola, FL 32502
Matt Langley Bell III Building
Post Office Box 1591
Pensacola, FL 32597-1591

Board of County Commissioners

Grover C. Robinson, IV, Chairman
Wilson B. Robertson, Vice Chairman
Douglas Underhill
Lumon J. May
Steven Barry

From:
Claudia Simmons
Purchasing Manager

Assistance:

Paul R. Nobles, CPPB, CPPO, FCN, FCCM
Senior Purchasing Coordinator
Office of Purchasing
2nd Floor, Matt Langley Bell, III Building
213 Palafox Place
Pensacola, FL 32502
Tel: (850) 595-4918
Email: prnobles@myescambia.com

SPECIAL ACCOMMODATIONS:

Any person requiring special accommodations to attend or participate, pursuant to the Americans with Disabilities Act, should call the Office of Purchasing, (850) 595-4980 at least five (5) working days prior to the solicitation opening. If you are hearing or speech impaired, please contact the Office of Purchasing at (850) 595-4684 (TTY).

NOTICE

It is the specific legislative intent of the Board of County Commissioners that NO CONTRACT under this solicitation shall be formed between Escambia County and the awarded vendor until such time as the contract is executed by the last party to the transaction.

Request for Qualifications

Specification No. PD 15-16.039 General Lines Insurance Agent

The Board of County Commissioners, Escambia County, Florida, invites your company to respond a request for qualifications on the item(s) as listed on the attached pages.

All terms and conditions below are a part of these qualifications. The County reserves the right to waive informalities in any qualification; to reject any or all qualifications, in whole or in part, and/or to accept the qualification(s) that in its judgment is from the lowest and most responsible and responsive offeror(s).

Instructions to Offerors

1. General Information

All qualifications to be considered shall be in the possession of the Office of Purchasing prior to the time the qualifications are due.

Qualifications WILL BE RECEIVED UNTIL: 2:00 p.m., CDT, Monday, May 2, 2016

Qualifications may be:

Mailed or delivered to the Office of Purchasing 2nd Floor, Matt Langley Bell, III Building, 213 Palafox Place, Pensacola, Florida 325021, in an envelope clearly marked:

Specification Number PD15-16.039 "General Lines Insurance Agent", (Name of Offeror) and with the time and date qualifications are due. Note: If you are using a courier service; Federal Express, Airborne, UPS, etc., you must mark air-bill and envelope or box with Specification Number and Project Name.

Regardless of the method of delivery, each offeror shall be responsible for his documents being delivered on time, as the County assumes no responsibility for same. Qualification documents offered or received after the time set for receipt shall not be accepted.

The following policy will apply to all methods of source selection:

Conduct of Participants

After the issuance of any solicitation, all bidders/proposers/protestors or individuals acting on their behalf are hereby prohibited from **lobbying** as defined herein or otherwise attempting to persuade or influence any elected County officials, their agents or employees or any member of the relevant selection

committee at any time during the **blackout period** as defined herein; provided, however, nothing herein shall prohibit bidders/proposers/protestors or individuals acting on their behalf from communicating with the purchasing staff concerning a pending solicitation unless otherwise provided for in the solicitation or unless otherwise directed by the purchasing manager.

Definitions

Blackout period means the period between the time the bids/proposals for invitations for bid or the request for proposal, or qualifications, or information, or requests for letters of interest, or the invitation to negotiate, as applicable, are received at the Escambia County Office of Purchasing and the time the Board awards the contract and any resulting bid protest is resolved or the solicitation is otherwise canceled.

Lobbying means the attempt to influence the thinking of elected County officials, their agents or employees or any member of the relevant Selection Committee for or against a specific cause related to a pending solicitation for goods or services, in person, by mail, by facsimile, by telephone, by electronic mail, or by any other means of communication.

Sanctions

The Board may impose any one or more of the following sanctions on a nonemployee for violations of the policy set forth herein:

- (a) Rejection/disqualification of submittal
- (b) Termination of contracts; or
- (c) Suspension or debarment as provided in Sec. 46-102 of the Escambia County Code of Ordinances.

This policy is not intended to alter the procedure for Protested Solicitations and Awards as set forth in the Sec. 46-101 of the Escambia County Code of Ordinances.

2. **Questions**

All questions shall be directed to Paul R. Nobles, CPPB, CPPO, Senior Purchasing Coordinator, Telephone#: (850) 595-4918, Email prnobles@myescambia.com.

Written questions must be received no later than 5:00 p.m. CDT, Monday, April 18, 2016.

Basic background information is provided herein to facilitate submissions. Much effort was made to provide necessary and accurate information when the request was prepared, but the county is not to be penalized for any lack of completeness. Accuracy of this data is not guaranteed. It is the sole responsibility of submitters to assure that they have all information necessary to their submissions.

3. **Addenda**

Any changes made in the RFQ will be brought to the attention of all who have provided proper notices of interest in providing the services solicited herein.

4. **Waiver/ Rejection of Submissions**

All responsive submissions will be considered. However, the County reserves the right to waive informalities in submissions, to reject, with or without cause, any or all submissions or portions of submissions, or to negotiate or not negotiate with or interview or not interview individual submitters, or to accept any submissions deemed to be in the best interest(s) of the County.

5. **Award**

The County reserves the right to accept or reject any and all qualifications, and to make award to the lowest most responsive and most responsible offeror whose qualifications meet the requirements and criteria set forth in the request for qualifications and whose award will, in the opinion of the County, be in the best interest of and most advantageous to the County.

6. **Contract Term**

The contract term will be effective for the term October 1, 2016 through October 1, 2018 with options for extensions. The County renewal for 2019 and subsequently, will in part be dependent upon acceptability of the cost, quality of service, provider ability and market conditions. The County reserves the right to remove the agent for one or more types of coverage when it is believed to be in the County's best interest to solicit such coverage from one or more parties involving other agents.

7. **Purpose**

This is a request for interested persons/firms to submit their credentials and qualification to the Escambia County Office of Risk Management for consideration during an insurance agent qualification process. Wherever herein the term "agents" is used it shall also mean brokers. Qualifications are requested for the purposes of determining agent of record for all types of coverage listed below. The County reserves the right to award any or all of the insurance types listed below from this solicitation and at such time as renewal dates occur.

Types of coverage:

Commercial Property, Flood, Marine, Boiler and Machinery, Employee Dishonesty, Criminal Justice Liability, Physicians & Surgeons Professional liability, Inmate Catastrophic Medical, Statutory death benefits, Storage Tank Liability, Media Liability, Motor Vehicle liability, and any other line of insurance or Bond required to protect the financial interests of Escambia County.

Background

Depending on the type of coverage Escambia County, Florida program covers the Board of County Commissioners and County's five (5) elected Constitutional Officers, which includes Clerk of Circuit Court, Property Appraiser, Sheriff's Department, Supervisor of Elections, Janet Holley, Tax Collector and Santa Rosa Island Authority.

- Property and Boiler and Machinery insurance is to cover the Board, all Constitutional Officers and the Santa Rosa Island Authority
- Crime insurance is to cover only the Board, Clerk of Courts, Supervisor of Elections and Tax Collector
- Workers Compensation Insurance is to cover all entities and interests, except for the Sheriff, who purchases his own workers compensation insurance.
- Statutory Death Benefits Insurance is to cover correctional officers, and County firefighters, EMTs and paramedics

Escambia County, Florida is located in Northwest Florida and Pensacola is the county's principal city. Escambia County has approximately 1650 employees with an allocated payroll of \$81,450,534, 390 site locations, 543 vehicles and 306 additional significant pieces of equipment with a TIV of \$ 437,445,101.

Details on the current program anniversary dates, coverages and premiums are shown in section titled "CURRENT PROGRAM".

Escambia County is fully insured for its workers compensation risks and utilizes Florida Municipal Insurance Trust through the Florida League of Cities as its present insurance carrier. TPA and MCA services are not solicited herein.

8. **Scope of Services**

To provide brokerage services and act as agent of record for the Escambia County Board of Commissioners under the direction of the Escambia County Risk Manager to obtain and maintain insurance coverage with qualified carriers to provide the most cost effective approach to managing the risk of the operations of the County. To provide assistance to the office of Risk Management throughout the year with claims, audits, service and needs evaluations in order to minimize cost and risk to the County with regard to

insurance of all types. Some specific services are listed as examples and are not to be considered complete:

Specific Performance:

Conduct physical inspections of all properties every year to maintain appropriate fire, wind, design, construction, and roof system ratings for insurance coverage's.

Maintain an 8 hour response time for insurance consultation

Attend risk management meetings with the County on a bi-weekly/monthly or as needed basis during the year

Cooperate with the County about 120 to 150 days prior to renewals on giving estimates of renewal changes in premium, coverage, policy terms, etc. and in collecting needed renewal rating and background information.

Provide quotes for various types of coverage on an as needed basis to facilitate Staff and Board decisions.

Demonstrate a keen understanding of risk management in the public sector

Research and gather information to support the County's efforts with regard to cost control

Assist Risk Management in achieving the goals of improved safety and other risk related indicators

9. **Requirements**

The firm selected will be an established, experienced organization with a strong history of representing large clients or public entities as its agent of record for the purposes of procuring insurance of all types as defined herein.

Provide a statement of the firm's qualifications. Explain how the firm is organized and how its resources will be utilized on the County's behalf. Include, as a minimum:

- A. Staff - Names, resumes, professional credentials, experience, and a list of current clients.
- B. Identify the individual or individuals available to work with Escambia County
- C. Firm - Include a summary of work and professional experience relative to the Scope of Services, and document some relative experience.

- D. List of any governmental clients and years of experience and types of experience with those entities identified by the types of insurance, i.e., workers compensation, property insurance, crime, etc. Include entity's contact person, telephone number and e-mail address.
- E. The firm's degree of accessibility to Pensacola, Florida.
- F. Permission to contact represented entities to discuss firm's performance.
- G. Any other qualifications and experience which you consider to be significant, innovative, or otherwise relevant to the County's consideration of the firm in regard to this solicitation.

Escambia County reserves the right to accept or reject any qualification.

10. **Format and Content**

The County discourages overly lengthy and costly responses; however, in order for the County to evaluate qualifications fairly and completely, submitters should follow the format set out herein and provide all of the information requested.

Qualifications response shall be in electronic PDF format as a single file only (multiple files are not accepted). **Provide one (1) paper copy and one (1) complete submittal on compact disc or memory stick.**

Response format

- A. TAB 1 Qualification Letter to include:
 - 1) Signature of individual authorized to bind the firm via offer
 - 2) Firm Name
 - 3) Address
 - 4) Person to contact regarding qualifications response
 - 5) Phone Number
 - 6) Email Address
- B. TAB 2 Firm Experience
 - 1) Summary of Work
 - 2) Professional Experience
- C. TAB 3 Staffing
 - 1) Names
 - 2) Organization Chart
 - 3) Resumes
 - 4) Professional credentials
 - 5) Experience

- 6) Individual or individuals available to work with Escambia County
- 7) Accessibility to Pensacola, Florida

D. TAB 4 Clients

- 1) Current
- 2) Government
- 3) Permission to contact represented entities to discuss firm's performance

E. TAB 5

Additional information as determined by the firm.

11. **Process**

The qualifications review process will be initiated through the Office of Purchasing and a review and selection committee (Committee) established. The Committee will review the qualifications and select a qualified firm or firms to begin the negotiation process to represent the County as its agent of record for insurance procurement. The first requirement will be for the renewal or replacement of Commercial Property coverage by October 1, 2016. Future assignments will be made as renewal dates approach.

Selection Criteria	Weight
Qualifications	40%
Experience	40%
Technical Approach	20%

12. **Schedule**

The following schedule is proposed and shall be considered **tentative and may be followed** as practical in all actions related to this procurement:

Description	Date
Mailing date of Request for Qualifications	Monday, April 4, 2016
Receipt of Qualifications	2:00 p.m. CDT, Monday, May 2, 2016
Qualifications Review Meeting	1:30 p.m. CDT, Tuesday, May 10, 2016
Firm Discussions / Selection Meeting	9:00 a.m. CDT, Friday, May 20, 2016
1 st Negotiations Meeting	8:30 a.m. CDT, Thursday, May 26, 2016
2 nd Negotiations Meeting, if required	9:00 a.m. CDT, Tuesday, May 31, 2016
BOCC Approval	Thursday, June 16, 2016

Note: Per Florida Statute 119.071, General exemptions from inspection or copying of public records 2. Sealed bids, proposals, or replies received by an agency pursuant to a competitive solicitation are exempt from s. [119.07](#)(1) and s. 24(a), Art. I of the State Constitution until such time as the agency provides notice of an intended decision or until 30 days after opening the bids, proposals, or final replies, whichever is earlier.

Public Records of this solicitation will not be available until Wednesday, June 1, 2016.

ESCAMBIA COUNTY INSURANCE COVERAGE
INSURANCE IN FORCE FY 16 10/1/15- 9/30/16

DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	DEDUCTIBLE	POLICY LIMITS	PREMIUM
EMPLOYEE RELATED INSURANCE						
Volunteers Death and Dismemberment and Medical	CIMA	07/01/15-07/01/16	5P5900304	None	\$25,000.00	\$16,635.50
ECAT - First Transit	New Hampshire Ins. Co.					
ECAT Workers' Comp	New Hampshire Ins. Co.	12/31/14-12/31/15	1178527	None	Statutory	
ECAT Employers Liability	A. Gallagher Risk Management	12/31/14-12/31/15	1178527	\$5,000,000.00	\$5,000,000.00	\$137,915.00
PROPERTY AND CASUALTY INSURANCE						
Third Party Pollution Liability (VFD)	Commerce & Industry	09/01/14-09/01/15	005230749	\$5,000.00	\$1,000,000/\$1,000,000	\$1,393.91
Third Party Pollution Liability (County)	Commerce & Industry	09/01/14-09/01/15	005230748	\$25,000.00	\$1,000,000/\$2,000,000	\$7,228.82
ECAT: Required Liability	Cobbs Allen - Agency Fee					\$45,000.00
ECAT: Commercial General Liability	RLI Transportation	10/01/14-10/01/15	LGB0014371	None	5,000,000 Each Occurance	\$4,468.00
ECAT: Automobile Liability	RLI Transportation	10/01/14-10/01/15	LFB0016921	\$10,000 Physical Dama	\$10,000,000 Liability	\$253,640.00
ECAT: Garage Liability	RLI Transportation	10/01/14-10/01/15	LFB0016921	None	\$10,000,000 Liability	Included in A.L.
ECAT: Garage Keepers Legal Liability	RLI Transportation	10/01/14-10/01/15	LFB0016921	None	\$10,000,000 Liability	Included in A.L.
ECAT: Excess Policy	RLI Transportation	10/01/14-10/01/15	LFB0016921	None	\$10,000,000 Liability	Included in A.L.
WILDLIFE: Commercial General Liability	Hiles-McLeod Insurance, Inc. Southern Owners Insurance Co	01/08/15-16	7885374511	\$0.00	\$1,000,000/\$2,000,000	Paid by Wildlife
BONDS						
Clerk Honesty & Faithful Performance Bond, Childers	Eddie Zarahn/ Auto-Owners Insurance	2/7/13-2/6/17	66153096	\$0.00	\$50,000.00	\$555.00

ESCAMBIA COUNTY INSURANCE COVERAGE
INSURANCE IN FORCE FY 16 10/1/15- 9/30/16

DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	DEDUCTIBLE	POLICY LIMITS	PREMIUM
Clerk of Court	Fisher Brown/					
Government Crime Policy	Fidelity & Deposit Co. of Maryland	09/30/13-09/30/16	CCP-001367806			\$1,599.08
Employee Theft - per loss				\$1,000.00	\$50,000.00	
On Premises - Theft of Money & Securities				\$1,000.00	\$30,000.00	
Clerk of Court	Old Republic Surety Co.	7/29//14 - 7/28/15	W150166218	\$0.00	\$1,000.00	\$100.00
Florida Fish & Wildlife, sub-agent bond						
Property Appraiser	Fisher Brown/	1/8/13-1/9/17	POB8526408	\$0.00	\$25,000.00	\$359.62
Chris Jones	USF&G					
Tax Collector	Fisher Brown/	1/8/13-1/9/17	POB8783271	\$0.00	\$50,000.00	\$693.91
Janet Holley	Fidelity & Deposit					
Tax Collector						
Commercial Crime Policy	Fisher Brown/Travelers	8/1/13-7/31/16	105657713			\$1,239.03
Employee Theft				\$2,500.00	\$50,000.00	
Forgery or Alteration				\$2,500.00	\$50,000.00	
On Premises				\$2,500.00	\$50,000.00	
In Transit				\$2,500.00	\$50,000.00	
Money Order & Counterfeit Money				\$2,500.00	\$50,000.00	
Computer Fraud				\$2,500.00	\$50,000.00	
Funds Transfer Fraud				\$2,500.00	\$50,000.00	
Claim Expense				\$0.00	\$5,000.00	

INSURANCE SCHEDULE						
FY 16 (10/1/15 - 16)						
DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	DEDUCTIBLE	POLICY LIMITS	PREMIUM
EMPLOYEE RELATED INSURANCE						
Employee Health Package	Blue Cross Blue Shield	01/01/2015-12/31/15	97305			\$ 21,103,986.07
Employee Dental Package	Delta Dental Services, Inc.	10/1/13-12/31/16	1440			880,000.00
Employee Life and AD&D	Cigna Life Insurance Company	10/01/013-09/30/16	FLI960209			430,000.00
Long Term Disability	National Insurance Services of WI Underwritten by Madison National Ins.	10/01/13-12/31/15	1173			0.00
Flexible Spending	Lochard & Williams	10/01/2013-12/31/2018				15,000.00
Accidental Death & Dismemberment (AD&D) (Statutory Death Benefits)	Whitman & Whitman Hartford Life and Accident Insurance Co.	1/1/15-17	21ETB-105347		\$192,455.70	19,492.00
Worker's Compensation	Florida Municipal Insurance Trust	10/1/15-9/30/16	FMIT #0869	\$25,000.00	\$1,000,000.00	1,179,727.00
PROPERTY AND CASUALTY INSURANCE						
Watercraft Liability	Whitman & Whitman United States Fire Insurance Company	10/28/2015-10/28/2016	863-1004833	\$2,500.00	\$131,608.00	2,978.00
BCC: Commercial Crime Policy	Whitman & Whitman Florida	1/1/16-19	105535345	\$5,000.00	\$500,000.00	3,656.00
Commercial Package - (TIV \$454,774,784.00)	Whitman & Whitman, Inc			*	\$45,000,000.00	\$1,223,539.17
\$8m of Primary \$10m (80% of 1st \$10m)	Lexington Insurance Company	10/1/15-9/30/16	017001564			
\$2.5m of \$25m (10% of primary)	Allied World Assurance Company		0308-7114-1A			
\$2.5m of \$25m (10% of primary)	Indian Harbor Insurance Company		PRO0044647			
\$2.5m of \$15m, Excess of \$10m	Partner Re Ireland Insurance Ltd	AWAITING POLICIES	F554544			
\$2m of \$15m, Excess of \$10m	Lexington Insurance Company	TO UPDATE CARRIER	017001565			
\$7.5m of \$15m, Excess of \$10m	First Specialty Insurance Corporation	AND POLICY #S	ESP200093000			

INSURANCE SCHEDULE						
FY 16 (10/1/15 - 16)						
DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	DEDUCTIBLE	POLICY LIMITS	PREMIUM
\$5m of \$20m, Excess of \$25M	Partner Re Ireland Insurance Ltd		F557456			
\$2.5m of \$20m, Excess of \$25M	Landmark American Insurance Company		LHT389495			
\$7.5m of \$20m, Excess of \$25M	Colony Insurance Company		XP262449			
\$5m of \$20m, Excess of \$25M	James River Insurance Company		00053448-3			
* Deductible is 5% of TIV for Named Windstorm (w/minimum of \$100,000). Flood (\$100,000)/Quake (\$100,000.) All other perils \$10,000; Wind limit \$45,000,000						
Boiler and Machinery	Whitman & Whitman Halcyon Underwriters, Inc.	1/1/16-17	FBP2286547	\$10,000.00	\$75,000,000.00	25,701.00
Bob Sikes Bridge/SR Sound Bridge (TIV: \$33,406,546)	Department of Transportation	7/1/15-7/1/16	Structure #4801139 and #480123	\$100,000.00 or 10% (>)	100,000,000/Blanket 100,000,000/Excess	35,237.97
Media Liability Insurance	Whitman & Whitman CNA Insurance Corporation	6/5/15-6/5/16	425554431	\$5,000.00	\$1,000,000.00	6,000.00
JAIL						
Worker's Compensation	Florida Municipal Insurance Trust	10/1/15--9/30/16	FMIT #1449	\$25,000.00	\$1,000,000.00	1,152,316.00
Medical Malpractice	Whitman & Whitman Evanston Insurance Company	10/1/15--9/30/16	SM-909603	\$7,500.00	\$1,000,000.00	56,169.00
General Liability/Professional Liability	Whitman & Whitman Brit Global Specialty USA	10/1/15--9/30/16	CJ10024014	\$100,000.00	\$10,000,000.00/ \$5,000,000.00	403,632.00
Catastrophic Inmate Medical	Whitman & Whitman Hunt Insurance Group/Optum	10/1/15--9/30/16	INMATEMED-UNI201016	\$120,000.00	\$250,000.00 (Per inmate)	27,693.12
FLOOD INSURANCE						
C&P Bank Building 213 Palafox PL	Whitman & Whitman American Bankers Insurance Company of FL	12/01/15-16	99049232642015 (Preferred Risk)	(B) \$1,000.00 (C) \$1,000.00	(B) \$100,000.00 (C) \$100,000.00	1,285.00
Courthouse & Annex	Whitman & Whitman	10/4/15-16	60103122222015	(B) \$1,000.00	(B) \$100,000.00	2,028.00

INSURANCE SCHEDULE						
FY 16 (10/1/15 - 16)						
DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	DEDUCTIBLE	POLICY LIMITS	PREMIUM
223 S. Palafox	American Bankers Insurance Company of FL			(C) \$1,000.00	(C) \$100,000.00	
Judicial Building 357 South Baylen Street	Whitman & Whitman American Bankers Insurance Company of FL	10/4/15-16	65002778322015	(B) \$1,000.00 (C) \$1,000.00	(B) \$100,000.00 (C) \$100,000.00	2,671.00
Old Orvis (Ordon's) Bldg 201 South Palafox St.	Whitman & Whitman American Bankers Insurance Company of FL	04/12/16-17	65006774522015 (Preferred Risk)	(B) \$1,000.00 (C) \$1,000.00	(B) \$100,000.00 (C) \$50,000.00	1,165.00
Facilities Management 100 East Blount	Whitman & Whitman American Bankers Insurance Company of FL	08/04/15-16	60044016642015 (Preferred Risk)	(B) \$1,000.00 (C) \$1,000.00	(B) \$100,000.00 (C) \$100,000.00	1,285.00
Clerk of Courts Archives 120 East Blount	Whitman & Whitman American Bankers Insurance Company of FL	04/27/16-1	60100764032015 (Preferred Risk)	(B) \$1,000.00 (C) \$1,000.00	(B) \$100,000.00 (C) \$100,000.00	1,334.00
Ernie Lee Magaha Government Building 221 Palafox Place	Whitman & Whitman American Bankers Insurance Company of FL	12/14/15-16	60100505812014 (Preferred Risk)	(B) \$1,000.00 (C) \$1,000.00	(B) \$100,000.00 (C) \$100,000.00	1,285.00
<i>Bay Center (formerly Civic Center - see separate tab)</i>						
Sheriffs Sub-Station 43 Ft. Pickens Rd.	Whitman & Whitman American Bankers Insurance Company of FL	12/30/15-16	65003591502014	(B) \$2,000.00 (C) \$2,000.00	(B) \$251,200.00 (C) \$229,000.00	7,400.00
Santa Rosa Toll Booth 415 Pensacola Blvd	Whitman & Whitman American Bankers Insurance Company of FL	10/16/15-16	65003169602015	(B) \$1,000.00 (C) \$1,000.00	(B) \$500,000.00 (C) \$100,000.00	1,562.00
Perdido Key Visitors Information Center 15500 Perdido Key Drive	Whitman & Whitman American Bankers Insurance Company of FL	10/24/15-16	87053022842015	(B) \$1,250.00 (C) \$1,250.00	(B) \$500,000.00 (C) \$450,000.00	1,572.00
SANTA ROSA ISLAND FLOOD POLICIES						
Maintenance Building A 25 Via De Luna	Whitman & Whitman Hartford Insurance Company	10/4/15-16	99040715782015	(B) \$50,000.00 (C) 0	(B) \$262,400.00 (C) 0	12,660.00
Maintenance Building B 25 Via De Luna	Whitman & Whitman Hartford Insurance Company	10/4/15-16	99040715732015	(B) \$50,000.00 (C) 0	(B) \$247,100.00 (C) 0	9,863.00
Public Safety Building	Whitman & Whitman	10/4/15-16	87040704832015	(B) \$50,000.00	(B) \$500,000.00	597.00

INSURANCE SCHEDULE						
FY 16 (10/1/15 - 16)						
DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	DEDUCTIBLE	POLICY LIMITS	PREMIUM
1 Casino Beach Boardwalk	Hartford Insurance Company			(C) 0	(C) 0	
Quietwater Beach Restrooms - Station 2 490 Pensacola Beach	Whitman & Whitman Hartford Insurance Company	10/16/15-16	99017734182015	(B) \$50,000.00 (C) 0	(B) \$177,100.00 (C) 0	1,212.00
Maintenance Building 1 25 Via De Luna	Whitman & Whitman Hartford Insurance Company	10/30/15-16	99017836372015	(B) \$50,000.00 (C) \$50,000.00	(B) \$500,000.00 (C) \$134,100.00	5,945.00
Ft Pickens Restrooms 1399 Ft Pickens Road	Whitman & Whitman Hartford Insurance Company	8/30/15-16	99024650382015	(B) \$1,250.00 (C) 0	(B) \$362,500.00 (C) 0	3,481.00
Quietwater Beach Restrooms 400 Quietwater Beach Road	Whitman & Whitman Hartford Insurance Company	9/8/15-16	99017921872015	(B) \$50,000.00 (C) 0	(B) \$177,100.00 (C) 0	4,940.00
BONDS						
Public Official Dist 1 Wilson B. Robertson	Fisher Brown Bottrell Fidelity & Deposit	11/20/12-11/21/16	POB8900438	\$0.00	\$2,000.00	359.62
Public Official Dist 2 Douglas B. Underhill	Fisher Brown Bottrell Old Republic Surety Company	11/18/14-11/19/18	W150209545	\$0.00	\$2,000.00	360.00
Public Official Dist 3 Lumon J. May	Fisher Brown Bottrell Fidelity & Deposit	11/20/12-11/21/16	POB8959786	\$0.00	\$2,000.00	359.62
Public Official Dist 4 Grover C. Robinson, IV	Fisher Brown Bottrell Fidelity & Deposit	11/18/14-11/19/18	POB8783318	\$0.00	\$2,000.00	359.62
Public Official Dist 5 Steven L. Barry	Fisher Brown Bottrell Fidelity & Deposit	11/20/12-11/21/16	POB8959787	\$0.00	\$2,000.00	359.62

VOLUNTEER FIRE DEPARTMENT INSURANCE COVERAGE

INSURANCE IN FORCE 10/1/15 - 09/30/16

DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	DEDUCTIBLE	POLICY LIMITS	PREMIUM
WORKER'S COMPENSATION						
*VFD						
*Accident & Health	Whitman & Whitman, Inc	10/1/14 - 09/30/15	VFP- 4510-0011082D-00		Statutory	\$10,460.00
All Depts/ VFD	National Union Fire Insurance Company of Pittsburgh, PA					
-Death						
CASUALTY INSURANCE						
*Commercial Package	Whitman & Whitman, Inc	10/1/14 - 09/30/15	VFIS-TR-2062180-06/000		Package	\$289,350.48
All Depts/ VFD	American Alternative Insurance Corporation					
-Property (all locations)				4% of value		
-Flood					Replacement Cost	
-Other including wind						
-Auto Policy						
-Physical Damage				\$1,000 Comp/\$3,000 Collision		
-Liability				None		
- General Liability				None		
-Professional						
*Commercial Umbrella	Whitman & Whitman, Inc	10/1/14 - 09/30/15	VFIS-TR-2062180-06/000		\$1,000,000.00 per occ.	Included in package.
All Depts/ VFD	American Alternative Insurance Corporation				\$1,000,000 aggregate	
Statutory Death Policy	Whitman & Whitman, Inc.	10/1/14 - 09/30/15	ADD N11207492		Statutory	\$6,436.00
All Firefighters	National Union Fire Insurance Company of Pittsburgh, PA					

SANTA ROSA ISLAND AUTHORITY INSURANCE COVERAGE					
INSURANCE IN FORCE FY 16 10/1/15 - 9/30/16					
DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	POLICY LIMITS	PREMIUM
WINDSTORM COVERAGE					
Various locations	MCMAHON & HADDER INSURANCE Citizens Property Ins. Co.	9/14-9/15	1505189	various	\$18,872.00
BUSINESS AUTO					
	Florida Municipal Trust	10/14-10/15	FMIT #1251	\$1,000,000.00	\$12,170.00
PROPERTY INSURANCE					
Commercial Property	Daniels Commercial Insurance, LLC Aapen Insurance UK Limited	10/14-10/15	MAC059444901	various	\$12,862.00
	Fisher Brown Bottrell	10/14-10/15	VBA33479700	various	\$750.65
NATIONAL FLOOD					
#1 Via DeLuna Drive	MCMAHON & HADDER INSURANCE The Hartford	12/14-12/15	99018616862014	(B) 500,000 (C) 382,900	\$132,700.00
Maintenance Bldg 1	MCMAHON & HADDER INSURANCE The Hartford	10/14-10/15	99017836372014	(B) 500,000 (C) 134,100	\$4,976.00
Visitor's Info Center (Old)	MCMAHON & HADDER INSURANCE The Hartford	1/14-1/15	99019002192014	(B) 322,100 (C) 63,800	\$849.00
Visitor's Info Center (New)	MCMAHON & HADDER INSURANCE The Hartford	5/15-5/16	87055698522015	(B) 400,000 (C) 70,000	\$2,851.00
Quietwater Rest Station #2	MCMAHON & HADDER INSURANCE The Hartford	10/14-10/15	99017734182014	(B) 177,100	\$849.00
Quietwater Restrooms	MCMAHON & HADDER INSURANCE The Hartford	9/14-9/15	99017921872014	(B) 177,100	\$4,992.00
Ft. Pickens Restrooms	MCMAHON & HADDER INSURANCE Catawba Ins. Co.	8/14-8/15	99024650382014	(B) 362,500	\$2,243.00

SANTA ROSA ISLAND AUTHORITY INSURANCE COVERAGE					
INSURANCE IN FORCE FY 16 10/1/15 - 9/30/16					
DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	POLICY LIMITS	PREMIUM
Public Safety Bldg	MCMAHON & HADDER INSURANCE The Hartford	10/14-10/15	87040704832014	(B) 500,000	\$4,529.00
Maintenance Bldg A	MCMAHON & HADDER INSURANCE The Hartford	10/13-10/14	99040715782014	(B) 262,400	\$10,548.00
Maintenance Bldg B	MCMAHON & HADDER INSURANCE The Hartford	10/14-10/15	99040715732014	(B) 247,100	\$8,780.00
WATERCRAFT	MCMAHON & HADDER INSURANCE UNITED STATES FIRE INS CO.	10/13-10/14	861-1007652	Liab. \$1,000,000	\$2,026.00
Boiler & Machinery	MCMAHON & HADDER INSURANCE Travelers	7/1/2015-7/1/2016	BAJ-BME-1G234840 TIL-15	\$6,382,780	\$975.00
Inland Marine- Equipment	MCMAHON & HADDER INSURANCE Allianz	10/14-10/15	MXI-93062292	various	\$28,029.71
BONDS					
Employee Dishonesty	MCMAHON & HADDER INSURANCE				
Janice Gilley	Old Republic Surety Co.	12/9/08-continuous	OFL0529022	\$10,000.00	\$101.00
Tammy Bohannon	Old Republic Surety Co.	12/18/08-continuous	529026	\$10,000.00	\$101.00
Thomas A. Campanella	Old Republic Surety Co.	11/5/08-continuous	OFL0474655	\$10,000.00	\$101.00
Jerry Watson	Western Surety Company	02/06/2014-continuous	61938751	\$10,000.00	\$170.21
Karen Sindel	Old Republic Surety Co.	11/20/2014-continuous	W150210808	\$10,000.00	\$101.00
David Pavlock	C N A Surety	7/12/12-indefinite	61379137	\$10,000.00	\$101.30

BAY CENTER'S INSURANCE COVERAGE
INSURANCE IN FORCE FY 16 10/1/15 - 9/30/16

DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	DEDUCTIBLE	POLICY LIMITS	PREMIUM
EMPLOYEE RELATED INSURANCE						
Pensacola Bay Center Worker's Compensation	Marsh	7/1/14-7/1/15	ILW001339 (AOS) 4400064791-141 (CA)	None	\$1,000,000 \$1,000,000	\$39,870.00
PROPERTY AND CASUALTY INSURANCE						
Pensacola Bay Center/ Commercial Umbrella Liability	Marsh Lexington Insurance Company	7/1/14-7/1/15	23815606	None	\$15,000,000	see below
Pensacola Bay Center/ Commercial General Liability	Marsh Federal Insurance Co.	7/1/14-7/1/15	79544602	None	\$1,000,000	see below
Business Automobile Liability	Marsh Federal Insurance Co.	7/1/14-7/15/15	79544601 (AOS)	None	\$1,000,000	see below
TOTAL PREMIUM (1 POLICY):						\$80,100.00
Pensacola Bay Center/ Crime Insurance	Marsh Federal Insurance Company	11/1/2014-7/1/15	82118816		\$5,000,000	\$918.00
INCLUDED IN COUNTY'S PACKAGE						
Commercial Property	Whitman and Whitman, Inc Inc. w/ County	10/1/14-9/30/15	Inc. w/ County	Inc. w/ County	Inc. w/ County	Inc. w/ County
Flood Insurance	Whitman & Whitman, Inc. American Bankers Insurance Company of FL	3/2/16-3/2/17	99049333752015 (Preferred Risk)	(B) \$1,000.00 (C) \$1,000.00	\$100,000 \$100,000	\$1,285.00

SHERIFF'S OFFICE INSURANCE COVERAGE
INSURANCE IN FORCE FY 16 10/1/15-9/30/16

DESCRIPTION	AGENCY/CARRIER	POLICY PERIOD	POLICY NUMBER	DEDUCTIBLE	POLICY LIMITS	PREMIUM
Workers' Compensation	Florida Sheriff's Worker's Compensation Fund	10/01/14-09/30/15	15-FSRMF-16	None		\$1,007,821.00
Auto						
Sheriff's Auto Liability/Physical Damage	Sheriff's Automobile Risk Program	10/01/14-09/30/15	15-FSRMF-16	None		
	Liabilty BI				BI \$200,000/\$300,000 each accident	
	Liabilty PD				\$100,00/each accident Property Damage	
	PIP				\$10,000/each person (PIP)	
	PD				Limited to speciality Vehicles	
Liability						
Law Enforcement Public Officials Liability (POL)	Florida Sheriff's Self Insurance Fund	10/01/14-09/30/15	15-FSRMF-16	None	\$5,000,000 Per Occurrence \$10,000,000 Aggregate	\$54,213.84
Law Enforcement Liability (LEL)	Florida Sheriff's Self Insurance Fund	10/01/14-09/30/15	15-FSRMF-16	None	\$5,000,000 Per Occurrence \$10,000,000 Aggregate	\$311,273.59
Special Events Liability					\$1,000,000 Per Event	
Data Breach					\$250,000 Annual Aggregate	included
Watercraft					Included within LEL limits	\$625.00
Confiscated/Impounded Equipment					Included within LEL limits	Included
Flash Roll Money					\$50,000	\$1,375.00
Broad Form Money and Securities					\$25,000	Included
Employee Dishonesty Bond					\$50,000	Included
Misc Buisness Property					\$25,000	Included
Deputy Sheriff's Blanket Bond	Western Surety	10/01/14-09/30/15	18258230	None	\$1,000	\$1,290.00
Public Officials Bond	Western Surety	1/7/2013-1/7/2017	71339384	None	\$25,000	\$425.00
Garage Keepers	Essex	1/15/15-1/14/16	GSAA310460	\$1,000	150,000	
Gym Liability	Penn-America	10/15/14-10/15/15	PAC7035860	\$500	500,000	\$744.56