

INSURANCE PROPOSAL

PREPARED FOR:



Sumter County Board of County Commissioners

10/01/2010 - 10/01/2011

VFIS Fire Services Automobile

PRESENTED BY:

Travis Lee Childers, CIC

Brown & Brown of Florida, Inc.

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This presentation is designed to give you an overview of the insurance coverage's we recommend for your company, based upon information provided by you. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverage's, conditions and exclusions. Specimen copies of all policies are available upon request prior to binding of coverage. If there are any other areas that need to be evaluated prior to binding of coverage, please bring this to our attention. Should any of your exposures change after coverage is bound, such as operations, hiring employees in new states, buying additional property etc. please let us know as proper coverage can be discussed.

Introduction

Your business represents a considerable investment of time, effort and money. It warrants the service of a company that can provide a comprehensive analysis of all your insurance needs, offer insurance programs that are competitively priced and extend full protection to meet your specific needs.

You need an Insurance Agency that is large enough to market your account to more than one leading insurance carrier, yet focused on providing professional, personalized service.

Our agency **Brown & Brown of Florida, Inc.** is that caliber of an agency. We provide the kind of quality attention and protection you and your company deserve. Representing more than 15 major carriers, specializing in every type of insurance coverage, we are able, and honored, to assume the responsibility of meeting your insurance needs.

Our recommendations are based on a careful analysis of the risks unique to you and your company. To this end, we have prepared a sound, competitively priced, insurance proposal for your review.

We appreciate the opportunity to evaluate you and your company and provide this proposal to cover your insurance and asset management needs.

Resources

Claims Management

At **Brown & Brown of Florida, Inc.**, we take an active role in the management of your claims. Our Service Team is committed to assuring you receive prompt and fair treatment for any claim involving coverage extended by our agency, to you or your company.

Loss Control/Risk Management

A successful Loss Control/Risk Management Program is based on a successful partnership between **Brown & Brown of Florida, Inc.**, you and your insurance carrier. As a team, all parties must work together to protect you, your business, your assets and to prevent future loss.

We will provide you with technical advice, resources, and assistance in developing, improving and monitoring an effective Loss Control/Risk Management program by:

- Reviewing your current Loss Control/Risk Management program;
- Analyzing loss data to identify specific areas which generate the greatest claim frequency;
- Reviewing your current environment and operations, including your physical assets, personnel practices, and organization of management;
- Conducting visits to all locations to develop a risk profile and to define management and insurance carrier responsibilities;
- Developing, improving, and implementing a Loss Control/Risk Management program with a written plan of expectations. (This program will be consistent with your management style and easily implemented);
- Establishing a meeting schedule to review and discuss safety and loss analysis reports with management and/or staff as required by your insurance carrier.

Employee Benefits

Brown & Brown of Florida, Inc. offers a full range of Employee Benefits that may be tailored to fit the needs of your company. With access to virtually all the major benefit companies in the US, we have the resources, knowledge and experience to help customize your benefits program to include any or all the following:

Medical – Health Care
Dental Coverage
Life Insurance
Long and Short-Term Disability
Group Retirement Plans
401K
Pension and/or Profit Sharing

Brown & Brown of Florida, Inc. also has the experience to advise and administer both fully insured or partially self-insured plans.



An Insurance Proposal

Prepared For

**SUMTER COUNTY BOARD OF COUNTY
COMMISSIONERS**

Presented By: BROWN & BROWN OF FLORIDA INC
P.O. BOX 491636
LEESBURG, FL 34749 - 0000
(352) 787-2431

Date: August 30, 2010

This proposal is valid for 90 days

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FOREWORD

This proposal is prepared from information supplied to VFIS on the "factfinder" submitted by your insurance representative.

The proposal format has evolved over the many years we have been working with emergency service organizations. It describes coverages in some detail and provides some claim examples, which may be helpful to your understanding of the coverages. However, this proposal is not a policy, nor is it intended as such. Actual coverage is provided only by the policy.

Please remember that your exposure to loss changes over time. It's necessary to keep your insurance representative informed about any changes, so your policies can be revised. We strongly recommend frequent reviews of your operations and coverages with your insurance representative.

BACKGROUND OF VFIS

In 1969, VFIS pioneered specialized insurance coverages designed to meet the unique needs of America's emergency service organizations. Neglected and misunderstood by many insurance companies, the emergency service industry was in need of an innovative approach to insurance products and services. VFIS accepted the challenge, and today insures more than 12,000 emergency service clients in 49 states and Canada.

Service to clients is the cornerstone of the VFIS program. That means prompt, fair and responsive claim service. It means investing the energy, experience and funds necessary to develop valuable education programs, like driver training, to assist emergency service clients in operating more safely, more efficiently and more effectively.

Over the years, VFIS has forged a partnership with fire and emergency medical service leaders, which fosters the continuing development of policy and program enhancements. VFIS is committed to protecting the resources of emergency service organizations and promoting the health and interests of their members. Wherever and whenever the welfare of our clients is at stake, VFIS is there to lead or support their efforts with a level of dedication no imitator can duplicate.

In 1969, VFIS was first on the scene. Today, VFIS is **Here to Help.**



EDUCATION AND TRAINING SERVICES

In this rapidly changing world, emergency service organizations are continually faced with new challenges, issues and risks, as well as an array of new opportunities. Meeting these challenges and taking advantage of opportunities often requires assistance that may not be available through traditional channels.

That is why VFIS is here to help. As the leader in emergency service insurance for more than 30 years, we have made it a point to provide our customers with quality education, risk control and management programs. We also recognize how valuable these resources are in helping emergency service organizations improve their ability to serve their communities.

In tandem with our quality insurance coverages, VFIS customers benefit from the following programs and services, *which are available to them at little or no cost:*

- **Education and Training** - Timely and innovative, these safety, loss-control and skills-enhancement programs are designed to keep clients current with the fast-paced changes in equipment and techniques. Each is accompanied by appropriate print and/or video materials.
- **Workshops and Seminars** - Conducted on a regional basis throughout the year, these information-packed sessions are offered at instructor and participant levels and cover everything from grant-writing to community relations.

From training to troubleshooting, VFIS helps emergency service organizations become better prepared for every call, reducing the risk of injury or loss to the people they serve, the property they protect and their most valuable asset - their own members. Above all, our knowledgeable, nationally recognized professionals are here to help our customers prepare for the years ahead and the changing world that lies just around the corner.

GENERAL INFORMATION

First Named Insured: SUMTER COUNTY BOARD OF COUNTY COMMISSIONERS

Mailing Address: 910 NORTH MAIN STREET
BUSHNELL, FL 33513-0000

Coverage Applies To: SUMTER COUNTY FIRE RESCUE



RISK CONTROL SERVICES and RISK MANAGEMENT

As a valuable service to your organization, VFIS provides risk control services. Employing risk control techniques will accomplish two major objectives. The first is to reduce or eliminate the loss producing conditions and exposures of your organization.

This in turn will achieve the second objective of risk control, which is to help you control the costs of your insurance program and reduce uninsured losses. While insurance coverages should take care of the majority of covered losses, you should understand that claims often contain hidden costs, known as indirect losses, which are not covered by insurance. Some examples of indirect losses are deductibles that must be paid, downtime of equipment or apparatus, temporary or permanent reductions in staffing, costs of overtime, fines, lowered morale and poor public image.

VFIS Risk Control Services can provide your organization with a number of resources to assist you in accomplishing these objectives. While we cannot eliminate all of your exposures, we can help you reduce the potential for losses through consistent and ongoing risk control and risk management efforts.

Risk Control Services

Our experienced technical staff of professionals can assist you in your risk control efforts in many ways. VFIS is proud to offer these valuable services at no cost to your organization. The following are just some of the services available to VFIS clients:

- Mutual Aid by VFIS - An emergency services self audit and resource identification guide which highlights known loss producing exposures and directs you to available VFIS resources to assist your organization in addressing them.
- Communique's - Technical reference bulletins addressing specific areas of operation and offering suggested management controls in SOG/SOP language. Available by contacting VFIS Risk Control Services or by visiting our website at www.vfis.com.
- Direct Contact - Risk control professionals are available to answer questions regarding codes, laws and standards; technical issues; and management and operational policies and procedures.
- On-Site Services - VFIS clients, meeting certain eligibility requirements, will benefit from having an on-site loss control survey conducted by one of our risk control professionals. The purpose of these surveys is to evaluate your existing policies and procedures to determine their effectiveness in controlling your organization's specific exposures. If necessary, VFIS will then provide you with recommendations and resources to enhance or support current practices.
- Professional Referrals - VFIS Risk Control Services has a nationwide network of resources in many aspects of emergency services work. If we cannot assist you directly, we will be happy to put you in contact with an agency or individual who can provide you with the needed assistance.

Risk Management

The practice of risk management will allow your organization to identify and evaluate your exposures to loss. To evaluate your exposures, you'll need to understand some basic risk management principles:

1. **Never risk more than you can afford to lose.** If a given loss would cripple your organization, then you need to transfer the risk to someone else.
2. **Do not risk too much for too little return.** For example, accepting a higher level of deductible on your vehicle coverage may provide only marginal premium savings.
3. **Know the odds.** If the potential for a given loss is very remote, then you may be able to address the exposure a different way than if the potential is more common.

In summary, you need to know how much money, time and equipment is at risk. Then determine if you can afford to assume the risk of losses yourself or transfer them to someone else. Lastly, know where frequent or serious losses are more likely to come from and address them accordingly.

Once you understand this, there are four risk management methods you may employ:

1. **Eliminate the exposure.** Stopping the sale or distribution of alcoholic beverages in your social hall is an easy way to eliminate your liquor law liability exposure.
2. **Assume the risk yourself.** Insurance deductibles are an example of assuming risk. If you don't believe you will have a frequency of losses or if your organization has enough financial resources, you may want to take on a larger deductible, such as \$1,000 or \$2,500 as opposed to a \$250 deductible.
3. **Reduce the exposure.** Coming to a complete stop at intersections with a negative control device, when appropriate, will reduce the risk of having an intersection crash. This practice does not eliminate the possibility of an intersection crash, but it helps reduce the chances.
4. **Transfer the risk.** If an exposure cannot be reduced or eliminated and assuming it is too risky, then transfer the exposure to a third party. Although insurance is the most common method of transfer of risk, it is not the only method. Another commonly used method is a hold harmless agreement or indemnification clause in a contract.

VFIS risk control professionals are always available to assist you with your risk control and risk management needs.

PROPERTY

***** Coverage Not Requested *****



PROPERTY

Valuation Basis

VFIS insures property on a *guaranteed replacement cost (GRC)*, *replacement cost (RC)*, *actual cash value (ACV)* or *functional replacement cost (FRC)* basis. The Schedule of Limits shows how your property was quoted.

Guaranteed replacement cost pays to replace your property, without deduction for depreciation, even if the replacement cost is greater than the limit on the policy. Here's an example:

	<u>With GRC</u>	<u>Without GRC</u>
Policy limit:	\$100,000	\$100,000
Actual cost to replace:	\$125,000	\$125,000
Policy pays:	\$125,000	\$100,000
You would have to pay:	\$ 0	\$ 25,000

Replacement cost pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.

Actual cash value pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.

Functional replacement cost pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

PROPERTY

Coverage Highlights

The following apply unless noted otherwise in this proposal:

- Loss of Income**
- Protects your organization's loss of income if your operations are interrupted because of a covered loss to your buildings or contents.
 - No dollar limit; covers the actual loss of income you sustain during the period of restoration for up to twelve months.

Example: Because of serious wind damage to the roof of the fire station, a volunteer fire company is unable to hold the twice-weekly bingo games they count on to fund their operations. This coverage would pay for the lost income until the roof is repaired and the bingo games can resume.

- Extra Expense**
- Protects your organization from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations.
 - No dollar limit; covers the extra expense (over and above your normal operating expense) incurred during the period of restoration for up to twelve months.

Example: An ambulance squad suffers a total loss to their main garaging location due to a fire. In order to continue responding to calls, they must lease space from the local municipality for the time it takes to rebuild their garage. This coverage would pay for the extra costs (rent, phone installation, furniture leasing and so forth) needed to do so.

- Ordinance Coverage**
- Applies to buildings insured on a guaranteed replacement cost basis or on a replacement cost basis.
 - Will pay for the loss of value of the undamaged portion of a building that must be torn down, following a covered loss, because of applicable local, state or federal building codes. If the building is written on a replacement cost basis, the amount paid for such loss is included in your building limit and does not increase it.
 - Will pay for the cost to demolish the undamaged portion of the building, clear the site, and repair or rebuild according to code. These costs are covered up to 100% of the amount paid for the initial direct physical loss or damage to the building.

Example: of costs covered by this extension include updated electrical systems to comply with local building codes, or improved rest room facilities that are accessible to disabled people.

PROPERTY

Coverage Highlights

- Earthquake**
- Applies to the full amount of coverage you carry on buildings and contents (no sub-limit).
 - Includes volcanic action.
 - A special 5% deductible applies to the value of the building and personal property for each item.
- Flood**
- Applies to the full amount of coverage you carry on buildings and contents (no sub-limit).
 - A special \$1,000 deductible applies per premises.
- Equipment Breakdown**
- Covers the mechanical breakdown of equipment or the explosion of pressure vessels at your premises. Covered equipment includes such things as refrigeration equipment, air conditioners, cascade units and boilers.
 - Covers the mechanical breakdown of certain types of portable equipment (mobile cascade units, mobile generators, portable pumping units, jaws-of-life) away from your premises.
 - Covers loss of income or extra expense your organization may suffer if your utilities are interrupted as a result of an accident to covered equipment owned by your landlord or utility company.
 - No dollar limit.
- Other Perils (not covered by many property policies)**
- Damage caused by the back-up of sewers and drains.
 - Damage caused by artificially generated electrical currents.
 - Damage caused by changes in temperature or humidity.
- Debris Removal**
- Covered without limit if the expense is incurred as a result of a covered cause of loss.
- Contents Off-Premises**
- Pays the greater of \$10,000 or your highest contents limit at any location.
 - Does not apply to portable equipment.
- Newly Acquired Property**
- Automatically covers newly acquired buildings, buildings under construction, and contents at newly acquired locations.
 - The automatic feature lasts for 90 days or the end of the policy period, whichever is later.
 - Limits are \$1,000,000 for buildings and \$500,000 for contents.



PROPERTY

Coverage Highlights

- | | |
|--|---|
| Trees, Shrubs,
Plants & Lawns | <ul style="list-style-type: none">• Covered against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism.• No dollar limit. |
| Personal Effects | <ul style="list-style-type: none">• Applies on-premises only.• Primary coverage (not excess over a homeowners policy, for example).• For members, full replacement cost with no dollar limit.• For non-members, a limit of \$1,500 per person applies.• No deductible. |
| Pollution
Clean-Up | <ul style="list-style-type: none">• Applies on-premises only.• Pollution must result from fire, lightning, windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage.• Limit of \$25,000. |
| Sirens &
Antennas | <ul style="list-style-type: none">• Sirens, antennas, towers and similar structures and their associated equipment are automatically covered away from your scheduled premises, if you have building coverage with VFIS.• No sub-limit applies. |
| Commandeered
Property of
Others | <ul style="list-style-type: none">• Replacement cost coverage for any commandeered property other than autos.• Includes the owner's loss of use.• No dollar limit. |
| Computer
Software | <ul style="list-style-type: none">• Automatic coverage for the cost of restoring or replacing your organization's data and the media on which it is stored.• Covered causes of loss include computer virus and the breakdown of computer hardware.• Applies on-premises or off-premises.• Automatic limit of \$250,000; higher limits are available. |
| Money &
Securities | <ul style="list-style-type: none">• Covers theft, disappearance or destruction on-premises or off-premises.• Automatic \$10,000 limit; higher limits are available. |



PROPERTY

Coverage Highlights

- Valuable Papers & Records**
- Pays the costs you incur to restore or replace any such documents following a covered loss.
 - No dollar limit.
 - Applies on-premises or off-premises.
- Accounts Receivable**
- Pays the costs you incur in restoring your accounts receivable records following a covered loss.
 - Also pays amounts you can't collect if your accounts receivable records can't be restored.
 - No dollar limit.
 - Applies on-premises or off-premises.
- Recharge Costs**
- Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.
 - No dollar limit.
 - No deductible.
- Limited Coverage for Fungus, Wet Rot, Dry Rot or Bacteria**
- A standard exclusion applies to loss or damage caused by fungus, wet rot, dry rot or bacteria.
 - However, the exclusion doesn't apply if the fungus, wet rot, dry rot or bacteria results from fire or lightning.
 - An extension has been added to provide a \$25,000 sub-limit if the fungus, wet rot, dry rot or bacteria arises from flood or from a specified cause of loss, as defined in the policy. This sub-limit is the most that will be paid in any policy term regardless of the number of occurrences.
- Deductible Waiver**
- If a Property claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Portable Equipment coverage, the various deductibles will not be stacked.
 - Only one deductible, the largest, will apply.
- Coinsurance**
- Does not apply to your buildings if they're insured on a guaranteed replacement cost basis.
 - Does not apply to your contents if they're insured on a replacement cost basis or on a guaranteed replacement cost basis.



FIDELITY BOND

***** *Coverage Not Requested* *****



PORTABLE EQUIPMENT
Blanket Portable Equipment Coverage

<u>Covered For</u>	<u>Limit</u>	<u>Deductible</u>
All causes of physical loss unless excluded	Guaranteed Replacement Cost	\$250

If Portable Equipment coverage is provided on a blanket basis, coverage is provided for all portable firefighting, ambulance and rescue related equipment owned or furnished for your regular use. Note that boats over 100 horsepower are not covered under blanket; they must be scheduled.

Scheduled Portable Equipment Coverage

***** Coverage Not Requested *****



PORTABLE EQUIPMENT

Coverage Highlights

Personal Effects

- Applies on and off premises while on authorized duty.
- Primary coverage (not excess over a homeowners policy, for example).
- Full replacement cost with no dollar limit.
- No deductible.

Non-Owned Portable Equipment

- Coverage for portable equipment of others temporarily in your possession.
- Automatic \$50,000 limit.

Deductible Waiver

- If a Portable Equipment claim occurs in conjunction with a claim under a VFIS Auto Physical Damage or Property coverage, the various deductibles will not be stacked.
- Only one deductible, the largest, will apply.

Trailers Used to Transport Covered PE

- Physical damage coverage is provided automatically if the primary use of the trailer is to provide mobility to other covered portable equipment.

Example: A portable generator is installed on a small trailer that can be pulled to an emergency scene by a number of vehicles; both the generator and its trailer would be covered under Blanket Portable Equipment.

Blanket Coverage

Applies to:

- All boats up to 100 horsepower, and
- All jet skis and waverunners regardless of horsepower.

Scheduled Coverage

- Required for boats in excess of 100 horsepower.

Valuation

- No need to determine equipment values if you select blanket coverage.
- VFIS will rate the coverage based on the number and type of vehicles you use.
- If you have properly reported all such vehicles, your portable equipment is covered up to its full replacement cost.



AUTOMOBILE

<u>Coverage</u>	<u>Limits</u>
Bodily Injury / Property Damage Combined Single Limit	\$1,000,000
"No Fault" or Statutory Personal Injury Protection	Included
Medical Payments (Each Person)	Not Included
Uninsured Motorists / Underinsured Motorists Insurance	\$20,000
Hired & Borrowed Vehicles	Included
Commandeered Vehicles	Included
Temporary Substitute Vehicles	Included
Fellow Member Liability	Included
Incidental Garage Liability	Included

Schedule of Covered Vehicles

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	2002	AM LAFRANCE	PUMPER LDH		\$270,000	\$1,000	\$1,000
0002	1991	INT'L	PUMPER LDH		\$100,000	\$1,000	\$1,000
0003	1996	GMC	PUMPER LDH		\$125,000	\$1,000	\$1,000
0004	2001	FREIGHTLINER	PUMPER LDH		\$200,000	\$1,000	\$1,000
0005	1987	FMC	PUMPER		\$95,000	\$1,000	\$1,000
0006	1961	FORD	ANTIQUE		\$20,000	\$1,000	\$1,000
0007	2002	PIERCE KENWORTH	PUMPER LDH		\$150,000	\$1,000	\$1,000
0008	1986	GMC	PUMPER		\$140,000	\$1,000	\$1,000
0009	2000	PIERCE KENWORTH	PUMPER LDH		\$230,000	\$1,000	\$1,000
0010	1996	FREIGHTLINER	PUMPER LDH		\$110,000	\$1,000	\$1,000
0011	2002	AM LAFRANCE	PUMPER LDH		\$245,000	\$1,000	\$1,000
0012	2007	PIERCE KENWORTH	PUMPER LDH		\$185,000	\$1,000	\$1,000
0013	2007	PIERCE KENWORTH	PUMPER LDH		\$185,000	\$1,000	\$1,000
0014	2007	PIERCE KENWORTH	PUMPER LDH		\$185,000	\$1,000	\$1,000
0015	1983	FORD	PUMPER LDH		\$42,000	\$1,000	\$1,000



<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0016	2008	PIERCE KENWORTH	PUMPER LDH		\$205,000	\$1,000	\$1,000
0017	2008	PIERCE KENWORTH	PUMPER LDH		\$205,000	\$1,000	\$1,000
0018	2008	PIERCE KENWORTH	PUMPER LDH		\$205,000	\$1,000	\$1,000
0019	1989	GMC	BRUSH VEH		\$16,000	\$1,000	\$1,000
0020	1970	AM GENERAL	BRUSH VEH		\$15,000	\$1,000	\$1,000
0021	2005	FORD	MINI PUMPER		\$79,304	\$1,000	\$1,000
0022	2002	FORD	BRUSH VEH		\$80,000	\$1,000	\$1,000
0023	2001	DODGE	BRUSH VEH		\$32,000	\$1,000	\$1,000
0024	1999	DODGE	MINI PUMPER		\$44,000	\$1,000	\$1,000
0025	1998	DODGE	MINI PUMPER		\$44,000	\$1,000	\$1,000
0026	2004	FORD	MINI PUMPER		\$76,936	\$1,000	\$1,000
0027	1986	KAISER JEEP	BRUSH VEH		\$10,999	\$1,000	\$1,000
0028	1962	MILITARY	BRUSH VEH		\$5,000	\$1,000	\$1,000
0029	2006	FORD	MINI PUMPER		\$81,945	\$1,000	\$1,000
0030	2007	FORD	MINI PUMPER		\$86,445	\$1,000	\$1,000
0031	2008	FORD	MINI PUMPER		\$95,100	\$1,000	\$1,000
0032	2008	FORD	MINI PUMPER		\$95,100	\$1,000	\$1,000
0033	2006	FORD	MINI PUMPER		\$86,500	\$1,000	\$1,000
0034	1964	MILITARY	BRUSH VEH		\$5,000	\$1,000	\$1,000
0035	2000	INT'L	TANKER		\$150,000	\$1,000	\$1,000
0036	2002	INT'L	TANKER		\$90,000	\$1,000	\$1,000
0037	1988	GMC	TANKER		\$7,000	\$1,000	\$1,000
0038	1964	MILITARY	BRUSH VEH		\$5,000	\$1,000	\$1,000
0039	2007	KENWORTH	PUMPER TANKER		\$151,505	\$1,000	\$1,000
0040	2007	KENWORTH	PUMPER TANKER		\$151,505	\$1,000	\$1,000
0041	2007	KENWORTH	PUMPER TANKER		\$129,740	\$1,000	\$1,000
0042	2008	KENWORTH	PUMPER TANKER		\$173,250	\$1,000	\$1,000
0043	2008	KENWORTH	PUMPER TANKER		\$168,210	\$1,000	\$1,000
0044	1980	SUTPHEN	QUINT LDH		\$100,000	\$1,000	\$1,000
0045	1980	GMC	SALVAGE		\$7,000	\$1,000	\$1,000



<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0046	1999	FORD	RESCUE LT		\$45,000	\$1,000	\$1,000
0047	1990	SUTPHEN	QUINT LDH		\$400,000	\$1,000	\$1,000
0048	2004	MAKO	AIR CASCADE		\$20,000	\$1,000	\$1,000
0049	1988	MAKO	AIR CASCADE		\$58,000	\$1,000	\$1,000
0050	2005	ENCLOSED CARGO HIWAY STAR	TRAILER		\$8,103	\$1,000	\$1,000
0051	2006	FIRE SIMULATOR	TRAILER		\$368,425	\$1,000	\$1,000
0052	1991	FORD	FIRST RESPONDER		\$23,950	\$1,000	\$1,000
0053	1998	FORD	FIRST RESPONDER		\$22,265	\$1,000	\$1,000
0054	1999	FORD	FIRST RESPONDER		\$22,900	\$1,000	\$1,000
0055	1996	FORD	FIRST RESPONDER		\$20,650	\$1,000	\$1,000
0056	1990	FORD	FIRST RESPONDER		\$17,600	\$1,000	\$1,000
0057	1994	FORD	FIRST RESPONDER		\$20,493	\$1,000	\$1,000
0058	1999	FORD	FIRST RESPONDER		\$21,300	\$1,000	\$1,000
0059	2002	FORD	FIRST RESPONDER		\$23,035	\$1,000	\$1,000
0060	2000	FORD	FIRST RESPONDER		\$22,650	\$1,000	\$1,000
0061	1997	REHAB AMBULANCE	FIRST RESPONDER		\$51,952	\$1,000	\$1,000
0062	1988	KAISER	BRUSH VEH		\$10,999	\$1,000	\$1,000
0063	1995	FORD	FIRST RESPONDER		\$16,000	\$1,000	\$1,000
0064	1987	INT'L	FIRST RESPONDER		\$67,125	\$1,000	\$1,000
0065	1996	FORD REHAB AMBULANCE	FIRST RESPONDER		\$25,530	\$1,000	\$1,000
0066	1969	KAISER MILITARY	SERVICE	X		\$1,000	\$1,000
0067	1999	FORD	SERVICE	X		\$1,000	\$1,000
0068	1987	FORD	FIRST RESPONDER		\$14,658	\$1,000	\$1,000



<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Classification</u>	<u>ACV</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0069	1994	FORD	FIRST RESPONDER		\$15,676	\$1,000	\$1,000
0070	1986	FORD	FIRST RESPONDER		\$20,000	\$1,000	\$1,000
0071	1998	FORD	SERVICE	X		\$1,000	\$1,000
0072	1998	FORD	FIRST RESPONDER		\$20,775	\$1,000	\$1,000
0073	2002	DODGE	FIRST RESPONDER		\$27,320	\$1,000	\$1,000
0074	1989	FORD	FIRST RESPONDER		\$15,909	\$1,000	\$1,000
0075	1993	FORD	FIRST RESPONDER		\$20,632	\$1,000	\$1,000
0076	1999	DODGE	FIRST RESPONDER		\$32,000	\$1,000	\$1,000
0077	2002	DODGE	FIRST RESPONDER		\$2,720	\$1,000	\$1,000
0078	1996	FORD	FIRST RESPONDER		\$22,890	\$1,000	\$1,000
0079	1998	CHEVY	FIRST RESPONDER		\$18,666	\$1,000	\$1,000
0080	2003	FORD	FIRST RESPONDER		\$4,000	\$1,000	\$1,000
0081	2001	DODGE	FIRST RESPONDER		\$6,000	\$1,000	\$1,000
0082	1985	CHEVY	BRUSH VEH		\$12,000	\$1,000	\$1,000
0083	2010	FORD	FIRST RESPONDER		\$33,292	\$1,000	\$1,000
0084	1999	CHEVY	FIRST RESPONDER		\$2,500	\$1,000	\$1,000
0085	1997	CHEVY	FIRST RESPONDER		\$3,500	\$1,000	\$1,000
0086	1997	CHEVY	FIRST RESPONDER		\$3,500	\$1,000	\$1,000
0087	2005	VULCAN LOWBOY	TRAILER		\$45,000	\$1,000	\$1,000
0088	2005	CHEVY	FIRST RESPONDER		\$22,000	\$1,000	\$1,000
0089	2010	FORD	FIRST RESPONDER		\$108,098	\$1,000	\$1,000
0090	2010	FORD	EXPEDITION		\$50,000	\$1,000	\$1,000



AUTOMOBILE LIABILITY

Coverage Highlights

Non-Owned Automobile

- Covers your liability for vehicles hired, borrowed, or otherwise used on your behalf on an *excess basis*.
- Covers your liability for commandeered vehicles used on your behalf on a *primary basis*.

Volunteers/Employees as Insureds Under Non-Owned Automobiles

- Volunteers/employees are covered while operating their own personal vehicle on behalf of the emergency service organization.
- Coverage is on an *excess basis*.

Example: A firefighter responds in his personal vehicle on his department's behalf. Upon rounding a curve, he sees a disabled vehicle partially blocking the road. He swerves and accidentally strikes the motorist who was trying to flag down the firefighter. Non-owned vehicle liability would be provided to the firefighter on an excess basis up to the policy limit over any other insurance available to the firefighter, including his own personal auto policy's liability limit.

Temporary Substitute Vehicle

- Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.
- Coverage is on a *primary basis*.

Example: A department is temporarily loaned an ambulance while their covered ambulance is being serviced. The loaner is involved in an intersection accident injuring civilians. Liability coverage would be provided to the department on a primary basis up to the policy limit.

Uninsured Motorist/Underinsured Motorist

- Covers your organization for bodily injury and/or property damage sustained by an eligible party caused by a negligent uninsured/underinsured motorist or hit-and-run motorist, based on your state laws.

Personal Injury Protection

- Covers bodily injury medical expenses and certain other losses sustained by an eligible injured person caused by an accident arising out of the use of a covered vehicle subject to applicable no-fault laws.
- Not available in some states.

AUTOMOBILE LIABILITY

Coverage Highlights

Fellow Member Liability

- Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee arising out of the use of a covered vehicle.
- Note that the protection applies to the *individual* against whom the claim is made, whether or not a claim is made against you (the insured organization).

Example: A fire truck is responding to an emergency call with lights and sirens activated. The vehicle operator fails to see a civilian vehicle resulting in a collision, injuring several passenger firefighters. Fellow member auto liability coverage would be provided to the fire truck driver up to the limit of the policy for claims arising from the injured passenger firefighters.

Incidental Garage Liability

- Provides liability arising from autos used in connection with an insured's garage operations.
- Coverage is primary.
- Provides coverage for your organization if you service or store vehicles owned by others.

AUTOMOBILE PHYSICAL DAMAGE

Coverage Highlights

Agreed Value

Physical damage coverage on emergency vehicles is provided on an *Agreed Value* basis. In the event of a loss, you will receive the **lesser of**:

1. The **cost to repair** the covered vehicle; or
2. The **cost to replace** the part with a part of like kind and quality, *without deduction for depreciation*; or
3. The **cost to replace the entire vehicle with a comparable new vehicle**, manufactured to current specifications set by the NFPA, the U. S. Department of Transportation, or similar organization; or
4. The **agreed value** shown in the policy.

Note: If the estimated repair costs for a damaged vehicle covered on an *Agreed Value* basis exceed 75% of the *Agreed Value*, and you choose not to accept payment under paragraph 1. or 2. (above), VFIS will pay the lesser of paragraph 3. or 4. (above). Under this arrangement, VFIS has the rights to all recovery and salvage.

Furthermore, for repairs or replaced parts under paragraph 1. or 2. (above), VFIS will pay up to an additional 25% of the amount of the loss to cover the costs you incur in bringing the repaired or replaced parts into compliance with the latest safety standards. If recertification is required, we will also pay those costs.

Example: A fire department has a 1976 Mack pumper with an Agreed Value of \$50,000. While responding during an ice storm they lose control and slide into a tree. Damages are appraised at \$40,000. The replacement cost of the truck at the time of the loss is \$100,000. Since the Agreed Value selected by the insured is \$50,000 and 75% of the Agreed Value is \$37,500, the insured has the option to either repair the vehicle, taking the \$40,000 settlement, or be reimbursed the Agreed Value of \$50,000 with VFIS having the rights to the salvage.

We use this method for emergency vehicles and, at the insured's option, for private passenger vehicles less than five years old.

Actual Cash Value Settles the claim based on the current market value of the damaged vehicle or part (old for old).

We use this method for most private passenger vehicles, service vehicles, some trailers and other non-emergency vehicles.

Stated Amount Settles the claim by paying the lesser of:

- The current market value of the damaged vehicle or part (old for old).

or

- The amount stated in the policy.

We do not offer stated amount coverage because it is less advantageous to your organization than other methods.

AUTOMOBILE PHYSICAL DAMAGE

Coverage Highlights

Deductible Waiver

- If an Automobile Physical Damage claim occurs in conjunction with a claim under a VFIS Portable Equipment or Property coverage, the various deductibles will not be stacked.
- Only one deductible, the largest, will apply.

Example: A fire department's rescue truck is responding with lights and siren when it is struck by another vehicle in an intersection and flipped over on its side. The rescue truck sustains \$20,000 of damages and the equipment inside the vehicle is broken and strewn across the roadway. The Waiver of Deductible clauses in the Automobile Physical Damage coverage and the Portable Equipment coverage provide that only one deductible, the largest, would be applied to the loss settlement.

Collision

- Damages from overturn or collision with another object.

Comprehensive

- Damages from causes other than collision or overturn.

Freezing

- Coverage for permanently attached special equipment for loss caused by freezing, unless caused by failure to maintain the equipment.
- Includes, but is not limited to, pumps, gauges and tanks.
- No freezing coverage for loss to vehicle engines.

Volunteers' or Employees' Personal Automobiles

- Covers damage to a member's personally owned vehicle:
 - while enroute to, during, or returning from an emergency or other activity on behalf of your organization, and
 - resulting from a covered cause of loss.
- Reimburse the deductible if insurance is carried or actual cash value if no insurance is carried.

Hired, Borrowed or Commandeered Vehicles

- Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.
- Comprehensive deductible - \$50.
- Collision deductible - \$100.
- Coverage is primary.

AUTOMOBILE PHYSICAL DAMAGE

Coverage Highlights

- | | |
|--|---|
| Customized Vehicle Extension | <ul style="list-style-type: none">• Applies to vehicles, such as chief's cars, insured on an actual cash value basis.• Cost to replace custom features such as gold leaf lettering, light bars, sirens and radios on a <i>replacement cost</i> basis.• Extended to equipment owned by the organization that's permanently installed in non-owned autos. |
| Towing and Labor | <ul style="list-style-type: none">• Coverage is provided for vehicles carrying comprehensive coverage.• Labor must be performed at the disablement location.• Towing not to exceed 200 miles from the disablement location.• No dollar limit applies. |
| Recertification | <ul style="list-style-type: none">• Included in claims settlement for covered losses.• No limit applies. |
| Removal of Apparatus from Environmentally Sensitive Areas | <ul style="list-style-type: none">• Following a covered loss, the cost of uprighting, retrieving or towing the vehicle is part of the claim adjustment expense.• No sub-limit applies. |
| Full Glass Coverage | <ul style="list-style-type: none">• No glass deductible for vehicles with comprehensive coverage. |
| Garagekeepers Insurance | <ul style="list-style-type: none">• \$50,000 coverage for vehicles while left with an insured's garage operation.• Comprehensive deductible - \$250.• Collision deductible - \$500.• Coverage is primary.• Provides coverage for your organization if you service or store vehicles owned by others. |

GENERAL LIABILITY

***** Coverage Not Requested *****



GENERAL LIABILITY

Coverage Highlights

Volunteers and Employees as Insureds

- Covers all volunteers (whether or not they are members of your organization) and employees are covered while acting on behalf of your organization.
- Other insureds include your officers, directors, commissioners or trustees.
- Also included are the owners of any property you commandeer.
- VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.
- Your medical director (if any) is an insured for actions taken on your behalf, with these stipulations:
 - Coverage doesn't apply to liability arising from any physician's providing or failing to provide on-line medical direction or medical command via a telecommunications device, and
 - Hands-on treatment of a patient by a physician is excess of any medical malpractice insurance carried by the physician.

Blanket Additional Insureds

- Automatically covers any person or organization required by contract to be an additional insured, but only for their liability arising out of your premises or operations.
- The contract must be in effect before the injury or damage occurs.

Fellow Member Liability

- Covers your volunteers and employees should they accidentally injure a co-volunteer or co-employee while working on your behalf.
- Note that the protection applies to the *individual* against whom the claim is made, whether or not a claim is made against you (the insured organization).

"Good Samaritan" Liability

- Covers your volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action.
- Applies to professional health care or any other services.
- To qualify as a "Good Samaritan", the individual must act independently of your organization or any other organization.

Unlimited Defense Costs

- The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.



GENERAL LIABILITY

Coverage Highlights

- Intentional Acts**
- Provides liability protection if, in an attempt to save lives or protect property, your volunteers or employees intentionally cause bodily injury or property damage.

Example (bodily injury): A distraught relative of a heart attack victim must be restrained in order for you to administer care to the patient, and in the process the relative is injured.

Example (property damage): In order to gain access to a small fire in one apartment unit, a firefighter breaks down a door to a different unit that is not in imminent danger.

- Pollution Liability**
- Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:
 - emergency operations away from your premises,
 - training activities, or
 - water runoff from the cleaning of equipment.
 - Covers you for bodily injury or property damage arising out of an asbestos incident resulting from either of the following:
 - emergency operations away from your premises, or
 - training activities away from your premises.

- Liquor Liability**
- Covers you for bodily injury or property damage arising out of the serving or selling of alcoholic beverages.
 - If alcoholic beverages are sold, VFIS requires that you obtain the proper license or permit, comply with our liquor loss control recommendation, and pay the applicable premium charge.

- Contractual Liability**
- Covers you for the liability you agreed to assume of another party, either orally or in writing.
 - The claim must be otherwise covered (not excluded).

Example: Farmer Brown agrees to allow a fire department to use his pasture to hold a flea market, as long as any injuries to the public are agreed to be the responsibility of the fire department and not of Farmer Brown.

GENERAL LIABILITY

Coverage Highlights

- Watercraft Liability**
- Automatic coverage for injury or damage arising from your use of the following:
 - non-owned boats,
 - owned boats that are not powered by motors,
 - owned boats that are powered by motors of not more than 100 horsepower, and
 - jet skis and waverunners regardless of horsepower.
- Fire Damage Legal Liability**
- Covers you for liability for fire damage to buildings your organization may rent or otherwise occupy with the permission of the owner.
 - A similar provision covers your liability for *other than fire damage* to buildings or contents rented or loaned to you for not more than 30 consecutive days.
- Damage to Property of Persons Receiving Services**
- Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance.
 - Subject to a \$100 deductible each occurrence.
- Example:** A patient transported by ambulance to the hospital notices shortly after arrival that his wallet and Rolex watch are missing; he files a claim against the ambulance squad alleging theft of the property.
- Expanded Aggregate Limit**
- The General Aggregate Limit shown in the schedule applies separately to:
 - each named insured (unless you have selected a \$10,000,000 aggregate limit), and
 - each location you own or rent.

MANAGEMENT LIABILITY

***** Coverage Not Requested *****



MANAGEMENT LIABILITY

Coverage Highlights

Management Liability coverage protects you against claims for monetary damages arising out of:

- **Employment-related practices**, such as wrongful termination, failure to promote or sexual harassment.

Example: A paid firefighter is terminated in July of 1999, and she is unable to find other similar employment until January of 2001. At a trial held later that year, she is successful in proving that she was wrongfully terminated and is awarded lost wages for the eighteen months she was unemployed. The organization's liability for these wages would be covered; liability for *back wages*, overtime or similar damages required by law or regulation are the obligation of the organization and would not be covered. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

- Errors in the **administration of employee benefit plans**, such as Accident and Sickness coverage, Group Life or Workers' Compensation.

Example: A paramedic covered under an Accident & Sickness policy gives instructions to the squad's insurance administrator to name his daughter as his beneficiary. Following his death from an on-the-job traffic accident, his daughter learns that she is not entitled to any benefits under the policy because the change of beneficiary card was misplaced and never processed. She brings suit to recover the money she would have received had the change of beneficiary been handled properly. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

- **Other wrongful acts** not specifically excluded.

Example: A taxpayer group brings suit against their fire district and its commissioners, alleging the improper spending of public funds. They argue that the commissioners have wasted their tax money by purchasing a state-of-the-art aerial device for \$750,000 even though there are no structures in the district more than two stories tall. This coverage would provide you and your commissioners with the cost of your legal defense, and pay an award up to the limit of liability.

Example: Bids are solicited from outside contractors to build a new ambulance garage. The lowest bid is not accepted, even though it was made by a fully qualified contractor of good reputation. The contractor sues the ambulance district, arguing that his bid was rejected for no good reason and alleging favoritism in the awarding of the contracts. This coverage would provide you with the cost of your legal defense, and pay an award up to the limit of liability.

MANAGEMENT LIABILITY

Coverage Highlights

Defense Expense for Injunctive Relief

A plaintiff may sue your organization not for money but to require action of some type. They're seeking injunctive relief; they want your organization to do something or to stop doing something.

This automatic coverage will reimburse your organization up to \$25,000 for reasonable legal fees incurred in your defense.

Example: A person who was denied volunteer membership by you brings legal action to be admitted as a member.

Example: A resident seeks an injunction to stop the fire department's installation of a siren directly behind her house.

Outside Directorship Liability

- Automatically covers your volunteers or employees who choose to serve on the board of directors of an outside organization as long as that organization:
 - is not-for-profit, and
 - is related to the emergency services.
- Coverage is excess of any insurance.

Volunteers and Employees as Insureds

- Covers all volunteers (whether or not they are members of your organization) and employees while acting on behalf of your organization.
- Other insureds include your officers, directors, commissioners or trustees.
- Also included is your medical director (if any).
- VFIS coverage is primary for all of the above insureds, not excess of any personal insurance that may apply.

Unlimited Defense Costs

- The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

Blanket Additional Insureds

- Automatically covers any person or organization that may be liable for your employment practices, your administration of employee benefit plans or other wrongful acts, but only to the extent of that liability.

Expanded Aggregate Limit

- The Aggregate Limit shown in the schedule applies separately to each named insured (unless you have selected a \$10,000,000 aggregate limit).

UMBRELLA/EXCESS LIABILITY

***** Coverage Not Requested *****



OTHER VFIS PRODUCTS

Accident & Sickness Coverage - provides "on duty" coverage for members, auxiliary members, junior members, members in training, officers, deputized by-standers, trustees and board members, and volunteers asked by the organization to help with non-emergency events. Coverage listed below is provided when a member performs any normal duty of the department, whether it is an emergency or not. Insurance coverage underwritten by National Union Fire Insurance Company of Pittsburgh, PA.

- Death Benefit
- Lump Sum Living Benefit
- Disability Income Benefit
- Medical Benefit

Group Term Life Insurance - available for all members which includes active, retired, volunteers, career or auxiliary members. Underwritten by AIG, American General. Coverage includes:

- 24-hour, On and Off Duty Coverage
- Accidental Death and Dismemberment
- Guaranteed Issue Life Insurance for Any Age

Length of Service Award Program (LOSAP) - an incentive program to effectively retain existing volunteers, increase their level of participation and recruit new members. Life insurance underwritten by AIG Life Insurance Company and American Life Assurance Company of New York (Maine and New York). Group annuity contracts underwritten by Hartford Life Insurance Company. Coverage provided:

- 24-hour, On and Off Duty Death Benefit
- Monthly Income During Retirement Years
- Disability Benefit

PREMIUM SUMMARY
SUMTER COUNTY BOARD OF COUNTY
COMMISSIONERS (FL) C40717

	<u>Premium</u>
Property	Not Requested
Fidelity Bond	Not Requested
Portable Equipment	\$5,107
Automobile	\$53,459
General Liability	Not Requested
Management Liability	Not Requested
Umbrella/Excess Liability	Not Requested
Total Estimated Annual Premium	\$58,566
(excludes state-imposed taxes, surcharges and fees.)	
Total Estimated State-Imposed Taxes, Surcharges and Fees	\$662.27



PROPOSAL NOTES

General

Note: This proposal is based solely on the insurance exposures of the organization(s) shown opposite the heading "Coverage Applies To". All of the coverages described here and any policies that we issue will apply only to injury or damage arising out of the firefighting, rescue, ambulance or incidental operations of the emergency service organization(s) listed opposite "Coverage Applies To".

VFIS ORDER FORM
SUMTER COUNTY BOARD OF COUNTY
COMMISSIONERS (FL) C40717

Coverage	Effective/ Expiration Dates	Accept <i>Initial to accept coverage</i>	Decline <i>Initial to decline coverage</i>	Premium Quoted
Property	_____	_____	_____	\$ _____
Fidelity Bond	_____	_____	_____	\$ _____
Portable Equipment	_____	_____	_____	\$ _____
Automobile	_____	_____	_____	\$ _____
General Liability	_____	_____	_____	\$ _____
Management Liability	_____	_____	_____	\$ _____
Umbrella/Excess	_____	_____	_____	\$ _____
Total	_____	_____	_____	\$ _____

 Signature of Insurance Representative Date

Agency Name/Address _____

Producer/Service Rep _____

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#: _____
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Choose \$1,000,000 underlying limits when there is an Umbrella.

This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which VFIS has provided a valid quote.

GENERAL FRAUD WARNING NOTICE

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and may subject the person to criminal and civil penalties.

 Signature of Insured Date

Comments/Notes:



PREMIUM SUMMARY

Named Insured: Sumter County Board of County Commissioners

Dates: 10/1/2010 to 10/1/2011

DESCRIPTION OF COVERAGE	PREMIUM
Commercial Automobile	\$53,459.00
Portable Equipment	\$5,107.00
Estimated State, Taxes, Fees and Surcharges	\$662.27
Total Estimated Premium	\$59,228.27

Best Rating: AM Best Rating American Alternative Rated A+ XV

SUMMARY OF PROPOSED PREMIUMS AND RELATED INFORMATION

Premiums as Proposed: \$59,228.27

Payment Plan: Agency Bill

This proposal is based upon the exposures to loss made known to the Agency. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that proper coverage(s) may be put into place.

Signed order form

Compensation 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 insureds 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 the 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 any additional information, please contact this office at 1-800-293-2431 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry.shtml>.

RECOMMENDED EMPLOYMENT PRACTICE LIABILITY

It has been established that one in five lawsuits filed in Federal Court were employment related.

Sexual Harassment Charges files with the EEOC have increased from 6,127 in 1990 to 12,025 in 2006. 15% of those charges involved sex complaints by males.

Charges files with the EEOC (Equal Employment Opportunity Commission) have increased from 59,000 in 1989 to 76,000 in 2006.

The average judgment in sexual harassment cases nationwide has been established to exceed \$350,000.00.

EPL claims can arise out of any number of employment events; frequent allegations include wrongful termination of employment, sexual harassment or unlawful discrimination against an employee. These claims are brought under various federal, state and local laws, such as but not limited to Title VII of the Civil Rights Act of 1964, the Americans with Disabilities Act of 1990, the Age Discrimination in Employment Act and the Family and Medical Leave Act of 1993.

Title VII of the Civil Rights Act of 1964

Prohibits employment discrimination on basis of sex, religion, color, race, pregnancy and national origin.

Americans With Disabilities Act of 1990

Prohibits discrimination because of a disability with regards to any term or condition of employment if the individual can, with a reasonable accommodation perform the essential functions of a job.

Age Discrimination in Employment Act

Prohibits discrimination against individuals 40 or older.

Family and Medial Leave Act of 1993

Requires certain employers to provide workers with up to 12 weeks unpaid leave during any 12 month period to allow for the care of a newborn, ill child, spouse or parent or for employee's own serious health condition.

Claims can be brought by any past, present or prospective employee.

NOTE: THESE EXPOSURES ARE NOT COVERED UNDER THE STANDARD GENERAL LIABILITY, UMBRELLA OR DIRECTORS AND OFFICERS FORMS.

Insurance Coverage Checklist

NAMED INSURED	EFFECTIVE DATE
Sumter County	

Please advise if quotations for increased limits of liability or for coverage's listed below are requested:

PROPERTY	C	E	Q	LIABILITY	C	E	Q
Buildings				General Liability			
Contents				General Liability GAP Coverage			
Personal Property of Others				Directors & Officers Liability			
Business Income				E Commerce/E-Business Liability			
Extra Expense				Stop Gap Liability			
Leaseholders Improvements				Employee Benefits Liability			
Boiler & Machinery				Employment Related Practices Liability			
Building Ordinance or Law				Liquor Liability			
Earthquake				Third Party Discrimination			
Rental Income				Errors or Omissions Liability			
Difference in Condition				Garage/Garage keepers Liability			
Flood (Primary/Excess)				Owners/Contractors Prot Liability			
Builders Risk				Pollution Liability (1st Party/3rd Party)			
Off Premises Power Interruption				Plan Purchaser Protection			
Glass				Product Recall			
AUTOMOBILE	C	E	Q	Professional Liability			
Auto Liability				Warehouse Legal Liability			
Drive Other Car Liability				Watercraft Liability			
Drive Other Car Physical Damage				Umbrella			
Hired/Non Owned Liability				INLAND MARINE	C	E	Q
Hired Car Physical Damage				Accounts Receivable			
PIP: Ext Add'l, Broad				Valuable Papers			
Rental Reimbursement (PPT/Com. Veh.)				Bailees Coverage			
Uninsured Motorist (Primary/Excess)				Computer/EDP			
Garage/Garage keepers Liability				Contractors Equipment			
Truckers Liability				Signs			
Unladen Liability				Installation Floater			
Truckers Physical Damage				Mobile Equipment			
CRIME	C	E	Q	Motor Truck Cargo			
Employee Dishonesty (1st Party)				Transit/Transportation			
Employee Dishonesty (3rd Party)				WORKER'S COMPENSATION	C	E	Q
ERISA Bond				Other States			
Forgery or Alteration				USL&H			
Fiduciary Liability				Jones Act			
Money & Securities				Excess Employers Liability			
AIRCRAFT	C	E	Q	FOREIGN	C	E	Q
Aviation - Owned				International/Foreign Exposures			
Aviation - Non-Owned				Kidnap & Ransom			
OCEAN	C	E	Q	Travel Accident			
Ocean Marine				TERRORISM	C	E	Q
Cargo							
BONDS	C	E	Q	COVERAGE NOT LISTED ABOVE	C	E	Q
				Credit Insurance			
				Mold/Fungi Exclusion			
				EFIS Exclusion			

Date discussed with Client: _____

C=Coverage: "Y"(Yes), "N"(No) / E=Exposure: "Y" or "N" / Q=Quote: "Y" or "N"

This list of insurance coverage's is for information purposes only and is not meant to be a complete list for all your insurance needs.

Producers Signature: _____

VFIS ORDER FORM
SUMTER COUNTY BOARD OF COUNTY
COMMISSIONERS (FL) C40717

Coverage	<u>Effective/</u> Expiration Dates	Accept Initial to accept coverage	Decline Initial to decline coverage	Premium Quoted
Property	_____	_____	_____	\$ _____
Fidelity Bond	_____	_____	_____	\$ _____
Portable Equipment	10-1-10	RA	_____	\$ 5,107.00
Automobile (+Tax/Surcharges)	10-1-10	RA	_____	\$ 54,121.27
General Liability	_____	_____	_____	\$ _____
Management Liability	_____	_____	_____	\$ _____
Umbrella/Excess	_____	_____	_____	\$ _____
Total	_____	_____	_____	\$ 59,228.27

Signature of Insurance Representative _____

Date _____

Agency Name/Address Brown & Brown Insurance
P.O. Box 491636
Leesburg, FL 34749-1636

Producer/Service Rep _____

Before you return this form, you must:

1. Provide the INSURED'S Federal ID#: 59-6000865
2. Identify all mortgagees, loss payees and (for Auto only) additional insureds/lessors (provide address).
3. Choose \$1,000,000 underlying limits when there is an Umbrella.

This is not a binder, nor should it be used as one. This form is solely for the purpose of ordering property and casualty insurance coverages for which VFIS has provided a valid quote.

GENERAL FRAUD WARNING NOTICE

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and may subject the person to criminal and civil penalties.

Burt Hart

Signature of Insured

9-7-10

Date

Comments/Notes:



Vehicle #	Year	Make	Model	VIN	Body Type	Cost New
1	1994	Ford	F-150	1FTEF14N4RNA38928		15676
2	1998	Chev.	Truck	1GCEK14M7WZ206424		18666
3	1999	Ford	Ranger	1FTYR14V8XPB95609		15240
4	1994	Ford	PPT	2FACP71WPX147282	Fire departments (PPT)	20493
5	1999	Ford	Taurus	1FAFP58S1XA205460		21300
6	1996	GMC	Engine	1GDP7H1M9TJ1503689		150000
7	2001	Freightliner	Pumper	1FVD8X3561HH50547	Fire	200000
8	1986	FMC	PUMPER	1GDM7D1G4G511977	Fire	140000
9	1988	GMC/Chev	C Series 4x2	1GDM7D1F3JV521348		50000
10	2002	Kenworth	Pumper	2NKMHZ8X12M892957	Fire	150000
11	2000	International	4x2 4000 Series	1HTSCAAR2YH247751		150000
12	1999	Dodge	Ram Custom Series 4x4	3B6WF3661XM560661		44000
13	1989	GMG	2.5 Ton Truck	0127 10444		16000
14	1970	GMG	2.5 Ton Truck	NK0A4053211618		15000
15	1996	Freightliner	4x2	1FV6HLC88T619456		150000
16	2002	Ford F250-450	4x4	1FDWFF37F42EC79457		60000
17	1987	Ford	4x2	1FDXT84A9HVA63387		95000
18	1961	Ford	American/Tanker	C80FU130242	Fire	20000
19	1985	Chev.	Brush	1GCGD34J0GF322698	Fire	12000
20	2002	International	Tanker	1HTMKAAR62H501674	Fire	90000
21	1991	Ford	LTD Crown Victoria	2FACP72G9MX177154		17600
22	2001	American	LaFrance Engine	1FVABXBSX2HH57425	Fire	200000
23	2000	Kenworth	Engine/pumper	ZNKMHZ8X3YM850184	Fire	45000
24	2002	American	LaFrance Engine	423AADBS72RJ71306	Fire	223000
25	1991	E 1	Engine	1HTSDTPBR1MH367825	Fire	100000
26	1997	Ford F Series	4x2	1FDKF37F6VEC82220		51952
27	1986	Ford F Series	4x4	1FDKF38L5GNB47494		20000
28	1986	Kaiser	Jeep	418910022519892		10999
29	1980	Sutphen	Aerial Platform	VA404730		89500
30	2004	Ford	F550-750	1FDAX57P04ED12436		76936
31	1999	Ford	Crown Vic	2FAFP71W4XX113551		22265
32	1964	Military Truck		164606		5000
33	1962	Military	Truck	M55148		5000
34	1964	Military	Truck	164606165486		5000
35	1999	Ford	F250-450 Series	1FDWFF37F7XED68513		23840
36	2005	Highway Star Cargo	Trailer	1H9CB24235F384383		8103
37	2005	Ford	F550-750 Series	1FDAX57P75EC45853		69251
38	1999	Ford	Crown Vic	2FAFP71W5XX238767		22900

39	1987	Intl	6x4 S Series	1HTZVGDT9HH468833			67125
40	1995	Ford F Series	4X2	1FDKF37F2SNA61189			16000
41	2007	Kenworth	Fire Truck	2NKMZH8XX7M138805			151505
42	2007	Kenworth	Fire Truck	2NKMZH8XX7M138804			151505
43	2007	Pierce/Kenworth	Fire Pumper	2NKMZH8X27M170422			177281
44	2007	Pierce/Kenworth	Fire Pumper	2NKMZH8X97M170420			177281
45	2007	Pierce/Kenworth	Fire Pumper	2NKMZH8X07M170421			177281
46	2007	Kenworth	Fire Truck	2NKMZH8X87M138803			129740
47	1983	Ford	Fire Truck	1FDYD80U3DVA08915			17000
48	2006	Ford	F550 Brush	1FDAX57P7EA84956			81945
49	1969	Kais	Military Truck	K11004251058369			1250
50	2007	Ford	F550 4x4 Brush Truck	1FDAX57PX7EB31493			86445
51	2000	Ford	Crown Victoria	2FAFP71W6YX118672			3380
52	2002	Ford	Crown Victoria	2FAFP71W02X153733			4475
53	2002	Dodge	Durango	1B4HS38NX2F185900			27320
54	2008	Elite	Foaminator Brush Truck	1FDAX57R78EA69912		mounted on 2008 Ford F-550 4WD	95100
55	2008	Elite	Foaminator	1FDAX57R98EA69913		mounted on 08 Ford F550 4WD	95100
56	1989	Ford	Bronco	1FMEU15H6KLA23875			1552
57	2008	Kenworth	T300	2NKMNLN9X58M216638		Tanker	173250
58	1998	Ford	Supreme	1FDXE40F0WHA84483		Wheelchair Bus	5000
59	2008	Kenworth	T300	2NKMHN8X08M216663		Tanker	168210
60	2006	Ford	F550 Brush Truck	1FDAX57P56ED91007			86500
61	2008	Pierce Kenworth Pumper		2NKMHN8X08M220857			203850
62	2008	Pierce Kenworth Pumper		1NKMHN8X28M220858			203850
63	2008	Pierce Kenworth Pumper		2NKMHN8X48M220859			203850
64	2002	Dodge Durango	Fire Services	B4HS38N72F185899		SUV	5000
65	1990	Sutphen Aerial Platform	Fire Truck	1S9A31FE9L1003781			175000
66	1998	Dodge Ram 3500	Fire Station 28	3B6MF3667XM524528			18000
67	2003	Ford Expedition	Fire Dept	1FMPU15L83LC24952			6000
68	2001	Dodge Ram 1500	Fire Services	1B7HC13Y51J211515			4000
69	1980	GMC Ladder Service		T17DGAV603517			7000
70	1987	Ford Utility Truck		1FDKF38LXHNA31466			14658
71	1988	Kaiser Jeep	Brush Truck	4L3331022528308			10999
72	1991	Ford Crown Victoria		2FAFP71W6WX158554			23950
73	1996	Ford Crown Victoria		2FALP71W1TX192819			20650
74	1996	Ford Ambulance		1FDKF37F7TEA27153			25530
75	1996	Ford Explorer		1FMDU34X8TUA44738			22890
76	1998	Ford Supreme	MSA Repair	1FDXE40F9WHA84482			20775
77	1999	Dodge 3500 Utility Truck		3B6MF3667XM520723			32000

78	2001	Dodge Brush Truck		3B6MF36651M278232		32000
79	2004	Mako Air Cascade		5407H104297		20000
80	1988	Mako Air Cascade		54072990001		58000
81	2006	Fore Simulator		1U9SV53296S078002		368425
82	1993	Ford		1FMEU15N2PLA51900		20632
83	2010	Ford F250		1FTSX2BR4AEA39884		33292
84	1999	Chevy 2500		1GBGC24R2XF032017		2500
85	1997	Chev Tahoe		3GNEK18ROVVG147633		3500
86	1997	Chev Tahoe		3GNEK18R8VG147802		3500
87	2005	Chev	First Responder	1GCDT19358201664		22000
88	2005	Vulcan	Lowboy Trailer	VT459079		45000
89	2010	Ford F550	First Responder	1FDAX5HRXAEB25359		108098
90	2010	Ford Expedition		1FMJK1G55AEB48702		50000

INVOICE

Brown & Brown of Florida, Inc.

900 N 14th Street
 PO Box 491636
 Leesburg, FL 34749-1636

Customer	Sumter County Board of County Commissioners 4707
Date	09/01/2010
Customer Service	Travis Childers, CIC Sandra Mitchell
Page	1 of 1

Sumter County Board of County Commissioners
 910 N Main Street
 Suite 217
 Bushnell, FL 33513

Payment Information	
Invoice Summary	59,228.27
Payment Amount	
Payment for:	Invoice#138231
VFISTR206418800	

Thank You

Please detach and return with payment

Customer: Sumter County Board of County Commissioners

Invoice	Effective	Transaction	Description	Amount
138231	10/01/2010	Renew policy	Policy #VFISTR206418800 10/01/2010-10/01/2011 VFIS of Florida Fire Services - 10-11 VFIS Auto Florida Hurricane Cat Fun - 10-11 VFIS Auto Fees and Surcharges are estimated	58,566.00 662.27

Total
59,228.27

Thank You

Brown & Brown of Florida, Inc.
 900 N 14th Street PO Box 491636
 Leesburg, FL 34749-1636

(352)787-2431

Date

09/01/2010