



Arthur J. Gallagher & Co.

June 9, 2017

Horace McLarty
Risk Management
City of Hollywood
P. O. Box 229045-9045
Hollywood, FL 33022

Re: EMT Professional Liability
Policy term: 7/1/17 to 7/1/18

Dear Horace:

Your EMT Professional Liability policy will be renewing shortly. Attached is our quotation for coverage.

We are not aware of any changes in your exposures to loss, nor are we aware of any changes in your business operations that would necessitate additional coverage options. Please notify us immediately if you are planning any new business operations.

We would like to outline the following notable points for your consideration:

- Any entity not named above, may not be an insured entity. This may include partnerships and joint ventures. Named Insured: City of Hollywood, Florida
- The insurance carrier is Certain Underwriters at Lloyd's of London, same as expiring.
- The renewal premium is \$35,200.00. Premium is same as expiring.
- The premium is subject to a 25% minimum earned premium.
- The premium is not auditable.
- Defense costs are limited and included within the policy limits with the exception of a separate limit of \$250,000 outside the limit of liability.
- Significant policy exclusions include but are not limited to the following: Terrorism, Biological or Chemical Materials Exclusion, TPCA exclusion, Sanction Limitation and Exclusion, Seepage and Pollution Exclusion etc.
- The exposures are per signed application dated 5/11/17. Coverage is per the expiring. It is your responsibility to notify us of all necessary changes.
- The policy is claims-made and contains the following restrictions and claims reporting requirements:
 1. Retroactive Date: Split Retro Dates as follows:
 - 7/1/2009 – as respects \$100,000 each claim limit/\$300,000 annual aggregate
 - 7/11/2011 – as respects the difference between \$250,000 each claim limit/\$500,000 annual aggregate limit and \$100,000 each claim limit/\$300,000 annual aggregate limit.
 2. Definition of claim: Refer to Policy Form
 3. Incident or Claim Reporting Provision: Refer to Policy Form
 4. Extended Reporting Period Option Details: Refer to Policy Form
- Immediately report all claims to:

Arthur J. Gallagher Risk Management Services
Phone: (561) 998-6785 Fax: (561) 996-6708
Email: Kathy.hill@ajg.com



PREMIUM SUMMARY

Quote	2016-2017	2017-2018
Lloyds Renewal Premium including separate limit of defenses \$250,000 outside the limit of liability	\$35,200.00	\$35,200.00

To renew/bind this policy, please refer to the "Client Authorization to Bind Coverage" page attached.

1. Note any changes you desire to be made.
2. Date and sign.
3. Return prior to the effective date of coverage.

We appreciate your business and look forward to working with you in the coming year. Please contact me if you have any questions.

Sincerely,

Donna M. Perusi
Client Service Associate Senior



Compensation Disclosure Schedule

Coverage(s)	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name 1	Estimated Annual Premium 2	Comm % or Fee 3	Wholesaler, MGA or Intermediary % 4	AJG Owned ? Yes or No
EMT Professional Liability	Certain Underwriters at Lloyds of London	AmWins	\$35,200.00	0%	6%	No
Risk Management Fee				Included in Brokers capped commission agreement		

Some carriers pay Gallagher supplemental or contingent commissions in addition to the policy commission. Contingent commissions are typically contingent upon performance factors such as growth, profit, volume or retention, while supplemental commissions are not. These supplemental or contingent commissions may range from less than 1% up to 10 % of the policy premium. Please refer to the Compensation Disclosure or contact your Gallagher representative for additional information.

1. We were able to obtain more advantageous terms and conditions for you through an intermediary/wholesaler.
2. If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.
3. The commission rate is a percentage of annual premium excluding taxes & fees.
* Gallagher is receiving ___% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.
4. * The non-Gallagher intermediary/wholesaler did not provide their compensation information for this proposal. The usual and customary compensation to a wholesaler/ intermediary ranges from 5% to 12%, but we cannot verify that range is applicable in connection with this proposal.



Important Disclosures

The quotation(s) attached are an outline of certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

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

TRIA/TRIPRA Disclaimer – If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

The TRIPRA program increases the amount needed in total losses by \$20 million each calendar year before the TRIPRA program responds from the 2015 trigger of \$100 million to \$200 million by the year 2020.

TRIPRA is set to expire on December 31, 2020. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2020. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations



Compensation Disclosure

One of the core values highlighted in The Gallagher Way states, "We are an Open Society," and our open society extends to the compensation Gallagher receives. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies. Contingent commissions provide for additional compensation if stipulated underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the particular insurance company and/or through the particular intermediary, not on an individual policy basis. Some insurance markets, including Gallagher-owned intermediaries, have modified their commission schedule with Gallagher, resulting in an increase in certain commission rates. These additional commissions, commonly referred to as "supplemental commissions" are frequently known as of the effective date of the applicable insurance placement, but some insurance companies pay this commission later and apart from when commission is normally paid at policy issuance. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. **Note:** Upon request, your Gallagher representative can provide more specific market information regarding contingent and supplemental commission related to your insurance coverage placed through Gallagher.
3. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
4. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility is utilized in the placement of a client's account, the facility may earn and retain customary brokerage commission or fees for its work.
5. Gallagher assists its clients in procuring premium finance quotes and unless prohibited by law may earn compensation for this optional value-added service.
6. From time to time, Gallagher may participate in insurance company promotional events or training and development that insurers provide for Gallagher employees.
7. Gallagher strives to find appropriate coverage at a competitive price for our clients. In order to achieve these goals, we gather and analyze data about our clients and their insurance coverage. This data and the resulting analytical tools help us better understand the current marketplace, more accurately predict future trends and offer tailored solutions to our clients. This data may also be provided to insurers pursuant to consulting service agreements from which we earn fees.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please contact Gallagher via e-mail at Compensation_Complaints@ajg.com or by regular mail at:



Arthur J. Gallagher & Co.

AJG Chief Compliance Officer
Arthur J. Gallagher & Co.
2850 Golf Rd., 8th Floor
Rolling Meadows, IL 60008



Carrier Ratings and Admitted Status

Proposed Carriers	A.M. Best's Rating	Admitted/Non-Admitted
Certain Underwriters at Lloyds of London	A XV	Non-Admitted

If the above indicates coverage is placed with a non-admitted carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state. The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings

Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Good	C, C-	Weak	F	In Liquidation
				S	Suspended

Financial Size Categories

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

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

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

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.



Arthur J. Gallagher & Co.

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Gallagher companies use A.M. Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.



BEST'S FINANCIAL STRENGTH RATING GUIDE – (FSR)			
<p>A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. An FSR is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In addition, an FSR may be displayed with a rating identifier, modifier or affiliation code that denotes a unique aspect of the opinion.</p>			
Best's Financial Strength Rating (FSR) Scale			
Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A-	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B-	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C-	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
<p>* Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-".</p>			
FSR Non-Rating Designations			
Designation Symbols	Designation Definitions		
E	Status assigned to insurance companies that are publicly placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal ongoing insurance operations; an impaired insurer.		
F	Status assigned to insurance companies that are publicly placed in liquidation by a court of law or by a forced liquidation; an impaired insurer.		
S	Status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.		
NR	Status assigned to insurance companies that are not rated; may include previously rated insurance companies or insurance companies that have never been rated by AMBRIS.		
Rating Disclosure – Use and Limitations			
<p>A Best's Credit Rating (BCR) is a forward-looking independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of balance sheet strength, operating performance and business profile or, where appropriate, the specific nature and details of a security. Because a BCR is a forward-looking opinion as of the date it is released, it cannot be considered as a fact or guarantee of future credit quality and therefore cannot be described as accurate or inaccurate. A BCR is a relative measure of risk that implies credit quality and is assigned using a scale with a defined population of categories and notches. Entities or obligations assigned the same BCR symbol developed using the same scale, should not be viewed as completely identical in terms of credit quality. Alternatively, they are alike in category (or notches within a category), but given there is a prescribed progression of categories (and notches) used in assigning the ratings of a much larger population of entities or obligations, the categories (notches) cannot mirror the precise subtleties of risk that are inherent within similarly rated entities or obligations. While a BCR reflects the opinion of A.M. Best Rating Services, Inc. (AMBRIS) of relative creditworthiness, it is not an indicator or predictor of defined impairment or default probability with respect to any specific insurer, issuer or financial obligation. A BCR is not investment advice, nor should it be construed as a consulting or advisory service, as such; it is not intended to be utilized as a recommendation to purchase, hold or terminate any insurance policy, contract, security or any other financial obligation, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Users of a BCR should not rely on it in making any investment decision; however, if used, the BCR must be considered as only one factor. Users must make their own evaluation of each investment decision. A BCR opinion is provided on an "as is" basis without any expressed or implied warranty. In addition, a BCR may be changed, suspended or withdrawn at any time for any reason at the sole discretion of AMBRIS.</p>			
<p>BCRs are distributed via the AMBRIS website at www.ambrist.com. For additional information regarding the development of a BCR and other rating-related information and definitions, including outlooks, modifiers, identifiers and affiliation codes, please refer to the report titled "Understanding Best's Credit Ratings" available at no charge on the AMBRIS website. BCRs are proprietary and may not be reproduced without permission.</p>			
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TO: AmWINS Brokers of Georgia - Stockbridge,
GA(formerly Gresham)
1 Gresham Landing
Stockbridge, GA 30281

Renewal

We are pleased to provide the following:
Claims Made Professional Liability Only Quote
Valid for Thirty (30) Days

Control No: 579279

Producer: AmWINS Brokerage Co

Named Insured: City of Hollywood

Professional Services:

Coverage Offerings:

Per Claim:	Aggregate:	Deductible:	Premium:	+ Fees:	Rate:	Exposure Base:
\$250,000	\$500,000	\$50,000	\$35,200	\$0.00		\$0

Both Limit and Deductible include loss and expense combined.

Retro Date:

Issued By: at Certain Underwriter's at Lloyd's, London
(AM Best A Excellent) Non-Admitted

Minimum Earned Premium: 25% of total written premium. (flat cancellation not permitted)

Note: Taxes, Fees and Filings (if applicable) are the responsibility of the broker.

Please read all terms and conditions shown above carefully as they may not conform to the specifications shown in your submission. Coverage shall be subject to all terms and conditions of the policy to be issued which shall when delivered, replace the binder.

**Errors & Omissions
Forms And Conditions**

Forms:

PGI PL 062 0109 - Split Retro Date, NMA1477 - Radioactive Contamination Exclusion Clause-Liability-Direct (U.S.A.), PGI PL 016 0109 - Policy Coverage Wording Amendment, LSW1135b - A Lloyd's Privacy Policy Statement, NMA1331 - Cancellation Clause, PGI PL 022 0109 - Allied Health Care Professional Liability Insurance Coverage Part (Claims Made and Reported), NMA1998 - Service of Suit Clause (USA), NMA1256 - Nuclear Incident Exclusion Clause, PGI PL 057 0109 - Deductible Endorsement, PGI PL 039 0109 - HIPAA Sublimit, PGI PL 001 0109 - Listing of Forms and Endorsements Forming a Part of This Policy, FL SL Notice - Florida Surplus Lines Notice, PGI PL 025 0109 - Allied Health Care Professional Liability Insurance Coverage Part Supplemental Declaration, SLC3 USA - SLC3 USA, LSW 1001 - Several Liability Notice, PGI PL 023 0109 - Allied Health Care Common Policy Declaration, PGI PL 074 1212 - TCPA Exclusion, PGI PL 002 - Designation of Surplus Lines Agent, LMA3100 - Sanction Limitation and Exclusion Clause, Lloyd's UW 014 - Schedule of Participating Underwriters, NMA2918 - War and Terrorism Exclusion, PGI PL 033 0109 - Additional Insured (Medical Director), PGI PL 063 0109 - Amendatory Endorsement

Conditions:

Subject to any special instructions from underwriter., Will require completed surplus lines form

Additional Comments:

Exposure Base: 65,221 Emergency Responses/14,740 Amb Transports
07/01/2009 for 100/300 & 7/1/11 for diff between 100/300 and 250/500 - as expiring.
Includes Medical Director as expiring
Loading and unloading is included as expiring
Quote is netted down to 6% commission as expiring
Will endorse Defense Outside the Limit capped at \$250,000 (10% A/P (\$3200) included above - as expiring
App sent is ok to bind

Forms

Cancellation Clause
Service of Suit Clause (USA)
A Lloyd's Privacy Policy Statement
SLC3 USA
Several Liability Notice
Nuclear Incident Exclusion Clause
War and Terrorism Exclusion
Listing of Forms and Endorsements
Forming a Part of This Policy
Policy Coverage Wording Amendment
Allied Health Care Professional Liability
Insurance Coverage Part (Claims Made
and Reported)
Allied Health Care Common Policy
Declaration
Allied Health Care Professional Liability
Insurance Coverage Part Supplemental
Declaration
Additional Insured (Medical Director)
HIPAA Sublimit
Designation of Surplus Lines Agent
Deductible Endorsement
Split Retro Date
Amendatory Endorsement
Florida Surplus Lines Notice
TCPA Exclusion
Sanction Limitation and Exclusion Clause
Radioactive Contamination Exclusion
Clause-Liability-Direct (U.S.A.)
Schedule of Participating Underwriters

Conditions

Subject to any special instructions from
underwriter.
Will require completed surplus lines form

Warranties