

Hartford Insurance Company of the Midwest
FLOOD INSURANCE RENEWAL PREMIUM NOTICE

IMPORTANT: THIS FLOOD INSURANCE POLICY WILL EXPIRE: 3/01/2017

PAYOR NAME & MAILING ADDRESS

PRODUCER NAME & MAILING ADDRESS

CITY OF HOLLYWOOD
 PO BOX 229045
 HOLLYWOOD, FL 33022-9045

PRODUCER#:-08172-00015-000-00003
 ARTHUR J GALLAGHER & COMPANY
 8333 NW 53RD ST STE 600
 MIAMI, FL 33166-4789
 (305)592-6080

INSURED NAME

LOCATION OF INSURED PROPERTY

CITY OF HOLLYWOOD

FIRE STATION 40
 707 S OCEAN DR
 HOLLYWOOD, FL 33019-2009

If you are no longer responsible for the payment of the premium on this policy please notify your agent.

	COVERAGE	DEDUCTIBLE	PREMIUM OPTIONS
	1. Option 1 includes a 10% increase in the amount of building coverage and a 5% increase in the amount of contents coverage.	BUILDING \$500,000 CONTENTS \$185,200	BUILDING \$5,000 CONTENTS \$5,000	1 $18,061.00
2. Option 2 is the amount of insurance coverage currently in force.	BUILDING \$500,000 CONTENTS \$176,400	BUILDING \$5,000 CONTENTS \$5,000	2 \$18,027.00

Primary Residence: N

Please contact your insurance representative with any questions or policy changes.

If paying by CHECK, please detach and return bottom remittance portion with your payment in the enclosed envelope.
 Print Date: 1/05/2017

PLEASE DO NOT STAPLE

INSURED NAME & MAILING ADDRESS

CITY OF HOLLYWOOD
 PO BOX 229045
 HOLLYWOOD, FL 33022-9045

PRODUCER 08172-00015-000-00003

POLICY NUMBER 99055447662016

Payment must be received by the due date to retain the Policy Effective Date

RENEWAL EFFECTIVE DATE: 3/01/2017
 PAYMENT DUE BY: 3/01/2017

SELECT COVERAGE OPTION:

\$18,061 \$18,027

Make check payable to:
HARTFORD FIRE INSURANCE COMPANY

CHECK PAYMENT COUPON ONLY

(See reverse side for credit card payment option.)

Please see the enclosed notice for important information about your policy renewal.



HARTFORD FIRE INSURANCE COMPANY

PO Box 731178
 Dallas, TX 75373-1178

Hartford Insurance Company of the Midwest
FLOOD INSURANCE RENEWAL PREMIUM NOTICE

IMPORTANT: THIS FLOOD INSURANCE POLICY WILL EXPIRE:

2/10/2017

PAYOR NAME & MAILING ADDRESS

PRODUCER NAME & MAILING ADDRESS

CITY OF HOLLYWOOD
 PO BOX 229043
 HOLLYWOOD, FL 33022-0000

PRODUCER#: -08172-00015-000-00003
 ARTHUR J GALLAGHER & COMPANY
 8333 NW 53RD ST STE 600
 MIAMI, FL 33166-4789
 (305)592-6080

INSURED NAME

LOCATION OF INSURED PROPERTY

CITY OF HOLLYWOOD

1617 N SURF RD
 HOLLYWOOD, FL 33019-3308

BUILDING DESCRIPTION: Charnow Building

If you are no longer responsible for the payment of the premium on this policy please notify your agent.

	COVERAGE	DEDUCTIBLE	PREMIUM OPTIONS
	1. Option 1 includes a 10% increase in the amount of building coverage and a 5% increase in the amount of contents coverage.	BUILDING \$500,000 CONTENTS \$126,000	BUILDING \$2,000 CONTENTS \$2,000	1 $8,355.00
2. Option 2 is the amount of insurance coverage currently in force.	COVERAGE BUILDING \$500,000 CONTENTS \$120,000	DEDUCTIBLE BUILDING \$2,000 CONTENTS \$2,000	2 \$8,299.00

Primary Residence: N

Please contact your insurance representative with any questions or policy changes.

If paying by CHECK, please detach and return bottom remittance portion with your payment in the enclosed envelope.
 Print Date: 12/14/2016

PLEASE DO NOT STAPLE

INSURED NAME & MAILING ADDRESS
 CITY OF HOLLYWOOD
 PO BOX 229043
 HOLLYWOOD, FL 33022-0000

PRODUCER 08172-00015-000-00003

POLICY NUMBER 87057324472016

Payment must be received by the due date to retain the Policy Effective Date

RENEWAL EFFECTIVE DATE: 2/10/2017
 PAYMENT DUE BY: 2/10/2017

SELECT COVERAGE OPTION:

\$8,355 \$8,299

Make check payable to:
 HARTFORD FIRE INSURANCE COMPANY

CHECK PAYMENT COUPON ONLY
 (See reverse side for credit card payment option.)



HARTFORD FIRE INSURANCE COMPANY

PO Box 731178
 Dallas, TX 75373-1178

Please see the enclosed notice for important information about your policy renewal.

Important Information

1. The policy indicated on the enclosed invoice will expire at 12:01 A.M. on the date shown unless the renewal payment is received by the Flood Insurance Processing Center within 30 days following the expiration date, in which case the policy will be renewed without any lapse in coverage. If payment is not received within 30 days of the expiration date, the policy may be renewed and a thirty-day waiting period, **commencing from the date premium is received**, will apply before coverage is effective.
2. CERTIFIED MAIL - In those cases where the renewal premium payment and this notice are mailed to the Flood Insurance Processing Center via Certified Mail, the date the premium was mailed will be considered the date of receipt.
3. If the premium is not received by the expiration date, any mortgagee of record for the insured property, as indicated on the Policy Declaration Page, will be provided written notice of expiration.
4. Replacement cost coverage is provided under the Standard Flood Insurance Policy Dwelling Form for a SINGLE FAMILY DWELLING, which is the insured's principal residence, provided the amount of building insurance is at least 80% of the replacement cost value of the structure at the time of loss or is the maximum coverage amount available under the National Flood Insurance Program, whichever is less. This applies to building coverage only. Please contact your agent for details.
5. To avoid a co-insurance penalty, buildings insured under the Residential Condominium Association Policy must be insured within 80% of the replacement cost value of the building at the time of the loss. Please contact your agent to review the coverage amount and replacement cost of the building to ensure the building is not underinsured.
6. If the payor information on this form is incorrect, please notify the agent immediately. The agent should be advised to notify the Flood Insurance Processing Center of the correct payor name.



Arthur J. Gallagher & Co.

January 3, 2017

Mr. Horace McLarty
City of Hollywood
PO Box 229045
Hollywood, FL 33022-9045

Re: Renewal of Flood Policies
Policy No.: See Attached Schedule
Expiration Date: February 10th, 2017 and February 28th, 2017

Dear Mr. McLarty,

The above referenced Flood Policies will expire on 2/10/17 & 2/28/17. We have attached a copy of your renewal notices/invoices from Hartford Ins. Co. of the Midwest.

To secure renewal coverage please submit payment to Hartford Fire Ins. Co. in accordance with the billing options provided in the renewal quotation.

Once coverage is bound, you may only cancel coverage in accordance with the applicable rules and regulations of NFIP. Minimum premium varies based on the flood zone, pre or post firm eligibility and will include all non-refundable NFIP fees and surcharges.

Gallagher is responsible for the placement of the Scheduled Flood policies in this quote letter. It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

We are not aware of any changes in your exposure 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

Any entity not named in this proposal, may not be an insured entity. This may include partnerships and joint ventures.

Arthur J. Gallagher Risk Management Services, Inc.
2255 Glades Road | Suite 200E
Boca Raton, FL 33431

p 561.995.6706
f 561.995.6708
ajg.com



Arthur J. Gallagher & Co.

Claims handling instructions are provided for your convenience. Please review the following page and advise should you have any questions.

Please take a few moments to review your flood insurance schedule and should you find any corrections are needed, or if you have any questions, please contact me. I look forward to working with you in the coming year.

Best Regards,

Tara Morrone
Client Service Manager

Enclosures



Arthur J. Gallagher & Co.

January 5, 2017

Mr. Horace McLarty
City of Hollywood
PO Box 229045
Hollywood, FL 33022-9045

Re: Renewal of Flood Policies
Policy No.: 99055447662016
Expiration Date: March 1, 2017

Dear Mr. McLarty,

The above referenced Flood Policies will expire on 3/1/17. We have attached a copy of your renewal notices/invoices from Hartford Ins. Co. of the Midwest.

To secure renewal coverage please submit payment to Hartford Fire Ins. Co. in accordance with the billing options provided in the renewal quotation.

Once coverage is bound, you may only cancel coverage in accordance with the applicable rules and regulations of NFIP. Minimum premium varies based on the flood zone, pre or post firm eligibility and will include all non-refundable NFIP fees and surcharges.

Gallagher is responsible for the placement of the Scheduled Flood policies in this quote letter. It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

We are not aware of any changes in your exposure 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

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Arthur J. Gallagher Risk Management Services, Inc.
2255 Glades Road | Suite 200E
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p 561.995.6706
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Arthur J. Gallagher & Co.

Claims handling instructions are provided for your convenience. Please review the following page and advise should you have any questions.

Please take a few moments to review your flood insurance schedule and should you find any corrections are needed, or if you have any questions, please contact me. I look forward to working with you in the coming year.

Best Regards,

Tara Morrone
Client Service Manager

Enclosures



Arthur J. Gallagher & Co.

CLAIMS HANDLING INSTRUCTIONS

When do you report a claim?	Claims are to be reported IMMEDIATELY
Where do you report a claim?	Directly to: American Bankers Ins. Co.
How do you report a claim?	Phone – 1-800 759-8656 Fax – 1-866-528-3252 E-Mail: Claims@floodpro.net Mailing Address – PO Box 2057 Kalispell, MT 59903
If you experience any difficulty in reporting claims directly to carrier:	Phone, fax or email to Arthur J. Gallagher RMS, Inc. Phone – 561-995-6706 Fax – 561-995-6708 Email – Kathy_Hill@ajg.com



CARRIER RATINGS AND ADMITTED STATUS

Proposed Carriers	A.M. Best's Rating	Admitted/Non-Admitted
Hartford Ins. Co. of the Midwest	A+ XV	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.

Best's Credit Ratings reproduced herein appear under license from A.M. Best and do not constitute, either expressly or impliedly, an endorsement of (Licensee's publication or service) or its recommendations, formulas, criteria or comparisons to any other ratings, rating scales or rating organizations which are published or referenced herein. A.M. Best is not responsible for transcription errors made in presenting Best's Credit Ratings. Best's Credit Ratings are proprietary and may not be reproduced or distributed without the express written permission of A.M. Best Company.

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.

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS			
A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.			
Best's Financial Strength Ratings			
	Rating	Descriptor	Definition
Secure	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Vulnerable	B, B-	Fair	Assigned to 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.
	C++, C+	Marginal	Assigned to 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.
	C, C-	Weak	Assigned to 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.
	D	Poor	Assigned to 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.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) 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.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies 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.
Rating Modifiers			
Modifier	Descriptor	Definition	
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.	
p/d	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process. (Discontinued in 2010)	
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.	
Rating Outlooks			
Indicates potential direction of a Best's Financial Strength Rating over an intermediate term, generally defined as 12 to 36 months.			
Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.		
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.		
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.		
Under Review Implications			
Indicates the potential direction of a Best's Financial Strength Rating that is in Under Review status based on information currently available.			
Positive	Indicates there is a reasonable likelihood the company's rating will be raised as a result of A.M. Best's analysis of a recent event.		
Negative	Indicates there is a reasonable likelihood the company's rating will be lowered as a result of A.M. Best's analysis of a recent event.		
Developing	Indicates there is uncertainty as to the final rating outcome, but there is a reasonable likelihood the company's rating will change as a result of A.M. Best's analysis of a recent event.		
Not Rated Designation			
NR: Assigned to companies that are not rated by A.M. Best.			
Rating Disclosure			
A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do 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. A Best's Financial Strength Rating 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 arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's <i>Terms of Use</i> at www.ambest.com .			
Best's Financial Strength Ratings are distributed via press release and/or the A.M. Best website at www.ambest.com and are published in the <i>Credit Rating Actions</i> section of <i>Best's Journal</i> ™. Best's Financial Strength Ratings are proprietary and may not be reproduced without permission. Copyright © 2014 by A.M. Best Company, Inc.			
			Version 080114



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.

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 contingent compensation if 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 insurance company and/or through the 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 some commission rates. These additional commissions, commonly referred to as "supplemental commissions" are known as of the effective date, but some insurance companies are paying 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.
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 was utilized in the placement of a client's account, the facility may have earned and retained customary brokerage commission or fees for its work.



5. Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this 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 customers. In order to achieve these goals, we gather and analyze data about our customers 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 customers. The 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 send an e-mail to Compensation_Complaints@ajg.com or send a letter to:

Compliance Officer
Arthur J. Gallagher & Co.
Two Pierce Place, 20th Floor
Itasca, IL 60143

CITY OF HOLLYWOOD
FLOOD INSURANCE SCHEDULE - EXP. LIMIT

EXPIRING LIMITS		February 17-18								
PROPERTY LOCATION	POLICY #	FLOOD ZONE	POLICY YEAR	BLDG SOV LIMIT	CONTENTS SOV LIMIT	2017-2018 BUILDING	2017-2018 CONTENTS	BUILDING DEDUCTIBLE	CONTENTS DEDUCTIBLE	2017-2018 PREMIUM
1 1617 N. Surf Rd., Community Ctr. Charnow Bldg, Hollywood, FL 33019	87057324472017	AE	2/10/17-18	\$ 998,000	\$ 120,000	\$ 500,000	\$ 120,000	\$ 2,000	\$ 2,000	\$ 8,299

CITY OF HOLLYWOOD
FLOOD INSURANCE SCHEDULE

PROPERTY LOCATION	POLICY YEAR	POLICY #	FLOOD ZONE	2017 BUILDING SOV LIMIT	2017 CONTENTS SOV LIMIT	2017-2018 BUILDING LIMITS	2017-2018 CONTENTS LIMITS	BUILDING DEDUCTIBLE	CONTENTS DEDUCTIBLE	2017-2018 PREMIUM
707 So Ocean Drive, Fire Station #40, Hollywood, FL 33019	3/1/17-18	99055447662016	AE	\$ 7,329,000	\$ 176,400	\$ 500,000	\$ 176,400	\$ 5,000	\$ 5,000	\$ 18,027.00
TOTAL										\$ 18,027.00