## Casualty Program Renewal Update

#### City of Hollywood

August 28, 2015

Policy Term: 10/1/15 to 10/1/16
Casualty Package
Excess Workers Compensation
Crime
Accidental Death & Dismemberment
Fiduciary Liability



Arthur J. Gallagher & Co.

Jori L. Van der Voort, ARM Area Senior Vice President Jori\_Van\_der\_Voort@ajg.com 305-639-3116 Kathy M. Hill, CIC Area Assistant Vice President Kathy\_Hill@ajg.com 561-998-6785

Arthur J. Gallagher Risk Management Services, Inc. 2255 Glades Road, Suite 200E Boca Raton, FL 33431 Phone: 561-998-6706 Fax: 561-998-6708 www.ajg.com

#### Arthur J. Gallagher & Co. - About Your Broker

As the World's 4th largest insurance brokerage and risk management services firm, we have extensive experience, especially in Florida:

- Specializing in Florida Public Sector Insurance for over 35 years
- Florida Premium Volume: \$490,000,000 (\$300,000,000 Property Premium Volume)
- Over 300 Public Sector Professionals in Gallagher Worldwide; 40 Public Sector Professionals in Florida.
- Currently represent over 15 Tri-County Public Entities:

| 1 | Broward BOCC                            | 9  | City of Hollywood              |
|---|-----------------------------------------|----|--------------------------------|
| 2 | Miami Dade BOCC                         | 10 | City of Miami Beach            |
| 3 | Palm Beach BOCC                         | 11 | City of Miramar                |
| 4 | South Florida Water Management District | 12 | City of Pembroke Pines         |
| 5 | City of Boca Raton                      | 13 | City of Pompano Beach          |
| 6 | City of Coral Gables                    | 14 | City of Riviera Beach          |
| 7 | City of Deerfield Beach                 | 15 | Broward County School Board    |
| 8 | City of Hialeah                         | 16 | Miami Dade County School Board |

#### Gallagher Core Strengths

- 1. We are a cohesive member of your Risk Management
- 2. Provide the tools & resources for you to succeed
- 3. High Level of Service Your Team has a manageable account load
- 4. Design your Program to fit your needs As your broker we represent you, and will discuss all products available in the marketplace
- 5. We discuss with you your TCOR-Total Cost of Risk when analyzing your needs
- 6. Team Professional Expertise and Intellectual Capital ability to access Global Resources
- 7. Market Leverage Gallagher is the Largest Retail Commercial Property Broker in the State of Florida

#### **Daily Services**

- Communications availability 24/7 to our Public Entity Client to answer questions, coordinate exposure data, discuss pressing issues and provide claim support during a crisis
- 2. Certificate Issuance hourly turnaround time
- Contract review and recommendations
- 4. Holistic Approach continuously monitoring of exposures and coverage to prevent duplication, address coverage gaps and ensure policy issuance is accurate
- 5. We organize our information and resources to fit your needs not the other way around

#### **Recurring Services**

- 1. Budget Forecasting / Projections We assist you in projecting and meeting your budget requirements
- 2. Communicate Market Conditions and Projections
- 3. Pre-Renewal Discussions and Appetite for Risk
- 4. Data Collection Exposure analysis Identify Goals & Objectives for the Renewal
- 5. Detailed Submissions with meaningful analysis
- 6. Marketing provide options for consideration
- 7. Benchmarking Historical / Peer Measurement both Regionally and Nationally

#### **Project Specific**

- 1. Resources available: Claims Advocacy & Loss Control specializing in Public Entity
- 2. FEMA Support
- 3. Claims and Loss Analysis Review
- 4. Loss Control Recommendations focus on historical cost drivers
- 5. Manuscript Forms / Endorsements to fit your needs
- 6. White Paper discussions on Emerging Issues & Risks both local & national
- 7. Coordinate CAT Modeling, Appraisals Services and Engineering reports to strengthen exposure data
- 8. Consulting Work with Detailed Recommendations

#### State of the Market - As of August 2015

#### Excess Workers Compensation - Market is stabilizing

The excess workers compensation insurance market continues to be challenging, and has been characterized in the last several years by:

- Industry combined ratios that had been exceeding 100% (and which have little to no investment income to make up the difference).
- 2. Carriers withdrawing from, or curtailing their writings in the market
- 3. Carriers having their ratings threatened
- 4. Increased rates and higher self-insured retentions.

While the market volatility appears to have subsided, the market is still in a slight uptick. However, for clients with positive loss experience, we have been able to negotiate favorable renewals.

#### Primary and Excess Casualty - Stable/loss driven

We are currently in a stable casualty market in which clients are seeing mostly flat renewals, except for clients with significant losses.

#### 2015-16 Renewal Highlights

Overall, the Casualty and Workers' Compensation renewals are favorable. The primary package has been reduced slightly and options have been provided for additional Cyber Liability coverage and Crime coverage.

The Excess Workers Compensation marketplace is stabilizing and your renewal reflects this as you have received a flat rate for this renewal.

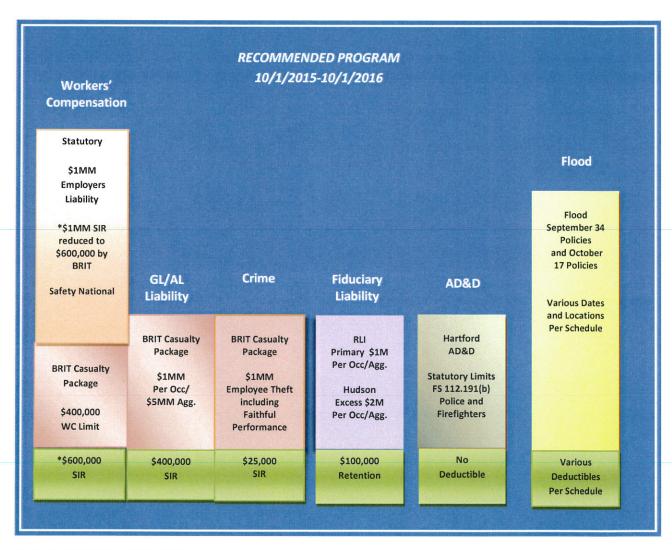
The Fiduciary Liability premium has increased for the \$1M primary due to claim activity and underfunding. However, we have been able to offer an increased limit with excess liability options.

#### Marketing

Obtaining a comprehensive and competitively priced program of insurance in the marketplace requires more than access to the market. Past experience and credibility with markets are the foundation of a successful campaign for your company. Complete and accurate submissions, with detailed specifications, are essential. The following are a list of the carriers that were approached during the marketing process:

| Carrier                                                | Line of Coverage                   | Market Response                                                          |
|--------------------------------------------------------|------------------------------------|--------------------------------------------------------------------------|
| Lloyd's of London/Brit - Incumbent                     | Casualty Package                   | Quoted                                                                   |
| Safety National Casualty Corp.                         | Casualty Package                   | Declined to quote – cannot meet provide comparable coverage terms        |
| Evanston Insurance Co.                                 | Casualty Package                   | Declined to quote – cannot meet provide comparable coverage terms        |
| Safety National Casualty Corp Incumbent                | Excess Workers' Compensation       | Quoted                                                                   |
| New York Marine & General Insurance Co.                | Excess Workers' Compensation       | Declined – terms and premium not competitive                             |
| Midwest Employers Casualty Co.                         | Excess Workers' Compensation       | Declined – Minimum SIR \$1,500,000                                       |
| Hartford Fire Insurance Co Incumbent                   | Crime                              | Quoted                                                                   |
| Lloyds of London/Brit – additional line to the package | Crime .                            | Quoted                                                                   |
| ACE American Insurance Co Incumbent                    | Accidental Death and Dismemberment | 2 year policy – 2 <sup>nd</sup> year Installment                         |
| RLI                                                    | Fiduciary Liability                | Quoted \$1,000,000 primary. Will not offer additional limits             |
| Hudson                                                 | Fiduciary Liability                | Quoting Limits excess \$1,000,000.<br>Cannot quote primary due to claims |
| ULLICO/Markel Insurance Co                             | Fiduciary Liability                | Quoting Limits excess \$3,000,000.<br>Cannot quote below \$3,00,000      |
| CNA                                                    | Fiduciary Liability                | Declined due to claims and underfunding                                  |
| Chubb                                                  | Fiduciary Liability                | Declined due to claims and underfunding                                  |
| AIG                                                    | Fiduciary Liability                | Pending response                                                         |
| Travelers                                              | Fiduciary Liability                | Declined due to claims and underfunding                                  |
| Hiscox                                                 | Fiduciary Liability                | Cannot quote monoline Fiduciary<br>Liability                             |

#### 2015-2016 Program Structure



#### FOR ILLUSTRATION PURPOSES ONLY

**Note:** Exhibit does not reflect complete deductible terms, limitations, coverages or exclusions. Refer to actual policy wording for details

#### Casualty Package

Coverage will remain with Lloyd's of London, BRIT Syndicate. We sent submissions to two other markets and found that they could not offer comparable coverage at a competitive price. Brit offered the best value at a competitive price and included Crime coverage and an increased limit for Cyber Liability.

- \$1,000,000 Per Occurrence Limits/\$5,000,000 Aggregate for General Liability, Auto Liability and Law Enforcement Liability. Self-Insured Retention is \$400,000
- Workers Compensation Limit: \$400,000 Excess \$600,000 Self-Insured Retention
- Crime \$1,000,000 for Employee Dishonesty, Money & Securities and Forgery/Alteration.
   Self-Insured Retention \$25,000
- Cyber Liability \$2,000,000 Aggregate, Security Breach Sublimit \$250,000. Self-Insured Retention \$25,000
- Loss Control Funding of \$3,000
- Premium increased from \$305,000 to \$312,800

#### **Casualty Premium Summary**

| Carrier                                                                               | Premium                                   |
|---------------------------------------------------------------------------------------|-------------------------------------------|
| Lloyds of London/ Brit/including WC buffer, Crime and Increased Cyber Liability Limit | \$312,800                                 |
| Evanston Insurance Co./including WC buffer                                            | Declined not competitive premium or terms |
| Safety National Casualty Corp./no WC buffer                                           | Declined not competitive premium or terms |

#### **Excess Workers Compensation**

As mentioned earlier, the market place for excess workers compensation appears to be stabilizing. We approached the few carriers that continue to offer coverage in Florida. The current carrier, Safety National provided the most competitive quote for the expiring terms.

- Payroll increased from \$85,000,000 to \$93,440,945. An increase of 10%
- Rate remains the same as expiring
- Employers Liability \$2,000,000
- Premium has increased from \$186,389 to \$204,221

Our marketing solicitation results are as follows:

| # | Carrier                            | SIR         | WC Limit         | EL Limit            | Premium   |
|---|------------------------------------|-------------|------------------|---------------------|-----------|
| 1 | Safety National Casualty Corp.     | \$1,000,000 | Statutory        | \$2,000,000         | \$204,221 |
| 2 | New York Marine & General Ins. Co. | Declined to | quote – Not comp | etitive for compara | ble terms |
| 3 | Midwest Employers Casualty Corp    | Declined to | quote – Minimum  | SIR \$1,500,000     |           |

#### Crime

The expiring carrier, Hartford Fire Insurance Co., provided a renewal quote based on same limits and deductibles. Also, we obtained an optional quote from Brit to add coverage to the package. The Brit's premium is lower, however there are differences in coverage and the TPA would have to handle the claims. See below:

- Hartford limits same as expiring Premium \$9,974
- Hartford option to add Computer and Funds Transfer Fraud for additional premium of \$1,856
- Brit Casualty Package has offered a competitive option for \$4,500 which includes Computer and Funds Transfer Fraud. We recommend the Crime coverage be moved to the Brit Casualty Package

| Crime Coverage                                     | Hartford                         | Hartford Ded      | Brit                                     | Brit SIR            |
|----------------------------------------------------|----------------------------------|-------------------|------------------------------------------|---------------------|
| Employee Dishonesty including Faithful Performance | \$1,000,000                      | \$25,000          | \$1,000,000                              | \$25,000            |
| Money and Securities                               | \$200,000                        | \$2,500           | \$1,000,000                              | \$25,000            |
| Forgery or Alteration                              | \$500,000                        | \$5,000           | \$1,000,000                              | \$25,000            |
| Money Orders and Counterfeit<br>Currency           | \$50,000                         | \$0               | Included in Money a                      | nd Securities limit |
| Optional - Computer and Funds<br>Transfer Fraud    | \$1,000,000                      | \$25,000          | Included in Money a                      | nd Securities limit |
| Optional - Computer Systems<br>Restoration Expense | \$25,000                         | \$1,000           | Not included in Brit                     | N                   |
| Optional - Investigative Expenses                  | \$25,000                         | \$0               | Pending approval to                      | add to Brit         |
| Annual Premium                                     | \$11,                            | 830               | \$4,5                                    | 000                 |
| Claims                                             | Hartford – claims in the premium | handling included | TPA will need to har coverage within the |                     |

#### Accidental Death and Dismemberment

The expiring carrier, ACE American Insurance Company provided a renewal quote for the Florida Statutory limits. The policy is a 2 year contract 10/1/14 to 10/1/16. 2<sup>nd</sup> year installment only due at this time. See below:

#### ACE American Insurance Co. - Expiring Limits

All Law Enforcement, Correctional and correctional Probation Officers as defined in the Florida Statute 112.19(b) and Firefighters as defined in Florida Statute 112.191(b)

Two (2) Year Policy Term 10/1/14 to 10/1/16 on annual installments

Annual Installment Premium \$15,028

#### Fiduciary Liability

RLI was the only carrier willing to offer the primary \$1,000,000 layer of coverage

- Premium has increased from \$20,000 to \$28,750
- Deductible has increased from \$25,000 to \$100,000 as a result of claims activity
- Additional Limits (excess of \$1,000,000 primary) options are as follows:

| Layer                    | Carrier                                     | Layer<br>Premium |
|--------------------------|---------------------------------------------|------------------|
| Primary                  | RLI Insurance Company                       | \$28,750         |
| 2,000,000 XS 1,000,000   | Hudson Insurance Company                    | \$41,256         |
| 1,000,000 XS \$3,000,000 | ULLICO/Markel American<br>Insurance Company | \$14,490         |
| 2,000,000 XS \$3,000,000 | ULLICO/Markel American<br>Insurance Company | \$23,183         |

#### **Coverage Highlights**

RLI is renewing with the same coverage but is increasing the deductible to \$100,000 per claim

- Claims made coverage Prior and Pending Date 9/4/1998
- \$1,000,000 aggregate limit of liability
- Defense expense is inside the limit of liability

- Failure to fund exclusion does not exclude defense expense
- Subrogation and Waiver of Recourse is included

Hudson is follow form to the RLI form with the exception of the following exclusions and terms:

- Specific Matter Exclusion Endorsement (supplemental distributions and the vesting of benefits at issue in the City Commission's resolutions authorizing the City attorney to file lawsuits against the boards that were noticed to RLI in July 2015)
- Prior Known Act and Prior Claim Exclusion
- Prior and Pending date 10/1/15 or date of binding

Markel American is follow form to the RLI form with the exception of the following exclusions and terms:

- Specific Matter Exclusion Endorsement (supplemental distributions and the vesting of benefits at issue in the City Commission's resolutions authorizing the City attorney to file lawsuits against the boards that were noticed to RLI in July 2015)Prior Known Act and Prior Claim Exclusion
- Prior and Pending date 10/1/15 or binding date
- Conditions of binding Underlying RLI and Hudson must confirm binding

#### Flood September/October

NFIP Flood policies are issued by Hartford Insurance Company of the Midwest. As we advised in April, renewal premiums include an increase in premium effective 4/1/15 of up to 15% and a \$250.00 per policy fee. Premiums provided are estimated based on the renewal notices received from Hartford and are subject to change in accordance with any change declared by FEMA.

| Flood Month             | Expiring 2014-2015 | Renewal 15-16<br>ESTIMATED PREMIUM |
|-------------------------|--------------------|------------------------------------|
| September Policies (34) | \$77,490           | \$98,000                           |
| October Policies (17)   | \$48,565           | \$53,205                           |

#### **Premium Summary**

| Coverages                                 | Expiring<br>2014-2015 | Renewal<br>2015-2016     |
|-------------------------------------------|-----------------------|--------------------------|
| Casualty Package with WC buffer and Crime | \$305,000             | \$312,800                |
| Excess Workers Compensation               | \$186,389             | \$204,221                |
| Crime                                     | \$9,974               | Included in Brit Package |
| Accidental Death and Dismemberment        | \$15,028              | \$15,028                 |
| Fiduciary Liability                       | \$1M limit \$20,000   | \$3M limit \$70,006      |
| Taxes & Fees                              | \$4,095               | Not applicable in 2015   |
| TOTAL                                     | \$540,486             | \$602,055                |
| Flood - September                         | \$77,490              | \$98,000                 |
| Flood - October                           | \$48,565              | \$53,205                 |
| TOTAL including Flood                     | \$666,541             | \$753,260                |

#### Summary

Overall, the City's total program has increased slightly. We marketed the various lines of coverage and are confident that the program is line with current market conditions. We believe the program presented to you represents good value and recommend renewal of the program.

We have also provided several options to increase the limits on the Fiduciary Liability and recommend you consider increasing those limits.

We thank you for the opportunity to be of service to the City of Hollywood and look forward to servicing your future needs.

## CITY OF HOLLYWOOD FLOOD INSURANCE SCHEDULE EXPIRING LIMIT SEPTEMBER 2015 - 2016

|                                                                                                   |                |                                              |       | SEPTEMBER 2015 - 2016       | 015 - 2016     |            |          |             |          |          |                      |
|---------------------------------------------------------------------------------------------------|----------------|----------------------------------------------|-------|-----------------------------|----------------|------------|----------|-------------|----------|----------|----------------------|
| PROPERTY LOCATION                                                                                 | POLICY         | POLICY #                                     | FLOOD | FLOOD ZONE<br>AS OF 8/18/14 | BUILDING       |            | CONTENTS | BUILDING    | CONTENTS |          | ESTIMATED<br>PREMIUM |
| 2741 Stirling Rd., - Fire<br>Station #74, Ft. Lauderdale,<br>FL 33312                             | 9/19/2015-16   | 99054909282014<br>Formerly<br>99016215682014 | AE    | X                           | \$ 500,000     | 8          | 500,000  | \$ 1,250    | \$ 1,250 | \$ 0S    | 3,767.00             |
| 104 N 33rd Ct., Teen Center,<br>Hollywood, FL 33021<br>David Park Community                       | 9/17/2015-16   | 99054317942014<br>Formerly<br>99014183402013 | В     | X                           | \$ 500,000     | 8          | 50,000   | \$ 1,250    | \$ 1,250 | 50       | 3,188.00             |
| 1451 Taft St.,<br>Clubhouse,Hollywood, FL<br>33020                                                | 9/17/2014-15   | 9/17/2014-15 99014183222014                  | AE    | AE                          | \$ 300,000     | 8 00       | 21,000   | \$ 1,250    | \$ 1,250 | 8 09     | 3,386.00             |
| 1451 Taft St., Restrm, Shelter,<br>Hollywood, FL 33020                                            | 9/17/2014-15   | 99014183502014                               | AE    | AE                          | \$ 38,900      | 8 00       | τ        | \$ 2,000    | <b>9</b> | 9        | 707.00               |
| 1600 Johnson, Hollywood<br>Golf & CC, St.Hollywood, FL 9/17/2014-15 99014209622014<br>33020       | 9/17/2014-15   | 99014209622014                               | AE    | AE                          | \$ 500,000     | 8 0        | 210,000  | \$ 1,250    | \$ 1,250 | 800      | 2,500.00             |
| 1600 Johnson St.Hollywood,<br>FL 33320 - CC Pro Shop                                              | 9/17/2014-15   | 99014183212014                               | AE    | AE                          | \$ 220,000     | 8          | 50,000   | \$ 1,250    | \$ 1,250 | 20 \$    | 1,001.00             |
| 1600 S. Park Rd.Hollywood,<br>FL 33021- Main House/Bldg - 9/17/2014-15<br>Public Works Operations | - 9/17/2014-15 | 99054317982014<br>Formerly<br>99014183282013 | В     | ×                           | \$ 500,000     |            | 500,000  | \$ 1,250    | \$ 1,250 | \$ 09    | 3,188.00             |
| 1621 N. 14th Ave., Bar<br>Screen Bldg., Hollywood, FL<br>33020                                    | 9/17/2014-15   | 99014183522014                               | AE    | AE                          | s <sub>2</sub> | <i>9</i> 9 | 191,000  | ∽           | \$ 1,000 | 90       | 1,043.00             |
| 1621 N. 14th Ave. Grit Tank<br># 3 Pump Rm, Hollywood, FL 9/17/2014-15 99014183542014<br>33020    | 9/17/2014-15   | 99014183542014                               | AE    | AE                          | ·<br>•         | <i>∞</i>   | 500,000  | S           | 8 1,000  | 90       | 1,583.00             |
| 1621 N. 14th Ave.Grit Tank<br>Pump Rm #1 & #2,<br>Hollywood, FL 33020                             | 9/17/2014-15   | 99014183562014                               | AE    | AE                          | <b>↔</b>       | <i>S</i> 9 | 200,000  | -<br>-<br>- | \$ 1,000 | \$ 00    | 1,059.00             |
| 1621 N. 14th Ave. Influent Pump Station, Hollywood, FL 9/17/2014-15 99014183592014 33020          | 9/17/2014-15   | 99014183592014                               | AE    | AE                          | \$ 500,000     | 9          | 500,000  | \$ 2,000    | \$ 2,000 | \$<br>00 | 15,076.00            |
| 1621 N. 14th Ave. Main<br>Electrical Service Bldg.,<br>Hollywood, FL 33020                        | 9/17/2014-15   | 99014183462014                               | AE    | AE                          | \$ 500,000     | 9          | 200,000  | \$ 2,000    | \$ 2,000 | <i>s</i> | 10,688.00            |

# CITY OF HOLLYWOOD FLOOD INSURANCE SCHEDULE EXPIRING LIMIT SEPTEMBER 2015 - 2016

|                                                                                       |                |                                              |       | SEPTEMBER 2015 - 2016       | 015 - 2016 |               |          |          |               |       |          |                   |
|---------------------------------------------------------------------------------------|----------------|----------------------------------------------|-------|-----------------------------|------------|---------------|----------|----------|---------------|-------|----------|-------------------|
| PROPERTY LOCATION                                                                     | POLICY<br>YEAR | POLICY#                                      | FLOOD | FLOOD ZONE<br>AS OF 8/18/14 | BUILDING   | 5             | CONTENTS | BUILDING | CONTENTS      | INTS  | ESTIMATE | ESTIMATED PREMIUM |
| 1621 N. 14th Ave.Oxygen<br>Generator Tower Slab,<br>Hollywood, FL 33020               | 9/17/2014-15   | 99014183472014                               | AE    | AE                          | <b>∽</b>   | 99            | 500,000  | s        | <i>s</i>      | 1,000 | S        | 1,583.00          |
| 1621 N. 14th Ave., Remote<br>Control Bldg., Hollywood, FL 9/17/2014-15<br>33020       | 9/17/2014-15   | 99014183692014                               | A07   | AE                          | \$ 300,000 | <b>99</b>     | 500,000  | \$ 1,250 | 8             | 1,250 | 8        | 2,533.00          |
| 1621 N. 14th Ave. Secondary<br>Clarifier Elect. Bldg.,<br>Hollywood, FL 33020         | 9/17/2014-15   | 9/17/2014-15 99014183492014                  | A07   | AE                          | ·<br>•     | S             | 500,000  | S        | <del>≶</del>  | 1,000 | 8        | 1,583.00          |
| 1621 N. 14th Ave. Wetair<br>Oxidation Bldg., Hollywood,<br>FL 33020                   | 9/17/2014-15   | 99014183392014                               | A07   | AE                          | ∞          | €9            | 200,000  | S        | <del>50</del> | 1,000 | \$ 1     | 1,059.00          |
| 1810 NW 64th Ave., Fire<br>Station, Hollywood, FL<br>33024                            | 9/17/2014-15   | 9/17/2014-15 99014183312014                  | АН    | АН                          | \$ 500,000 | <del>59</del> | 200,000  | \$ 1,250 |               |       | 8        | 1,276.00          |
| 1851 N 21st Ave., City<br>Garage, Hollywood, FL<br>33020 - North Compound<br>Facility | 9/17/2014-15   | 99054318052014<br>Formerly<br>99014183432013 | O     | ×                           | \$ 500,000 | <b>∞</b>      | 250,000  | \$ 1,250 | 8             | 1,250 | 8        | 2,597.00          |
| 2030 Polk St. Senior City<br>Center, Multipurpose Center<br>Hollywood, FL 33020       | 9/17/2014-15   | 99054318122014<br>Formerly<br>99014183352013 | C     | ×                           | \$ 500,000 | 89            | 100,000  | \$ 1,250 | 8             | 1,250 | 8        | 2,158.00          |
| 2110 N. Ocean Blvd., Fire<br>Station, Ft. Lauderdale, FL<br>33305 - Old Station #40   | 9/17/2014-15   | 99014183292014                               | AO    | AO                          | \$ 500,000 | <i>9</i> 9    | 200,000  | \$ 5,000 | 8             | 5,000 | 8        | 4,144.00          |
| 2400 Charleston St., MLK<br>Culture Center and Gym,<br>Hollywood, FL 33020            | 9/17/2014-15   | 9/17/2014-15 99014183272014                  | AE    | X                           | \$ 500,000 | <b>99</b>     | 100,000  | \$ 1,250 | 89            | 1,250 | 89       | 3,188.00          |
| 2600 Hollywood Blvd. City<br>Hall Annex,Hollywood, FL<br>33020                        | 9/17/2014-15   | 99054318172014<br>Formerly<br>99014183372013 | С     | X                           | \$ 500,000 | €9            | 300,000  | \$ 1,250 | €9            | 1,250 | 3        | 3,188.00          |
| , City<br>33020                                                                       | 9/17/2014-15   | 99054318202014<br>Formerly<br>99014183192013 | C     | ×                           | \$ 500,000 | 89            | 500,000  | \$ 1,250 | <b>∽</b>      | 1,250 | . S      | 3,188.00          |
| 2600 Hollywood Blvd.<br>Library, Hollywood, FL<br>33020                               | 9/17/2014-15   | 99054318242014<br>Formerly<br>99014183362013 | C     | ×                           | \$ 500,000 | <b>69</b>     | 100,000  | \$ 1,250 | ∞             | 1,250 | 8        | 3,188.00          |

## CITY OF HOLLYWOOD FLOOD INSURANCE SCHEDULE EXPIRING LIMIT SEPTEMBER 2015 - 2016

| AE         X         \$ 500,000         \$ 300,000         \$ 1,250         \$ 1,250         \$ 3,188.00           C         X         \$ 500,000         \$ 50,000         \$ 1,250         \$ 3,188.00           This summary is only an outline of the insurance policy arranged through this office.         \$ 98,000.00           Trinclude all of the terms, coverages, exclusions, limitations, and/or conditions actual insurance contract. You must read the policy itself for those details.         \$ 98,000.00           in reading the policy you have any questions, please contact our office.           1,250           3,188.00 |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| IMPOK I AN I: This summary is only an outline of the insurance policy arranged through this office.  It does not include all of the terms, coverages, exclusions, limitations, and/or conditions in the actual insurance contract. You must read the policy itself for those details.  If in reading the policy you have any questions, please contact our office.                                                                                                                                                                                                                                                                                 |
| in the actual insurance contract. You must read the policy itself for those details.  If in reading the policy you have any questions, please contact our office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| If in reading the policy you have any questions, please contact our office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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## CITY OF HOLLYWOOD FLOOD INSURANCE SCHEDULE OCTOBER 2014 -2015

| PROPERTY LOCATION                                                    | POLICY       | POLICY#                                      | FLOOD | FLOOD ZONE<br>AS OF 8/18 | BUILDING   | CONTENTS   | BUILDING | CONTENTS DEDUCTIBLE | ES         | ESTIMATED PREMIUM |
|----------------------------------------------------------------------|--------------|----------------------------------------------|-------|--------------------------|------------|------------|----------|---------------------|------------|-------------------|
| 1112 N. Ocean Dr., Beach<br>Maintenance Bldg.<br>Hollywood, FL 33019 | 10/1/14-15   | 99014183742014                               | A08   | AE                       | \$ 100,000 | \$ 300,000 | \$ 2,000 | \$ 2,000            | <b>\$</b>  | 7,082.00          |
| 1301 S. Ocean Dr.Comm. Ctr,<br>Hollywood, FL 33019                   | , 10/1/14-15 | 99014183622014                               | AE    | AE                       | \$ 500,000 | \$ 105,000 | \$ 1,250 | \$ 1,250            | <i>9</i> 9 | 13,640.00         |
| 1520 Polk St., Hammerstein<br>House,<br>Hollywood, FL 33020          | 10/1/14-15   | 99014183952014                               | AE    | AE                       | \$ 200,000 | . ∽        | \$ 1,250 | ∞.                  | €          | 595.00            |
| 1520 Polk St., Hammerstein<br>House, Annex<br>Hollywood, FL 33020    | 10/1/14-15   | 99014183942014                               | AE    | AE                       | \$ 50,000  | · ·        | \$ 2,000 | ∽                   | 99         | 493.00            |
| 1621 N. 14th Ave. Effluent<br>Pump Bldg.<br>Hollywood, FL 33020      | 10/1/14-15   | 99014183912014                               | AE    | AE                       | \$ 500,000 | \$ 200,000 | \$ 1,250 | \$ 1,250            | 8          | 4,179.00          |
| 1621 N. 14th Ave. Engine<br>Driven Pumps<br>Hollywood, FL 33020      | 10/1/14-15   | 99014183712014                               | AE    | AE                       | <b>∽</b>   | \$ 500,000 |          | \$ 1,000            | 80         | 955.00            |
| 1621 N. 14th Ave. Pump<br>Station,<br>Hollywood, FL 33020            | 10/1/14-15   | 99014183842014                               | AE    | AE                       | \$ 500,000 | \$ 500,000 | \$ 1,250 | \$ 1,250            | 89         | 3,146.00          |
| 1621 N. 14th Ave. Receiving<br>Bldg,<br>Hollywood, FL 33020          | 10/1/14-15   | 99014183722014                               | AE    | AE                       | \$ 500,000 | \$ 200,000 | \$ 1,250 | \$ 1,250            | ۶۶         | 15,039.00         |
| 1621 N. 14th Ave. Transfer<br>Station,<br>Hollywood, FL 33020        | 10/1/14-15   | 99014183612014                               | AE    | AE                       | \$ 500,000 | \$ 100,000 | \$ 1,250 | \$ 1,250            | <b>∞</b>   | 1,731.00          |
| 1626 Harrison St. Arts &<br>Cultrual Annex,<br>Hollywood, FL 33020   | 10/1/14-15   | 99014183922014                               | ×     | X500                     | \$ 76,700  |            | \$ 1,000 |                     | S          | 722.00            |
| 1650 Harrison St. Arts &<br>Cultural Ctr.,<br>Hollywood, FL 33020    | 10/1/14-15   | 99054450232014<br>Formerly<br>99014183202014 | х     | x                        | \$ 500,000 | \$ 50,000  | \$ 1,000 | \$ 1,000            | <b>∞</b>   | 1,721.00          |
| 700 Polk St., Marina Dock<br>Bldg.<br>Hollywood, FL 33019            | 10/1/14-15   | 99014183862014                               | A08   | AE                       | \$ 220,000 | \$ 21,000  | \$ 2,000 | \$ 2,000            | so.        | 2,445             |
|                                                                      |              |                                              |       |                          |            |            |          |                     |            |                   |

### CITY OF HOLLYWOOD FLOOD INSURANCE SCHEDULE OCTOBER 2014 -2015

| PROPERTY LOCATION                                               | POLICY<br>YEAR                   | POLICY#                                                          | FLOOD         | FLOOD FLOOD ZONE ZONE AS OF 8/18 | BUILDING   | BUILDING CONTENTS | BUILDING | CONTENTS ESTIMATED DEDUCTIBLE PREMIUM | ESTIMATED    |
|-----------------------------------------------------------------|----------------------------------|------------------------------------------------------------------|---------------|----------------------------------|------------|-------------------|----------|---------------------------------------|--------------|
| Johnson & Boardwalk, Beach<br>Bandshell,<br>Hollywood, FL 33020 | 10/1/14-15                       | 99014183782014                                                   | В             | not avail.                       | \$ 120,000 |                   | \$ 1,000 |                                       | \$ 1,457     |
| TOTAL                                                           |                                  |                                                                  |               |                                  |            |                   |          |                                       | \$ 53,205.00 |
|                                                                 |                                  |                                                                  |               |                                  |            |                   |          |                                       |              |
| IMPORTANT: This summary is only an                              | immary is only                   | an outline of the insurance policy arranged through this office. | ce policy ar  | ranged through this              | s office.  |                   |          |                                       |              |
| It does not include all of the terms,                           | de all of the ten                | ms, coverages, exclusions, limitations, and/or conditions        | s, limitation | ns, and/or condition             | S          |                   |          |                                       |              |
| in the actual                                                   | in the actual insurance contract | act. You must read the policy itself for those details.          | oolicy itself | for those details.               |            |                   |          |                                       |              |
| If in read                                                      | If in reading the policy you     | ou have any questions, please contact our office.                | lease conta   | tet our office.                  |            |                   |          |                                       |              |