



RFP #24-02

Request for Proposals:
Property and Casualty Insurance
For Sebring Airport Authority (SAA)
<https://sebring-airport.com/>

Proposals due by 2:00 PM, Wednesday, July 10, 2024

Sealed proposals must be received by SAA on or before 2:00 pm, local time, on Wednesday, July 10, 2024. **Proposal must be sent to the following address:**

**Sebring Airport Authority
Attn: Colleen Plonsky
128 Authority Lane
Sebring, Florida 33870**

All questions regarding this RFP shall be **directed to SAA's consultant, Ben Few & Company, Inc.**, via email at ben@benfew.com.

risk managers

BEN FEW & COMPANY, INC.

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Fort Myers, Florida 33919
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Introduction

The Sebring Airport Authority (SAA) is requesting proposals for: Property Coverage (including Inland Marine and Equipment Breakdown); Crime Coverage; General Liability; Automobile Coverage; Public Official Liability / Employment Practice Liability; Workers' Compensation; and Railroad Liability. Insurance is to be effective October 1, 2024. SAA also carries aviation and cyber coverage; however, neither of those lines is being solicited at this time.

Proposers may offer quotes on all coverage or separate lines of coverage. It is requested that proposers show a premium breakdown for each line of coverage proposed. Although the SAA has requested several types of coverage, some types may not be purchased.

Proposers should indicate carriers' most favorable terms of premium payment for all policies quoted.

Insurance funds, captive insurers, other types of providers, or insurance carriers with a rating of "A" or above by A.M. Best are preferred.

If the coverage is to be provided by a person or organization not rated by A.M. Best, proposals for such coverage or service will only be accepted if the person or organization providing the service or coverage:

- 1) Has, as of the proposal return date specified in the RFP, been successfully operating in the State of Florida for a minimum of five (5) consecutive years;
- 2) Submits with its proposal its last audited financial statement issued by a Certified Public Accountant, which:
 - a) is dated no earlier than 18 months prior to the proposal return date specified in the RFP;
 - b) offers an unqualified opinion of the financial viability of the person or organization.

TIMELINE FOR RFP 24-02 PROPERTY AND CASUALTY INSURANCE	
May 8, 2024	RFP Release Date
May 24, 2024	Last Day for Questions
July 10, 2024	Proposals due by 2 p.m. (EDT)
July 2024	Proposal Evaluation
August 2024	Submit Evaluation Results to Board
October 1, 2024	Policy Renewal

Instructions for Preparing and Submitting Proposals

1. RULES FOR PROPOSALS

A. The proposal must name all persons or entities interested in the proposals as principals of the Project Team. The proposal must declare that it is made without collusion with any other person or entity submitting a proposal pursuant to this RFP.

B. All questions regarding this RFP shall be **directed to SAA's consultant, Ben Few & Company, Inc.**, via email at ben@benfew.com. There shall not be any contact between a proposer and any member of the SAA, its staff, or Board of Directors regarding the project or proposal submitted by any proposer. Any proposer contacting any member of the SAA staff regarding a submitted proposal is subject to sanctions up to and including having the SAA disqualify that firm's submittal.

2. PROPOSAL FORMAT/SUBMISSION REQUIREMENTS

Firms shall prepare their proposals using the format outlined in this section and in conjunction with the Evaluation Form.

Sealed proposals must be received by SAA on or before 2:00 pm, local time, on Wednesday, July 10, 2024.

Proposal must be sent to the following address:

**Sebring Airport Authority
Attn: Colleen Plonsky
128 Authority Lane
Sebring, Florida 33870**

Proposals will be promptly opened at 2:00 pm in the Board Room of SAA at the above-mentioned address, date, and time. The submission should include one original paper copy with signature, 2 paper copies and one digitized copy, complete with signature on a thumb drive in PDF format. The package or envelope should be clearly marked RFP #24-02 Property and Casualty Insurance Due: July 10, 2024

Proposals will not be considered if not received by the deadline specified.

Proposers shall include the following information in their written proposal document and should use the following format when compiling their responses. Sections should be tabbed and labeled; pages should be sequentially numbered at the bottom of the page.

Title Page: Title Page shall show the request for proposal's subject, title, and proposal number; the firm's name; the name, address, and telephone number of a contact person; and the date of the proposal.

Transmittal Letter: The response shall contain a cover letter signed in blue ink by a person who is authorized to commit the Proposer to perform the work included in the proposal and should identify all materials and enclosures being forwarded in response to the RFP.

Table of Contents: The Table of Contents shall provide listing of all major topics, their associated section number, and starting page.

Tab 1 Qualifications of Firm: Provide a statement of your qualifications. Identify your firm's capability and experience on similar assignments, particularly for municipalities. Include a description of the firm, its organizational structure, the location of the principal offices and the location of the office that would manage the services.

Tab 2 Experience of Team: List the key personnel and their individual responsibilities on this assignment. Include the extent of each person's participation and their related experience. Indicate the approximate percentage of the total work to be accomplished by each individual. List all subcontracted services and TPAs, attorney firms, managed care arrangements, and vendor service providers.

Individual Resumes: Resumes of all key personnel within the team shall be provided. Each resume shall not exceed two (2) pages in length.

Tab 3 Provided Services: In addition to the information requested in the Scope of Services please provide the following:

- a) Statement of the Proposer's understanding of governmental entity/municipal insurance coverages and risk services
- b) Statement indicating how the Proposer, is at a minimum, able to meet all of the principal areas defined in the RFP's Scope of Work
- c) Statement regarding extent to which individual coverages being proposed are separable without a change in premium costs
- d) Examples of premium and service billings as well as examples of sound cost allocation methods
- e) **Proposal of coverage details, including premiums, shall follow the format in the Scope of Services. Proposers shall detail the coverage being offered and shall detail ANY deviation from what has been requested.**

Tab 4 References: List three (3) recent governmental clients, comparable to SAA, for whom similar or comparable services have been performed. Include the name, mailing address, email, and telephone number of their principal representative. Describe, in detail, each clients' outcomes and the process your company took to achieve those outcomes.

Evaluation of Proposals

EVALUATION METHOD AND CRITERIA: Ben Few & Company, Inc., as the Consultant for the SAA will evaluate all submissions, and present to the SAA a comprehensive analysis of the proposals submitted. SAA Staff will make the final determination which option to recommend to the SAA Board for implementation.

All proposals will be subject to review. It is the intent of the SAA that all proposers responding to this RFP, who meet the requirements, will be evaluated in accordance with the criteria established in these documents. All responsive and responsible proposals received will be considered during the evaluation and award process.

Proposals shall include all of the information solicited in this RFP, and any additional data that the Proposer deems pertinent to the understanding and evaluating of the proposal. Proposers will provide their best price and cost analysis and should not withhold any information from the written response in anticipation of presenting the information orally or in a demonstration, since oral presentations or demonstrations may not be conducted. Each proposer will be evaluated based on the criteria herein addressed.

During the evaluation process and at the sole discretion of the SAA or its consultant, requests for clarification of one or more proposer submittals may be conducted. This request for clarification may be performed in a written format, or through scheduled oral interviews. Such clarification request will provide proposers with an opportunity to answer any questions the SAA or its consultant may have on a proposer's submittal.

- A. General: The SAA shall be the sole judge as to the merits of the proposal(s), and the resulting agreement. The SAA's decision will be final. The SAA's evaluation criteria will include, but shall not be limited to, considerations listed under the Scope of Services.
- B. The award of this RFP may be in total or in part, to one (1) firm who will provide the overall best turnkey proposal who is the most qualified, responsive, and responsible proposer(s), and fulfills all requirements, and whose evaluation by the Consultant indicates that the award will be in the best interest of the SAA.
- C. EVALUATION CRITERIA: Proposals will be reviewed and evaluated based on the format and content outlined as follows:

EVALUATION CRITERIA	POINTS
<p>Qualifications of Firm:</p> <ul style="list-style-type: none">• Shows a strong knowledge of how to provide, place and structure governmental entity/municipal insurance coverages and risk management services.• Proves a successful history of providing governmental entity/ municipal insurance coverages and risk management services.	10 max.

<p>Experience of Team:</p> <ul style="list-style-type: none"> • Incorporates strong team structure (including successful relationships with outside vendors, TPAs, attorneys, etc.) and able to handle entire task. • Team members have resumes that reflect experience in providing governmental entity/municipal insurance coverages and risk management services. 	<p>20 max.</p>
<p>Responsiveness to Requested Scope:</p> <ul style="list-style-type: none"> • Shows a deep understanding of the entire scope of governmental entity/municipal insurance coverages and risk services being requested herein. • Able, at a minimum, to meet all of the principle areas defined in the RFP's Scope of Work. 	<p>30 max.</p>
<p>Cost:</p> <ul style="list-style-type: none"> • Demonstrates a proven ability and creative approach to cost control, structuring and obtaining the best rates from the insurance market. • Cost breakdown meets the proposal requirements. 	<p>35 max.</p>
<p>References:</p> <ul style="list-style-type: none"> • Lists strong references reflecting examples of successfully providing similar services to other local governmental entities. 	<p>5 max.</p>
<p style="text-align: right;">TOTAL EVALUATION</p>	<p>100</p>

Scope of Services

The scope of work is a general guide to the work the SAA expects to be performed by the Proposer and is not an exhaustive listing of all services that may be required or desired.

- 1. POLICY/CONTRACT FORMAT:** The SAA may benefit by combining coverage options from more than one proposal. Each proposer should state the extent to which individual coverage lines being proposed are separable without a change in premium costs.
- 2. PAYMENT OF PREMIUMS:** The SAA desires to have the options of installment payments. Proposers are requested to indicate their most favorable terms and payment options.
- 3. LOSS CONTROL ASSISTANCE:** Proposers are expected to provide loss control and safety assistance and are requested to submit information regarding loss control programs and applicable costs, if additional.
- 4. COST ALLOCATION ASSISTANCE:** Proposers are expected to assist the SAA and provide a sound method of cost allocation based on acceptable industry standards using the premium, exposures, and loss data. Billing premiums should be broken down by lines of coverage with all fees and charges clearly identified and directly associated with a line of coverage. Proposers are encouraged to provide examples of premium and service billing, as well as examples of sound cost allocation methods to aid the SAA with equitable distribution of the premium cost back into various funds and accounts.

5. GENERAL CONDITIONS

Named Insured: Sebring Airport Authority
Address: 128 Authority Lane
Sebring, FL 33870

Website: <https://sebring-airport.com/>
Effective Date of Coverage: October 1, 2024, through September 30, 2025

- A. Named Insured for All Policies:** The Sebring Airport Authority, including elected officials, appointed officials, past officials, employees, and volunteers while acting within the scope of duties. PLUS: Any affiliated or subsidiary board, authority, committee, or independent agency (including newly constituted) provided that such affiliated or subsidiary board, authority, committee, or independent agency is either a political body created by a listed named insured, or one in which controlling interest or membership therein is vested in a listed named insured.
- B. Cancellation/Non-Renewal:** The SAA shall be given at least 45 days' notice of cancellation, non-renewal, or adverse change of contracts.
- C. Extension:** The SAA desires an option to extend coverage 30-60 days beyond contract terms, with the SAA providing at least 45 days' notice to the Proposer.

D. General Liability and Public Official Liability should be non-auditable.

10. CURRENT COVERAGE INFORMATION: All current coverage and policy information is attached. Any updates will be issued via addendum. See **Attachment A – Coverage Document**. Current coverage is placed by Brown & Brown, Public Sector, primarily through Preferred Governmental Insurance Trust, with public official and employment practice liability being written through Richmond National, and railroad liability through Hudson. The SAA is largely risk averse, and therefore utilizes low deductibles, if any, on all lines. All limits and retentions shown in the specifications reflect the current program.

11. MOST RECENT FINANCIAL STATEMENT AND ANNUAL REPORT: The SAA's most recent Audited Financial Statement is available to download via the SAA's Website, <https://sebring-airport.com/>.

12. CURRENT EXPOSURE INFORMATION: See **Attachment B – Exposure Workbook**.

13. LOSS AND HISTORICAL EXPOSURE INFORMATION: For detailed loss information for all lines of claims, see **Attachment C – Loss Experience**.

14. UNINTENTIONAL OMISSION OF EXPOSURE: Due care and diligence have been exercised in preparing these specifications, and all information is believed to be substantially correct. However, the responsibility for determining the full extent of the exposures to risk and verification of all information rests solely with the Proposer. Neither the Sebring Airport Authority, Ben Few & Company, Inc., nor any of either entity's representatives shall be responsible for any error or omission in these specifications, nor for the failure on the part of the Proposer to understand the full extent of the exposure.

In accord with the above paragraph, all due care and diligence have been exercised in preparing these specifications; however, in the event that an exposure has been unintentionally omitted, the proposing carrier should include an endorsement protecting the Sebring Airport Authority from denial of coverage in the event of a loss to that omitted item. This endorsement should provide coverage for unintentionally omitted items as well as providing that premiums must be paid retroactively to the effective date of the policy, or date of addition of any item of exposure, whichever is later.

15. Coverage terms should not deviate from what has been requested, although optional limits/deductibles/retentions differing from those specified may be considered.

16. COVERAGE BEING REQUESTED:

PROPERTY: Proposers are directed to base quotes on the "special form" (all-risk), including theft and sinkhole perils. Currently, windstorm coverage is included in the property policies and ideally, should be included in the proposed property policies. If this cannot be done, please provide a windstorm quote through other means.

Desired Property Coverages:

- Building and Contents are to be insured on a Blanket Basis with an Agreed Value endorsement (no coinsurance).

- Coverage is to be on a Special/All-Risk form or its equivalent, including Wind and Excess Flood.
- Coverage is to be on a Replacement Cost basis for real and personal property
- Building Ordinance Coverage should be included.
- Permission to Rebuild at another site or Not to Rebuild.
- Architect Fees should be included.
- Includes Property in Transit.

Exposure Basis:

Property	
Total Insurable Values	\$31,148,520
AOP Deductible	\$5,000
Wind Limit	Included
Named Storm Deductible	5% min \$35k
Inland Marine	
Scheduled Limit	\$222,900
Blanket Unscheduled	\$550,000

See **Attachment B – Exposure Workbook** and **Attachment D – Appraisal** for respective statements of value, underwriting information, and building detail.

EQUIPMENT BREAKDOWN:

Equipment Breakdown Limit	\$31,148,520
Property Damage / Business Income / Additional Expense	Included
Water Damage	\$1,000,000
Ammonia Contamination	\$1,000,000
Hazardous Substance Coverage	\$1,000,000
Utility Interruption	\$2,000,000
Spoilage Damage	\$250,000
Ordinance or Law	\$1,000,000
Expediting Expenses	\$1,000,000
Data or Media	\$250,000
Fungus, Wet Rot, Dry Rot	\$15,000
Deductible:	\$5,000
Time/Waiting Period	24 hrs

CRIME:

Coverage Forms and Limits:	Limit:	Deductible:
Employee Dishonesty – Per Loss	\$250,000	\$1,000
Forgery or Alteration	\$250,000	\$1,000

Theft, Disappearance, Destruction		
Inside Premises	\$250,000	\$1,000
Outside Premises	\$250,000	\$1,000
Computer Fraud (Including Funds Transfer)	\$250,000	\$1,000

Exposure Basis:

Total Number of Employees	15
Number of employees handling money	4
Number of messengers	0
Number of guards accompanying messengers	0

- Does the applicant check for past criminal records (theft of money and securities, robbery, etc.) on rateable employees? Yes
- How frequently are audits performed? Annually
- Who performs the audit? CPA
- Is countersignature of checks required? Yes
- Are your bank accounts reconciled by someone not authorized to deposit or withdraw? Yes
- Is banking done by your internal staff or by other outside professionals? Internal Staff

GENERAL LIABILITY:

An Occurrence Form should be proposed.

It is the SAA's intention to have the most broad, comprehensive coverage available. Please base all quotes accordingly.

Limits of Liability:

General Aggregate Limit	No Aggregate
Each Occurrence	\$1,000,000 per occurrence
Employee Benefits Liability	\$1,000,000 per occurrence
Pesticide / Herbicide Limit	\$1,000,000 Aggregate
Sewer Backup & Water Damage	\$10,000 No Fault \$200,000 At Fault \$200,000 Aggregate
Fire Damage	Included

Deductibles:

\$0

Exposure Basis:

- Do you require all contractors & vendors with whom you do business to provide a contractual hold harmless and certificate of Insurance? Yes
- Do you require groups using your facilities to provide a contractual hold harmless and Certificate of Insurance? Yes
- Do you require groups using your facilities to make you an additional insured on their

- | | |
|---|----------------------------|
| insurance policy? | Yes |
| 4. Do you have an ADA coordinator? | No |
| 5. If you are a special district, are you responsible for sidewalk maintenance? | Yes |
| 6. Do you have any of the following: | |
| a. Athletic Fields & Activities | No |
| b. Airports/Aircraft | Yes |
| c. Bleachers/Auditoriums/Stadiums | No |
| d. Children/Youth Programs? | No |
| e. Sr. Adult Program? | No |
| f. Programs for emotionally/mentally challenged individuals? | No |
| g. Electric Power Distribution | No |
| h. EMT's/Paramedics | No |
| i. Exhibition/Convention Center | No |
| j. Gas Utility Distribution | No |
| k. Golf Course | No |
| l. Hospitals, Nursing Homes, Medical Facilities | No |
| m. Law Enforcement | No |
| n. Marinas | No |
| o. Detention Facilities | No |
| p. Restaurants/Snack Bars/Food Beverage Carts | Yes, tenant owned/operated |
| q. Skate Parks | No |
| r. Swimming Pools/Water Parks/Splash Parks | No |
| s. Wastewater Treatment | No |
| t. Water Utility | No |
| u. Watercraft | No |
| v. Wharves/Piers/Docks | No |
| w. Elder Care/Respite Care locations | No |
| x. Special Events, Fairs, or Carnivals | No |
| 7. Who in the Entity has been designated to handle claims? | Director of Finance |
| 8. With respect to Claims Incidents, etc., do you have a written procedure for obtaining information? | No |
| 9. Do you have any of the following: | |
| a. Camps (Residential) | No |
| b. Camps with overnight stays | No |
| c. Daycare Centers/Nursery Schools - Children or Adult Care | No |
| d. Juvenile Detention Centers | No |
| e. Medical Services and Professionals - Doctors, Psychiatrists, Visiting Nurse Services | No |
| f. Mental Institutions | No |
| g. Orphans or Foster Homes, including Social Service Agencies responsible for the Foster Home evaluation and/or placement | No |
| h. Religious/Clergy/Church Organizations | No |
| i. Schools - public or private elementary, junior high or high school | No |
| j. Social Service Counselors - Social Workers, Psychologists | No |
| k. Special Needs Educational Facilities | No |
| l. Substance Abuse Facilities with overnight stays | No |

- m. Substance Abuse Facilities without overnight stays No
- n. Youth Organizations (Sports, Scouts, YMCA/YWCA, Big Brothers/Sisters, etc.) No
- 10. Is there a Sexual Abuse Prevention Program in effect? Yes
- 11. Has a written policy been established clearly expressing management's commitment to sexual abuse prevention? Yes
- 12. Have written procedures encompassing rules, a code of conduct and disciplinary measures been established for all staff and/or volunteers, which clearly define the policy and consequences of non-adherence? Yes
- 13. Has a mechanism been developed to ensure that sexual abuse prevention policies and procedures are implemented and enforced throughout the organization? Yes
- 14. Is there a Sexual Abuse Prevention Coordinator that reports to a member of management? Yes
- 15. Are management/staff trained in policies and procedures relating to the Sexual Abuse Prevention Program? Yes
- 16. Do policies and procedures include an incident reporting and follow-up mechanism? Yes
- 17. Are standard applications used for all prospective employees or volunteers? Yes
- 18. Is there a minimum of two background checks for prospective employees with documentation maintained in file? Yes
- 19. Do background checks include checks with "Sex Offender Hot-lines", State Police, State Department of Social Services, or similar public agencies? Yes
- 20. In the past five years have any employees or officers been terminated for cause related to sexually abusive behavior? No
- 21. Are records maintained documenting adherence to all applicable policies and procedures, e.g., hiring and screening, code of conduct, training, incident, and follow-up procedures? Yes
- 22. Are you aware of any circumstance that may result in a sexual abuse claim? No
- 23. Have any members of the staff been transferred because of allegations of sexual abuse? No

AUTOMOBILE LIABILITY / PHYSICAL DAMAGE:

Limits of Liability:

Any One Accident	\$1,000,000
Auto Medical Payments	\$5,000
Uninsured/Underinsured Motorist Coverage	\$100,000
Hired Physical Damage	\$35,000
Deductibles:	\$1,000 Comprehensive
	\$1,000 Collision

Personal Injury Protection: As required by law.

All vehicles are owned by the Sebring Airport Authority. All travel within a 50-mile radius.

Automatic coverage throughout the policy term without updated scheduling – No Additional Premium.

Exposure Basis:

- | | |
|--|--------|
| 1. How often do you inspect vehicles for safety hazards? | Weekly |
| 2. Are safety inspection records maintained? | No |
| 3. Are vehicles assigned to specific drivers with back up drivers? | No |
| 4. Do you own any 15 Passenger Vans with Model Year 2006 or older? | No |
| 5. Are 15 passenger vans used for passenger transportation? | No |
| 6. Do you own/operate Autonomous Vehicles? | No |

See **Attachment B – Exposure Workbook** for automobile schedule.

PUBLIC OFFICIAL LIABILITY / EMPLOYMENT PRACTICE LIABILITY: Coverage is desired for any civil claim because of a wrongful act not ordinarily covered by general liability policies, including employment practice liability exposures and potential obligations arising from allegations of inadequate handling of employee disciplinary problems, acts alleging discrimination, hiring/firing, federal civil rights, sexual harassment, and zoning. Coverage should be included for EEOC Administrative Hearings. Please specify coverages and limits for EEOC actions.

Proposers may quote coverage for Sexual Misconduct Coverage separately, if not included as part of the underlying Public Officials Liability. Please clarify whether that coverage is included or excluded. If available separately, please quote.

Limits of Liability:

Limit of liability each claim and in the aggregate for all claims including claims expenses:
\$1,000,000

Deductibles:

For damages and claims expenses under Public Officials' Liability:
\$2,500 Per Occurrence

For damages and claims expenses under Employment Practices Liability:
\$5,000 Per Occurrence

Endorsements:

Enhanced employment liability (or other similar endorsement which deletes any exclusions for mental anguish, shock, humiliation, and injury to personal or business reputation).

Rating Basis:

Population	N/A
Year Entity Established	1967
Board Members	7
Risk Manager	N

HR Director		Y
Full-Time Employees		15
Part-Time Employees		0
% Union Members		0
Salary Range:		
	\$30,000 or less	0
	\$30,001 - \$100,000	14
	Over \$100,000	1

1. Within the last five (5) years, have any of the following taken place?
 - a. Grand jury investigation into activities of any official or employee. No
 - b. Indictment of any official or employee. No
2. Does the public entity administer any of the following operations?
 - a. Zoning
 - b. Building Inspection
 - c. Permit Issuance
 - d. License Issuance
 - e. Tax Assessment/ Collection
 - f. Water / Sewer Utility
 - g. Electric Utility
 - h. Gas Utility
 - i. Port Authority
 - j. Airport Authority Yes
 - i. Provide number of:
 - Aviation Shows or Exhibitions: 0
 - Commercial Flights per day: N/A
 - Non-Commercial Flights per day: 50
 - ii. How many runways are at the airport? 2
 - iii. Does the airport have a security force? Yes
Allied Universal Protection Services, LLC
 - iv. Is management of the airport contracted to a third party? No
 - k. Housing Authority No
 - j. Transit Authority No
 - k. Landfill No
3. Do you have an emergency produce for natural or terrorist catastrophe in place? Yes
4. Do you use an employment application during your hiring process? Yes
If yes, does it contain:
 - a. An employment at will statement? Yes
 - b. Authorization to check references & criminal conviction records? Yes
 - c. The Applicant's signature attesting that all representations are true? Yes
 - d. An equal employment opportunity statement? Yes
5. Total number of terminations over the past year: 3
6. Total number of employee-initiated terminations over the past year: 2
7. Total number of EEOC complaints in the past year: 0
8. Who is responsible for the Human Resources or Personnel Functions? Director of Finance

9. Who is designated to handle all employment-related incidents? Director of Finance
10. Do you require all employment terminations to be reviewed by the person listed in #9 & #10 above prior to the termination? Yes
11. Have you informed supervisory personnel, in writing, of their responsibility to provide you with prompt notice of any claims, incidents or allegations? Yes
12. Do you have a written personnel policies and procedures manual? Yes
13. Does the personnel manual include policies and procedures for the following?
- a. Hiring Yes
 - b. Promotion Yes
 - c. Demotion Yes
 - d. Termination Yes
 - e. Pre-hire background checks Yes
 - f. Suspension Yes
 - g. Transfer Yes
 - h. Sexual Harassment Yes
 - i. Medical Leave Yes
 - j. Unpaid Leave Yes
 - k. Employee Grievance Yes
 - l. Education and Training Yes
 - m. Drug Testing Yes
 - n. Administrative Hearings/ Appeals Yes
14. Date of Manual: 8/2003
15. Date of last revision/update: 2/2019
16. Has the manual been reviewed by an attorney prior to implementation? Yes
17. Is the manual periodically reviewed and updated by an attorney? Yes
18. Is the manual distributed to all employees? Yes
19. Is the manual reviewed with them as part of their employee orientation? Yes
20. Have managers/ department heads received training in all policies and procedures? Yes
21. Are all employees provided with job descriptions? Yes
22. Are all mandatory posters from EEOC and the state equivalent posted in a conspicuous place? Yes
23. Have any of the following taken place during the last five (5) years?
- a. Strike, slowdown or other disruption No
 - b. Layoff or reduction in staff Yes, 2
 - c. Employee suspensions No
 - d. Employee transfers No
 - e. Non-renewal of employment contracts No
 - f. Employee terminations/dismissals Yes, 17
 - g. Administrative appeals No
 - h. Formal Grievances No
24. Has state or federal aid been reduced or eliminated in the past year? No
25. Do you expect a budget reduction in the next year? No
26. What is the amount of outstanding bonds? N/A
27. Is the entity operating under any court orders? No
28. Has any claim been made in the past five (5) years or is now pending against any person in their

- capacity as an official or employee of the public entity? No
29. Does any board member, employee or volunteer have any knowledge of any negligent act, error, omission, or breach of duty which may reasonably be expected to give rise to a claim? No
30. Has any claim been made against the entity that was not covered by insurance? No
31. Has any person, former employee or job applicant made claim alleging unfair or improper treatment regarding hiring, salary, advancement, demotion, suspension, or termination? No
32. Have any lawsuits regarding disputes of integration, segregation, discrimination, or civil rights violations been filed in the past five (5) years? No
33. Has there been any sexual harassment or civil rights claims in the past five (5) years? No

WORKERS' COMPENSATION:

Coverage: Excess Workers' Compensation Insurance is to be provided in accordance with Florida Workers' Compensation Law and Florida Statutory Limits.

Employer's Liability:

Each Accident	\$1,000,000
Disease-Policy Limit	\$1,000,000
Disease-Each Employee	\$1,000,000

Retention: \$0

The following endorsements should be provided:

- Volunteer Endorsement
- Broad form all states coverage

Exposure Basis:

Estimated Annual Payroll – All Other (Non-Police, Non-Fire) Employees \$970,656

See **Attachment B – Exposure Workbook** for payroll breakdown.

RAILROAD PROTECTIVE LIABILITY:

Policy Limits of Liability:

Per Occurrence	\$2,000,000
Policy Aggregate	\$6,000,000
TRIA	Included

Deductible: \$0

Exposure Basis: Policy purchased on behalf of CSX Railroad, 500 Water St., Jacksonville, FL 32202, as a result of SAA's tenant use of rail.