

REQUEST FOR PROPOSALS
2016-L
PROPERTY, INLAND MARINE, AUTO, WORKERS' COMPENSATION INSURANCE
COVERAGE AND SERVICES

Please be advised that Columbia County desires to accept proposals on the above referenced items. Proposals will be accepted through 11:00 A.M. on August 9, 2016. Evaluation Committee will meet for ranking proposals on Monday August 15, 2016 at 2:00 P.M. in the Board Conference Room.

Specifications and bid forms may be obtained from the County's web site at <http://www.columbiacountyfla.com/PurchasingBids.asp>. Columbia County reserves the right to reject any and/or all proposals and to accept the proposal in the county's best interest.

Dated this 14th day of July 2016.

**Columbia County Board of
County Commissioners**

Bucky Nash, Chair

Run: 7/14, 7/21
Chg: BCC

**COLUMBIA COUNTY
BOARD OF COUNTY COMMISSIONERS**

**REQUEST FOR PROPOSAL
Insurance Coverage & Services
(Property, Inland Marine,
Automobile, & Worker's Compensation)
#2016-L**

RESPONSES ARE DUE BY: 8/9/16

MAIL OR DELIVER RESPONSES TO:

**Columbia County Board of County Commissioners
Purchasing Office
135 NE Hernando Ave
PO Box 1529
Lake City, FL 32055**

Contact: Ray Hill at 386-719-2028 or via e-mail at
Ray_Hill@columbiacountyfla.com

REQUEST FOR PROPOSAL #2016-K

Columbia County, Florida is interested in selecting insurance agencies to present proposals on providing a fully comprehensive Property, Inland Marine, Automobile, and WC Insurance for a two (2) year term with two (2) optional one (1) year extensions, upon mutual consent of the parties, with a maximum period of four (5) years including extensions. The successful party will provide the professional services described herein in support of the County. Due to the County's insurance needs, it is critical that the County has qualified agents addressing its insurance needs. The successful party will demonstrate qualifications, experience and abilities to successfully accomplish and support all aspects of the prescribed scope of work.

Requirements for submission and the selection criteria may be obtained on the Columbia County website at <http://www.columbiacountyfla.com/PurchasingBids.asp> All questions pertaining to this Request for Proposals (RFP) should be directed, in writing, to Ray Hill, Purchasing Director, Columbia County 135 NE Hernando Ave, Lake City 32055, or by email to Ray_Hill@columbiacountyfla.com. Any addenda to this Request for Proposal (RFP) shall be distributed to vendors on the list Columbia County distributes for this RFP.

Proposers must submit one (1) original responses marked "Original", four (4) copies marked "Copy" and one (1) flash drive in a sealed envelope clearly marked on the outside with the Proposer's name and "**Sealed Proposal for Insurance Coverage's & Services, Columbia County, Florida**", addressed and delivered to:

**Columbia County Purchasing Office
135 NE Hernando Ave
Lake City, FL 32055**

All proposals must be received by the County Purchasing Office before 11:00 A.M. on 8/9/2016. Any proposals received after this date and time will be automatically rejected. Materials may be delivered by Certified Mail, Return Receipt Requested, hand-delivered or couriered. Faxed or e-mailed proposals will be automatically rejected. Hand delivered Proposals may request a receipt. If sent by mail or by courier, the above-mentioned envelope shall be enclosed in another envelope addressed to the entity and address stated above. Proposers should be aware that certain "express mail" services will not guarantee specific time delivery to Lake City. It is the sole responsibility of each Proposer to ensure their proposal is received in a timely fashion.

All proposals shall remain valid for a period of ninety (90) days beyond the deadline for submission and may be extended beyond that time by mutual agreement. The Board will automatically reject the response of any person or affiliate who appears on the convicted vendor list prepared by the Department of Management Services, State of Florida, under section 287.133(3)(d), Florida Statutes. COLUMBIA County declares that all or portions of the documents and work papers and other forms of deliverables pursuant to this request shall be subject to reuse by the County.

An award will be made to the Respondent(s) deemed to receive the highest ranking based on the evaluation criteria included in Section 2.0 of this Request for Proposals.

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The BOCC reserves the right to reject any and all proposals, to waive informalities in any or all proposals, to re-advertise for proposals, and to separately accept or reject any item or items and to award and/or negotiate a contract in the best interest of the Columbia County BOCC.

CALENDAR OF EVENTS

All times listed in the Calendar of Events are Eastern Daylight Time.

Technical Questions due from prospective Respondents (Fax and e-mail acceptable)	8/3/2016
Responses to questions due from the BoCC	8/5/2016
Replies due and opened (FAX NOT ACCEPTABLE)	8/9/2016 @ 11:00 A.M..
Posting of Rankings	8/16/2016
Board Consideration of Intended Vendor Award	8/18/2016
Effective Date of Coverage	October 1, 2016

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**SECTION ONE
INSTRUCTIONS TO RESPONDENTS**

1.01 DESCRIPTION

The Respondent awarded a contract shall provide comprehensive insurance coverage for Property, Inland Marine, Automobile and Worker's Compensation for the Columbia County Board of County Commissioners and Constitutional Officers, excluding the Sheriff's Office. The County requires that qualified respondents be licensed insurance agents in the State of Florida that are independent and not employees of any insurance company, third party administrative agency or provider network. The insurance agency must have not less than 5 years experience in providing insurance services to public sector employers.

1.02 COPIES OF RESPONDING DOCUMENTS

Only complete sets of Responding Documents will be issued and shall be used in preparing responses. The BOCC does not assume any responsibility for errors or misinterpretations resulting from the use of incomplete sets.

Complete sets of Responding Documents may be obtained in the manner and at the location stated in the Notice of Calling for Proposal.

1.03 PROPOSAL REQUIREMENTS

One (1) original response, marked "Original" and five (4) copies marked "Copy" and one (1) flash drive of the proposal setting forth qualifications must be received.

1.04 DISQUALIFICATION OF RESPONDENTS

A. **NON-COLLUSION AFFIDAVIT:** Any person submitting a response to this RFP must execute the enclosed NON-COLLUSION AFFIDAVIT. If it is discovered that collusion exists among the Responders, the response of all participants in such collusion shall be rejected, and no participants in such collusion will be considered in future responses for the same work.

B. **PUBLIC ENTITY CRIME:** A person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a response/bid on a contract to provide any goods or services to a public entity, may not submit a response/bid on a contract with a public entity for the construction or repair of a public building or public work, may not submit response/bids on leases or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity, and may not transact business with any public entity in excess of the threshold amount provided in section 287.017, Florida Statutes, for CATEGORY TWO for a period of 36 months from the date of being placed on the convicted vendor list. Category Two: \$25,000.00.

C. **DRUG-FREE WORKPLACE FORM:** Any person submitting a response or proposal in response to this invitation must execute the enclosed DRUG-FREE WORKPLACE FORM and submit it with his response or proposal. Failure to complete this form in every detail and submit it with your response or proposal may result in immediate disqualification of your response.

D. **CONFLICT OF INTEREST:** Any Respondent who is deemed to have a conflict of interest prohibited by Chapter 112, Florida Statutes, shall be disqualified.

E. **PROHIBITED COMMUNICATION:** Any form of communication, except for written correspondence, shall be prohibited regarding this particular request for proposals, or any other competitive solicitation between:

1. Any person or person's representative seeking an award from such competitive solicitation; and
2. Any County Commissioner or Commissioner's staff, or any county employee authorized to act on behalf of the Commission to award a particular contract.

For the purpose of this section, a person's representative shall include, but not be limited to, the person's employee, partner, officer, director, consultant, lobbyist, or any actual or potential subcontractor or consultant of the person.

The prohibited communication shall be in effect as of the deadline to submit the proposal, bid, or other response to a competitive solicitation. The provisions of this section shall not apply to oral communications at any public proceeding, including pre-bid conferences, oral presentations before selection committees, contract negotiations during any public meetings, presentations made to the Board, and protest hearings. Further, the provisions of this section shall not apply to contract negotiations between any employee and the intended awardee, any dispute resolution process following the filing of a protest between the person filing the protest and any employee, or any written correspondence with any employee, County Commissioner, or decision-making board member or selection committee member, unless specifically prohibited by the applicable competitive solicitation process.

The provisions of this section shall terminate at the time the Board, or a County department authorized to act on behalf of the Board, awards or approves a contract, rejects all bids or responses, or otherwise takes action which ends the solicitation process.

The penalties for an intentional violation of this article shall be those specified in §125.69(1), Florida Statutes.

1.05 EXAMINATION OF RFP DOCUMENTS

Each Respondent shall carefully examine the RFP and other contract documents, and inform him or herself thoroughly regarding any and all conditions and requirements that may in any manner affect cost, progress, or performance of the work to be performed under the contract. Ignorance on the part of the Respondent will in no way relieve the Respondent of the obligations and responsibilities assumed under the contract.

Should a Respondent find discrepancies or ambiguities in, or omissions from, the specifications, or be in doubt as to their meaning, Respondent shall at once notify the Purchasing Director.

1.06 INTERPRETATIONS, CLARIFICATIONS, AND ADDENDA

No oral interpretations will be made to any potential Respondent as to the meaning of the contract documents. Any inquiry or request for interpretation received seven (7) or more days prior to the date fixed for opening of responses will be given consideration. All such changes or interpretation will be made in writing in the form of an addendum and, if issued, will be posted on the County's Purchasing Website or sent by available means to all known prospective Respondents prior to the established response opening date. Each Respondent shall acknowledge receipt of such addenda in the space provided in the response form. In case any Respondent fails to acknowledge receipt of such addenda or addendum, the response will nevertheless be construed as though it had been received and acknowledged and the submission of the response will constitute acknowledgment of the receipt of same. All addenda are a part of the contract documents and each Respondent will be bound by such addenda, whether or not received. It is the responsibility of each Respondent to verify all addenda issued have been received before responses are opened.

1.07 GOVERNING LAWS AND REGULATIONS

The Respondent is required to be familiar with and shall be responsible for complying with all federal, state, and local laws, ordinances, rules, and regulations that in any manner affect the work.

1.08 PREPARATION OF RESPONSES

Signature of the Respondent: The Respondent must sign the response forms in the space provided for the signature. If the Respondent is a professional association or other business entity, the title of the officer signing the response on behalf of the entity must be stated and evidence of the officer's authority to sign the response must be submitted. The Respondent shall state in the response the name and address of each person interested therein.

1.09 SUBMISSION OF RESPONSES

The response shall be submitted in a sealed envelope, which shall be marked so as to clearly indicate its contents and the name of the Respondent. If forwarded by mail, the above-mentioned envelope shall be enclosed in another envelope addressed to the entity and address stated in the Notice of Calling for Proposal, and preferably by special delivery, registered mail; if forwarded otherwise than by mail, it shall be delivered to the same address. Responses will be received until the date and hour stated in the Notice of Calling for Proposal.

Each Respondent shall submit the required evidence of the Respondent's qualifications and experience, as outlined in Section 1.10 and the executed forms set forth in Section 1.04.

1.10 CONTENT OF SUBMISSION

The submission in response to this RFP shall be printed on 8-1/2" x 11" white paper; shall be clear and concise and provide the information requested herein. The response shall be bound, or in a three-ring binder or equivalent folder, and tabbed. Submissions shall be organized as indicated below. The Respondent should not withhold any information from the written response in anticipation of presenting the information orally or in a demonstration. Each Respondent must

submit adequate documentation to certify the Respondent's compliance with the BOCC's requirements. Respondent should focus specifically on the information requested.

The following information, **at a minimum**, shall be included in the Submittal:

A. Cover Page

A cover page that states "**REQUEST FOR PROPOSAL FOR INSURANCE COVERAGE & SERVICES (Property, Inland Marine, Automobile & Workers Compensation)**." The cover page should contain Respondent's name, address, telephone number, and the name of the Respondent's contact person.

B. Tabbed Sections

Tab 1. Narrative/Self-Analysis/Statement of Qualifications

The Respondent shall provide a history of the organization, its areas of special expertise, and how the organization will fulfill the needs of the BOCC if awarded a contract pursuant to this RFP process.

Respondents shall include the following information:

1. A description of your organizational structure (i.e., publicly held corporation, partnership, etc.).
2. Confirm that you are a licensed insurance agent in the State of Florida and provide documentation.
3. Confirm that you serve as an insurance agency, independently, and are not employed by a third party administrative agency or provider network.
4. Briefly describe your company's organization, philosophy, and management. Also, please provide a brief company history.
5. Describe your contractual relationships, if any, with organizations or entities necessary for your proposal's implementation (i.e., actuarial services, data information services, etc.).
6. How long has your organization been providing insurance services?
7. How many public sector clients does your firm currently provide insurance services to?
8. What is your firm's scheme of communication and customer service interaction with clients?
9. Indicate the method of service provision your organization would utilize in implementing your proposal.

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10. Briefly describe the level of service and support that will be provided to the County by your agency(s) on a day to day basis.
11. How does your firm provide continuing education to ensure that each agent is educated on current market trends and legislative developments?
12. Describe your organization's anticipated involvement in the annual renewal process. Include information regarding process timeframes and negotiation of rates.
13. What makes your organization unique from other organization or services that you feel would be beneficial in helping the County to select an insurance agency.
14. Can your firm provide claims administration? How does your firm and the proposed insurance carrier handle claims administration, claims retention, loss control, and case management? How timely is your claims processing and how frequently do you process claims payment especially in Workers Compensation claims? What is your carrier's policy on adjusting reserves?
15. Can your firm provide a claims audit of our workers' compensation files?
16. Can your firm provide loss frequency and severity forecasts? Please describe.
17. How frequently will your firm provide loss development and trending analyses?
18. Do you provide property valuation services? If so, please describe.
19. Can you establish and/or review property "maximum foreseeable loss" and "probable maximum loss" estimates? Describe.
20. Does your firm have the capability to assist the County in an evaluation of its Risk Management Operation? If yes, please describe your firms' capabilities including how your firm assisted other clients.
21. Does your firm, or the proposed carrier offer other value added services such as disaster mitigation and recovery/claims management, grant programs, safety training, asset tracking, etc. What are the terms of these programs added programs, how long have they existed and what is the probability of their continuance?
22. Agents and Brokers responding to this proposal must disclose any and all commissions, fees, service charges or compensation of any .type that are not included in the insurance premium.

Tab 2. References

Each Respondent shall provide at least three (3) public sector references for both the Agent respondent and the carrier for which the reference is in a position to recommend the organization's qualifications for the same or similar services during the past three (3) years. If no public sector references are available, non-public sector references may be provided. Each reference shall include, at a minimum:

- Name and full address of reference organization
- Name of Contact person for contract
- Telephone number(s)
- Date of initiation of contract reference, and time period services were provided
- Brief summary of services provided to reference, and comparison of the referenced services to these proposed services
- Samples of claims reports.

Tab 3. Staffing

It is anticipated that the primary Respondent indicated in the response to this RFP shall be the primary person providing services to the BOCC, notwithstanding said entity may use staff to prepare work product required to fulfill the contractual obligations to the BOCC. Respondent shall include a list of the proposed staff positions and employees that will provide the work required if awarded this contract, along with the qualifications and of such staff members.

List the total number of Staff along with the address, telephone number and name of individuals to whom claims should be reported and the procedures to be followed in notifying the insurer.

In addition, the Respondent shall indicate whether any subcontractors will be used and identify such subcontractors.

Tab 4. Pending/Past Litigation

The Respondent shall describe any pending litigation in which the Respondent is involved as a result of provision of any services which are described herein. The Respondent shall describe any litigation in which the Respondent has been involved within the past five (5) years.

Tab 5. BOCC Response Forms

Respondent shall complete and execute the response/bid forms specified below and found at the designated pages in this RFP, and shall include them in the section tabbed 5:

	<u>Page</u>
Response Form	17
Non-Collusion Affidavit	18
Ethics Clause	19
Conflict of Interest Disclosure Statement	20
Drug Free Workplace Certificate	21
Pricing Information	22
Proposal Checklist	23

Copies of all professional and occupational licenses shall be included in this section.

Tab 6. Pricing Information

In this section the Respondent shall state proposed pricing information for the insurance coverage's being sought by the County.

It is the County's expectation that insurance fees and commissions will be borne by the selected insurance provider.

Any proposal submitted in response to these specifications shall be binding for a period of sixty (60) calendar days after the proposal opening day or thirty (30) days following the expiration date of the current policy, whichever is greater and shall remain firm for the specified duration.

Tab 7. Proposed Contract

Respondent shall provide a formed contract or policy that may be considered by the County. Any proposed contract shall be subject to negotiation with the County and approval by the County in the event Respondent receives an award to provide the required services.

Tab 8. Insurance Carrier Financial Documentation

Respondents shall provide documentation of the financial condition of the insurance carrier proposed. In lieu of an AM Best rating, respondents may provide a copy of the most recent audited financial statement if proposing a Trust. In addition, Respondent shall provide how long the proposed carrier selected has been providing insurance services to local governments in the State of Florida and how many local government clients does the selected carrier have in the State of Florida. Respondent shall disclose their reinsurance retention policies; provide their per occurrence limits of excess insurance; and provide the program's 1 in 100 year and 1 in 250 year probable maximum loss.

Tab 9. Additional Materials

Each Respondent may, but is not required to, include resumes and any other materials deemed necessary but not provided otherwise (such as promotional literature, white papers, etc.). They should be clearly marked “Additional Materials”. Note that these materials may or may not be reviewed by all evaluators and will not be part of the official evaluation except to the extent they support qualification and experience. Any out-of-scope services not covered in other sections should be included here with a description of the personnel likely to be involved.

1.11 MODIFICATION OF RESPONSES

Written modification will be accepted from Respondents, if addressed to the individual and address indicated in the Notice of Calling for Proposal and received prior to response due date and time.

1.12 RESPONSIBILITY FOR RESPONSE

The Respondent is solely responsible for all costs of preparing and submitting the response, regardless of whether a contract award is made by the BOCC.

1.13 RECEIPT AND OPENING OF RESPONSES

Responses will be received until the designated time and will be publicly opened and read aloud at the appointed time and place stated in the Notice of Calling for Proposal. No responsibility will be attached to anyone for the premature opening of a response not properly addressed and identified. Respondents or their authorized agents are invited to be present.

1.14 DETERMINATION OF SUCCESSFUL RESPONDENT

The BOCC reserves the right to reject any and all responses and to waive technical errors and irregularities as may be deemed best for the interests of the BOCC. Responses which contain modifications or are incomplete, unbalanced, conditional, obscure, or which contain additions not requested or irregularities of any kind, or which do not comply in every respect with the instruction to Respondents, and the contract documents, may be rejected at the option of the BOCC. Final selection of the successful respondent(s) shall be made by the BOCC at a noticed public meeting.

1.15 AWARD OF CONTRACT

The BOCC reserves the right to award separate contracts for each insurance service area and to waive any informality in any response, or to re-advertise for all or part of the work contemplated. If responses are found to be acceptable by the BOCC, written notice will be given to the selected Respondent(s) of the award of the contract(s).

If the award of a contract is annulled, or the awarded responder fails to execute a contract prior to the date and time indicated by the BOCC, the BOCC may award the contract to another Respondent or the work may be re-advertised or may be performed by other qualified personnel as the BOCC decides.

An award will be made to the Respondent(s) deemed to receive the highest ranking based on the evaluation criteria included in Section 2.0 of this Request for Proposals.

The BOCC also reserves the right to reject the response of a Respondent who has previously failed to perform properly or to complete contracts of a similar nature on time.

1.16 EXECUTION OF CONTRACT

The Respondent to whom a contract is awarded will be required to return to the BOCC four (4) executed counterparts of the approved contract.

1.17 INDEMNIFICATION

A. The Respondent shall defend, indemnify and hold harmless the Columbia County BOCC from any and all claims for bodily injury (including death), personal injury, and property damage (including property owned by BOCC) and any other losses, damages, and expenses (including Respondent or any of its Subcontractor(s) in any tier, occasioned by the negligence, errors, or other wrongful act of omission of the Respondent or its Subcontractors in any tier, their employees, or agents.

B. The first ten dollars (\$10.00) of remuneration paid to the Respondent is for the indemnification provided for above.

C. The successful Respondent agrees to maintain, on a primary basis and at its sole expense, at all times during the life of any resulting contract the following insurance coverage, limits, including endorsements described herein. The requirements contained herein, as well as the County's review or acceptance of insurance maintained by the Respondent is not intended to and shall not in any manner limit or qualify the liabilities or obligations assumed by Respondent under any resulting contract.

- a. Commercial General Liability insurance on an "occurrence" basis in an amount not less than \$1,000,000 combined single limit Bodily Injury and Property Damage Liability.
- b. Business Automobile Liability insurance in the amount of \$1,000,000, providing Bodily Injury Liability and Property Damage Liability.
- c. Workers' Compensation insurance applicable to its employees, if any, for statutory coverage limits in compliance with Florida Laws including Employers' Liability which meets all state and federal laws.
- d. Professional Liability/ Errors or Omissions insurance as appropriate for the type of business engaged in by the respondent shall be purchased and maintained by the Respondent with minimum limits of not less than \$1,000,000 combined single limit.

All policies must be endorsed to provide the County with written thirty (30) days notice of cancellation or restriction except for nonpayment of premium. The Vendor shall provide the County with certificates of insurance showing the existence of coverage required by this RFP

**SECTION TWO
SCOPE OF SERVICES AND EVALUATION CRITERIA**

2.01 SCOPE OF SERVICES

Columbia County is interested in receiving proposals for Property and Inland Marine, Automobile, Crime and Workers Compensation insurance services. A complete and detailed premium analysis calculation to include all discounts and deviations is required for each of the following:

PROPERTY (see attached existing policy)

Total Insured Values – Buildings & Contents

Loss of Business Income

EXTENSIONS OF COVERAGE

Including but not limited to: Accounts Receivable, Animals, Buildings Under Construction, Debris Removal Expense, Demolition Costs, Duty to Defend, E&O, Expediting Expenses, Fire Department Charges, Fungus Cleanup, Lawns, Plants, Trees and Shrubs, Leasehold Interest, Personal Property of Employees, Professional Fees, Recertification, Pollution Cleanup Expense, New Locations.

INLAND MARINE (see attached existing policy)

Communication Equipment

Contractor's/Mobile Equipment

Electronic Data Processing Equipment

Emergency Services Portable Equipment

Fine Arts

Rented, Borrowed, Leased Equipment

Other Inland Marine

Watercraft

Other Valuable Papers

PUBLIC OFFICIALS E&O (Errors and Omissions)

CRIME COVERAGE (see attached existing policy)

Employee Dishonesty, Forgery, Theft, Computer Fraud, Funds Transfer Coverage

AUTOMOBILE (see attached existing policy)

Comp/Collision/General Liability

WORKERS COMPENSATION (see attached existing policy)

Workers' Compensation Liability Limits as required per Florida Statutes.

Employer's Liability Coverage - \$1M bodily injury by Accident (each accident),

\$1M bodily injury by disease (policy limit), and \$1 M bodily injury by disease (each employee)

Existing Policy limits will serve as a baseline for coverage. Respondents will explain any recommended variances in coverage.

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Respondents may bid on any or all of the coverage listed. Columbia County reserves the right to separate the insurance coverage or award all or part of the insurance program coverage to any respondent as is in the County’s best interest.

Provision of insurance services to the County under any agreement ensuing from this proposal will also entail the following, at a minimum:

1. Auditing resulting contracts for accuracy of coverage, term and conditions.
2. Assistance in determining specifications for future insurance coverage.
3. Analyzing claims history and insurance utilization at least quarterly.
4. Meeting with county administrative staff as needed.
5. Provision of a key contact person to be available to answer questions and resolve issues that arise during the year regarding contract administration and service provisions.
6. Additional value added services included at no additional cost.

2.02 EVALUATION CRITERIA

Proposals will be evaluated using the following criteria:

Level of Service (Your firms ability to provide a level of service sufficient to meet the County’s needs as stated in the SOW and additional value added programs or services)	20
Experience and Qualifications of Organization (Extent and success of previous work your firm has provided to organizations similar in nature and size to the County).	20
Presentation, both written proposal and oral (The proposal itself as an example of your firm’s work product)	10
Qualifications/Experience of Personnel assigned to COLUMBIA County	10
Cost Proposal	20
Financial Stability of the Carrier	20
TOTAL POINTS	100

OPTIONAL INTERVIEW

The evaluation committee will review all proposals submitted. After reviewing the proposals, staff may, at its discretion, invite to interview and demonstrate performance (at Respondent’s expense, at a location identified by the County) one or more of the Respondents whose proposals appear to best meet the County’s requirements. The purpose of such an interview would be for all Respondents to elaborate upon their proposal before a recommendation for ranking of the proposals is made. If interviews are desired, no preliminary ranking will be made by the County prior to conducting

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interviews. Interview responses and performance during the interview, along with the written proposal and samples (if any), will become part of the Respondent's submission to be evaluated pursuant to the evaluation criteria. The County reserves the right to short-list Respondents for further consideration.

**SECTION THREE
RESPONSE/BID FORMS**

RESPONSE FORM

RESPONSE TO: Request for Proposal
Insurance Coverage & Services
COLUMBIA COUNTY PURCHASING DEPARTMENT
135 NE Hernando Ave
LAKE CITY 32055

I acknowledge receipt of Addenda No(s) _____

- I have included:
- Statement of Qualifications/Narrative _____
- References _____
- Staffing Information _____
- Description of Pending/Past Litigation (if any)_____
- Response Form _____
- Non-Collusion Affidavit _____
- Ethics Clause _____
- Conflict of Interest Disclosure Statement _____
- Drug Free Workplace Certificate _____
- Local Preference Certificate _____
- Pricing Information _____
- Proposed Contract/Policy _____

In addition, I have included a current copy of the following professional and occupational licenses:

(Check mark items above, as a reminder that they are included.)

Mailing Address: _____ Telephone: _____

_____ Fax: _____

_____ Date: _____

By signing and submitting this Proposal, I am certifying that (a) I am a citizen of the United States; (b) I am not a member or an employee of any taxing authority; and (c) I do not represent any property owner in an administrative or judicial review of property tax issues.

Signed: _____

Witness: _____

(Seal)

(Name)

(Title)

NON-COLLUSION AFFIDAVIT

I, _____ of the County of _____
according to law on my oath, and under penalty of perjury, depose and say that:

1. I am _____
of the firm of _____

in response to the Notice for Calling for Proposal for:

[add services to be performed] and that I executed the said proposal with full authority to do so.

2. This response has been arrived at independently without collusion, consultation, communication or agreement for the purpose of restricting competition, as to any matter relating to qualifications or responses of any other responder or with any competitor; and no attempt has been made or will be made by the responder to induce any other person, partnership or corporation to submit, or not to submit, a response for the purpose of restricting competition;

3. The statements contained in this affidavit are true and correct, and made with full knowledge that Columbia BOCC relies upon the truth of the statements contained in this affidavit in awarding contracts for said project.

(Signature of Responder)

(Date)

STATE OF: _____

BOCC OF: _____

PERSONALLY APPEARED BEFORE ME, the undersigned authority, _____
_____ who, after first being sworn by me, (name of individual signing) affixed his/her signature
in the space provided above on this _____ day of _____ 20____.

NOTARY PUBLIC

My Commission Expires: _____

ETHICS CLAUSE

The undersigned certifies, to the best of his or her knowledge and belief, that:

No federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a member of congress, an officer or employee of congress, or an employee of a member of congress in connection with the awarding of any federal contract, the making of any federal grant, the making of any federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative agreement.

If any funds other than federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a member of congress, an officer or employee of congress, or an employee of a member of congress in connection with this federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

_____ Signature	_____ Date
_____ Name of Authorized Individual	_____ Name of Company/Organization
	_____ Address of Company/Organization

CONFLICT OF INTEREST DISCLOSURE STATEMENT

The award hereunder is subject to the provisions of Chapter 112, Florida Statutes. Respondents must disclose with their bids whether any officer, director, employee or agent is also an officer or an employee of the Board of County Commissioners. All firms must disclose the name of any state officer or employee who owns, directly or indirectly, an interest of five percent (5%) or more in the Respondent's firm or any of its branches or affiliates. All Respondents must also disclose the name of any employee, agent, lobbyist, previous employee of the Board, or other person, who has received or will receive compensation of any kind, or who has registered or is required to register under section 112.3215, Florida Statutes, in seeking to influence the actions of the Board in Connection with this procurement.

Names of Officer, Director, Employee or Agent that is also an Employee of the Board:

Name of a County Employee that owns 5% or more in Respondent's firm:

Not applicable: _____

Name

Company

Date

DRUG FREE WORKPLACE CERTIFICATION

In the event of a tie, preference shall be given to businesses with drug-free workplace programs. Whenever two or more responses which are equal with respect to price, quality, and service are received by the State or by any political subdivision for the procurement of commodities or contractual services, a response received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process. Established procedures for processing tie responses will be followed if none of the tied vendors have a drug-free workplace program. In order to have a drug-free workplace program, a business shall:

- 1) Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
- 2) Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees from drug abuse violations.
- 3) Give each employee engaged in providing the commodities or contractual services that are under this solicitation a copy of the statement specified in subsection (1) above.
- 4) In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under this solicitation, the employee will abide by the terms of the statement and will notify the employee of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the work place no later than five (5) days after such conviction.
- 5) Impose a sanction on, or require the satisfactory participation in, a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
- 6) Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

VENDOR _____ TITLE _____

AUTHORIZED SIGNATURE _____ DATE _____

PRICING INFORMATION

NAME OF RESPONDENT: _____

BILLING ADDRESS: _____

	COVERAGE AMOUNT	DEDUCTIBLES	FY 16-17	FY 17-18
PROPERTY				
INLAND MARINE				
AUTOMOBILE				
CRIME				
WORKER'S COMPENSATION				
GENERAL LIABILITY				

See copies of existing policies

Use of this form is OPTIONAL. However, coverage, deductibles and prices by the respondent must include the information above. Attach additional information if necessary.

Responder's Signature: _____

Date: _____

REQUEST FOR PROPOSAL CHECKLIST

Please ensure that all items have been checked before submitting request for qualification. Submit this checklist as the last page of your response.

Cover Page

Tabbed Sections:

Tab 1. Narrative/Self-Analysis

Tab 2. References

Tab 3. Staffing

Tab 4. Pending Litigation

Tab 5. BOCC Response Forms

Tab 6. Pricing Information (Use of Form optional so long as information is included)

Tab 7. Proposed Contract/Insurance Policy

Tab 8. Additional Materials



Public
Risk
Underwriters of Florida

Insurance Solutions for Public Entities

Public Risk Underwriters of Florida, Inc.
P O Box 958455, Lake Mary, FL 32795
321-832-1450

Public Risk Insurance Agency

PK FL1 0121012 15-14

Columbia County Board of County Commissioners

10/21/2015

Public Risk Underwriters of Florida, Inc. is pleased to provide you with the Coverage Agreement for Columbia County Board of County Commissioners. Please review the document for accuracy and advise if you have any corrections or need further information.

As a reminder, you do not have any binding authority and any changes must be requested in writing. No coverage or change in coverage is bound without written confirmation from a representative of Public Risk Underwriters of Florida, Inc. This Coverage Agreement replaces and supersedes any previously issued Coverage confirmation.

Certificates of Insurance for the Preferred program may only be issued via the web-based E-tools on the PRU Website. The web address is www.publicrisk.com. Certificates may not be used to request changes of coverage. The retail agent is solely responsible for any information listed in the description section of the certificates. If you need assistance logging into E-tools please contact your underwriter for support.

We appreciate the opportunity to offer this coverage to your client and if you have any questions or need further assistance please feel free to contact us.

***THIS PAGE IS FOR INFORMATIONAL PURPOSES ONLY
AND IS NOT PART OF THE COVERAGE AGREEMENT***



PUBLIC ENTITY

COMMON AGREEMENT DECLARATIONS

Administered By:
Public Risk Underwriters of Florida ®
P.O. Box 958455
Lake Mary, FL 32795-8455

TRUST:
Preferred Governmental Insurance Trust
P.O. Box 958455
Lake Mary, FL 32795-8455

Agreement Number: PK FL1 0121012 15-14

NAMED COVERED PARTY AND MAILING ADDRESS:

Columbia County Board of County Commissioners
P. O. Drawer 1529
Lake City, FL 32056-1529

AGENT NAME AND ADDRESS:

Public Risk Insurance Agency
P. O. Box 2416
Daytona Beach, FL 32115

AGREEMENT PERIOD: From: 10/01/2015 To: 10/01/2016
At 12:01 a.m. Eastern Standard Time at your mailing address shown above.

In return for the payment of the premium, and subject to all the terms of this agreement, we agree with you to provide the coverage as stated in this agreement.

This agreement consists of the following coverage parts for which a premium is indicated. This premium may be subject to adjustment.

COVERAGE PART	ANNUAL PREMIUM
Property and Inland Marine Coverage	Included
General Liability Coverage	Not Included
Law Enforcement Coverage	Not Included
School Leaders' and Employment Practices Liability Coverage	Not Included
Automobile Coverage	Included
Garage Keepers Coverage	Not Included
Public Officials and Employment Practices Liability Coverage	Not Included
Crime Coverage	Included
Excess Workers' Compensation Coverage	Not Included

TOTAL ANNUAL PREMIUM **\$502,847**

FORMS APPLICABLE TO ALL COVERAGE PARTS:
See PGIT MN-002

THESE DECLARATIONS TOGETHER WITH THE COMMON AGREEMENT CONDITIONS, COVERAGE PARTS SUPPLEMENTAL DECLARATIONS, FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED AGREEMENT.

COUNTERSIGNED

PGIT MN-001 (10 13)

10/21/2015

DATE

by

AUTHORIZED REPRESENTATIVE



PUBLIC ENTITY

COVERAGE AGREEMENT FORMS LIST

COVERED PARTY: **Columbia County Board of County Commissioners**

AGREEMENT NO.: **PK FL1 0121012 15-14**

Form Name	Form Number
Public Entity Property - Inland Marine Schedule	
Public Entity Property - Property Schedule	
Public Entity Auto - Automobile Schedule	
Public Entity Common Agreement Declarations	PGIT MN-001 (10 13)
Public Entity Coverage Agreement Forms List	PGIT MN-002 (10 15)
Public Entity Property and Inland Marine Coverage Part Declarations	PGIT MN-010 (10 15)
Public Entity Automobile Coverage Part Declarations	PGIT MN-030 (10 13)
Public Entity Crime Coverage Part Declarations	PGIT MN-080 (10 13)
Public Entity Common Agreement Conditions	PGIT MN-090 (10 13)
Public Entity Property - Property and Inland Marine Coverage Form	PGIT MN-104 (10 15)
Public Entity Property - Stated Value	PGIT MN-105 (10 13)
Public Entity Property - Flood Coverage	PGIT MN-107 (10 13)
Public Entity Property - Schedule of Deductibles	PGIT MN-122 (10 13)
Public Entity Equipment Breakdown Protection Coverage Form	PGIT MN-150 (10 13)
Public Entity Automobile Coverage Form	PGIT MN-300 (10 14)
Public Entity Auto - Florida Changes	PGIT MN-301 (10 13)
Public Entity Auto - Florida Uninsured Motorist Coverage - Non-Stacked	PGIT MN-303 (10 13)
Public Entity Auto - Florida Personal Injury Protection	PGIT MN-309a (10 13)
Public Entity Auto - Pollution Liability - Broadened Coverage For Covered Autos	PGIT MN-311 (10 13)
Public Entity Auto - Mutual Aid Endorsement	PGIT MN-312 (10 13)
Public Entity Government Crime Coverage Form	PGIT MN-820 (10 13)
Public Entity Auto & General Liability - Nuclear Energy Liability Exclusion Endorsement	PGIT MN-900 (10 13)
Public Entity Auto, General Liability & Property - Automatic Additional Covered Parties	PGIT MN-902 (10 13)

PGIT MN-002 (10 15)



PUBLIC ENTITY

COMMON AGREEMENT CONDITIONS

All Coverage Forms and general endorsements included in this Coverage Agreement are subject to the following conditions:

A. CANCELLATION

1. The first named Covered Party shown in the Declarations may cancel this Coverage Agreement by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this Coverage Agreement by mailing or delivering to the first named Covered Party written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 60 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first named Covered Party's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The Coverage Agreement period will end on that date.
5. If this Coverage Agreement is cancelled, we will send the first named Covered Party any premium refund due. If we cancel, the refund will be pro rata, subject to H. Minimum Earned Premium. If the first named Covered Party cancels, the refund may be less than pro rata, subject to H. Minimum Earned Premium.
The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.
7. Failure of the Covered Party to make timely payment of premium shall be considered a request by the Covered Party for the Trust to cancel on the Covered Party's behalf. In the event of such cancellation for non-payment of premium, the minimum earned premium shall be due and payable; provided, however, such cancellation shall be rescinded if the Covered Party remits and the Trust receives the full premium within 10 days after the date of issuance of the cancellation notice.

B. CHANGES

This Coverage Agreement contains all the agreements between you and us concerning the coverage afforded. The first named Covered Party shown in the Declarations is authorized to make changes in the terms of this Coverage Agreement with our consent.

This Coverage Agreement's terms can be amended or waived only by endorsement issued by us and made a part of this Coverage Agreement.

C. CONTROL OF PROPERTY

Any act or neglect of any person other than you beyond your direction or control will not affect this Coverage Agreement.

D. COORDINATION OF COVERAGES

In the event a single claim or suit triggers coverage under more than one coverage part, the most we will pay is the greater of the applicable limit or sublimit from either coverage part, subject to that coverage part's deductible or Self Insured Retention.

E. EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this Coverage Agreement at any time during the Coverage Agreement period and up to three years afterward.

F. INSPECTIONS AND SURVEYS

We have the right but are not obligated to:

1. Make inspections and surveys at any time;
2. Give you reports on the conditions we find; and
3. Recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

1. Are safe or healthful; or
2. Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

G. LIBERALIZATION

If we adopt any revision that would broaden the coverage under this Coverage Agreement without additional premium within 45 days prior to or during the coverage period, the broadened coverage will immediately apply to this Coverage Agreement.

H. MINIMUM EARNED PREMIUM

In the event of cancellation of this Coverage Agreement or any individual line of coverage within this Coverage Agreement by the Covered Party, a minimum premium of 25% of written premium for the Coverage Agreement or for the individual line of coverage therein shall become earned, subject to any provision of the Coverage Agreement to the contrary notwithstanding.

I. OTHER COVERAGE OR INSURANCE

You may have other coverage or insurance subject to the same plan, terms, conditions and provisions as the coverage under this Coverage Agreement. If you do, we will pay our share of the covered loss or damage. Our share is the lesser of:

1. The proportion that the Limit of Coverage of our Coverage Agreement bears to the total of the limits of all the Coverage Agreements and policies covering on the same basis; or
2. The amount retained by Preferred Governmental Insurance Trust when Preferred Governmental Insurance Trust is a named insured on reinsurance or excess of loss coverage purchased on behalf of its members; or

Additionally, in the event an occurrence exhausts a limit purchased by Preferred Governmental Insurance Trust on behalf of multiple members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by member.

The administrator for Preferred Governmental Insurance Trust will retain reinsurance or excess of loss coverage policies purchased on behalf of its members

J. PREMIUMS

The first named Covered Party shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

K. SUBROGATION

1. In the event of any payment under this Coverage Agreement, we shall be subrogated to all of your rights of recovery therefore against any person or organization, and you shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.
2. You shall not act (or fail to act, as the case may be) in any manner that will prejudice our subrogation rights.

L. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS COVERAGE AGREEMENT

Your rights and duties under this Coverage Agreement may not be transferred without our written consent.

- M.** The Trust shall have the right and duty to defend any covered claim brought against the Covered Party even if such claim is groundless, false or fraudulent. The Covered Party shall not admit or assume liability or settle or negotiate to settle any claim or incur any claims expenses without the prior written consent of the Trust, and the Trust has the right to appoint counsel and to make such investigation and defense of a covered claim as it deems necessary.



PUBLIC ENTITY

PROPERTY AND INLAND MARINE COVERAGE PART DECLARATIONS

COVERED PARTY: **Columbia County Board of County Commissioners**

AGREEMENT NO.: **PK FL1 0121012 15-14**

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

Deductibles

2% TIV Per Occurrence/Per Location for "Named Storm" subject to minimum of \$20,000 Per Occurrence

\$5,000 [Per Occurrence - All other Perils - Buildings & Contents and Extensions of Coverage](#)

Per Attached Schedule Inland Marine

Covered Property

Total Insured Values - Stated Value Building and Contents - Per Schedule on file totaling \$54,098,480

Loss of Business Income \$100,000

Additional Expense \$100,000

Inland Marine

Blanket Unscheduled Inland Marine \$1,155,532

(Subject to \$25,000 any one item excludes Watercraft)

Scheduled Inland Marine \$10,204,512

Total All Inland Marine \$11,360,044

IM Deduction and Valuation Type Per Schedule

If marked with an "X" we will cover the following EXTENSIONS OF COVERAGE on form PGIT MN-104. These limits of liability do not increase any other applicable limit of liability.

(X)	Code	Extensions of Coverage	Limit of Liability
X	A	Accounts Receivable	\$250,000 in any one occurrence
X	B	Animals	\$1,000 any one Animal \$5,000 Annual Aggregate in any one agreement period
X	C	Buildings Under Construction	If shown on Property Schedule
X	D	Debris Removal Expense	\$500,000 or 25% of loss, whichever is greater, per occurrence
X	E	Demolition Cost, Operation of Building Laws and Increased Construction Cost	\$500,000 in any one occurrence
X	F	Duty to Defend	Included
X	G	Errors and Omissions	\$250,000 in any one occurrence
X	H	Expediting Expenses	\$5,000.00 in any one occurrence
X	I	Fire Department Charges	\$25,000 in any one occurrence
X	J	Fungus Cleanup Expense	\$10,000 in any one occurrence \$20,000 Annual Aggregate in any one agreement period
X	K	Lawns, Plants, Trees and Shrubs	\$25,000 in any one occurrence
	L	Leasehold Interest	\$0 in any one occurrence

X	N	New Locations	\$2,000,000 in any one occurrence for up to 60 days from the date such new location(s) is first purchased, rented or occupied, whichever is earlier
X	O	Personal Property of Employees	\$25,000 for any one employee \$50,000 in any one occurrence \$25,000 in any one occurrence
X	P	Pollution Cleanup Expense	\$50,000 Annual Aggregate in any one agreement period
X	Q	Professional Fees	\$10,000 in any one occurrence
X	R	Recertification	\$10,000 in any one occurrence
X	S	Service Interruption Coverage	\$100,000 in any one occurrence
X	T	Transit	\$250,000 in any one occurrence
	U	Vehicle Property Coverage	\$0 in any one occurrence
X	V	Preservation of Property Coverage	\$250,000 in any one occurrence

Special Property Coverages

<u>Coverage</u>	<u>Deductibles</u>	<u>Limit</u>
Earth Movement		Not Included
Flood	\$5,000 except for Zones A & V	\$1,000,000
TRIA		Not Included

Equipment Breakdown (Boiler & Machinery)

<u>Coverage</u>	<u>Limit</u>
Property Damage / Loss of Business Income / Additional Expense per accident	\$50,000,000
Water Damage	\$500,000
Ammonia Contamination	\$500,000
Hazardous Substance Coverage	\$500,000
Utility Interruption - (24 hour waiting period)	\$2,000,000
Spoilage Damage	\$250,000
Ordinance or Law	\$500,000
Expediting Expenses	\$1,000,000
 <u>Deductible</u>	 <u>Amount</u>
Equipment Breakdown	\$5,000

FORMS AND ENDORSEMENTS

Forms and endorsements applying to this Coverage Parts and made part of the coverage agreement at this time of issue:

See PGIT MN-002

Premium: \$ INCLUDED

THIS SUPPLEMENTAL DECLARATIONS AND THE COMMON AGREEMENT DECLARATIONS, TOGETHER WITH THE COMMON AGREEMENT CONDITIONS, COVERAGE PARTS, FORMS AND ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED AGREEMENT.



PUBLIC ENTITY PROPERTY

PUBLIC ENTITY

PROPERTY AND INLAND MARINE COVERAGE

Various provisions in this Coverage Agreement restrict coverage. Read the entire Coverage Agreement carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Agreement the words **you** and **yours** refers to the Named Covered Party shown in the Declarations. The words **we**, **us** and **ours** refers to the Trust providing this Coverage Agreement.

SECTION I - COVERAGE AGREEMENTS

A. Coverage Agreement

We will pay, subject to all the terms and conditions of this Coverage Agreement, for direct physical loss to **covered property** as a result of an **occurrence**, unless excluded.

This Coverage Agreement will also include any endorsements added by agreement between **you** and **us**. Coverage is provided at those locations and for those coverages and **limits of liability** shown on the **Schedule of the DECLARATIONS**. Extensions of coverage, sublimits of liability and deductibles are listed in the DECLARATIONS. Endorsements may contain separate deductibles and limits or sublimits of liability.

Terms in **bold-faced type** have special meanings in this Coverage Agreement. They are defined in DEFINITIONS. These definitions apply to this entire Coverage Agreement, and to any endorsements to it. Definitions that apply to individual forms or endorsements will be noted in those forms or endorsements. The names of forms are capitalized (for example, DECLARATIONS).

B. Coverages

We will provide the following coverages if they are marked with an "X". Coverages will be provided in accordance with the terms and conditions of this Coverage Agreement. Terms that apply only to individual coverage forms will be set forth in those forms. This Coverage Agreement provides coverage on an **actual cash value** basis for **Real Property, Inland Marine** and **Personal Property** unless **replacement cost** coverage is marked with an "X".

(X) **Real Property**

(X) **Replacement Cost**

(X) **Personal Property**

(X) **Replacement Cost**

(X) **Inland Marine**

() **Replacement Cost**

(X) **Loss of Business Income**, up to the limit shown in the DECLARATIONS

(X) **Additional Expense**, up to the limit shown in the DECLARATIONS

C. Limits of Liability

Subject to all terms and conditions of the coverage agreement the most **we** will pay for all loss, damage or costs to **Real Property** and **Personal Property** in any one **occurrence** is the applicable limits of liability shown in the property declaration. The blanket limit of coverage shown in the property declaration applies to all **Real Property** and **Personal Property**. It is agreed that any location listed on the **Schedule of DECLARATIONS** with no value (\$0) is not covered by the property coverage agreement.

SECTION II - COVERAGES

A. **We** will pay for **covered loss to your real property, inland marine or personal property** only if marked with an "X" in **Section I B. Coverages**:

1. At the locations shown on the **Schedule of the DECLARATIONS**,
2. **Property in the open** within 1,000 feet of locations described in 1;
3. With respects to Inland Marine, at or away from **your covered location**.

B. We will pay, only when marked with an "X" in Section I B. Coverages, and if a limit is shown in the DECLARATIONS, for:

1. Your Loss of Business Income

a. We will pay for the actual loss of Business Income you sustain due to the necessary suspension of your operations during the period of restoration. The suspension must be caused by:

- (1) direct physical loss or damage to property at premises which are described in the DECLARATIONS; or
- (2) action of civil authority that prohibits access to the described premises due to direct physical loss of or damage to property, other than at the described premises but within one statute mile thereof, beginning 72 hours after the time of that action, and for a period not to exceed fourteen (14) consecutive days from the date of the action.

and for which a **Business Income** Limit of Coverage is shown in the DECLARATIONS. The loss or damage must be caused by or result from a **peril insured against**.

b. With respect to the requirements set forth in the preceding paragraph, if you occupy only part of the site at which the described premises are located, your premises means:

- (1) The portion of the building which you rent, lease or occupy; and
- (2) Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

c. In determining the actual loss of business income, consideration must be given to:

- (1) The experience of the business before the loss and the probable experience after the loss;
- (2) The continuation of only those normal charges and expenses that would have been incurred had no interruption of production or suspension of business operations or services happened;
- (3) The demonstration of an actual loss of sales or income; and
- (4) Any amount recovered under property damage coverages at selling price for loss or damage to merchandise will be considered to have been sold to your regular customers.

d. We will not pay unless you are wholly or partially prevented from:

- (1) producing goods; or
- (2) continuing business operations or services.

e. You are required to mitigate your loss by:

- (1) Making up lost production within a reasonable period of time not limited to the **period of restoration**.
- (2) Continuing business operations or services during the **period of restoration**.
- (3) Using any property or service:
 - (i) owned or controlled by you; or
 - (ii) obtainable from any other sources.
- (4) Working extra time or overtime.
- (5) Using inventory.

We will not pay for any loss to the extent it can be reduced through these or any other means whether at a covered location or any other location.

f. We will not pay for:

- (1) Any loss during any idle period. Idle period includes but is not limited to any period when production, operation or service would cease or be prevented due to:
 - (i) physical damage not covered under this Coverage Agreement on or away from the **covered location**;

- (ii) planned or rescheduled shutdown or maintenance;
- (iii) strikes or other work stoppage;
- (iv) any reason other than a **covered loss**.

(2) Any increase in loss due to:

- (i) suspension, cancellation or lapse of any lease, contract, license or order.
- (ii) fines or damage for breach of contract for late or non-completion of orders, or for penalties of any nature.

(3) Any consequential, indirect or remote loss;

(4) Any loss resulting from damage to:

- (i) finished goods manufactured by **you**; nor for the time required for their reproduction.
- (ii) property in transit.

(5) Any loss or expense recoverable elsewhere in this Coverage Agreement.

g. The most **we** will pay for a loss under this coverage is the lesser of:

- (1) **Your** actual **loss** of **business income** and **necessary expense**; or
- (2) The applicable **limit of liability** shown on the **Schedule of the DECLARATIONS**.

2. Additional Expense

a. **We** will pay the actual and necessary Additional Expense you sustain due to:

- (1) direct physical loss or damage to property at premises which are described in the DECLARATIONS; or
- (2) action of civil authority that prohibits access to the described premises due to direct physical loss of or damage to property, other than at the described premises but within one statute mile thereof, for a period not to exceed fourteen (14) consecutive days from the date of the action.

and for which an **Additional Expense** Limit of Coverage is shown in the DECLARATIONS. The loss or damage must be caused by or result from a **peril insured against**.

b. With respect to the requirements set forth in the preceding paragraph, if **you** occupy only part of the site at which the described premises are located, **your** premises means:

- (1) The portion of the building which **you** rent, lease or occupy; and
- (2) Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

c. **We** will also pay **Additional Expense** to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

d. coverage for **Additional Expense** does not apply when action is taken to avoid or minimize a suspension of operations caused by destruction or corruption of electronic **data**, or any loss or damage to electronic **data**.

e. **We** will not pay for:

- (1) Loss of **Business Income**
- (2) Costs which would have been incurred in conducting **your** business during the same period had no **covered loss** happened.
- (3) The cost of permanent repair or replacement of property that has been damaged or destroyed.
- (4) Any loss during any idle period. Idle period includes but is not limited to any period when production, operation or service would cease or be prevented due to:
 - (i) physical damage not covered under this Coverage Agreement on or away from the **covered location**;
 - (ii) planned or rescheduled shutdown or maintenance;
 - (iii) strikes or other work stoppage;
 - (iv) any reason other than a **covered loss**.

(5) Any increase in loss due to:

- (i) suspension, cancellation or lapse of any lease, contract, license or order.
 - (ii) fines or damage for breach of contract for late or non-completion of orders, or for penalties of any nature.
- (6) Any consequential, indirect or remote loss;
- (7) Any loss resulting from damage to:
- (i) finished goods manufactured by **you**; nor for the time required for their reproduction.
 - (ii) property in transit.
- (8) Any loss or expense recoverable elsewhere in this Coverage Agreement.
- f. The most **we** will pay for a loss under this coverage is the lesser of:
- (1) **Your actual Additional Expense**; or
 - (2) The applicable limit of liability shown on the **Schedule of the DECLARATIONS**.

SECTION III - EXCLUSIONS

A. War and Terrorism Exclusion

Notwithstanding any provision to the contrary within this coverage or any endorsement thereto it is agreed that this coverage excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2. Any act of terrorism. For the purpose of this Coverage Agreement, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group (s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This coverage also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to **1.** and/or **2.** above. If **we** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Coverage Agreement the burden of proving the contrary shall be upon **you**.

B. Biological or Chemical Materials Exclusion

This coverage excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.

C. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Coverage Agreement or any endorsement thereto, it is understood and agreed as follows:

1. This Coverage Agreement does not cover loss, damage, destruction, distortion, erasure, corruption or alteration of **electronic data** from any cause whatsoever (including but not limited to **computer virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 For the purpose of this Exclusion **electronic data** means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
 For the purpose of this Exclusion **computer virus** means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. **Computer virus** includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs.'

2. However, in the event that a peril listed below results from any of the matters described in paragraph 1. above, this Coverage Agreement, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Coverage Agreement period to property covered by this Coverage Agreement directly caused by such listed peril:

Listed Perils:

- a. Fire
- b. Explosion

D. Electronic Date Recognition Exclusion

This Coverage Agreement does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:

1. the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations, by any computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the Covered Party or not; or
2. any change, alteration, or modification involving the date change to the year 2000, or any other date change, including leap year calculations, to any such computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the Covered Party or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

E. Asbestos

1. This Coverage Agreement only covers asbestos physically incorporated in a covered building or structure, and then only that part of the asbestos which has been physically damaged during the period of coverage by a **specified peril**.

This coverage is subject to each of the following specific limitations:

- (a) The said building or structure must be covered under this Agreement for damage by that **specified peril**.
- (b) The **specified peril** must be the immediate, sole cause of the damage of the asbestos.
- (c) The covered party must report the existence and cost of the damage as soon as practicable after the **specified peril** first damaged the asbestos. However, this Agreement does not cover any such damage first reported more than 12 (twelve) months after the expiration, or termination, of the period of coverage.
- (d) Coverage under this Agreement in respect of asbestos shall not include any sum relating to:
 - i. any faults in the design, manufacture or installation of the asbestos;
 - ii. asbestos not physically damaged by the **specified peril** including any governmental or regulatory authority direction or request of whatsoever nature relating to undamaged asbestos.
2. Except as set forth in the foregoing Section 1, this Agreement does not cover asbestos or any sum relating thereto.

F. We will not pay for losses caused by or resulting from any of the following, regardless of any other cause or event, including a **peril insured against, that contributes to the loss at the same time or in any other sequence.**

1. Any electrical injury or disturbance to electrical appliances, devices, fixtures, wiring or other electrical or electronic equipment caused by electrical currents artificially generated. If a fire or an explosion loss ensues, **we** will pay for that loss.

This exclusion will not apply to physical loss to:

- (a) **Data** or **software** caused by injury, disturbance, or erasure resulting from electricity or magnetic fields: or
- (b) **Electronic data processing equipment** caused by short circuit, blowout, or other electrical damage from an **occurrence** that took place within 500 feet of the **covered location**.
2. **Earth movement**, whether sudden or gradual.
 - (a) But if a loss to **covered property** by fire, theft, or explosion ensues, **we** will pay for that loss.
 - (b) This exclusion does not apply to **covered property** in transit.
 - (c) This exclusion does not apply to **sinkhole collapse** or **volcanic activity**.

3. Flood

- (a) But if a loss to **covered property** by fire, theft, or explosion ensues, **we** will pay for that loss.
- (b) If covered electrical equipment requires drying out because of **flood**, **we** will pay for the direct expenses of such drying out.
- (c) This exclusion does not apply to **inland marine**, or to **covered property** in transit.

4. Pollution

5. Demolition Cost, Operation of Building Laws and Increased Cost of Construction

Enforcement of any ordinance or law regulating the use, construction, repair or demolition of buildings or structure including Debris Removal Expense.

6. Seizure or destruction of covered property by government order.

But **we** will pay for loss to **covered property** resulting from acts of destruction ordered by government to prevent the spread of fire.

7. Nuclear reaction or nuclear radiation, or radioactive contamination;

8. Interference with or interruption of any public or private utility or any entity providing power, heat, air conditioning, communication, water or sewer or any other service, however caused, if the failure occurs away from the covered location.

But if a **covered loss** ensues, **we** will pay for that loss.

G. We will not pay for losses caused by or resulting from any of the following:

- 1. Unexplained or mysterious disappearance of any property;
- 2. Shortage of property discovered on taking inventory;
- 3. Theft by employees, whether acting alone or with others;
- 4. Any criminal, fraudulent or dishonest acts committed alone or in collusion with others;
 - (a) by **you**;
 - (b) by any proprietor, partner, director, officer or employee of **yours**; or
 - (c) by any proprietor, partner, director or officer of any proprietorship, partnership, corporation or association engaged by **you** to render any service or perform any act in connection with **covered property**.

5. Manufacturing or processing operations, which result in damage to stock or materials while the stock or materials are being processed, manufactured, worked on or tested.

But if a **covered loss** ensues, **we** will pay for that loss.

6. Delay, loss of market, loss of use, indirect or remote loss or damage;

7. Loss attributable to:

- (a) Wear and tear, deterioration, depletion, erosion, rust, corrosion, wet or dry rot, decay;
- (b) Inherent vice, latent defect, or any quality in the **covered property** that causes it to damage or destroy itself;
- (c) Smog, acid rain, agricultural smudging;
- (d) Smoke, fumes, gas or vapor that result from industrial operations;
- (e) Settling, cracking, shrinking, bulging or expansion of pavements, foundations, walls, floors, roofs or ceilings, retaining walls or outdoor swimming pools;
- (f) Animals, birds, vermin, rodents or insects;
- (g) Change or extremes in temperature or humidity, except damage to equipment;
- (h) Contamination, shrinkage, change in taste, texture, finish or color.

But if a **covered loss** ensues, **we** will pay for that loss.

8. Fungus

We will not pay for loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to mold, mildew, **fungus**, spores or other microorganism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless whether there is:

- (a) any physical loss or damage to **covered property**;
- (b) any covered peril or cause, whether or not contributing concurrently or in any sequence;
- (c) any loss of use, occupancy, or functionality; or
- (d) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This exclusion does not apply to the extent that coverage is provided in Section VII Extensions of Coverage, **J. Fungus** Cleanup Expense with respect to loss or damage by a cause of loss other than fire or lightning.

9. Failure or breakdown of machinery or equipment, including rupture or bursting caused by centrifugal force.

But if a **covered loss** ensues, **we** will pay for that loss.

This exclusion will not apply to physical loss to:

Data, electronic data processing equipment or software caused by mechanical breakdown, failure, changes in arrangement of parts, errors, omissions, or lack in design, specification, material or workmanship.

10. Explosion of the following:

- (a) Steam boilers;
- (b) Steam turbines, steam engines, steam piping; or,
- (c) Gas turbines.

But if a loss to **covered property** by fire or explosion ensues, **we** will pay for that loss.

11. Rupture, bursting, cracking, burning or bulging of the following:

- (a) Steam boilers;
- (b) Steam turbines, steam engines, steam piping;
- (c) Hot water boilers or other equipment for heating water;
- (d) Pressure vessels; or,
- (e) Gas turbines.

But if a loss to **covered property** by fire or explosion ensues, **we** will pay for that loss.

12. Loss attributable to faulty, defective or inadequate:

- (a) Construction, workmanship or material;
- (b) Maintenance;
- (c) Design, plan or specification;
- (d) Zoning compliance;
- (e) Developing, surveying or siting of buildings or structures during the course of construction or alterations; or,
- (f) Compliance with building codes.

But if a **covered loss** ensues, **we** will pay for that loss.

13. Loss or damage to any structure located in the water; including but not limited to bulkheads, docks, piers, wharves, retaining walls, boardwalks or underwater conduit from:

- (a) Freezing and thawing;
- (b) Impact of watercraft;
- (c) Waves, or debris driven by waves;
- (d) Pressure or weight of ice or water, whether driven by wind or not; or
- (e) Sinking or settling.

14. **We** will not pay for any loss or damage directly or indirectly related to or arising out of any offshore oil well or oil shipping / tanker incident and the ensuing oil spill.

SECTION IV - PROPERTY NOT COVERED

We do not cover loss to:

1. Animals, water, land including land on which the property is located, shrubs, trees, lawns, growing crops, or standing timber, except to the extent these may be covered in PGIT MN-104, Section VII;
2. Aircraft;

3. Property **you** sold under conditional sale, trust agreement, installment payment, or other deferred payment plan after such property has been delivered to the customer;
4. Caves, caverns, mines of any type, or any property contained within them;
5. Currency, money, notes or securities;
6. Dams, dikes, or levees;
7. Contraband or property in the course of illegal transportation or trade;
8. Property covered under import or export ocean cargo policies;
9. Property **you** transport as a common carrier;
10. Property shipped by mail, unless sent registered or certified;
11. **Watercraft**, unless loss is from a **specified peril**.
12. Vehicles licensed or designed for highway use, unless shown on the Property Declaration, Extensions of Coverage item U, and then no coverage for any **over the road coverage**, or collision with another vehicle or object. The AOP deductible applies per occurrence and in the event of a Named Storm the Named Storm deductible applies per vehicle rather than per location. This coverage is paid at actual cash value at the time of loss.

SECTION V - VALUATIONS

A. Actual Cash Value

1. Loss to **covered property** will be valued at the time and place of the loss at **actual cash value** unless otherwise indicated in this Coverage Agreement.
2. On **Inland Marine**, items not individually itemized on the schedule will be subject to a maximum valuation of:
 - (a) \$250,000 per item for **Rented, Borrowed or Leased Equipment**; or
 - (b) \$25,000 per item for all other classes of **Inland Marine**
3. On **Inland Marine** if the valuation type on the **Inland Marine** schedule is "agreed value" then item 1 and 2 above will not apply and the loss is paid based on the agreed value on the schedule, less the applicable deductible.
4. Loss to vehicles scheduled under Extensions of Coverage, U are valued at the time and place of the loss at **actual cash value**.

B. Replacement Cost

1. Loss to **covered property** will be valued at **replacement cost**, computed at the time and place of the loss, if **replacement cost** is marked with an "X" in **Section 1.B**. Coverages unless otherwise indicated in this Coverage Agreement.
2. **We** will not pay **replacement cost** until the lost or damaged property is actually repaired or replaced. If repairs or replacement are not made within two (2) years after the date of the physical loss, **we** will pay only the **actual cash value**.
 - (a) **Our** obligations for **replacement cost** will be the smaller of:
 - (1) The cost to repair the damaged property; or
 - (2) The cost to replace or rebuild with new materials of like size, kind and quality; or
 - (3) The selling price on the date of loss of property, other than stock, offered for sale, less all saved expenses; or
 - (4) The applicable **limit of liability**.

We will not pay for any increase in cost due to **your** failure to use reasonable speed to repair, rebuild or replace the damaged property.

If the replacement occurs at another location, **we** will not pay for the cost of land at either the original or the new location.

- (b) **We** will pay **replacement cost** for these types of property:
 - (1) Raw materials, supplies and other merchandise not manufactured by **you**; and
 - (2) Leasehold improvements in which you have an insurable interest.

(c) For the following types of property **We** will pay; "agreed value" if the valuation type on the **Inland Marine** schedule is shown as agreed value; or **We** will pay the lesser of **actual cash value** or 110% of the value reported on the applicable schedule:

- (1) **Communications Equipment;**
- (2) **Contractor's /Mobile Equipment;**
- (3) **Fine Arts;**
- (4) **Watercraft;**
- (5) **Emergency Service Portable Equipment;**
- (6) **Other Inland Marine;** or
- (7) **Rented, Borrowed or Leased Equipment;**
- (8) **Vehicles scheduled under item U of the property extensions of coverage**

C. Loss to these types of **covered property** will be valued at the time and place of loss as follows:

1. On stock in process, the value of raw materials and labor expended plus the proper proportion of overhead charges;
2. On finished goods manufactured by **you**, the regular cash selling price at the location where the loss happens, less all discounts and charges to which the merchandise would have been subject had no loss occurred;
3. On **Valuable Papers**, in case of loss, valuation shall be based on the lesser of:
 - (a) The cost to repair or restore the valuable paper or record to the condition that existed immediately prior to the insured event; or
 - (b) The limit of liability shown in the DECLARATIONS, or
 - (c) If the damaged or destroyed property cannot be replaced, restored or repaired with similar kind and quality, it will be the value of blank paper, unless the item is specifically scheduled and value scheduled agreed upon in this Coverage Agreement.
4. On **media, data**, programs or any **software** stored on electronic, electromechanical, electromagnetic **data processing equipment** or production equipment, the cost to repair, replace or restore such to the condition that existed immediately prior to the loss or damage, including the cost of reproducing any **data**, programs or **software** contained thereon, providing such media is repaired, replaced or restored. Such cost of reproduction shall include all reasonable and necessary amounts, not to exceed \$100,000 any one **occurrence**, incurred by **you** in recreating, gathering and assembling such **data**, programs or **software**. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Coverage Agreement does not insure any amount pertaining to the value of such **data**, programs or **software** to **you** or any other party, even if such **data**, programs or **software** cannot be recreated, gathered or assembled.
5. On exposed film, the value of the blank film.

SECTION VI - CONDITIONS

A. Coverage agreement Period and Territory. **We** will pay for a **covered loss** during the **Coverage Agreement period** shown on the DECLARATIONS while that property is:

1. Within the State of Florida;
2. Being moved on land or in the air within the United States of America or ;
3. Being moved on inland waters and intercoastal waterways within the United States of America.

B. Change of Terms

The terms of this coverage will not be waived, changed, or modified except by written endorsement issued by **us** and which becomes a part of this Coverage Agreement.

C. Titles of Paragraphs

The titles of the paragraphs of this Coverage Agreement and of any endorsements attached to it are only for reference. They do not affect the terms to which they relate.

D. Concealment, Misrepresentation or Fraud

This Coverage Agreement is void in any case of fraud by you as it relates to this Coverage Agreement at any time. It is also void if you or any other Covered Parties, at any time, intentionally conceal or misrepresent a material fact concerning:

1. This Coverage Agreement;
2. The **covered property**;
3. **Your** interest in the **covered property**; or
4. A claim under this Coverage Agreement.

E. Brands and Labels

In the event of a **covered loss** to branded or labeled merchandise, **we** may choose to take title to all or any part of that merchandise, at the value established by the terms of this Coverage Agreement. **You** may, at **your** expense:

1. Stamp "salvage" on the merchandise or its containers; or,
2. Remove or obliterate the brands or labels if such removal or obliteration will not physically damage the merchandise. **You** must relabel the merchandise or containers in compliance with the requirements of law.

F. Breach of Condition

A breach of any condition of this Coverage Agreement at any **covered location** will not affect coverage at any other **covered location** where, at the time of damage, no breach exists.

G. Abandonment of Property

You may not abandon property to **us**.

H. No Benefit to Bailee

No person or organization, other than **you**, having custody of **your covered property**, will benefit from this Coverage Agreement.

I. Suit

No suit or other legal proceeding will be brought against **us** unless there has been full compliance with all the Coverage Agreement terms and conditions. Suit must be brought within five years after the date on which the direct physical loss occurred or the shortest time permitted by law.

J. No Reduction by Loss

Except for those coverages written with an annual aggregate **limit of liability** or sublimits of liability, **we** will pay for a **covered loss** without reducing any other applicable **limit of liability** or sublimits of liability.

K. **Your** duties after a Loss

In case of loss **you** will:

1. Give **us** immediate written notice of the loss;
2. Give notice of such loss to the proper authorities if the loss may be due to a violation of the law;

3. As soon as possible, give **us** a description of the property involved and how, when and where the loss happened;
4. Take all reasonable steps to protect the **covered property** from further damage
5. Promptly separate the damaged property from the undamaged property, and keep it in the best possible order for examination;
6. Furnish a complete inventory of the lost, damaged and destroyed property, showing in detail the quantity and amount of loss claimed under the valuation provision of the Coverage Agreement;
7. Keep an accurate record of all repair costs;
8. Keep all bills, receipts and related documents that establish the amount of loss;
9. As often as may reasonably be required:
 - (a) Permit **us** to inspect the damaged property and take samples for inspection, testing and analysis.
 - (b) Produce for inspection and copying, all of **your** books of account, business records, bills and invoices.
 - (c) Permit us under oath to question **you** and any of **your** agents, employees, or representatives involved in the purchase of this coverage or the preparation of **your** claim, and verify **your** answers with a signed acknowledgment.
10. Submit to **us**, within ninety (90) days from the date of loss, unless **we** extend the time in writing:
 - (a) a signed, sworn Proof of Loss that states to the best of **your** knowledge and belief:
 - (1) The time and cause of the loss;
 - (2) **Your** interest and the interest of all others in the property involved;
 - (3) Any other policies of insurance that may provide coverage for the loss;
 - (4) Any changes in title or occupancy of the property during the **coverage agreement period** and;
 - (5) The amount of **your** claimed loss.
 - (b) **You** shall also submit with the Proof of Loss:
 - (1) The inventory referred to in **K.6**.
 - (2) The records specified in **K.7.** and **K.8**;
 - (3) Specifications for any damaged buildings and;
 - (4) Detailed estimates for the repair of any damages.
11. Cooperate with **us** in the investigation and adjustment of the loss.

L. Appraisal

1. If **you** fail to agree with **us** on the amount of a loss, either party may demand that the disputed amount be submitted for appraisal. A demand for appraisal will be made in writing within sixty (60) days after **our** receipt of proof of loss. Each party will then choose a competent and disinterested appraiser. Each party will notify the other of the identity of its appraiser within thirty (30) days of the written demand for appraisal.
2. The two appraisers will choose a competent and disinterested umpire. If the appraisers are unable to agree on an umpire within fifteen (15) days, **you** or **we** may petition a judge of a court of record in the state where the **covered loss** happened, to select an umpire.
3. The appraisers will then set the amount of the loss. If the appraisers submit a written report of an agreement to **you** and **us**, the amount they agree on will be the amount of **our** payment for the loss. If the appraisers fail to agree within a reasonable time, they will submit their differences to the umpire. Written agreement signed by any two of these three will set the amount of loss.
4. Each appraiser will be paid by the party that selects him or her. Other expenses of the appraisal and compensation of the umpire will be paid equally by **you** and **us**.

M. Our Options

At **our** option, **we** will repair, rebuild or replace damaged **covered property** with other property of like kind and quality within a reasonable period of time. If **we** elect to repair or replace the **covered property**; **we** will notify **you** of that decision within sixty (60) days of **our** receipt of **your** proof of loss. **We** will, at **our** option, take title to all or any part of the damaged or destroyed property at the agreed or appraised value.

N. Right to Adjust with Owner

1. **Covered losses** will be adjusted with **you** except as provided in Condition **S. Mortgage Holders**.
2. If a claim is made for damage to **covered property** of others that **you** hold **we** will have the right to adjust that loss or damage with the owners of that property. **Our** payment to the owners will fully satisfy any claim of **yours** for damage to that property.

O. Collection from Others

Payment to **you** for a **covered loss** will be reduced to the extent **you** have collected that loss from others.

P. Payment of Loss

We will pay the **covered loss** within thirty (30) days after **we** receive and accept the signed, sworn Proof of Loss, if:

1. **You** have complied with all the terms of this Coverage Agreement;
2. **We** have reached agreement with **you** on the amount of **covered loss**, or
3. An appraisal award is made as provided for in Condition **L. Appraisal**.

Q. Recovered Property

If either **you** or **we** recover any **covered property** after **we** have paid for its loss, that party must give the other prompt written notice of the recovery. If **we** recover the **covered property**, **we** will return it to **you**, if **you** so request. **You** must then return the amount **we** paid to **you** for it.

If **you** recover the **covered property**, **you** may either keep it or surrender it to **us**. If **you** choose to keep it, **you** must return the amount **we** paid to **you** for it.

R. Pair, Set or Parts

In the event of a **covered loss** to an article that is part of a pair or set, **our** payment for that loss will be:

1. The cost to repair or replace any part to restore the pair or set to its value before the **covered loss**; or
2. The difference between the value of the pair or set before and after the **covered loss**.

In no event will the loss of part of a pair or set be regarded as a total loss of the pair or set.

When **covered property** consists of several parts, **we** will pay only for the lost or damaged part.

S. Mortgage Holders

1. **We** will pay for **covered loss** to buildings or structures to each mortgage holder shown on the Schedule of Mortgage Holders or Loss Payees, as their interests may appear.
2. A mortgage holder has the right to receive loss payment even if the mortgage holder has started foreclosure or similar action on the building or structure.
3. If **we** deny **your** claim because of **your** acts or because **you** have failed to comply with the terms of this Coverage Agreement, the mortgage holder will still have the right to receive loss payment, up to the amount of their insurable interest, but in no event more than the applicable **limit of liability**, if the mortgage holder:

(a) Pays any premium due under this Coverage Agreement at **our** request;

(b) Submits a signed, sworn proof of loss within sixty (60) days after receiving notice from **us** of **your** failure to do so; and,

(c) Has notified **us** of any change in ownership, occupancy, or substantial change in risk known to the mortgage holder.

All terms and conditions of this Coverage Agreement will then apply directly to the mortgage holder.

4. If **we** pay the mortgage holder for any **covered loss** and deny payment to **you** because **you** have failed to comply with the terms of this Coverage Agreement:
 - (a) The mortgage holder's rights under the mortgage will be transferred to **us** to the extent of the amount **we** pay; and
 - (b) The mortgage holder's right to recover the full amount of the mortgage claim will not be impaired. In the event of a **covered loss**, **we** will, at **our** option, pay the mortgage holder the whole principal of **your** mortgage plus any accrued interest. In that event, **your** mortgage and note will be transferred to **us**, and **you** will pay **your** remaining mortgage debt to **us**.
5. If **we** cancel or non-renew this Coverage Agreement, **we** will give the mortgage holder the same notice **we** give to **you**.
6. The term "mortgage holder" includes trustees.

T. Loss Payee

In the event of a **covered loss** to property in which both **you** and a loss payee have an insurable interest, **we** will:

1. Adjust the **covered loss** with **you**; and,
2. Make payment for the **covered loss** to **you** and the loss payee jointly, as their interests may appear.

U. Inspection

1. During the period of this Coverage Agreement, **we** will be permitted, but not obligated, to inspect the **covered property**. Neither **our** right to make inspections, nor making them, nor any report of them, will imply for **you** or others, nor constitute an undertaking, that the **covered property** is safe, healthful, or in compliance with laws, regulations, codes or standards.
2. This condition does not apply to any inspections, surveys, reports or recommendations **we** may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

We will have no liability to **you** or others because of any inspection or failure to inspect.

SECTION VII - EXTENSIONS OF COVERAGE

If marked with an "X" in the DECLARATIONS, we will not pay more than our proportion of the applicable limit of liability shown on the Property and Inland Marine Coverage Part Declaration for the following EXTENSIONS OF COVERAGE:

Subject to all terms and conditions of this agreement, the coverage provided by this agreement is extended to apply to a **covered loss** as follows:

A. Accounts Receivable

1. **We** will pay the following expenses directly resulting from a **covered loss** to **your** records of accounts receivable at a **covered location**:
 - (a) Amounts due **you** from customers that **you** are unable to collect;
 - (b) Interest charges on any loan to offset amounts **you** are unable to collect, pending **our** payment of those amounts;
 - (c) Collection expense above **your** normal collection expense; and,
 - (d) Reasonable expenses **you** incur to re-establish **your** records of accounts receivable.

2. Amount of Loss

- (a) If **you** are unable to accurately determine the amount of outstanding accounts receivable at the time of loss, **our** payment will be calculated in the following manner:

(1) Your average monthly accounts receivable amount, based on the twelve (12) months preceding the loss, adjusted for normal fluctuations in the month in which the loss occurs, or for any demonstrated variance for that month.

(b) The following will be deducted from the total amount of accounts receivable, regardless of the method used to determine that amount:

- (1) Balances for accounts not damaged or affected by the loss;
- (2) Amounts of accounts **you** are able to re-establish and collect;
- (3) An allowance for bad debts **you** are not normally able to collect.
- (4) All unearned interest and service charges.

3. For the purposes of this extension, the following additional exclusions apply and **we** will not pay for:

(a) Any loss that requires an audit or inventory to establish its existence;

(b) Any fraudulent, dishonest or criminal act done by:

- (1) Anyone entrusted with the **covered property**, including their employees and agents; or
- (2) Anyone having an interest in the **covered property**.

This exclusion does not apply to the acts of a carrier for hire;

(c) Bookkeeping, accounting, or billing errors or omissions;

(d) Wrongful alteration, falsification, manipulation, concealment, destruction, or disposal of records of accounts receivable, committed to conceal the wrongful giving, taking, getting, or withholding of money, securities, or other property; or

(e) Taxes or Bond revenue.

4. For the purposes of this extension, the following additional conditions apply:

(a) When **you** are not open for business, or when **you** are not actually using them, all records of accounts receivable are to be kept in appropriate, fire-resistant receptacles.

(b) When records of accounts receivable have been damaged or destroyed, **you** must use all reasonable efforts, including legal action if necessary, to obtain collection of any outstanding accounts receivable, and **we** will pay such costs and expenses of obtaining collection to the extent they reduce **your** loss.

(c) When records of accounts receivable have been damaged or destroyed, **you** will use any property or service owned or controlled by **you** or obtainable from other sources in order to reduce **your** loss.

B. Animals

We will pay for all owned animals killed in a **covered loss** at a **covered location**. We will also pay for the in-line of duty death of a certified police canine or horse owned by you.

Your deductible for this extension is the lower of \$500 or the amount shown in the Declarations.

No veterinary costs are included in this extension.

C. Buildings Under Construction

We will pay for any one **occurrence** for insured physical loss or damage to your buildings that are under construction. Your schedule must indicate any ongoing or intended construction projects .

Buildings Under Construction include:

1. New buildings being erected at a **covered location**;
2. Additions to any buildings already covered under this agreement; or
3. Renovations to any buildings included in the schedule.
4. New buildings being erected at sites other than a **covered location**, subject to final contract value any one construction project limit of \$25,000,000.

D. Debris Removal Expense:

1. **We** will pay for the expense to remove the debris from a **covered loss** at a **covered location**. **We** will only pay these expenses if **we** receive immediate written notice of the **covered loss** and if these expenses are reported to **us** in writing within one hundred and eighty (180) days of the date of the **covered loss** or the end of the **coverage agreement period**, whichever is earlier.
2. **We** will pay for expenses to remove from **covered locations** storm blown debris of property not covered by this Coverage Agreement, excluding trees, timber, shrubs, or landscaping originating from your location(s).
3. Debris removal expense does not include any costs to clean up or remove:
 - (a) **pollutants**;
 - (b) asbestos; or
 - (c) debris in or on easements, right-of-ways, streets, roads, water or beaches that are not **covered locations**.

E. Demolition Cost, Operation of Building Laws and Increased Construction Cost:

1. In the event of a **covered loss**, **we** will pay:

(a) Demolition Cost:

The cost incurred to demolish all or part of **your covered Real Property**, including the cost to clear the site, if any law or ordinance that exists at the time of loss requires such demolition.

(b) Operation of Building Laws:

The cost **you** incur to rebuild at the same location any undamaged part of **your Real Property**, which is required by law to be demolished after a **covered loss**. **We** will only pay the costs to satisfy the minimum requirements of the applicable law or ordinance that exist at the time of the loss.

(c) **Increased Construction Cost:**

The increased cost **you** incur for materials and labor required to rebuild the damaged portion of **your Real Property** at the same location and in a manner that satisfies the minimum requirements of the applicable law or ordinance existing at the time of the loss.

(d) **We** will not pay for any:

(1) Of these costs unless they are incurred within two (2) years from the date of loss.

(2) Loss due to any law or ordinance that:

i. **You** were required to comply with before the loss, even if the building was undamaged; and

ii. **You** failed to comply with.

(3) Cost of demolition, abatement, removal, cleanup, debris removal, repair, monitoring or testing, increased cost of repair or other cost resulting from enforcement of any such law or ordinance which relates to **pollution**.

F. Duty to Defend

We will defend that part of any suit against **you** involving personal property of others when all of the following conditions exist:

1. The suit seeks payment for physical loss or damage to the **personal property** of others; and
2. The physical loss or damage is caused by a **peril insured against**; and
3. The physical loss or damage takes place while the **personal property** of others is in your custody; and
4. The personal property of others is the type of property covered by this **Coverage Agreement**.

We will do so even if such suit is groundless, false or fraudulent, but **we** may, without prejudice, make such investigation, negotiation and settlement of any claim or suit, as **we** deem appropriate.

G. Errors and Omissions

It is a material requirement of this agreement that the Covered Party accurately report the values of the property for which it seeks coverage at the locations within the Coverage Agreement territory where that property is located. Subject to this requirement, we will not preclude coverage for damage at a particular location where the Covered Party or its producer made an error or unintentional omission:

1. In the description or location of item(s) of property in the most recent **Schedule of DECLARATIONS** or documentation submitted to and accepted by **us**, provided that the item is the type covered under the Coverage Agreement and the error or omission is not greater than the limit set forth in the Declarations.
2. In the **Schedule of DECLARATIONS** so that the report omitted a location owned or occupied by the Named Covered Party at the inception date.

Any such error or unintentional omission shall be reported promptly on discovery and additional premium paid from Coverage Agreement inception. The limit shown in the Declarations is the maximum amount of indemnity for any occurrence. This coverage does not apply to inland marine, automobile or if coverage is found in whole or in part elsewhere in this agreement.

H. Expediting Expenses:

1. **We** will pay, in the event of a **covered loss**, for the reasonable extra costs of temporary repair to **covered property** or of expediting the permanent repair or replacement of that property, whichever is less. These expenses include overtime wages and extra costs for rapid means of transportation.
2. **We** will not pay for temporary rental of property or temporary replacement of damaged property.

I. Fire Department Charges:

We will pay charges **you** incur when an outside fire department is called to save or protect **covered property** from a **covered loss**.

J. Fungus Cleanup Expense:

1. This limited coverage applies only when the **fungus**, wet or dry rot, or bacteria is the result of one or more of the following causes that occurs during the coverage agreement period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that **occurrence**, and only if any loss resulting from the following is reported to us within 60 days of the **occurrence**.
 - (a) A covered loss other than fire or lightning; or
 - (b) Flood, if the Flood Coverage endorsement PGIT MN-107 applies to the affected premises.
2. Under conditions described in 1. above, we will pay for loss or damage by **fungus**, wet or dry rot or bacteria. As used in this coverage, the term damage means:
 - (a) Direct physical loss or damage to covered property caused by **fungus**, wet or dry rot or bacteria, including the cost of removal of **fungus**, wet or dry rot or bacteria;
 - (b) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the **fungus**, wet or dry rot or bacteria; and
 - (c) The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that **fungus**, wet or dry rot or bacteria are present.
3. Regardless of the number of claims, the limit shown in the Declarations is the most we will pay for the total of all loss or damage arising out of all occurrences which take place during the Coverage Agreement Period. We will not pay more than this amount even if the **fungus**, wet or dry rot or bacteria continues to be present or active, or recurs, in a later Coverage Agreement Period.
4. The coverage provided under this part does not extend the available coverage at a location beyond the amount scheduled for that location.
5. **Fungus** Cleanup expense does not include any costs to clean up or remove **pollutants**.
6. **Fungus** Cleanup expense will be considered part of the original occurrence, and no separate deductible will apply.

K. Lawns, Plants, Trees or Shrubs:

We will pay for a **covered loss** to lawns, plants, trees and shrubs at a **covered location** from a **specified peril**, excluding loss or damage caused by freezing, disease, insects, animals, vermin or drought

We will not pay more than the lesser of the following:

1. The applicable **limit of liability** shown on the Extension of Coverages Property part on the DECLARATIONS; or
2. The amount of the total value of the building and contents at that **covered location**.

L. Leasehold Interest

We will pay for loss of covered leasehold interest **you** sustain due to the cancellation of **your** lease. The cancellation must result from a **covered loss** to a **covered location**. Covered leasehold interest means the following:

The difference between:

1. the rent **you** pay at the described premises including taxes, insurance, janitorial or other service that **you** pay for as part of the rent; and
2. The rental value of the described premises that **you** lease.

The most we will pay for loss because of the cancellation of any one lease is your covered leasehold interest at the time of loss. Your covered leasehold interest decreases automatically each month. A proportionate share applies for any period of time less than a month.

N. New Locations:

New Locations are covered for coverages marked with an "X" in **Section I.B.** Coverages of PGIT MN-104 Property and Inland Marine Coverage Form and coverages provided by endorsement for the first sixty (60) days after the date of acquisition. During that period, the **covered party** shall submit to **us** a written report stating the location, occupancy, the full **replacement cost**, including Loss of Business Income and any other Time Element Values for the location, and other coverage in force at that location. If we do not receive and accept that report within sixty (60) days the coverage for that Location shall cease at the end of the coverage period stated above.

Property newly constructed by the **covered party** during the **coverage agreement period** does not qualify under this paragraph unless the construction project complied with the terms of Extension of Coverage Item C.

Upon notification to and acceptance by **us** any **New Location**, the same limits will apply as though the location had been acquired and disclosed prior to Coverage Agreement inception. **We** shall be permitted but not obligated to inspect the **New Location**. During the current Coverage Agreement period, we will not charge an additional premium for new locations if the location is acquired after the inception date of the Coverage Agreement. If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement then premium is due at the time the location is added.

O. Personal Property of Employees:

1. **We** will pay for loss by a **peril insured against** to the **Personal Property** (other than automobiles) of **your** employees when such property is at a **covered location** or being used by the employee in the course of employment.
2. **We** will not pay for any loss to such property that occurs at the employee's residence.

With respects to this extension, volunteers are not considered employees and there is no coverage for **Personal Property** of volunteers.

P. Pollution Cleanup Expense:

1. **We** will pay to remove **pollutants** from **covered property** at a **covered location** if the **pollution** results from a **specified peril**.
2. If **pollution** results from a **peril insured against**, **we** will pay:
 - (a) To remove **pollutants** from land, soil, surface or ground water upon, within, beneath or comprising a **covered location**; or,
 - (b) For testing performed in the course of extracting the **pollutants** from **covered locations**.

We will pay for removal or testing after a **covered loss** that occurs during the **coverage agreement period**.

We will only pay these expenses if **we** receive immediate written notice of the **covered loss** and if these expenses are reported to **us** in writing within one hundred and eighty (180) days of the date of the **covered loss** or the end of the **coverage agreement period**, whichever is earlier.

Q. Professional Fees:

1. **We** will pay for the reasonable costs **you** incur, for auditors and accountants who undertake to accurately determine the details of **your** business in order to determine the extent of a **covered loss**.
2. Professional fees do not include:
 - (a) any fees or expenses of attorneys;
 - (b) any fees or expenses of public adjusters or any of their subsidiaries or associated entities;
 - (c) fees based on a contingency; or
 - (d) the cost of **your** own employees.

R. Recertification of Equipment

We will pay the necessary costs or expenses **you** incur to recertify portable fire fighting, ambulance or rescue-related scheduled **inland marine** you own, when such equipment is damaged in a **covered loss**.

S. Service Interruption Coverage

In the event a cause of loss of the type covered hereunder directly causes damage to off-premises utility and power stations, substations, transformer or switching or pumping stations (including off-premises poles, towers, but excluding overhead transmission and distribution lines), **we** will pay for damage to **covered property** at a **covered location** directly resulting from interruption of electricity, steam, water, natural gas or refrigeration.

However, **we** will not pay for any direct physical loss due to any interruption of service from a satellite, regardless of cause.

T. Transit

We will pay for loss to **your** covered **personal property** or **inland marine** while in transit, including **your** covered **personal property** in the custody of messengers or salespeople

U. Vehicles as Scheduled Property

We will pay for loss to **your** vehicles, when damaged by a **covered loss**, regardless of the location. The Named Storm deductible from PGIT MN-122 applies per vehicle rather than per location.

V. Preservation of Property

In the event of any actual or imminent physical loss or physical damage of the type insured against by the Coverage Agreement, the cost or expenses incurred in taking reasonable and necessary measures for the temporary protection and/or preservation of property insured shall be added to the total physical loss and/or physical damage amount otherwise payable under the Coverage Agreement but without increasing the applicable limits or sublimits of liability stated in the Coverage Agreement. There must be an actual physical loss to the building or structure at the scheduled location in order for this coverage to apply.

SECTION VIII - DEFINITIONS

- A. Accident** means a fortuitous event that causes direct physical damage to **covered equipment**. The event must be one of the following
1. Mechanical breakdown, including rupture or bursting caused by centrifugal force;
 2. Artificially generated electric current, including electrical arcing, that damages electrical devices, appliances or wires;
 3. Explosion, other than combustion explosion, of steam boilers, steam piping, steam engines or steam turbines;
 4. An event inside steam boilers, steam pipes, steam engines or steam turbines that damages such equipment;
 5. An event inside hot water boilers or other heating equipment that damages such equipment; or
 6. Bursting, cracking or splitting.
- B. Actual cash value** means **replacement cost** less deduction for depreciation.
- C. Additional Expense** means necessary expenses **you** incur during the **period of restoration** that **you** would not have incurred if there had been no direct physical loss or damage to property. Coverage pertains to expenses (other than the expense to repair or replace property) which are incurred to:
1. Avoid or minimize the suspension of business and to continue operations at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.
 2. Minimize the suspension of business if **you** cannot continue operations.
- D. Business income** means:
1. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and;
 2. Continuing normal operating expenses incurred, including payroll.
- E. Coverage agreement period** means the time during which coverage is provided by this Coverage Agreement.
- F. Covered Equipment** means the following unless specified otherwise in an endorsement to this Coverage Agreement:
1. Equipment at a **covered location** that generates, transmits or utilizes energy including electronic communications and **electronic data processing equipment**.
 2. Equipment at a **covered location** which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.
- G. Covered location** means those locations shown on the **Schedule of the DECLARATIONS** or on the Schedule of any endorsement to this Coverage Agreement.
- H. Covered loss or loss** means a loss to **covered property** at a **covered location** resulting from a **peril insured against** by this Coverage Agreement.
- I. Covered property** means property covered by this Coverage Agreement.
- J. Data** means any information recorded on **media** and used in **your** processing operations.
- K. Earth movement**, whether natural or man-made, includes but is not limited to:
1. Earthquake;
 2. Landslide;
 3. Mudflow; or
 4. Sinking, rising or shifting of the earth.

- L. Effective Date** means the day and time at which the coverage provided by this Coverage Agreement begins.
- M. Flood** means: rising waters; waves; tide or tidal water; the release of water, the rising, overflowing or breaking of boundaries of natural or man-made bodies of water; or the spray therefrom, surface waters or sewer back-up resulting from any of the foregoing; regardless of any other cause or event contributing concurrently or in any other sequence of loss. However, the following are not considered to be loss by **Flood** within the terms and conditions of this Coverage Agreement:
1. physical damage by fire, explosion or sprinkler leakage resulting from **Flood**
 2. physical damage by wind driven water and/or storm surge associated with or occurring in conjunction with a **Named Storm**
- N. Fungus** means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
- O. Inland Marine** means scheduled:
1. **Communications Equipment** - **your** stationary or portable communications equipment while at **your covered location** or away from **your covered location** during authorized use.
 2. **Contractor's/Mobile Equipment** - **your** stationary or portable machinery and tools while at **your covered location** or away from **your covered location** during authorized use.
 3. **Electronic Data Processing Equipment** - **your** programmable electronic equipment that is used to store, retrieve and process **data**, as well as associated peripheral equipment that provides communication including input and output functions such as printing, or auxiliary functions such as **data** transmission.
 4. **Emergency Service Portable Equipment** - **your** portable fire fighting, ambulance or rescue related equipment, excluding aircraft and **watercraft**.
 5. **Fine Arts** - **your** art, sculptures, rarities, or antiquities, owned by **you** or in **your** care, custody and control.
 6. **Other Inland Marine** - **your** outdoor radio or television antennas, streetlights, traffic control lights and signs, flagpoles, outdoor signs, markers, fire hydrants, parking meters, fences (excluding guardrails) and other portable equipment not otherwise classified.
 7. **Rented, Borrowed or Leased Equipment** - items in **your** care, custody or control that **you** assume responsibility for through a formal arrangement.
 8. **Valuable Papers** - **your** books of account, manuscripts, abstracts, drawings, card index systems, film, tape, disc, drum, cell or other **data** processing, or recording or storage media. **We** will pay for the cost of research, up to the scheduled limit, due to a loss of valuable papers caused by a covered cause of loss.
 9. **Watercraft** - **your** owned scheduled vessels, not exceeding 25 feet in length, designed for operation in or on any waterway, for **Specified Perils** only, excluding collision with another object.
 10. **Unscheduled Blanket Inland Marine** - **your** unscheduled inland marine as defined in items 1 through 8 above subject to a maximum any one item of \$25,000.
- P. Limits of liability** means the maximum amount **we** will pay for a **covered loss**.
- Q. Media** means the medium on which **data** or **software** is stored, such as: magnetic tape, perforated paper tape, punch cards, discs, drums, and other storage devices used in **your electronic data processing equipment**.
- R. Named Storm** means the direct action of wind, including wind driven water and storm surge when associated with or occurring in conjunction with a storm or weather disturbance which is named by the National Weather Bureau, National Hurricane Center or any other recognized meteorological authority. All **Named Storm** events that occur within a continuous seventy-two (72) hour period will be considered a single **occurrence**.

S. Necessary expenses means expenses in excess of normal operating expenses, **you** incur in reducing **your** loss of **business income**. **We** will not pay more than **we** would pay if **you** had been unable to make up lost production or continue operations or services.

T. New locations means:

1. **Real Property**, **you** purchase or rent including **Personal Property** at that location;
2. **Real Property** **you** begin to build; or
3. **Inland Marine** **you** purchase.

after the **effective date** of this Coverage Agreement.

U. Occurrence means a sudden, identifiable, fortuitous event that result in a **covered loss** or series of events directly resulting from a **covered loss**.

V. Over the road coverage means while vehicle is being driven or is in the course of traveling from one location to another.

W. Peril(s) insured against means risk of direct physical loss or damage from any cause except as excluded within the Coverage Agreement.

X. Period of restoration means;

1. For buildings and equipment, the period of time which:

- (a) starts at the time of a **covered loss** and,
- (b) ends when using reasonable speed the building and equipment could be:
 - (1) repaired or replaced; and
 - (2) made ready for operations;

under the same or equivalent physical and operating conditions that existed prior to the damage.

- (c) For buildings under construction:

- (1) **We** will apply the time period defined in **1.** above to the level of business that would have been reasonably achieved after construction and start-up would have been completed had no physical damage happened; and
- (2) **We** will give consideration to the actual experience of the business after completion of the construction and start-up.

2. For stock in-process and mercantile stock, including finished goods not manufactured by **you**, the time required using reasonable speed:

- (a) To restore stock in process to the same state of manufacture which existed at the beginning of the interruption of production or suspension of business operations or services; and
- (b) To replace physically damaged mercantile stock.

3. For raw materials and supplies, the period of time:

- (a) Of actual interruption of production or suspension of operation or services which resulted from **your** inability to get suitable replacement raw materials and supplies to replace similar ones damaged; but
- (b) Limited to that period for which the damaged raw materials and supplies would have satisfied operating needs.

4. The time required using reasonable speed to copy physically damaged or exposed film, records, manuscripts and drawings from backup or from originals of a previous generation. This time does not include research, engineering or any other time necessary to restore or recreate lost information.

5. The time required using reasonable speed to restore the physically damaged or destroyed **data**, programs, or other **software** from backup. This time does not include research engineering or any other time necessary to restore or recreate lost information.

The period of restoration does not include any additional time due to **your** inability to resume operations for any reason, including but not limited to:

- (a) Making changes to equipment.
- (b) Making changes to the buildings, or structures, except as provided in the Demolition Cost, Operation of Building Laws and Increased Construction Cost provision if coverage is shown on form in Section VII Extensions of Coverage included in this Coverage Agreement.
- (c) Restaffing or retraining employees.
- (d) Any law or ordinance that requires testing, monitoring, clean up, removal, decontamination, treatment, detoxification or neutralization of, or any other response to **pollution** or **pollutants**.

The expiration of this Coverage Agreement will not terminate the period of restoration. The period of restoration will not exceed 24 months from the date of loss and will not be limited by the expiration of this Coverage Agreement

Y. Personal property means:

- 1. Personal Property **you** own;
- 2. Improvements and betterments **you** have made in buildings **you** do not own;
- 3. **Your** legal liability to the owner of Personal Property in **your** custody for physical damages to that property resulting from a **covered peril** under this Coverage Agreement.

Z. Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including, but not limited to, fiber, smoke, vapor, soot, fumes, acids, alkalis, chemicals, biological, organic or bacterial agents and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned or reclaimed. However, **pollutants** does not include ammonia or asbestos.

AA. Pollution means the presence, discharge, dispersal, seepage, migration, release or escape of any **pollutants**.

BB. Property in the open means:

- 1. Fixtures, including outdoor fixtures
- 2. Permanently installed outdoor machinery and equipment
- 3. Outdoor furniture
- 4. Outdoor open air pavilions
- 5. Permanently installed outdoor recreational courts, nets, goals, bleachers, benches and playground equipment.
- 6. Property in the open does not include buildings, structures or real property within 1,000 feet of (1) property on the Schedule of the DECLARATIONS; or (2) shown on the statement of values that **you** provide **us**, the function of which is unrelated to or not incidental to the normal operation of (1) property on the Schedule of the DECLARATIONS; or (2) shown on the statement of values that **you** provide **us**.

CC. Real Property means buildings and any other structure, including:

- 1. Attached additions, extensions, permanent fitting or fixtures; and
- 2. Machinery and equipment used to service the buildings;
- 3. Yard fixtures.

DD. Replacement cost means the cost to replace **covered property**:

- 1. With new materials of like kind and quality and used for the same purpose; and

2. At the location where the loss happened.

But **replacement cost** excludes any increased cost of repair or reconstruction by reason of any law or ordinance regulating construction, repair or use.

EE. Schedule of the DECLARATIONS is the schedule of values reported to and on file with **us**, or attached to this Agreement, and the limits and sub-limits shown in the DECLARATIONS.

FF. Sinkhole collapse means loss to **covered property** resulting from the sudden sinking or collapse of any land into naturally occurring underground empty spaces created by the action of water on limestone or similar rock formations. Coverage for **sinkhole collapse** does not include the cost of filling sinkholes.

GG. Software means programs stored on **media** that instruct **electronic data processing equipment** how to process **data**.

HH. Specified perils means direct physical loss or damage caused by or resulting from:

1. Fire;
2. Lightning;
3. Aircraft;
4. Explosion, except for **Watercraft** while in the water;
5. Riot;
6. Civil commotion;
7. Smoke;
8. Vehicles;
9. Windstorm or hail to property contained in any building;
10. Malicious mischief;
11. Leakage or accidental discharge from automatic fire protection system;
12. Collapse, except for **Watercraft** while in the water; or
13. Theft, except for **Watercraft** while in the water.

II. Volcanic activity means loss to **covered property** directly resulting from:

1. Airborne volcanic blast or shockwaves;
2. Ash, dust, or particulate matter all resulting from volcanic blast;
3. Lava flow.

All **volcanic activity** resulting from eruptions occurring within any 168 hour period will constitute a single occurrence.

JJ. We, us and our(s) means the Trust issuing this agreement, as shown on the DECLARATIONS.

KK. Wind means the direct action of the movement of air at any velocity including any substance driven by the movement of the air.

LL. You and your(s) mean the named covered party shown on the DECLARATIONS



PUBLIC ENTITY PROPERTY

STATED VALUE

This endorsement changes the agreement. Please read it carefully

In consideration of premium charged, coverage for Building and Contents as listed on the applicable property schedule is amended as follows:

PGIT MN-104, Section 1, item C is deleted entirely and replaced with:

Subject to all terms and conditions of the coverage agreement the most we will pay for all loss, damage or costs to **Real Property** and **Personal Property** in any one occurrence is the lesser of:

1. The cost to repair the damaged property; or
2. The cost to replace or rebuild with new materials of like size, kind and quality; or
3. The selling price on the date of loss of property, other than stock, offered for sale, less all saved expenses; or
4. The value reported on the applicable schedule of values. This value is subject to an 80% coinsurance clause (example below).

This endorsement memorializes the intention of the Covered Party to secure property coverage for a value less than the potential cost to rebuild or replace based on the appraisal on file.

Coinsurance example:

Amount of Loss: \$40,000

Building insured for: \$100,000

Replacement cost at time of loss: \$150,000

Coinsurance percentage: 80%

Minimum you should have insured for: \$120,000

Deductible: \$5,000

Step 1 - $\$150,000 \times .80 = \$120,000$

Step 2 - $\$100,000 / \$120,000 = .83$

Step 3 - $\$40,000 \times .83 = \$33,200$

Step 4 - $\$33,200 - \$5,000 = \$28,200$

In this example the Trust would pay \$28,200 of the \$40,000 loss.



PUBLIC ENTITY
FLOOD COVERAGE

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

This endorsement modifies coverage provided under the PROPERTY AND INLAND MARINE COVERAGE FORM, PGIT MN-104:

EXCLUSION F.3.

A. We will pay for direct physical loss to covered property caused by flood.

All flood losses within a continuous 72-hour period will be considered a single occurrence. The expiration of this agreement will not reduce this 72-hour period.

B. Limit of Liability

The following limits of liability do not increase any other applicable limit of liability.

1. The most we will pay for any one occurrence of flood loss in any one coverage agreement period within a state or at a Location shown on the Schedule of this endorsement will be our proportion of the limit of liability shown in the Schedule of this endorsement

Table with 3 columns: State or location, Schedule, Limit of Liability. Rows for FLORIDA and ALL OTHER STATES.

2. The most we will pay for all flood losses during any one coverage agreement period is \$75,000,000. This amount is the most we will pay for all aggregate claims for flood losses by all members of the trust. It is not a per member maximum.

C. FLOOD DEDUCTIBLE

\$5,000 any one occurrence except;

Property designated as being within Flood Zone A or Flood Zone V (and prefixes or suffixes thereof) by the Federal Emergency Management Agency (FEMA), or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a Special Flood Deductible equal to all flood insurance available for such property under the National Flood Insurance Program, whether purchased or not or 5% of the Total Insured Value at each affected location, whichever is greater.

In the event of a Flood both the Flood deductible and the Special Flood deductible apply, then the Flood deductible of \$5,000 any one occurrence will apply to locations not designated within Flood Zones A and V (and prefixes or suffixes thereof), and the Special Flood Deductible will apply to locations within Flood Zones A and V (and prefixes or suffixes thereof).

D. ADDITIONAL DEFINITIONS

Flood Zone A

Property will be determined to be within a Flood Zone A if it is within an area designated as such on a FEMA Flood Insurance Rate Map or a Flood Hazard Boundary Map. Flood Zone A will include, but not be limited to, all of the sub-classifications of AO, AH, AE, AR, A1 through A30 and A99, or any other sub-classification with the A prefix or designation.

Flood Zone V

Property will be determined to be within a Flood Zone V if it is within an area designated as such on a FEMA Flood Insurance Rate Map or a Flood Hazard Boundary Map. Flood Zone V will include, but not be limited to, all of the sub-classifications of VO, VH, VE, VR, V1 through V30 and V99, or any other sub-classification with the V prefix or designation.



PUBLIC ENTITY

SCHEDULE OF DEDUCTIBLES

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

This endorsement modifies coverage provided under the **PROPERTY BUILDING, PERSONAL PROPERTY, AND INLAND MARINE COVERAGE FORM, PGIT MN-104** :

A. Deductible(s)

Your deductibles for this agreement will be according to the terms of the following paragraphs, and information in the DECLARATIONS.

1. Unless shown differently on this form or any endorsement, **we** will not pay unless a **covered loss** from any one **occurrence** exceeds the amount shown on this form or any endorsement. **We** will then pay for the excess, up to any other applicable **limit of liability**. If a **covered loss** involves two or more deductibles, **we** will only use the largest of the applicable deductibles, except in respect to Flood, where both the Flood deductible and Special Flood deductible can apply to the same Flood event, or unless shown differently on this form or any endorsement.
2. **Earth Movement** Deductible
 - a. **We** will not pay for an **earth movement** loss within a state or at a location shown on EARTH MOVEMENT COVERAGE form PGIT MN-109 until the loss exceeds deductible shown on the Earth Movement Schedule of this endorsement. **We** will then pay the amount of loss in excess of the deductible, up to the applicable **limit of liability** in any one **occurrence**.
 - b. A deductible of \$10,000 per **occurrence** applies to **covered property** in transit.

Earth Movement Schedule

State or Location	Flat Deductible	Percentage Deductible
Florida	See DECLARATIONS	See DECLARATIONS

3. Flood Deductible

- a. **We** will not pay for a **flood** loss within a state or at a location shown on FLOOD COVERAGE form PGIT MN-107 until the loss exceeds the applicable deductible shown on the Flood Schedule of this endorsement. **We** will then pay the amount of loss in excess of the deductible, up to the applicable **limit of liability** in any one **occurrence**.
- b. A deductible of \$10,000 per **occurrence** applies to **covered property** in transit.

Flood Schedule

State, Flood Zone or Location	Flat Deductible
Florida	See DECLARATIONS and PGIT MN-107

4. Named Storm Deductible

- a. **We** will not pay for a **named storm** event loss until the loss exceeds deductible shown in the Declarations. **We** will then pay the amount of loss in excess of the deductible, up to the applicable **limit of liability** in any one **occurrence**.
- b. A deductible of \$10,000 per **occurrence** applies to **covered property** in transit.
- c. Deductible applies per location, as defined by each itemized listing on the applicable schedule.

- d. **Loss of Business Income**, when not scheduled per location, will be added to the values of damaged locations pro-rata by the amount of the actual **Loss of Business Income**.

Example:

5.0% Named Storm Deductible
 \$100,000 Loss of Business Income limit

Location #1	Total Insured Value = \$100,000
Location #2	Total Insured Value = \$200,000
Location #3	Total Insured Value = \$300,000
Location #4	Total Insured Value = \$400,000

Assume a Named Storm causes the following covered loss:

Location #1	\$ 0
Location #2	\$ 20,000
Location #3	\$ 5,000
Location #4	\$ 25,000
Loss of Business Income	\$ 10,000

The Loss of Business Income would be allocated 40% to Location #2, 10% to Location #3, and 50% to Location #4 yielding:

Location	Deductible	Adjusted Loss	Payable
#2	\$ 10,000	\$20,000 + \$ 4,000 = \$24,000	\$14,000
#3	\$ 15,000	\$ 5,000 + \$ 1,000 = \$6,000	\$ 0
#4	\$ 20,000	\$25,000 + \$ 5,000 = \$30,000	\$10,000
TOTAL	\$24,000		

PUBLIC ENTITY

EQUIPMENT BREAKDOWN PROTECTION COVERAGE FORM

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

This endorsement modifies coverage provided under the **PROPERTY AND INLAND MARINE COVERAGE FORM, PGIT MN-104**:

Words and phrases that appear in quotation marks have special meaning. Refer to **F. Equipment Breakdown Coverage Definitions**. These definitions supercede those in PGIT MN-104 as regards this endorsement.

A. Equipment Breakdown Coverage Agreements

1. Equipment Breakdown - Covered Cause Of Loss

Covered Cause of Loss is a "Breakdown" to "**Covered Equipment**."

2. Coverages Provided

Each of the following coverages is provided if either a limit or the word Included is shown for that coverage in the DECLARATIONS. If neither a limit nor the word Included is shown, then that coverage is not provided.

These coverages apply only to that portion of the loss or damage that is a direct result of a Covered Cause of Loss.

a. Property Damage

We will pay for direct damage to "**Covered Property**" located at the premises described in the DECLARATIONS.

b. Expediting Expenses

With respect to direct damage to "**Covered Property**" we will pay for the extra cost **you** necessarily incur to:

- (1) Make temporary repairs; and
- (2) Expedite the permanent repairs or replacement of the damaged property.

c. Loss of Business Income

(1) The coverage as otherwise provided by **Section II - Coverages**, paragraph **B.** is extended to include loss caused by a Covered Cause of Loss, subject to the limit shown in the DECLARATIONS.

(2) If **you** have coverage for **Loss of Business Income** and:

- (a) If a number of days is shown in the DECLARATIONS for Extended Period of Restoration Coverage, it will replace the five consecutive days in the definition of "**Period of Restoration**"
- (b) If **you** have coverage for Ordinance or Law, then the "**Period of Restoration**" is extended to include the additional period of time required for demolition, removal, repair, remodeling or reconstruction.

d. Additional Expense

(1) The coverage as otherwise provided by **Section II - Coverages**, Item B,2 **Additional Expense** is extended to include loss caused by a Covered Cause of Loss, subject to the limit shown in the DECLARATIONS.

(2) If **you** have coverage for **Additional Expense** and:

- (a) If a number of days is shown in the DECLARATIONS for Extended Period of Restoration Coverage, it will replace the five consecutive days in the definition of "**Period of Restoration**"
- (b) If **you** have coverage for Ordinance or Law, then the "**Period of Restoration**" is extended to include the additional period of time required for demolition, removal, repair, remodeling or reconstruction.

e. Spoilage Damage

(1) **We** will pay for:

(a) **Your** loss of "perishable goods" due to spoilage;

(b) **Your** loss of "perishable goods" due to spoilage that is caused by or results from an interruption in utility services that is the direct result of a "breakdown" to "**covered equipment**" that is owned by a utility, landlord, or other supplier with whom **you** have a contract to provide **you** with any of the following services: electrical power, communications, waste disposal, air conditioning, refrigeration, heating, gas, air, water or steam. Coverage for such loss will begin 24 hours after the time the "breakdown" causes the interruption of the utility service; or

We will also pay any necessary expense **you** incur to reduce the amount of loss under this coverage. **We** will pay such expenses to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage.

(2) If **you** are unable to replace the "perishable goods" before its anticipated sale, the amount of **our** payment will be determined on the basis of the sales price of the "perishable goods" at the time of the "breakdown", less discounts and expenses **you** otherwise would have had. Otherwise **our** payment will be determined in accordance with the Valuation provision of this Endorsement.

f. Utility Interruption

If **you** have coverage for **Loss of Business Income Additional Expense** that coverage is extended to include loss resulting from the interruption of utility services provided all of the following conditions are met:

(1) The interruption is the direct result of a "Breakdown" to "**Covered Equipment**" owned, operated or controlled by the local private or public utility or distributor that directly generates, transmits, distributes or provides utility services which **you** receive;

(2) The "**Covered Equipment**" is used to supply electric power, communication services, air conditioning, heating, gas, sewer, water or steam to **your** premises; and

(3) The interruption of utility service to **your** premises lasts at least the consecutive period of time shown in the DECLARATIONS. Once this waiting period is met, coverage will commence at the initial time of the interruption and will be subject to all applicable deductibles.

g. Newly Acquired Premises

We will automatically provide coverage at newly acquired premises **you** have purchased or leased. This coverage begins at the time **you** acquire the property and continues for a period not exceeding 60 days, under the following conditions:

(1) **You** must inform us, in writing, of the newly acquired premises as soon as practicable;

(2) **You** agree to pay an additional premium as determined by us;

(3) The coverage for these premises will be subject to the same terms, conditions, exclusions and limitations as other covered premises; and

(4) If the coverages and deductibles vary for existing premises, then the coverages for the newly acquired premises will be the broadest coverage and highest limits and deductible applicable to the existing premises.

h. Ordinance Or Law Coverage

The following applies despite the Ordinance or Law Exclusion and provided these increases in loss are necessitated by the enforcement of any laws or ordinances that are in force at the time of the "Breakdown," which regulate the demolition, construction, repair or use of the building or structure. With respect to the building or structure that was damaged as a result of a "Breakdown":

(1) **We** will pay for:

(a) The loss in value of the undamaged portion of the building or structure as a consequence of enforcement of an ordinance or law that requires the demolition of undamaged parts of the same building or structure;

(b) **Your** actual cost to demolish and clear the site of the undamaged parts of the same building or structure as a consequence of enforcement of an ordinance or law that requires the demolition of such undamaged property; and

- (c) The increased cost actually and necessarily expended to:
 - (i) Repair or reconstruct the damaged or destroyed portions of the building or structure; and
 - (ii) Reconstruct or remodel the undamaged portion of that building or structure with buildings or structures of like materials, height, floor area, and style for like occupancy, whether or not demolition is required on:
 - a. The same premises or on another premises if **you** so elect. However if **you** rebuild at another premises, the most **we** will pay is the increased cost of construction that **we** would have paid to rebuild at the same premises; or
 - b. Another premises if the relocation is required by the ordinance or law. The most **we** will pay is the increased cost of construction at the new premises.

(2) **We** will not pay for any:

- (a) Demolition or site clearing until the undamaged portions of the buildings or structures are actually demolished;
- (b) Increase in loss until the damaged or destroyed buildings or structures are actually rebuilt or replaced and approved by the regulating government agency;
- (c) Loss due to any ordinance or law that:
 - (i) **You** were required to comply with before the loss, even if the building was undamaged; and
 - (ii) **You** failed to comply with;
- (d) Increase in the loss, excess of the amount required to meet the minimum requirement of any ordinance or law enforcement at the time of the "Breakdown"; or
- (e) Increase in loss resulting from a substance declared to be hazardous to health or environment by any government agency.

(3) If:

- (a) The building or structure is damaged by a "Breakdown" that is covered under this agreement;
 - (b) There is other physical damage that is not covered under this agreement; and
 - (c) The building damage in its entirety results in enforcement of ordinance or law;
- then **we** will not pay the full amount of the loss under this coverage. Instead, **we** will pay only that proportion of such loss; meaning the proportion that the covered "Breakdown" loss bears to the total physical damage.

But if the building or structure sustains direct physical damage that is not covered under this Endorsement and such damage is the subject of the ordinance or law, then there is no Ordinance Or Law coverage under this Endorsement even if the building has also sustained damage by a covered "Breakdown."

i. Errors And Omissions

We will pay for any loss or damage, which is not otherwise payable under this Coverage Part solely because of the items listed below:

- (1) Any error or unintentional omission in the description or location of property as insured under this Endorsement or in any subsequent amendments;
- (2) Any failure through error to include any premises owned or occupied by **you** at the inception date of this Agreement; or
- (3) Any error or unintentional omission by **you** that results in cancellation of any premises insured by this Endorsement.

No coverage is provided as a result of any error or unintentional omission by **you** in the reporting of values or the coverage **you** requested.

It is a condition of this coverage that such errors or unintentional omissions shall be reported and corrected when discovered. The agreement premium will be adjusted accordingly to reflect the date the premises should have been added had no error or omission occurred.

j. "**Data**" Or "**Media**" Coverage Extension

- (1) If "**Media**" is damaged or "**Data**" is lost or corrupted as a direct result of a "Covered Cause of Loss" and such "**Media**" or "**Data**" is located at a premises shown in the DECLARATIONS, **we** will pay the actual cost to:

- (a) Research, replace, recreate or restore the damaged "**Media**" or lost or corrupted "**Data**"; and
 - (b) Reprogram instructions used in any covered "Computer Equipment."
- (2) If **you** have selected the **Loss of Business Income** or **Additional Expense** Coverage, the applicable coverage is extended to cover the actual loss incurred during the time necessary to:
- (a) Research, replace, recreate or restore the damaged "**Media**" or lost or corrupted "**Data**"; and
 - (b) Reprogram instructions used in any covered "Computer Equipment."
- (3) There shall be no coverage for any loss or expense incurred due to damaged "**Media**" or lost or corrupted "**Data**" if the "**Data**" or "**Media**" cannot be replaced, recreated or restored. To the extent that electronic **data** is not replaced, recreated or restored, the loss will be valued at the cost of replacement of the **media** on which the electronic **data** was stored, with blank **media** of substantially identical type.

k. "Fungus," Wet Rot And Dry Rot Coverage Extension

(1) Property Damage

- (a) **We** will pay for loss or damage by "**Fungus**," wet or dry rot only when the "**Fungus**," wet or dry rot is the direct result of a "Covered Cause of Loss" that occurs during the Agreement period. As used in this Coverage, the term loss or damage means:

Direct physical loss or damage to "**Covered Property**" caused by "**Fungus**," wet or dry rot including the cost:

- (i) To treat, contain or remove the "**Fungus**," wet or dry rot;
- (ii) To dispose of the "**Fungus**," wet or dry rot;
- (iii) To tear out and replace any "**Covered Property**" as needed to gain access to the "**Fungus**," wet or dry rot; and
- (iv) Of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "**Fungus**," wet or dry rot is present.

(b) Limit

- (i) The most **we** will pay for coverage provided under this Coverage is \$15,000 per **Covered Location** per 12-month period starting with the **effective date** of this Agreement. With respect to a particular **occurrence** of loss which results in "**Fungus**," wet or dry rot, **we** will not pay more than such limit even if the "**Fungus**," wet or dry rot continues to be present or active or recurs in a later agreement period.
- (ii) If "**fungus**" wet or dry rot results from damage by water as otherwise covered under this Endorsement, the limit in **k.(1)(b)(i)** is part of, not in addition to, the Water Damage Limitation Limit of Coverage.
- (iii) If "**fungus**" wet or dry rot results from a "Covered Cause of Loss" other than water, the limit in **k.(1)(b)(i)** is part of, not in addition to, the Property Damage Limit of Coverage.

(2) Loss of Business Income or Additional Expense

- (a) If **you** have selected the Loss of **Business Income** Coverage or Additional Expense Coverage, the applicable coverage is extended to cover the additional loss caused by the presence of "**Fungus**," wet or dry rot as identified in paragraph **k.(1)(a)** above.
- (b) Coverage identified in **k.(2)(a)** above is limited to 30 days. The number of indicated days need not be consecutive. This limit is part of, not in addition to, the applicable Limits of Coverage for Loss of **Business Income** and **Additional Expense**.

l. "Portable Covered Equipment"

We will pay for loss or damage to "Portable **Covered Equipment**" caused by a Covered Cause of Loss while such equipment is away from the premises described in the DECLARATIONS.

B. Equipment Breakdown Coverage Exclusions

With regard to the Coverage provided by this Endorsement only, the following Exclusions apply:

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

The exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

1. Earth Movement

Earth movement including: earthquake; landslide; land subsidence; mine subsidence; **sinkhole collapse**; volcanic action; or other rising or shifting of earth that results from, contributes to, or is aggravated by any of the above, all whether naturally occurring or due to man-made or other artificial causes.

2. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

3. War or Military Action

- a. War, including undeclared or civil war;
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

4. Water

- a. **Flood**, surface water, waves, tides, tidal waves, tsunami, overflow of any body of water, or their spray, all whether driven by **wind** or not;
 - b. Mudflow or mudslides; or
 - c. Backup of sewers, drains, or drainage piping;
- all whether naturally occurring or due to man-made or other artificial causes.

5. Discharge or leakage of a sprinkler system, sewer piping or domestic water piping, unless such discharge or leakage is the direct result of a "Covered Cause of Loss". The most **we** will pay for such water damage is the Limit of Coverage shown in the DECLARATIONS for Water Damage Limitation.

6. Delay, interruption of business, loss of use or loss of market except as provided in **Loss of Business Income, Additional Expense** or Utility Interruption coverage.

7. Depletion, deterioration, corrosion, erosion, decay, wear and tear or rust. However, if a "Covered Cause of Loss" ensues, **we** will pay the ensuing loss or damage not otherwise excluded.

8. An explosion

However, **we** will pay for direct loss or damage caused by an explosion of "**Covered Equipment**" of a kind specified below, and which is not otherwise excluded elsewhere in this Coverage Part:

- a. Steam boiler; electric steam generator; steam piping; steam turbine; steam engine; or
- b. Gas turbine or any other moving or rotating machinery, when such explosion is caused by centrifugal force or mechanical breakdown.

9. Explosion within the furnace of a chemical recovery type boiler or within the gas passages from the furnace to the atmosphere.

10. Fire or combustion explosion including those that:

- a. Result in a "Covered Cause of Loss";
- b. Occur at the same time as a "Covered Cause of Loss"; or
- c. Ensurue from a "Covered Cause of Loss."

11. "Fungus," Wet Rot and Dry Rot

Presence, growth, proliferation, spread or activity of "**Fungus**," wet or dry rot, except as provided under **A.2.k. "Fungus," Wet Rot And Dry Rot Coverage**. However, if a "Covered Cause of Loss" ensues, **we** will pay the ensuing loss or damage not otherwise excluded.

12. "Hacking Event." However, if a "Covered Cause of Loss" ensues, **we** will pay the ensuing loss or damage not otherwise excluded.

13. Any indirect loss, including damage due to spoilage, following a "Covered Cause of Loss" that results from the lack or excess of power, light, heat, steam or refrigeration except as provided by **Loss of Business Income Coverage, Additional Expense Coverage, Utility Interruption Coverage or Spoilage Damage Coverage**.

14. Neglect by **you** to use all reasonable means to save and preserve "**Covered Property**" from further damage at and after the time of loss.
15. Ordinance or Law
Increase in loss from the enforcement of any ordinance, law, rule, regulation or ruling which restricts or regulates the repair, replacement, alteration, use, operation, construction, installation, clean-up or disposal of "**Covered Property**," except as provided under Coverage Extensions and Limitations A. 2. h. However the words 'use' and 'operation' shall be eliminated as respects a covered "Breakdown" to electrical supply and emergency generating equipment located on any premises shown in the DECLARATIONS, when continued operation is contingent on the presence of such electrical supply and emergency generating equipment as mandated by any government agency.
16. A "Breakdown" that is caused directly or indirectly by Hail or Windstorm.
17. **Specified Perils** A "Breakdown" that is the direct or indirect result of the following causes of loss, if such cause of loss is covered by another Coverage Part or policy of insurance or self-insurance risk retention plan in force at the time of the loss, regardless of deductible, whether **you** can collect on it or not. Also excluded are all resulting direct and indirect loss.
- a. Aircraft;
 - b. Civil commotion;
 - c. Collapse;
 - d. Freezing caused by cold weather;
 - e. Impact of aircraft, missile or vehicle;
 - f. Lightning;
 - g. Molten material;
 - h. Objects falling from aircraft or missiles;
 - i. Riot;
 - j. Smoke;
 - k. Vandalism;
 - l. Vehicles, including any material carried in or on the vehicles; or
 - m. Weight of snow, ice, sleet.
18. Any "Breakdown" to "**Covered Equipment**" that takes place while the "**Covered Equipment**" is undergoing a test which subjects the "**Covered Equipment**" to greater than maximum allowable operating conditions as identified by the manufacturer of the "**Covered Equipment**."
19. Any virus, bacterium or other microorganism that induces, or is capable of inducing, physical distress, illness or disease. However:
- a. If a "Covered Cause of Loss" ensues, **we** will pay the ensuing loss or damage not otherwise excluded; and
 - b. This exclusion does not apply to loss or damage caused by or resulting from "**Fungus**," wet rot or dry rot. Such loss or damage is addressed in Exclusion **B.11**.
20. Water or other means used to extinguish a fire, even when the attempt is unsuccessful.
21. With respect to **Loss of Business Income** Coverage, **Additional Expense** Coverage, and Utility Interruption Coverage, the following additional exclusions shall apply:
- a. The business that would not or could not have been carried on if the "Breakdown" had not occurred; or
 - b. **Your** failure to use due diligence and dispatch to operate **your** business as nearly normal as practicable at the premises shown in the DECLARATIONS.
22. With respect to Spoilage coverage paragraph **A.2.e.(1)(b)** and Utility Interruption Coverage: **Specified Perils**, any loss resulting from the following causes of loss:
- a. Aircraft;
 - b. Civil commotion;
 - c. Collapse;
 - d. Freezing caused by cold weather;
 - e. Impact of aircraft, missile or vehicle;
 - f. Lightning;

- g. Molten material;
- h. Objects falling from aircraft or missiles;
- i. Riot;
- j. Smoke;
- k. Vandalism;
- l. Vehicles, including any material carried in or on the vehicles;
- m. Weight of snow, ice, sleet;
- n. Acts of Sabotage; or
- o. Deliberate act(s) of load shedding by the supplying or distributing utility, landlord or other supplier.

23. Any other indirect result of a "Covered Cause of Loss" except as provided under any Coverage **A. 2. b.** through **I.**

24. With regard to Portable **Covered Equipment** any loss resulting from the following causes of loss:

- a. collision;
- b. overturning; or
- c. collapse or upset of "Portable **Covered Equipment**";

C. Equipment Breakdown Coverage Limits Of Coverage

1. The most **we** will pay for any and all coverages for loss or damage from any "One Breakdown" is the applicable Limit of Coverage shown in the DECLARATIONS.

2. Any payment made will not be increased if more than one Covered Party is shown in the Declarations.

3. For each coverage in Paragraph **A.2.** if:

- a. Included is shown in the DECLARATIONS, the limit for such coverage is part of, not in addition to, the Limit per Breakdown.
- b. A limit is shown in the DECLARATIONS, **we** will not pay more than the Limit of Coverage for each such coverage.

4. For any "**Covered Equipment**" that is:

- a. Used solely to supply utility services to **your** premises;
- b. Owned by a public or private utility;
- c. Not in **your** care, custody or control and for which **you** are legally liable; and
- d. Covered under this Coverage Form;

the Limit of Coverage for Property Damage stated in the DECLARATIONS is deleted and replaced by the sum of one dollar.

If **you** are a public or private utility, **4.b.** is deleted and replaced by the following:

- b. Owned by a public or private utility other than you;

5. Unless a higher limit or Included is shown in the DECLARATIONS, the most **we** will pay for direct damage as a direct result of a "Breakdown" to "**Covered Equipment**" is \$25,000 for each of the following. The limits are part of, not in addition to, the Limit of Coverage for Property Damage or Limit per Breakdown.

a. Ammonia Contamination

The spoilage to "**Covered Property**" contaminated by ammonia, including any salvage expense.

b. Consequential Loss

The reduction in the value of undamaged "Stock" parts of a product which becomes unmarketable. The reduction in value must be caused by a physical loss or damage to another part of the product.

c. Hazardous Substance

Any additional expenses incurred by **you** for the clean-up, repair or replacement or disposal of "**Covered Property**" that is damaged, contaminated or polluted by a "Hazardous Substance."

As used here, additional expenses mean the additional cost incurred over and above the amount that **we** would have paid had no "Hazardous Substance" been involved with the loss.

Ammonia is not considered to be a "Hazardous Substance" as respects this limitation.

This coverage applies despite the operation of the Ordinance or Law Exclusion.

d. Water Damage

The damage to "**Covered Property**" by water including any salvage expenses, except no coverage applies to such damage resulting from leakage of a sprinkler system or domestic water piping.

D. Equipment Breakdown Coverage Deductibles

1. Application Of Deductibles

We will not pay for loss or damage resulting from any "One Breakdown" until the amount of **covered loss** or damage exceeds the deductible shown in the DECLARATIONS for each applicable coverage. **We** will then pay the amount of **covered loss** or damage in excess of the deductible, up to the applicable Limit of Coverage.

Deductibles apply separately for each applicable coverage except if:

- a. A deductible is shown as Combined for any of the coverages in the DECLARATIONS, then **we** will first subtract the combined deductible amount from the aggregate amount of any loss to which the combined deductible applies; or
- b. More than one "**Covered Equipment**" is involved in "One Breakdown," then only one deductible, the highest, shall apply for each of the applicable coverages.

2. Determination Of Deductibles

a. Dollar Deductible

If a dollar deductible is shown in the DECLARATIONS, **we** will first subtract the deductible amount from any loss **we** would otherwise pay.

b. Time Deductible

If a time deductible is shown in the DECLARATIONS, **we** will not be liable for any loss under that coverage that occurs during that specified time period immediately following a "Breakdown." If a time deductible is shown in days, each day shall mean twenty-four consecutive hours.

c. Multiple Of Daily Value Deductible

If a multiple of daily value is shown in the DECLARATIONS, this deductible will be calculated as follows:

- (1) For the entire premises where the loss occurred, determine the total amount of "**Business Income**" that would have been earned during the "**Period of Restoration**" had no "Breakdown" taken place.
- (2) Divide the result in Paragraph (1) by the number of days the business would have been open during the "**Period of Restoration**." The result is the daily value.
- (3) Multiply the daily value in Paragraph (2) by the number of days shown in the Declarations. **We** will first subtract this deductible amount from any loss **we** would otherwise pay. **We** will then pay the amount of loss or damage in excess of the deductible, up to the applicable Limit of Coverage.

d. Percentage Of Loss Deductible

If a deductible is expressed as a percentage of loss in the DECLARATIONS, **we** will not be liable for the indicated percentage of gross amount of loss or damage (prior to the applicable deductible or coinsurance) insured under the applicable coverage.

e. Minimum Or Maximum Deductibles

(1) If:

- (a) A minimum dollar amount deductible is shown in the DECLARATIONS; and
- (b) The dollar amount of the Multiple of Daily Value or the Percentage of Loss Deductible is less than the Minimum Deductible;

then the Minimum Deductible amount shown in the DECLARATIONS will be the applicable deductible.

(2) If:

- (a) A maximum dollar amount deductible is shown in the DECLARATIONS; and
- (b) The dollar amount of the Multiple of Daily Value or the Percentage of Loss Deductible is greater than the Maximum Deductible;

then the Maximum Deductible amount shown in the DECLARATIONS will be the applicable deductible.

E. Equipment Breakdown Coverage Conditions

The following conditions apply in addition to the **Section VI** - Conditions in the PROPERTY AND INLAND MARINE COVERAGE FORM:

1. Loss Conditions

a. Defense

We may elect to defend **you** against suits arising from claims of owners of property. **We** will do this at **our** expense.

b. Insurance Under Two Or More Coverages

If two or more of this Endorsements coverages apply to the same loss or damage, **we** will not pay more than the actual amount of the loss or damage.

c. Other Insurance

(1) **You** may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Endorsement. If **you** do, **we** will pay **our** share of the **covered loss** or damage. **Our** share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.

(2) If there is other insurance covering the same loss or damage, other than that described in Paragraph (1), **we** will pay only for the amount of **covered loss** or damage in excess of the amount due from that other insurance, whether **you** can collect on it or not. But **we** will not pay more than the applicable Limit of Coverage.

d. Valuation

With regard to the coverage provided by this Endorsement only, Section V - Valuations in the PROPERTY AND INLAND MARINE COVERAGE FORM is deleted and replaced by the following:

(1) **We** will determine the value of "**Covered Property**" in the event of loss or damage as follows:

(a) The cost to repair, rebuild or replace the damaged property with property of same kind, capacity, size or quality on the same site or another site whichever is the less costly; or

(b) The cost actually and necessarily expended in repairing, rebuilding, or replacing on the same site or another site whichever is the less costly;

except **we** will not pay for such damaged property that is obsolete and useless to you.

(2) If **you** elect or **we** require that the repair or replacement of the damaged "**Covered Equipment**" be done in a manner that:

(a) Improves the environment;

(b) Increases efficiency; or

(c) Enhances safety;

while maintaining the existing function, then **we** will pay, subject to the limit of coverage, up to an additional 25% of the property damage amount for the "**Covered Equipment**" otherwise recoverable.

(3) If:

(a) Any damaged "**Covered Property**" is protected by an extended warranty, or maintenance or service contract; and

(b) That warranty or contract becomes void or unusable due to a "Breakdown";

we will reimburse **you** for the unused costs of non-refundable, non-transferable warranties or contracts.

(4) Unless **we** agree otherwise in writing, if **you** do not repair or replace the damaged property within 24 months following the date of the "Breakdown," then **we** will pay only the smaller of the:

(a) Cost it would have taken to repair or replace; or

(b) **Actual cash value** at the time of the "Breakdown."

(5) If all of the following conditions are met, property held by **you** for sale will be valued at the selling price as if no loss or damage had occurred, less any discounts **you** offered and expenses **you** otherwise would have had:

(a) The property was manufactured by you;

- (b) The selling price of the property is more than the **replacement cost** of the property; and
 - (c) **You** are unable to replace the property before its anticipated sale.
- (6) **We** will pay for loss to damaged "**Data**" or "**Media**" as follows:
- (a) **Replacement cost** for "**Data**" or "**Media**" that are mass produced and commercially available; and
 - (b) The cost **you** actually spend to reproduce the records on blank material for all other "**Data**" or "**Media**" including the cost of gathering or assembling information for such reproduction. However, **we** will not pay for "**Data**" or "**Media**" that **we** determine is not or cannot be replaced with "**Data**" or "**Media**" of like kind and quality or property of similar functional use.
- (7) **We** will determine the value of "**Covered Property**" under Spoilage Damage Coverage as follows:
- (a) For raw materials, the **replacement cost**;
 - (b) For property in process, the **replacement cost** of the raw materials, the labor expended and the proper proportion of overhead charges; and
 - (c) For finished products, the selling price, as if no loss or damage had occurred, less any discounts **you** offered and expenses **you** otherwise would have had.
- (8) Any salvage value of property obtained for temporary repairs or use following a "Breakdown" which remains after repairs are completed will be taken into consideration in the adjustment of any loss.

2. General Conditions

a. Additional Covered Party

If a person or organization is designated in this Coverage Part as an additional Covered Party, **we** will consider them to be a Covered Party under this Coverage Part to the extent of their interest.

b. Suspension

Whenever "**Covered Equipment**" is found to be in, or exposed to, a dangerous condition, any of **our** representatives may immediately suspend the coverage against loss from a "Breakdown" to that "**Covered Equipment**." This can be done by delivering or mailing a written notice of suspension to:

- (1) **Your** last known address; or
- (2) The address where the "**Covered Equipment**" is located.

Once suspended in this way, **your** coverage can be reinstated only by an endorsement for that "**Covered Equipment**."

If **we** suspend **your** coverage, **you** will get a pro rata refund of premium for that "**Covered Equipment**." But the suspension will be effective even if **we** have not yet made or offered a refund.

F. Equipment Breakdown Coverage Definitions

The following definitions apply in addition to the definitions found elsewhere in this Agreement.

1. "Breakdown":

- a. Means the following direct physical loss that causes damage to "**Covered Equipment**" and necessitates its repair or replacement:

- (1) Failure of pressure or vacuum equipment;
- (2) Mechanical failure including rupture or bursting caused by centrifugal force; or
- (3) Electrical failure including arcing;

unless such loss or damage is otherwise excluded within this Coverage Form.

- b. Does not mean or include:

- (1) Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification;
- (2) Defects, erasures, errors, limitations or viruses in computer equipment and programs including the inability to recognize and process any date or time or provide instructions to "**Covered Equipment**";

- (3) Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
- (4) Damage to any vacuum tube, gas tube, or brush;
- (5) Damage to any structure or foundation supporting the "**Covered Equipment**" or any of its parts;
- (6) The functioning of any safety or protective device; or
- (7) The cracking of any part on an internal combustion gas turbine exposed to the products of combustion.

2. "Computer Equipment" means:

- a. **Your** programmable electronic equipment that is used to store, retrieve and process **data**; and
- b. Associated peripheral equipment that provides communication including input and output functions such as printing or auxiliary functions such as **data** transmission.

It does not include "**Data**" or "**Media**."

3. With regard to the coverage provided by this Coverage Form only, the definition of "**Covered Equipment**" in the PROPERTY AND INLAND MARINE COVERAGE FORM is deleted and replaced by:

"Covered Equipment":

a. Means and includes any:

- (1) Equipment built to operate under internal pressure or vacuum other than weight of contents;
- (2) Electrical or mechanical equipment that is used in the generation, transmission or utilization of energy;
- (3) Communication equipment, and "Computer Equipment"; and
- (4) Equipment in Paragraphs (1), (2) and (3) that is owned by a public or private utility and used solely to supply utility services to **your** premises.

However, if Coverage **A.2.f. Utility Interruption** is provided, then Paragraph **3.a.(4)** does not apply.

Except for Paragraph **3.a.(4), Utility Interruption**, the "**Covered Equipment**" must be located at a premises described in the DECLARATIONS and be owned, leased, or operated under **your** control.

b. Does not mean or include any:

- (1) "**Media**";
- (2) Part of pressure or vacuum equipment that is not under internal pressure of its contents or internal vacuum;
- (3) Insulating or refractory material, but not excluding the glass lining of any "**Covered Equipment**";
- (4) Non-metallic pressure or vacuum equipment, unless it is constructed and used in accordance with the American Society of Mechanical Engineers (A.S.M.E.) code or another appropriate and approved code;
- (5) Catalyst;
- (6) Vessels, piping and other equipment that is buried below ground and requires the excavation of materials to inspect, remove, repair or replace;
- (7) Structure, foundation, cabinet or compartment supporting or containing the "**Covered Equipment**" or part of the "**Covered Equipment**" including penstock, draft tube or well casing;
- (8) Vehicle, aircraft, self-propelled equipment or floating vessel including any "**Covered Equipment**" that is mounted upon or used solely with any one or more vehicle(s), aircraft, self-propelled equipment or floating vessel;
- (9) Dragline, excavation, or construction equipment including any "**Covered Equipment**" that is mounted upon or used solely with any one or more dragline(s), excavation, or construction equipment;
- (10) Felt, wire, screen, die, extrusion plate, swing hammer, grinding disc, cutting blade, non-electrical cable, chain, belt, rope, clutch plate, brake pad, non-metal part or any part or tool subject to periodic replacement;
- (11) Machine or apparatus used solely for research, diagnosis, medication, surgical, therapeutic, dental or pathological purposes including any "**Covered Equipment**" that is mounted upon or used solely with any one or more machine(s) or apparatus unless Diagnostic Equipment is shown as Included in the Declarations;

- (12) Equipment or any part of such equipment manufactured by **you** for sale; or
- (13) Contractors/Mobile Equipment
4. With regard to the coverage provided by this Coverage Form only, the definition of "**Covered Property**" in the PROPERTY AND INLAND MARINE COVERAGE FORM is deleted and replaced by:
- a. "**Covered Property**" means any property that:
- (1) **You** own; or
- (2) Is in **your** care, custody or control and for which **you** are legally liable.
- b. "**Covered Property**" does not mean:
- (1) "**Data**";
- (2) Dams, Dikes or levees; or
- (3) Animals
5. With regard to the coverage provided by this Coverage Form only, the definition of "**Data**" in the Property and Inland Marine Coverage Form is deleted and replaced by:
- "**Data**" means:
- a. Programmed and recorded material stored on "**Media**"; and
- b. Programming records used for **electronic data processing**, or electronically controlled equipment.
6. "Hacking Event" means an attack that allows unauthorized access or use of "**Covered Equipment.**"
7. "Hazardous Substance" means any substance other than ammonia that has been declared to be hazardous to health by a government agency.
8. With regard to the coverage provided by this Coverage Form only, the definition of "**Media**" in the Property and Inland Marine Coverage Form is deleted and replaced by:
- "**Media**" means **electronic data processing** or storage media such as films, tapes, discs, drums or cells.
9. "One Breakdown" means if an initial "Breakdown" causes other "Breakdowns," all will be considered "One Breakdown." All "Breakdowns" at any one premises that manifest themselves at the same time and are the direct result of the same cause will be considered "One Breakdown."
10. With regard to the coverage provided by this Coverage Form only, the definition of "**Period of Restoration**" in the Property and Inland Marine Coverage Form is deleted and replaced by:
- "**Period of Restoration**" means the period of time that:
- a. Begins at the time of the "Breakdown"; and
- b. Ends 5 consecutive days after the date when the damaged property at the premises described in the DECLARATIONS is repaired or replaced with reasonable speed and similar quality.
11. "Perishable Goods" means any "**Covered Property**" that is maintained under controlled conditions for its preservation and that is susceptible to loss or damage if the controlled conditions change.
12. "Portable **covered equipment**" is "**covered equipment**" that is:
- a. is **your** "**Covered Property**" and operated by **you** or by someone **you** have designated to operate such equipment;
- b. is not in transit, but is located at a fixed location;
- c. equipment that is in use or connected and ready for use; and
- d. equipment that is not mounted on a vehicle. However, Equipment that is mounted on a trailer is considered as "portable **covered equipment**", however there shall, be no coverage for the trailer.



PUBLIC ENTITY

AUTOMOBILE COVERAGE PART DECLARATIONS

ITEM ONE

COVERED PARTY: **Columbia County Board of County Commissioners**

AGREEMENT NO.: **PK FL1 0121012 15-14**

ITEM TWO

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

This agreement provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos." "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos Section of the Public Entity Automobile Coverage Form next to the name of the coverage.

COVERAGES	COVERED AUTOS (Entry of one or more of the symbols from the Covered Auto Section of the Public Entity Automobile Coverage Form shows which autos are covered autos)	LIMIT THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS	PREMIUM
LIABILITY	1	Total Any One Accident \$1,000,000 \$0 Deductible	Included
PERSONAL INJURY PROTECTION (or equivalent No-fault Coverage)	5	STATUTORY	Included
AUTO MEDICAL PAYMENTS	N/A		Not Included
UNINSURED MOTORISTS	2	\$100,000	Included
UNDERINSURED MOTORISTS (When not included in Uninsured Motorists Coverage)	2	\$100,000	Included
PHYSICAL DAMAGE COMPREHENSIVE COVERAGE	2, 8	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DED. AS SCHEDULED FOR EACH COVERED AUTO PER ATTACHED SCHEDULE, BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING. See ITEM FOUR For Hired Or Borrowed "Autos."	Included
PHYSICAL DAMAGE SPECIFIED CAUSES OF LOSS COVERAGE	N/A	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$_____DED. FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM. See ITEM FOUR For Hired Or Borrowed "Autos"	Not Included
PHYSICAL DAMAGE COLLISION COVERAGE	2, 8	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DED. AS SCHEDULED FOR EACH COVERED AUTO PER ATTACHED SCHEDULE. See ITEM FOUR For Hired Or Borrowed "Autos."	Included
PHYSICAL DAMAGE TOWING AND LABOR (Not available in California)	N/A	\$0 For Each Disablement of A Private Passenger "Auto"	Not Included
PREMIUM			INCLUDED

ITEM THREE**SCHEDULE OF COVERED AUTOS YOU OWN**

SEE ATTACHED SCHEDULE

ITEM FOUR**SCHEDULE FOR HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS****LIABILITY COVERAGE**

STATE	ESTIMATED COST OF HIRE FOR EACH STATE	RATE	FACTOR (If Liability Cov. Is Primary)	PREMIUM
FL	\$ IF ANY	FLAT CHARGE		Included

PHYSICAL DAMAGE COVERAGE

COVERAGES	LIMIT OF COVERAGE THE MOST WE WILL PAY DEDUCTIBLE	ESTIMATED ANNUAL COST OF HIRE	RATE PER EACH \$100 ANNUAL COST OF HIRE	PREMIUM
COMPREHENSIVE	ACTUAL CASH VALUE OR COST OF REPAIRS OR \$35,000, WHICHEVER IS LESS, MINUS \$1,000 DED. FOR EACH COVERED AUTO.	\$ IF ANY	\$	Included
SPECIFIED CAUSES OF LOSS	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ DED. FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM	\$	\$	\$
COLLISION	ACTUAL CASH VALUE OR COST OF REPAIRS OR \$35,000, WHICHEVER IS LESS, MINUS \$1,000 DED. FOR EACH COVERED AUTO	\$ IF ANY	\$	Included
			PREMIUM	Included

ITEM FIVE**SCHEDULE FOR NON-OWNERSHIP LIABILITY**

NAMED COVERED PARTY'S BUSINESS	RATING BASIS	PREMIUM
County	IF ANY	Included

FORMS AND ENDORSEMENTS

Forms and endorsements applying to this Coverage Part and made part of the coverage agreement at this time of issue:

See PGIT MN-002Premium: \$ INCLUDED

THIS SUPPLEMENTAL DECLARATIONS AND THE COMMON AGREEMENT DECLARATIONS, TOGETHER WITH THE COMMON AGREEMENT CONDITIONS, COVERAGE PART(S), FORMS AND ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED AGREEMENT.



PUBLIC ENTITY

AUTOMOBILE COVERAGE FORM

Various provisions in this Coverage Agreement restrict coverage. Read the entire Coverage Agreement carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Agreement the words "you" and "your" refer to the Named Covered Parties shown in the Declarations. The words "we," "us" and "our" refer to the Trust providing this coverage.

Other words and phrases that appear in quotation marks have special meaning. Refer to SECTION VI - DEFINITIONS.

SECTION I - COVERED AUTOS

ITEM TWO of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos." The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos."

A. Description of Covered Auto Designation Symbols

SYMBOL	DESCRIPTION
1	= ANY "AUTO."
2	= ALL OWNED "AUTOS" ONLY. Only those "autos" you own and or lease (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This also includes all those "autos" you acquire ownership of after the coverage agreement begins.
3	= OWNED PRIVATE PASSENGER "AUTOS" ONLY. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the coverage agreement begins.
4	= OWNED "AUTOS" OTHER THAN PRIVATE PASSENGER "AUTOS" ONLY. Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the coverage agreement begins.
5	= OWNED "AUTOS" SUBJECT TO NO-FAULT. Only those "autos" you own and or lease that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	= OWNED "AUTOS" SUBJECT TO A COMPULSORY UNINSURED MOTORISTS LAW. Only those "autos" you own and or lease that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are subject to the same state uninsured motorists requirement.
7	= SPECIFICALLY DESCRIBED "AUTOS." Only those "autos" described in ITEM THREE of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in ITEM THREE).
8	= HIRED "AUTOS" ONLY. Only those "autos" you hire, rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your employees or partners or members of their households.
9	= NONOWNED "AUTOS" ONLY. Only those "autos" you do not own, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.
10	= Per definition assigned on PGIT MN-399, if applicable.

B. Owned Autos You Acquire After The Coverage Agreement Begins

1. If symbols 1, 2, 3, 4, 5 or 6 are entered next to a coverage in ITEM TWO of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the coverage agreement period. No additional or return premium during remainder of annual coverage term.
2. But, if symbol 7 is entered next to a coverage in ITEM TWO of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and
 - b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.
 - c. Additional and return premium will be subject to pro-rata adjustment.

C. Certain Trailers, Mobile Equipment And Temporary Substitute Autos

If this Coverage Form provides Liability Coverage, the following types of vehicles are also covered "autos" for Liability Coverage:

1. "Trailers" with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.
2. "Mobile equipment" while being carried or towed by a covered "auto."
3. Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. "Loss"; or
 - e. Destruction.

SECTION II- LIABILITY COVERAGE

A. Coverage

We will pay all sums a "covered party" legally must pay as damages because of "bodily injury" or "property damage" to which this coverage applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto."

We will also pay all sums a "covered party" legally must pay as a "covered pollution cost or expense" to which this coverage applies, caused by an "accident" and resulting from the ownership, maintenance or use of covered "autos." However, we will only pay for the "covered pollution cost or expense" if there is either "bodily injury" or "property damage" to which this coverage applies that is caused by the same "accident."

We have the right and duty to defend any "suit" asking for such damages or a "covered pollution cost or expense." However, we have no duty to defend "suits" for "bodily injury" or "property damage" or a "covered pollution cost or expense" not covered by this Coverage Form. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Liability Coverage Limit has been exhausted by payment of judgments or settlements.

Any "leased auto" designated or described in the Schedule will be considered a covered "auto" you own and not a covered "auto" you hire or borrow. For a covered "auto" that is a "leased auto" Who Is A Covered Party is changed to include the lessor as a "covered party."

The coverages provided under this endorsement apply to any "leased auto" until the expiration date of the Common Declarations page, or when the lessor or his or her agent takes possession of the "leased auto," whichever occurs first.

1. Who Is A Covered Party

The following are "covered parties":

- a. You for any covered "auto."
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or anyone else from whom you hire or borrow a covered "auto." This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.

- (2) Your employee if the covered "auto" is owned by that employee or a member of his or her household.
 - (3) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing or parking "autos" unless that business is yours.
 - (4) Anyone other than your employees, partners, a lessee or borrower or any of their employees, while moving property to or from a covered "auto."
 - (5) A partner of yours for a covered "auto" owned by him or her or a member of his or her household.
- c. Anyone liable for the conduct of a "covered party" described above but only to the extent of that liability.

2. Coverage Extensions

- a. Supplementary Payments. In addition to the Limit of Coverage, we will pay for the "covered party":
- (1) All expenses we incur.
 - (2) Up to \$1,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
 - (3) The cost of bonds to release attachments in any "suit" we defend, but only for bond amounts within our Limit of Coverage.
 - (4) All reasonable expenses incurred by the "covered party" at our request, including actual loss of earning up to \$250 a day because of time off from work.
 - (5) All costs taxed against the "covered party" in any "suit" we defend.
 - (6) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" we defend; but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Coverage.
- b. Out-of-State Coverage Extensions.

While a covered "auto" is away from the state where it is licensed we will:

- (1) Increase the Limit of Coverage for Liability Coverage to meet the limits specified by a compulsory or financial responsibility law of the jurisdiction where the covered "auto" is being used. This extension does not apply to the limit or limits specified by any law governing motor carriers of passengers or property.
- (2) Provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of loss because of these extensions.

B. Exclusions

This coverage does not apply to any of the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the "covered party."

2. Contractual

Liability assumed under any contract or agreement.

But this exclusion does not apply to liability for damages:

- a. Assumed in a contract or agreement that is an "insured contract" provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or
- b. That the "covered party" would have in the absence of the contract or agreement.

3. Workers' Compensation

Any obligation for which the "covered party" or the "covered party's" coverage provider may be held liable under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

4. Employee Indemnification And Employer's Liability

"Bodily injury" to:

- a. An employee of the "covered party" arising out of and in the course of employment by the "covered party"; or
- b. The spouse, child, parent, brother or sister of that employee as a consequence of paragraph a. above.

This exclusion applies:

- (1) Whether the "covered party" may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

But this exclusion does not apply to "bodily injury" to domestic employees not entitled to workers' compensation benefits or to liability assumed by the "covered party" under an "insured contract."

5. Fellow Employee

"Bodily injury" to any fellow employee of the "covered party" arising out of and in the course of the fellow employee's employment.

6. Care, Custody Or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "covered party" or in the "covered party's" care, custody or control. But this exclusion does not apply to liability assumed under a sidetrack agreement.

7. Handling Of Property

"Bodily injury" or "property damage" resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the "covered party" for movement into or onto the covered "auto"; or
- b. After it is moved from the covered "auto" to the place where it is finally delivered by the "covered parties."

8. Movement Of Property By Mechanical Device

"Bodily injury" or "property damage" resulting from the movement of property by a mechanical device (other than a hand truck) unless the device is attached to the covered "auto."

9. Operations

"Bodily injury" or "property damage" arising out of the operation of any equipment listed in paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment."

10. Completed Operations

"Bodily injury" or "property damage" arising out of your work after that work has been completed or abandoned.

In this exclusion, your work means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in paragraphs **a.** or **b.** above.

Your work will be deemed completed at the earliest of the following times:

- (1) When all of the work called for in your contract has been completed.
- (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site.
- (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

11. Pollution

"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled, or handled for movement into, onto or from, the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "covered party"; or
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "covered party" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "covered party."

Paragraph **a.** above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate, or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury," "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment."

Paragraphs **b.** and **c.** above of this exclusion do not apply to "accidents" that occur away from premises owned by or rented to a "covered party" with respect to "pollutants" not in or upon a covered "auto" if:

- (3) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (4) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

12. War

"Bodily injury" or "property damage" due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution. This exclusion applies only to liability assumed under a contract or agreement.

13. Professional Liability

"Bodily injury" resulting from the providing or the failure to provide any medical or other professional services.

14. Racing

This coverage does not apply to any "bodily injury" or "property damage" sustained as a result of any covered "auto" while the covered "auto" is being used in any professional or non-professional racing or demolition contest or stunting activity, or while practicing for such contest or activity. This coverage also does not apply to any "bodily injury" sustained while the "auto" is being prepared for such a contest or activity.

C. Limit Of Coverage

1. Regardless of the number of covered "autos," "covered parties," premiums paid, claims made or vehicles involved in the "accident," the most we will pay for the total of all damages and "covered pollution cost or expense" combined, resulting from any one "accident" is the Limit of Coverage for Liability Coverage shown in the Declarations.

2. All "bodily injury," "property damage" and "covered pollution cost or expense" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident."
3. No one will be entitled to receive duplicative payments for the same elements of "loss" under this Coverage Agreement and any Medical payments, Uninsured Motorist, or Underinsured Motorists within this Coverage Agreement.
4. The most we will pay is further limited by limitations set forth in Section 768.28(5), Florida Statutes (2010) or the equivalent limitations of successor law which are applicable at the time of loss.

However, subject to the amount in the Limit of Coverage shown in the Declarations - **FLORIDA AUTOMOBILE LIABILITY LIMITS** we will pay:

- a. The amount indicated when the Florida Legislature enacts an appropriate claim bill in accordance with Section 768.28 (5), Florida Statutes;
 - b. The amount determined by a court of competent jurisdiction for liable action taken outside the state of Florida; or
 - c. The amount shown in the Limit of Coverage shown in the Declarations when Florida Statutes Section 768.28 (5), is inapplicable.
5. Damages will not include:
- a. taxes, fines, penalties, or sanctions;
 - b. punitive or exemplary damages or the multiple portion of any multiplied damages award;
 - c. matters uninsurable under the laws pursuant to which this **Coverage Agreement** is construed; or
 - d. the cost to comply with any injunctive or other non-monetary or declaratory relief, including specific performance, or any agreement to provide such relief.

SECTION III - PHYSICAL DAMAGE COVERAGE

A. Coverage

1. We will pay for "loss" to a covered "auto" or its equipment under:
 - a. Comprehensive Coverage. From any cause except:
 - (1) The covered "auto's" collision with another object; or
 - (2) The covered "auto's" overturn.
 - b. Specified Causes of Loss Coverage. Caused by:
 - (1) Fire, lightning or explosion;
 - (2) Theft;
 - (3) Windstorm, hail or earthquake;
 - (4) Flood;
 - (5) Mischief or vandalism; or
 - (6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto."
 - c. Collision Coverage. Caused by:
 - (1) The covered "auto's" collision with another object; or
 - (2) The covered "auto's" overturn.
2. Towing.

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.
3. Glass Breakage - Hitting a Bird or Animal - Falling Objects or Missiles.

If you carry Comprehensive Coverage for the damaged covered "auto," we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extension. We will pay up to \$15 per day to a maximum of \$450 for transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes of Loss Coverage. We will pay for transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the coverage agreement's expiration, when the covered "auto" is returned to use or we pay for its "loss."

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss."

- a. Nuclear Hazard.

- (1) The explosion of any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

- b. War or Military Action.

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. Other Exclusions.

- a. We will not pay for "loss" to any of the following:

- (1) Tape decks or other sound reproducing equipment unless permanently installed in a covered "auto."
- (2) Tapes, records or other sound reproducing devices designed for use with sound reproducing equipment.
- (3) Sound receiving equipment designed for use as a citizen's band radio, two-way mobile radio or telephone or scanning monitor receiver, including its antennas and other accessories, unless permanently installed in the dash or console opening normally used by the "auto" manufacturer for the installation of a radio.
- (4) Equipment designed or used for the detection or location of radar.

- b. We will not pay for "loss" caused by or resulting from any of the following unless caused by other "loss" that is covered by this agreement:

- (1) Wear and tear, freezing, mechanical or electrical breakdown.
- (2) Blowouts, punctures or other road damage to tires.

- c. We will not pay for "loss" to any covered "auto" while used in any racing or demolition contest, or stunting activity, or while practicing for any such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.

C. Limit Of Coverage

The most we will pay for "loss" in any one "accident" is the lesser of:

1. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
2. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or
3. 110% of the value reported on the applicable schedule
4. If the valuation type shown on the automobile schedule is "agreed value", then items C1, 2 and 3 do not apply and the loss is paid based on the agreed value on the schedule, less the applicable deductible.

D. Deductible

For each covered "auto," our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Schedule. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION IV - AUTO MEDICAL PAYMENTS COVERAGE

A. Coverage

We will pay reasonable expenses incurred for necessary medical and funeral services to or for a Covered Party who sustains "bodily injury" caused by "accident." We will pay only those expenses incurred, for services rendered within three years from the date of the "accident."

B. Who Is A Covered Party

1. You while "occupying" or, while a pedestrian, when struck by any "auto."
2. If you are an individual, any "family member" while "occupying" or, while a pedestrian, when struck by any "auto."
3. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto." The covered "auto" must be out of service because of its breakdown, repair, servicing, loss or destruction.

C. Exclusions

This coverage does not apply to any of the following:

1. "Bodily injury" sustained by a Covered Party while "occupying" a vehicle located for use as a premises.
2. "Bodily injury" sustained by you or any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by you or furnished or available for your regular use.
3. "Bodily injury" sustained by any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by or furnished or available for the regular use of any "family member."
4. "Bodily injury" to your "employee" arising out of and in the course of employment by you. However, we will cover "bodily injury" to your domestic "employees" if not entitled to workers' compensation benefits. For the purposes of this endorsement, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.
5. "Bodily injury" to a Covered Party while working in a business of selling, servicing, repairing or parking "autos" unless that business is yours.
6. "Bodily injury" caused by declared or undeclared war or insurrection or any of their consequences.
7. "Bodily injury" to anyone using a vehicle without a reasonable belief that the person is entitled to do so.
8. "Bodily Injury" sustained by a Covered Party while "occupying" any covered "auto" while used in any professional racing or demolition contest or stunting activity, or while practicing for such contest or activity. This coverage also does not apply to any "bodily injury" sustained by an covered party while the "auto" is being prepared for such a contest or activity.

D. Limit of Coverage

Regardless of the number of covered "autos," "covered parties," premiums paid, claims made or vehicles involved in the "accident," the most we will pay for "bodily injury" for each Covered Party injured in any one "accident" is the Limit Of Coverage for Auto Medical Payments Coverage shown in the Declarations.

E. Changes In Conditions

Section V - Conditions are changed for Auto Medical Payments Coverage as follows:

1. Section V.A.5 - The Transfer Of Rights Of Recovery Against Others To Us Condition does not apply.
2. The reference in Other Coverage in the Business Auto and Garage Coverage Forms and Other Coverage - Primary And Excess Coverage Provisions in the Truckers and Motor Carrier Coverage Forms to "other collectible insurance" applies only to other collectible auto medical payments insurance.

F. Additional Definitions

As used in this Section:

1. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.

SECTION V - BUSINESS AUTO CONDITIONS

The following conditions apply in addition to the Common Coverage Agreement Conditions:

A. Loss Conditions

1. Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss," either may demand an appraisal of the "loss." In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire.

The appraisers will state separately the actual cash value and amount of "loss." If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Accident, Claim, Suit Or Loss

- a. In the event of "accident," claim, "suit" or "loss," you must give us or our authorized representative prompt notice of the "accident" or "loss." Include:

- (1) How, when and where the "accident" or "loss" occurred;
- (2) The "covered party's" name and address; and
- (3) To the extent possible, the names and addresses of any injured persons and witnesses.

- b. Additionally, you and any other involved "covered party" must:

- (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "covered party's" own cost.

No one will be entitled to receive duplicate payments for the same elements of "loss" under this coverage and any Liability Coverage Form, Uninsured Motorists Coverage Endorsement or Underinsured Motorists Coverage Endorsement attached to this Coverage Part.

- (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit."
- (3) Cooperate with us in the investigation, settlement or defense of the claim or "suit."

- (4) Authorize us to obtain medical records or other pertinent information.
- (5) Submit to examination, at our expense, by physicians of our choice, as often as we reasonably require.
- c. If there is "loss" to a covered "auto" or its equipment you must also do the following:
 - (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
 - (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
 - (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
 - (4) Agree to examinations under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form until:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. Under Liability Coverage, we agree in writing that the "covered party" has an obligation to pay or until the amount of that obligation has finally been determined by judgment after trial. No one has the right under this coverage agreement to bring us into an action to determine the "covered party's" liability.

4. Loss Payment - Physical Damage Coverages

At our option we may:

- a. Pay for, repair or replace damaged or stolen property; or
- b. Return the stolen property, at our expense. We will pay for any damage that results to the "auto" from the theft; or
- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

5. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

6. Support and Cooperation in Opposition to Claim Bill Legislation

If we act to oppose legislation brought forth in accordance with Florida Statute 768.28, arising from a covered occurrence, you shall use your best efforts to provide us with positive support and cooperation in such opposition:

Such positive support and cooperation shall include, but is not limited to:

- a. Formal proclamations or resolutions by your governing board in opposition to such legislation;
- b. Oral or written testimony of your officials and employees at legislative hearings or other legislative proceedings in opposition to such legislation; and
- c. Personal contact by your officials and employees with legislators identified by us.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the "covered party" or the "covered party's" estate will not relieve us of any obligations under this Coverage Form.

2. Concealment, Misrepresentation Or Fraud

This Coverage Form is void in any case of fraud by you at any time as it relates to this Coverage Form. It is also void if you or any other "covered party," at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This Coverage Form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form.

3. Coverage Agreement Period, Coverage Territory

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the Coverage Agreement period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- (1) The United States of America;
- (2) The territories and possessions of the United States of America;
- (3) Puerto Rico; and
- (4) Canada.

We also cover "loss" to, or "accidents" involving, a covered "auto" while being transported between any of these places.

4. No Benefit To Bailee - Physical Damage Coverages

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this Coverage Form.

5. Premium Audit

- a. The estimated premium for this Coverage Form is based on the exposures you told us you would have when this coverage agreement began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Covered Party will be billed for the balance, if any. If the estimated total premium exceeds the final premium due, the first Named Covered Party will get a refund.
- b. If this coverage agreement is issued for more than one year, the premium for this Coverage Form will be computed annually based on our rates or premiums in effect at the beginning of each year of the coverage agreement.

6. Two Or More Coverage Forms Or Agreements Issued By Us

If this Coverage Form and any other Coverage Form or coverage agreement issued to you by us or any company affiliated with us apply to the same "accident," the aggregate maximum Limit of Coverage under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Coverage under any one Coverage Form or coverage agreement. This condition does not apply to any Coverage Form or coverage agreement issued by us or an affiliated company specifically to apply as excess coverage over this Coverage Form.

SECTION VI - DEFINITIONS

- A. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage."
- B. "Auto" means a land motor vehicle, trailer or semitrailer designed for travel on public roads but does not include "mobile equipment."

- C.** "Bodily injury" means bodily injury, sickness or disease sustained by a person including death resulting from any of these.
- D.** "Covered pollution cost or expense" means any cost or expense arising out of:
1. Any request, demand or order; or
 2. Any claim or "suit" by or on behalf of a governmental authority demanding that the "covered party" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."
"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":
 - a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled, or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "covered party";
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto"; or
 - b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "covered party" for movement into or onto the covered "auto"; or
 - c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "covered party"
Paragraph **a.** above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:
 - (1) The "pollutants" escape, seep, migrate, or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
 - (2) The "bodily injury," "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in paragraphs **6.b.** or **6.c.** of the definition of "mobile equipment."
 - d. Paragraphs **b.** and **c.** above do not apply to "accidents" that occur away from premises owned by or rented to a "covered party" with respect to "pollutants" not in or upon a covered "auto" if:
 - (1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
 - (2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.
- E.** "Covered party" means any person or organization qualifying as a covered party in the Who Is A Covered Party provision of the applicable coverage. Except with respect to the Limit of Coverage, the coverage afforded applies separately to each covered party who is seeking coverage or against whom a claim or "suit" is brought.
- F.** "Insured Contract" means an agreement between two or more cities, counties, special districts, or other governmental bodies regarding:
1. A lease of premises;
 2. A sidetrack agreement;
 3. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 4. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;

5. Where permitted by Florida Statute 768.28, that part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another public entity to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.
6. That part of any contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your employees, of any "auto." However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your employees to pay for "property damage" to any "auto" rented or leased by you or any of your employees.

An "insured contract" does not include that part of any contract or agreement:

- a. That indemnifies any person or organization for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing; or
 - b. That pertains to the loan, lease or rental of an "auto" to you or any of your employees, if the "auto" is loaned, leased or rented with a driver; or
 - c. That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.
 - d. That does not comply with Florida Statute 768.28.
- G.** "Leased Auto" means an "auto" leased or rented to you, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary coverage for the lessor.
- H.** "Loss" means direct and accidental loss or damage.
- I.** "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
1. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
 2. Vehicles maintained for use solely on or next to premises you own or rent;
 3. Vehicles that travel on crawler treads;
 4. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a. Power cranes, shovels, loaders, diggers or drills; or
 - b. Road construction or resurfacing equipment such as graders, scrapers or rollers.
 5. Vehicles not described in paragraphs 1., 2., 3., or 4. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - b. Cherry pickers and similar devices used to raise or lower workers.

- 6.** Vehicles not described in paragraphs **1.**, **2.**, **3.**, or **4.** above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
- a.** Equipment designed primarily for:
 - (1)** Snow removal;
 - (2)** Road maintenance, but not construction or resurfacing; or
 - (3)** Street cleaning;
 - b.** Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - c.** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well servicing equipment.
- 7.** However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos":
- J.** "Pollutants" means any solid, liquid, mold, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- K.** "Property damage" means damage to or loss of use of tangible property.
- L.** "Suit" means a civil proceeding in which:
- (1)** Damages because of "bodily injury" or "property damage"; or
 - (2)** A "covered pollution cost or expense"
- to which this coverage applies, are alleged.
- a.** An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "covered party" must submit or does submit with our consent; or
 - b.** Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "covered party" submits with our consent.
- M.** "Trailer" includes semitrailer.

PUBLIC ENTITY

FLORIDA CHANGES

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

This endorsement modifies coverage provided under the **AUTOMOBILE COVERAGE FORM, PGIT MN-300**:

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Physical Damage Coverage is changed as follows:

1. No deductible applies under Specified Causes of Loss or Comprehensive coverage for "loss" to glass used in the windshield.
2. All other Physical Damage Coverage provisions will apply.
3. Paragraph 1. of Loss Conditions, Appraisal For Physical Damage Loss, is replaced by the following:

1. Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss," either may demand an appraisal of the "loss." Upon notice of a demand for appraisal, the opposing party may, prior to appraisal, demand mediation of the dispute in accordance with the Mediation provision contained in this endorsement. The mediation must be completed before a demand for appraisal can be made. In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss." If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

B. The following condition is added to the General Conditions:

Mediation

1. In any claim filed by an "covered party" with us for:
 - a. "Bodily injury" in an amount of \$10,000 or less, arising out of the ownership, operation, use or maintenance of a covered "auto";
 - b. "Property damage" in any amount, arising out of the ownership, operation, maintenance or use of a covered "auto," or
 - c. "Loss" to a covered "auto" or its equipment, in any amount;either party may make a written demand for mediation of the claim prior to the institution of litigation.
2. A written request for mediation must be filed with the Florida Department of Insurance on an approved form, which may be obtained from the Florida Department of Insurance.
3. The request must state:
 - a. Why mediation is being requested.
 - b. The issues in dispute, which are to be mediated.
4. The Florida Department of Insurance will randomly select mediators. Each party may reject one mediator, either before or after the opposing side has rejected a mediator. The mediator will notify the parties of the date, time and place of the mediation conference. The mediation conference will be held within 45 days of the request for mediation. The conference will be held by telephone if feasible. Participants in the mediation conference must have the authority to make a binding decision, and must mediate in good faith. Each party will bear the expenses of the mediation equally, unless the mediator determines that one party has not mediated in good faith.

5. Only one mediation may be requested for each claim unless all parties agree to further mediation. A party demanding mediation shall not be entitled to demand or request mediation after a suit is filed relating to the same facts already mediated.
6. The mediation shall be conducted as an informal process and formal rules of evidence and procedures need not be observed.



PUBLIC ENTITY

FLORIDA UNINSURED MOTORISTS COVERAGE - NON-STACKED

COVERED PARTY: **Columbia County Board of County Commissioners**

AGREEMENT NO.: **PK FL1 0121012 15-14**

ENDORSEMENT EFFECTIVE: **10/01/2015**

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

This endorsement modifies coverage provided under the **AUTOMOBILE COVERAGE FORM, PGIT MN-300**:

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

This endorsement changes the agreement effective on the inception date of the agreement unless another date is indicated above.

SCHEDULE

Limit of Coverage	\$100,000	Each "Accident"
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(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Coverage

1. We will pay all sums the "covered party" is legally entitled to recover as compensatory damages from the owner or driver of an "uninsured motor vehicle." The damages must result from "bodily injury" sustained by the "covered party" caused by an "accident." The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "uninsured motor vehicle."
2. With respect to damages resulting from an "accident" with a vehicle described in Paragraph b. of the definition of "uninsured motor vehicle," we will pay under this coverage only if a. or b. below applies:
 - a. The limit of any applicable liability bonds or policies have been exhausted by payment of judgments or settlements; or
 - b. A tentative settlement has been made between a "covered party" and the insurer of the "underinsured motor vehicle" and we:
 - (1) Have been given prompt written notice of such tentative settlement; and
 - (2) Advance payment to the "covered party" in an amount equal to the tentative settlement within 30 days after receipt of notification.
3. Any judgment for damages arising out of a "suit" brought without our written consent is not binding on us.

B. Who Is A Covered Party

If the Named Covered Party is designated in the Declarations as:

1. An individual, then the following are "covered parties":
 - a. The Named Covered Party and any "family members."
 - b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto." The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "covered party."

2. A partnership, limited liability company, corporation or any other form of organization, then the following are "covered parties":
 - a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto." The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "covered party."

C. Exclusions

This coverage agreement does not apply to:

1. Any claim settled or judgment reached without our consent, unless our right to recover payment has not been prejudiced by such settlement or judgment. However, this exclusion does not apply to a settlement made with the insurer of a vehicle described in Paragraph b. of the definition of an "uninsured motor vehicle."
2. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
3. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
4. "Bodily injury" sustained by:
 - a. An individual Named Covered Party while "occupying" or when struck by a vehicle owned by that individual Named Covered party that is not a covered "auto" for Uninsured Motorists Coverage under this Coverage form;
 - b. Any "family member" while "occupying" or when struck by any vehicle owned by that "family member" that is not a covered "auto" for Uninsured Motorists Coverage under this Coverage Form; or
 - c. Any "family member" while "occupying" or when struck by any vehicle owned by the Named Covered Party that is covered for Uninsured Motorists Coverage on a primary basis under any other Coverage Form or policy.
 - d. Any "covered party" with respect to damages for pain, suffering, mental anguish or inconvenience unless the "bodily injury" consists in whole or in part of:
 - (1) Significant and permanent loss of an important bodily function;
 - (2) Permanent injury within a reasonable degree of medical probability, other than scarring or disfigurement;
 - (3) Significant and permanent scarring or disfigurement; or
 - (4) Death.
5. Punitive or exemplary damages.

D. Limit Of Coverage

1. Regardless of the number of covered "autos," "covered parties," premiums paid, claims made or vehicles involved in the "accident," the most we will pay for all damages resulting from any one "accident" is the limit of Uninsured Motorists Coverage shown in the Schedule or Declarations. However, any recovery for damages sustained by an individual Named Covered party or any "family member":
 - a. While "occupying" a vehicle owned by that Named Covered party or any "family member" may equal, but not exceed, the limit of coverage for Uninsured Motorists Coverage applicable to that vehicle.
 - b. While "occupying" a vehicle not owned by that Named Covered Party or any "family member" may equal, but not exceed, the sum of:
 - (1) The limit of coverage for Uninsured Motorists Coverage applicable to the vehicle such Named Covered party or any "family member" were "occupying" at the time of the "accident"; and
 - (2) The highest limit of coverage for Uninsured Motorists Coverage applicable to any one vehicle under any one policy affording coverage to such Named Covered party or any "family member";
 - c. While not "occupying" any vehicle may equal, but not exceed, the highest limit of coverage for Uninsured Motorists Coverage applicable to any one vehicle under any one policy affording coverage to an individual Named Covered Party or any "family member."

2. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Liability Coverage Form, No-Fault Coverage Endorsement, Medical Payments Coverage Endorsement, or Uninsured Motorists Coverage Endorsement attached to this Coverage Part.
3. We will not make a duplicate payment under this Coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.
4. We will not pay for any element of "loss" if a person is entitled to receive payment for the same element of "loss" under any workers' compensation, disability benefits or similar law.

E. Changes In Conditions

The Conditions are changed for Uninsured Motorists Coverage Non-Stacked as follows:

1. Other Coverage in the Business Auto and Garage Coverage Forms and Other Coverage - Primary And Excess Coverage Provisions in the Truckers and Motor Carrier Coverage Forms are replaced by the following:

If there is other applicable coverage available under one or more Coverage Forms, policies or provisions of coverage:

- a. The maximum recovery under all Coverage Forms or policies combined may equal but not exceed the highest applicable limit for any one vehicle under any one Coverage form or policy providing coverage on either a primary or excess basis.
- b. Any coverage we provide with respect to a vehicle the Named Covered Party does not own shall be excess over any collectible Uninsured Motorists Coverage providing coverage on a primary basis.
- c. If the coverage under this Coverage Form is provided:
 - (1) On a primary basis, we will pay only our share of the loss that must be paid under an agreement providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on a primary basis.
 - (2) On an excess basis, we will pay only our share of the loss that must be paid under coverage providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on an excess basis.

2. Duties In The Event Of Accident, Claim, Suit Or Loss is changed by adding the following:

- a. Promptly notify the police if a hit-and-run driver is involved; and
- b. Promptly send us copies of the legal papers if a "suit" is brought.
- c. A person seeking Uninsured Motorists Coverage must also promptly notify us in writing by certified or registered mail of a tentative settlement between the "covered party" and the insurer of the vehicle described in Paragraph b. of the definition of an "uninsured motor vehicle" and allow us 30 days to advance payment to that "covered party" in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such vehicle described in Paragraph b. of the definition of an "uninsured motor vehicle."

3. Transfer Of Rights Of Recovery Against Others To Us is changed by adding the following:

If we make any payment and the "covered party" recovers from another party, the "covered party" shall hold the proceeds in trust for us and pay us back the amount we have paid.

Our rights do not apply under this provision with respect to Uninsured Motorists Coverage if we:

- a. Have been given prompt written notice of a tentative settlement between a "covered party" and the insurer of a vehicle described in Paragraph b. of the definition of an "uninsured motor vehicle"; and
- b. Fail to advance payment to the "covered party" in an amount equal to the tentative settlement within 30 days after receipt of notification.

If we advance payment to the "covered party" in an amount equal to the tentative settlement within 30 days after receipt of notification:

- c. That payment will be separate from any amount the "covered party" is entitled to recover under the provisions of Uninsured Motorists Coverage; and
- d. We also have a right to recover the advanced payment.

4. The following Condition is added:

a. Arbitration

(1) If we and a "covered party" do not agree:

- (a) Whether that person is legally entitled to recover damages under this endorsement; or
- (b) As to the amount of damages that are recoverable by that person;

Then the matter may be mediated, in accordance with the Mediation Provision contained in General Conditions, if the damages resulting from "bodily injury" are for \$10,000 or less, or arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated. Both parties must agree to arbitration. In this event, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction.

(2) Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.

(3) Unless both parties agree otherwise, arbitration will take place in the county in which the "covered party" lives.

Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

b. Florida Arbitration Act

If we and a "covered party" agree to arbitration, the Florida Arbitration Act will not apply.

c. Mediation

(1) In any claim filed by a "covered party" with us for:

- (a) "Bodily injury" in an amount of \$10,000 or less, arising out of the ownership, operation, use or maintenance of a covered "auto";
- (b) "Property damage" in any amount, arising out of the ownership, operation, maintenance or use of a covered "auto"; or
- (c) "Loss" to a covered "auto" or its equipment, in any amount;

either party may make a written demand for mediation of the claim prior to the institution of litigation.

(2) A written request for mediation must be filed with the Florida Department of Insurance on an approved form, which may be obtained from the Florida Department of Insurance.

(3) The request must state:

- (a) Why mediation is being requested.
- (b) The issues in dispute, which are to be mediated.

(4) The Florida Department of Insurance will randomly select mediators. Each party may reject one mediator, either before or after the opposing side has rejected a mediator. The mediator will notify the parties of the date, time and place of the mediation conference. The mediation conference will be held within 45 days of the request for mediation. The conference will be held by telephone, if feasible. Participants in the mediation conference must have the authority to make a binding decision, and must mediate in good faith. Each party will bear the expenses of the mediation equally, unless the mediator determines that one party has not mediated in good faith.

(5) Only one mediation may be requested for each claim unless all parties agree to further mediation. A party demanding mediation shall not be entitled to demand or request mediation after a suit is filed relating to the same facts already mediated.

(6) The mediation shall be conducted as an informal process and formal rules of evidence and procedures need not be observed.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to an individual Named Covered Party by blood, marriage or adoption who is a resident of such Named Covered party's household, including a ward or foster child.

2. "Occupying" means in, upon, getting in, on, out or off.
3. "Uninsured motor vehicle" means a land motor vehicle or "trailer":
 - a. For which no liability bond or policy applies at the time of an "accident";
 - b. That is an underinsured motor vehicle. An underinsured motor vehicle is a land motor vehicle or "trailer" for which a "bodily injury" liability bond or policy applies at the time of an "accident" but the amount paid under that bond or policy to a "covered party" is not enough to pay the full amount the "covered party" is legally entitled to recover as damages caused by the "accident";
 - c. For which an insuring or bonding company denies coverage or is or becomes insolvent; or
 - d. For which neither the driver nor owner can be identified. The land motor vehicle or "trailer" must:
 - (1) Hit an individual Named Covered party or any "family member," a covered "auto" or a vehicle such Named Covered Party or any "family member" are "occupying"; or
 - (2) Cause an "accident" resulting in "bodily injury" to an individual Named Covered Party or any "family member" without hitting that Named Covered Party, any "family member," a covered "auto" or a vehicle such Named Covered party or any "family member" are "occupying."

If there is no physical contact with the land motor vehicle or "trailer," the facts of the "accident" must be proved. We will only accept competent evidence other than the testimony of a person making claims under this or any similar coverage.

However, "uninsured motor vehicle" does not include any vehicle:

- e. Owned by a governmental unit or agency;
- f. Designed for use mainly off public roads while not on public roads; or
- g. Owned by or furnished or available for the regular use of the Named Covered Party, or if the Named Covered Party is an individual, any "family member" unless it is a covered "auto" to which the Coverage Form's Liability Coverage applies and liability coverage is excluded for any person or organization other than the Named Covered party, or if the Named Covered party is an individual, any "family member."



PUBLIC ENTITY

FLORIDA PERSONAL INJURY PROTECTION

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY

For a covered “auto” licensed or principally garaged in, or “garage operations” conducted in, Florida, this endorsement modifies coverage provided under the **AUTOMOBILE COVERAGE FORM, PGIT MN-300**:

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

We agree with the “Named Covered Party”, subject to all provisions of this endorsement and to all of the provisions of the agreement except as modified herein, as follows that:

SCHEDULE

Any Personal Injury Protection deductible shown in the Declarations of \$0 is applicable to the following "Named Covered Party" only:

Columbia County Board of County Commissioners

Benefits

Limit Per Person

Total Aggregate Limit	Up to \$10,000 Limit (Medical and Disability Benefits)
Death Benefits	\$5,000 (in addition to the medical and disability benefits)
Medical Benefits	80% of reasonable medical expenses subject to total aggregate limit
Disability Benefits	60% of loss of gross income and earning capacity and replacement services subject to total aggregate limit (payable every two weeks)

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement)

A. Coverage

We will pay Personal Injury Protection benefits in accordance with the Florida Motor Vehicle No-Fault Law, as amended, to or for a “covered party” who sustains bodily injury, sickness, disease, or death arising out of the ownership, maintenance, or use of a motor vehicle, subject to the limits shown in the schedule, as follows:

1. Medical Benefits

All reasonable “medically necessary” expenses for medical, surgical, X-ray, dental, and rehabilitative services, including prosthetic devices, and medically necessary ambulance, hospital and nursing services if the individual receives initial services and care as provided herein within 14 days after the motor vehicle accident, and for

necessary remedial treatment and services recognized and permitted under the laws of the state for a "Covered Party" who relies upon spiritual means through prayer alone for healing in accordance with his or her religious beliefs. However, payment of expenses for spiritual healing shall not affect the determination of what other services or procedures are "medically necessary". Initial services and care must be lawfully provided, supervised, ordered, or prescribed by a physician licensed under Chapter 458 (medical physician) or Chapter 459 (osteopathic physician), a dentist licensed under Chapter 466, or a chiropractic physician licensed under Chapter 460 or that are provided in a hospital or facility that owns or is wholly owned by a hospital. Initial services include care provided by a person or entity licensed under part III of Chapter 401, which provides emergency transportation and treatment. Follow-up services and care must be consistent with the underlying medical diagnosis rendered as part of the initial services and care provided so long as such care and services are provided by persons and entities authorized pursuant to s.627.736 (1)(a)2. of Florida's Motor Vehicle No-Fault law, as amended. Medical Benefits do not include massage as defined in s. 480.033 or acupuncture as defined in s. 457.102, regardless of the person, entity, or licensee providing massage or acupuncture, and a licensed massage therapist or licensed acupuncturist may not be reimbursed for Medical Benefits under this provision. Reimbursement for services and care is provided (subject to the 80% limitation) up to \$10,000 if a physician licensed under Chapter 466 (medical) or Chapter 459 (osteopathic), dentist licensed under Chapter 466, physician assistant licensed under Chapter 458 or Chapter 459, or an advanced registered nurse practitioner licensed under Chapter 464 has determined that the injured person had an emergency medical condition. Reimbursement is limited to \$2500 (subject to the 80% limitation) if the injured person did not have an emergency medical condition.

2. Disability Benefits

With respect to the period of disability of the injured person any loss of gross income and loss of earning capacity per individual from the inability to work proximately caused by the injury sustained by the injured person, plus all expenses reasonably incurred in obtaining from others ordinary and necessary services in lieu of those that, but for the injury, the injured person would have performed without income for the benefit of his or her household; and

3. Death Benefits

Death benefits of \$5,000 per individual in addition to the Medical Benefits and the Disability Benefits provided. We may pay death benefits to the executor or administrator of the deceased, to any of the deceased's relatives by blood, legal adoption, or by marriage, or to any person appearing to us to be equitably entitled to such benefits.

B. Who Is A Covered Party

1. The "Named Covered Party"
2. If the "Named Covered Party" is an individual, any "family member".

3. Any other person while “occupying” a covered “motor vehicle” with the “Named Covered Party’s” consent.
4. A “pedestrian” if the “accident” involves the covered “motor vehicle”.

C. Exclusions

We will not pay Personal Injury Protection benefits for “bodily injury”:

1. Sustained by the “Named Covered Party” and relatives residing in the same household while occupying another motor vehicle owned by the named insured and not insured under this policy;
2. Sustained by any person while operating the covered “motor vehicle” without the “Named Covered Party’s” expressed or implied consent;
3. Sustained by any person, if such person’s conduct contributed to his or her injury under any of the following circumstances:
 - a. Causing injury to himself or herself intentionally; or
 - b. Being injured while committing a felony.
4. To any person, other than the “Named Covered Party” if that person is the “owner” of a “motor vehicle” for which security is required under the Florida Motor Vehicle No-Fault Law;
5. To any person, other than the “Named Covered Party”, or any “family member”, who is entitled to personal injury protection benefits from the owner of a “motor vehicle” that is not a covered “motor vehicle” under this agreement or from the “owner’s” insurer; or
6. To any person who sustains “bodily injury” while “occupying” a “motor vehicle” located for use as a residence or premises.

D. Limits of Coverage

1. Regardless of the number of persons covered, policies or bounds applicable, premiums paid, vehicles involved or claims made, the total aggregate limit of personal injury protection Medical Benefits and Disability Benefits available under the Florida Motor Vehicle No-Fault Law from all sources combined, including this agreement, for all “loss” and expense incurred by or on behalf of any one person who sustains “bodily injury” as the result of any one “accident”, shall be \$10,000, provided that payment for Death Benefits shall be \$5,000 per person, per accident in addition to the aggregate Medical Benefits and Disability benefits maximum limitation of \$10,000.
2. Any amount paid under this coverage will be reduced by the amount of benefits an injured person has been paid or is entitled to be paid for the same elements of “loss” under any workers’ compensation law.
3. If personal injury protection benefits, under the Florida Motor Vehicle No-Fault Law, have been received from any insurer for the same elements of loss and expense benefits available under this agreement, we will not make duplicate payments to or for the benefit of the injured person. The insurer paying the benefits shall be entitled to recover from us it’s pro rata share of the benefits paid and expenses incurred in handling the claim.

4. The deductible amount shown in the Schedule, if any, will be deducted from the total amount of expenses and losses listed in Paragraphs **A.1, A.2, and A.3** of this endorsement before the application of any percentage limitation for each "Covered Party" to whom the deductible applies. The deductible does not apply to the Death Benefit.
5. As provided for in Section 627.736 (5) of Florida's Motor Vehicle No-Fault Law, as amended, we limit payment to providers subject to the schedule of charges set forth within that section of the law. We will pay all charges (subject to the 80% limitation) for Medical Benefits to providers submitting charges less than those allowed under that section of the law.

E. Changes in Conditions

The Conditions are changed for Personal Injury Protection as follows:

1. Duties In The Event of Accident, Claim, Suit or Loss:

In the event of an "accident", the "Named Covered Party" must give us or our authorized representative prompt written notice of the "accident".

If any injured person or his or her legal representative institutes a legal action to recover damages for "bodily injury" against a third party, a copy of the summons, complaint or other process served in connection with that legal action must be forward to us as soon as possible by the injured person or his or her legal representative.

2. Legal Action Against Us is changed by adding the following:

No one may bring a legal action against us under this coverage until 30 days after the required notice of "accident" and reasonable proof of claim have been filed with us.

3. Transfer of Rights Of Recovery Against Others To Us is replaced by the following:

Unless prohibited by the Florida Motor Vehicle No-Fault Law, in the event of payment to or for the benefit of any injured person under this coverage:

- a. We will be reimbursed for those payments, not including reasonable attorneys' fees and other reasonable expenses, from the proceeds of any settlement or judgment resulting from any right of recovery of the injured person against any person or organization legally responsible for the "bodily injury" from which the payment arises. We will also have a lien on those proceeds.
- b. If any person to or for whom we pay benefits has rights to recover benefits from another, those rights are transferred to us. That person must do everything necessary to secure our rights and must do nothing after loss to impair them.
- c. The insurer providing personal injury protection benefits on a private passenger "motor vehicle", as defined in the Florida Motor Vehicle No-Fault Law, shall be entitled to reimbursement to the extent of the payment of personal injury protection benefits from the "owner" or the insurer of the "owner" of a commercial "motor vehicle", as defined in the Florida Motor Vehicle No-Fault Law, if such injured person sustained the injury while "occupying", or while a "pedestrian" through being struck by, such commercial "motor vehicle".

4. The Concealment, Misrepresentation Or Fraud provision is replaced by the following:
We do not provide coverage under this endorsement for a “Covered Party” if that “covered Party” has committed, by a material act or omission, any insurance fraud relating to personal injury protection coverage under this form, if fraud is admitted to in a sworn statement by the “covered party” or if the fraud is established in a court of competent jurisdiction. Any insurance fraud shall void all personal injury protection coverage arising from the claim with respect to the “Covered Party” who committed the fraud. Any benefits paid prior to the discovery of that “Covered Party’s” fraud shall be recoverable from that “Covered Party”. If we have reasonable belief that a fraudulent insurance act has been committed under Florida’s No-Fault Insurance Law, we will notify the claimant, in writing, within 30 days after submission of the claim that we are investigating the claim for suspected fraud. At the end of the initial 30-day period we will have an additional 60 days to conduct our fraud investigation. Within 90 days of submission of the claim we will either deny the claim based upon our finding of fraudulent activity or pay the claim with simple interest from the date the claim was submitted until the date the claim is paid. If we deny the claim based upon a finding of fraudulent activity we will report such information to the Florida Division of Insurance Fraud.

F. Additional Conditions

The following Conditions are added:

1. Mediation
 - a. In any claim filed by a “Covered Party” with us for:
 1. “Bodily Injury” in an amount of \$10,000 or less, arising out of the ownership, operation, use or maintenance of a covered “auto”;
 2. “Property damage” in any amount, arising out of the ownership, operation, maintenance or use of a covered “auto” or;
 3. “Loss” to a covered “auto” or it s equipment, in any amount, either party may make a written demand for mediation of the claim prior to the institution of litigation.
 - b. A written request for mediation must be filed with the Florida Department of Insurance on an approved form, which may be obtained from the Florida Department of Insurance.
 - c. The request must state:
 1. Why the mediation is being requested.
 2. The issues in dispute, which are to be mediated.

- d. The Florida Department of Insurance will randomly select mediators. Each party may reject one mediator, either before or after the opposing side as rejected a mediator. The mediator will notify the parties of the date, time and place of the mediation conference. The mediation conference will be held within 45 days of the request for mediation. The conference will be held by telephone if feasible. Participants in the mediation conference must have the authority to make a binding decision, and must mediate in good faith. Each party will bear the expenses of the mediation equally, unless the mediator determines that one party has not mediated in good faith.
- e. Only one mediation may be requested for each claim unless all parties agree to a further mediation. A party demanding mediation shall not be entitled to demand or request mediation after a suit is filed relating to the same facts already mediated.
- f. The mediation shall be conducted as an informal process and formal rules of evidence and procedures need not be observed.

2. Modification Of Agreement Coverages

Any Automobile Medical Payments Coverage and any Uninsured Motorist Coverage afforded by the agreement shall be excess over any personal injury protection benefits paid or payable. Regardless of whether the full amount of personal injury protection benefits has been exhausted, any Medical Payments Coverage afforded by the agreement shall pay the portion of any claim for personal injury protection medical expenses which are otherwise covered by not payable due to the limitation of 80% of medical expense benefits but shall not be payable for the amount of the deductible selected.

3. Proof Of Claim; Medical Reports and Examinations: Payment of Claim Withheld

As soon as practicable, the person making claim shall give to us written proof of claim, under oath if required which may include full particulars of the nature and extent of the injuries and treatment received and contemplated, and such other information as may assist us in determining the amount due and payable. Such person shall submit to mental and physical examinations at our expense when and as often as we may reasonably require and a copy of the medical report shall be forwarded to such person if requested. Whenever a person making claim is charged with committing a felony, we shall withhold benefits until, at the trial level, the prosecution makes a formal entry on the record that it will not prosecute the case against the person, the charge is dismissed or the person is acquitted.

4. Provisional Premium

In the event of any change in the rules, rates, rating plan, premiums or minimum premiums applicable to the coverage afforded, because of an adverse judicial finding as to the constitutionality of any provisions of the Florida Motor Vehicle No Fault Law providing for the exemption of persons from tort liability, the premium stated in the Declarations for any Liability, Medical Payments and Uninsured Motorists coverage shall be deemed provisional and subject to recomputation. If this agreement is a renewal agreement, such recomputation shall also include a determination of the amount of any return premium previously credited or refunded to the "Named Covered Party" pursuant to Sections 627.730 through 627.7415 (1988) of the Florida Motor Vehicle No Fault Law with respect to insurance afforded under a previous agreement. If the recomputed premium exceeds the premium shown in the Declarations, the "Named Covered Party" shall pay to us the excess as well as the amount of any return premium previously credited or refunded.

5. Special Provisions for Rented or Leased Vehicles

Notwithstanding any provision of this coverage to the contrary, if a person is injured while "occupying" or through being struck by, a "motor vehicle" rented or leased under a rental or lease agreement, the personal injury protection afforded under the lessor's policy shall be primary, unless the face of the agreement contains, in a least 10-point type, the following language:

The valid and collectible personal injury protection insurance of any authorized rental or leasing driver is primary for the limits of personal injury protection coverage required by Section 627.736, Florida Statutes.

6. Agreement Period; Territory

The coverage under this Section applies only to "accidents" which occur during the agreement period:

- a. In the state of Florida;
- b. As with respect to the "Named Covered Party" or any "family member", while "occupying" the covered "motor vehicle" outside the state of Florida but within the United States of America, its territories or possessions or Canada; and
- c. As with respect to the "Named Covered Party", while "occupying" a "motor vehicle" of which a "family member" is the "owner" and for which security is maintained under the Florida Motor Vehicle No Fault Law outside the state of Florida but within the United States of America, its territories or possessions or Canada.

G. Additional Definitions

As used in this endorsement:

1. "Motor vehicle" means an self-propelled vehicle with four or more wheels which is of a type both designed and required to be licensed for use on the highways of Florida and any trailer or semitrailer designed for use with such vehicle;
However, "motor vehicle" does not include:
 - a. A mobile home;

- b. Any “motor vehicle” which is used in mass transit, other than public school transportation, and designed to transport more than five passengers exclusive of the operator of the motor vehicle and which is owned by a municipality, a transit authority, or a political subdivision of the state.
2. “Family member: means a person related to the “Named Covered Party” by blood, marriage or adoption including a ward or foster child who is resident of the same household as the “Named Covered Party”.
3. “Name Covered Party” means the person or organization named in the Declarations of the agreement and, if an individual, shall include the spouse if a resident of the same household.
4. “Occupying” means a in or upon or entering into or alighting from.
5. “Owner” means a person or organization who holds the legal title to a “motor vehicle”, and also includes:
 - a. A debtor having the right to possession, in the event a “motor vehicle” is the subject of a lease with option to purchase and such lease agreement is for a period of six months or more; and
 - b. A lessee having the right to possession, in the event a “motor vehicle” is the subject of a lease with option to purchase and such lease agreement is for a period of six months or more; and
 - c. A lessee having the right possession, in the event a “motor vehicle” is the subject of a lease without option to purchase, and such lease is for a period of six months or more, and the lease agreement provides that the lessee shall be responsible for securing coverage.
6. “Pedestrian” means a person while not an occupant of any self propelled vehicle.
7. “Emergency Medical Condition” means a medical condition manifesting itself by acute symptoms of sufficient severity, which may include severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following:
 - a. Serious jeopardy to patient health;
 - b. Serious impairment to bodily functions; or
 - c. Serious dysfunction of any bodily organ or part.
8. “Medically necessary” refers to a medical service or supply that a prudent physician would provide for the purpose of preventing, diagnosing or treating an illness, injury, disease, or symptom in a manner that is:
 - a. In accordance with generally accepted standards of medical practice;
 - b. Clinically appropriate in terms of type, frequency, extent, site and duration; and
 - c. Not primarily for the convenience of the patient, physician, or other health care provider.



PUBLIC ENTITY

POLLUTION LIABILITY - BROADENED COVERAGE FOR COVERED AUTOS

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

This endorsement modifies coverage provided under the **AUTOMOBILE COVERAGE FORM, PGIT MN-300**:

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Section II - Liability Coverage is changed as follows:

1. Paragraph **a.** of the Pollution Exclusion (**B.11.**) applies only to liability assumed under a contract or agreement.
2. Exclusion **B.6.** Care, Custody Or Control does not apply.

B. Changes In Section VI - Definitions

For the purposes of this endorsement, Paragraph **D.** of the Definitions Section is replaced by the following:

D. "Covered pollution cost or expense" means any cost or expense arising out of:

1. Any request, demand, order or statutory or regulatory requirement; or
2. Any claim or "suit" by or on behalf of a governmental authority demanding that the "covered party" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "covered party" for movement into or onto the covered "auto"; or
- b. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "covered party."

Paragraphs **a.** and **b.** above do not apply to "accidents" that occur away from premises owned by or rented to an "covered party" with respect to "pollutants" not in or upon a covered "auto" if:

- (1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto" not designed or used for storing or hauling fuel or oil; and
- (2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.



PUBLIC ENTITY MUTUAL AID ENDORSEMENT

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

This endorsement modifies coverage provided under the **AUTOMOBILE COVERAGE FORM, PGIT MN-300**:

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Coverage

1. We will pay all sums you legally must pay for "loss" to an "auto," including its equipment, owned by any municipality, fire district, ambulance district, fire department or fire company which provides you police, ambulance services or fire assistance.
2. We have the right and duty to defend any "suit" asking for these damages. However, we have no duty to defend "suits" for "loss" not covered by this coverage form. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when our limit for this coverage has been exhausted by payment of judgments or settlements.

B. Exclusions

This coverage does not apply to:

1. Any expense incurred in or material used in connection with the operation of the "auto" or its equipment.
2. "Loss" caused by declared or undeclared war or insurrection or any of their consequences.
3. "Loss" caused by the explosion of a nuclear weapon or its consequences.

C. Limit Of Coverage

The most we will pay for all "loss" from any one "accident" is the limit of coverage stated in the Declarations. Our obligation under "bodily injury" and "property damage" is to pay damages on your behalf in excess of any deductible or self insured retention stated in the declarations applicable to such coverage's.

D. Conditions

All of the Conditions apply to the coverage provided by this endorsement except Other Insurance. The coverage provided by this endorsement is primary.



PUBLIC ENTITY

CRIME COVERAGE PART DECLARATIONS

COVERED PARTY: **Columbia County Board of County Commissioners**

AGREEMENT NO.: **PK FL1 0121012 15-14**

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

Coverage is only provided for the coverages indicated by an X.

Coverage	Limit of Coverage	Deductible
<input checked="" type="checkbox"/> Employee Dishonesty Per Loss Coverage	\$50,000	\$1,000
<input checked="" type="checkbox"/> Forgery or Alteration Coverage	\$50,000	\$1,000
<input checked="" type="checkbox"/> Theft, Disappearance and Destruction Coverage - Inside	\$10,000	\$1,000
Outside	\$10,000	\$1,000
<input checked="" type="checkbox"/> Computer Fraud Coverage (Including Funds Transfer)	\$50,000	\$1,000

FORMS AND ENDORSEMENTS

Forms and endorsements applying to this Coverage Part and made part of the coverage agreement at this time of issue:

See **PGIT MN-002**

Premium: \$ INCLUDED

THIS SUPPLEMENTAL DECLARATIONS AND THE COMMON AGREEMENT DECLARATIONS, TOGETHER WITH THE COMMON AGREEMENT CONDITIONS, COVERAGE PART(S), FORMS AND ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED AGREEMENT.

PUBLIC ENTITY

GOVERNMENT CRIME COVERAGE FORM (DISCOVERY FORM)

Various provisions in this Coverage Agreement restrict coverage. Read the entire agreement carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Agreement the words "you" and "your" refer to the named Covered Party shown in the Declarations. The words "we," "us" and "our" refer to the Trust providing this Coverage Agreement.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

A. Coverage Agreements

Coverage is provided under the following Coverage Agreements for which a Limit is shown in the Declarations:

1. Employee Dishonesty - Per Loss Coverage

We will pay for loss of or damage to "money," "securities" and "other property" resulting directly from "theft" committed by an "employee," whether identified or not, acting alone or in collusion with other persons.

We will pay for loss caused to the Covered Party through the failure of any "employee" to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your Covered Property.

2. Forgery or Alteration

a. We will pay for loss resulting directly from "forgery" or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

(1) Made or drawn by or drawn upon you; or

(2) Made or drawn by one acting as your agent;

or that are purported to have been so made or drawn.

b. If you are sued for refusing to pay any instrument covered in Paragraph a. above, on the basis that it has been forged or altered, and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses that you incur and pay in that defense. The amount that we will pay is in addition to the Limit of Coverage applicable to this Coverage Agreement.

c. We will pay for loss resulting directly from your having accepted in good faith, in exchange for merchandise, "money" or services:

(1) Money orders issued by any post office, express company or bank that are not paid upon presentation; or

(2) "Counterfeit" paper currency that is acquired during the regular course of business.

3. Theft, Disappearance, and Destruction - Inside The Premises

a. We will pay for loss of "money" and "securities" inside the "premises" or "banking premises" resulting directly from "theft," disappearance or destruction.

b. We will pay for loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" and "securities," if you are the owner of the "premises" or are liable for damage to it.

c. We will pay for loss of or damage to a locked safe, vault, cash register, cash box or cash drawer located inside the "premises" resulting directly from an actual or attempted "theft" of or unlawful entry into those containers.

4. Theft, Disappearance, and Destruction - Outside The Premises

a. We will pay for loss of "money" and "securities" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from "theft," disappearance or destruction.

- b. We will pay for loss of or damage to "other property" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from an actual or attempted "robbery."

5. Computer Fraud, including Funds Transfer

We will pay for loss of or damage to "money," "securities" and "other property" resulting directly from the use of any computer to fraudulently cause a transfer of that property from inside the "premises" or "banking premises":

- a. To a person (other than a "messenger") outside those "premises"; or
- b. To a place outside those "premises."

B. Limit Of Coverage

The most we will pay for loss in any one "occurrence" is the applicable Limit of Coverage shown in the Declarations.

C. Deductible

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Coverage. In the event more than one Deductible Amount could apply to the same loss, only the highest Deductible Amount may be applied.

D. Exclusions

- 1. This coverage does not apply to:

- a. **Acts Committed By You**

- Loss resulting from "theft" or any other dishonest act committed by you, whether acting alone or in collusion with other persons.

- b. **Acts Of Officials, Employees Or Representatives**

- Loss resulting from "theft" or any other dishonest act committed by any of your officials, "employees" or authorized representatives:

- (1) Whether acting alone or in collusion with other persons; or

- (2) While performing services for you or otherwise;

- except when covered under Coverage Agreement **A.1.**

- c. **Governmental Action**

- Loss resulting from seizure or destruction of property by order of governmental authority.

- d. **Indirect Loss**

- Loss that is an indirect result of any act or "occurrence" covered by this coverage including, but not limited to, loss resulting from:

- (1) Your inability to realize income that you would have realized had there been no loss of or damage to "money," "securities" or "other property."

- (2) Payment of damages of any type for which you are legally liable. But, we will pay compensatory damages arising directly from a loss covered under this coverage.

- (3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this coverage.

e. Legal Expenses

Expenses related to any legal action, except when covered under Coverage Agreement **A.2**.

f. Nuclear

Loss resulting from nuclear reaction, nuclear radiation or radioactive contamination, or any related act or incident.

g. War And Similar Actions

Loss resulting from war, whether or not declared, warlike action, insurrection, rebellion or revolution, or any related act or incident.

2. Coverage Agreement A.1. does not apply to:

a. Bonded Employees

Loss caused by any "employee" required by law to be individually bonded.

b. Employees Cancelled Under Prior Insurance

Loss caused by any "employee" of yours, or predecessor in interest of yours, for whom similar prior coverage has been cancelled and not reinstated since the last such cancellation.

c. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

- (1) An inventory computation; or
- (2) A profit and loss computation.

However, where you establish wholly apart from such computations that you have sustained a loss, then you may offer your inventory records and actual physical count of inventory in support of the amount of loss claimed.

d. Trading

Loss resulting directly or indirectly from trading, whether in your name or in a genuine or fictitious account.

3. Coverage Agreements A.3. and A.4. do not apply to:

a. Accounting Or Arithmetical Errors Or Omissions

Loss resulting from accounting or arithmetical errors or omissions.

b. Exchanges Or Purchases

Loss resulting from the giving or surrendering of property in any exchange or purchase.

c. Fire

Loss resulting from fire, however caused, except:

- (1) Loss of or damage to "money" and "securities"; and
- (2) Loss from damage to a safe or vault.

d. Money Operated Devices

Loss of property contained in any money operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.

e. Motor Vehicles Or Equipment And Accessories

Loss of or damage to motor vehicles, trailers or semi-trailers or equipment and accessories attached to them.

f. Transfer Or Surrender Of Property

- (1) Loss of or damage to property after it has been transferred or surrendered to a person or place outside the "premises" or "banking premises":
 - (a) On the basis of unauthorized instructions;
 - (b) As a result of a threat to do bodily harm to any person; or
 - (c) As a result of a threat to do damage to any property.

(2) But, this Exclusion does not apply under Coverage Agreement **A.4.** to loss of "money," "securities" or "other property" while outside the "premises" in the care and custody of a "messenger" if you:

(a) Had no knowledge of any threat at the time the conveyance began; or

(b) Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.

g. Vandalism

Loss from damage to the "premises" or its exterior, or to any safe, vault, cash register, cash box, cash drawer or "other property" by vandalism or malicious mischief.

h. Voluntary Parting Of Title To Or Possession Of Property

Loss resulting from your, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

4. Coverage Agreement **A.5. does not apply to:**

a. Exchanges Or Purchases

Loss resulting from the giving or surrendering of property in any exchange or purchase.

b. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

(1) An inventory computation; or

(2) A profit and loss computation.

c. Voluntary Parting Of Title To Or Possession Of Property

Loss resulting from your, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

E. Conditions

The following conditions apply in addition to the Common Agreement Conditions:

1. Conditions Applicable To All Coverage Agreements

a. Cancellation As To Any Employee

This coverage is cancelled as to any "employee":

(1) Immediately upon discovery by:

(a) You; or

(b) Any official or employee authorized to manage, govern or control your "employees" who is not in collusion with the "employee";

of "theft" or any other dishonest act committed by the "employee" whether before or after becoming employed by you.

(2) On the date specified in a notice mailed to the first named Covered Party. That date will be at least 30 days after the date of mailing.

We will mail or deliver our notice to the first named Covered Party's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

b. Concealment, Misrepresentation Or Fraud

This coverage is void in any case of fraud by you as it relates to this coverage at any time. It is also void if you or any other Covered Party, at any time, intentionally conceal or misrepresent a material fact concerning:

- (1) This coverage;
- (2) The property covered under this coverage;
- (3) Your interest in the property covered under this coverage; or
- (4) A claim under this coverage.

c. Discovery

- (1) We will pay for loss that you sustain through acts committed or events occurring at any time and discovered by you:
 - (a) During the agreement period shown in the Declarations; or
 - (b) During the period of time provided in the Extended Period To Discover Loss Condition **E.1.f.**
- (2) Discovery of loss occurs when you first become aware of facts which would cause a reasonable person to assume that a loss covered by this coverage has been or will be incurred, even though the exact amount or details of loss may not then be known.

Discovery also occurs when you receive notice of an actual or potential claim against you alleging facts that if true would constitute a loss covered under this coverage.

d. Duties In The Event Of Loss

After you discover a loss or a situation that may result in loss of or damage to "money," "securities" or "other property" you must:

- (1) Notify us as soon as possible. If you have reason to believe that any loss (except for loss covered under Coverage Agreement **A.1.**) involves a violation of law, you must also notify the local law enforcement authorities.
- (2) Submit to examination under oath at our request and give us a signed statement of your answers.
- (3) Give us a detailed, sworn proof of loss within 120 days.
- (4) Cooperate with us in the investigation and settlement of any claim.

e. Employee Benefit Plan(s)

- (1) The employee benefit plan(s) shown in the Declarations are included as Covered Parties under Coverage Agreement **A.1.**
- (2) Any payment we make to you for loss sustained by any Plan will be held by you for the use and benefit of the Plan(s) sustaining the loss.
- (3) The Deductible Amount applicable to Coverage Agreement **A.1.** does not apply to loss sustained by any employee benefit plan(s) .

f. Extended Period To Discover Loss

- (1) We will pay for loss that you sustained prior to the effective date of termination or cancellation of this coverage, which is discovered by you no later than 60 days from the date of that termination or cancellation.
- (2) However, this extended period to discover loss terminates immediately upon the effective date of any other coverage obtained by you replacing in whole or in part the coverage afforded hereunder, whether or not such other coverage provides coverage for loss sustained prior to its effective date.

g. Joint Covered Party

- (1) If more than one Covered Party is named in the Declarations, the first named Covered Party will act for itself and for every other Covered Party for all purposes of this coverage. If the first named Covered Party ceases to be covered, then the next named Covered Party will become the first named Covered Party.

- (2) If any Covered Party or official of that Covered Party has knowledge of any information relevant to this coverage, that knowledge is considered knowledge of every Covered Party.
- (3) An "employee" of any Covered Party is considered to be an "employee" of every Covered Party.
- (4) If this coverage or any of its coverages is cancelled or terminated as to any Covered Party, loss sustained by that Covered Party is covered only if discovered by you during the period of time provided in the Extended Period To Discover Loss Condition **E.1.f.**

However, this extended period to discover loss terminates as to that Covered Party immediately upon the effective date of any other coverage obtained by that Covered Party replacing in whole or in part the coverage afforded hereunder, whether or not such other coverage provides coverage for loss sustained prior to its effective date.

- (5) We will not pay more for loss sustained by more than one Covered Party than the amount we would pay if all the loss had been sustained by one Covered Party.

h. Legal Action Against Us

You may not bring any legal action against us involving loss:

- (1) Unless you have complied with all the terms of this coverage;
- (2) Until 90 days after you have filed proof of loss with us; and
- (3) Unless brought within 5 years from the date you discover the loss.

If any limitation is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

i. Liberalization

If we adopt any revision that would broaden the coverage under this coverage without additional premium within 45 days prior to or during the agreement period, the broadened coverage will immediately apply to this coverage.

j. Loss Covered Under More Than One Coverage Of This Agreement

If two or more coverages of this agreement apply to the same loss, we will pay the lesser of:

- (1) The actual amount of loss; or
- (2) The sum of the Limits of Coverage applicable to those coverages.

k. Non-Cumulation Of Limit Of Coverage

Regardless of the number of years this agreement remains in force or the number of premiums paid, no Limit of Coverage cumulates from year to year or agreement period to agreement period.

l. Ownership Of Property; Interests Covered

The property covered under this agreement is limited to property:

- (1) That you own or lease;
- (2) That you hold for others; or
- (3) For which you are legally liable.

However, this agreement is for your benefit only. It provides no rights or benefits to any other person or organization. Any claim for loss under this agreement must be presented by you.

m. Records

You must keep records of all property covered under this agreement so we can verify the amount of any loss.

n. Recoveries

- (1) Any recoveries, less the cost of obtaining them, made after settlement of loss covered by this agreement will be distributed as follows:
 - (a) To you, until you are reimbursed for any loss that you sustain that exceeds the Limit of Coverage and the Deductible Amount, if any;
 - (b) Then to us, until we are reimbursed for the settlement made; and

(c) Then to you, until you are reimbursed for that part of the loss equal to the Deductible Amount, if any.

(2) Recoveries do not include any recovery:

- (a) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
- (b) Of original "securities" after duplicates of them have been issued.

o. Subrogation

- (1) In the event of any payment under this Coverage Agreement, we shall be subrogated to all of your rights of recovery therefore against any person or organization, and you shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.
- (2) You shall not act (or fail to act, as the case may be) in any manner that will prejudice our subrogation rights.

p. Territory

This Coverage Agreement covers acts committed or events occurring within the United States of America (including its territories and possessions) and Puerto Rico.

q. Valuation - Settlement

(1) Subject to Section B. Limit Of Coverage, we will pay for:

- (a) Loss of "money" but only up to and including its face value.
- (b) Loss of "securities" but only up to and including their value at the close of business on the day the loss was discovered. We may, at our option:
 - (i) Pay the value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities"; or
 - (ii) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities." However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:
 - [1] Value of the "securities" at the close of business on the day the loss was discovered; or
 - [2] Limit of Coverage.
- (c) Loss of or damage to "other property" or loss from damage to the "premises" or its exterior for the replacement cost of the property without deduction for depreciation. However, we will not pay more than the least of the following:
 - (i) The Limit of Coverage applicable to the lost or damaged property;
 - (ii) The cost to replace the lost or damaged property with property of comparable material and quality and used for the same purpose; or
 - (iii) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

We will not pay on a replacement cost basis for any loss or damage:

- (iv) Until the lost or damaged property is actually repaired or replaced; and
- (v) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

If the lost or damaged property is not repaired or replaced, we will pay on an actual cash value basis.

(2) Any property that we pay for or replace becomes our property.

2. Conditions Applicable To Coverage Agreement A.1.

a. Indemnification

We will indemnify any of your officials who are required by law to give bonds for the faithful performance of their duties against loss through "theft" committed by "employees" who serve under them, subject to the applicable Limit of Coverage.

b. Territory

We will pay for loss caused by any "employee" while temporarily outside the territory specified in the Territory Condition E.1.p. for a period of not more than 90 days.

3. Conditions Applicable To Coverage Agreement A.2.

a. Deductible

The Deductible Amount does not apply to legal expenses paid under Coverage Agreement **A.2.**

b. Electronic And Mechanical Signatures

We will treat signatures that are produced or reproduced electronically, mechanically or by other means the same as handwritten signatures.

c. Proof Of Loss

You must include with your proof of loss any instrument involved in that loss, or, if that is not possible, an affidavit setting forth the amount and cause of loss.

d. Territory

We will cover loss you sustain anywhere in the world. The Territory Condition **E.1.p.** does not apply to Coverage Agreement **A.2.**

4. Conditions Applicable To Coverage Agreement A.4.

a. Armored Motor Vehicle Companies

Under Coverage Agreement **A.4.**, we will only pay for the amount of loss you cannot recover:

- (1) Under your contract with the armored motor vehicle company; and
- (2) From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

b. Special Limit Of Coverage For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind or the cost of reconstructing them or reproducing any information contained in them.

5. Conditions Applicable To Coverage Agreement A.5.

a. Special Limit Of Coverage For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind or the cost of reconstructing them or reproducing any information contained in them.

b. Territory

We will cover loss you sustain anywhere in the world. The Territory Condition **E.1.p.** does not apply to Coverage Agreement **A.5.**

F. Definitions

1. "Banking premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.
2. "Counterfeit" means an imitation of an actual valid original which is intended to deceive and to be taken as the original.
3. "Custodian" means you or any "employee" while having care and custody of property inside the "premises," excluding any person while acting as a "watchperson" or janitor.
4. "Employee":
 - a. "Employee" means:
 - (1) Any natural person:
 - (a) While in your service or for 30 days after termination of service;
 - (b) Who you compensate directly by salary, wages or commissions; and
 - (c) Who you have the right to direct and control while performing services for you;

- (2) Any natural person who is furnished temporarily to you:
 - (a) To substitute for a permanent "employee" as defined in Paragraph (1) above, who is on leave; or
 - (b) To meet seasonal or short-term work load conditions;

while that person is subject to your direction and control and performing services for you, excluding, however, any such person while having care and custody of property outside the "premises";
 - (3) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in Paragraph (2) above;
 - (4) Any natural person who is:
 - (a) A trustee, officer, employee, administrator or manager, except an administrator or manager who is an independent contractor, of any employee benefit plan(s) covered under this agreement; and
 - (b) Your official while that person is handling "funds" or "other property" of any employee benefit plan(s) covered under this agreement;
 - (5) Any natural person who is a former official, "employee," representative or trustee retained as a consultant while performing services for you; or
 - (6) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside the "premises."
- b. "Employee" does not mean any agent, independent contractor or representative of the same general character.
5. "Forgery" means the signing of the name of another person or organization with intent to deceive; it does not mean a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity, for any purpose.
6. "Fraudulent Instruction" means:
- a. An electronic, telegraphic, cable, teletype, telefacsimile or telephone instruction which purports to have been transmitted by you, but which was in fact fraudulently transmitted by someone else without your knowledge or consent;
 - b. A written instruction (other than those described in Coverage Agreement **A.2.**) issued by you, which was forged or altered by someone other than you without your knowledge or consent, or which purports to have been issued by you, but was in fact fraudulently issued without your knowledge or consent; or
 - c. An electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction initially received by you which purports to have been transmitted by an "employee" but which was in fact fraudulently transmitted by someone else without your or the "employee's" knowledge or consent.
7. "Funds" means "money" and "securities."
8. "Messenger" means you or any "employee" while having care and custody of property outside the "premises."
9. "Money" means:
- a. Currency, coins and bank notes in current use and having a face value; and
 - b. Travelers checks, register checks and money orders held for sale to the public.
10. "Occurrence" means:
- a. As respects Coverage Agreement **A.1.**, all loss caused by, or involving, one or more "employees," whether the result of a single act or series of acts.
 - b. As respects Coverage Agreement **A.4.**, all loss caused by any person or in which that person is involved, whether the loss involves one or more instruments.

- c. As respects all other Coverage Agreements:
 - (1) An act or series of related acts involving one or more persons; or
 - (2) An act or event, or a series of related acts or events not involving any person.
- 11. "Other property" means any tangible property other than "money" and "securities" that has intrinsic value but does not include any property excluded under this agreement.
- 12. "Premises" means the interior of that portion of any building you occupy in conducting your business.
- 13. "Robbery" means the unlawful taking of property from the care and custody of a person by one who has:
 - a. Caused or threatened to cause that person bodily harm; or
 - b. Committed an obviously unlawful act witnessed by that person.
- 14. "Safe burglary" means the unlawful taking of:
 - a. Property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
 - b. A safe or vault from inside the "premises."
- 15. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or property and includes:
 - a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;but does not include "money."
- 16. "Theft" means the unlawful taking of "money," "securities" or "other property" to the deprivation of the Covered Party.
- 17. "Transfer account" means an account maintained by you at a financial institution from which you can initiate the transfer, payment or delivery of "funds":
 - a. By means of electronic, telegraphic, cable, teletype, telefacsimile or telephone instructions communicated directly through an electronic funds transfer system; or
 - b. By means of written instructions establishing the conditions under which such transfers are to be initiated by such financial institution through an electronic funds transfer system.
- 18. "Watchperson" means any person you retain specifically to have care and custody of property inside the "premises" and who has no other duties.



PUBLIC ENTITY

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (Broad Form)

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

This endorsement modifies coverage provided under the **AUTOMOBILE COVERAGE FORM, PGIT MN-300** and the **GENERAL LIABILITY COVERAGE FORM, PGIT MN-200**

I. The coverage does not apply:

- A.** Under any Liability Coverage, to "bodily injury" or "property damage":
1. With respect to which a "Covered Party" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 2. Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "Covered Party" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B.** Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.
- C.** Under any Liability Coverage, to "bodily injury" or "property damage" resulting from the "hazardous properties" of "nuclear material," if:
1. The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, a "Covered Party" or (b) has been discharged or dispersed therefrom;
 2. The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of a "Covered Party"; or
 3. The "bodily injury" or "property damage" arises out of the furnishing by a "Covered Party" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility," but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

II. As used in this endorsement:

"Hazardous properties" include radioactive, toxic or explosive properties;

"Nuclear material" means "source material," "special nuclear material" or "by-product material";

"Source material," "special nuclear material," and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor;"

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility."

"Nuclear facility" means:

1. Any "nuclear reactor";
2. Any equipment or device designed or used for: (a) separating the isotopes of uranium or plutonium, (b) processing or utilizing "spent fuel," or (c) handling, processing or packaging "waste";
3. Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "Covered Party" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
4. Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.



PUBLIC ENTITY

AUTOMATIC ADDITIONAL COVERED PARTIES

THIS ENDORSEMENT CHANGES THE AGREEMENT. PLEASE READ IT CAREFULLY.

This endorsement modifies coverage provided under the **AUTOMOBILE COVERAGE FORM, PGIT MN-300**, the **GENERAL LIABILITY COVERAGE FORM, PGIT MN-200** and the **PROPERTY AND INLAND MARINE COVERAGE FORM, PGIT MN-104**

Where indicated by (x) below, coverage applies to the person(s) or organization(s) as their interest may appear. The provisions in this endorsement do not supersede Florida Statute 768.28, Article 10 § 13 of the Florida Constitution, or any other Statute or law limiting whom a Public Entity can indemnify.

X **ADDITIONAL COVERED PARTY - BY CONTRACT, AGREEMENT OR PERMIT**

SECTION I - WHO IS A COVERED PARTY is amended to include any person(s) or organization(s) (hereinafter called **Additional Covered Party**) with whom the **Covered Party** agrees in a written "insured contract" to name as an **Additional Covered Party**, but only with respect to liability arising, in whole or in part, out of the **Covered Party's** operations, "your work" or facilities owned or used by the **Covered Party**.

The coverage afforded to the **Additional Covered Party** does not apply:

- (1) Unless the written "insured contract", agreement or permit was executed prior to the "bodily injury," "property damage," "personal injury" or "advertising injury;"
- (2) To any person(s) or organization(s) included as a **Covered Party** under this coverage agreement or by an endorsement made part of this coverage agreement.

X **ADDITIONAL COVERED PARTY - OWNERS OF LEASED EQUIPMENT**

SECTION II - WHO IS A COVERED PARTY is amended to include any person(s) or organization(s) (hereinafter called **Additional Covered Party**) with whom the **Covered Party** agrees in a written equipment lease or rental agreement to name as an **Additional Covered Party**, but only with respect to liability arising out of the sole negligence of the **Covered Party**, and only while such equipment is in the care, custody or control of the **Covered Party**, or any employee or agent of the **Covered Party**.

The coverage afforded to the **Additional Covered Party** does not apply to:

- (1) "Bodily injury" or "property damage" occurring after you cease to lease or rent the equipment;
- (2) "Bodily injury" or "property damage" arising out of any negligence of the **Additional Covered Party**;
- (3) Structural alterations, new construction or demolition operations performed by or on behalf of the **Additional Covered Party**;
- (4) Liability assumed by the **Additional Covered Party** under any contract or agreement;
- (5) "Property damage" to:
 - (a) Property owned, used, occupied by, or rented to the **Additional Covered Party**;
 - (b) Property in the care, custody or control of the **Additional Covered Party** or its employees or agents, or of which the **Additional Covered Party**, its employees or agents are for any purpose exercising physical control.

X

ADDITIONAL COVERED PARTY - MANAGERS OR LESSORS OF PREMISES

SECTION II - WHO IS A COVERED PARTY is amended to include any person(s) or organization(s) (hereinafter called **Additional Covered Party**) with whom the **Covered Party** agrees in a written agreement to name as an **Additional Covered Party**, but only with respect to liability arising, in whole or in part, out of the "premises" leased to the **Covered Party** by such person(s) or organization(s).

The coverage afforded to the **Additional Covered Party** does not apply to:

- (1) "Bodily injury" or "property damage" occurring after the **Covered Party** cease to be a tenant in that "premises";
- (2) "Bodily injury" or "property damage" arising out of any negligence of the **Additional Covered Party**;
- (3) Structural alterations, new construction or demolition operations performed by or on behalf of the **Additional Covered Party**;
- (4) Liability assumed by the **Additional Covered Party** under any contract or agreement;
- (5) "Property damage" to:
 - (a) Property owned, used, occupied by, or rented to the **Additional Covered Party**;
 - (b) Property in the care, custody or control of the **Additional Covered Party** or its employees or agents, or of which the **Additional Covered Party**, its employees or agents are for any purpose exercising physical control.

Notwithstanding any other provision of this agreement, nothing in this agreement shall be construed as a waiver of either the Covered Party's or the Additional Covered Party's sovereign immunity nor shall any provision of this agreement increase the liability of the Covered Party or the Additional Covered Party, or the sums for which the covered party may be liable, beyond the limits provided in §768.28, Florida Statutes.



Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value
	Address			Term Date	Contents Value		
	Roof Shape	Roof Pitch		Const Type	Roof Covering		Covering Replaced
001	Offices-Courthouse Annex 135 NE Hernando Ave. Lake City, FL 32055		1935	10/01/2015	\$5,012,753		\$5,511,275
			131 - FR	10/01/2016	\$498,522		
	Hip	High (> 30)		Steel - Standing Seam		2003	
002	County Offices Montgomery Building 308 N. Hernando St. Lake City, FL 32055		1940	10/01/2015	\$686,190		\$692,190
			119 - JM	10/01/2016	\$6,000		
	Hip	Low (< 10)		Steel - Standing Seam			
003	Health Clinic 249 East Franklin St. Lake City, FL 32055		1987	10/01/2015	\$1,283,710		\$1,405,800
			119 - JM	10/01/2016	\$122,090		
	Complex	High (> 30)		Asphalt Shingle		2006	
004	Public Library 308 N Columbia St. Lake City, FL 32055		1991	10/01/2015	\$1,520,201		\$4,047,283
			111 - MNC	10/01/2016	\$2,527,082		
	Flat	Low (< 10)		Built up roof w/out gravel		1991	
005	Storage 2 Story 2160 NE Washington Street Lake City, FL 32055		1935	10/01/2015	\$160,408		\$170,408
			101 - Frame	10/01/2016	\$10,000		
	Hip	High (> 30)		Asphalt Shingle		1980	
006	Warehouse Vehicle Maintenance 2160 NE Washington Street Lake City, FL 32055		1970	10/01/2015	\$233,928		\$248,928
			119 - JM	10/01/2016	\$15,000		
	Gable end with bracing	Low (< 10)		Asphalt Shingle		2006	
007	Storage Clerk of Courts Office 2118 NE Washington Street Lake City, FL 32055		1970	10/01/2015	\$408,261		\$418,261
			119 - JM	10/01/2016	\$10,000		
	Stepped	Low (< 10)		Steel - Standing Seam		2006	
008	Storage 607 NW Quinten Street Lake City, FL 32055		1985	10/01/2015	\$13,924		\$31,474
			101 - Frame	10/01/2016	\$17,550		
009	Garage-Office-Parts Storage 607 NW Quinten Street Lake City, FL 32055		1985	10/01/2015	\$403,359		\$565,469
			152 - NC	10/01/2016	\$162,110		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam		1985	
010	Truck Water Shed 607 NW Quinten Street Lake City, FL 32055		1999	10/01/2015	\$139,243		\$184,243
			152 - NC	10/01/2016	\$45,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam		1999	
011	Pole Barn-Vehicle storage 607 NW Quinten Street Lake City, FL 32055		1985	10/01/2015	\$96,735		\$96,735
			101 - Frame	10/01/2016	\$0		
	Unknown	Unknown		Unknown			



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Agency: Public Risk Insurance Agency

Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value
	Address			Term Date	Contents Value		
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt
012	Fueling Station/Canopy 607 NW Quinten Street Lake City, FL 32055		1993	10/01/2015	\$31,747		\$31,747
			152 - NC	10/01/2016	\$0		
	Unknown	Unknown		Unknown			
013	Tanks 607 NW Quinten Street Lake City, FL 32055		1993	10/01/2015	\$0		\$21,300
			223 - On Ground Liquid Storage	10/01/2016	\$21,300		
	N/A	N/A		N/A			
014	Pumps 607 NW Quinten Street Lake City, FL 32055		1993	10/01/2015	\$0		\$20,000
			251 - Pump/Lift Station	10/01/2016	\$20,000		
	N/A	N/A		N/A			
015	Columbia Detention Facility 389 NW Quinten Street Lake City, FL 32055		1987	10/01/2015	\$6,838,063		\$6,984,013
			111 - MNC	10/01/2016	\$145,950		
	Flat	Low (< 10)		Built up roof w/out gravel		1987	
016	Deep Creek VFD 11936 N US Highway 441 Lake City, FL 32055		1998	10/01/2015	\$105,825		\$111,825
			152 - NC	10/01/2016	\$6,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam		1998	
017	Office/Scale Console 1347 NW Oosterhoudt Lane Lake City, FL 32055		1992	10/01/2015	\$70,179		\$90,179
			101 - Frame	10/01/2016	\$20,000		
	Unknown	Unknown		Unknown			
018	Recycling Shed/Moquito Control 1347 NW Oosterhoudt Lane Lake City, FL 32055		1992	10/01/2015	\$194,940		\$204,940
			152 - NC	10/01/2016	\$10,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam		1992	
019	Garage/Wash Station 1347 NW Oosterhoudt Lane Lake City, FL 32055		1992	10/01/2015	\$203,963		\$233,963
			152 - NC	10/01/2016	\$30,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam		1992	
020	Fueling Station 1347 NW Oosterhoudt Lane Lake City, FL 32055		1992	10/01/2015	\$27,292		\$27,292
			251 - Pump/Lift Station	10/01/2016	\$0		
	N/A	N/A		N/A			
021	Tanks 1347 NW Oosterhoudt Lane Lake City, FL 32055		1992	10/01/2015	\$0		\$14,400
			223 - On Ground Liquid Storage	10/01/2016	\$14,400		
	N/A	N/A		N/A			
022	Pumps 1347 NW Oosterhoudt Lane Lake City, FL 32055		1992	10/01/2015	\$0		\$20,300
			251 - Pump/Lift Station	10/01/2016	\$20,300		
	N/A	N/A		N/A			



Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value
	Address			Term Date	Contents Value		
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt
023	Community Center 1324 NW Winfield St Lake City, FL 32055		1999	10/01/2015	\$328,948		\$348,948
			152 - NC	10/01/2016	\$20,000		
	Gable end with bracing	Medium (10 to 30)		Steel - Standing Seam		1999	
024	Patio Pavillion 377 NW Senior Court Lake City, FL 32055		1994	10/01/2015	\$17,823		\$17,823
			101 - Frame	10/01/2016	\$0		
	Unknown	Unknown		Unknown			
025	Suwannee Valley VFD 7264 NW US Hwy 41 Lake City, FL 32055		1991	10/01/2015	\$96,846		\$101,846
			111 - MNC	10/01/2016	\$5,000		
	Unknown	Unknown		Unknown			
026	Springville Community Center 3710 Suwannee Valley Rd Lake City, FL 32055		2007	10/01/2015	\$109,167		\$129,167
			152 - NC	10/01/2016	\$20,000		
	Gable end with bracing	Medium (10 to 30)		Steel - Standing Seam		2007	
027	County Offices 1701 US 90 W. (aka 971 W Duval St) Lake City, FL 32055		1962	10/01/2015	\$0		\$398,000
			119 - JM	10/01/2016	\$398,000		
	Unknown	Unknown		Unknown			
028	West Side Library 601 Hall of Fame Dr. Lake City, FL 32055		1991	10/01/2015	\$167,092		\$767,092
			111 - MNC	10/01/2016	\$600,000		
	Shed	Low (< 10)		Steel - Standing Seam		1991	
029	Florida Welcome Center - Vacant 601 Hall of Fame Dr. Lake City, FL 32055		1991	10/01/2015	\$155,952		\$280,952
			119 - JM	10/01/2016	\$125,000		
	Complex	Low (< 10)		Steel - Standing Seam		1991	
030	Emergency Ops Center Office Bldg with Tower 263 NW Lake City Ave. Lake City, FL 32055		1988	10/01/2015	\$606,654		\$607,834
			119 - JM	10/01/2016	\$1,180		
	Hip	High (> 30)		Asphalt Shingle		2006	
031	West Columbia VFD 2318 SW Pinemount Road Lake City, FL 32055		1975	10/01/2015	\$400,000		\$410,000
			119 - JM	10/01/2016	\$10,000		
	Gable end with bracing	Low (< 10)		Asphalt Shingle		2006	
032	County Extension Office 164 SW Mary Ethel Lane Lake City, FL 32055		1974	10/01/2015	\$382,974		\$407,974
			119 - JM	10/01/2016	\$25,000		
	Gable end with bracing	Low (< 10)		Asphalt Shingle		1974	
033	EMS & Fire Station 508 SW SR247 Lake City, FL 32055		1990	10/01/2015	\$321,485		\$343,485
			152 - NC	10/01/2016	\$22,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam		1990	



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Agency: Public Risk Insurance Agency

Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value
	Address			Term Date	Contents Value		
	Roof Shape	Roof Pitch		Const Type	Roof Covering	Covering Replaced	
034	Columbia City Fire Dept 332 SW Wingate Street Lake City, FL 32055		1984	10/01/2015	\$383,977		\$395,977
			152 - NC	10/01/2016	\$12,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam	1984		
035	Mason City Community Center 833 Markham Street Lake City, FL 32055		1990	10/01/2015	\$101,993		\$105,523
			152 - NC	10/01/2016	\$3,530		
	Gable end with bracing	Medium (10 to 30)		Steel - Standing Seam	2002		
036	Concession Stand 833 Markham Street Lake City, FL 32055		1999	10/01/2015	\$50,128		\$54,128
			119 - JM	10/01/2016	\$4,000		
	Unknown	Unknown		Unknown			
037	Ellisville VFD 12595 S US Hwy 441 Lake City, FL 32055		1991	10/01/2015	\$96,846		\$102,846
			111 - MNC	10/01/2016	\$6,000		
	Unknown	Unknown		Unknown			
038	Fire Station Fort White 495 SW Dortch St Lake City, FL 32038		1987	10/01/2015	\$162,636		\$168,636
			111 - MNC	10/01/2016	\$6,000		
	Flat	Low (< 10)		Built up roof with gravel	1987		
039	Health Clinic 210 Dorch Street Lake City, FL 32055		1997	10/01/2015	\$77,976		\$97,976
			119 - JM	10/01/2016	\$20,000		
	Unknown	Unknown		Unknown			
040	Ft. White Library 1770 SW SR 47 Lake City, FL 32038		1993	10/01/2015	\$133,673		\$444,053
			119 - JM	10/01/2016	\$310,380		
	Hip	Medium (10 to 30)		Asphalt Shingle	1993		
041	LuLu Community Center 169 SE Gillen Terrace Lake City, FL 32055		1991	10/01/2015	\$155,952		\$160,952
			152 - NC	10/01/2016	\$5,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam	1991		
042	LuLu Fire Station 262 SE Community Drive Lake City, FL 32055		1998	10/01/2015	\$105,825		\$110,825
			152 - NC	10/01/2016	\$5,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam	1998		
043	Fort White comm. Center 17579 SW SR 47 Fort White, FL 32055		2000	10/01/2015	\$234,597		\$254,597
			152 - NC	10/01/2016	\$20,000		
	Gable end with bracing	High (> 30)		Steel - Standing Seam	2000		
044	Courthouse Offices 173 NE Hernando Lake City, FL 32055		1905	10/01/2015	\$10,582,478		\$11,382,478
			131 - FR	10/01/2016	\$800,000		
	Complex	High (> 30)		Steel - Standing Seam	2003		



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Agency: Public Risk Insurance Agency

Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value
	Address			Term Date	Contents Value		
	Roof Shape	Roof Pitch		Const Type	Roof Covering	Covering Replaced	
045	Sheriff Dept Ops Center 4917 E US Highway 90 Lake City, FL 32055		2005	10/01/2015	\$2,100,000		\$2,850,000
			111 - MNC	10/01/2016	\$750,000		
	Gable end without bracing	Low (< 10)		Built up roof w/out gravel	2005		
046	LifeStyle Enrichment Center 18829 SR 47 Lake City, FL 32055		1988	10/01/2015	\$120,000		\$120,000
			101 - Frame	10/01/2016	\$0		
	Complex	Medium (10 to 30)		Asphalt Shingle	2007		
047	Office 1347 NW Oosterhoudt Lane Lake City, FL 32055		2006	10/01/2015	\$14,846		\$22,846
			101 - Frame	10/01/2016	\$8,000		
	Unknown	Unknown		Unknown			
048	Class Rooms Richardson Comm Ctr 225 NE Coach Anders Lane Lake City, FL 32055		1960	10/01/2015	\$112,844		\$119,815
			111 - MNC	10/01/2016	\$6,971		
	Flat	Low (< 10)		Built up roof w/out gravel	1993		
049	After school Program 225 NE Coach Anders Lane Lake City, FL 32055		1966	10/01/2015	\$401,866		\$442,106
			119 - JM	10/01/2016	\$40,240		
	Flat	Low (< 10)		Built up roof w/out gravel	1990		
050	Gym/Kitchen/Offices 225 NE Coach Anders Lane Lake City, FL 32055		1957	10/01/2015	\$1,997,933		\$2,059,288
			111 - MNC	10/01/2016	\$61,355		
	Gable end with bracing	Low (< 10)		Built up roof w/out gravel	2000		
051	After school Program 537 NE Center Avenue Lake City, FL 32055		1999	10/01/2015	\$180,000		\$205,000
			101 - Frame	10/01/2016	\$25,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam	1999		
052	Restroom 537 NE Center Avenue Lake City, FL 32055		2007	10/01/2015	\$60,000		\$60,000
			111 - MNC	10/01/2016	\$0		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam	2007		
053	Concession Stand 537 NE Center Avenue Lake City, FL 32055		2003	10/01/2015	\$75,000		\$80,000
			111 - MNC	10/01/2016	\$5,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam	2003		
054	Landfill House 1084 NW Oosterhoudt Lane Lake City, FL 32055		1972	10/01/2015	\$73,764		\$73,764
			101 - Frame	10/01/2016	\$0		
	Unknown	Unknown		Steel - Standing Seam			
055	Fire Station 48 370 SE Racetrack Rd Lake City, FL 32055		2009	10/01/2015	\$1,100,000		\$1,200,000
			152 - NC	10/01/2016	\$100,000		
	Gable end with bracing	Low (< 10)		Steel - Standing Seam	2009		



Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value
	Address			Term Date	Contents Value		
	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt
056	Water Plant 2379 SE Giles Martin Ave Lake City, FL 32024		2010	10/01/2015	\$59,484		\$871,587
			131 - FR	10/01/2016	\$812,103		
	Gable end with bracing			Asphalt Shingle		2010	
057	Sewer Plant No bldg PITO Pumps etc 14113 S US 441 Lake City, FL 32024		1960	10/01/2015	\$50,000		\$50,000
			251 - Pump/Lift Station	10/01/2016	\$0		
	N/A	N/A		N/A			
058	Water Plant Tank 2379 SE Giles Martin Ave Lake City, FL 32024		2000	10/01/2015	\$199,916		\$199,916
			223 - On Ground Liquid Storage	10/01/2016	\$0		
	N/A	N/A		N/A		2000	
059	House 590 NW Brady Circle Lake City, FL 32055		1997	10/01/2015	\$1,221,500		\$1,221,500
			101 - Frame	10/01/2016	\$0		
	Complex	High (> 30)		Asphalt Shingle		1997	
060	Jail Tower 461 NW Quinten Street Lake City, FL 32055		2000	10/01/2015	\$350,000		\$374,600
			236 - Broadcast Towers	10/01/2016	\$24,600		
061	Jail Tower Bldg & Equipment 461 NW Quinten Street Lake City, FL 32055		2000	10/01/2015	\$85,000		\$375,000
			236 - Broadcast Towers	10/01/2016	\$290,000		
062	Lulu Tower 262 SE Community Drive LuLu, FL 32061		2000	10/01/2015	\$350,000		\$354,100
			236 - Broadcast Towers	10/01/2016	\$4,100		
	N/A	N/A		N/A		2000	
063	Lulu Tower Radio Equipment 262 SE Community Drive LuLu, FL 32061		2000	10/01/2015	\$0		\$160,000
			236 - Broadcast Towers	10/01/2016	\$160,000		
064	Cumorah Hill Tower 500 N Cumorah Hill Fort White, FL 32038		2000	10/01/2015	\$350,000		\$371,000
			236 - Broadcast Towers	10/01/2016	\$21,000		
	N/A	N/A		N/A		2000	
065	Cumorah Hill Tower Bldg & Equipment 500 N Cumorah Hill Fort White, FL 32038		2000	10/01/2015	\$85,000		\$245,000
			236 - Broadcast Towers	10/01/2016	\$160,000		
066	Deep Creek Tower 11936 US 441 Lake City, FL 32055		2000	10/01/2015	\$350,000		\$354,100
			236 - Broadcast Towers	10/01/2016	\$4,100		
	N/A	N/A		N/A		2000	



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Unit #	Description		Year Built	Eff. Date	Building Value		Total Insured Value
	Address			Term Date	Contents Value		
	Roof Shape	Roof Pitch		Const Type	Roof Covering	Covering Replaced	
067	Deep Creek Tower Radio Equipment 11936 US 441 Lake City, FL 32055		2000	10/01/2015	\$0		\$160,000
			236 - Broadcast Towers	10/01/2016	\$160,000		
068	Columbia City Tower 332 Wingate St Lake City, FL 32024		2000	10/01/2015	\$350,000		\$367,000
	N/A	N/A	236 - Broadcast Towers	10/01/2016	\$17,000		
069	Columbia City Tower Radio Equipment 332 Wingate St Lake City, FL 32024		2000	10/01/2015	\$0		\$120,000
			236 - Broadcast Towers	10/01/2016	\$120,000		
070	Franklin Street Tower 321 NE Franklin St Lake City, FL 32055		2000	10/01/2015	\$350,000		\$358,200
	N/A	N/A	236 - Broadcast Towers	10/01/2016	\$8,200		
071	Franklin Street Tower Bldg & Equipment 321 NE Franklin St Lake City, FL 32055		2000	10/01/2015	\$85,000		\$365,000
			236 - Broadcast Towers	10/01/2016	\$280,000		
072	Westside Community Center 431 SW Birley Lake City, FL 32024		2012	10/01/2015	\$491,000		\$491,000
	Hip	Medium (10 to 30)	119 - JM	10/01/2016	\$0		
073	NSP House 127 SE Cameron Terr Lake City, FL 32025		1963	10/01/2015	\$117,800		\$117,800
	Gable end with bracing	Medium (10 to 30)	119 - JM	10/01/2016	\$0		
074	NSP House 306 SE Lindale Glen Lake City, FL 32025		2006	10/01/2015	\$133,500		\$133,500
	Gable end with bracing	Medium (10 to 30)	119 - JM	10/01/2016	\$0		
075	NSP House 639 Country Club Lake City, FL 32025		1967	10/01/2015	\$108,900		\$108,900
	Gable end with bracing	Medium (10 to 30)	119 - JM	10/01/2016	\$0		
076	NSP House 192 Carob Glen Lake City, FL 32025		1987	10/01/2015	\$150,800		\$150,800
	Gable end with bracing	Medium (10 to 30)	119 - JM	10/01/2016	\$0		
077	NSP House 335 Craig Ave Lake City, FL 32025		1963	10/01/2015	\$136,900		\$136,900
	Gable end with bracing	Medium (10 to 30)	119 - JM	10/01/2016	\$0		



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	Roof Shape	Roof Pitch	Const Type	Roof Covering		Covering Replaced	Roof Yr Blt
078	NSP House 3167 SW Sisters Welcome Rd Lake City, FL 32055		2003	10/01/2015	\$121,800		\$121,800
			119 - JM	10/01/2016	\$0		
Gable end with bracing		Medium (10 to 30)	Asphalt Shingle				
079	NSP House 230 SE Lindale Glenn Lake City, FL 32025		2006	10/01/2015	\$131,600		\$131,600
			119 - JM	10/01/2016	\$0		
Gable end with bracing		Medium (10 to 30)	Asphalt Shingle				
080	NSP House 185 SE Greg Place Lake City, FL 32025		1967	10/01/2015	\$138,600		\$138,600
			119 - JM	10/01/2016	\$0		
Gable end with bracing		Medium (10 to 30)	Asphalt Shingle				
081	Deep Creek Community Center - Rec Center 11936 N US Highway 441 Lake City, FL 32055		2008	10/01/2015	\$372,770		\$391,070
			152 - NC	10/01/2016	\$18,300		
Gable end with bracing		Medium (10 to 30)	Steel - Standing Seam		2008		
082	Fort White Library 17700 SW SR 47 Fort White, FL 32038		2011	10/01/2015	\$602,960		\$638,551
			119 - JM	10/01/2016	\$35,591		
Hip		Medium (10 to 30)	Asphalt Shingle		2011		
083	Fire Station #49 3303 SW CR 18 Fort White, FL 32038		2014	10/01/2015	\$45,000		\$45,000
			191 - Mobile Office	10/01/2016	\$0		
Gable end without bracing		Medium (10 to 30)	Asphalt Shingle		2014		
084	Fire Station #50 1456 NW Mershon St Lake City, FL 32055		2014	10/01/2015	\$45,000		\$45,000
			191 - Mobile Office	10/01/2016	\$0		
Gable end without bracing		Medium (10 to 30)	Asphalt Shingle		2014		
085	Fire Station #51 1579 NW Lake Jeffery Rd Lake City, FL 32055		2014	10/01/2015	\$45,000		\$45,000
			191 - Mobile Office	10/01/2016	\$0		
Gable end without bracing		Medium (10 to 30)	Asphalt Shingle		2014		
Total:					\$44,867,526	\$9,230,954	\$54,098,480



Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Item #	Description	Serial Number	Classification Code	Eff. Date	Value	Deductible
				Term Date		
001	Blanket unscheduled inland marine		Blanket Unscheduled Inland Marine	10/01/15 10/01/16	\$1,155,532	\$5,000
002	2007 Caterpillar Vibratory Compactor Machine	22402525	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$25,151	\$5,000
003	2011 Caterpillar Vibratory Compactor	CAT0CB24T24001340	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$26,041	\$5,000
004	1993 Caterpillar D7H Dozer	8LH00295	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$26,827	\$5,000
005	1995 Caterpillar Disposal Tractor	79Z05579	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$26,827	\$5,000
006	1998 Caterpillar Back Hoe 416C	4ZN5850	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$26,827	\$5,000
007	1990 Badger 460 6X6 (Ditch Digger)	1712101	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$33,534	\$5,000
008	1994 Caterpillar PSI 30 Compactor	7ND00388	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$33,534	\$5,000
009	1989 Caterpillar 615C Scraper	FTF00388	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$33,534	\$5,000
010	1998 Woods Boss Cutter	1705963-21081	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$37,282	\$5,000
011	Case 550H Dozer	JJG0256934	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$40,241	\$5,000
012	2008 Trail Kine Low Boy Trailer	1TKJ050268M083028	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$40,421	\$5,000
013	2006 Multi-Drain Loader BA 18/78" Grapple Rack 277B CAB	MDH02182/700847R00272	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$40,900	\$5,000
014	2008 Caterpillar Multi Terrain Track Loader and Rake	GCP005301R02089	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$41,041	\$5,000
015	2006 Mini Excavator 305CR	DGT01684	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$44,131	\$5,000
016	1998 Alamo Brush Cutter	166669B	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$46,670	\$5,000
017	2013 CAT Multi Terraine 277C2	OMET00326	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$64,400	\$5,000
018	2014 Volvo Skid Steer MCT-135C	3306360	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$65,317	\$5,000
019	2015 Cat Skid Steer Loader	FMT00497	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$66,573	\$5,000
020	1998 Caterpillar 12H Grader	4XM01607	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$67,068	\$5,000
021	1994 Caterpillar 950F Wheel Loader	55K02302 & 3JL07561	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$67,068	\$5,000
022	2012 CAT 90H2 Compact Wheel Loader	JRD00280	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$67,175	\$5,000
023	2007 John Deer Wheele Loader	DW544JX610876	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$67,997	\$5,000
024	1997 Cat 613 C Tractor Scraper	9F00139	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$69,000	\$5,000
025	2014 Volvo Skid Steer MCT-135C	3306360	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$70,997	\$5,000
026	2013 CAT Backhoe Loader	SKR01276	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$71,683	\$5,000



Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Item #	Description	Serial Number	Classification Code	Eff. Date	Value	Deductible
				Term Date		
027	2007 Caterpillar D5G LGP	RKG03173	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$72,842	\$5,000
028	1996 Caterpillar 816F Self Propelled Landfill Compactor	5N00306	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$73,775	\$5,000
029	1981 Caterpillar Wheel Tractor	9XG00643	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$77,128	\$5,000
030	2001 John Deere MDL 627 Motor Grader	DW672B555582	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$80,482	\$5,000
031	John Deere 670C Motor Grader	DW670CX574084	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$86,622	\$5,000
032	1999 John Deere 670C Motor Grader	DW670CX574025	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$86,622	\$5,000
033	2000 John Deere 670C	DW670CX574100	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$86,622	\$5,000
034	Caterpillar 143H Motor Grader	1AL00143	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$87,188	\$5,000
035	2012 Cxat Excavator Model 320ELT4	OWBK00529	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$89,841	\$5,000
036	2001 John Deere 670C Motor Grader	DW670CX580353	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$90,621	\$5,000
037	2004 Caterpillar	CBK00614	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$98,794	\$5,000
038	2006 John Deer 670D Motor Grader	DW670DX610666	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$104,834	\$5,000
039	2015 John Deere 610D Cab Tractor	1P06105DAF0060601	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$112,345	\$5,000
040	1998 Caterpillar Wheel Loader	03JW02390	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$112,371	\$5,000
041	2007 Caterpillar 12H Motorgrader	AMZ01198	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$114,604	\$5,000
042	2008 Caterpillar Motor Grader	12MB9R00063	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$115,624	\$5,000
043	2008 Caterpillar Motor Grader	12MB9F00020	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$115,625	\$5,000
044	2008 Caterpillar Motor Grader	12MB9F00024	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$115,625	\$5,000
045	2008 Caterpillar Motor Grader	12MB9R00062	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$115,625	\$5,000
046	2007 Caterpillar 12M Motor Grader	B9R00025	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$117,755	\$5,000
047	2007 Caterpillar Wheel Loader	K5K01472	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$129,363	\$5,000
048	2013 CAT Excavator Model 312EELT4	OMJD00541	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$133,824	\$5,000
049	Case CX240 Track Hoe	DAC241372	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$134,136	\$5,000
050	2005 John Deer 250D/300D	BE300DT201243	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$151,296	\$5,000
051	2013 John Deere Tractor w/Boom&Buzz Bar	1L06125MCDH781674	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$155,450	\$5,000
052	John Deer 250D Off-Road Trucks	BE250DT201014	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$160,963	\$5,000



Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Item #	Description	Serial Number	Classification Code	Eff. Date Term Date	Value	Deductible
053	John Deer 250D Off-Road Trucks	BE250DT201019	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$160,963	\$5,000
054	2005 Gradall Excavator Rubber Tire		Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$172,525	\$5,000
055	2012 Cat Grader 120M2	0120MCM9C002 51	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$183,080	\$5,000
056	2012 Cat Grader 120M2	0120MVM9C002 52	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$183,080	\$5,000
057	2012 Cat Grader 120M2	0120MLM9C002 54	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$183,080	\$5,000
058	Cat 120M2 Motor Grader	M9C00285	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$183,136	\$5,000
059	Cat 120M2 Motor Grader	M9C00286	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$183,136	\$5,000
060	2012 CAT 120M2 Motorgrader	M9C00316	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$183,136	\$5,000
061	2012 CAT 120M2 Motorgrader	M9C00323	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$183,139	\$5,000
062	2015 Volvo Front End Loader Model D6J	11746383	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$185,500	\$5,000
063	Unscheduled Items		Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$199,394	\$5,000
064	D8R Dozier	7XM02356	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$201,204	\$5,000
065	2008 Cat D6T XL DS Tractor	LAY01218	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$207,351	\$5,000
066	2014 Caterpillar 120 M2	M9C00417	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$209,304	\$5,000
067	2014 Caterpillar 120 M2	M9C00418	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$209,304	\$5,000
068	2014 Caterpillar 120 M2	M9C00419	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$209,304	\$5,000
069	2014 Caterpillar 120 M2	M9C00428	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$209,304	\$5,000
070	2015 Caterpillar Excavator	OPNW01105	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$211,331	\$5,000
071	2006 Caterpillar D6R LGP Dozer	WRG-00550	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$226,019	\$5,000
072	2006 John Deer 850J LGP Tractor	T0850JX134594	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$227,754	\$5,000
073	2013 Caterpillar D6NLGPT4WH Bulldozer	OPBA01101	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$243,572	\$5,000
074	2007 Caterpillar 300M Rotary Mixer	BWR00344	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$247,762	\$5,000
075	2014 Volvo Articulated Truck	80195	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$269,603	\$5,000
076	2013 Cat dT6 Bulldozer	GMK01196	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$342,073	\$5,000
077	2015 Caterpillar Compactor Model 826K	23206038	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$603,498	\$5,000
078	Tractor Mounted Brush Cutter	RW7220M01601 2-Saber Tooth Mower 4500	Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$60,268	\$5,000



Inland Marine Schedule

Agreement Period: 10/01/2015 through 10/01/2016

Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Item #	Description	Serial Number	Classification Code	Eff. Date	Value	Deductible
				Term Date		
079	Welcome Center Sign		Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$84,476	\$5,000
080	Unscheduled Items		Contractor's / Mobile Equipment - Agreed Value	10/01/15 10/01/16	\$165,000	\$5,000
081	2015 Takeuchi TL 12HF	201202010	Other Inland Marine - Agreed Value	10/01/15 10/01/16	\$207,000	\$5,000
082	2011 Trator Boom Mower	MT525BMR	Rented, Borrowed, Leased Equipment - Agreed Value	10/01/15 10/01/16	\$50,000	\$5,000
				Total	\$11,360,044	



Vehicle Schedule

Agreement Period: 10/01/2015 through 10/01/2016

Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
001	Ford	F100		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,814
1	1982	TDF15FXCCA79452	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,814
002	AMC	7000		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,272
1	1987	1GDK7D1F7HV523198	Medium Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,272
003	Dodge	Dakota		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,904
1	1987	1B7FN14M1HS341549	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,904
004	Ford	Fire Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$32,697
1	1986	1FDPK84N6GVA46003	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$32,697
005	Plymouth	Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,851
1	1981	5WB31R9BK224525	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,851
006	Ford	2 Ton		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,234
1	1977	R80DV089520	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,234
007	International	Fire Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$35,787
1	1968	214501H800896	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$35,787
008	Chevrolet	S10		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,777
1	1987	1GCBS14E5H8221587	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,777
009	Ford	F800 Dump		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,412
1	1988	1FDXK84A3KVA61578	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,412
010	Ford	F350		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$4,292
1	1989	1FDKF37H2KNA38013	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$4,292
011	Chevrolet	K20 Pickup		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$3,085
1	1984	2GCGK24M7E1188643	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$3,085
012	Ford	F350		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$3,702
1	1985	1FTJF3510FNA75962	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$3,702
013	Chevrolet	C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$3,271
1	1990	1GCDC14Z5LZ220497	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$3,271
014	Chevrolet	C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$3,271
1	1990	1GCDC14Z9LZ220924	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$3,271
015	Ford	Fire Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$36,824
1	1989	1FDXK84P8JVA21578	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$36,824
016	Ford	LTD Crown Victoria		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$4,268
1	1990	2FACP72F4LX1153835	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$4,268
017	Ford	F350		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$5,368
1	1991	1FDKF38M5MNA14304	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$5,368
018	Nissan	720 US Long Bed		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,160
1	1984	1N6ND02S8EC347877	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,160
019	Chevrolet	Maint Serv		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$5,091
1	1978	CCS338V121263	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$5,091
020	Ford	LNT 8000 Boom		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,715
1	1988	R7UVJA7715	Garbage Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,715
021	Chevrolet	C-10		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$864
1	1974	CCQ144A141024	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$864
022	Dodge	D100		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$926
1	1975	D14AB5S118611	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$926
023	Dodge	Pickup		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$926
1	1979	D34KT9S202798	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$926



Vehicle Schedule

Agreement Period: 10/01/2015 through 10/01/2016

Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
024	GMC	Passenger Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,663
1	1978	CGT358U197302	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,663
025	Ford	Fire Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$15,255
1	1994	1FDKF38M3RNA18083	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$15,255
026	Ford	Fire Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$15,255
1	1994	1FDKF38M5RNA18084	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$15,255
027	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$5,963
1	1994	1FTEF14N6RNB12768	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$5,963
028	Ford	Chassis Cab - N LNT8000F		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$18,117
1	1995	1FDYW82E9SVA09614	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$18,117
029	Ford	Crown Victoria S		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,867
1	1991	2FACP72G7MX184071	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,867
030	Dodge	Ram 1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$6,360
1	1996	1B7HC16Y8TS690120	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$6,360
031	Chevrolet	C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,757
1	1997	1GCEC14M7UZ174702	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,757
032	Chevrolet	S10		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$5,676
1	1997	1GCCS144XBK170162	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$5,676
033	Dodge	Ram 1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,867
1	1997	1B7HC16Y0VJ594121	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,867
034	Dodge	Ram 1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,867
1	1997	1B7HC16Y2VJ594122	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,867
035	Dodge	Ram 1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,867
1	1997	1B7HC16Y4VJ594123	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,867
036	Chevrolet	C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,713
1	1998	1GCEC14M2WZ198357	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,713
037	Ford	Brush Fire Apparatus		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$32,894
1	1997	1FDLF47F2VEC9816	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$32,894
038	Ford	Brush Fire Apparatus		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$32,894
1	1997	1FDLF47FOVEC29815	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$32,894
039	Ford	Brush Fire Apparatus		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$32,894
1	1997	1FDLF47FXVEC28185	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$32,894
040	Ford	Club Wagon E350 HD - 12 Passenger		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,930
1	1998	1FBNE31L9WHA78499	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,930
041	Ford	Explorer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,867
1	1991	1FMDU34X2MUD16878	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,867
042	Mack	Dump Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$40,376
1	1999	1M2P264C1YM029460	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$40,376
043	Mack	Dump Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$40,376
1	1999	1M2P264C3YMO29461	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$40,376
044	Chevrolet	C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$8,206
1	1999	1GCEC14V4XZ199116	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$8,206
045	Chevrolet	Silverado C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$8,387
1	1999	1GCEC14V9XE238984	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$8,387
046	GMC	Sierra C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$8,811
1	1999	1GTEC14W7XE545465	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$8,811



Vehicle Schedule

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Agency: Public Risk Insurance Agency

Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
047	Chevrolet	Tahoe		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$14,808
1	1999	1GNEK13R8XR151939	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$14,808
048	Mack	Dump Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$40,376
1	1999	1M2P264C3XMO26770	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$40,376
049	Trail King	Trailer - Flat Bed		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$3,950
1	1999	1TKCO2421XMO75533	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$3,950
050	Ford	Crown Victoria		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$10,182
1	1999	2FAFP71WXXX152385	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$10,182
051	Dodge	Dakota		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,070
1	1999	1B7GG22X8XS213440	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,070
052	Ford	F800 XL		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$21,742
1	1999	3FEXF8019XMA09315	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$21,742
053	Chevrolet	S10		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$5,849
1	1998	1GCCS1445W8242948	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$5,849
054	GMC	Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$6,176
1	2000	1GTCS14W1Y890643	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$6,176
055	GMC	Sierra		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,021
1	2000	1GTEC14W8YE116126	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,021
056	Ford	F Super Duty		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$28,013
1	1997	1FDLF47F2VEA40082	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$28,013
057	Ford	4 Door		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$4,165
1	1992	2FACP72WXN220179	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$4,165
058	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$5,344
1	1995	1FTEF15Y2SNB44681	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$5,344
059	Dodge	Ram 1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,713
1	2001	1B7HC16Y21S676551	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,713
060	Dodge	Ram 1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,750
1	2001	1B7HF16Z51S676897	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,750
061	Mack	Dump Truck Chassis		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$35,294
1	2001	1M2P267C41M057464	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$35,294
062	GMC	Sierra		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$8,021
1	2001	1GTEC14V51Z235113	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$8,021
063	GMC	Sierra		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$8,021
1	2001	1GTEC14V81Z232318	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$8,021
064	Sterling	M8500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$83,299
1	2001	2FZAAMBV51AJ04493	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$83,299
065	Ford	Explorer XLS 4x2		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$12,957
1	2002	1FMZU62E8ZUA12900	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$12,957
066	International	2654 6x4		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$42,575
1	2001	1HTGHADT61H404587	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$42,575
067	International	2654 6x4		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$42,575
1	2001	1HTGHADT81H404588	Medium Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$42,575
068	GMC	Savana 2500 Utility		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$11,106
1	2001	1GTFG25M611202124	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$11,106
069	Cherokee	Trailer - Concession		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,128
1	2001	4RMES16281F001362	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,128



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Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
070	Chevrolet	Silverado K1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$11,415
1	2002	1GCEK14V42Z218517	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$11,415
071	Ford	Windstar LX Wagon		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$12,957
1	2002	2FMDA51472BA75353	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$12,957
072	Ford	F250		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,530
1	1996	1FTHF26F6TEA07602	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,530
073	Dodge	Dakota		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,543
1	1989	1B7GL26X4KS158645	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,543
074	GMC	Sierra 1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,873
1	1001	1GTEC14V72Z278787	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,873
075	Mack	Dump Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$43,068
1	2002	1M2P264C92M033523	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$43,068
076	Mack	Dump Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$43,068
1	2002	1M2P264C12M033676	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$43,068
077	GMC	Sierra		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$11,878
1	2002	1GTEC14T32Z334996	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$11,878
078	GMC	Sierra		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$11,588
1	2002	2GTEK19T421424355	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$11,588
079	Chevrolet	cd-30903		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,481
1	1984	1GCGD34JXER390116	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,481
080	Ford	F350		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,961
1	1994	1FTJW35G3REA43886	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,961
081	Chevrolet	Malibu SD		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$8,676
1	2003	1G1ND52J33M590844	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$8,676
082	Elite	Trailer - Utility		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,543
1	2001	1377	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,543
083	Volvo	Roll Off Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$58,819
1	2003	0397	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$58,819
084	Ford	F350		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$17,397
1	2003	1FTWW33P93ED27990	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$17,397
085	SE Metal	Trailer - Utility		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$460
1	2003	4Y3US10173S012490	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$460
086	SE Metal	Trailer - Utility		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,814
1	2003	4y3us12233S012461	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,814
087	Ford	Fire Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$20,952
1	2003	1FTDXX47P23ED84936	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$20,952
088	GMC	Sierra C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,404
1	2003	1GTEC14V83Z233116	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,404
089	Ford	F250 Super Duty 4x4		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$14,044
1	2004	1FTNF21P94EC31600	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$14,044
090	Ford	Explorer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$11,378
1	2004	1FMZU62k04ub28133	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$11,378
091	Chevrolet	Silverado C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,445
1	2004	1GCEC14X84Z255832	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,445
092	Chevrolet	C1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,538
1	2004	1GEC14V94Z256826	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,538



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Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
093	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$11,300
1	2004	1FTRF14574NC07768	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$11,300
094	Ford	158 SD Sup Cab Drw 4x4		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$20,127
1	2004	1FTWX33P24ED45801	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$20,127
095	Ford	Ranger		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$6,654
1	2004	1FTYR10U44PB23233	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$6,654
096	Ford	Ranger		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$6,654
1	2004	1FTYR10U44PB23234	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$6,654
097	Ford	Ranger		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$6,654
1	2004	1FTYR10U64PB23235	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$6,654
098	Ford	Ranger		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$6,654
1	2004	1FTYR10u84PB23236	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$6,654
099	Ford	Ranger		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$6,654
1	2004	1FTYR10UX4PB23237	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$6,654
100	Ford	F350 Super Duty		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$10,490
1	1999	1FTSX31F9XEE74325	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$10,490
101	Kenworth	T300		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$71,723
1	2005	2NKMLD9X15M099081	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$71,723
102	Kenworth	T300		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$71,723
1	2005	2NKMLD9X35M099082	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$71,723
103	Ford	Crown Victoria		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$12,121
1	2005	2FAPP73W85X124580	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$12,121
104	Wanc	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,653
1	1989	1JJV442H8KL130122	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,653
105	Dodge	Durango ST 4x4		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$13,193
1	2005	1D4HB38N65F551538	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$13,193
106	Chevrolet	C4500 C4C042		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$39,182
1	2005	1GBE4C1295F506382	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$39,182
107	John Deere	Articulated Dump		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$139,192
1	2005	BE300DT201243	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$139,192
108	Wells Cargo	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$18,224
1	2005	1WC200JX53052442	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$18,224
109	Ford	Econoline Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$14,223
1	2006	1FBNE31L86HA35918	Bus <20 Pass, No	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$14,223
110	Mack	CT713/EIITE 60		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$72,681
1	2006	1M2AL02C26M002817	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$72,681
111	Ford	145 Super Cab		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$12,520
1	2005	1FTPX145NC06325	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$12,520
112	Chevrolet	Caprice - 4 Door		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$926
1	1994	1G1BL52W6RR1228915	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$926
113	Trailier	Trailer - Utility		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$797
1	2005	4Y3US16295S015474	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$797
114	Pierce	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$91,956
1	2006	2NKMHZ8X86M136466	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$91,956
115	Pierce	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$91,956
1	2006	2NKMHZ8X66M136465	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$91,956



Vehicle Schedule

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Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
116	Pierce	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$91,956
1	2006	2NKMZH8X16M136471	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$91,956
117	Pierce	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$91,956
1	2006	2NKMZH8XX6M136470	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$91,956
118	Pierce	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$91,956
1	2006	2NKMZH8X36M136469	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$91,956
119	Pierce	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$91,956
1	2006	2NKMZH8X16M136468	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$91,956
120	Pierce	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$91,956
1	2006	2NKMZH8XX6M136467	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$91,956
121	Crosley	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,221
1	2005	1Z9BU20X5J213108	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,221
122	Southeastern	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$797
1	2005	4Y3UC18285S015637	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$797
123	Jennings	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$4,412
1	2005	1J9DG32255J143366	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$4,412
124	Ford	F250		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$15,905
1	2006	1FTSX21P46EC36822	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$15,905
125	Chevrolet	Caprice		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$617
1	1992	1G1BL5370NR130961	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$617
126	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,942
1	2006	1GCEK14V16Z144336	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,942
127	Chevrolet	Silverado K1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,942
1	2006	1GCEK14V26Z245611	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,942
128	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,942
1	2006	1GCEK14V66Z244610	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,942
129	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,942
1	2006	1GCEK14V96Z244343	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,942
130	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$10,842
1	2006	1GCEK14Z56Z250577	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$10,842
131	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,976
1	2006	1GCEC19V66Z248324	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,976
132	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,976
1	2006	1GCEC19V56Z248606	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,976
133	GMC	Sierra 1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$8,345
1	2006	1GTEC14V16Z261067	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$8,345
134	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,737
1	2006	2GCEK13TX61137732	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,737
135	GMC	Canyon		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$6,814
1	2006	1FTCS146068295462	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$6,814
136	Sapphire	SP610SA		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,518
1	2006	5TTBE10126D001349	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,518
137	Haulmark	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$3,463
1	2004	16HGB242X4G057939	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$3,463
138	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$13,608
1	2007	1FTVX14507NA1616`	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$13,608



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Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
139	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$13,792
1	2006	1FTVX14576NA92636	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$13,792
140	Kenworth	Tanker T300		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$112,915
1	2007	2NKMLZ9X7M185089	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$112,915
141	Kenworth	T300 Serie		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$112,915
1	2007	2NKMLZ9X77M185090	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$112,915
142	Kenworth	T300 Seri Svc Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$67,873
1	2007	2NKMHY6H77M199758	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$67,873
143	Kenworth	T300 Service Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$67,873
1	2007	2NKMHY6H17M199755	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$67,873
144	Kenworth	T300 Service Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$67,873
1	2007	1NKMHY6H57M199760	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$67,873
145	Kenworth	T300 Service Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$67,873
1	2007	2NKMHY6H57M199757	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$67,873
146	Kenworth	T300 Service Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$67,873
1	2007	2NKMHY6H97M199759	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$67,873
147	Kenworth	T300 Service Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$67,873
1	2007	2NKMH6H77M199761	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$67,873
148	Kenworth	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$77,128
1	2004	2NKMHZ8X44M068793	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$77,128
149	Kenworth	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$64,787
1	2005	2NKMLZ9X85M108307	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$64,787
150	Chevrolet	Silverado K1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$10,328
1	2006	3GCEK14Z36G250609	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$10,328
151	Kenworth	Commercial Pumper Chasis		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$97,222
1	2006	2NKMHZ8X06M140169	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$97,222
152	Kenworth	Commercial Pumper Chasis		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$97,222
1	2006	2NKMHZ8X06M140167	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$97,222
153	Chevrolet	Silverado C2500HD		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$12,670
1	2007	1GCHC24U37E113201	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$12,670
154	Chevrolet	Express G2500 - Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$12,631
1	2007	1GAGG25U871176566	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$12,631
155	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$11,910
1	2007	1FTRX14X7FA87520	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$11,910
156	Southeastern	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,771
1	2007	4Y3UC18267S017566	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,771
157	Dodge	4 Door Wagon		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$18,556
1	2007	2D8GV47287H817464	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$18,556
158	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$12,512
1	2007	1FTPX14VX7NA79597	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$12,512
159	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,460
1	2007	1FTRX12WX7NA86361	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,460
160	Ford	F350		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,683
1	2008	1FDWW3718EA05927	Medium Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,683
161	Ford	126 Regular Cab 4x4 ss		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,498
1	2007	1FTRF14W67KD41699	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,498



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Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
162	Ford	126 Regular Cab 4x4 ss		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,498
1	2007	1FTRF14W97KD41700	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,498
163	Ford	141 SD Reg Chasis Cab		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$32,195
1	2008	1FDXF47RX9EB76394	Medium Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$32,195
164	Bluebird	Mobile Dental Bus		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$121,366
1	2007	1BDJNCKA47F248365	Bus >20 Pass, w/	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$121,366
165	Mack	CTP713		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$69,137
1	2007	1M2AT04C37M003408	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$69,137
166	Mack	CTP713		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$69,137
1	2007	1M2AT04C57M003409	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$69,137
167	Mack	CTP713		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$69,137
1	2007	1M2AT04C17M003410	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$69,137
168	GMC	Bucket Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$66,635
1	2008	1GD MBC1B08F407980	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$66,635
169	Chevrolet	Sedan		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,827
1	2008	2G1WB55K989239102	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,827
170	GMC	Sierra		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$13,198
1	2008	1GTEC19C48Z264815	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$13,198
171	GMC	Sierra		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$13,198
1	2008	1FTEC19C98Z264843	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$13,198
172	Ford	F250 Super Duty 4x4		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$15,415
1	2008	1FTSF21R58EE17676	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$15,415
173	Ford	F350 Super Duty		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$11,350
1	2004	1FTSX31PX4EC14326	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$11,350
174	American	Pumper		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,255
1	1989	SB9A2Y276KD032018	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,255
175	Chevrolet	Silverado K2500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$4,936
1	1999	1GCGK29U1XZ126898	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$4,936
176	Chevrolet	Silverado K1500		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$13,266
1	2008	1GCEK19028Z213497	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$13,266
177	Ford	F142		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,549
1	2009	1FTRF14W39KA73245	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,549
178	Ford	F142		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,549
1	2009	1FTRF14W19KA73244	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,549
179	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$5,553
1	2002	1FTRF18W22NB24622	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$5,553
180	Ford	Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$1,851
1	1994	1FMEE11Y0RHA67287	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$1,851
181	Ford	Club Wagon Super E350 - Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$926
1	1994	1FBHS31H8FHB70429	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$926
182	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,255
1	2005	1FTPX12575FA37222	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,255
183	Ford	Brush Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$27,353
1	2008	1FDAW57R78EE27433	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$27,353
184	Ford	Brush Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$27,353
1	2008	1FDAX57R38ED31845	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$27,353



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Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
				AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type	APD Rptd
185	Ford	Brush Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$27,353
1	2008	1FDAW57RX8EE54979	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$27,353
186	Finn	B-70 Straw Blower		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$14,500
1	2009	1F9BS14127F135728	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$14,500
187	Ford	Econoline Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$10,798
1	2008	1FMNE1FL28BD47636	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$10,798
188	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$20,263
1	2009	1FTRW14809FB21696	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$20,263
189	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$21,222
1	2009	1FTRW14859FB14470	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$21,222
190	Ford	F250 Super Duty		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$18,461
1	2009	1FDSX21529EA94498	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$18,461
191	Mako	Trailer w/ Gen & 2 extenda lights		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$48,570
1	2009	MAK00954075001180	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$48,570
192	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$16,029
1	2010	1GB3CVHK6AF138080	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$16,029
193	Southeastern	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$5,485
1	2010	4Y3GN3020XS018467	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$5,485
194	Ford	F150 Super Cab		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$15,054
1	2010	1FTEX1EW6AFC63256	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$15,054
195	Freightliner	Grapple/Loader Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$86,929
1	2011	TL-0611-2576	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$86,929
196	Ford	F150 Supercab		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$17,049
1	2011	1FTFX1EFXBFC28421	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$17,049
197	Unknown	Trailer - Lawn		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$3,264
1	2012	1A9UC1822AF863065	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$3,264
198	Unknown	Trailer - Lawn		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$3,264
1	2012	1A9UC1820AF863064	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$3,264
199	Ford	F750		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$126,960
1	2007	3FRXF75T47V514740	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$126,960
200	Ford	F750 Super Duty - Water Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$94,797
1	2007	3FRXF75F87V507445	Medium Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$94,797
201	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,874
1	2012	1GCOCVCG3CF2333966	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,874
202	Custom	Trailer - Tank		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$995
1	2012	1A9UC1016AF863072	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$995
203	GMC	Sierra 4 WD Chassis Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$35,811
1	2013	1GD422C84DF134632	Medium Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$35,811
204	Chevrolet	Tahoe		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$26,554
1	2013	1GNSK2E03DR180106	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$26,554
205	Ford	F250		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$20,637
1	2012	1FTBF2B65CEC98900	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$20,637
206	Ford	F250 Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$20,637
1	2012	1FTBF2B62CEC98899	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$20,637
207	Kenworth	T300 T370		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$64,213
1	2013	2NKHMM7X6DM362637	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$64,213



Vehicle Schedule

Agreement Period: 10/01/2015 through 10/01/2016

Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
				AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type	APD Rptd
208	Custom Tank	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$995
1	2012	1A0UC1010AF863074	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$995
209	Ford	F250		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$18,884
1	2012	1FTBF2A6XDEA13532	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$18,884
210	Mack	Truck Tractor		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$95,637
1	2013	1M1AN09Y0DMO12050	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$95,637
211	Ford	F250		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$21,765
1	2013	1FTBF2B65DEA0960	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$21,765
212	Ford	F250		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$36,972
1	2013	1FDOW5HT2DEA80965	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$36,972
213	Ford	F250		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$17,478
1	2013	1FTVF2B62DEB14093	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$17,478
214	GMC	Canyon		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$9,707
1	2007	1GTCS14E778219374	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$9,707
215	Ford	PU Super Cab		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,702
1	2013	1FTFX1EF2DKE72025	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,702
216	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$17,587
1	2013	1FTMF1EF3DKE52425	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$17,587
217	Toyota	Tacoma		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$14,839
1	2013	5TFNX4Cn3DX30848	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$14,839
218	Chevrolet	Utility Body Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$35,596
1	2013	1GC4KZc83DdF211018	Medium Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$35,596
219	Ford	F150 4x4 SS		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$17,417
1	2013	1FTMF1EM2DFC73011	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$17,417
220	Kaufman	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$4,655
1	2013	5VGFD225DL004723	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$4,655
221	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$21,694
1	2013	1GC0CVCG0DF209562	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$21,694
222	Ford	Taurus		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,300
1	2006	1FAFP53U66A164735	Private Passenger	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,300
223	Mack	Dump Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$124,716
1	2014	1M2AX13CXEM024877	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$124,716
224	Toyota	Sienna		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$21,298
1	2014	5TDZK3DC4ES409713	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$21,298
225		Utility Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,530
1	2014	5MYUU1824DB041446	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,530
226		Utility Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,530
1	2014	5MYUU1826DB041447	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,530
227		Utility Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$2,530
1	2014	5MYUU1828DB041448	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$2,530
228		Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$41,400
1	2004	1SSTT3936411SS855	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$41,400
229	Kenworth	Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$81,572
1	2014	2NKHHM7X9EM412562	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$81,572
230	Kenworth	Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$81,572
1	2014	2NKHHM7X0EM412563	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$81,572



Vehicle Schedule

Agreement Period: 10/01/2015 through 10/01/2016

Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
								Valuation Type	APD Rptd
Qty	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term		
231	Ford	F550 Chasis Cab 141		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$93,512
1	2014	1FDUF5HT3EEA17716	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$93,512
232	Ford	F250 Reg Cab 137		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$24,578
1	2014	1FTBF2B62EEA68041	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$24,578
233		Fire Apparatus Dash		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$32,200
1	1994	4PICT02D8RA00587	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$32,200
234	Ford	F15 Crew Cab		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$24,056
1	2014	1FTFW1EF9EKD07612	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$24,056
235	Chevrolet	Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$22,310
1	2014	1GNZGXG5E1145592	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$22,310
236	Chevrolet	Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$22,302
1	2014	1GNZXFG1E1145525	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$22,302
237	Chevrolet	Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$22,310
1	2014	1GNZGXFG2E1145436	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$22,310
238	Kaufman	Trailer		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$18,234
1	2014	5VGAP342XEL001806	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$18,234
239	Kenworth	Fire Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$275,586
1	2015	2NKHHJ8XXFM415372	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$275,586
240	Kenworth	Fire Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$275,586
1	2015	2NKHHJ8X1FM415373	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$275,586
241	Kenworth	Fire Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$275,586
1	2015	2NKHHJ8X3FM415374	Fire Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$275,586
242	Chevrolet	Silverado 4WD Reg Cab Chasis		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$56,752
1	2015	1GB3KYc89FF115505	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$56,752
243	Ford	F150 Supercab		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$21,970
1	2014	1FTFX1EF0EK25433	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$21,970
244	Ford	Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$4,028
1	2000	1GBSS31L4YHA42010	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$4,028
245	Toyota	Tundra		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$22,100
1	2014	5TFNU5F11EX033210	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$22,100
246	Mack	Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$76,245
1	2015	1M2AX13C7FM027446	Heavy Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$76,245
247	Ford	F250		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$27,951
1	2015	1FTBF2B66FEB32521	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$27,951
248	Ford	F250		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$26,666
1	2015	1FTBF2B62FE861563	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$26,666
249	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$24,317
1	2014	1FTFX1EF5EKF78387	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$24,317
250	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$21,225
1	2014	1FTMF1EF9EKF78385	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$21,225
251	Chevrolet	Silverado		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$27,256
1	2015	1GC0CUEG3FZ500081	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$27,256
252	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$26,626
1	2014	1FTEW1EF3EKG3393	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$26,626
253	Chevrolet	Equinox		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,642
1	2015	2GNALAEXXF6228140	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,642



Vehicle Schedule

Agreement Period: 10/01/2015 through 10/01/2016

Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Agency: Public Risk Insurance Agency

Unit #	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Term	Value	
				AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type	APD Rptd
254	Ford	F450 Super Duty w tool box		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$14,500
1	1995	1FDLF47F7SEA77396	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$14,500
255	Ford	F450 Super Duty w tool box		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$16,500
1	1997	1FDLF47F1VEC86556	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$16,500
256	Ford	F450 Super Duty w tool box		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$20,000
1	2001	1FDXF46F11EC33370	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$20,000
257	Ford	F450 Super Duty w tool box		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$25,000
1	2002	1FDXF46F92ED27904	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$25,000
258	Ford	F450 Super Duty w tool box		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$25,000
1	2003	1FDXF46P43ED35418	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$25,000
259	Ford	F150 Truck		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$26,266
1	2014	1FTEW1EF3EKG23393	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$26,266
260	Chevrolet	Equinox Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,643
1	2015	2GNALAEKXF6228140	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,643
261	Chevrolet	Express Van		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$21,643
1	2015	1GCWGF9F1249131	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$21,643
262	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,520
1	2015	1FTMF1C80FKD30743	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,520
263	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,520
1	2015	1FTMF1C82FKD30744	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,520
264	Ford	F150		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$19,520
1	2015	1FTMF1C84FKD30745	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$19,520
265	Chevrolet	Silverado 2WD		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$18,606
1	2015	1GCNCPEH3FZ316534	Light Truck	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$18,606
266	North Star	KBAR 157595		10/01/2015	\$1,000	10/01/2015	10/01/2016		\$7,399
1	2015	4K1PT4C15FK004648	Trailer - NO	10/01/2016	\$1,000	10/01/2015	10/01/2016	Actual Cash	\$7,399
								Total	\$7,411,803
								APD Rptd	\$7,411,803



CLAIM NOTICE

Please notify:

Preferred Governmental Claim Solutions

P.O. Box 958456
Lake Mary, FL 32795-8456

Toll Free: 1-800-237-6617 x 4002

Local: 321-832-1400

Fax : 1-321-832-1717

www.pgcs-tpa.com

There are four ways to report a claim:

- 24/7 Online @ www.pgcs-tpa.com , you must register for this service on the website
- Call 800-237-6617, ext 4002 - during office hours of 8am to 5pm Monday through Friday
- Fax 321-832-1448
- Email to LiabilityClaims@pgcs-tpa.com

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 1

Effective Date: 10/15/2015

Member: Columbia County Board of County
Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

In consideration of a **return premium of \$1,135.00**, the Coverage Agreement is amended as follows:

Property- Inland Marine

Contractor's / Mobile Equipment

Deleted

#081: 2015 Takeuchi TL 12HF Serial# 201202010, Value \$207,000

Revised Inland Marine TIV

Total: \$11,153,044

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 11/18/2015

Authorized by: _____

Margaret E. Gross

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 2

Effective Date: 10/01/2015

Member: Columbia County Board of County
Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

In consideration of an **additional premium of \$585.00** the Coverage Agreement is amended as follows:

Automobile

Added:

#267 2006 Ford E450 VIN# 1FDXE45S06DA56907, actual cash value \$8,299 (Light Truck)

Coverage: Liability, Comprehensive - \$1,000 Ded, Collision - \$1,000 Ded

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 11/18/2015

Authorized by: _____

Margaret E. Gross

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 3

Effective Date: 11/03/2015

Member: Columbia County Board of County
Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

In consideration of an **additional premium of \$1,741.00**, the Coverage Agreement is amended as follows:

Property- Inland Marine

Contractor's / Mobile Equipment

Added

#083: Volvo Articulated Off Road Trk, Serial# A25G740115, Value \$335,781

Revised Inland Marine TIV

Total: \$11,488,825

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 11/19/2015

Authorized by: _____

Margaret E. Gross

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 4

Effective Date: 01/06/2016

Member: Columbia County Board of County
Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

In consideration of a **return premium of \$633.00**, the Coverage Agreement is amended as follows:

Property- Inland Marine

Contractor's / Mobile Equipment

Deleted

#050: 2005 John Deer 250D/300D Serial#BE300DT201243, Value \$151,296

Revised Inland Marine TIV

Total: \$11,337,529

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 01/07/2016

Authorized by: _____

Margaret E. Gross

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 5

Effective Date: 02/08/2016

Member: Columbia County Board of County
Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

In consideration of a **return premium of \$960.00**, the Coverage Agreement is amended as follows:

Property

Deleted

Location 051: After School Program, 537 NE Center Avenue, Lake City, FL. 32055 (Columbia)

Building Value: \$180,000

Contents Value: \$25,000

Location 053: Concession Stand, 537 NE Center Avenue, Lake City, FL. 32055 (Columbia)

Building Value: \$75,000

Contents Value: \$5,000

Revised TIV

Buildings: \$ 44,612,526

Contents: \$ 9,200,954

Total: \$ 53,813,480

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 02/12/2016

Authorized by: _____

Margaret E. Gross

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 6

Effective Date: 03/31/2016

Member: Columbia County Board of County
Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

In consideration of a **return premium of \$3,591.00**, the Coverage Agreement is amended as follows:

Property

Deleted

Location 059: House, 590 NW Brady Circle, Lake City, FL. 32055 (Columbia)

Building Value: \$1,221,500

Contents Value: \$0.00

Revised TIV

Buildings: \$ 43,391,026

Contents: \$ 9,200,954

Total: \$ 52,591,980

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 04/14/2016

Authorized by: _____

Margaret E. Gross

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 7

Effective Date: See Below

Member: Columbia County Board of County Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

In consideration of the premium already charged. The Coverage Agreement is amended as follows:

Effective 10/01/15

Property- Inland Marine

Contractor's / Mobile Equipment

Changed

#079: Welcome Center Sign - Limit is increased from \$84,476 to \$207,000

#082: 2011 Tractor Boom Mower, Serial#MT525BMR - Limit is increased from \$50,000 to \$165,000

Rented, Borrowed, Leased Equipment

#080: Unscheduled Items - Limit is decreased from \$165,000 to \$50,000

Effective 10/15/15

Property- Inland Marine

Contractor's / Mobile Equipment

Changed

#081: 2015 Takeuchi TL 12HF, Serial#201202010 - The Value of this item on endorsement #1 should read: \$84,476 in lieu of \$207,000

Revised Inland Marine TIV

Total: \$11,460,053

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 04/29/2016

Authorized by: _____

Margaret E. Gross

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 8

Effective Date: 04/20/2016

Member: Columbia County Board of County
Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

In consideration of an **additional premium of \$289.00**, the Coverage Agreement is amended as follows:

Property- Inland Marine

Contractor's / Mobile Equipment

Added

#084: 2015 John Deere Utility Tractor, Serial# 1P061105DPP0060896, Value \$113,176

Revised Inland Marine TIV

Total: \$11,573,229

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 06/01/2016

Authorized by: _____

Margaret E. Gross

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 9

Effective Date: 06/01/2016

Member: Columbia County Board of County
Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

In consideration of a **return premium of \$1,826.00**, the Coverage Agreement is amended as follows:

Property

Deleted

Location 073: NSP House, 127 SE Cameron Terr, Lake City, FL 32025 (Columbia)

Building Value: \$117,800

Contents Value: \$0.00

Location 074: NSP House, 306 SE Lindale Glen, Lake City, FL 32025 (Columbia)

Building Value: \$133,500

Contents Value: \$0.00

Location 075: NSP House, 639 County Club, Lake City, FL 32025 (Columbia)

Building Value: \$108,900

Contents Value: \$0.00

Location 076: NSP House, 192 Carob Glen, Lake City, FL 32025 (Columbia)

Building Value: \$150,800

Contents Value: \$0.00

Location 077: NSP House, 335 Craig Ave, Lake City, FL 32025 (Columbia)

Building Value: \$136,900

Contents Value: \$0.00

Location 078: NSP House, 3167 SW Sisters Welcome Rd, Lake City, FL 32025 (Columbia)

Building Value: \$121,800

Contents Value: \$0.00

Location 079: NSP House, 230 SE Lindale Glenn, Lake City, FL 32025 (Columbia)

Building Value: \$131,600

Contents Value: \$0.00

Location 080: NSP House, 185 SE Greg Place, Lake City, FL 32025 (Columbia)

Building Value: \$138,600

Contents Value: \$0.00

Revised TIV

Buildings: \$ 42,351,126

Contents: \$ 9,200,954

Total: \$ 51,552,080

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 06/01/2016

Authorized by: _____

Margaret E. Gross

**Preferred Governmental Insurance Trust
Coverage Agreement Endorsement**

Endorsement No.: 10

Effective Date: 10/01/2015

Member: Columbia County Board of County
Commissioners

Agreement No.: PK FL1 0121012 15-14

Coverage Period: 10/01/2015 to 10/01/2016

The Coverage Agreement is amended as follows:

Changed

Location 006: Warehouse Vehicle Maintenance, 2160 NE Washington, Lake City, FL. 32055 (Columbia)
Building Value is increased from: \$233,928 to \$408,261
Contents Value remains unchanged (\$15,000)

Location 007: Storage Clerk of Courts Office, 2118 NE Washington, Lake City, FL. 32055 (Columbia)
Building Value is decreased from: \$408,261 to \$233,928
Contents Value remains unchanged (\$10,000)

Revised TIV

Buildings: \$ 42,351,126
Contents: \$ 9,200,954
Total: \$ 51,552,080

Subject otherwise to the terms, conditions and exclusions of the coverage agreement.

Issued: 06/09/2016

Authorized by: _____

Margaret E. Gross

DESCRIPTION OF OCCUPANCY (If Vacant, state "Vacant" if Under Construction, state "Under Construction," If Historic Bldg state "Historic")	ADDRESS Line 1	City	State
Southside-Whitefield Concession	1963 SW Bascom Norris Dr	Lake City	FL
PITO - Lights, Fenching Bleachers	1963 SW Bascom Norris Dr	Lake City	FL
PITO- Playground Equipment	1963 SW Bascom Norris Dr	Lake City	FL
Red Concession	1963 SW Bascom Norris Dr	Lake City	FL
Coaches Building	1963 SW Bascom Norris Dr	Lake City	FL
Tractor Shelter	1963 SW Bascom Norris Dr	Lake City	FL
Blue Concession	1963 SW Bascom Norris Dr	Lake City	FL
Soccer Shop	1963 SW Bascom Norris Dr	Lake City	FL
Soccer Concession	1963 SW Bascom Norris Dr	Lake City	FL
Yellow Concession	1963 SW Bascom Norris Dr	Lake City	FL
Yellow Bathroom	1963 SW Bascom Norris Dr	Lake City	FL
Yellow Ticket Booth	1963 SW Bascom Norris Dr	Lake City	FL
Yellow Office	1963 SW Bascom Norris Dr	Lake City	FL
Yellow Small Storage	1963 SW Bascom Norris Dr	Lake City	FL
Yellow Med Storage	1963 SW Bascom Norris Dr	Lake City	FL
Girls Softball Concession 1	1963 SW Bascom Norris Dr	Lake City	FL
Girls Softball Storage	1963 SW Bascom Norris Dr	Lake City	FL
Girls Softball Restroom	1963 SW Bascom Norris Dr	Lake City	FL
Girls Softball Concession 2	1963 SW Bascom Norris Dr	Lake City	FL
Cane Building	420 SE Alligator Glen	Lake City	FL
Ponderosa Pavillions (6)	420 SE Alligator Glen	Lake City	FL
Restrooms	420 SE Alligator Glen	Lake City	FL
Landscape/Parks Office 1	420 SE Alligator Glen	Lake City	FL
Landscape/Parks Office 2	420 SE Alligator Glen	Lake City	FL
Landscape/Parks Storage	420 SE Alligator Glen	Lake City	FL
Restroom 4 Fields	11110 S US Hwy 441	Lake City	FL
Fort White Fire Station Annex	497 Dortch St	Ft White	FL
S Columbia Storage	17579 SW SR 47	Ft White	FL
S Columbia office	17579 SW SR 47	Ft White	FL
Concession	17579 SW SR 47	Ft White	FL
PITO -Fields, lights, fence, dugouts	17579 SW SR 47	Ft White	FL
Small Sheriff Office	389 NW Quinten St	Lake City	FL
Impound Lot Buildings	389 NW Quinten St	Lake City	FL
Old Shipp Trailer Eco Council	389 NW Quinten St	Lake City	FL
Annie Mattox Storage	537 NE Center Avenue		
PITO Playground, lights, Scorebox, pavillions (3)	537 NE Center Avenue		

Zip	County	Year Built	Square Feet	# of Stories	Sprinkler %	Flood Zone	Building Replacement Value
32025	Columbia	2007		2			\$200,000
32025	Columbia						
32025	Columbia						
32025	Columbia	2015		1			\$100,000
32025	Columbia	2006					\$150,000
32025	Columbia	2006					\$50,000
32025	Columbia	2015					\$100,000
32025	Columbia						\$50,000
32025	Columbia			2			\$180,000
32025	Columbia						\$200,000
32025	Columbia						\$80,000
32025	Columbia						\$50,000
32025	Columbia			2			\$125,000
32025	Columbia			1			\$25,000
32025	Columbia						\$40,000
32025	Columbia			2			\$180,000
32025	Columbia						\$25,000
32025	Columbia	2015					\$60,000
32025	Columbia	2015					\$100,000
32025	Columbia						
32025	Columbia						
32025	Columbia						\$60,000
32025	Columbia						\$50,000
32025	Columbia						\$50,000
32025	Columbia						\$25,000
32025	Columbia	1996					\$60,000
32038	Columbia						\$50,000
32038	Columbia						\$40,000
32038	Columbia						\$35,000
32038	Columbia			1			\$85,000
32038	Columbia						
32055	Columbia		150				
32055	Columbia						
32055	Columbia						

**ONLY COMPLETE FOR THOSE LOCATION
OF \$500,000**

Contents Replacement Value	Construction Type	Protection Class	Roof Shape (flat, hip, gable, etc)	Type of Roof Covering (shingle, tile, etc)	Roof Pitch
\$10,000	119 - JM		Pyramid	Steel - Raised	Medium (10)
	102 - PITO				
	102 - PITO				
\$5,000	119 - JM		Pyramid	Asphalt Shingl	Medium (10)
\$5,000	151 - MFR		Gable end	Steel - Raised	Low (< 10)
\$0	152 - NC				
\$5,000	119 - JM		Pyramid	Asphalt Shingl	Medium (10)
\$5,000	152 - NC			Steel - Raised	Low (< 10)
\$0	119 - JM		Pyramid	Steel - Raised	Low (< 10)
\$5,000	119 - JM		Pyramid	Asphalt Shingl	Low (< 10)
\$500	119 - JM		Gable end	Asphalt Shingl	Medium (10)
\$5,000	101 - Frame		Gable end	Asphalt Shingl	Low (< 10)
\$5,000	119 - JM		Gable end	Asphalt Shingl	Low (< 10)
\$1,000	119 - JM		Gable end	Asphalt Shingl	Low (< 10)
\$1,000	119 - JM		Gable end	Asphalt Shingl	Low (< 10)
\$5,000	119 - JM		Pyramid	Asphalt Shingl	Medium (10)
\$1,000	119 - JM		Flat	Steel - Raised	Low (< 10)
\$1,000	119 - JM		Gable end	Steel - Raised	Medium (10)
\$5,000	119 - JM		Pyramid	Asphalt Shingle	
	101 - Frame		Gable end	Light Metal Pa	Low (< 10)
\$2,000					
\$1,000	119 - JM		Gable end	Steel - Raised	Medium (10)
\$5,000	101 - Frame		Gable end	Steel - Raised	Low (< 10)
\$5,000	101 - Frame		Gable end	Steel - Raised	Low (< 10)
\$2,000	101 - Frame			Steel - Raised	Low (< 10)
\$0	119 - JM		Gable end	Asphalt Shingl	Medium (10)
\$5,000	101 - Frame		Gable end	Steel - Raised	Medium (10)
\$5,000	119 - JM		Hip	Steel - Raised	Low (< 10)
\$5,000	101 - Frame		Gable end	Steel - Raised	Low (< 10)
\$5,000	119 - JM		Pyramid	Steel - Raised	Medium (10)
	191 - Mobile Office				
	119 - JM		Gable end	Steel - Raised Seam	

Avg Story Height	Wind Zone	EQ Zone	Distance To Coast	Construction Description	Number Of Buildings	Number Of Units	Roof Year Built	Wiring Type	Building Fire Protection
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Other
Appraiser Features

PROPERTY

ConstructionType	FPC	Region	SiteID
101 - Frame	1	AIR 1	
102 - PITO	2	AIR 2	
119 - JM	3	AIR 3	
152 - NC	4	AIR 4	
111 - MNC	5	AIR 5	
151 - MFR	6	AIR 6	
131 - FR	7	AIR 7	
100 - Unknown	8	AIR 8	
223 - On Ground Liquid Storage Tank	9	Inland	
251 - Pump/Lift Station	10	Monroe County	
191 - Mobile Office	Unknown	Seacoast 1	
202 - Bridges		Seacoast 2	
225 - Elevated Liquid Storage Tank		Seacoast 3	
228 - Pipelines at-grade		Unknown	
234 - Electrical Transmission Tower			
236 - Broadcast Towers			
237 - Observation Tower			
243 - Electrical Equipment			
244 - Mechanical Equipment			
257 - Waterfront Structures			

PROPERTY EXTENSIONSExtension

Accounts Receivable
 Additional Expense
 Animals
 Business Interruption
 Debris Removal
 Demolition, Ordinance and ICC
 Fire Department Charges
 Fungus Cleanup Expense
 Lawns, Plants, Trees and Shrubs
 New Locations
 Personal Property of Employees
 Pollution Cleanup Expense
 Recertification
 Service Interruption Coverage
 Transit
 TRIA
 Unscheduled Locations
 Vehicle Property Coverage

INLAND MARINE

ClassificationCodeID	IMDeductibleCodeID
Blanket Unscheduled Inland Marine	\$500
Communication Equipment	\$1,000
Communication Equipment - Agreed V:	\$2,500
Contractor's / Mobile Equipment	\$5,000

Contractor's / Mobile Equipment - Agreed Value \$10,000
 Electronic Data Processing Equipment \$10,000 SIR
 Electronic Data Processing Equipment \$25,000
 Emergency Services Portable Equipment \$50,000
 Emergency Services Portable Equipment \$75,000
 Fine Arts \$100,000
 Fine Arts - Agreed Value \$100,000 SIR
 Other Inland Marine
 Other Inland Marine - Agreed Value
 Rented, Borrowed, Leased Equipment
 Rented, Borrowed, Leased Equipment - Agreed Value
 Valuable Papers
 Valuable Papers - Agreed Value
 Watercraft

AUTO

VehicleTypeCodeID	ValuationTypeCodeID	APDCollDeductibleC	APDCCompDeductibleC
Ambulance	Actual Cash	\$1,000	\$1,000
Bus <20 Pass, No Lift	Agreed Value	\$1,500	\$1,500
Bus <20 Pass, w/ Lift		\$10,000	\$10,000
Bus >20 Pass, No Lift		\$100,000	\$100,000
Bus >20 Pass, w/ Lift		\$100,000 SIR	\$100,000 SIR
Extra Light Service		\$2,000	\$2,000
Fire Truck		\$2,500	\$2,500
Garbage Truck		\$25,000	\$25,000
Heavy Truck		\$25,000 SIR	\$25,000 SIR
Light Truck		\$250	\$250
Medium Truck		\$5,000	\$5,000
Motorcycle		\$50,000	\$50,000
Police Car		\$50,000 SIR	\$50,000 SIR
Private Passenger		\$500	\$500
Trailer			
Trailer - NO CHARGE			
Unknown			

WC PAYROLL

ClassCodeID	RatingTierCodeID	ExposureActCoverageCodeID
0005 - FARM: NURSERY EMPLOYEES & DRIV		
0030 - SUGAR CANE PLANTATION & DRIVER		
0034 - POULTRY/EGG PRODUCER & DRIVERS		
0036 - FARM: DAIRY & DRIVERS		
0037 - FARM - FEILD CROPS & DRIVERS		
0042 - LANDSCAPE GARDENING & DRIVERS		
0050 - FARM MACHINERY OPERATION		
0052 - ORCHARD/GROVE OWNERS & OPS		
0083 - CATTLE OR LIVESTOCK RAISING		
0106 - TREE PRUNING/REPAIR & DRIVERS		
0153 - LAWN OR SHRUB SPRAYING		
0170 - FARM: ANIMAL RAISING & DRIVERS		
0251 - IRRIGATION WORKS & DRIVERS		

1164 - MINING NOC
1165 - MINING NOC-NOT COAL
1624 - QUARRY NOC & DRIVERS
1852 - ABESTOS GOODS MFG
2095 - MEAT PRODUCTS MFG
2111 - CANNERY NOC
2501 - CLOTHING MANUFACTURING
2660 - BOOT OR SHOE MFG
2710 - SAWMILL
2802 - CARPENTRY - SHOP ONLY
2883 - FURNITURE MFG - WOOD
3064 - SIGN MFG - METAL OR NEON
3365 - WELDING OR CUTTING NOC
3400 - METAL STAMPED GOODS MFG
3632 - MACHINE SHOP NOC
3635 - GEAR MFG OR GRINDING
4034 - CONCRETE PRODUCTS MFG /DRIVERS
4150 - OPTICAL GOODS MFG
4244 - CORRUGATED CONTAINER MFG
4299 - PRINTING
4361 - PHOTOGRAPHER - ALL
4361 - PHOTOGRAPHER - ALL
4511 - ANALYTICAL CHEMIST
4558 - PAINT MFG
4692 - DENTAL LABORATORY
4720 - SOAP & SYNTHETIC DETERGENT MFG
4771 - EXPLOSIVES OR AMMUNITION(PASS)
4777 - EXPLOSIVE DISTRIBUTORS
4829 - CHEMICAL MFG. NOC
5022 - MASONRY NOC
5057 - IRON/STEEL ERECTION
5183 - PLUMBING NOC & DRIVERS
5190 - ELECTRICAL WIRING
5190 - ELECTRICAL WIRING-IN BLDGS
5191 - OFFICE MACH/APPLIANCE INSTALL
5192 - VENDING MACHINES SVC & REPAIR
5213 - CONCRETE CONSTRUCTION NOC
5221 - CONCRETE OR CEMENT WORK
5222 - CONCRETE CONSTR
5403 - CARPENTRY NOC
5437 - CARPENTRY /INTERIOR TRIM
5474 - PAINTING OR PAPERHANDING NOC
5506 - STREET OR ROAD CONST-PAVING
5507 - STREET OR ROAD CONSTRUCTION
5509 - STREET OR ROAD MAINTENANCE
5537 - HEATING, REFRIGERATION SYSTEMS
5551 - ROOFING (>10%)
5606 - CONTRACTOR - EXEC SUPERVISORS
5645 - CARPENTRY CONSTRUCT
6204 - DRILLING NOC & DRIVERS
6217 - EXCAVATION & DRIVERS

6229 - IRRIGATION CONSTRUCTION
6251 - TUNNELING OPERATIONS
6260 - TUNNELING PNEUMATIC
6306 - SEWER CONSTRUCTION - ALL OPS
6319 - GAS MAIN OR CONNECTION CONSTR
6400 - FENCE ERECTION
6836 - MARINA & DRIVERS
7024 - VESSELS - NOC
7133 - RAILROAD OPERATION
7228 - TRUCKING - LOCAL
7335 - DREDGING - ALL TYPES
7370 - AMBULANCE-ALL EMPL & DRIVERS
7380 - DRIVERS NOC
7382 - BUS CO - EMPLOYEES & DRIVERS
7383 - COLLEGE OR SCHOOL/BUS DRIVERS
7394 - DIVING - MARINE
7395 - DIVING - MARINE
7398 - DIVING - MARINE
7403 - AVIATION-ALL OTHER EMPLOYEES AND DRIVERS
7409 - AIRCRAFT / AERIAL APPLICATION
7420 - AVIATION-AERIAL APPLICATION-FLYING CREW
7421 - AIRCRAFT/HELICOPTER CREW
7422 - AVIATION-FIXED WING CREW
7423 - AIRCRAFT / GROUND CREW
7425 - AVIATION-HELICOPTER FLYING CREW
7425 - AVIATION - HELICOPTER - FLYING CREW
7502 - GAS COMPANY
7520 - WATERWORKS OPERATIONS
7539 - ELECTRIC LIGHT/POWER CO NOC
7540 - ELECTRIC LIGHT & POWER
7580 - SANITARY OR SANITATION
7590 - GARBAGE WORKS
7600 - TELEPHONE OR TELEGRAPH CO
7605 - BURGLAR ALARM INSTALL /REPAIR
7610 - RADIO BROADCASTING & CLERICAL
7611 - TELEPHONE /CABLE LINE INSTALL
7612 - TELEPHONE /CABLE LINE INSTALL
7704 - FIREFIGHTERS & DRIVERS
7705 - AMBULANCE SERVICE
7720 - POLICE OFFICERS & DRIVERS
77201 - POLICE OFFICERS
7855 - RAILROAD CONSTRUCTION
8006 - GAS STATION /GROCERY - RETAIL
8017 - STORE - RETAIL NOC
8045 - STORE- DRUG RETAIL
8264 - BOTTLE DEALER -USED & DRIVER
8291 - COLD STORAGE WAREHOUSE
8292 - STORAGE WAREHOUSE NOC
8380 - AUTOMOBILE SERVICE REPAIR
8385 - BUS CO - GARAGE EMPLOYEES
8392 - AUTO STORAGE GARAGE & DRIVERS

8393 - AUTOMOBILE BODY REPAIR
8601 - ARCHITECT OR ENGINEER
8719 - STEVEDORING (STATE ACT)
8720 - INSPECTION OF RISKS NOC
8721 - REAL ESTATE APPRAISAL & EMPL
8742 - SALESPERSONS/COLLECTORS/MSGRS
8800 - MAILING OR ADDRESSING COMPANY
8803 - AUDITORS AND ACCOUNTANT
8810 - CLERICAL
8820 - ATTORNEY - ALL EMPL & CLERICAL
8829 - CONVALESCENT/NURSING HOME
8831 - HOSPITAL -VETERINARY & DRIVERS
8832 - PHYSICIAN & CLERICAL
8833 - HOSPITAL-PROFESSIONAL
8835 - NURSING HOME
8841 - NURSING HOME-PROFESSIONAL
8861 - CHARITABLE OR WELFARE ORGANIZATION
8868 - COLLEGE PROFESSIONAL EMPLOYEES
8869 - CHILD DAY CAMP/ PROF EMPLOYEES
8901 - TELEPHONE OR TELEGRAPH CO
9012 - BUILDING OPERATION BY OWNER
9014 - BUILDING OPERATION /CONTRACTOR
9015 - BULDINGS - OWNER OR LESSEE
9016 - PARK OR EXHIBITION OPERATIONS
9019 - BRIDGE OR VEHICULAR TUNNEL OP
9033 - HOUSING AUTHORITY & CLERICAL
9040 - HOSPITAL -ALL EMPLOYEES
9047 - NURSING HOME- EMPLOYEES
9058 - HOTEL RESTAURANT EMPLOYEES
9059 - CHILD DAY CARE CENTER
9060 - CLUB-COUNTRY/GOLF/FISH/YACHT
9061 - CLUB NOC & CLERICAL
9063 - YMCA - EMPLOYEES & CLERICAL
9082 - RESTAURANT NOC
9083 - RESTAURANT - FAST FOOD
9084 - BARS TAVERN
9101 - COLLEGE-ALL EMPLOYEES
9102 - PARK NOC -EMPLOYEES & DRIVERS
9110 - CHARITABLE OR WELFARE ORGANIZATION
9154 - THEATER NOC -ALL EMPLOYEES
9178 - ATHLETIC TEAM - NON CONTACT
9179 - ATHLETIC TEAM - CONTACT
9180 - AMUSEMENT DEVICE OPERATION NOC
9182 - ATHLETIC TEAM/PARK OPERATION
9220 - CEMETERY OPERATIONS & DRIVERS
9402 - STREET CLEANING & DRIVERS
9403 - GARBAGE - COLLECTION & DRIVERS
9410 - MUNICIPAL NOC
9516 - RADIO, TV, VIDEO INSTALLATION
9552 - SIGN MFG-ERECTION/REPAIR/MAINT
9554 - SIGN INSTALL/MAINT/REPAIR/NOC

9984 - ATOMIC ENERGY-PROJECT
9985 - ATOMIC ENERGY-RADIATION (PASS)

FloodZone	WindZone	EQZone	DistanceToC	RoofShape	BuildingRoofCovering	RoofAnchorage
A	Zone I	Zone 0	0-5	Complex	Asphalt Shingle	Adhesive Epoxy
A*, C	Zone II	Zone 1	5-20	Dome	Built up roof w/out grav	Anchor Bolts
A, X	Zone III	Zone 2A	20-50	Flat	Built up roof with grave	Clips
A1 - A30	Zone IV	Zone 2B	50+	Gable end wi	Clay Tile	Gravity / Friction
AB		Zone 3		Gable end wi	Concrete Tile	Hurricane Ties
AE		Zone 4		Gambrel	Light Metal Panels	Nails / Screws
AE, X				Hip	Single ply membrane	Structurally Connected
AH				Mansard	Slate	Unknown
AH, X				Pyramid	Steel - Raised Seam	
AO				Shed	Steel - Standing Seam	
B				Stepped	Wood Shakes	
B, X				Unknown	Unknown	
C						
C, X						
D						
N/A						
V						
V1 - V30						
VE						
VE, X						
X						

eCodeID

EIFS	WiringType	BuildingFireProtection	PRValuation	OccupancyType	AIRConstruction
Yes		Carbon Dioxide	Actual Cash	14 - Pipeline	Bridges - Conventional
No		Halon	Replacement	22 - On Grou	Broadcast Tower
		Local Fire Extinguisher		23 - On Grou	Electrical Equipment
		None		24 - Elevated	Elevated Liquid Storage Tank
		Sprinkler		24 - On Grou	Joisted Masonry (ISO 2)
				25 - On Grou	Light Metal (ISO 3)
				32 - Cranes	Masonry (ISO 4)
				36 - Broadca	Mechanical Equipment
				47 - APD	Mobile Homes
				48C - Pump /	Observation Tower
				49A - Electric	On Ground Liquid Storage Tank
				96 - Schedul	Pipelines at Grade
				97 - Building	s Pump & Lift Stations
				97 - Building	s Reinforced Concrete (ISO 6)
				98 - Vacant/L	Steel (ISO 5)
				99 - Historic	! Unknown
					Waterfront Structures
					Wood Frame (ISO 1)

RoofPitch	WindowProtection	GlassPercentage	GlassType	ExteriorDoors
High (> 30)	Engineered Shutters	Between 20% and 60%	Annealed	Double width Doors
Low (< 10)	No Protection	Between 5% and 20%	Heat strength	Reinforced Double width Doors
Medium (10 to 30)	Non-engineered Shutters	Greater than 60%	Insulated glass	Reinforced Single width Doors
Unknown	Unknown	Less than 5%	Laminated	Reinforced Sliding Doors
		Unknown	Tempered	Single width Doors
			Unknown	Sliding Doors
				Unknown

TreeExposure SmallDebris LargeMissile AIROccupancy

No

Unknown

Yes

No

Unknown

Yes

Air

Education

Flood & Water Control

Govt Services - General

Govt Services - Police & Fire

Institutional Housing

Parking

Ports

Sewer & Water Treatment

Special (200 Series Construction Types)

Water Utilities

Unit #	Department	Full VIN	Make	Model and Description	Actual Cash Value	Year Built	Vehicle Type
001		1GDK7D1F7HV523198	AMC	7000	\$7,272	1987	Medium Truck
002		1FDPK84N6GVA46003	Ford	Fire Truck	\$32,697	1986	Fire Truck
003		1GCBS14E5H8221587	Chevrolet	S10	\$2,777	1987	Light Truck
004		1FDKF37H2KNA38013	Ford	F350	\$4,292	1989	Light Truck
005		1GCDC14Z9LZ220924	Chevrolet	C1500	\$3,271	1990	Light Truck
006		1FDXK84P8JVA21578	Ford	Fire Truck	\$36,824	1989	Fire Truck
007		1FDKF38M5MNA14304	Ford	F350	\$5,368	1991	Light Truck
008		1FDKF38M3RNA18083	Ford	Fire Truck	\$15,255	1994	Fire Truck
009		1FDKF38M5RNA18084	Ford	Fire Truck	\$15,255	1994	Fire Truck
010		1FTEF14N6RNB12768	Ford	F150	\$5,963	1994	Light Truck
011		1B7HC16Y8TS690120	Dodge	Ram 1500	\$6,360	1996	Light Truck
012		1GCEC14M7UZ174702	Chevrolet	C1500	\$7,757	1997	Light Truck
013		1GCCS144XBK170162	Chevrolet	S10	\$5,676	1997	Light Truck
014		1B7HC16Y0VJ594121	Dodge	Ram 1500	\$7,867	1997	Light Truck
015		1B7HC16Y2VJ594122	Dodge	Ram 1500	\$7,867	1997	Light Truck
016		1B7HC16Y4VJ594123	Dodge	Ram 1500	\$7,867	1997	Light Truck
017		1GCEC14M2WZ198357	Chevrolet	C1500	\$7,713	1998	Light Truck
018		1FDLF47F2VEC9816	Ford	Brush Fire Apparatus	\$32,894	1997	Fire Truck
019		1FDLF47FOVEC29815	Ford	Brush Fire Apparatus	\$32,894	1997	Fire Truck
020		1FDLF47FXVEC28185	Ford	Brush Fire Apparatus	\$32,894	1997	Fire Truck
021		1FBNE31L9WHA78499	Ford	Club Wagon E350 HD - 12	\$9,930	1998	Light Truck
022		1FMDU34X2MUD16878	Ford	Explorer	\$1,867	1991	Private Passenger
023		1M2P264C1YM029460	Mack	Dump Truck	\$40,376	1999	Heavy Truck
024		1M2P264C3YMO29461	Mack	Dump Truck	\$40,376	1999	Heavy Truck
025		1GCEC14V4XZ199116	Chevrolet	C1500	\$8,206	1999	Light Truck
026		1GCEC14V9XE238984	Chevrolet	Silverado C1500	\$8,387	1999	Light Truck
027		1GTEC14W7XE545465	GMC	Sierra C1500	\$8,811	1999	Light Truck
028		1GNEK13R8XR151939	Chevrolet	Tahoe	\$14,808	1999	Light Truck
029		1M2P264C3XMO26770	Mack	Dump Truck	\$40,376	1999	Heavy Truck
030		2FAFP71WXXX152385	Ford	Crown Victoria	\$10,182	1999	Private Passenger
031		1B7GG22X8XS213440	Dodge	Dakota	\$9,070	1999	Light Truck
032		3FEXF8019XMA09315	Ford	F800 XL	\$21,742	1999	Heavy Truck

033		1GCCS1445W8242948	Chevrolet	S10	\$5,849	1998	Light Truck
034		1GTCS14W1Y890643	GMC	Truck	\$6,176	2000	Light Truck
035		1GTEC14W8YE116126	GMC	Sierra	\$9,021	2000	Light Truck
036		1B7HC16Y21S676551	Dodge	Ram 1500	\$7,713	2001	Light Truck
037		1B7HF16Z51S676897	Dodge	Ram 1500	\$9,750	2001	Light Truck
038		1M2P267C41M057464	Mack	Dump Truck Chassis	\$35,294	2001	Heavy Truck
039		1GTEC14V51Z235113	GMC	Sierra	\$8,021	2001	Light Truck
040		1GTEC14V81Z232318	GMC	Sierra	\$8,021	2001	Light Truck
041		2FZAAMBV51AJ04493	Sterling	M8500	\$83,299	2001	Heavy Truck
042		1FMZU62E8ZUA12900	Ford	Explorer XLS 4x2	\$12,957	2002	Light Truck
043		1HTGHADT61H404587	International	2654 6x4	\$42,575	2001	Heavy Truck
044		1HTGHADT81H404588	International	2654 6x4	\$42,575	2001	Medium Truck
045		1GTFG25M611202124	GMC	Savana 2500 Utility	\$11,106	2001	Light Truck
046		4RMES16281F001362	Cherokee	Trailer - Concession	\$19,128	2001	Trailer - NO CHARGE
047		1GCEK14V42Z218517	Chevrolet	Silverado K1500	\$11,415	2002	Light Truck
048		2FMDA51472BA75353	Ford	Windstar LX Wagon	\$12,957	2002	Light Truck
049		1FTHF26F6TEA07602	Ford	F250	\$2,530	1996	Light Truck
050		1B7GL26X4KS158645	Dodge	Dakota	\$1,543	1989	Light Truck
051		1GTEC14V72Z278787	GMC	Sierra 1500	\$9,873	1001	Light Truck
052		1M2P264C92M033523	Mack	Dump Truck	\$43,068	2002	Heavy Truck
053		1M2P264C12M033676	Mack	Dump Truck	\$43,068	2002	Heavy Truck
054		2GTEK19T421424355	GMC	Sierra	\$11,588	2002	Light Truck
055		1FTJW35G3REA43886	Ford	F350	\$2,961	1994	Light Truck
056		1G1ND52J33M590844	Chevrolet	Malibu SD	\$8,676	2003	Private Passenger
057		1FTWW33P93ED27990	Ford	F350	\$17,397	2003	Light Truck
058		4Y3US10173S012490	SE Metal	Trailer - Utility	\$460	2003	Trailer - NO CHARGE
059		4y3us12233S012461	SE Metal	Trailer - Utility	\$2,814	2003	Trailer - NO CHARGE
060		1GTEC14V83Z233116	GMC	Sierra C1500	\$7,404	2003	Light Truck
061		1FTNF21P94EC31600	Ford	F250 Super Duty 4x4	\$14,044	2004	Light Truck
062		1FMZU62k04ub28133	Ford	Explorer	\$11,378	2004	Light Truck
063		1GCEC14X84Z255832	Chevrolet	Silverado C1500	\$7,445	2004	Light Truck
064		1GEC14V94Z256826	Chevrolet	C1500	\$7,538	2004	Light Truck
065		1FTRF14574NC07768	Ford	F150	\$11,300	2004	Light Truck
066		1FTWX33P24ED45801	Ford	158 SD Sup Cab Drw 4x4	\$20,127	2004	Light Truck
067		1FTYR10U44PB23233	Ford	Ranger	\$6,654	2004	Light Truck
068		1FTYR10U44PB23234	Ford	Ranger	\$6,654	2004	Light Truck
069		1FTYR10U64PB23235	Ford	Ranger	\$6,654	2004	Light Truck

070		1FTYR10u84PB23236	Ford	Ranger	\$6,654	2004	Light Truck
071		1FTYR10UX4PB23237	Ford	Ranger	\$6,654	2004	Light Truck
072		1FTSX31F9XEE74325	Ford	F350 Super Duty	\$10,490	1999	Light Truck
073		2NKMLD9X15M099081	Kenworth	T300	\$71,723	2005	Fire Truck
074		2NKMLD9X35M099082	Kenworth	T300	\$71,723	2005	Fire Truck
075		2FAFP73W85X124580	Ford	Crown Victoria	\$12,121	2005	Private Passenger
076		1JJV442H8KL130122	Wanc	Trailer	\$2,653	1989	Trailer - NO CHARGE
077		1D4HB38N65F551538	Dodge	Durango ST 4x4	\$13,193	2005	Light Truck
078		1GBE4C1295F506382	Chevrolet	C4500 C4C042	\$39,182	2005	Light Truck
079		1FBNE31L86HA35918	Ford	Econoline Van	\$14,223	2006	Bus <20 Pass, No Lift
080		1M2AL02C26M002817	Mack	CT713/EIITE 60	\$72,681	2006	Heavy Truck
081		1FTPX145NC06325	Ford	145 Super Cab	\$12,520	2005	Light Truck
082		2NKMHZ8X86M136466	Pierce	Pumper	\$91,956	2006	Fire Truck
083		2NKMHZ8X66M136465	Pierce	Pumper	\$91,956	2006	Fire Truck
084		2NKMHZ8X16M136471	Pierce	Pumper	\$91,956	2006	Fire Truck
085		2NKMHZ8XX6M136470	Pierce	Pumper	\$91,956	2006	Fire Truck
086		2NKMHZ8X36M136469	Pierce	Pumper	\$91,956	2006	Fire Truck
087		2NKMHZ8X16M136468	Pierce	Pumper	\$91,956	2006	Fire Truck
088		2NKMHZ8XX6M136467	Pierce	Pumper	\$91,956	2006	Fire Truck
089		1J9DG32255J143366	Jennings	Trailer	\$4,412	2005	Trailer - NO CHARGE
090		1FTSX21P46EC36822	Ford	F250	\$15,905	2006	Light Truck
091		1G1BL5370NR130961	Chevrolet	Caprice	\$617	1992	Private Passenger
092		1GCEK14V16Z144336	Chevrolet	Silverado	\$9,942	2006	Light Truck
093		1GCEK14V26Z245611	Chevrolet	Silverado K1500	\$9,942	2006	Light Truck
094		1GCEK14V66Z244610	Chevrolet	Silverado	\$9,942	2006	Light Truck
095		1GCEK14V96Z244343	Chevrolet	Silverado	\$9,942	2006	Light Truck
096		1GCEK14Z56Z250577	Chevrolet	Silverado	\$10,842	2006	Light Truck
097		1GTEC14V16Z261067	GMC	Sierra 1500	\$8,345	2006	Light Truck
098		2GCEK13TX61137732	Chevrolet	Silverado	\$19,737	2006	Light Truck
099		1FTCS146068295462	GMC	Canyon	\$6,814	2006	Light Truck
100		16HGB242X4G057939	Haulmark	Trailer	\$3,463	2004	Trailer - NO CHARGE
101		1FTVX14507NA1616`	Ford	F150	\$13,608	2007	Light Truck
102		1FTVX14576NA92636	Ford	F150	\$13,792	2006	Light Truck
103		2NKMLZ9X7M185089	Kenworth	Tanker T300	\$112,915	2007	Fire Truck
104		2NKMLZ9X77M185090	Kenworth	T300 Serie	\$112,915	2007	Fire Truck
105		2NKMHY6H77M199758	Kenworth	T300 Seri Svc Truck	\$67,873	2007	Fire Truck
106		2NKMHY6H17M199755	Kenworth	T300 Service Truck	\$67,873	2007	Fire Truck

107		1NKMHY6H57M199760	Kenworth	T300 Service Truck	\$67,873	2007	Fire Truck
108		2NKMHY6H57M199757	Kenworth	T300 Service Truck	\$67,873	2007	Fire Truck
109		2NKMHY6H97M199759	Kenworth	T300 Service Truck	\$67,873	2007	Fire Truck
110		2NKM6H77M199761	Kenworth	T300 Service Truck	\$67,873	2007	Fire Truck
111		2NKMZH8X44M068793	Kenworth	Pumper	\$77,128	2004	Fire Truck
112		2NKMLz9X85M108307	Kenworth	Pumper	\$64,787	2005	Fire Truck
113		3GCEK14Z36G250609	Chevrolet	Silverado K1500	\$10,328	2006	Light Truck
114		2NKMZH8X06M140169	Kenworth	Commercial Pumper Chas	\$97,222	2006	Fire Truck
115		2NKMZH8X06M140167	Kenworth	Commercial Pumper Chas	\$97,222	2006	Fire Truck
116		1GCHC24U37E113201	Chevrolet	Silverdo C2500HD	\$12,670	2007	Light Truck
117		1GAGG25U871176566	Chevrolet	Express G2500 - Van	\$12,631	2007	Light Truck
118		1FTRX14X7FA87520	Ford	F150	\$11,910	2007	Light Truck
119		4Y3UC18267S017566	Southeastern	Trailer	\$2,771	2007	Trailer - NO CHARGE
120		2D8GV47287H817464	Dodge	4 Door Wagon	\$18,556	2007	Light Truck
121		1FTPX14VX7NA79597	Ford	F150	\$12,512	2007	Light Truck
122		1FTRX12WX7NA86361	Ford	F150	\$9,460	2007	Light Truck
123		1FDWW3718EA05927	Ford	F350	\$19,683	2008	Medium Truck
124		1FTRF14W67KD41699	Ford	126 Regular Cab 4x4 ss	\$9,498	2007	Light Truck
125		1FTRF14W97KD41700	Ford	126 Regular Cab 4x4 ss	\$9,498	2007	Light Truck
126		1FDXF47RX9EB76394	Ford	141 SD Reg Chasis Cab	\$32,195	2008	Medium Truck
127		1BDJNCKA47F248365	Bluebird	Mobile Dental Bus	\$121,366	2007	Bus >20 Pass, w/ Lift
128		1M2AT04C37M003408	Mack	CTP713	\$69,137	2007	Heavy Truck
129		1M2AT04C57M003409	Mack	CTP713	\$69,137	2007	Heavy Truck
130		1M2AT04C17M003410	Mack	CTP713	\$69,137	2007	Heavy Truck
131		1GDMBC1B08F407980	GMC	Bucket Truck	\$66,635	2008	Heavy Truck
132		2G1WB55K989239102	Chevrolet	Sedan	\$9,827	2008	Private Passenger
133		1GTEC19C48Z264815	GMC	Sierra	\$13,198	2008	Light Truck
134		1FTSF21R58EE17676	Ford	F250 Super Duty 4x4	\$15,415	2008	Light Truck
135		1FTSX31PX4EC14326	Ford	F350 Super Duty	\$11,350	2004	Light Truck
136		1GCGK29U1XZ126898	Chevrolet	Silverado K2500	\$4,936	1999	Light Truck
137		1GCEK19028Z213497	Chevrolet	Silverado K1500	\$13,266	2008	Light Truck
138		1FTRF14W39KA73245	Ford	F142	\$9,549	2009	Light Truck
139		1FTRF14W19KA73244	Ford	F142	\$9,549	2009	Light Truck
140		1FTRF18W22NB24622	Ford	F150	\$5,553	2002	Light Truck
141		1FMEE11Y0RHA67287	Ford	Van	\$1,851	1994	Light Truck
142		1FTPX12575FA37222	Ford	F150	\$9,255	2005	Light Truck
143		1FDAW57R78EE27433	Ford	Brush Truck	\$27,353	2008	Fire Truck

144		1FDAX57R38ED31845	Ford	Brush Truck	\$27,353	2008	Fire Truck
145		1FDAW57RX8EE54979	Ford	Brush Truck	\$27,353	2008	Fire Truck
146		1F9BS14127F135728	Finn	B-70 Straw Blower	\$14,500	2009	Light Truck
147		1FMNE1FL28BD47636	Ford	Econoline Van	\$10,798	2008	Light Truck
148		1FTRW14809FB21696	Ford	F150	\$20,263	2009	Light Truck
149		1FTRW14859FB14470	Ford	F150	\$21,222	2009	Light Truck
150		1FDSX21529EA94498	Ford	F250 Super Duty	\$18,461	2009	Light Truck
151		MAK00954075001180	Mako	Trailer w/ Gen & 2 extend	\$48,570	2009	Trailer - NO CHARGE
152		1GB3CVHK6AF138080	Chevrolet	Silverado	\$16,029	2010	Light Truck
153		4Y3GN3020XS018467	Southeastern	Trailer	\$5,485	2010	Trailer - NO CHARGE
154		1FTEX1EW6AFC63256	Ford	F150 Super Cab	\$15,054	2010	Light Truck
155		1FTFX1EFXBFC28421	Ford	F150 Supercab	\$17,049	2011	Light Truck
156		1A9UC1822AF863065	Unknown	Trailer - Lawn	\$3,264	2012	Trailer - NO CHARGE
157		1A9UC1820AF863064	Unknown	Trailer - Lawn	\$3,264	2012	Trailer - NO CHARGE
158		1GCOCVCG3CF2333966	Chevrolet	Silverado	\$19,874	2012	Light Truck
159		1A9UC1016AF863072	Custom	Trailer - Tank	\$995	2012	Trailer - NO CHARGE
160		1GD422C84DF134632	GMC	Sierra 4 WD Chassis Truck	\$35,811	2013	Medium Truck
161		1GNSK2EO3DR180106	Chevrolet	Tahoe	\$26,554	2013	Light Truck
162		1FTBF2B65CEC98900	Ford	F250	\$20,637	2012	Light Truck
163		1FTBF2B62CEC98899	Ford	F250 Truck	\$20,637	2012	Light Truck
164		2NKHMM7X6DM362637	Kenworth	T300 T370	\$64,213	2013	Heavy Truck
165		1A0UC1010AF863074	Custom Tank	Trailer	\$995	2012	Trailer - NO CHARGE
166		1FTBF2A6XDEA13532	Ford	F250	\$18,884	2012	Light Truck
167		1M1AN09Y0DMO12050	Mack	Truck Tractor	\$95,637	2013	Heavy Truck
168		1FTBF2B65DEA0960	Ford	F250	\$21,765	2013	Light Truck
169		1FDOW5HT2DEA80965	Ford	F250	\$36,972	2013	Light Truck
170		1FTVF2B62DEB14093	Ford	F250	\$17,478	2013	Light Truck
171		1GTCS14E778219374	GMC	Canyon	\$9,707	2007	Light Truck
172		1FTFX1EF2DKE72025	Ford	PU Super Cab	\$19,702	2013	Light Truck
173		1FTMF1EF3DKE52425	Ford	F150	\$17,587	2013	Light Truck
174		5TFNX4Cn3DX30848	Toyota	Tacoma	\$14,839	2013	Light Truck
175		1GC4KZc83DdF211018	Chevrolet	Utility Body Truck	\$35,596	2013	Medium Truck
176		1FTMF1EM2DFC73011	Ford	F150 4x4 SS	\$17,417	2013	Light Truck
177		5VGF225DL004723	Kaufman	Trailer	\$4,655	2013	Trailer - NO CHARGE
178		1GC0CVCG0DF209562	Chevrolet	Silverado	\$21,694	2013	Light Truck
179		1FAFP53U66A164735	Ford	Taurus	\$2,300	2006	Private Passenger
180		1M2AX13CXEM024877	Mack	Dump Truck	\$124,716	2014	Heavy Truck

181		5TDZK3DC4ES409713	Toyota	Sienna	\$21,298	2014	Light Truck
182		5MYUU1824DB041446		Utility Trailer	\$2,530	2014	Trailer - NO CHARGE
183		5MYUU1826DB041447		Utility Trailer	\$2,530	2014	Trailer - NO CHARGE
184		5MYUU1828DB041448		Utility Trailer	\$2,530	2014	Trailer - NO CHARGE
185		1SSTT3936411SS855		Trailer	\$41,400	2004	Trailer - NO CHARGE
186		2NKHHM7X9EM412562	Kenworth	Truck	\$81,572	2014	Heavy Truck
187		2NKHHM7X0EM412563	Kenworth	Truck	\$81,572	2014	Heavy Truck
188		1FDUF5HT3EEA17716	Ford	F550 Chasis Cab 141	\$93,512	2014	Heavy Truck
189		1FTBF2B62EEA68041	Ford	F250 Reg Cab 137	\$24,578	2014	Light Truck
190		1FTFW1EF9EKD07612	Ford	F15 Crew Cab	\$24,056	2014	Light Truck
191		1GNZGXG5E1145592	Chevrolet	Van	\$22,310	2014	Light Truck
192		1GNZXFG1E1145525	Chevrolet	Van	\$22,302	2014	Light Truck
193		1GNZGXFG2E1145436	Chevrolet	Van	\$22,310	2014	Light Truck
194		5VGAP342XEL001806	Kaufman	Trailer	\$18,234	2014	Trailer - NO CHARGE
195		2NKHHJ8XXFM415372	Kenworth	Fire Truck	\$275,586	2015	Fire Truck
196		2NKHHJ8X1FM415373	Kenworth	Fire Truck	\$275,586	2015	Fire Truck
197		2NKHHJ8X3FM415374	Kenworth	Fire Truck	\$275,586	2015	Fire Truck
198		1GB3KYc89FF115505	Chevrolet	Silverado 4WD Reg Cab C	\$56,752	2015	Light Truck
199		1FTFX1EF0EK25433	Ford	F150 Supercab	\$21,970	2014	Light Truck
200		1GBSS31L4YHA42010	Ford	Van	\$4,028	2000	Light Truck
201		5TFNU5F11EX033210	Toyota	Tundra	\$22,100	2014	Light Truck
202		1M2AX13C7FM027446	Mack	Truck	\$76,245	2015	Heavy Truck
203		1FTBF2B66FEB32521	Ford	F250	\$27,951	2015	Light Truck
204		1FTBF2B62FE861563	Ford	F250	\$26,666	2015	Light Truck
205		1FTFx1EF5EKF78387	Ford	F150	\$24,317	2014	Light Truck
206		1FTMF1EF9EKF78385	Ford	F150	\$21,225	2014	Light Truck
207		1GC0CUEG3FZ500081	Chevrolet	Silverado	\$27,256	2015	Light Truck
208		1FTEW1EF3EKG3393	Ford	F150	\$26,626	2014	Light Truck
209		2GNALAEXXF6228140	Chevrolet	Equinox	\$19,642	2015	Light Truck
210		1FDLF47F7SEA77396	Ford	F450 Super Duty w tool bc	\$14,500	1995	Light Truck
211		1FDLF47F1VEC86556	Ford	F450 Super Duty w tool bc	\$16,500	1997	Light Truck
212		1FDXF46F11EC33370	Ford	F450 Super Duty w tool bc	\$20,000	2001	Light Truck
213		1FDXF46F92ED27904	Ford	F450 Super Duty w tool bc	\$25,000	2002	Light Truck
214		1FDXF46P43ED35418	Ford	F450 Super Duty w tool bc	\$25,000	2003	Light Truck
215		1FTEW1EF3EKG23393	Ford	F150 Truck	\$26,266	2014	Light Truck
216		2GNALAEKXF6228140	Chevrolet	Equinox Van	\$19,643	2015	Light Truck
217		1GCWGF9F1249131	Chevrolet	Express Van	\$21,643	2015	Light Truck

218		1FTMF1C80FKD30743	Ford	F150	\$19,520	2015	Light Truck
219		1FTMF1C82FKD30744	Ford	F150	\$19,520	2015	Light Truck
220		1FTMF1C84FKD30745	Ford	F150	\$19,520	2015	Light Truck
221		1GCNCPFH3FZ316534	Chevrolet	Silverado 2WD	\$18,606	2015	Light Truck
222		4K1PT4C15FK004648	North Star	KBAR 157595	\$7,399	2015	Trailer
223		1FDXE45S06DA56907	Ford	E450	\$8,299	2006	Light Truck
224		1M2AX35C1GM010118	Mack	GU532 Truck	\$90,081	2016	Heavy Truck
225		1A9UC1622AF863103	AV's Custom	Trailer	\$3,450	2015	Trailer - NO CHARGE
226		1F9P41626GM339028	Falcon RME	Trailer	\$29,680	2015	Trailer - NO CHARGE
227		1M2AX13C9GM035307	Mack	GU813 Truck	\$164,615	2016	Heavy Truck
228		4XBBA572F8151129	Gravely	99620000	\$11,439	2015	Extra Light Service
229		1FTMF1E80GFC00968	Ford	F150	\$22,883	2016	Light Truck
		3C6JR6AG4GG315664	Dodge	RAM PU	\$19,487	2016	Light Truck
		3C6JR6AG6GG315665	Dodge	RAM PU	\$19,487	2016	Light Truck
		3C6JR6AG6GC315666	Dodge	RAM PU	\$19,487	2016	Light Truck



Public
Risk
Underwriters of Florida

Insurance Solutions for Public Entities

Public Risk Underwriters of Florida, Inc.
P O Box 958455, Lake Mary, FL 32795
321-832-1450

Public Risk Insurance Agency

WC FL1 0121012 15-14

Columbia County Board of County Commissioners

10/21/2015

Public Risk Underwriters of Florida, Inc. is pleased to provide you with the Coverage Agreement for Columbia County Board of County Commissioners. Please review the document for accuracy and advise if you have any corrections or need further information.

As a reminder, you do not have any binding authority and any changes must be requested in writing. No coverage or change in coverage is bound without written confirmation from a representative of Public Risk Underwriters of Florida, Inc. This Coverage Agreement replaces and supersedes any previously issued Coverage confirmation.

Certificates of Insurance for the Preferred program may only be issued via the web-based E-tools on the PRU Website. The web address is www.publicrisk.com. Certificates may not be used to request changes of coverage. The retail agent is solely responsible for any information listed in the description section of the certificates. If you need assistance logging into E-tools please contact your underwriter for support.

We appreciate the opportunity to offer this coverage to your client and if you have any questions or need further assistance please feel free to contact us.

***THIS PAGE IS FOR INFORMATIONAL PURPOSES ONLY
AND IS NOT PART OF THE COVERAGE AGREEMENT***



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
COVERAGE AGREEMENT
INFORMATION PAGE**

Coverage Provider:
Preferred Governmental Insurance Trust
P. O. Box 958455
Lake Mary, FL 32795-8455
(Carrier Code: 38849)

Producer:
Public Risk Insurance Agency
P. O. Box 2416
Daytona Beach, FL 32115

Agreement No.: WC FL1 0121012 15-14
Prior Agreement No.: WC FL1 0121012 14-13

1. Named Covered Party: Columbia County Board of County Commissioners

Mailing Address: P. O. Drawer 1529
Lake City, FL 32056-1529

Other workplaces not shown above:

SEE SCHEDULE OF OPERATIONS

Fein: 59-6000564
Risk ID: 094007658
Type of Business: County

2. The agreement period is from 12:01 am on 10/01/2015 to 12:01 am on 10/01/2016 at the insured's mailing address.

3. A. Workers Compensation Coverage: Part One of the Coverage Agreement applies to the Workers Compensation Law of the states listed here:
FL

B. Employers Liability Coverage: Part Two of the Coverage Agreement applies to work in each state listed in Item 3.A. The limits of our liability under Part Two are:

Bodily Injury by Accident	<u>\$1,000,000</u>	each accident
Bodily Injury by Disease	<u>\$1,000,000</u>	policy limit
Bodily Injury by Disease	<u>\$1,000,000</u>	each employee

C. Other States Coverage:

D. This Coverage Agreement includes these endorsements and schedules:
See PGIT WC 002

4. The premium for this Coverage Agreement will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

SEE SCHEDULE OF OPERATIONS

Total Estimated Annual Premium	\$432,959.00		
Annual Minimum Premium	\$2,000.00	Expense Constant	\$200.00

PGIT WC 001(10 06)

Countersigned by William Zimm



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
COVERAGE AGREEMENT
FORMS LIST**

Named Covered Party: Columbia County Board of County Commissioners P. O. Drawer 1529 Lake City, FL 32056-1529	Coverage Provider Preferred Governmental Insurance Trust P. O. Box 958455 Lake Mary, FL 32795-8455
Agreement No.: WC FL1 0121012 15-14	Carrier No. 38849

Form Name	Form Number
Information Page	PGIT WC 001 (10 06)
Forms List	PGIT WC 002 (07 10)
Schedule of Operations	PGIT WC 003 (10 06)
Coverage Terms	PGIT WC 004 (07 10)
Schedule of Operations - Other Workplaces	PGIT WC 005 (10 06)
Premium Discount Endorsement	PGIT WC 006 (10 06)
Contingent Experience Rating Modification Factor Endorsement	PGIT WC 007 (10 06)
Notification of Change in Ownership Endorsement	PGIT WC 008 (10 06)
Florida Employment and Wage Information Release Endorsement	PGIT WC 009 (10 06)

PGIT WC 002 (07 10) 10/21/2015



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
COVERAGE AGREEMENT
SCHEDULE OF OPERATIONS**

Named Covered Party: Columbia County Board of County Commissioners P. O. Drawer 1529 Lake City, FL 32056-1529	Coverage Provider Preferred Governmental Insurance Trust P. O. Box 958455 Lake Mary, FL 32795-8455
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Agreement No.: WC FL1 0121012 15-14	Carrier No. 38849
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*******PREMIUM INFORMATION FOR FL*******

Code	Classification	Payroll	Rate	Premium
5509	STREET OR ROAD MAINTENANCE	\$2,257,367	10.02	\$226,188
6217	EXCAVATION & DRIVERS	\$374,398	7.78	\$29,128
7704	FIREFIGHTERS & DRIVERS	\$2,517,638	5.31	\$133,687
7720	POLICE OFFICERS & DRIVERS		4.30	
8380	AUTOMOBILE SERVICE REPAIR	\$219,671	3.63	\$7,974
8742	SALESPERSONS/COLLECTORS/MSGRS	\$1,097,003	0.49	\$5,375
8810	CLERICAL	\$6,565,233	0.25	\$16,413
8820	ATTORNEY - ALL EMPL & CLERICAL	\$118,800	0.21	\$249
9015	BULDINGS - OWNER OR LESSEE	\$660,922	5.07	\$33,509
9102	PARK NOC -EMPLOYEES & DRIVERS	\$293,112	4.59	\$13,454
9402	STREET CLEANING & DRIVERS	\$15,840	9.32	\$1,476
9410	MUNICIPAL NOC	\$414,982	2.46	\$10,209



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
 COVERAGE AGREEMENT
 SCHEDULE OF OPERATIONS**

Named Covered Party:

Columbia County Board of County Commissioners
 P. O. Drawer 1529
 Lake City, FL 32056-1529

Coverage Provider

Preferred Governmental Insurance Trust
 P. O. Box 958455
 Lake Mary, FL 32795-8455

Agreement No.: WC FL1 0121012 15-14

Carrier No. 38849

Manual Premium		\$477,662
Deductible/Coinsurance		\$0
Safety Program	2.00%	\$9,553
Drug Free Workplace	5.00%	\$23,405
Experience Modification - Listed Below		\$569,221
Schedule Adjustment		-\$87,091
Standard Premium		\$482,130
Premium Discount	10.20%	\$49,171
Normal Premium		\$432,959
Expense Constant		\$200
Annual Premium		\$433,159

Experience Modifiers 1.280000 10/01/2015



WORKERS COMPENSATION AND EMPLOYERS LIABILITY
COVERAGE AGREEMENT
COVERAGE TERMS

Named Covered Party:

Columbia County Board of County Commissioners
P. O. Drawer 1529
Lake City, FL 32056-1529

Coverage Provider

Preferred Governmental Insurance Trust
P. O. Box 958455
Lake Mary, FL 32795-8455

Agreement No.: WC FL1 0121012 15-14

Carrier No. 38849

COVERAGE TERMS

1. Rights and Duties of the Fund

The Fund has the right and duty to defend, at the Fund's expense, any claim, legal proceeding or suit against a Member for benefits payable under this Agreement, and the Fund has the right to investigate and settle such claims, legal proceedings or suits. The Fund, however, has no duty to defend a claim, legal proceedings or suit that is not covered by this Agreement and its excess carriers, nor to defend or continue to defend the Fund or its Members after the Fund have paid its applicable limit of liability under the coverages involved.

2. Expenses Payable by the Fund

In addition to other amounts payable under this Agreement, the Fund will pay, as part of any claim, proceeding or suit the Fund defends:

- a) reasonable expenses incurred at the Fund's requests, exclusive of loss of earnings;
b) premiums for bonds to release attachments and for appeal bonds in amounts up to the amounts payable under this Agreement;
c) all litigation costs taxed against a Member;
d) interest on a judgment as required by law until the Fund offers the amount due under this Agreement; and
e) any other reasonable and necessary expenses the Fund incurs.

3. The Fund's Right of Subrogation

- a) In the event of payment under this Agreement, the Member shall be subrogated to all of the Fund's rights of recovery therefore against any person or organization, and the Member shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.
b) The Member shall not act (or fail to act, as the case may be) in any manner that will prejudice the Fund's subrogation rights.

4. Workers' Compensation Coverage Provided by the Fund

The workers' compensation statutory coverages provided by the Fund cover bodily injury, including death by accident or disease, subject to the Florida Workers' Compensation Law and as follows:

- a) Time of Occurrence. A bodily injury is covered only if such injury occurs during the coverage period. A bodily injury by disease must be directly caused by the conditions of an Employee's employment, and the Employee's last date of last exposure to the conditions causing or aggravating such injury and/or disability by disease must occur during the coverage period.
b) Payment. The Fund will promptly pay when due the benefits required by the Florida Workers' Compensation Law.
c) Conditions. Bodily injury, including death, is covered only if
1. it arises out of, and in the course and scope of, the Employee's employment by a Member; and
2. the employment is necessary or incidental to the Employee's work within the State of Florida.

5. Employer's Liability Coverage Provided by the Fund

This employer's liability coverage applies to bodily injury, including death, by accident or disease subject to the following:

- a) **Time of Occurrence**. A bodily injury is covered only if such injury occurs during the coverage period. A bodily injury by disease must be directly caused by the conditions of an Employee's employment, and the Employee's last date of last exposure to the conditions causing or aggravating such injury and/or disability by disease must occur during the coverage period.
- b) **Payment**. The Fund will pay all sums a Member legally must pay as damages because of bodily injury to a Member's Employees, provided the injury is covered by this Employer's liability coverage.
- c) **Conditions**. Bodily injury, including death, is covered only if
 1. it arises out of, and in the course and scope of, the Employee's employment by a Member; and
 2. the employment is necessary or incidental to Employee's work within the State of Florida.
- d) **Damages**. The damages the Fund will pay, where recovery is permitted by law, include damages:
 1. for which a Member is liable to a third party by reason of a claim or suit against a Member by that third party to recover the damages claimed against such Member as a result of injury to an Employee;
 2. for care and loss of services;
 3. for consequential injury to a spouse, child, parent, brother or sister of the injured Employee, provided that these damages arise out of and in the course and scope of the injured Employee's employment by a Member; and
 4. claims against a Member in a capacity other than as employer resulting from injury to a Member's Employee that arises out of and in the course and scope of employment.
- e) **Limitation of Liability**

The Fund's liability to pay for damages is limited to the amounts shown on the Information Page. They apply as follows:

 1. Bodily Injury by Accident. The limit shown for "Bodily Injury by Accident-each accident" is the most the Fund will pay for all damages covered by this Agreement because of bodily injury to one or more Employees in any one accident.
 2. Bodily Injury by Disease. The limit shown for "Bodily Injury by disease-policy limit" is the most the Fund will pay for all damages covered by this Agreement and arising out of bodily injury by disease regardless of the number of Employees who sustain bodily injury by disease. The limit shown for "Bodily Injury by disease-each employee" is the most the Fund will pay for all damages because of bodily injury by disease to any one Employee. Bodily injury by disease does not include disease that results directly from bodily injury by accident.
 3. The Fund will not pay any claims for damages after the Fund has paid the applicable limit of its liability under this Agreement.

6. Exclusions, this coverage does not apply to:

- a) liability assumed under a contract, except with regard to a warranty that a Member's work will be done in a workmanlike manner;
- b) punitive or exemplary damages;
- c) bodily injury to an Employee while employed in violation of law by a Member's executive officers;
- d) any obligation imposed by workers compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law;
- e) bodily injury intentionally caused or aggravated by a Member, its officers, directors, or other persons serving in a supervisory capacity or which is the result of your engaging in conduct equivalent to an intentional tort; however defined, or other tortuous conduct, such that you lose your immunity from civil liability under the workers compensation laws;
- f) bodily injury, including death, occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to, or death of, a citizen or resident of the United States of America or Canada who is temporarily outside these countries if such death or injury arises out of, and in the course and scope of, the employee's employment by a Member;
- g) damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any Employee or any personnel practices, policies, acts or omissions;
- h) bodily injury to any person in work subject to the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950), the Nonappropriated Fund Instrumentalities Act (5 USC Sections 8171-8173), the Outer Continental Shelf Lands Act (43 USC Sections 1331-1356), the Defense Base Act (42 USC Sections 1651-1654), the Federal Coal Mine Health and Safety Act of 1969 (30 USC Sections 901-942), any other

federal works or workmen's compensation law or other federal occupational disease law, or any amendments to these laws;

- i) bodily injury to any person in work subject to the Federal Employers' Liability Act (45 USC Sections 51-060) any other federal laws obligating an employer to pay damages to an employee due to bodily injury arising out of or in the course and scope of employment, or any amendments to those laws;
- j) bodily injury to a master or member of the crew of any vessel;
- k) fines or penalties imposed for violation of federal or state law; and
- l) damages payable under the Migrant and Seasonal Agricultural Workers' Compensation Protection Act (29 USC Sections 1801-1872) and under any other federal law awarding damages for violation of those laws or regulation issued there under, and any amendments to those laws.

7. Conditions. There will be no right of action against the Fund under this Agreement unless:

- a) the Member has complied with all the terms of this Agreement; and
- b) the amount the Member owes has been determined with the Fund's consent or by actual trial and final judgment. This coverage does not give anyone the right to add the Fund as a defendant in an action against a Member to determine the Member's liability.

8. Duties of Members

Each Member is obligated to:

- a) pay premiums when due and as determined by the Fund including allowing the Fund or its designated agents access to information necessary to determine the final premium;
- b) allow the Fund or the Administrator to visit its workplace(s) for purposes of assisting Members in operating in a manner which has the potential to result in lower premium rates; and
- c) to provide a safe workplace as defined by applicable law or the Fund.

Each Member is responsible for any payments in excess of the benefits regularly required by the Florida Workers' Compensation Law, including those required as a result of:

- a) a Member's willful or grossly negligent misconduct;
- b) a Member's employing an Employee whose employment is in violation of any local, state or federal law;
- c) a Member failing to comply with a health or safety law or regulation; or
- d) a Member discharging, threatening to discharge, coercing or otherwise discriminating against any Employee in violation of the Florida Workers' Compensation Law, or any other local, state or federal law. A Member shall promptly reimburse the Fund for any payments made on a Member's behalf, in excess of the benefits regularly provided by such law.

If injury occurs to one of the Member's Employees entitled, or potentially entitled, to benefits under this Agreement, the Member shall:

- a) provide for immediate medical and other services required by applicable law;
- b) promptly provide the Fund, the Administrator or its agents with the names and addresses of the injured persons and witnesses, and other information the Fund may need or require;
- c) provide the Fund the Administrator or its agents with all notices, demands and legal papers related to the injury, claim, proceeding or suit;
- d) cooperate with the Fund and assist the Fund, as the Fund may reasonably request, in the investigation, settlement or defense of any claim, proceeding or suit. No Member shall interfere with the Fund's right to recover payments from others nor shall any Member voluntarily make payments, assume obligations or incur expenses, except at the Member's own cost.

9. Workplace Access

The Fund has the right, but is not obligated, to inspect a Member's workplace at any time. The Fund's inspections are not safety inspections and they relate only to the insurability of the workplaces and the premiums to be charged for workers' compensation. The Fund may provide a Member with reports on the findings of such inspections, and the Fund may also recommend changes that are calculated to reduce risk and which reduce premium. The Fund does not undertake to perform the duty of any person to provide for the health or safety of a Member's Employees or the public. The Fund does not warrant that a Member's workplace is safe or healthful or that it complies with law, regulations, codes or standards. Consequently, neither the Fund nor the Administrator shall be held liable to any person as a direct or indirect result of safety reviews or inspections conducted under this provision. If the coverage period is longer than one year, all provisions regarding coverage will apply as though a new agreement were entered into on each annual anniversary that this Agreement is in force.

10. Coverage Definitions

- a) **Claims Expense** means the litigation cost, interest required by law on awards or judgments and claims investigation or legal expense which can be directly allocated to a specific claim. Claim expenses excludes: salaries and travel expenses of employees, annual retainers, overhead and any fees paid for claims administration.
- b) **Loss** means the amount actually paid by the Fund for regular benefits provided under the workers' compensation law in effect upon the date the accident or diseases exposure occurs. Loss includes:
1. The amount paid by the Fund in settlement of claims for regular benefits under the workers' compensation law;
 2. The amount paid by the Fund in satisfaction of awards or judgments for regular benefits under the workers' compensation law;
 3. Court Costs, interest upon awards and judgments, and allocated investigation, adjustment and legal expenses pertaining to workers' compensation claims. This subparagraph 3 does not include:
 - a) salaries paid to the Member's employees;
 - b) service company fees;
 - c) claims administrator fees.
- c) **Occurrence**
1. Means each occurrence or series of occurrences arising out of any one event.
 2. An occurrence is deemed to end 72 hours after the event commences. Each subsequent 72 hours is deemed to be a separate occurrence.
- d) **Workers' Compensation Law** includes occupational disease law. It includes any amendments to that law which are in effect during the term of the coverage agreement. It does not include the provisions of any law that provides non-occupational disability benefits.

PREMIUM CONTRIBUTION

Each Member shall be individually responsible for paying premiums as provided herein. All premiums for the coverage described in this Agreement will be determined by the Fund's rules, rates, rating plans and classifications. The Fund may change its rules, rates, rating plans and classifications and apply the changes to this coverage.

1. Classifications

The Information Page shows the rate and premium basis for applicable work classifications. A Member's classification is assigned based on an estimate of the exposures of the Member during the coverage period. If the Member's actual exposures are not properly described by those classifications, the Fund will assign proper classifications, rates and premium basis with notification to the Member.

2. Premium

Premium for each classification is determined by multiplying a rate by a premium basis. Remuneration is the most common premium basis. This premium basis includes a payroll and all other remuneration, as defined by applicable Florida Workers' Compensation Law, paid or payable during the applicable period for the services of:

- a) all the Member's Employees engaged in work coverage by this Agreement; and
- b) all other persons engaged in work that could make the Fund liable for the workers' compensation coverage provided by this Agreement. If the Member does not have the payroll records for these persons, the contract price may be used as a premium basis. This paragraph (b) will not apply if the Member gives the Fund proof that the employers of these persons lawfully secured their workers' compensation obligations.

3. Payment

Members shall pay all premiums when due. Failure to properly and timely pay premiums will result in appropriate legal action by the Fund. Should a legal cause of action be filed to collect premiums due, it is agreed that proper venue is the county in which the office of the Administrator is located.

4. Final Premium Determination

The premium shown on the Information page, premium summary, schedules, and endorsements is an estimate. The final premium will be determined after each coverage period ends by using the actual premium basis, proper classifications, experience modifications and rates that lawfully apply to the Member covered by this Agreement. If the final premium is more than the premium a Member has paid to the Fund, the Member must pay the Fund the balance. If the final premium is less than the premium a Member has paid to the Fund, the Fund will refund or credit the balance to the Member. The final premiums will not be less than the highest minimum premium for the governing classification covered by this Agreement. If this Agreement is canceled, final premium will be determined subject to the applicable Florida Workers' Compensation Law.

5. Records

The Member will keep records needed to compute premium and will provide the Fund with copies of those records upon request. Additionally, the Member will permit the Fund to examine and audit all of the Member's records that relate to this Agreement, including ledgers, journals, payroll and disbursement records, and programs for storing and retrieving data. The Fund may conduct the audits during regular business hours during the coverage period and within three years after the coverage period ends. Information developed by audit will be used to determine the final premium. The Administrator as well as insurance rate service organizations have the same rights as the Fund under this provision.

6. Member's Continuing Obligation to Pay Premiums

A Member's failure to pay the full amount of a premium that is due shall be default of their obligation under this Agreement. The default of any Member, or group of Members, shall not relieve any other Member of its obligation to pay premiums as they become due.

In the event of a Member's default, the Board of Trustees or the Administrator may take any lawful action to protect the Fund from loss. If suit is brought against the defaulting Member, the defaulting Member shall be liable to the Fund for the costs of collection, including but not limited to audit costs, court costs and attorneys' fees. The Board of Trustees, or the Administrator acting under the Administrative Agreement, may terminate a defaulting Member.



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
COVERAGE AGREEMENT
SCHEDULE OF OPERATIONS - OTHER WORKPLACES**

Named Covered Party:

Columbia County Board of County Commissioners
P. O. Drawer 1529
Lake City, FL 32056-1529

Coverage Provider

Preferred Governmental Insurance Trust
P. O. Box 958455
Lake Mary, FL 32795-8455

Agreement No.: WC FL1 0121012 15-14

Carrier No. 38849

OTHER WORKPLACES

Columbia County Board of County Commissioners
135 NE Hernando Ave.
Lake City, FL 32055



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
COVERAGE AGREEMENT
PREMIUM DISCOUNT ENDORSEMENT**

Named Covered Party:

Columbia County Board of County Commissioners
P. O. Drawer 1529
Lake City, FL 32056-1529

Coverage Provider

Preferred Governmental Insurance Trust
P. O. Box 958455
Lake Mary, FL 32795-8455

Agreement No.: WC FL1 0121012 15-14

Carrier No. 38849

The premium for this Coverage Agreement and the Agreements, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in item 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

Estimated Eligible Premium

1. <u>State</u>	First	Next	Next	Balance
FL	\$10,000	\$190,000	\$1,550,000	
	-	9.1%	11.3%	12.3%

2. Average percentage discount:

3. Other coverage agreements:

4. If there are no entries in items 1, 2, and 3, of the Schedule see the Premium Discount Endorsement attached to your Agreement number:

This endorsement changes the agreement to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the agreement)

Countersigned by _____



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
 COVERAGE AGREEMENT
 CONTINGENT EXPERIENCE RATING MODIFICATION FACTOR ENDORSEMENT**

Named Covered Party: Columbia County Board of County Commissioners P. O. Drawer 1529 Lake City, FL 32056-1529	Coverage Provider Preferred Governmental Insurance Trust P. O. Box 958455 Lake Mary, FL 32795-8455
Agreement No.: WC FL1 0121012 15-14	Carrier No. 38849

The premium for this coverage agreement will be adjusted by an experience rating modification factor. The factor shown in the schedule is a Contingent Experience Rating Modification Factor based on the appropriate experience data available and replaces any prior experience modification factor. We will issue an endorsement to show a revised factor if appropriate additional experience data becomes available. The contingent factor will apply unless a revised factor is subsequently issued.

Schedule

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy)

Countersigned by _____



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
COVERAGE AGREEMENT
NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT**

Named Covered Party:

Columbia County Board of County Commissioners
P. O. Drawer 1529
Lake City, FL 32056-1529

Coverage Provider

Preferred Governmental Insurance Trust
P. O. Box 958455
Lake Mary, FL 32795-8455

Agreement No.: WC FL1 0121012 15-14

Carrier No. 38849

Experience rating is mandatory for all eligible covered parties. The experience rating modification factor, if any, applicable to this coverage agreement, may change if there is a change in your ownership or in that one or more of the entities eligible to be combined with you for experience rating purposes. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity and other changes provided for in the applicable experience rating plan manual.

You must report any change in ownership to us in writing within 90 days of such change. Failure to report such changes within this period may result in revision of the experience rating modification factor used to determine your premium.

This endorsement changes the agreement to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the agreement.)

PGIT WC 008 (10 06)

Countersigned by _____



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
COVERAGE AGREEMENT
FLORIDA EMPLOYMENT AND WAGE INFORMATION RELEASE ENDORSEMENT**

Named Covered Party:

Columbia County Board of County Commissioners
P. O. Drawer 1529
Lake City, FL 32056-1529

Coverage Provider

Preferred Governmental Insurance Trust
P. O. Box 958455
Lake Mary, FL 32795-8455

Agreement No.: WC FL1 0121012 15-14

Carrier No. 38849

This coverage agreement requires you to release certain employment and wage information maintained by the State of Florida pursuant to federal and state unemployment compensation laws except to the extent prohibited or limited under federal law. By entering into this coverage agreement, you consent to the release of the information. We will safeguard the information and maintain its confidentiality. We will limit use of the information to verifying compliance with the terms of the agreement.

This endorsement changes the agreement to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the agreement)

PGIT WC 009 (10 06)

Countersigned by _____



CLAIM NOTICE

Please notify:

Preferred Governmental Claim Solutions

P.O. Box 958456
Lake Mary, FL 32795-8456

Toll Free: 1-800-237-6617 x 4069

Local: 321-832-1400

Fax : 1-321-832-1717

www.pgcs-tpa.com

There are four ways to report a claim:

- 24/7 Online @ www.pgcs-tpa.com , you must register for this service on the website
- Call 800-237-6617, ext 4069 - during office hours of 8am to 5pm Monday through Friday
- Fax 321-832-1448
- Email to rhumphreys@pgcs-tpa.com

Preferred Governmental Insurance Trust
Agent Member Experience Report

06/07/2016
As Of 05/31/2016

PRIA: Daytona

Columbia BoCC - Columbia County Board Of County Commissioners
2012

WC FL1 0121012 12-11

10/01/2012 To 09/30/2013

Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED]	WCLT	07/01/2013 Closed	07/11/2013 04/01/2014	0.00	5,338.94	12,563.73	187.37	0.00	0.00	18,090.04
227940				0.00	0.00	0.00	0.00	0.00	0.00	0.00
5509: Street & Road Maint. Was climbing down ladder on loader and missed bottom step causing fall Contusion; Multiple Body Parts; Fall or Slip - From Different Level				0.00	5,338.94	12,563.73	187.37	0.00	0.00	18,090.04
[REDACTED]	WCLT	07/11/2013 Open	07/22/2013	0.00	1,021.52	61,604.45	1,142.02	0.00	0.00	63,767.99
228277				0.00	3,830.80	31,482.79	857.98	0.00	0.00	36,171.57
5509: Street & Road Maint. Making a left turn off US90 onto CR245. Truck travelling behind did not s Strain; Multiple Body Parts; Motor Vehicle - Miscellaneous				0.00	4,852.32	93,087.24	2,000.00	0.00	0.00	99,939.56
[REDACTED]	WCLT	07/31/2013 Closed	07/31/2013 06/25/2015	0.00	15,974.73	38,857.57	232.60	0.00	0.00	55,064.90
228486				0.00	0.00	0.00	0.00	0.00	0.00	0.00
8380: Mechanics Auto/Van/Cycle Working on tractor #119 trying to break loose old tie rods that were ruste Strain; Shoulder(s); Strain or Injury By - Misc				0.00	15,974.73	38,857.57	232.60	0.00	0.00	55,064.90
[REDACTED]	WCLT	08/26/2013 Closed	08/26/2013 04/01/2014	0.00	6,120.00	1,911.00	62.80	0.00	0.00	8,093.80
229117				0.00	0.00	0.00	0.00	0.00	0.00	0.00
5509: Street & Road Maint. Was working at landfill inspecting liner installation at Cell IV. Slipped on l Sprain; Knee; Fall or Slip - Slipped, Did Not Fall				0.00	6,120.00	1,911.00	62.80	0.00	0.00	8,093.80
[REDACTED]	WCLT	08/27/2013 Closed	08/27/2013 11/04/2014	0.00	5,529.18	1,411.24	63.24	0.00	0.00	7,003.66
229136				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7704: Firefighters & Drivers Contusion; Foot; Fall or Slip - Miscellaneous				0.00	5,529.18	1,411.24	63.24	0.00	0.00	7,003.66
[REDACTED]	WCMO	10/24/2012 Closed	10/24/2012 03/01/2013	0.00	0.00	1,030.82	93.29	0.00	0.00	1,124.11
222167				0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical EE was coming up stairwell, lost balance and fell forward. injury is right Sprain; Ankle; Fall or Slip - On Stairs				0.00	0.00	1,030.82	93.29	0.00	0.00	1,124.11
[REDACTED]	WCMO	10/26/2012 Closed	11/15/2012 01/30/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00
222709				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7704: Firefighters & Drivers Meth lab exposure Exposure; Lungs; Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00

Preferred Governmental Insurance Trust
Agent Member Experience Report

06/07/2016
As Of 05/31/2016

PRIA: Daytona

Columbia BoCC - Columbia County Board Of County Commissioners
2012

WC FL1 0121012 12-11
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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED] 222697 7704: Firefighters & Drivers Meth lab exposure Exposure; Lungs; Exposure	WCMO	10/26/2012 Closed	11/15/2012 01/30/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 222712 7704: Firefighters & Drivers Meth lab exposure. Exposure; Lungs; Exposure	WCMO	10/26/2012 Closed	11/15/2012 01/30/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 222237 9015: Bldg Oper-Owners (Maintenance) ee was using 6" grinder and the wheel of grinder broke apart and cut sio Laceration; Abdomen to Include Grain; Cut,Puncture,Scrape - Hand Tool, Ut	WCMO	10/26/2012 Closed	10/29/2012 02/13/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	10,050.92 0.00 10,050.92 0.00	212.62 0.00 212.62 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	10,263.54 0.00 10,263.54 0.00
[REDACTED] 222685 7704: Firefighters & Drivers Meth lab exposure. Exposure; Lungs; Exposure	WCMO	10/26/2012 Closed	11/15/2012 01/30/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 222691 7704: Firefighters & Drivers Exposure; Lungs; Exposure	WCMO	10/26/2012 Closed	11/15/2012 01/30/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 222708 7720: Police Officers & Drivers Injured L hand & L knee while attempting to take subject into custody. All Other; Multiple Body Parts; Miscellaneous Causes - Other	WCMO	11/15/2012 Closed	11/15/2012 01/22/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 222998 7720: Police Officers & Drivers Injure R thumb while attempting to help subject get up from the ground. Contusion; Thumb; Struck or Injured By - Struck or Injured, NOC	WCMO	12/01/2012 Closed	12/03/2012 02/04/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED]	WC/MO	12/04/2012 Closed	12/06/2012 02/28/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00
223130				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Was exposed to the fumes while responding to an active meth lab.				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exposure; Body Systems and Multiple Body Systems; Absorption - Ingestion				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WC/MO	12/04/2012 Closed	12/06/2012 02/18/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00
223128				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Was exposed to fumes while responding to an active meth lab.				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exposure; Body Systems and Multiple Body Systems; Absorption - Ingestion				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WC/MO	12/04/2012 Closed	12/06/2012 01/22/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00
223126				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Was exposed to fumes while responding to an active meth lab.				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exposure; Body Systems and Multiple Body Systems; Absorption - Ingestion				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WC/MO	12/04/2012 Closed	12/06/2012 01/15/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00
223129				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Was exposed to the fumes while responding to an active meth lab.				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exposure; Body Systems and Multiple Body Systems; Absorption - Ingestion				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WC/MO	12/13/2012 Closed	12/20/2012 06/27/2013	0.00	0.00	1,125.40	13.46	0.00	0.00	1,138.86
223473				0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical				0.00	0.00	1,125.40	13.46	0.00	0.00	1,138.86
Tripped/fell onto the cart while pushing it, bruised & sore ribcage.				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contusion; Chest (Incl. Ribs, Sternum, & Sp; Fall or Slip - Miscellaneous				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WC/MO	12/14/2012 Closed	12/19/2012 02/20/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00
223448				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
L index finger got stuck w/a needle while assisting inmate.				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Puncture; Finger(s); Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WC/MO	12/28/2012 Closed	12/28/2012 02/28/2014	0.00	0.00	12,378.83	458.74	0.00	0.00	12,837.57
223582				0.00	0.00	0.00	0.00	0.00	0.00	0.00
5509: Street & Road Maint.				0.00	0.00	12,378.83	458.74	0.00	0.00	12,837.57
Severe pain in neck.				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sprain; Neck Soft Tissue; Sideswipe Auto Accident				0.00	0.00	0.00	0.00	0.00	0.00	0.00

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[REDACTED] 224555	WC MO	02/12/2013 Closed	02/12/2013 04/01/2014	Payments Reserves Total Incurred Subro / Salvage	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,867.09 0.00 2,867.09 0.00	74.65 0.00 74.65 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,941.74 0.00 2,941.74 0.00
[REDACTED] 224905	WC MO	02/26/2013 Closed	02/27/2013 05/07/2013	Payments Reserves Total Incurred Subro / Salvage	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,046.90 0.00 2,046.90 0.00	46.76 0.00 46.76 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,093.66 0.00 2,093.66 0.00
[REDACTED] 224813	WC MO	02/26/2013 Closed	02/26/2013 09/17/2013	Payments Reserves Total Incurred Subro / Salvage	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,465.40 0.00 2,465.40 0.00	54.93 0.00 54.93 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,520.33 0.00 2,520.33 0.00
[REDACTED] 224910	WC MO	02/28/2013 Closed	02/28/2013 04/02/2013	Payments Reserves Total Incurred Subro / Salvage	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 225135	WC MO	03/07/2013 Closed	03/08/2013 05/15/2013	Payments Reserves Total Incurred Subro / Salvage	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 225551	WC MO	03/26/2013 Closed	03/27/2013 09/05/2014	Payments Reserves Total Incurred Subro / Salvage	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	803.67 0.00 803.67 0.00	21.00 0.00 21.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	824.67 0.00 824.67 0.00
[REDACTED] 226074	WC MO	04/17/2013 Closed	04/18/2013 10/21/2013	Payments Reserves Total Incurred Subro / Salvage	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	1,381.64 0.00 1,381.64 0.00	9.38 0.00 9.38 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	1,391.02 0.00 1,391.02 0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
226192	WCMO	04/20/2013 Closed	04/23/2013 06/24/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE did traffic stop and she recognized the smell of Meth and discovered Exposure; Body Systems and Multiple Body Systems; Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00
226391	WCMO	04/29/2013 Closed	05/01/2013 06/19/2013	0.00	0.00	0.00	8.20	0.00	0.00	8.20
5509: Street & Road Maint.				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Was operating a mini excavator when it dropped down jarring claimant c Strain; Lower Back Area (Incl. Lumbar &; Strain or Injury By - Misc				0.00	0.00	0.00	8.20	0.00	0.00	8.20
226686	WCMO	05/15/2013 Closed	05/15/2013 10/03/2013	0.00	0.00	1,405.21	4.20	0.00	0.00	1,409.41
7704: Firefighters & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE was on structure fire and he became sick, dizzy, and he was transpor Syncope (Swooning- Fainting- Passing Out- no other; Body Systems and Mui				0.00	0.00	1,405.21	4.20	0.00	0.00	1,409.41
226915	WCMO	05/23/2013 Closed	05/28/2013 04/02/2014	0.00	0.00	3,416.08	78.75	0.00	0.00	3,494.83
6217: Excavation & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE was exiting an excavator machine, as he was exiting the tracks were Strain; Abdomen to include Groin; Fall or Slip - Slipped, Did Not Fall				0.00	0.00	3,416.08	78.75	0.00	0.00	3,494.83
227442	WCMO	06/13/2013 Closed	06/20/2013 12/26/2013	0.00	0.00	3,008.80	115.85	0.00	0.00	3,124.65
8380: Mechanics Auto/Van/Cycle				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Felt pain in L elbow while swinging sledge hammer. Inflammation; Elbow; Miscellaneous Causes - Other				0.00	0.00	3,008.80	115.85	0.00	0.00	3,124.65
227671	WCMO	06/18/2013 Closed	07/01/2013 08/02/2013	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9102: Park Noc- All Employees				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cutting string off mower blade with pocket knife, knife slipped and cut rig Laceration; Lower Arm; Cut,Puncture,Scrape - Hand Tool, Utensil				0.00	0.00	0.00	0.00	0.00	0.00	0.00
227482	WCMO	06/20/2013 Closed	06/21/2013 06/16/2014	0.00	0.00	1,325.34	18.81	0.00	0.00	1,344.15
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
While attempting to arrest a subject, deputy was forced under water, his Contusion; Lower Back Area (Incl. Lumbar &; Struck or Injured By - Struck or				0.00	0.00	1,325.34	18.81	0.00	0.00	1,344.15

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED]	WCMO	07/09/2013 Closed	07/09/2013 10/09/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	1,225.74 0.00 1,225.74 0.00	32.51 0.00 32.51 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	1,258.25 0.00 1,258.25 0.00
5509: Street & Road Maint. While operating a weedeater stepped into a deep hole that was conceal Strain; Lower Back Area (Incl. Lumbar &; Strain or Injury By - Misc											
[REDACTED]	WCMO	07/24/2013 Closed	07/24/2013 08/26/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
228275 7704: Firefighters & Drivers Stortz fitting (pipe fitting) fell and hit ee's right big toe. Contusion; Great Toe; Struck or Injured By - Falling or Flying Object											
[REDACTED]	WCMO	08/17/2013 Closed	08/21/2013 10/24/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
229030 7704: Firefighters & Drivers EE was on a call, the patient tested positive with Bacterial Meningitis, Se All Other; Body Systems and Multiple Body Systems; Exposure											
[REDACTED]	WCMO	08/17/2013 Closed	08/21/2013 02/28/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	6.40 0.00 6.40 0.00	4.20 0.00 4.20 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	10.60 0.00 10.60 0.00
229031 7704: Firefighters & Drivers EE was on a call, the patient tested positive with Bacterial Meningitis, Se All Other; Body Systems and Multiple Body Systems; Exposure											
[REDACTED]	WCMO	09/10/2013 Closed	09/11/2013 10/15/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
229534 8810: Clerical EE was out checking a house at vehicle and stepped to walk around aro Contusion; Body Systems and Multiple Body Systems; Fall or Slip - Into Ope											
[REDACTED]	WCMO	09/19/2013 Closed	09/20/2013 11/25/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
229771 7704: Firefighters & Drivers EE hurt his back and right hip while lifting a patient Contusion; Multiple Body Parts; Strain or Injury By - Lifting											
[REDACTED]	WCMO	09/23/2013 Closed	09/27/2013 10/30/2013	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
229959 8810: Clerical EE was carrying a crate of Books and felt pain in her left wrist Contusion; Wrist Strain or Injury By - Misc											

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WC FL1 0121012 12-11 Policy Totals	Opened	Closed	Total	Payments	Reserves	Gross Incurred	Collections					
	2	47	49	0.00	0.00	0.00	0.00	278,921.78	5,915.54	0.00	0.00	342,814.68
				3,830.80	0.00	61,808.16	0.00	42,296.21	2,313.36	0.00	0.00	48,440.37
								321,217.99	8,228.90	0.00	0.00	391,255.05
								2,859.40	0.00	0.00	0.00	2,859.40

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Fund Year Totals	Opened	Closed	Total	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
Payments				32,490.60	57,977.36	278,921.78	19,153.77	14,517.16	5,910.00	408,970.67
Reserves			64	50,000.00	3,830.80	42,296.21	10,547.73	35,482.84	0.00	142,157.58
Gross Incurred	3	61		82,490.60	61,808.16	321,217.99	29,701.50	50,000.00	5,910.00	551,128.25
Collections				10,293.60	0.00	2,859.40	0.00	0.00	5,323.65	18,476.65

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
238117	WCLT	12/03/2013 Closed	12/05/2013 06/13/2014	38.05 0.00 38.05 0.00	0.00	2,673.00	1,104.21	38.05	0.00	0.00	3,815.26
8380: Mechanics Auto/Van/Cycle EE was moving a table out of the office to clean floor and his left foot hit Contusion; Knee; Strain or Injury By - Twisting											
239043	WCLT	01/16/2014 Open	01/17/2014	374.72 495.80 870.52 0.00	0.00	1,915.30	18,129.73	374.72	0.00	0.00	20,419.75
7704: Firefighters & Drivers EE was fighting a structure fire when a 4x 12 beam fell from the ceiling a Contusion; Skull; Struck or Injured By - Falling or Flying Object											
239107	WCLT	01/21/2014 Closed	01/21/2014 02/04/2015	53.65 0.00 53.65 0.00	0.00	109.15	11,284.39	53.65	0.00	0.00	11,447.19
8810: Clerical Numbness in fingers on both hands, right hand worsen with pain going u All Other; Multiple Body Parts; Miscellaneous Causes - Other											
239556	WCLT	02/06/2014 Closed	02/06/2014 08/14/2015	514.26 0.00 514.26 0.00	0.00	2,622.08	38,846.69	514.26	0.00	0.00	41,983.03
5509: Street & Road Maint. EE was loading a trench box into a trailer and a piece of metal cut his rig Laceration; Finger(s); Cut,Puncture,Scrape - Object Lifted or Handled											
240620	WCLT	03/20/2014 Closed	03/20/2014 04/10/2014	0.00 0.00 0.00 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7704: Firefighters & Drivers Operating gas powered equipment during morning equipment check, he All Other; Body Systems and Multiple Body Systems; Miscellaneous Causes											
240699	WCLT	03/24/2014 Open	03/24/2014	926.14 573.86 1,500.00 0.00	0.00	4,500.20	36,228.36	926.14	0.00	0.00	41,654.70
7720: Police Officers & Drivers Sitting in monitoring room and the back of the chair he was sitting on ca Laceration; Shoulder(s); Striking Against/Stepping On - Object											
241513	WCLT	04/22/2014 Open	04/23/2014	181.69 5.31 187.00 0.00	0.00	1,172.40	28,326.64	181.69	0.00	0.00	29,680.73
5509: Street & Road Maint. Was pulling a limb off cab cover of bucket truck and heard a cracking so Sprain; Upper Arm (Incl. Clavicle & Scap; Strain or Injury By - Pushing or Pull											

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[REDACTED]	WCLT	06/05/2014 Closed	06/06/2014 11/18/2014	1,132.46 0.00 1,132.46 0.00	0.00	1,132.46	1,637.75 0.00 1,637.75	161.23 0.00 161.23	0.00	0.00	2,931.44
5509: Street & Road Maint. Working on King Rd. Trimming right-of-way. Started to crank chain saw w Sprain; Shoulder(s); Strain or Injury By - Misc											2,931.44
[REDACTED]	WCLT	06/23/2014 Closed	06/23/2014 04/06/2016	4,953.02 0.00 4,953.02 0.00	0.00	4,953.02	5,187.54 0.00 5,187.54	392.42 0.00 392.42	0.00	0.00	10,532.98
242935 8380: Mechanics Auto/Van/Cycle Repairing tire on motor grader #46 and changing O ring using tire hamm Strain; Lower Back Area (Incl. Lumbar &; Strain or Injury By - Using Tool											10,532.98
[REDACTED]	WCLT	07/04/2014 Closed	07/04/2014 02/15/2016	8,115.67 0.00 8,115.67 0.00	0.00	8,115.67	4,612.43 0.00 4,612.43	124.60 0.00 124.60	0.00	0.00	12,852.70
243261 7720: Police Officers & Drivers Deputy was connecting a boat trailer to his vehicle and he picked the trai Strain; Lower Back Area (Incl. Lumbar &; Strain or Injury By - Lifting											12,852.70
[REDACTED]	WCLT	07/23/2014 Closed	07/23/2014 12/03/2015	2,685.49 0.00 2,685.49 0.00	0.00	2,685.49	13,471.89 0.00 13,471.89	319.52 0.00 319.52	0.00	0.00	16,476.90
243759 5509: Street & Road Maint. Driver was unloading dirt from dump truck and backed off the edge of an Contusion; Chest (Incl. Ribs, Sternum, & So; Motor Vehicle - Vehicle Upset											16,476.90
[REDACTED]	WCLT	07/29/2014 Closed	08/11/2014 09/07/2015	3,392.61 0.00 3,392.61 0.00	0.00	3,392.61	8,390.02 0.00 8,390.02	187.01 0.00 187.01	0.00	0.00	11,969.64
244177 8380: Mechanics Auto/Van/Cycle EE was removing transmission with help and as they got it about three fe Contusion; Knee; Strain or Injury By - Twisting											11,969.64
[REDACTED]	WCLT	08/14/2014 Closed	08/14/2014 03/30/2016	118,351.92 0.00 118,351.92 0.00	0.00	118,351.92	175,522.36 0.00 175,522.36	3,138.11 0.00 3,138.11	15,223.27 0.00 15,223.27	0.00	312,235.66
244297 8810: Clerical EE was using hand truck to carry boxes of files downstairs on last step h Laceration; Finger(s); Fall or Slip - On Stairs											312,235.66
[REDACTED]	WCMO	10/03/2013 Closed	10/03/2013 11/05/2013	0.00 0.00 0.00 0.00	0.00	0.00	0.00 0.00 0.00	0.00 0.00 0.00	0.00	0.00	0.00
230096 9410: Municipal Employee Making a roof inspection, dog bit left hand which left a scratch that broke Contusion; Hand; Struck or Injured By - Animal or Insect											0.00

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236270 7720: Police Officers & Drivers EE was running during tryouts and when going over wall tripped and fell Contusion; Knee; Fall or Slip - Miscellaneous	WCMO	10/15/2013 Closed	10/21/2013 02/28/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	953.55 0.00 953.55 0.00	29.40 0.00 29.40 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	982.95 0.00 982.95 0.00
236318 5509: Street & Road Maint. Was installing pipe when I reached under pipe to grab soap and pipe hit Contusion; Skull; Striking Against/Stepping On - Misc	WCMO	10/21/2013 Closed	10/22/2013 06/07/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,422.64 0.00 2,422.64 0.00	58.04 0.00 58.04 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,480.68 0.00 2,480.68 0.00
237176 7720: Police Officers & Drivers Stuck by a needle in the R index finger while searching inside a siplog b Puncture; Finger(s); Cut/Puncture,Scrape - Object Lifted or Handled	WCMO	10/24/2013 Closed	10/24/2013 05/06/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	1,655.65 0.00 1,655.65 0.00	21.33 0.00 21.33 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	1,676.98 0.00 1,676.98 0.00
237311 7720: Police Officers & Drivers EE was driving unmarked patrol car, stopped at stop light and was rear- Sprain; Multiple Body Parts; Motor Vehicle - Miscellaneous	WCMO	10/29/2013 Closed	10/29/2013 09/25/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	7,196.60 0.00 7,196.60 0.00	149.83 0.00 149.83 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	7,346.43 0.00 7,346.43 0.00
237346 7704: Firefighters & Drivers While climbing out of tanker 44, ee slipped and fell on his back and scra Contusion; Hand; Fall or Slip - From Ladder or Scaffolding	WCMO	10/31/2013 Closed	10/31/2013 01/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
238084 8810: Clerical Slammed right ring finger in door, cut tip of finger. Laceration; Finger(s); Struck or Injured By - Object Being Lifted or Hand	WCMO	11/25/2013 Closed	12/04/2013 01/06/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
237958 7720: Police Officers & Drivers Injured hands, knees while taking suspect into custody. Contusion; Multiple Body Parts; Struck or Injured By - Struck or Injured, NOC	WCMO	11/27/2013 Closed	11/27/2013 01/03/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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237956	WCMO	11/27/2013 Closed	11/27/2013 01/02/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers Injured hands & knees while taking suspect into custody. Contusion; Multiple Body Parts; Struck or Injured By - Struck or Injured, NOC										
237961	WCMO	11/27/2013 Closed	11/27/2013 01/03/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers Injured hands, elbows, & knees while taking suspect into custody. Contusion; Multiple Body Parts; Struck or Injured By - Struck or Injured, NOC										
237963	WCMO	11/27/2013 Closed	11/27/2013 02/03/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers Injured hands, knees while taking suspect into custody. Contusion; Multiple Body Parts; Struck or Injured By - Struck or Injured, NOC										
238174	WCMO	12/06/2013 Closed	12/09/2013 01/10/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers K9 Training and fell to the ground during exercise causing pain to shoulder Contusion; Multiple Body Parts; Fall or Slip - Miscellaneous										
238688	WCMO	01/01/2014 Closed	01/02/2014 05/06/2014	0.00	0.00	1,118.37	13.03	0.00	0.00	1,131.40
7720: Police Officers & Drivers EE was on patrol when he hit water on US 90, hydroplaned, hit median a Contusion; Thigh; Motor Vehicle - Miscellaneous										
238905	WCMO	01/09/2014 Closed	01/10/2014 05/05/2014	0.00	0.00	301.15	4.20	0.00	0.00	305.35
5509: Street & Road Maint. was helping to remove a railroad rail from a site. A bucket was holding th Contusion; Foot; Struck or Injured By - Falling or Flying Object										
239528	WCMO	01/31/2014 Closed	02/05/2014 03/18/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9102: Park Noc- All Employees Helping with nets, a pipe slipped and hit ee on the head and right arm Contusion; Multiple Body Parts; Struck or Injured By - Object Being Lifted or										

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[REDACTED]	WCMO	02/03/2014 Closed	02/03/2014 09/25/2014	0.00	0.00	5,808.28	115.14	0.00	0.00	5,923.42
239444				0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical				0.00	0.00	5,808.28	115.14	0.00	0.00	5,923.42
MVA. EE struck by vehicle on driver's side door. Headache and neck pa Contusion; Spinal Cord (Neck); Motor Vehicle - Miscellaneous				0.00	0.00	5,808.28	0.00	0.00	0.00	5,808.28
[REDACTED]	WCMO	02/07/2014 Closed	02/10/2014 08/06/2014	0.00	0.00	1,638.28	36.48	0.00	0.00	1,674.76
239546				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7704: Firefighters & Drivers				0.00	0.00	1,638.28	36.48	0.00	0.00	1,674.76
While working on accident scene, stepped on uneven asphalt and twist Sprain; Ankle; Strain or Injury By - Twisting				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	02/21/2014 Closed	02/27/2014 07/14/2014	0.00	0.00	1,523.92	10.78	0.00	0.00	1,534.70
240053				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	1,523.92	10.78	0.00	0.00	1,534.70
EE was opening car door , he slipped and fell into the door hitting his he Concussion; Skull; Fall or Slip - Miscellaneous				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	03/13/2014 Closed	03/14/2014 02/23/2015	0.00	0.00	1,573.70	39.36	0.00	0.00	1,613.06
240440				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	1,573.70	39.36	0.00	0.00	1,613.06
EE rear-ended vehicle that had stalled in travel lane with no headlights o Contusion; Wrist; Striking Against/Stepping On - Object				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	04/04/2014 Closed	04/16/2014 10/02/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
241346				0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical				0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE was exposed to TB , 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	04/04/2014 Closed	04/16/2014 10/03/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
241338				0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical				0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE was exposed to TB , 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
241297				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00

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[REDACTED] 241242 7720: Police Officers & Drivers inmates tested positive for TB, EE was exposed. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/04/2014 10/03/2014	0.00 0.00 0.00 0.00						
[REDACTED] 241248 7720: Police Officers & Drivers EE was exposed to TB, inmates tested positive for TB All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00						
[REDACTED] 241288 7720: Police Officers & Drivers TB exposure while working, Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00						
[REDACTED] 240977 7720: Police Officers & Drivers Exposed to TB All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/04/2014 10/03/2014	0.00 0.00 0.00 0.00						
[REDACTED] 241349 8810: Clerical EE was exposed to TB , 4 female inmates tested positive for TB, All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/16/2014 10/02/2014	0.00 0.00 0.00 0.00						
[REDACTED] 241345 8810: Clerical EE was exposed to TB , 4 female inmates tested positive for TB, All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/16/2014 10/02/2014	0.00 0.00 0.00 0.00						
[REDACTED] 241280 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/03/2014	0.00 0.00 0.00 0.00						

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241304 7720: Police Officers & Drivers TB exposure while working. Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00						
241167 7720: Police Officers & Drivers Exposed to TB, 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/11/2014 10/02/2014	0.00 0.00 0.00 0.00						
241302 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00						
241074 5509: Street & Road Maint. TB exposure. Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/09/2014 10/03/2014	0.00 0.00 0.00 0.00						
241201 7720: Police Officers & Drivers Exposed to TB, 4 female inmates tested pos. for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/11/2014 10/03/2014	0.00 0.00 0.00 0.00						
241305 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00						
241309 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00						

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[REDACTED] 241284 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241171 7720: Police Officers & Drivers Exposed to TB, 4 female inmates tested positive for TB All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/11/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241273 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241598 9015: Bldg Oper-Owners (Maintenance) Exposure to TB All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/28/2014 10/03/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241303 7720: Police Officers & Drivers TB exposure while working. Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241176 7720: Police Officers & Drivers Exposed to TB, 4 female inmates tested positive for TB All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/11/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241237 7720: Police Officers & Drivers inmates tested positive for TB, EE was exposed All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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241291 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241293 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241353 8810: Clerical EE was exposed to TB, 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/16/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241220 7720: Police Officers & Drivers Exposed to TB, inmates tested pos. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241226 7720: Police Officers & Drivers Inmates tested positive, EE exposed to TB All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241354 8810: Clerical EE was exposed to TB, 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/16/2014 10/03/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241301 7720: Police Officers & Drivers TB exposure while working, Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/03/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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241268 8833: Hospital Professional Exposure to TB, 4 inmates tested positive. All Other; Body Systems and Multiple Body Systems; Exposure	WC/MO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241287 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WC/MO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241356 8810: Clerical EE was exposed to TB, 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WC/MO	04/04/2014 Closed	04/16/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241210 7720: Police Officers & Drivers Exposed to TB, inmates tested pos. All Other; Body Systems and Multiple Body Systems; Exposure	WC/MO	04/04/2014 Closed	04/14/2014 10/03/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241218 7720: Police Officers & Drivers Exposed to TB, inmates tested pos. All Other; Body Systems and Multiple Body Systems; Exposure	WC/MO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241207 7720: Police Officers & Drivers Exposed to TB, inmates tested pos. All Other; Body Systems and Multiple Body Systems; Exposure	WC/MO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241233 7720: Police Officers & Drivers Inmates tested positive for TB, EE exposed. All Other; Body Systems and Multiple Body Systems; Exposure	WC/MO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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[REDACTED] 241333 8810: Clerical EE was exposed to TB , 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/16/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241249 7720: Police Officers & Drivers TB exposure while working. Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241216 7720: Police Officers & Drivers Exposed to TB , inmates tested pos. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241214 7720: Police Officers & Drivers Exposed to TB , inmates tested pos. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241269 7720: Police Officers & Drivers Exposed to TB , 4 inmates tested positive. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241277 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/03/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241359 8810: Clerical EE was exposed to TB , 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/16/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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[REDACTED] 241205 7720: Police Officers & Drivers Exposure to TB, inmates tested pos. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241227 7720: Police Officers & Drivers Inmates tested positive for TB, EE was exposed. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241292 7720: Police Officers & Drivers TB exposure while working. Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241270 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/03/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241241 7720: Police Officers & Drivers Inmates tested positive for TB, EE exposed. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/03/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 240979 7720: Police Officers & Drivers Exposure to TB Exposure; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/04/2014 10/03/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 241224 7720: Police Officers & Drivers Exposed to TB, inmates tested pos. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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241299 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241244 7720: Police Officers & Drivers Inmates tested positive for TB, EE was exposed. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/04/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241290 7720: Police Officers & Drivers TB exposure while working. Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241247 7720: Police Officers & Drivers TB exposure. Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241178 8833: Hospital Professional EE exposed to TB, 4 female inmates tested positive for TB All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/11/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
241163 7720: Police Officers & Drivers Exposure to TB, 4 females sent to DOC tested positive for TB All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/11/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	39.33 0.00 39.33 0.00	8.40 0.00 8.40 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	47.73 0.00 47.73 0.00
241282 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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241165 7720: Police Officers & Drivers Exposure to TB, 4 female inmates tested positive for TB All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/11/2014 10/02/2014	0.00 0.00 0.00 0.00						
241198 7720: Police Officers & Drivers EE exposed to TB, 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 04/21/2014	0.00 0.00 0.00 0.00						
241286 7720: Police Officers & Drivers TB exposure while working. Contagious Disease; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/02/2014	0.00 0.00 0.00 0.00						
241271 7720: Police Officers & Drivers EE exposed to TB, inmates tested positive All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/15/2014 10/03/2014	0.00 0.00 0.00 0.00						
241174 7720: Police Officers & Drivers Exposed to TB, 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/11/2014 10/02/2014	0.00 0.00 0.00 0.00						
241357 8810: Clerical EE was exposed to TB, 4 female inmates tested positive for TB. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/16/2014 10/02/2014	0.00 0.00 0.00 0.00						
241203 7720: Police Officers & Drivers TB Exposure, inmates tested pos. All Other; Body Systems and Multiple Body Systems; Exposure	WCMO	04/04/2014 Closed	04/14/2014 10/02/2014	0.00 0.00 0.00 0.00						

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242194	WCMO	05/21/2014 Closed	05/23/2014 08/07/2015	0.00	0.00	2,056.77	104.99	0.00	0.00	2,161.76
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Participating in Routine Dive training. EE developed an ear infection.				0.00	0.00	2,056.77	104.99	0.00	0.00	2,161.76
Infection; Ear(s); Miscellaneous Causes - Other Than Physical Cause o				0.00	0.00	0.00	0.00	0.00	0.00	0.00
242431	WCMO	06/02/2014 Closed	06/02/2014 07/11/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lid down the stairs with L foot under her body.				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contusion; Foot; Fall or Slip - On Stairs				0.00	0.00	0.00	0.00	0.00	0.00	0.00
242545	WCMO	06/04/2014 Closed	06/06/2014 01/08/2015	0.00	0.00	690.30	29.40	0.00	0.00	719.70
7704: Firefighters & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Another co-worker closed the door completely on ee's fingers.				0.00	0.00	690.30	29.40	0.00	0.00	719.70
Fracture; Finger(s); Struck or Injured By - Object Handled by Others				0.00	0.00	0.00	0.00	0.00	0.00	0.00
242742	WCMO	06/10/2014 Closed	06/13/2014 12/15/2014	0.00	0.00	956.20	21.28	0.00	0.00	977.48
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deputy found large mark on his back in arm morning when going off duty.				0.00	0.00	956.20	21.28	0.00	0.00	977.48
Contagious Disease; Multiple Body Parts; Miscellaneous Causes - Other Tha				0.00	0.00	0.00	0.00	0.00	0.00	0.00
243758	WCMO	07/22/2014 Closed	07/23/2014 12/29/2014	0.00	0.00	592.95	9.66	0.00	0.00	602.61
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE was on Livestock call and opened gate for a bull that he had dealt wit				0.00	0.00	592.95	9.66	0.00	0.00	602.61
Laceration; Knee; Fall or Slip - Miscellaneous				0.00	0.00	0.00	0.00	0.00	0.00	0.00
243870	WCMO	07/27/2014 Closed	07/28/2014 01/12/2015	0.00	0.00	1,174.84	50.80	0.00	0.00	1,225.64
7720: Police Officers & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE was leaving the officer's station and her left ankle twisted on the 2nd				0.00	0.00	1,174.84	50.80	0.00	0.00	1,225.64
Sprain; Knee; Strain or Injury By - Misc				0.00	0.00	0.00	0.00	0.00	0.00	0.00
244123	WCMO	08/07/2014 Closed	08/07/2014 07/01/2015	0.00	0.00	1,083.96	46.20	0.00	0.00	1,130.16
8810: Clerical				0.00	0.00	0.00	0.00	0.00	0.00	0.00
While performing normal regular duties, she noticed that having pain in				0.00	0.00	1,083.96	46.20	0.00	0.00	1,130.16
Contusion; Hand; Rubbed or Abraded By - Repetitive Motion				0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED]	WCMO	08/13/2014 Closed	08/13/2014 10/30/2015	0.00	0.00	1,986.32	49.73	0.00	0.00	2,036.05
244248				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7704: Firefighters & Drivers				0.00	0.00	1,986.32	49.73	0.00	0.00	2,036.05
Unrolled hose to attach to fire hydrant to obtain water for truck. Walked t Puncture; Foot; Cut; Puncture; Scrape - Misc				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	08/15/2014 Closed	08/18/2014 01/16/2015	0.00	0.00	5,604.20	149.79	0.00	0.00	5,753.99
244350				0.00	0.00	0.00	0.00	0.00	0.00	0.00
5509: Street & Road Maint.				0.00	0.00	5,604.20	149.79	0.00	0.00	5,753.99
Was sitting on dirt bank along roadway eating lunch. Got up to stretch an Syncope (Swooning- Fainting- Passing Out- no other; Body Systems and Mul				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	08/24/2014 Closed	08/24/2014 08/07/2015	0.00	0.00	880.10	22.94	0.00	0.00	903.04
244540				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	880.10	22.94	0.00	0.00	903.04
suspect struck with laser probes, then CPR performed on suspect by de Exposure; Body Systems and Multiple Body Systems; Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	08/24/2014 Closed	08/24/2014 08/07/2015	0.00	0.00	880.10	22.94	0.00	0.00	903.04
244539				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	880.10	22.94	0.00	0.00	903.04
suspect struck with laser probes, then CPR performed on suspect by de Exposure; Body Systems and Multiple Body Systems; Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	08/24/2014 Closed	08/24/2014 08/07/2015	0.00	0.00	880.10	22.94	0.00	0.00	903.04
244543				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers				0.00	0.00	880.10	22.94	0.00	0.00	903.04
suspect struck with laser probes, then CPR performed on suspect by de Exposure; Hand; Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCRO	02/13/2014 Closed	02/24/2014 03/26/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
239976				0.00	0.00	0.00	0.00	0.00	0.00	0.00
9102: Park Noc- All Employees				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pushing John Deere cart out of mud, slipped and tire ran over right foot. Contusion; Foot; Struck or Injured By - Object Being Lifted or Hand				0.00	0.00	0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCRO	03/17/2014 Closed	03/20/2014 04/24/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240623				0.00	0.00	0.00	0.00	0.00	0.00	0.00
7704: Firefighters & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Did hose testing earlier in the day and were called structure fire, was doi Strain; Lower Back Area (Incl. Lumbar &; Strain or Injury By - Misc				0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED]	WCRO	04/14/2014 Closed	04/14/2014 05/13/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
241223 8810: Clerical				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Twisted left ankle while closing bottom file drawer of a fire proof file cabi										
Sprain; Ankle; Miscellaneous Causes - Other										
[REDACTED]	WCRO	07/03/2014 Closed	07/03/2014 11/05/2014	0.00	0.00	2,766.61	62.73	0.00	0.00	2,829.34
243260 8810: Clerical				0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE slammed his finger in steel door.										
Crushing; Finger(s); Caught In or Between - Object Handled										
[REDACTED]	WCRO	08/30/2014 Closed	09/02/2014 10/02/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
244742 8810: Clerical				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lake City was having a bad storm and the dispatchers were answering p										
Electric Shock; Other Facial Soft Tissue; Contact with Electrical Current										
[REDACTED]	WCRO	08/30/2014 Closed	09/02/2014 10/02/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
244740 8810: Clerical				0.00	0.00	0.00	0.00	0.00	0.00	0.00
While receiving calls at dispatch center during a bad storm, ee heard an										
Electric Shock; Other Facial Soft Tissue; Contact with Electrical Current										
[REDACTED]	WCRO	08/30/2014 Closed	09/02/2014 10/02/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
244748 8810: Clerical				0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lake City was having a bad storm and the dispatchers were answering p										
Electric Shock; Other Facial Soft Tissue; Contact with Electrical Current										
[REDACTED]	WCRO	09/14/2014 Closed	09/22/2014 01/08/2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00
245256 7704: Firefighters & Drivers				0.00	0.00	0.00	0.00	0.00	0.00	0.00
On two separate emergency call that resulting in someone passing and										
No Physical Injury; No Physical Injury; Other										
[REDACTED]	WCRO	09/23/2014 Closed	09/25/2014 10/13/2014	0.00	0.00	0.00	0.00	0.00	0.00	0.00
245377 9015: Bldg Oper-Owners (Maintenance)				0.00	0.00	0.00	0.00	0.00	0.00	0.00
While cleaning a sand blaster, he was taking apart and drop a piece and										
Crushing; Finger(s); Struck or Injured By - Hand Tool or Machine in Use										

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WC FL1 0121012 13-12 Policy Totals	Opened	Closed	Total	Payments	Reserves	Gross Incurred	Collections	387,633.23	7,517.64	15,223.27	0.00	561,997.44
	3	123	126	0.00	1,084.70	14,213.25	0.00	14,213.25	1,074.97	0.00	0.00	16,372.92
				0.00	152,708.00	401,846.48	0.00	401,846.48	8,592.61	15,223.27	0.00	578,370.36
				0.00	0.00	5,808.28	0.00	5,808.28	0.00	0.00	0.00	5,808.28

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Fund Year Totals	Opened	Closed	Total	Payments	Reserves	Gross Incurred	Collections	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
	3	142	145	133,431.41	0.00	133,431.41	2,664.07	151,623.30	1,084.70	14,213.25	1,074.97	0.00	19,000.00	717,117.00
									152,708.00	401,846.48	11,280.76	15,223.27	19,000.00	16,372.92
									0.00	5,808.28	0.00	0.00	18,000.00	733,489.92
														26,472.35

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
██████████ 273816	WCLT	10/02/2014 Closed	10/03/2014 04/18/2016	147.65 0.00 147.65	0.00	1,161.66	16,352.98	0.00	2,562.63	0.00	20,224.92
5509: Street & Road Maint. Dismounting a bulldozer and slipped on wet track hitting his upper left ar Contusion; Upper Arm (incl. Clavicle & Scap; Fall or Slip - Miscellaneous											
██████████ 274042	WCLT	10/13/2014 Closed	10/13/2014 08/10/2015	51.05 0.00 51.05	0.00	412.30	1,888.68	0.00	0.00	0.00	2,352.03
7704: Firefighters & Drivers EE was getting cart out of truck when she felt pain in back and left shoul Strain; Shoulder(s); Strain or Injury By - Lifting											
██████████ 275840	WCLT	12/17/2014 Open	12/17/2014	8,998.39 1,101.61 10,000.00	0.00	10,411.15	91,661.27	8,998.39	5,650.00	0.00	116,620.81
5509: Street & Road Maint. Run over by equipment and broke lower leg Fracture; Lower Leg; Struck or Injured By - Struck or Injured, NOC											
██████████ 277523	WCLT	02/02/2015 Closed	02/25/2015 05/15/2015	16.80 0.00 16.80	0.00	842.00	447.43	16.80	0.00	0.00	1,306.23
7720: Police Officers & Drivers new body armor/vest caused to pinch skin on lower back causing an abs All Other; Lower Back Area (incl. Lumbar & Miscellaneous Causes - Other											
██████████ 277551	WCLT	02/26/2015 Closed	02/26/2015 01/22/2016	121.23 0.00 121.23	0.00	4,061.85	7,038.24	121.23	0.00	0.00	11,221.32
7720: Police Officers & Drivers Fell on wet steps; down to knee causing pain in right knee. All Other; Knee; Fall or Slip - On Stairs											
██████████ 278958	WCLT	04/17/2015 Closed	04/20/2015 11/16/2015	93.92 0.00 93.92	0.00	616.99	2,958.28	93.92	0.00	0.00	3,669.19
7720: Police Officers & Drivers Injuries to face, elbow and hand Sprain; Multiple Body Parts; Miscellaneous Causes - Other											
██████████ 279164	WCLT	04/27/2015 Closed	04/27/2015 10/28/2015	77.55 0.00 77.55	0.00	4,596.24	2,455.29	77.55	0.00	0.00	7,129.08
7704: Firefighters & Drivers felt and heard a pop in lower mid back Strain; Lower Back Area (incl. Lumbar & Strain or Injury By - Lifting											

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
279441 9410: Municipal Employee dead tree fell and hit in the lower back Fracture; Lower Back Area (Incl. Lumbar &; Struck or Injured By - Falling or	WCLT	05/03/2015 Open	05/05/2015	10,700.34 16,052.58 26,752.92 0.00	0.00	10,700.34 16,052.58 26,752.92 0.00	47,020.45 28,887.32 75,907.77 0.00	12,745.85 7,460.61 20,206.46 0.00	7,081.36 4,848.60 11,929.96 0.00	0.00 0.00 0.00 0.00	77,548.00 57,249.11 134,797.11 0.00
279861 9410: Municipal Employee Sharp pain in left shoulder radiating upper arm above elbow Strain; Shoulder(s); Strain or Injury By - Lifting	WCLT	05/20/2015 Closed	05/21/2015 05/17/2016	1,852.40 0.00 1,852.40 0.00	0.00	1,852.40 0.00 1,852.40 0.00	26,704.86 0.00 26,704.86 0.00	381.18 0.00 381.18 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	28,938.44 0.00 28,938.44 0.00
280151 7704: Firefighters & Drivers Was moving the generator back into the truck and felt a pull in lower mid Strain; Lower Back Area (Incl. Lumbar &; Strain or Injury By - Misc	WCLT	06/01/2015 Closed	06/03/2015 10/13/2015	1,753.52 0.00 1,753.52 0.00	0.00	1,753.52 0.00 1,753.52 0.00	3,074.36 0.00 3,074.36 0.00	89.86 0.00 89.86 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	4,917.74 0.00 4,917.74 0.00
282415 6217: Excavation & Drivers While installing a water pipe on October Rd. I came across a large root i Inflammation; Shoulder(s); Strain or Injury By - Welding or Throwing	WCLT	09/01/2015 Closed	09/02/2015 03/30/2016	3,633.89 0.00 3,633.89 0.00	0.00	3,633.89 0.00 3,633.89 0.00	37,843.54 0.00 37,843.54 0.00	582.63 0.00 582.63 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	42,060.06 0.00 42,060.06 0.00
282581 7704: Firefighters & Drivers Was exiting the fire truck, turned to shut the door, felt sharp pain in his R All Other; Shoulder(s); Strain or Injury By - Misc	WCLT	09/09/2015 Open	09/10/2015	5,079.37 0.00 5,079.37 0.00	0.00	5,079.37 0.00 5,079.37 0.00	4,386.66 0.00 4,386.66 0.00	94.35 2.65 97.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	9,560.38 2.65 9,563.03 0.00
282541 8810: Clerical I was trying to get out of the way for the county IT guy to get to my com Fracture; Lower Arm; Fall or Slip - Miscellaneous	WCLT	09/09/2015 Closed	09/09/2015 05/17/2016	3,801.80 0.00 3,801.80 0.00	0.00	3,801.80 0.00 3,801.80 0.00	10,531.52 0.00 10,531.52 0.00	2,911.16 0.00 2,911.16 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	17,244.48 0.00 17,244.48 0.00
282830 9102: Park Noc- All Employees EE was closing facility gate and injured left shoulder Strain; Shoulder(s); Strain or Injury By - Misc	WCLT	09/17/2015 Open	09/21/2015	3,326.73 0.00 6,044.64 0.00	0.00	3,326.73 0.00 6,044.64 0.00	15,426.34 12,668.00 28,094.34 0.00	137.39 1,062.61 1,200.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	18,890.46 16,448.52 35,338.98 0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED] 282924 5509: Street & Road Maint. compartment door fell and hit in the head causing cut to top of head Laceration; Skull; Cut,Puncture,Scrape - Misc	WCLT	09/23/2015 Open	09/23/2015	3,111.09 3,123.50 6,234.59 0.00	0.00	0.00	11,764.94 5,237.20 17,002.14 0.00	356.91 281.10 638.01 0.00	0.00	0.00	15,232.94 8,641.80 23,874.74 0.00
[REDACTED] 274507 7720: Police Officers & Drivers During an incident with inmate (who later had to be baker acted) said in All Other; Finger(s); Miscellaneous Causes - Other	WCMO	10/23/2014 Closed	10/24/2014 02/10/2015	38.33 0.00 38.33 0.00	0.00	0.00	1,741.80 0.00 1,741.80 0.00	0.00	0.00	0.00	1,780.13 0.00 1,780.13 0.00
[REDACTED] 274889 9403: Garbage Collector & Drivers a piece of the tie wire poked me in the left leg just above the knee Puncture; Thigh; Yes	WCMO	11/07/2014 Closed	11/10/2014 10/30/2015	25.20 0.00 25.20 0.00	0.00	0.00	605.10 0.00 605.10 0.00	0.00	0.00	0.00	630.30 0.00 630.30 0.00
[REDACTED] 274897 7720: Police Officers & Drivers Exposure to hepatitis C Exposure; Hand; Exposure	WCMO	11/07/2014 Closed	11/07/2014 10/16/2015	102.87 0.00 102.87 0.00	0.00	0.00	1,245.78 0.00 1,245.78 0.00	0.00	0.00	0.00	1,348.65 0.00 1,348.65 0.00
[REDACTED] 274899 7720: Police Officers & Drivers Exposure to Hepatitis C Exposure; Hand; Exposure	WCMO	11/07/2014 Closed	11/07/2014 07/16/2015	27.08 0.00 27.08 0.00	0.00	0.00	1,033.40 0.00 1,033.40 0.00	0.00	0.00	0.00	1,060.48 0.00 1,060.48 0.00
[REDACTED] 275195 7720: Police Officers & Drivers Suspect resisted arrest and during the fight, Deputy Conger had the sus Exposure; No Physical Injury; Exposure	WCMO	11/11/2014 Closed	11/19/2014 10/07/2015	49.13 0.00 49.13 0.00	0.00	0.00	1,117.98 0.00 1,117.98 0.00	0.00	0.00	0.00	1,167.11 0.00 1,167.11 0.00
[REDACTED] 274943 7720: Police Officers & Drivers Suspect resisted arrest and during the fight, Deputy Ross' right knee imp Contusion; Knee; Striking Against/Stepping On - Misc	WCMO	11/11/2014 Closed	11/11/2014 06/10/2015	63.96 0.00 63.96 0.00	0.00	0.00	2,727.10 0.00 2,727.10 0.00	0.00	0.00	0.00	2,791.06 0.00 2,791.06 0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED] 275147 9410: Municipal Employee N/A Laceration; Thigh; Cut,Puncture,Scrape - Misc	WCMO	11/18/2014 Closed	11/18/2014 08/03/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,354.25 0.00 2,354.25 0.00	54.93 0.00 54.93 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,409.18 0.00 2,409.18 0.00
[REDACTED] 275228 7720: Police Officers & Drivers During PT portion of SWAT training I twisted my knee (right) Strain; Knee; Strain or Injury By - Twisting	WCMO	11/19/2014 Closed	11/20/2014 04/22/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,437.49 0.00 2,437.49 0.00	72.50 0.00 72.50 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,509.99 0.00 2,509.99 0.00
[REDACTED] 275381 7720: Police Officers & Drivers D/S Latimer exited his patrol vehicle to detain a fleeing suspect. D/S Lati Abrasion; Knee; Fall or Slip - Miscellaneous	WCMO	11/27/2014 Closed	12/01/2014 10/07/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,786.30 0.00 2,786.30 0.00	65.04 0.00 65.04 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,851.34 0.00 2,851.34 0.00
[REDACTED] 275388 7720: Police Officers & Drivers Officer scenario plastic BB pellet hit bottom front tooth breaking tooth off. All Other; Mouth; Struck or Injured By - Falling or Flying Object	WCMO	12/01/2014 Closed	12/01/2014 04/22/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 275505 5509: Street & Road Maint. I Bent over to load broken asphalt into gradall bucket. When I stood up I Laceration; Skull; Striking Against/Stepping On - Misc	WCMO	12/02/2014 Closed	12/03/2014 06/15/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,029.70 0.00 2,029.70 0.00	48.70 0.00 48.70 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	2,078.40 0.00 2,078.40 0.00
[REDACTED] 275698 8810: Clerical I was walking to ice machine in back of building. I Stepped off of carpet o Contusion; Foot; Fall or Slip - Miscellaneous	WCMO	12/02/2014 Closed	12/11/2014 04/15/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	1,667.55 0.00 1,667.55 0.00	70.66 0.00 70.66 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	1,738.21 0.00 1,738.21 0.00
[REDACTED] 275794 Lost footing getting onto parade float. Strained right foot. Strain; Foot; Fall or Slip - From Different Level	WCMO	12/13/2014 Closed	12/16/2014 04/28/2016	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	443.25 0.00 443.25 0.00	16.80 0.00 16.80 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	460.05 0.00 460.05 0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
275800 9410: Municipal Employee taking pin from concrete wall with hammer and crowbar when hammer b All Other; Shoulder(s); Struck or Injured By - Struck or Injured, NOC	WCMO	12/15/2014 Closed	12/16/2014 02/19/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	320.04 0.00 320.04 0.00	12.60 0.00 12.60 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	332.64 0.00 332.64 0.00
276819 7720: Police Officers & Drivers Bat tried to bite finger through bag, while assisting in catch bats in the gy All Other; Finger(s); Struck or Injured By - Animal or Insect	WCMO	01/13/2015 Closed	01/30/2015 10/30/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	9,131.66 0.00 9,131.66 0.00	191.42 0.00 191.42 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	9,323.08 0.00 9,323.08 0.00
276575 9102: Park Noc- All Employees Hooking chain to light pole, poll rolled snatching chain into thumb of left Puncture; Thumb; Struck or Injured By - Struck or Injured, NOC	WCMO	01/20/2015 Closed	01/22/2015 02/19/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
276902 8810: Clerical another vehicle ran red light and hit EE's truck, causing a stiff back and Strain; Lower Back Area (incl. Lumbar &; Motor Vehicle - Collision with Movi	WCMO	02/02/2015 Open	02/03/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	5,862.41 1,637.59 7,500.00 0.00	151.84 148.16 300.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	6,014.25 1,785.75 7,800.00 0.00
277199 5509: Street & Road Maint. mixing concrete and concrete dust caused reaction on skin of right forea Exposure; Lower Arm; Miscellaneous Causes - Other	WCMO	02/11/2015 Closed	02/13/2015 09/08/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	868.24 0.00 868.24 0.00	4.20 0.00 4.20 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	872.44 0.00 872.44 0.00
277401 9102: Park Noc- All Employees went to start pressure washer and scraped/cut middle finger on right han Laceration; Finger(s); Cut,Puncture,Scrape - Misc	WCMO	02/17/2015 Closed	02/23/2015 11/17/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	320.84 0.00 320.84 0.00	21.00 0.00 21.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	341.84 0.00 341.84 0.00
2789099 9410: Municipal Employee paper cut to left eye Laceration; Eye(s); Cut,Puncture,Scrape - Misc	WCMO	02/18/2015 Open	04/17/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	3,007.58 492.42 3,500.00 0.00	81.99 218.01 300.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	3,089.57 710.43 3,800.00 0.00

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277882	WCMO	03/06/2015 Closed	03/10/2015 10/30/2015	0.00	0.00	341.00	12.60	0.00	0.00	353.60
8810: Clerical hit right knee on corner of desk. Contusion; Knee; Striking Against/Stepping On - Misc				0.00	0.00	0.00	0.00	0.00	0.00	0.00
278127	WCMO	03/19/2015 Closed	03/19/2015 04/23/2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5509: Street & Road Maint. sharpening pocket knife, slipped and cut left middle finger Laceration; Finger(s); Struck or Injured By - Struck or Injured, NOC				0.00	0.00	0.00	0.00	0.00	0.00	0.00
279116	WCMO	04/23/2015 Closed	04/24/2015 06/19/2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers injured right knee and lower leg. Tender causing pain and numbness All Other; Knee; Miscellaneous Causes - Other				0.00	0.00	0.00	0.00	0.00	0.00	0.00
280102	WCMO	05/28/2015 Closed	06/02/2015 10/08/2015	0.00	0.00	316.53	18.55	0.00	0.00	335.08
9102: Park Noc- All Employees hit right wrist on metal/equipment and has three abrasions Laceration; Wrist; Miscellaneous Causes - Other				0.00	0.00	0.00	0.00	0.00	0.00	0.00
280114	WCMO	06/01/2015 Closed	06/02/2015 12/16/2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7704: Firefighters & Drivers blood exposure to face, arms and upper body Exposure; Multiple Upper Extremities; Miscellaneous Causes - Other				0.00	0.00	0.00	0.00	0.00	0.00	0.00
280212	WCMO	06/05/2015 Closed	06/05/2015 09/27/2015	0.00	0.00	364.00	8.40	0.00	0.00	372.40
9410: Municipal Employee Employee put right foot on chair to tie his shoe, the chair slipped and he Abrasion; Shoulder(s); Fall or Slip - Miscellaneous				0.00	0.00	0.00	0.00	0.00	0.00	0.00
280291	WCMO	06/09/2015 Closed	06/10/2015 09/01/2015	0.00	0.00	364.00	8.40	0.00	0.00	372.40
9102: Park Noc- All Employees Employee was cutting material with knife and slipped and cut his thumb Laceration; Thumb; Cut,Puncture,Scrape - Hand Tool, Utensil				0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Claimant Claim #	Claim Type	Occur Date	Reported Closed	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
280426	WCMO	06/15/2015 Closed	06/16/2015 04/28/2016	0.00	0.00	1,569.90	33.45	0.00	0.00	1,603.35
7704: Firefighters & Drivers stepped off the side of the fire engine, felt a pull/strain in my left knee Strain; Knee; Strain or Injury By - Misc				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	1,569.90	33.45	0.00	0.00	1,603.35
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
280714	WCMO	06/25/2015 Closed	06/26/2015 09/29/2015	0.00	0.00	90.00	20.38	0.00	0.00	110.38
9410: Municipal Employee Front half of right foot went into a landfill compactor hole and right knee t Strain; Knee; Fall or Slip - Miscellaneous				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	90.00	20.38	0.00	0.00	110.38
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
280738	WCMO	06/28/2015 Closed	06/29/2015 09/29/2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7720: Police Officers & Drivers EE was conducting a K9 training and was inadvertently bitten on left inde Laceration; Finger(s); Dog Bite/K9				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
280882	WCMO	07/02/2015 Closed	07/06/2015 10/05/2015	0.00	0.00	254.90	46.76	0.00	0.00	301.66
9410: Municipal Employee Employee was bitten by a dog while at code enforcement call. Puncture; Lumbar and/or Sacral Vertebrae; Struck or Injured By - Animal or I				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	254.90	46.76	0.00	0.00	301.66
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
280879	WCMO	07/04/2015 Closed	07/06/2015 02/09/2016	0.00	0.00	959.98	23.27	0.00	0.00	983.25
8810: Clerical Employee was taking a 911 call and lightning came through the handset Electric Shock; Body Systems and Multiple Body Systems; Contact with Elec				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	959.98	23.27	0.00	0.00	983.25
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
280888	WCMO	07/04/2015 Closed	07/06/2015 08/10/2015	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical EE was taking a 911 call and lightning came through the headset that w Electric Shock; Ear(s); Contact with Electrical Current				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
281001	WCMO	07/09/2015 Closed	07/10/2015 01/12/2016	0.00	0.00	1,538.34	29.85	0.00	0.00	1,568.19
5509: Street & Road Maint. EE was passing a cut piece of galvanized threaded piping over his head Foreign Body; Eye(s); Miscellaneous Causes - Foreign Matter(Body) in Ey				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	1,538.34	29.85	0.00	0.00	1,568.19
				0.00	0.00	0.00	0.00	0.00	0.00	0.00

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281130	WC MO	07/14/2015 Closed	07/15/2015 01/12/2016	0.00	0.00	348.39	29.20	0.00	0.00	377.59
5509: Street & Road Maint. With the help of another worker, the two were unloading concrete parkin Fracture; Finger(s); Struck or Injured By - Object Handled by Others				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	348.39	29.20	0.00	0.00	377.59
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
281432	WC MO	07/24/2015 Closed	07/27/2015 10/06/2015	0.00	0.00	38.58	33.95	0.00	0.00	72.53
8810: Clerical Employee injured top of right foot while leaping over table Contusion; Foot; Strain or Injury By - Jumping				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	38.58	33.95	0.00	0.00	72.53
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
281544	WC MO	07/30/2015 Open	07/31/2015	0.00	0.00	7,894.34	103.20	0.00	0.00	7,997.54
9410: Municipal Employee Unwinding water hose to clean off equipment, wasp nest behind hose an Laceration; Elbow; Struck or Injured By - Animal or Insect				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	605.66	296.80	0.00	0.00	902.46
				0.00	0.00	8,500.00	400.00	0.00	0.00	8,900.00
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
282298	WC MO	08/25/2015 Closed	08/28/2015 01/19/2016	0.00	0.00	662.31	19.79	0.00	0.00	682.10
7720: Police Officers & Drivers EE responded to 633 Brandon Dr. in reference to a disturbance, while E Puncture; Thigh; Struck or Injured By - Animal or Insect				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	662.31	19.79	0.00	0.00	682.10
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
282423	WC MO	09/02/2015 Closed	09/02/2015 01/22/2016	0.00	0.00	1,948.32	19.00	0.00	0.00	1,967.32
7720: Police Officers & Drivers EE was called to check out a restaurant, there was a propane gas leak, All Other; Body Systems and Multiple Body Systems; Absorption - Ingestion				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	1,948.32	19.00	0.00	0.00	1,967.32
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
282580	WC MO	09/05/2015 Closed	09/10/2015 02/09/2016	0.00	0.00	2,065.26	42.39	0.00	0.00	2,107.65
7720: Police Officers & Drivers Was exposed to poison ivy, causing extreme swelling & pain to the L leg Inflammation; Lower Leg; Exposure				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	2,065.26	42.39	0.00	0.00	2,107.65
				0.00	0.00	0.00	0.00	0.00	0.00	0.00
283084	WC MO	09/29/2015 Closed	09/30/2015 01/28/2016	0.00	0.00	17,957.12	1,000.33	1,000.90	0.00	19,958.35
7720: Police Officers & Drivers EE became dizzy, profuse sweating, nauseous and coughing. Heart atta All Other; Heart; Miscellaneous Causes - Other				0.00	0.00	0.00	0.00	0.00	0.00	0.00
				0.00	0.00	17,957.12	1,000.33	1,000.90	0.00	19,958.35
				0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED] 275365 7720: Police Officers & Drivers Walking down stairs and fell hurting elbow Contusion; Elbow; Fall or Slip - From Different Level	WCRO	11/22/2014 Closed	11/26/2014 01/06/2015	0.00 0.00 0.00 0.00						
[REDACTED] 275744 9102: Park Noc- All Employees Employee was using a T post driver and the driver slipped off the top of t Contusion; Skull; Struck or Injured By - Hand Tool or Machine in Use	WCRO	12/11/2014 Closed	12/12/2014 01/12/2015	0.00 0.00 0.00 0.00						
[REDACTED] 276038 7704: Firefighters & Drivers working rescue and at time was not known patient was HIV positive. Pati Exposure; Chest (Incl. Ribs, Strenum, & So; Miscellaneous Causes - Other T	WCRO	12/29/2014 Closed	12/30/2014 01/16/2015	0.00 0.00 0.00 0.00						
[REDACTED] 276995 8810: Clerical while on driving exam, repeated hard stopping and quick acceleration str Sprain; Neck Soft Tissue; Strain or Injury By - Misc	WCRO	02/05/2015 Closed	02/05/2015 03/10/2015	0.00 0.00 0.00 0.00						
[REDACTED] 277542 7704: Firefighters & Drivers While at rescue was loading stretcher in ambulance and felt a suction fe All Other; Lower Back Area (Incl. Lumbar & Miscellaneous Causes - Other	WCRO	02/26/2015 Closed	02/26/2015 03/23/2015	0.00 0.00 0.00 0.00						
[REDACTED] 279027 7720: Police Officers & Drivers fell down landing on arm and back All Other; Multiple Body Parts; Fall or Slip - On Stairs	WCRO	04/21/2015 Closed	04/21/2015 05/28/2015	0.00 0.00 0.00 0.00						
[REDACTED] 279829 7704: Firefighters & Drivers the binding hose came up and striking on the right side of face and busti All Other; Multiple Body Parts; Strain or Injury By - Misc	WCRO	05/19/2015 Closed	05/20/2015 06/19/2015	0.00 0.00 0.00 0.00						

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
280251 8810: Clerical was closing the file cabinet and got my ring and middle finger tips caught All Other; Finger(s); Struck or Injured By - Struck or Injured, NOC	WCRO	06/08/2015 Closed	06/08/2015 07/13/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
280386 5509: Street & Road Maint. EE was getting out of pickup truck to pick up MOT sign and stepped in h All Other; Neck Soft Tissue; Miscellaneous Causes - Other	WCRO	06/09/2015 Closed	06/15/2015 07/17/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
281336 7704: Firefighters & Drivers I rolled my right ankle on the edge of the concrete where it meets the gra Sprain; Ankle; Striking Against/Stepping On - Stationary Object	WCRO	07/22/2015 Closed	07/23/2015 08/26/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
281677 7720: Police Officers & Drivers EE was assisting a stabbing victim and she grabbed a hold of her. the vi Exposure; Multiple Body Parts; Exposure	WCRO	07/28/2015 Closed	08/05/2015 09/29/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
281746 7704: Firefighters & Drivers Cleaning out the bays by blowing them out, got something in Left eye. Foreign Body; Eye(s); Miscellaneous Causes - Foreign Matter(Body) in Ey	WCRO	08/06/2015 Closed	08/07/2015 09/29/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
282421 5509: Street & Road Maint. Traveling on US 441 towards I-75 when a truck was coming off the off ra Contusion; Chest (Incl. Ribs, Sternum, & So; Motor Vehicle - Collision with M	WCRO	09/01/2015 Closed	09/02/2015 10/08/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
282505 7704: Firefighters & Drivers Arrived on scene of a motor vehicle accident involving a semi carrying bi All Other; Body Systems and Multiple Body Systems; Exposure	WCRO	09/02/2015 Closed	09/04/2015 10/14/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
282420 8380: Mechanics AutoVan/Cycle I was moving tires in the tire shop and felt a sting on upper left arm just a Puncture; Upper Arm (Incl. Clavicle & Scap; Struck or Injured By - Animal or	WCRO	09/02/2015 Closed	09/02/2015 10/14/2015	0.00 0.00 0.00 0.00						
282907 9102: Park Noc- All Employees Foreign object blew into his R eye while lifting trash bag out of trash bin. Foreign Body; Eye(s); Miscellaneous Causes - Foreign Matter(Body) in Ey	WCRO	09/23/2015 Closed	09/23/2015 10/28/2015	0.00 0.00 0.00 0.00						
283185 9102: Park Noc- All Employees MVA-Dump truck hit left front tire.. No injury All Other; No Physical Injury; Miscellaneous Causes - Other	WCRO	09/30/2015 Closed	10/02/2015 11/04/2015	0.00 0.00 0.00 0.00						
WC FL1 0121012 14-13 Policy Totals	Opened	Closed	Total	0.00	55,361.33	355,968.28	29,253.69	16,294.89	0.00	456,878.19
	8	65	73	0.00	31,482.84	84,094.89	10,571.55	9,198.60	0.00	135,347.88
				0.00	86,844.17	440,063.17	39,825.24	25,493.49	0.00	592,226.07
				0.00						

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Fund Year Totals	Opened	Closed	Total	Payments	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
	11	82	93	35,163.64	55,361.33	355,968.28	30,783.49	16,294.89	8,000.00	501,571.63	
				Reserves 6,237.74	31,482.84	84,094.89	10,571.55	9,198.60	0.00	141,585.62	
				Gross Incurred 41,401.38	86,844.17	440,063.17	41,355.04	25,493.49	8,000.00	643,157.25	
				Collections 14,514.78	0.00	0.00	0.00	0.00	8,000.00	22,514.78	

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
283329 9410: Municipal Employee right thumb, wrist, forearm and little knols on wrists from repetitive use of All Other; Wris(s) & Hand(s); Strain or Injury By - Using Tool	WCLT	10/05/2015 Closed	10/08/2015 04/21/2016	110.21 0.00 110.21 0.00	0.00	1,926.12	10,938.46	110.21	0.00	0.00	12,974.79
284284 9410: Municipal Employee a piece of glass punctured rubber boot on right foot, cutting foot. Laceration; Foot; Cut/Puncture,Scrape - Broken Glass	WCLT	10/19/2015 Open	10/21/2015	780.66 3,453.44 5,449.14 6,229.80	0.00	3,421.59	50,889.50	0.00	3,453.44	0.00	58,545.19
286293 8810: Clerical Making an inspection of interior of home. Tripped on wall support board, All Other; Shoulder(s); Fall or Slip - Miscellaneous	WCLT	01/08/2016 Open	01/08/2016	204.83 479.64 684.47	0.00	4,200.00	11,373.67	0.00	0.00	0.00	11,578.50
287221 7704: Firefighters & Drivers Working a brush fire in a residential area and was bit by a dog on back o Puncture; Knee; Dog Bite/K9	WCLT	02/10/2016 Open	02/10/2016	142.41 257.59 400.00	0.00	0.00	9,421.60	0.00	0.00	0.00	9,564.01
283140 5509: Street & Road Maint. Cutting tree with chain saw when tree rolled onto left knee pinning leg to Contusion; Knee; Struck or Injured By - Object Being Lifted or Hand	WCMO	10/01/2015 Closed	10/01/2015 03/31/2016	4.20 0.00 4.20	0.00	0.00	193.00	0.00	0.00	0.00	197.20
284349 9410: Municipal Employee changing light bulb, bulb broke and a piece of glass got in left eye Foreign Body; Eye(s); Miscellaneous Causes - Foreign Matter(Body) in Ey	WCMO	10/23/2015 Closed	10/23/2015 03/31/2016	26.76 0.00 26.76	0.00	0.00	1,097.11	0.00	0.00	0.00	1,123.87
285475 8810: Clerical EE tripped and fell, hitting the right side of head, near the temple, hard o All Other; Lower Leg; Fall or Slip - On Same Level	WCMO	12/09/2015 Closed	12/09/2015 03/31/2016	15.59 0.00 15.59	0.00	0.00	861.81	0.00	0.00	0.00	877.40

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Claimant Claim #	Claim Type	Occur Date	Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED]	WCMO	01/10/2016	Open	02/11/2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
287268					Reserves							0.00
7704: Firefighters & Drivers					Total Incurred			1,500.00	300.00	0.00	0.00	1,800.00
EE was making entry to a working structure fire when sheet rock came l					Subro / Salvage			1,500.00	300.00	0.00	0.00	1,800.00
Burn; Neck Soft Tissue; Burn or Scald - Contact with Hot Objects or Substa								0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	01/12/2016	Open	01/15/2016	0.00	0.00	0.00	2,515.95	72.35	0.00	0.00	2,588.30
286497					Reserves			984.05	127.65	0.00	0.00	1,111.70
9410: Municipal Employee					Total Incurred			3,500.00	200.00	0.00	0.00	3,700.00
EE was working in area near field bleachers, tripped on bleachers. EE c					Subro / Salvage			0.00	0.00	0.00	0.00	0.00
Abrasion; Knee; Fall or Slip - Miscellaneous								0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	01/13/2016	Closed	02/02/2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
286960					Reserves			0.00	0.00	0.00	0.00	0.00
7704: Firefighters & Drivers					Total Incurred			0.00	0.00	0.00	0.00	0.00
while dismounting cab of T45, Left foot slipped/missed the tank step. Bo					Subro / Salvage			0.00	0.00	0.00	0.00	0.00
Sprain; Knee; Fall or Slip - Miscellaneous								0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	01/18/2016	Closed	01/19/2016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
286598					Reserves			0.00	0.00	0.00	0.00	0.00
9410: Municipal Employee					Total Incurred			0.00	0.00	0.00	0.00	0.00
16' piece of 2x4 came out of the pile hitting bottom of left window, breaki					Subro / Salvage			0.00	0.00	0.00	0.00	0.00
Laceration; Finger(s); Cut; Puncture; Scrape - Misc								0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	02/23/2016	Open	02/24/2016	0.00	0.00	0.00	203.24	29.61	0.00	0.00	232.85
287629					Reserves			796.76	70.39	0.00	0.00	867.15
9410: Municipal Employee					Total Incurred			1,000.00	100.00	0.00	0.00	1,100.00
EE stepped off the machine (bulldozer) to clean wire from tracks and sle					Subro / Salvage			0.00	0.00	0.00	0.00	0.00
Puncture; Foot; Cut; Puncture; Scrape - Misc								0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	03/04/2016	Open	03/04/2016	0.00	0.00	0.00	1,369.52	34.22	0.00	0.00	1,403.74
287840					Reserves			3,630.48	165.78	0.00	0.00	3,796.26
8380: Mechanics Auto/Van/Cycle					Total Incurred			5,000.00	200.00	0.00	0.00	5,200.00
R hand little finger laceration while cleaning a wheel.					Subro / Salvage			0.00	0.00	0.00	0.00	0.00
Laceration; Finger(s); Cut; Puncture; Scrape - Object Lified or Handled								0.00	0.00	0.00	0.00	0.00
[REDACTED]	WCMO	03/20/2016	Open	03/21/2016	0.00	0.00	0.00	905.86	20.20	0.00	0.00	926.06
288243					Reserves			2,094.14	179.80	0.00	0.00	2,273.94
9410: Municipal Employee					Total Incurred			3,000.00	200.00	0.00	0.00	3,200.00
Walked into double doors that were locked, injuring nose.					Subro / Salvage			0.00	0.00	0.00	0.00	0.00
All Other; Nose; Struck or Injured By - Struck or Injured, NOC								0.00	0.00	0.00	0.00	0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
[REDACTED] 289996 9410: Municipal Employee while sorting recyclables, right hand started hurting/burning/cramping an All Other; Multiple Body Parts; Miscellaneous Causes - Other Than Physical	WCMO	05/16/2016 Open	05/19/2016	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 5,000.00 5,000.00 0.00	0.00 200.00 200.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 5,200.00 5,200.00 0.00
[REDACTED] 283234 7704: Firefighters & Drivers felt an extreme headache, so did my partner. Since the station has had All Other; Multiple Body Parts; Miscellaneous Causes - Other	WCRO	10/05/2015 Closed	10/06/2015 11/04/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 283229 7704: Firefighters & Drivers Started getting headache, checked a/c handler, mold was found All Other; Multiple Body Parts; Miscellaneous Causes - Other	WCRO	10/05/2015 Closed	10/06/2015 11/04/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 285091 9410: Municipal Employee Getting off a muddy machine, lost footing and fell, scraping left shin and Contusion; Shoulder(s); Fall or Slip - Miscellaneous	WCRO	11/19/2015 Closed	11/19/2015 12/22/2015	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 285244 7704: Firefighters & Drivers EE responded to three vehicle accident. EE was walking through median Strain; Knee; Strain or Injury By - Twisting	WCRO	11/20/2015 Closed	11/25/2015 01/19/2016	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 285353 7704: Firefighters & Drivers Stepped in a hole and rolled right ankle Sprain; Ankle; Strain or Injury By - Misc	WCRO	12/03/2015 Closed	12/03/2015 01/19/2016	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
[REDACTED] 289002 9410: Municipal Employee Traveling on SR 47 N. Traffic slowed and came to a stop. Driver behind All Other; No Physical Injury; Motor Vehicle - Miscellaneous	WCRO	04/18/2016 Open	04/18/2016	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00

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Claimant Claim #	Claim Type	Occur Date Status	Reported Closed	Payments Reserves Total Incurred Subro / Salvage	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
289659	WCRO	05/10/2016 Open	05/10/2016		0.00	0.00	0.00	0.00	0.00	0.00	0.00
8810: Clerical					0.00	0.00	0.00	0.00	0.00	0.00	0.00
EE was opening file drawer went to move files down further and somethi Strain; Shoulder(s); Strain or Injury By - Pushing or Pulling											
WC FL1 0121012 15-14 Policy Totals					0.00	5,347.71	89,769.72	1,441.04	3,453.44	0.00	100,011.91
		Opened	Closed	Payments Reserves	0.00	7,231.41	26,875.44	7,229.99	6,546.56	0.00	47,883.40
		11	11	Gross Incurred	0.00	12,579.12	116,645.16	8,671.03	10,000.00	0.00	147,895.31
				Collections	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Fund Year Totals	Opened	Closed	Total	Payments	Reserves	Gross Incurred	Collections	Loss	Indemnity	Medical	Expense	Legal	Deductible	Total
	15	16	31											
				928.76	5,347.71	89,769.72	1,441.04	3,453.44	0.00	100,940.67				
				27,950.00	7,231.41	26,875.44	7,404.99	6,546.56	5,000.00	81,008.40				
				28,878.76	12,579.12	116,645.16	8,846.03	10,000.00	5,000.00	181,949.07				
				0.00	0.00	0.00	0.00	0.00	0.00	0.00				0.00

CLASS	EMPLOYEE COUNT	ESTIMATED EMPLOYEE PAYROLL
5509 Street or Road Maintenance	69	1,817,702.00
6217 Excavation & Drivers	13	300,768.00
7704 Firefighters & Drivers	60	2,309,100.00
8380 Automobile Service Repair	6	175,413.00
8742 Salespersons/Collectors/MSGRS	26	1,063,376.00
8810 Clerical	182	6,445,547.00
8820 Attorney-All Empl & Clerical	1	118,800.00
9015 Buildings-Owner or Lessee	22	579,409.00
9102 Park NOC Employees & Drivers	11	276,882.00
9402 Street Cleaning & Drivers	5	58,090.00
9410 Municipal NOC	5	229,033.00
TOTALS	400	13,374,120.00