

# 2025 FINAL/BOUND Proposal



## Line(s) of Business:

- Automobile (HNOA Only)
- Property
- Crime
- Management Liability
- General/Professional Liability
- Excess Liability
- Cyber Liability
- Workers Compensation

Central Florida Regional Workforce  
DBA CareerSource Central Florida

Effective Date:

05/31/2025  
06/01/2025

Proposal Date:  
5/19/2025



AssuredPartners

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## Service Team

Assured Partners is committed to not only meeting your unique business demands, but to exceeding your expectations for a world-class risk management partner. We know you value:

- A personal relationship with an increased access to your account team
- State of the art market knowledge and expertise
- Enhanced claims advocacy
- Quicker, more streamlined process (e.g., claims filing, certificate issuance)
- Additional service offerings can also be accessed at [www.assuredpartners.com](http://www.assuredpartners.com)

The following is your Assured Partners Service Team:

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Agent/VP

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**Dee Dee Williams**  
Account Manager

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**(407) 562-2475**

## Named Insured Schedule

Named Insured	Relationship	FEIN
Central Florida Regional Workforce, Inc.	First Named Insured	59-3396497
DBA CareerSource Central Florida	DBA	N/A

## Location Schedule

Address	Description	Building Value	Contents Value	BI/EE	Total Insured Value
390 N Orange Ave	Office Highrise	\$ -	\$325,000.00		\$ 325,000.00
1209 West Airport Boulevard	Office Strip Suite	\$ -	\$325,550.00		\$ 325,550.00
5784 South Semoran Boulevard	Office Strip Suite	\$ -	\$336,150.00		\$ 336,150.00
1800 Denn John Lane	College Building	\$ -	\$335,600.00		\$ 335,600.00
9909 US Hwy 441	Office Strip Suite	\$ -	\$282,750.00		\$ 282,750.00
9401 W Colonial Drive, ste 403	Mall Unit (Zone A)	\$ -	\$499,300.00		\$ 499,300.00
100 West Lucerne Circle, Ste 201	Office		\$75,000.00		\$ 75,000.00
<b>TOTAL</b>				\$ -	<b>\$ 2,179,350.00</b>

# Renewal Financial Summary

## EXPOSURES

		Expiring	Renewal	Δ	
Property	TIV	\$ 2,205,050	\$ 2,179,350	\$ (25,700)	-1%
Property	Rate	\$ 0.8325	\$ 0.88320	\$ 0.0507	6%
General Liability/Professional Liab	Operating Budget	\$ 40,000,000.00	\$ 30,000,000.00	\$ (10,000,000.00)	-25%
Crime	# of Employees	190.00	184.00	(6.00)	-3%
Umbrella	Based on Underlying Premiums			0	0%
Automobile	No Vehicles/HNOA Only	-	-	0	0%
Workers' Compensation	Payrolls	16,000,000	12,800,000	\$ (3,200,000.00)	-20%
Workers' Compensation	Experience Modifier	0.62	0.78	\$ 0.16	26%
Workers' Compensation	Composite Rate	0.6133	0.7439	\$ 0.13	21%
Cyber				0	0%

## PREMIUMS INCLUDING TERRORISM, TAXES AND FEES

	Carrier	Expiring	Renewal	Δ	
Property	Florida Insurance Trust	\$ 20,744.48	\$ 20,502.75	\$ (241.73)	-1%
General/Professional Liability	Florida Insurance Trust	\$ 33,612.23	\$ 38,657.51	\$ 5,045.28	15%
Workers' Compensation	Florida Insurance Trust	\$ 99,604.00	\$ 96,647.00	\$ (2,957.00)	-3%
Automobile	Florida Insurance Trust	\$ 817.27	\$ 939.86	\$ 122.59	15%
Crime	Florida Insurance Trust/ Hiscox	\$ 3,154.59	\$ 3,360.47	\$ 205.88	7%
Excess Liability	Florida Insurance Trust	\$ 14,255.66	\$ 16,393.31	\$ 2,137.65	15%
Management Liab (D&O, EPLI)	Federal Insurance Co / Chubb	\$ 23,297.67	\$ 23,297.67	\$ -	0%
Cyber	Continental Casualty Company/CNA	\$ 3,911.73	\$ 3,422.00	\$ (489.73)	-13%
<b>TOTAL PREMIUM</b>		<b>\$ 199,398</b>	<b>\$ 203,220.57</b>	<b>\$ 3,822.94</b>	<b>2%</b>

AUTOMOBILE COVERAGE	Florida Insurance Trust Annualized Expiring	Florida Insurance Trust Renewal	Comparison
	06/01/2024-06/01/2025	06/01/2025-06/01/2026	
<b>Carrier AM Best Rating</b>			
Liability - CSL (Higher Limits of Liability May be Available)	\$1,000,000	\$1,000,000	0%
Personal Injury Protection	N/A	N/A	
Uninsured/Underinsured Motorist	N/A	N/A	
Medical Payments	N/A	N/A	
Hired & Non-Owned Auto Liability	N/A	N/A	
Hired Auto Physical Damage	N/A	N/A	
Rental Reimbursement	N/A	N/A	
Roadside Assistance	N/A	N/A	
Newly Acquired Coverage	N/A	N/A	
Terrorism	N/A	N/A	
<b>Symbols</b>			
Automobile Liability- Combined Single Limit	8,9	8,9	
<b>Deductibles</b>			
Collision	N/A	N/A	
Hired Auto Comprehensive	N/A	N/A	
Hired Auto Collision	N/A	N/A	
Premium	\$805.19	\$925.97	15%
FIT Risk Management Fee	\$12.08	\$13.89	
State Taxes & Fees			
<b>Total Auto Premium</b>	<b>\$817.27</b>	<b>\$939.86</b>	15%

## Quote Comparison Summary

PROPERTY	Florida Insurance Trust at inception	Florida Insurance Trust Renewal	Comparison
	06/01/2024-06/01/2025	06/01/2025-06/01/2026	
<b>Carrier AM Best Rating</b>			
- Florida Insurance Trust	N/A		
- Reinsurance with Lloyds of London	A XV		
<b>Total Insured Values</b>	<b>\$2,205,050</b>	<b>\$2,179,350</b>	<b>-1%</b>
<b>Catastrophe Limits (Shared with Members)</b>			
- All Other Perils & Combined Maximum Wind	\$100,000,000	\$100,000,000	<b>0%</b>
- Flood	\$25,000,000	\$25,000,000	
- Earthquake/Earth Movement	\$25,000,000	\$25,000,000	
- Terrorism & Sabotage	\$50,000	\$50,000	
- Terrorism & Sabotage Liability	\$5,000,000	\$5,000,000	
- Active Shooter & Malicious Attack	\$5,000,000	\$5,000,000	
<b>Description of Property</b>	<b>Stated Value With 110% Margin Clause</b>	<b>Stated Value With 10% Margin Clause</b>	
Building	\$0	\$0	
Personal Property	\$2,205,050	<b>\$2,179,350</b>	
Business Income & Extra Expense	\$0	\$160,000	
<b>Total Insured Values (Client Ultimately Determines Values Insured)</b>	<b>\$2,205,050</b>	<b>\$2,339,350</b>	<b>6%</b>
Coinsurance	N/A	N/A	
Building & Business Personal Property Valuation	Replacement Cost	Replacement Cost	
Business Income & Extra Expense (Time Element) Valuation	Actual Loss Sustained	Actual Loss Sustained	



## Quote Comparison Summary

Deductibles (Per Occurrence Unless Otherwise Stated)			
All Other Perils & Equipment Breakdown	\$5,000	\$5,000	
- Electronic Data Processing, Contractors	\$1,000	\$1,000	
- Equipment Breakdown - AOP	\$5,000	\$5,000	
Habitational - All other Perils	\$5,000	\$5,000	
Time Element	24 Hour Waiting Period	24 Hour Waiting Period	
Earthquake/Earth Movement	\$50,000	\$50,000	
Flood	\$25,000	\$25,000	
Excess Flood over NFIP	\$500,000	\$500,000	
Named Windstorm - Zone 1 Monroe, Miami-Dade, Broward, Palm Beach	5%, Subject to a Minimum of \$25,000 Per Occurrence	5%, Subject to a Minimum of \$25,000 Per Occurrence	
Named Windstorm - Zone 2 Bay, Brevard, Charlotte, Citrus, Collier, Dixie, Duval, Escambia, Flagler, Franklin, Gulf, Hernando, Hillsborough, Indian River, Jefferson, Lee, Levy, Manatee, Martin, Nassau, Okaloosa, Pasco, Pinellas, St. Johns, St. Lucie, Santa Rosa, Sarasota, Taylor, Wakulla, & Walton	5%, Subject to a Minimum of \$25,000 Per Occurrence	5%, Subject to a Minimum of \$25,000 Per Occurrence	
<b>Named Windstorm - Zone 3</b> All <b>Remaining Counties</b> not listed in Zone 1 or 2	5%, Subject to a Minimum of \$25,000 Per Occurrence	5%, Subject to a Minimum of \$25,000 Per Occurrence	
All Other Wind (Zone 2 & 3)	<b>\$10,000</b>	<b>\$10,000</b>	
Terrorism & Sabotage	\$10,000	\$10,000	
Terrorism & Sabotage Liability	\$10,000	\$10,000	
Active Shooter & Malicious Attack	\$0	\$0	
<b>Subject to a 75% Hurricane Season Minimum Earned Premium. Minimum outside Hurricane Season is 35%</b>			
<b>Cancellation: 30 Day Notice of Cancellation Except for Non-Payment of Premium is 10 days.</b>			

## Quote Comparison Summary

SubLimits (including but not limited to)			
Accidental Contamination Costs	\$2,500,000	\$2,500,000	
Accounts Receivable	Included	Included	
Automobile Physical damage (While on Premises only, not being driven)	\$5,000,000	\$5,000,000	
Business Interruption/Rental Income (Combined)	\$25,000,000	\$25,000,000	
Civil or Military Authority (24 Hour waiting period)	Included	Included	
Claim Preparation Expenses	\$1,000,000	\$1,000,000	
Commissions, Profits & Royalties	\$25,000,000	\$25,000,000	
Contingent Business Interruption/Rental Income/Extra Expense	\$2,500,000	\$2,500,000	
Contractors' Equipment	Included	Included	
Course of Construction (Valued under \$25,000,000)	\$25,000,000	\$25,000,000	
Data Reproduction Costs	\$10,000,000	\$10,000,000	
Debris Removal	Included	Included	
Demolition & Increase cost of construction (parts A, B & C)	25,000,000	25,000,000	
Electronic Data & Media	\$25,000,000	\$25,000,000	
Equipment Breakdown	Included	Included	
Errors & Omissions	\$10,000,000	\$10,000,000	
Extended Period of Indemnity	365 Days	365 Days	
Expediting Costs	\$15,000,000	\$15,000,000	
Extra Expense	\$25,000,000	\$25,000,000	
Fine Arts	\$1,000,000	\$1,000,000	
Fire Brigade Charges	Included	Included	
Ingress/Egress (Actual loss Sustained, 24 Hour waiting period)	Included	Included	
Leaseholder Interest	Included	Included	
Miscellaneous Unnamed Locations	\$10,000,000	\$10,000,000	
Mold, Mildew or Fungus (Resultant, Aggregate)	\$500,000	\$500,000	
Newly Acquired Property (90 days reporting)	\$25,000,000	\$25,000,000	
Outdoor Property (Scheduled only)	Included	Included	
Personal Property outside of the USA	\$500,000	\$500,000	
Professional Fees	Included	Included	
Rental Insurance	Included	Included	
Off-Premises Service Interruption (2 Hour waiting Period) Incl Extra Exp	\$5,000,000	\$5,000,000	
Spoilage	Included	Included	
Trees, Shrubs, Plans & Lawns	\$2,500,000	\$2,500,000	
Transit	\$2,500,000	\$2,500,000	
Valuable Papers	Included	Included	

## Quote Comparison Summary

Policy Limits (Shared between all FIT Members)			
Terrorism & Sabotage Coverage	\$50,000,000	\$50,000,000	
Business Interruption Sublimit	\$50,000,000	\$50,000,000	
Civil or Military Authority Sublimit (Subject to 30 days & 1 Mile)	\$1,000,000	\$1,000,000	
Debris Removal Expenses Sublimit	\$250,000	\$250,000	
Decontamination Costs Excluding NCBR Sublimit	\$250,000	\$250,000	
Errors & Omissions Sublimit	\$10,000,000	\$10,000,000	
Electronic Data Processing Media Sublimit	\$25,000,000	\$25,000,000	
Extended Period of Indemnity Sublimit	365 Days	365 Days	
Ingress/Egress Sublimit (subject to 30 Days & 1 Mile)	\$1,000,000	\$1,000,000	
Preservation of Property Sublimit	\$250,000	\$250,000	
Relocation Expense Sublimit	\$250,000	\$250,000	
Service Interruption Sublimit (Subject to 30 Dyas & 1 Mile)	\$5,000,000	\$5,000,000	
Transit Sublimit	\$2,500,000	\$2,500,000	
Valuable Papers Sublimit	\$250,000	\$250,000	
Accounts Receivable Sublimit	\$250,000	\$250,000	
Automatic Coverage Sublimit (Subject to 30 Days)	\$25,000,000	\$25,000,000	
Commissions, Profits & Royalties Sublimit	\$1,000,000	\$1,000,000	
Contingent Business Interruption- Named Suppliers/Customers Sublimit	\$2,500,000	\$2,500,000	
Contingent Business Interruption- UnNamed Suppliers/Customers Sublimit	\$2,500,000	\$2,500,000	
Delay in Startup Costs Sublimit	\$250,000	\$250,000	
Fire Protective Systems Sublimit	\$10,000	\$10,000	
Green Building Additional Expense Sublimit	\$250,000	\$250,000	
Key & Lock Expense Sublimit	\$250,000	\$250,000	
Landscaping Sublimit	\$1,000,000	\$1,000,000	
Miscellaneous Unnamed Locations Sublimit	\$10,000,000	\$10,000,000	
Newly Acquired Locations Sublimit	\$1,000,000	\$1,000,000	
Property In the Course of Construction Sublimit	\$25,000,000	\$25,000,000	
Rental Income Sublimit	\$50,000,000	\$50,000,000	
Soft Costs Sublimit	\$250,000	\$250,000	
Deductible	\$10,000	\$10,000	

## Quote Comparison Summary

Terrorism & Sabotage Liability Coverage	\$5,000,000	\$5,000,000	
Waiting Period	0 Hours	0 Hours	
Deductible	\$10,000	\$10,000	
Active Shooter & Malicious	\$5,000,000	\$5,000,000	
Additional Security Measures Sublimit	\$250,000	\$250,000	
Counseling Sublimit	\$250,000	\$250,000	
Public Relations Costs Sublimit	\$250,000	\$250,000	
Miscellaneous Crisis Management Expenses Sublimit	\$250,000	\$250,000	
Waiting Period	0 Hours	0 Hours	
Deductible	0	0	
Premium	\$19,474.63	\$19,247.65	-1%
FIT Management Fee	\$977.73	\$288.71	
Surplus Lines Taxes & Fees	\$292.12	\$966.38	
<b>Total Property Premium</b>	<b>\$20,744.48</b>	<b>\$20,502.74</b>	<b>-1%</b>
100% Total Insured Value (TIV)	\$2,339,350	<b>\$2,179,350</b>	-7%
Average Rate per \$100 TIV	\$0.8325	\$0.8832	6%

GENERAL & PROFESSIONAL LIABILITY	Florida Insurance Trust Annualized Expiring	Florida Insurance Trust Renewal	Comparison
	06/01/2024-06/01/2025	06/01/2025-06/01/2026	
<b>Carrier AM Best Rating</b>			
- Florida Insurance Trust	N/A		
- Markel Global ReInsurance Company			
<b>Higher Limits of Liability May be Available</b>			
<b>General Liability</b>			
General Liability Occurrence Limit	\$1,000,000	\$1,000,000	
General Liability Aggregate Limit	\$3,000,000	\$3,000,000	
Products/Completed Operations Aggregate	\$3,000,000	\$3,000,000	
Personal & Advertising Injury	\$1,000,000	\$1,000,000	
Damage to Rented Premises Limit	\$1,000,000	\$1,000,000	
Medical Payments Limit	\$10,000	\$10,000	
Policy Form	Occurrence	Occurrence	
Defense costs	Outside Limit	Outside Limit	
<b>Professional Liability</b>			
Professional Liability Occurrence Limit	\$1,000,000	\$1,000,000	
Professional Liability Aggregate Limit	\$2,000,000	\$2,000,000	
Policy Form	Occurrence	Occurrence	
Defense costs	Outside limit	Outside limit	
<b>Physical Abuse &amp; Molestation Liability</b>			
Sexual Abuse/Molestation Occurrence Limit	\$1,000,000	\$1,000,000	
Sexual Abuse/Molestation Aggregate Limit	\$2,000,000	\$2,000,000	
Policy form	<b>Claims-Made</b>	<b>Claims-Made</b>	
Retroactive Dates	<b>6/1/2024</b>	<b>6/1/2024</b>	
Defense costs	Inside limit	Inside limit	

<b>Employee Benefits Liability</b>			
Employee Benefits Liability Occurrence Limit	\$1,000,000	\$1,000,000	
Employee Benefits Liability Aggregate Limit	\$3,000,000	\$3,000,000	
Policy Form	Claims Made	Claims Made	
Retroactive Dates	8/30/2007	8/30/2007	
Defense Costs	Outside limit	Outside limit	
<b>Retentions</b>			
General Liability	\$0	\$0	
Professional Liability	\$0	\$0	
Physical Abuse & Molestation Liability	\$0	\$0	
Employee Benefits	\$1,000	\$1,000	
GL/PL Premium	\$33,118.45	\$38,086.22	15%
FIT Risk Management Fee	\$496.78	\$571.29	
Surplus Lines Taxes & Fees			
<b>Total GL/PL Premium</b>	<b>\$33,615.23</b>	<b>\$38,657.51</b>	<b>15%</b>

EXCESS LIABILITY	Florida Insurance Trust Expiring	Florida Insurance Trust Renewal	Difference
	06/01/2024-06/01/2025	06/01/2025-06/01/2026	
<b>Carrier AM Best Rating</b>			
Policy Limit (Higher Limits of Liability May be Available)	\$4,000,000	\$4,000,000	
In Excess of	Underlying schedule	Underlying schedule	
Policy Form	Occurrence	Occurrence	
Retroactive Date	Follows Form	Follows Form	
<b>Retentions</b>			
Self Insured Retention			
Premium	\$14,044.39	\$16,151.04	15%
Broker Risk Management Fee	\$210.67	\$242.27	
Surplus Lines Taxes & Fees			
<b>Total Excess Premium</b>	<b>\$14,255.06</b>	<b>\$16,393.31</b>	15%
<b>Underlying Insurance</b>			
<b>Commercial General Liability</b>			
Bodily Injury/Property Damage: Each Occurrence	\$ 1,000,000.00	\$ 1,000,000.00	
General Aggregate	\$ 3,000,000.00	\$ 3,000,000.00	
Products/Completed Operations Aggregate	\$ 3,000,000.00	\$ 3,000,000.00	
Personal & Advertising Injury	\$ 1,000,000.00	\$ 1,000,000.00	
<b>Business Automobile Liability</b>			
Combined Single Limit Liability	\$ 1,000,000.00	\$ 1,000,000.00	

DIRECTORS & OFFICERS	Federal Insurance Co Annualized Expiring	Federal Insurance Co Renewal	Gliihuhqfh#
	05/31/2024-05/31/2025	05/31/2025-05/31/2026	
Carrier AM Best Rating			
Combined Maximum Aggregate	\$2,000,000	\$2,000,000	
Directors & Officers			
Aggregate	\$2,000,000	\$2,000,000	
Additional Limit of Liability Dictated for Executives	\$500,000	\$500,000	
Sublimit for Member Inquiry Coverage	\$500,000	\$500,000	
Sublimit for Tax Matters	\$100,000	\$100,000	
Prior & Pending Litigation Date	5/31/2015	5/31/2015	
Defense	Inside Limit	Inside Limit	
D&O Endorsements			
Pre Approval Counsel Endorsement - Baker & Hostetler with Preapproved Rate of Pays	Included	Included	
Absolute Bodily Injury or Property Damage Exclusion Endorsement	Included- Clarified	Included- Clarified	
Absolute Professional Services E & O (All Insuring Clauses) Exclusion Endorsement	Included	Included	
<b>D&amp;O Retentions</b>			
D&O Insuring clause 1	\$0		
D&O Insuring clause 2	\$25,000		
D&O Insuring clause 3	\$25,000		



<b>Employment Practices Liability</b>			
Aggregate	\$1,000,000	\$1,000,000	
Sublimit for all 3rd party Claims each Policy year	Included	Included	
Prior & Pending Litigation Date	5/31/2015	5/31/2015	
Defense	Inside Limit	Inside Limit	
<b>EPLI Endorsements</b>			
Sex Abuse Exclusion Endorsement	Included	Included	
Sexual Behavior Exclusion for Third Party Matters Endorsement	Included	Included	
Workplace Violence Expenses (with Sublimit) Endorsement	\$100,000	\$100,000	
Absolute Bodily Injury or Property Damage (with Carveback) Exclusion Endorsement	Included - Clarified	Included - Clarified	
Loss Prevention Endorsement (Blanket)	Included	Included	
Biometric Information Privacy Matter Exclusion Endorsement	<b>Added</b>	<b>Included</b>	
<b>EPLI Retentions</b>			
Employment Practices Liability	\$25,000	\$25,000	
Third Party Liability	\$25,000	\$25,000	
Mass or Class Action	\$25,000	\$25,000	

<b>Fiduciary Liability</b>			
Aggregate			
Sublimit for HIPAA/HITECH Penalties	\$1,000,000	\$1,000,000	
Sublimit for PPACA Penalties	\$25,000	\$25,000	
Sublimit for Section 4975 IRC Excise Tax	\$25,000	\$25,000	
Sublimit for 502(C) Penalties	\$25,000	\$25,000	
Sublimit for Canadian Penalties	\$250,000	\$250,000	
Sublimit for Volunatry Program Notice Coverage	\$250,000	\$250,000	
Penalty Suite Additional Sublimit of Liability	\$100,000	\$100,000	
Sublimit for Failure to Enroll Loss and Defense Costs	\$50,000	\$50,000	
Prior and Pending Date	5/31/2015	5/31/2015	
Defense	Inside Limit	Inside Limit	
<b>Fiduciary Retentions</b>			
Each Claim	\$0	\$0	
Voluntary Program Notice Coverage	\$0	\$0	
Mass or Class Action	\$0	\$0	
<b>Sublimits/Endorsements</b>			
Duty to Defend (Company or Insured)	Company	Company	
D&O Consent to Settle/Option to Tender Defense	50/50	50/50	
Privacy Data Breach	Excluded	Excluded	
Wage & Hour Coverage	Excluded	Excluded	
Sexual Abuse & Molestation (1st & 3rd Party)	Excluded	Excluded	
Defense Costs	Inside Limit	Inside Limit	
Management Liability Premium	\$23,067.00	\$23,067.00	0%
FIGA Assesment	\$230.67	\$230.67	0%
Surplus Lines Taxes & Fees			
<b>Total Premium</b>	<b>\$23,297.67</b>	<b>\$23,297.67</b>	<b>0%</b>

CRIME COVERAGE	Florida Insurance Trust Annualized Expiring	Florida Insurance Trust Renewal	Difference
	06/01/2024-06/01/2025	06/01/2025-06/01/2026	
<b>Carrier AM Best Rating</b>			
<b>Aggregate Occurrence Limit</b>	<b>\$2,000,000</b>	<b>\$2,000,000</b>	
Employee Theft	\$2,000,000	\$2,000,000	
Third Parties' Property	\$2,000,000	\$2,000,000	
ERISA (Per Plan)	\$2,000,000	\$2,000,000	
Forgery of Checks	\$2,000,000	\$2,000,000	
Forgery of Payment Cards	\$2,000,000	\$2,000,000	
Money Orders & Counterfeit Currency	\$2,000,000	\$2,000,000	
Theft/Robbery - Inside premises	\$2,000,000	\$2,000,000	
Theft/Robbery - Outside Transit	\$2,000,000	\$2,000,000	
Computer Fraud	\$2,000,000	\$2,000,000	
Funds Transfer Fraud	\$2,000,000	\$2,000,000	
Cyber Deception	\$100,000	\$100,000	
<b>Retentions</b>			
Employee Theft	\$10,000	\$10,000	
Third Parties' Property	\$10,000	\$10,000	
ERISA (Per Plan)	\$0	\$0	
Forgery of Checks	\$10,000	\$10,000	
Forgery of Payment Cards	\$10,000	\$10,000	
Money Orders & Counterfeit Currency	\$10,000	\$10,000	
Theft/Robbery - Inside premises	\$10,000	\$10,000	
Theft/Robbery - Outside Transit	\$10,000	\$10,000	
Computer Fraud	\$10,000	\$10,000	
Funds Transfer Fraud	\$10,000	\$10,000	
Cyber Deception	\$10,000	\$10,000	

Pemium	\$3,107.97	\$3,310.81	
FIT Risk Management Fee	\$46.62	\$49.66	
Surplus Lines Taxes & Fees			
<b>Total Premium</b>	<b>\$3,154.59</b>	<b>\$3,360.47</b>	<b>7%</b>

CYBER LIABILITY	Continental Casualty Annualized Expiring	Continental Casualty Renewal	Difference
	05/31/2024-05/31/2025	05/31/2025-05/31/2026	
<b>Carrier AM Best Rating</b>			
Policy Aggregate (Higher Limits of Liability May be Available)	\$1,000,000	\$1,000,000	
<b>Third Party Liability Insuring Agreements</b>			
Network Security and Privacy	\$1,000,000	\$1,000,000	
Privacy Regulation Proceeding	\$1,000,000	\$1,000,000	
PCI DSS Liability Loss	\$250,000	\$250,000	
<b>First Party Loss Insuring Agreements</b>			
Privacy Event Response	\$1,000,000	\$1,000,000	
Extortion	\$1,000,000	\$1,000,000	
Cyber Crime			
Telephone Fraud Loss	\$250,000	\$250,000	
Data Restoration	\$1,000,000	\$1,000,000	
Network Restoration (including Bricking)	\$1,000,000	\$1,000,000	
Business Interruption and Network Failure			
Business Income Loss	\$1,000,000	\$1,000,000	
Dependent Business Income Loss	\$1,000,000	\$1,000,000	
Reputational Harm Loss	\$250,000	\$250,000	
<b>Coverage Extensions Sublimits</b>			
Forensic Accounting Costs	\$100,000	\$100,000	
<b>Waiting Periods</b>			
Business Waiting Period	10 Hours	10 Hours	
Dependent Business Waiting Period	10 Hours	10 Hours	
Reputational Harm Waiting Period	14 Days	14 Days	

<b>Coverage Terms</b>			
Carrier Status (Admitted or Non-Admitted)	Admitted	Admitted	
Policy Form (Claims Made or Occurrence)	Claims Made	Claims Made	
Hammer Clause - Option to settle	80/20	80/20	
Retroactive Date	5/31/2015	5/31/2015	
<b>Retentions</b>			
<b>Third Party Liability Insuring Agreements</b>			
Network Security and Privacy	\$10,000	\$10,000	
Privacy Regulation Proceeding	\$10,000	\$10,000	
PCI DSS Liability Loss	\$10,000	\$10,000	
<b>First Party Loss Insuring Agreements</b>			
Privacy Event Response	\$10,000	\$10,000	
Extortion	\$10,000	\$10,000	
Cyber Crime			
Telephone Fraud Loss	\$10,000	\$10,000	
Data Restoration	\$10,000	\$10,000	
Network Restoration (including Bricking)	\$10,000	\$10,000	
Business Interruption and Network Failure			
Business Income Loss	\$10,000	\$10,000	
Dependent Business Income Loss	\$10,000	\$10,000	
Reputational Harm Loss	\$10,000	\$10,000	
<b>Coverage Extensions Sublimits</b>			
Forensic Accounting Costs	\$10,000	\$10,000	
<b>Waiting Periods</b>			
Business Waiting Period	10 Hours	10 Hours	
Dependent Business Waiting Period	10 Hours	10 Hours	
Reputational Harm Waiting Period	14 Days	14 days	

<b>Premium</b>			
Annual Premium	\$3,873.00	\$3,388.00	-13%
FIGA Assessment	\$38.73	\$34.00	
Surplus Lines Taxes & Fees			
<b>Total Premium</b>	<b>\$3,911.73</b>	<b>\$3,422.00</b>	-13%

<b>Added Exclusions to Renewal Policy Term</b>			
Amend Critical Infrastructure Failure Exclusion Endorsement added this year as it is now mandatory and non-negotiable	N/A	Applied to renewal	
Amend War Exclusion Endorsement added this year as it is now mandatory and non-negotiable per our underwriting guidelines.	N/A	Applied to renewal	

## Workers' Compensation & Employers' Liability

Class Codes	Classification Description	Payroll	Composite Rate	Premium
8810	Clerical	\$ 3,200,000	0.7439	\$ 23,805
8864	Social Services Organization	\$ 9,600,000	0.7439	\$ 71,414
	<b>Gross Total Payrolls</b>	<b>\$ 12,800,000</b>		<b>\$ 95,219.20</b>

Premium Adjustment	Premium
Manual Premium	\$ 95,219.20
Increased Employers Liability	Included in Composite Rate
Experience Modifier	0.78% Included in Composite Rate
<b>Total Estimated Annual Premium</b> <i>Subject to Audit</i>	<b>\$ 95,219.00</b>
FIT Risk Management Fee	\$ 1,428.00
<b>Total Estimated Annual Premium</b>	<b>\$ 96,647.00</b>

### Workers' Compensation (Part One - Item 3.A. of the policy)

Policy applies to the Workers' Compensation Law of the states listed:

### Employers' Liability Limit (Part Two - Item 3.B. of the policy)

Policy applies to work in each state listed in Item 3.A.

Bodily Injury by Accident (Each Accident)	<b>\$2,000,000</b>
Bodily Injury by Disease (Policy Limit)	<b>\$2,000,000</b>
Bodily Injury by Disease (Each Employee)	<b>\$2,000,000</b>

### Other States Insurance (Part Three - Item 3.C. of the policy)

All states except ND, OH, WA, WY and State(s) designated in Item 3.A.

Policy applies to the states, if any, listed here:



## Payment Plan and Subjectivities

### Payment Plan

Please review the premium payment terms as set forth in this quote proposal. We will not be responsible for any consequences that may arise from any delay or failure by you to pay the amount payable by the indicated date.

<u>Line of Coverage</u>	<u>Carrier</u>	<u>Billing</u>
All	Multiple	Full Pay or Premium Financing

### Subjectivities

<u>Coverage</u>	<u>Subject To</u>

# Statement Acknowledging That Coverage Has Been Placed with a Non-Admitted Carrier

The undersigned hereby agrees to place insurance coverage in the surplus lines market and understands that superior coverage may be available in the admitted market at a lessor cost. Persons insured by surplus lines carriers are not protected by the Georgia Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

**Named Insured:** Central Florida Regional Workforce Inc. DBA CareerSource Central Florida

**Name and Title of Authorized Representative:**

Pamela Nabors - President/CEO

**Signature of Authorized Representative:**

Electronically Signed: 2025-06-06 14:49:25 UTC - 172.108.168.190  
Nintex AssureSign® Pamela Nabors 38105395-8c67-481c-85af-b2f000d47342

**Date:** 06/06/2025

**Name of Excess & Surplus Lines Carrier:** Lloyds of London/Florida Insurance Trust

**Type of Insurance:** Property

**Effective Date of Coverage:** 06/01/2025

**Agent Name & License Number:** Terry Cooper A054429

Coverage	Property
Premium	\$19,247.65
FSLSO & EMPA Fees	\$15.55
Surplus Lines Tax & Fees	\$950.83
FIT Management Fee	\$288.71
<b>Total Premium</b>	<b>\$20,502.74</b>

# A.M. Best Rating

AssuredPartners advises Clients to select insurance companies with an A.M. Best rating of A or higher, and financial size category of VI or higher

AM Best Rating	Description	AM Best Opinion
A++, A+	Superior	Superior ability to meet their ongoing insurance obligations
A, A-	Excellent	Excellent ability to meet their ongoing insurance obligations
B++, B+	Very good	Good ability to meet their ongoing insurance obligations
B, B-	Fair	Fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
C++, C+	Marginal	Marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
C, C-	Weak	Weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
D	Poor	Poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

## Financial Size Categories (FSC)

Assigned by A.M. Best, the FSC is based on adjusted policyholders' surplus (PHS) and is designed to provide a convenient indicator of the size of a company in terms of its statutory surplus and related accounts. Many insurance buyers only want to consider buying insurance coverage from companies that they believe have sufficient financial capacity to provide the necessary policy limit to insure their risks. Although companies utilize reinsurance to reduce their net retention on the policy limits they underwrite, many buyers still feel more comfortable buying from companies perceived to have greater financial capacity.

AM Best FSC	Adjusted PHS (\$ Millions)	AM Best FSC	Adjusted PHS (\$ Millions)
FSC I	Less than 1	FSC IX	250 to 500
FSC II	1 to 2	FSC X	500 to 750
FSC III	1 to 5	FSC XI	750 to 1,000
FSC IV	5 to 10	FSC XII	1,000 to 1,250
FSC V	10 to 25	FSC XIII	1,250 to 1,500
FSC VI	25 to 50	FSC XIV	1,500 to 2,000
FSC VII	50 to 100	FSC XV	2,000 or greater
FSC VIII	100 to 200		

## Additional Recommended Coverages

The following are coverages or services commonly associated with your type of business; due to the increased exposure faced by those in your industry we recommend considering all such items. This list is a generalization and is not representative of the only kinds of products or services available to you or that you may need. Address any specific exposures, risks, or needs with your Assured Partners broker.

### ☐ **Bonding/Surety**

Surety can be confusing and you may need someone who understands the ins and outs and who will provide you with quick, painless, and, above all, accurate service. We're here to walk you through the process, help you understand what type of bond you may actually need, customize your program, and negotiate the rate on your behalf. Our strong relationships with a wide variety of markets and our proven track record for securing any type of bond for any type of credit makes partnering with us the obvious choice. Assured Partners understands that when handled properly, surety is a valuable tool.

### ☐ **Environmental**

When you think of environmental issues, the manufacturing or oil and gas industries likely come to mind, but chemical leaks and pollutants come from a variety of sources in senior living communities, especially as buildings and their systems continue to age. Environmental exposures that have been known to affect the senior living industry include: Bacteria in the water system that lead to Legionnaires Disease, mold, leaks in diesel storage tanks for (required) backup generators, bodily fluids or infectious viruses, and indoor air quality.

### ► **Other Coverages:**

- Active Shooter/Malicious Attack
- Aviation/Watercraft Liability
- 
- FHA Discrimination Defense Costs
- Installation Floater/Builder's Risk
- Liquor Legal Liability
- Signs/Glass
- Regulatory
- Sexual Molestation & Abuse Gap
- Foreign Coverage
- Fences/Lighting
- Mobile Telephone & Equipment/CB Radios
- 
- Property of Others in your Care, Custody or Control
- Tenant Discrimination
- Management E&O
- Asset Managers E&O
- Construction Management E&O
- Developers Management E&O
- Crime
- Directors & Officers
- Fiduciary
- Excess Auto Liability
- Earthquake/Flood
- Internet Errors & Omissions
- Data Compromise
- Miscellaneous Management Professional Liability

## AssuredPartners Compensation Disclosure

AssuredPartners agencies are licensed as insurance producers by the various States where we are transacting insurance, which includes the sale, solicitation, and servicing of insurance business, as well as advising on the relative benefits of certain insurance policies and risk management programs. Our agencies typically receive compensation from insurers in the form of commissions paid as a percentage of the premiums due the applicable insurance companies. Commissions can vary by insurance company, by volume of business placed with that company or the profitability thereof, and other factors. In other cases and depending on various State laws and the capacity in which our agency is acting, our agencies may receive other forms of compensation from insurers, insurance intermediaries, premium finance companies, and other vendors; such as contingents, overrides, profit-sharing, premium finance fees, expense reimbursements, producer subsidies, award trips, meetings, and other incentives. We also earn interest on premiums we hold until it is time to pay the applicable insurance companies.

Our overriding desire is to provide great customer service, having you, the customer, believe we have earned our compensation. We believe in full disclosure of our compensation. Accordingly, if you have any questions about the compensation we receive from your policies (including policies we propose to you}, please just ask your account representative, who will gladly provide you a summary of our compensation arising from your policies (some estimation may be necessary, for example where contingents are involved). We thank you for the opportunity to serve and appreciate your interest.

# Proposal Information

The abbreviated outlines of coverage used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages proposed.

Please be advised that no insurance coverage has yet been procured. All coverage summaries are for proposal purposes only.

Proposals are a summary of coverage and do not detail all applicable terms, conditions, exclusions and warranties.

Please refer to the actual policies for specific terms, conditions, limitations, and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage, upon request.

In the event of a discrepancy between the proposal and the policy, the policy will prevail.

This proposal is based upon exposures to loss made known to our agency. If there are other areas that need to be evaluated prior to binding coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, please let us know immediately so proper coverage(s) can be discussed.

All losses or potential claims should be reported to your insurance carrier at the first notice of an incident in order to protect your company and comply with prompt reporting procedures found in most insurance policies. Also, it is important to notify your insurance carrier and your AssuredPartners Claims Representative upon first notice of a legal action. If lawsuits are not answered within the specified timeline, you could be found in default, resulting in payment of a loss which was not the fault of your company or employee.

We suggest that you carefully review your property values for adequacy and consider any coinsurance provisions. We are pleased to assist you with your own final determination of the values you decide to insure.

Higher limits of liability may be available. Please let us know if you would like a quote for higher limits.

This proposal may include quotations for auditable policies, such as general liability and workers' compensation.

You are responsible for providing us with the estimated premium basis used for rating. Auditable policies are typically adjusted at the end of the policy term based on the estimated vs. actual premium basis. This adjustment could result in additional premium due.

Any exclusions shown in this proposal are highlighted for discussion purposes only. The policy is not necessarily limited to only those exclusions. Please refer to the actual policy for all policy exclusions.

# Proposal Information

Timely payment of your insurance premium is critical. Please note the due dates on the invoices you receive and remit payments promptly. Late notices and/or notices of cancellation for non-payment from your insurance company or premium finance company can result in substantial late charges, and in some cases, a refusal to continue coverage.

As an independent insurance agency, we are appointed with numerous insurance companies to transact business on their behalf. Our producers and service staff will negotiate with the insurance companies, while assisting you with constructing your insurance program and securing coverage per your request, and will provide on-going service throughout the policy term.

AssuredPartners agencies are licensed as insurance producers by the various States where we are transacting insurance, which includes the sale, solicitation, and servicing of insurance business, as well as advising on the relative benefits of certain insurance policies and risk management programs.

Our agencies typically receive compensation from insurers in the form of commissions paid as a percentage of the premiums due the applicable insurance companies. Commissions can vary by insurance company, by volume of business placed with that company or the profitability thereof, and other factors. In other cases, and depending on various State laws and the capacity in which our agency is acting, our agencies may receive other forms of compensation from insurers, insurance intermediaries, premium finance companies and other vendors; such as contingents, overrides, profit-sharing, premium finance fees, expense reimbursements, producer subsidies, award trips, meetings and other incentives. We also earn interest on premiums we hold until it is time to pay the applicable insurance companies.

Our overriding desire is to provide great customer service, having you, the customer, believe we have earned our compensation. We believe in full disclosure of our compensation. Accordingly, if you have any questions about the compensation we receive from your policies (including policies we propose to you), please just ask your account representative, who will gladly provide you a summary of our compensation arising from your policies (some estimation may be necessary, for example where contingents are involved). We thank you for the opportunity to serve and appreciate your interest.

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## Electronic Delivery Notice

To better serve our clients, AssuredPartners will deliver insurance policies electronically. Please note that unless you sign and return this form indicating your request to accept electronic delivery, you will receive a paper copy of your policy(s) and/or insurance documents.

Per the instructions we have on file, your documents will be sent to the following email address(es):

Authorized Email Address to receive documents: **Lalvarez@careersourcecf.com**

If at any point you'd like to change your delivery options, please contact your Account Manager/ Representative.

By signing below, I accept the option to receive my insurance policy and /or other supporting documents in connection with my insurance policy electronically.

Authorized Representative Signature:

Electronically Signed: 2025-06-06 14:49:36 UTC - 172.109.168.196  
Nintex AssureSign®  d5db91af-e1a1-497d-8838-b2f030047342

Name: Pamela Nabors - President/CEO

Dated: 06/06/2025



## General Liability Definitions

Term	Definition
Occurrence Policy Form	Covers bodily injury or property damage claims that occur during the policy term, regardless of when the claim is reported.
Claims-Made Policy Form	Covers claims which are made against the Insured during the policy term, regardless of when they occurred, subject to limitations. See Claims-Made Policy Form Definitions for more detail.
Per Occurrence Limit	The maximum amount payable for a single event or accident, regardless of the number of claims or claimants.
General Aggregate	The maximum amount the Insurer will pay for all claims during the policy period.
Products/Completed Operations	Products coverage protects against the liability for injury, loss, or damage that an Insured may incur as the result of some defect in the product sold or manufactured. Completed Operations covers liability claims arising out of work completed away from the business premises, occurring after operations have been completed, or after an item is installed or built.
Personal/Advertising Injury	Personal injury means injury other than bodily injury, resulting from false arrest, false imprisonment, malicious prosecution, wrongful eviction, wrongful entry, invasion of privacy of a premise, libel, or slander. Advertising injury covers damages or injury sustained by a claimant in the course of the advertising activities of the Insured, such as libel, slander, or the infringement of copyright.
Fire Damage/Damage to Rented Premises	Coverage for fire damage caused by negligence on the part of the Insured, to premises rented to the Insured. (If the negligent Insured caused fire damage to property not rented to the Insured, coverage would be provided under the occurrence limit.)
Medical Expense	Medical expenses resulting from bodily injury to a third party caused by an accident on premises owned or rented by the Insured, or when caused by the Insured's operations. These payments are made without regard to the liability of the Insured.
Employee Benefits Liability	Protects against claims made by employees or former employees caused by a negligent act, error or omission in the administration of the Insured's employee benefit programs. Ex: providing incorrect advice or failure to enroll employees under a benefit program.

## Claims Made Policy

Under a claims-made policy, coverage applies only if the incident giving rise to the claim occurs subsequent to the retroactive date and before the policy expiration date, AND the "Claim", as defined by the policy, is made against the Insured, and reported to the Insurer, prior to the policy expiration date.

All claims-made policies require the Insured to report an incident considered likely to give rise to a claim. The reporting clause contains very specific requirements concerning the nature of information to be provided.

Some claims-made policies have a very desirable feature, known as an Incident Sensitive or Incident Reporting trigger that allows for notice of an incident to trigger coverage under the policy, even though no "Claim" has yet been made against the Insured.

Claims-Made policy conditions vary substantially by Insurer. Please refer to the actual policies for specific terms, conditions, limitations, and exclusions.

Term	Definition
Retroactive Date	Only events or incidents occurring subsequent to this date can qualify for coverage. Usually the effective date of the first year the claims-made policy form was provided to the Insured.
Continuity Date	The date the Insured signed the warranty statement in the application for insurance. If an incident occurred, and the Insured was aware of such incident on or before Continuity Date, the policy will not apply.
Pending & Prior Litigation Date	Excludes claims arising from litigation prior to or pending as of the stated date.
Extended Reporting Period (ERP) / Tail	The ERP (or Tail) is an endorsement available to extend the reporting period for the filing of a claim after policy termination. Generally, there is a limited time period during which the ERP endorsement can be purchased. Sometimes the ERP price is pre-determined, and other times it is not.
Administrative Complaints	Many EPL Insurers regard a notice of an administrative complaint, such as a filing by an employee with the federal or state EEOC, as a claim under the terms of their policy. As such, those notices must be reported to the Insurer when received, in order to avoid the possibility of the Insurer denying coverage for failing to file the claim when first made.