

RESOLUTION NO. _____

A RESOLUTION AUTHORIZING THE ADMINISTRATOR FOR THE DEPARTMENT OF YOUTH AND FAMILY DEVELOPMENT TO RENEW LIABILITY AND AUTO INSURANCE COVERAGE WITH TML RISK MANAGEMENT POOL FOR A ONE YEAR PERIOD, FOR THE AMOUNT OF THIRTY-NINE THOUSAND THIRTY-ONE DOLLARS (\$39,031.00).

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CHATTANOOGA, TENNESSEE, That the Administrator for the Department of Youth and Family Development to renew liability and auto insurance coverage with TML Risk Management Pool for a one year period, for the amount of \$39,031.00.

ADOPTED: _____, 2014

/mem

City of Chattanooga



Resolution/Ordinance Request Form

Date Prepared: June 24, 2014

Preparer: Chris Brown

Department: Youth & Family Development

Brief Description of Purpose for Resolution/Ordinance:

Res./Ord. # _____ Council District # 7

Authorization for the Administrator of the Department of Youth and Family Development to renew liability and auto insurance coverage with TML Risk Management Pool for the amount of \$39,031.00. If approved a one year agreement will be executed. Other terms of this agreement are more fully described in the attached document.

Name of Vendor/Contractor/Grant, etc. TML Risk Management
Total project cost \$ 39,031.00
Total City of Chattanooga Portion \$ 39,031.00
City Amount Funded \$ 39,031.00
New City Funding Required \$ N/A
City's Match Percentage % N/A

New Contract/Project? (Yes or No) No
Funds Budgeted? (YES or NO) Yes
Provide Fund 2030
Provide Cost Center N00801
Proposed Funding Source if not budgeted _____
Grant Period (if applicable) _____

List all other funding sources and amount for each contributor.

Amount(s)	Grantor(s)
\$ _____	_____
\$ _____	_____
\$ _____	_____

Agency Grant Number _____

CFDA Number if known _____

Other comments: (Include contingency amount, contractor, and other information useful in preparing resolution)

Approved by: Lurone Jennings, Sr.

Reviewed by: FINANCE OFFICE

DESIGNATED OFFICIAL/ADMINISTRATOR

Please submit completed form to @budget, City Attorney and City Finance Officer

Revised: 1/26/09

Schedule of Commercial Vehicles

Print Date: 06/24/14

Client Name and Address

Chattanooga Youth and Family Development
501 W. 12th Street
Chattanooga, TN 37402

Company

TML Risk Management Pool

Policy Number

TML031515

Effective Date

07/01/14

Expiration Date

07/01/15

Agency Name and Address

BB&T - Huffaker & Trimble
735 Broad Street, Suite 100
Chattanooga, TN 37401

Veh. #	Cit. #	Vehicle Description Garage Location	Body Type	GVW / GCW Cost New	Comp Ded	Vehicle I. D. Number Coll Ded	ST	Date On Class Code	Date Off Premium
1		1996 Chevrolet US Bus	TRUCK	\$37,883	\$250	1GBKH31K6T3309658 \$500	TN	07/01/14	
2		1995 Chevrolet Wayne Chpr	TRUCK	\$26,659	\$250	1GBHG31K4SF116998 \$500	TN	07/01/14	
3		1999 International Elect T	TRUCK	\$54,250	\$250	1HVBBABNXXH661591 \$500	TN	07/01/14	
4		1999 International Elect T	TRUCK	\$54,250	\$250	1HVBBABN8XH661590 \$500	TN	07/01/14	
5		1996 Chevrolet US Bus Stu	TRUCK	\$35,194	\$250	1GBKH31K7T3301911 \$500	TN	07/01/14	
6		2002 Blue Bird Blue Bird	TRUCK	\$38,882	\$250	1GDJG31R321177259 \$500	TN	07/01/14	
7		2002 Blue Bird GMC	TRUCK	\$37,400	\$250	1GDJG31R521178770 \$500	TN	07/01/14	
8		2002 Blue Bird GMC	TRUCK	\$37,400	\$250	1GDJG31R421177240 \$500	TN	07/01/14	
9		2003 Chevrolet GMC	TRUCK	\$29,192	\$250	2GBHG31K2N4109977 \$500	TN	07/01/14	
10		1992 Chevrolet Carpenter	TRUCK	\$24,450	\$250	1GDJG31R111179915 \$500	TN	07/01/14	
11		2002 Thomas Built GMC	TRUCK	\$36,465	\$250	2FMZA5143WBD37476 \$500	TN	07/01/14	
12		1998 Ford Windstar	TRUCK	\$20,971	\$250	1GBJG31R521196937 \$500	TN	07/01/14	
13		2002 Blue Bird Micro Bird	TRUCK	\$36,933	\$250	1GDJG31R411228461 \$500	TN	07/01/14	
14		2002 Thomas Built GMC	TRUCK	\$36,933	\$250	1GDJG31R311230010 \$500	TN	07/01/14	
15		2002 Thomas Built GMC	TRUCK	\$23,736	\$250	1GBJG31R321196287 \$500	TN	07/01/14	
16		2002 Blue Bird BUS	TRUCK	\$26,659	\$250		TN	07/01/14	
17									

Schedule of Commercial Vehicles

Veh. #	Clt #	Vehicle Description Garage Location	Body Type	GVW / GCW Cost New	Comp Ded	Vehicle I. D. Number Coll Ded	ST	Date On Class Code	Date Off Premium
18		1995 Chevrolet Bussett	TRUCK	\$26,528	\$250	1GBHG31K3SF131685 \$500	TN	07/01/14	
19		1994 Chevrolet Bussett	TRUCK	\$23,257	\$250	1GBHG31K1RF131954 \$500	TN	07/01/14	
20		1991 Chevrolet Bussett	TRUCK	\$23,257	\$250	2GBHG31KOM4123343 \$500	TN	07/01/14	
21		1993 Chevrolet Bussett	TRUCK	\$23,615	\$250	2GBHG31KXP4151848 \$500	TN	07/01/14	
22		1991 Chevrolet Bussett	TRUCK	\$20,672	\$250	2GBHG31KOM4114982 \$500	TN	07/01/14	
23		1993 Chevrolet Bussett	TRUCK	\$19,295	\$250	2GBHG31K1P4107057 \$500	TN	07/01/14	
24		2006 Ford Expedition	VAN	\$13,000	\$250	1FMPU15576LA97570 \$500	TN	07/01/14	
25		1995 Chevrolet Truck	TK	\$1,000	\$250	1GCHK3412252253779 \$500	TN	07/01/14	
26		1995 Chevrolet Truck	TK	\$1,000	\$250	1GBHK34K0SE256496 \$500	TN	07/01/14	
27		2012 Ford Escape XLT	SPORT	\$20,000	\$250	1FMCU0DG7CK833240 \$500	TN	07/01/14	

BB&T

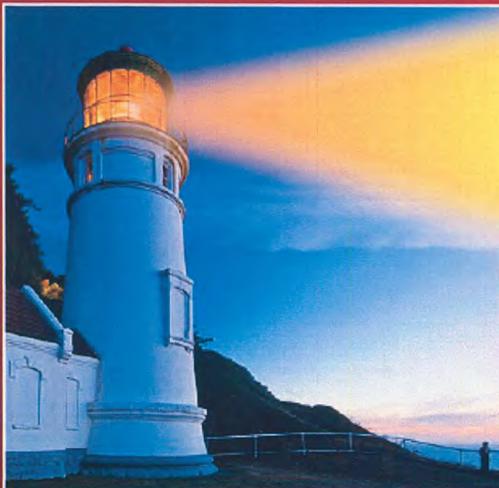
Insurance Services

Global Resources — Client Focused

CHATTANOOGA YOUTH AND FAMILY DEVELOPMENT

INSURANCE PROPOSAL

JULY 1, 2014



Think Smart. Think Big. Think Better.

CLIENT SERVICES

At BB&T Insurance Services, our goal is to secure your assets and protect your future. In addition to a comprehensive insurance program, we also provide ongoing services to our clients. At your request, and from time to time, we will:

- Obtain and review loss runs for each of your insurance coverages.
- Provide assistance in the resolution of your claims.
- Furnish information on paid claims and claims reserves.
- Review your insurance company's loss control activities and work with you and your insurance company to establish a comprehensive loss control plan.
- Provide premium allocation for each of your departments, locations and/or divisions.
- Review leases, rental agreements and other contracts to determine their insurance requirements so that you will know if your insurance program meets them. If it does not, we will work with you to address any shortcomings.
- Review your payrolls and sales at the end of six months to determine if the estimate used on the policy premium remains accurate.
- Monitor insurance company services. (Loss Control, Auditing, Claims, etc.)
- Verify audit calculations, dividend calculations and experience modifications.
- Conduct an annual review of insurance values, levels of coverage changes in exposures, etc. in your insurance program.

ADDITIONAL BB&T INSURANCE SERVICES PRODUCTS

Life and Financial Planning	Our life insurance professionals provide a variety of product solutions, including term, whole, universal and variable insurance, long-term care, as well as retirement and estate-planning options. Our health insurance professionals provide various types of individual health/medical insurance coverage.
Employee Benefits	Provides a comprehensive range of benefit services and innovative solutions to help our clients administer a complete, customized benefit package.
Personal Insurance	Offers a complete array of personal insurance products. Personal Lines advisors consult with clients to understand their needs and create insurance programs that offer adequate coverage and protection at very competitive rates.
Title	Offers products to insure client's interest in real estate (commercial or residential) from title defects or other items insured under the policy. If there is a claim covered by the policy, the title company will enforce and defend the insured's ownership rights, as well as pay necessary legal fees to indemnify the insured.

08/09 Edition

OTHER BB&T PRODUCTS/SERVICES

Ask your agent for more details on the following products

Banking Services

Variety of checking accounts, savings accounts, CDs, credit card options, ATM services

Commercial Lending Services

Inventory/Accounts Receivable Financing, Equipment Lending, Plant Expansion/Business Acquisition, etc.

Merchant Services

Customized point-of-sale programs that accept every major credit card, Multiple data communication options, Equipment leasing, rental and purchase plans

Capital Markets

Equity Research, Investment Banking, Trading, Institutional Sales, Retail Brokerage, Commercial Banking, Industry Expertise

Asset Management

Offers a full range of investment strategies, including equity and fixed income investing, domestic, as well as, international

Cash Management

Comprehensive package of everyday financial tools, Information Reporting, Electronic Tax Payments, Check Consolidation, Overnight Investments

BB&T Factor Corporation

Can provide assistance if your business's cash flow does not match your sales, you have numerous slow accounts receivable, you are paying legal fees to collect money or it is difficult to maintain adequate accounts receivable staff

BB&T Investments

Provides Full Service Brokerage and Discount Brokerage

BB&T Leasing

Vehicle Fleet Leasing/Management Services, Equipment Leasing, Corporate Leasing

Mortgage

Fixed-rate loans, Short-term balloon mortgages, Adjustable rate mortgages (ARMs), Federal Housing Administration loans (FHA), Veterans Administration loans (VA), Construction/Permanent loans with one-time closing, Community Home Ownership Incentive Program (Affordable Housing loans), Guaranteed Rural Housing loans, Low down payment programs, Minimum Documentation programs

International Services Division

Documentary Letters of Credit, Documentary Collections, Foreign Exchange, Specialized Import/Export Finance, Foreign Wire Transfers

Online Banking

Available 24 hours a day, seven days a week. Able to view account balances and transfer funds in real time



THIRD YEAR LIABILITY COVERAGE DECLARATIONS

Attached to and forming a part of Policy TML-0315-15 effective 7/1/2014

Item 1. INSURED

CHATTANOOGA YOUTH AND FAMILY DEVELOPMENT
 (See Additional Named Insured Endorsement)
 501 WEST 12TH STREET,
 CHATTANOOGA, TN 37402

AGENT

BB & T HUFFAKER & TRIMBLE
 P O BOX 6217
 CHATTANOOGA, TN 37401

Item 2. THIRD YEAR COVERAGE PERIOD: 7/1/2014 to 7/1/2015

It is understood and agreed that the Third Anniversary Coverage Declarations
 Pages 2 and 3 are attached.

THREE YEAR POLICY PERIOD		
Third Year Premium for 7/1/2014 to 7/1/2015		
COVERAGE	COVERAGE PART	PREMIUM
General Liability	A/B	18,177
Law Enforcement Liability	A/B	0
Errors or Omissions Liability	C	19,644
Automobile Liability	D	11,008
Automobile Physical Damage	E	1,649
Other		-
TOTAL		50,478

TENNESSEE MUNICIPAL LEAGUE RISK MANAGEMENT POOL
 5100 MARYLAND WAY, BRENTWOOD TN 37027

THIRD YEAR LIABILITY COVERAGE DECLARATIONS - PAGE 2

INSURED	<u>CHATTANOOGA YOUTH AND FAMILY DEVELOPM</u>	Policy Number	<u>TML-0315-15</u>
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ITEM 4. LIMITS OF COVERAGE

COVERAGE A - GENERAL LIABILITY and COVERAGE B - PERSONAL INJURY LIABILITY

- \$300,000 PER PERSON FOR BODILY INJURY OR PERSONAL INJURY AS LIMITED BY THE TORT LIABILITY ACT
- \$700,000 PER OCCURRENCE FOR BODILY INJURY OR PERSONAL INJURY AS LIMITED BY THE TORT LIABILITY ACT
- \$100,000 PER OCCURRENCE FOR PROPERTY DAMAGE AS LIMITED BY THE TORT LIABILITY ACT
- \$1,000,000 PER OCCURRENCE FOR EACH OTHER LOSS
- \$1,000,000 PER OCCURRENCE FOR CATASTROPHIC MEDICAL EXPENSES EXCESS OF BODILY INJURY
- \$1,000 PER PERSON AND \$10,000 PER ACCIDENT FOR MEDICAL PAYMENTS
- \$100,000 PER OCCURRENCE FOR FIRE DAMAGE
- \$100,000 PER OCCURRENCE FOR IMPOUNDED PROPERTY DAMAGE OR COMMANDEERED PROPERTY DAMAGE
- \$100,000 PER OCCURRENCE FOR NON-MONETARY DEFENSE COSTS

COVERAGE C - ERRORS OR OMISSIONS LIABILITY \$1,000,000 PER OCCURRENCE

- \$1,000,000 PER OCCURRENCE/POLICY AGGREGATE FOR EMPLOYMENT PRACTICES LIABILITY - See Endorsement
- \$1,000,000 PER OCCURRENCE/POLICY AGGREGATE FOR PRIVACY & NETWORK LIABILITY - See Endorsement
- \$1,000,000 PER OCCURRENCE FOR EMPLOYEE BENEFITS/FIDUCIARY LIABILITY
- \$100,000 PER OCCURRENCE FOR NON-MONETARY DEFENSE COSTS

COVERAGE D - AUTOMOBILE LIABILITY and COVERAGE E - AUTOMOBILE PHYSICAL DAMAGE

This policy provides only those coverages where a designation symbol is shown under Covered Autos below. Entry of one or more of the symbols from Item 5 indicates the autos that are covered autos.

Coverages	Covered Autos	Limits
LIABILITY	1,2,3	\$300,000 PER PERSON FOR BODILY INJURY AS LIMITED BY THE TORT LIABILITY ACT \$700,000 PER OCCURRENCE FOR BODILY INJURY AS LIMITED BY THE TORT LIABILITY ACT \$100,000 PER OCCURRENCE FOR PROPERTY DAMAGE AS LIMITED BY THE TORT LIABILITY ACT \$1,000,000 PER OCCURRENCE FOR EACH OTHER LOSS \$1,000,000 PER OCCURRENCE FOR CATASTROPHIC MEDICAL EXPENSES EXCESS OF BODILY INJURY
MEDICAL PAYMENTS	1	\$1,000 PER PERSON AND \$10,000 PER ACCIDENT
UNINSURED MOTORISTS	1,2,3	\$300,000 PER OCCURRENCE FOR BODILY INJURY AND \$100,000 PER OCCURRENCE FOR PROPERTY DAMAGE
COMPREHENSIVE	1, 2	SEE AUTOMOBILE PHYSICAL DAMAGE ENDORSEMENT(S)
COLLISION	1, 2	SEE AUTOMOBILE PHYSICAL DAMAGE ENDORSEMENT(S)

ITEM 5. DESCRIPTION OF COVERED AUTOMOBILES - DESIGNATION SYMBOLS

Symbol	Description
1	OWNED AUTOS ONLY. Only those autos you own, including those autos that you acquire during the policy period.
2	HIRED AUTOS ONLY. Only those autos you lease, hire, rent, or borrow, including any auto you lease, hire, rent, or borrow from any of your employees.
3	NONOWNED AUTOS ONLY. Only those autos you do not own, lease, hire, rent, or borrow that are used in connection with your business, including autos owned by your employees, but only while used in your business.

THIRD YEAR LIABILITY COVERAGE DECLARATIONS - PAGE 3

INSURED	<u>CHATTANOOGA YOUTH AND FAMILY DEVELOPME</u>	Policy Number	<u>TML-0315-15</u>
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ITEM 6. DEDUCTIBLES

COVERAGE A and COVERAGE B GENERAL LIABILITY AND PERSONAL INJURY LIABILITY	<u>NA</u>	PER OCCURRENCE
COVERAGE A and COVERAGE B LAW ENFORCEMENT GENERAL LIABILITY AND PERSONAL INJURY LIABILITY	<u>NA</u>	PER OCCURRENCE
COVERAGE C ERRORS OR OMISSIONS LIABILITY	<u>\$5,000</u>	PER OCCURRENCE
COVERAGE D AUTOMOBILE LIABILITY	<u>NA</u>	PER OCCURRENCE
COVERAGE E AUTOMOBILE PHYSICAL DAMAGE	<u>\$250</u>	PER OCCURRENCE
	Comprehensive Collision	<u>\$500</u> PER OCCURRENCE

ITEM 7. RETROACTIVE DATE 7/1/87

Coverages A, B, and C (Claims Made basis) of this policy do not apply to bodily injury, property damage, personal injury offenses, or any act, error, omission, or violation of rights, privileges, or immunities that occurred before the retroactive date, if any, shown above. Some endorsements may have retroactive date exceptions that apply in lieu of the retroactive date shown here.

ITEM 8. FORMS, SCHEDULES, AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS

- Additional Named Insured Endorsement
- Exclusion Endorsement
- Employment Practices Liability Coverage Endorsement 7/1/2014
- Privacy and Network Liability Coverage Endorsement 7/1/2012
- Uninsured Motorists Endorsement
- Auto Physical Damage Endorsement 11/12

**TML RISK MANAGEMENT POOL
MUNICIPAL LIABILITY COVERAGE**

PRIVACY AND NETWORK LIABILITY COVERAGE

This endorsement changes coverage provided by the policy. All terms, exclusions and conditions of the policy apply also to this coverage endorsement except as specified herein.

SECTION I - COVERAGES

PRIVACY AND NETWORK LIABILITY COVERAGE is hereby added to the policy.

A. Limits of Liability:

1. Privacy and Network Security Liability \$ 1,000,000 Per Occurrence
2. Data Breach Fund Coverage \$ 250,000 Per Occurrence Sublimit

B. Maximum Aggregate Limit of Liability: \$ 1,000,000 Policy Aggregate

C. Deductible: \$ 5,000 per Occurrence

D. Retroactive Date: 7/1/2013

SECTION I - COVERAGES - PRIVACY AND NETWORK LIABILITY COVERAGE

1. **Privacy Liability and Network Security Liability** - The Pool will pay on your behalf all sums you become legally obligated to pay as damages from a claim made against you for an information breach, provided that the claim is first made against you during the coverage period. The Pool has no other obligation or liability to pay sums or perform acts or services not covered unless explicitly provided for under the LIABILITY COVERAGE document SECTION VI – SUPPLEMENTARY PAYMENTS. This coverage does not apply to any information breach that occurred prior to the retroactive date shown in this endorsement, nor that occur after the coverage period. The Pool will defend any suit against you even if any of the allegations of the suit are groundless, false, or fraudulent. The Pool may investigate and settle any claim or suit as we deem expedient.
2. **Data Breach Fund** – The Pool will pay Data Breach Expenses incurred by you by reason of a claim first made against you during the coverage period, for any information breach taking place after the retroactive date shown in this endorsement and prior to the end of the coverage period.

SECTION II - EXCLUSIONS

With respect to coverage provided under this endorsement, the following exclusions under the Liability Coverage Policy do not apply:

41. Arising out of the failure by you or by an independent contractor for which you are legally responsible to properly handle, manage, store, destroy or otherwise control information in any form.
42. Arising out of a violation of any privacy regulation.
43. Arising out of a failure of network security.

With respect to only this coverage endorsement the following exclusions apply in addition to exclusions in the Liability Policy. The Pool shall not be liable for **damages**, claims expenses, or **data breach expenses** on account of any **claim**:

1. alleging, based upon, arising out of or attributable to any electrical or mechanical failures or interruption, including but not limited to any electrical disturbance, surge, spike, brownout or blackout, and outages to gas, water, telephone, cable, satellite, telecommunications or other infrastructure. However, this exclusion shall not apply to failures, interruptions, disturbances or outages of telephone, cable or telecommunications infrastructure under your operational control which are a result of **information breaches**.
2. alleging, based upon, arising out of or attributable to any failure, interruption, or outage to **internet** access service provided by the **internet** service provider that hosts your **website**, unless such infrastructure is under your operational control and the interruption is the result of an **information breach**.
3. alleging, based upon, arising out of or attributable to the unauthorized or surreptitious collection of **personal information** by you or any **covered party** or the failure to provide adequate notice that such information is being collected.
4. alleging, based upon, arising out of or attributable to your or any **covered party's** intentional failure to disclose the loss of **personal information** in violation of any law or regulation.

SECTION III - WHO IS COVERED

The definition of who is covered follows that of the liability policy to which this endorsement is attached.

SECTION IV - LIMITS OF COVERAGE

1. The Per Occurrence Limit shown on this endorsement for Coverage A.1, Privacy and **Network Security** Liability, is the most we will pay for the sum of **damages** arising out of any one **occurrence** of an **information breach** or group of **interrelated information breaches** that results in claims under Privacy and **Network Security** Liability coverage.
2. The Per Occurrence Limit shown on this endorsement for Coverage A.2, Data Breach Fund Coverage is the most we will pay for the sum of **data breach expenses** arising out of any one **occurrence** of an **information breach** or group of **interrelated information breaches**.
3. All **claims** arising out of the same **information breach** and all **interrelated information breaches** shall be deemed to be one **claim**, and such **claim** shall be deemed to be first made on the date the earliest of such **claims** is first made, regardless of whether such date is before or during the **coverage period**.
4. The Maximum **Policy** Aggregate Limit of Liability stated in Item B of this endorsement is the maximum liability under all Insuring Agreements for the sum of all **damages** and all **data breach expenses** because of all **claims** under this endorsement.
5. In no event will coverage be provided under this endorsement and another coverage agreement provided by this policy.

SECTION V - DEFINITIONS

With respect only to this coverage endorsement the following definitions apply in addition to definitions contained in the policy coverage document.

1. **Claim**

- a. With respect only to Insuring Agreement 1. Privacy Liability and **Network Security Liability**; the definition of **claim** includes a **regulatory proceeding**.
- b. With respect only to Insuring Agreement 2. Data Breach Fund Coverage; the definition of **claim** includes a written report by **you** to the **Pool** of a failure by **you** or by an independent contractor for which **you** are legally responsible to properly handle, manage, store, destroy or otherwise control **personal information**.

2. **Consumer Redress Fund** means a sum of money which **you** are legally obligated to deposit in a fund as equitable relief for the payment of consumer claims due to an adverse judgment or settlement of a **regulatory proceeding**. **Consumer Redress Fund** shall not include any sums paid which constitute taxes, fines, penalties, injunctions or sanctions.

3. **Damages**

- a. With respect to Insuring Agreement 1. Privacy and **Network Security Liability**, **damages** shall also include a **Consumer Redress Fund** but shall not include **Regulatory Fines**.
- b. With respect to Insuring Agreement 2. Data Breach Fund Coverage, the definition of **Damages** is amended to include **data breach expenses** unless such expenses constitute compensatory damages of a direct settlement with the injured natural persons of a **claim** for an **information breach** involving **personal information**.

4. **Data Breach Expenses** means those reasonable and necessary expenses incurred by **you** or which **you** become legally obligated to pay:

- a. to retain third party computer forensics services to determine the scope of a failure of **network security**;
- b. to comply with **privacy regulations**, including but not limited to the consumer notification provisions of **privacy regulations** of the applicable jurisdiction that most favors coverage for such expenses;
- c. with the **Pool's** prior written consent, to voluntarily notify individuals whose **personal information** has been wrongfully disclosed;
- d. in retaining the services of a crisis management firm or law firm for advertising or related communications solely for the purpose of protecting or restoring **your** reputation as a result of an **information breach**;
- e. to retain the services of a law firm solely to determine **your** indemnification rights under a written agreement with an independent contractor with respect to an **information breach** expressly covered under Insuring Agreement 1. Privacy and **Network Security Liability** of this endorsement and actually or allegedly committed by such contractor; and
- f. for credit monitoring services, but only if such disclosure of **personal information** could result in the opening of an unauthorized line of credit or other financial account.

5. **Information Breach** means any error, misstatement, misleading statement, act, omission, neglect, breach of duty, or **personal injury** offense actually or allegedly committed or attempted by any **covered party** in their capacity as such, resulting in:

SECTION V - DEFINITIONS

With respect only to this coverage endorsement the following definitions apply in addition to definitions contained in the policy coverage document.

1. **Claim**
 - a. With respect only to Insuring Agreement 1. Privacy Liability and **Network Security Liability**; the definition of **claim** includes a **regulatory proceeding**.
 - b. With respect only to Insuring Agreement 2. Data Breach Fund Coverage; the definition of **claim** includes a written report by you to the **Pool** of a failure by you or by an independent contractor for which you are legally responsible to properly handle, manage, store, destroy or otherwise control **personal information**.
2. **Consumer Redress Fund** means a sum of money which you are legally obligated to deposit in a fund as equitable relief for the payment of consumer claims due to an adverse judgment or settlement of a **regulatory proceeding**. **Consumer Redress Fund** shall not include any sums paid which constitute taxes, fines, penalties, injunctions or sanctions.
3. **Damages**
 - a. With respect to Insuring Agreement 1. Privacy and **Network Security Liability**, **damages** shall also include a **Consumer Redress Fund** but shall not include **Regulatory Fines**.
 - b. With respect to Insuring Agreement 2. Data Breach Fund Coverage, the definition of **Damages** is amended to include **data breach expenses** unless such expenses constitute compensatory damages of a direct settlement with the injured natural persons of a **claim** for an **information breach** involving **personal information**.
4. **Data Breach Expenses** means those reasonable and necessary expenses incurred by you or which you become legally obligated to pay:
 - a. to retain third party computer forensics services to determine the scope of a failure of **network security**;
 - b. to comply with **privacy regulations**, including but not limited to the consumer notification provisions of **privacy regulations** of the applicable jurisdiction that most favors coverage for such expenses;
 - c. with the **Pool's** prior written consent, to voluntarily notify individuals whose **personal information** has been wrongfully disclosed;
 - d. in retaining the services of a crisis management firm or law firm for advertising or related communications solely for the purpose of protecting or restoring your reputation as a result of an **information breach**;
 - e. to retain the services of a law firm solely to determine your indemnification rights under a written agreement with an independent contractor with respect to an **information breach** expressly covered under Insuring Agreement 1. Privacy and **Network Security Liability** of this endorsement and actually or allegedly committed by such contractor; and
 - f. for credit monitoring services, but only if such disclosure of **personal information** could result in the opening of an unauthorized line of credit or other financial account.
5. **Information Breach** means any error, misstatement, misleading statement, act, omission, neglect, breach of duty, or **personal injury** offense actually or allegedly committed or attempted by any **covered party** in their capacity as such, resulting in:

With respect only to Insuring Agreement 1. Privacy Liability and **Network Security Liability**:

- a. the failure by **you** or by an independent contractor for which **you** are legally responsible to properly handle, manage, store, destroy or otherwise control:
 - i. **Personal information**; or
 - ii. third party corporate information in any format provided to **you** and specifically identified as confidential and protected under a nondisclosure agreement or similar contract with **you**.
- b. an unintentional violation of **your** privacy policy that results in the violation of any **privacy regulation**.
- c. failure of **network security**.

With respect only to Insuring Agreement 2. Data Breach Fund Coverage, the failure by **you** or by an independent contractor for which **you** are legally responsible to properly handle, manage, store, destroy or otherwise control **personal information**.

6. **Internet** means the worldwide public network of computers which enables the transmission of electronic data and which includes intranets, extranets and virtual private networks.
7. **Interrelated Information Breaches** means all **information breaches** that have as a common nexus any fact, circumstance, situation, event, transaction, cause or series of related facts, circumstances, situations, events, transactions or causes.
8. **Regulatory Fines** means any civil monetary fine or penalty imposed by a federal, state, local or foreign governmental entity in such entity's regulatory or official capacity pursuant to its order under a **regulatory proceeding**. **Regulatory fines** shall not include any civil monetary fines or penalties that are not insurable by law, criminal fines, disgorgement of profits or multiple damages.
9. **Regulatory Proceeding** means a request for information, demand, suit, civil investigation or civil proceeding by or on behalf of a government agency, commenced by a service of a complaint or similar pleading alleging the violation of **privacy regulations** as a result of **your information breach**, and which may reasonably be expected to give rise to a covered **claim** under coverage A.1. Privacy and **Network Security Liability**.
10. **Website** means the software, content and other materials accessible via the **internet** at a designated Uniform Resource Locator (URL) address.

SECTION VI - SUPPLEMENTARY PAYMENTS

The definition of supplementary payments follows that of the liability policy to which this endorsement is attached.

SECTION VII - CONDITIONS

All conditions of the policy to which this endorsement is attached apply to this coverage endorsement with the exception of the following condition that replaces the corresponding condition in the policy.

20. DEDUCTIBLE

We may pay any part or all of any deductible amount listed in Item C of this endorsement to effect settlement of any **claim**, and, upon notification of the action taken, **you** must promptly reimburse **us** for the part of the deductible amount we paid. The deductible amount applies to the loss portion of the **claim** and to the SECTION VI - SUPPLEMENTARY PAYMENTS. Any deductible will apply on a per **occurrence** basis, regardless of the number of **claims** arising out of the **occurrence** or the number of **municipalities** or **covered parties** insured by the **Pool** that are involved.

**TML RISK MANAGEMENT POOL
MUNICIPAL LIABILITY COVERAGE**

EMPLOYMENT PRACTICES LIABILITY COVERAGE

This endorsement changes coverage provided by the policy. All terms, exclusions and conditions of the policy apply also to this coverage endorsement except as specified herein.

NOTICE: THIS IS A CLAIM EXPENSE WITHIN LIMITS COVERAGE PART. THE LIMITS OF LIABILITY AVAILABLE TO PAY INSURED DAMAGES SHALL BE REDUCED BY AMOUNTS INCURRED FOR CLAIMS EXPENSES.

SECTION I - COVERAGES

EMPLOYMENT PRACTICES LIABILITY COVERAGE is hereby added to the policy.

A. Limits of Liability:

1. Employment Practices Liability \$ 1,000,000 Per Occurrence

B. Maximum Aggregate Limit of Liability: \$ 1,000,000 Policy Aggregate

C. Deductible: \$ 5,000 per Occurrence

D. Retroactive Date: 7/1/87

The Pool will pay on your behalf all sums you become legally obligated to pay as damages from a claim made against you for an **Employment Practices Violation** actually or allegedly committed by a **covered party**, provided that the **claim** is first made against you during the coverage period. The Pool has no other obligation or liability to pay sums or perform acts or services not covered unless explicitly provided for under SECTION VI – SUPPLEMENTARY PAYMENTS. This coverage does not apply to **Employment Practices Violations** that occurred prior to the retroactive date shown in this endorsement, nor that occur after the coverage period. The Pool will defend any suit against you even if any of the allegations of the suit are groundless, false, or fraudulent. The Pool may investigate and settle any claim or suit as we deem expedient.

SECTION II - EXCLUSIONS

With respect only to coverage provided under this endorsement, the following exclusion in the liability policy does not apply to coverage under this endorsement for **employment practice violations**:

40. Arising out of action taken by any **covered party** against another **covered party**

With respect to only this coverage endorsement the following exclusions apply in addition to all other exclusions in the Liability Coverage Policy. The Pool shall not be liable for **damages** or claims expenses on account of any **claim**:

1. alleging liability, whether direct or indirect, arising out of **sexual abuse** by a **covered party**.
2. alleging, based upon, arising out of or attributable to any **bodily injury**, other than mental distress, mental injury, mental anguish, mental tension, pain and suffering, shock and humiliation arising out of an **employment practice violation**:

3. alleging, based upon, arising out of or attributable to any violation of (i) the Employee Retirement Income Security Act of 1974; (ii) any unemployment insurance, retirement benefits, social security benefits or similar law; (iii) the Fair Labor Standards Act (except the Equal Pay Act), (iv) the National Labor Relations Act, (v) the Worker Adjustment and Retraining Notification Act, (vi) the Consolidated Omnibus Budget Reconciliation Act, (vii) the Occupational Safety and Health Act; or any rules or regulations of any of such statutes or laws, amendments thereto or any similar provisions of any federal, state, local or foreign statutory law or common law; provided however, this exclusion shall not apply to that part of a **claim for retaliation**.
4. alleging, based upon, arising out of or attributable to any costs or liability incurred by any **covered party** to provide any reasonable accommodations required by, made as a result of, or to conform with the requirements of, the Americans With Disabilities Act of 1992, as amended, or any similar federal, state or local law, regulation or ordinance, including the modification of any building, property or facility to make it more accessible or accommodating to any disabled person.

SECTION III - WHO IS COVERED

The definition of who is covered follows that of the liability policy to which this endorsement is attached.

SECTION IV - LIMITS OF COVERAGE

1. The Per Occurrence Limit shown on this endorsement for Coverage A.1, Employment Practices Liability, is the most we will pay for the sum of **damages** and **claim expenses** arising out of any one **occurrence** of an **employment practices violation** or group of **interrelated employment practices violations** that results in claims under Employment Practices Liability coverage.
2. All **claims** arising out of the same **employment practices violation** and all **interrelated employment practices violations** shall be deemed to be one **claim**, and such **claim** shall be deemed to be first made on the date the earliest of such **claims** is first made, regardless of whether such date is before or during the coverage period.
3. The Maximum Policy Aggregate Limit of Liability stated in Section I, Item B, of this endorsement is the maximum liability under the Insuring Agreement for the sum of all **damages** and **claim expenses** because of all **claims** under this endorsement.
4. Any claim which qualifies for coverage under this endorsement is automatically excluded from coverage under all coverage parts of the Liability Policy to which this endorsement is attached. In no event will coverage be provided under this endorsement and another coverage agreement provided by this policy.

SECTION V - DEFINITIONS

With respect only to this coverage endorsement the following definition changes apply in addition to definitions contained in the Liability Policy coverage document.

The following definition is added:

1. **Interrelated Employment Practices Violations** means all **Employment Practices Violations** that have as a common nexus any fact, circumstance, situation, event, transaction, cause or series of related facts, circumstances, situations, events, transactions or causes.

The definition clause (13.k.) is amended to add the following wording:

Damages includes front or back pay.

3. alleging, based upon, arising out of or attributable to any violation of (i) the Employee Retirement Income Security Act of 1974; (ii) any unemployment insurance, retirement benefits, social security benefits or similar law; (iii) the Fair Labor Standards Act (except the Equal Pay Act), (iv) the National Labor Relations Act, (v) the Worker Adjustment and Retraining Notification Act, (vi) the Consolidated Omnibus Budget Reconciliation Act, (vii) the Occupational Safety and Health Act; or any rules or regulations of any of such statutes or laws, amendments thereto or any similar provisions of any federal, state, local or foreign statutory law or common law; provided however, this exclusion shall not apply to that part of a **claim for retaliation**.
4. alleging, based upon, arising out of or attributable to any costs or liability incurred by any **covered party** to provide any reasonable accommodations required by, made as a result of, or to conform with the requirements of, the Americans With Disabilities Act of 1992, as amended, or any similar federal, state or local law, regulation or ordinance, including the modification of any building, property or facility to make it more accessible or accommodating to any disabled person.

SECTION III - WHO IS COVERED

The definition of who is covered follows that of the liability policy to which this endorsement is attached.

SECTION IV - LIMITS OF COVERAGE

1. The Per Occurrence Limit shown on this endorsement for Coverage A.1. Employment Practices Liability, is the most we will pay for the sum of **damages and claim expenses** arising out of any one **occurrence** of an **employment practices violation** or group of **interrelated employment practices violations** that results in claims under Employment Practices Liability coverage.
2. All **claims** arising out of the same **employment practices violation** and all **interrelated employment practices violations** shall be deemed to be one **claim**, and such **claim** shall be deemed to be first made on the date the earliest of such **claims** is first made, regardless of whether such date is before or during the coverage period.
3. The Maximum Policy Aggregate Limit of Liability stated in Section I. Item B. of this endorsement is the maximum liability under the Insuring Agreement for the sum of all **damages and claim expenses** because of all **claims** under this endorsement.
4. Any claim which qualifies for coverage under this endorsement is automatically excluded from coverage under all coverage parts of the Liability Policy to which this endorsement is attached. In no event will coverage be provided under this endorsement and another coverage agreement provided by this policy.

SECTION V - DEFINITIONS

With respect only to this coverage endorsement the following definition changes apply in addition to definitions contained in the Liability Policy coverage document.

The following definition is added:

1. **Interrelated Employment Practices Violations** means all **Employment Practices Violations** that have as a common nexus any fact, circumstance, situation, event, transaction, cause or series of related facts, circumstances, situations, events, transactions or causes.

The definition clause (13.k.) is amended to add the following wording:

Damages includes front or back pay.

**TML RISK MANAGEMENT POOL
MUNICIPAL LIABILITY COVERAGE**

EXCLUSION ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

It is understood and agreed that SECTION III – WHO IS COVERED is amended to **exclude**:

CHATTANOOGA YOUTH AND FAMILY DEVELOPMENT

*** CITY OF CHATTANOOGA DEPARTMENT OF PARKS AND RECREATION
COVERAGES A, B, C, D, E**

TML RISK MANAGEMENT POOL
Third Anniversary Rating Liability Premium Breakdown

Insured: CHATTANOOGA YOUTH AND FAMILY DEVELOPMENT

Effective: 7/1/2014

TOTAL ALL COVERAGES		50,478	
TOTAL ALL LIABILITY		48,829	
TOTAL PHYSICAL DAMAGE		1,649	
GENERAL LIABILITY		PREMIUM	
General Fund		16,637.00	
Head Start		1,540.00	
Misc GL		0.00	
Total Basic General Liability		18,177.00	
Rounding Adjustment		0.00	
Total General Liability		18,177.00	
ERRORS or OMISSIONS LIABILITY		PREMIUM	
Errors or Omissions Base Premium		18,273.91	
Privacy and Network Liability		1,371.00	
Base Errors or Omissions Liability		19,644.91	
Rounding Adjustment		-0.91	
Total Errors or Omissions Liability		19,644.00	
AUTO LIABILITY	Number of Vehicles	Premium per Vehicle	PREMIUM
Ambulance	0	0.000	0
PPT	1	245.000	245
Light Trucks	4	287.500	1,150
Other Trucks	0	0.000	0
Passenger Vans	6	273.667	1,642
Buses	19	365.368	6,942
Trailers	0	0.000	0
Motorcycles	0	0.000	0
Other	0	0.000	0
Total Basic Auto Liability			9,979.00
Uninsured Motorist	30	34.300	1,029.00
Base Auto Liability			11,008.00
Rounding Adjustment			0.00
Total Auto Liability			11,008.00
AUTOMOBILE PHYSICAL DAMAGE			
CLASSIFICATION	VALUES	RATE	PREMIUM
Total Values	190,500	Various	1,649.29
Rounding Adjustment			-0.29
Total Automobile Physical Damage			1,649.00

**TML RISK MANAGEMENT POOL
MUNICIPAL LIABILITY COVERAGE**

AUTOMOBILE PHYSICAL DAMAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Automobile Physical Damage – Coverage Part E applies on a blanket basis to **automobiles** described below.

-
-
1. Coverage is applicable for automobiles of all values and ages
 2. Coverage is applicable for automobiles with per automobile values greater than _____ at the time of loss.
 3. Coverage is applicable for automobiles with model year no older than _____

-
-
- Police Department-Fair Market Value
 - Fire Department-Scheduled Stated Value Unscheduled Fair Market Value
 - Utility Department-Scheduled Stated Value Unscheduled Fair Market Value
 - All Other Departments-Fair Market Value

PREMIUM SUMMARY/PAYMENT TERMS

Coverage	Company	AM Best	Expiring w/dividend Credit	Renewal w/dividend credit
Package GL/Auto	TML		\$53,016 (\$15,246)	\$50,478 (\$11,447)
Estimated Annual Total			\$37,770	\$39,031

Premium(s) contained in this document are valid for 30 days unless otherwise noted.

Disclaimer

This Proposal/Schedule of Coverage appearing herein is only illustrative and is not intended as a policy of insurance, binder or statement of coverage, or as an amendment, modification or waiver of the terms and conditions of any policy of insurance. In every instance, the policy is the only accepted statement of coverage. Specimen copies of insurance policies are available upon request prior to binding of coverage.

The first named insured listed will be responsible for handling all communications, including but not limited to, payment of premium, request for policy changes and loss information, and receipt of cancellation notices.

There is no coverage for any current or past joint venture, partnership, or corporation that is not shown as a named insured.

Higher liability limits of coverage than those contained in this document may be available. We recommend that you consider increasing your liability limits to minimize the risk of being underinsured in the event of a large claim filed against you.

Audit

Coverage recommendations and premiums are reflective of the information (payrolls, locations, operations, product data, financial data, loss experience, etc.) provided by you to us and submitted to insurer(s) for quotation(s). If there are changes or other areas that require evaluation, discussion, and revision prior to binding coverage, please bring these to our attention immediately. In addition, liability, auto and workers compensation policies are based upon estimates of annual sales or payrolls. An audit of these policies may result in return or additional premiums.

Payment Terms

Direct Bill Accounts

- The agency will not notify the client in the event of pending or final cancellation notice.

Agency Bill Accounts

- Invoices are due on the effective or transaction date, whichever is later.
- Payment should be made by invoice as no statements will be issued.
- Payments must be made no later than the 28th day after due date to avoid cancellation.

Minimum and/or Fully Earned Premium and Fees May Apply

(Refer to individual coverage page(s) for details)

Binding Conditions

(Refer to individual coverage page(s) for details)

Subjectivities

(Refer to individual coverage page(s) for details)

PROVIDER SECURITY STANDARDS

The following is a brief summary of the measures that we have taken as your agent/broker to review and report to you objectively on the financial security of your insuring companies. Information is included on A.M. Best Company, our primary security rating source, and the internal policies and standards, which we have established to address this important issue for our customers.

BB&T Insurance Services Market Security Review – BB&T Insurance Services has established and continues to maintain an internal "Market Security Review Committee" composed of senior management representatives from the Finance, Marketing, Branch, Wholesale and Administrative Divisions of the company. This committee's purpose is to develop and implement a policy, procedure, and standard for the financial security of all insurers, intermediaries, and associations used by BB&T Insurance Services.

This committee meets periodically to review the current listing of all companies, intermediaries and associations, which are actively used by BB&T Insurance Services. It will also act on any pending requests received from throughout the agency to have new providers activated, and to inactivate any providers that do not meet current BB&T Insurance Services standards.

BB&T Insurance Services, Inc. Provider Classifications:

"Approved Provider" – Any provider whose Best's rating is "A-" or higher. The Best's rating of an "approved" provider will be included on all BB&T Insurance proposals delivered to clients or prospects.

"Acceptable Provider" – Any provider whose Best's rating is "B+" or higher, but below "A-." The Best's rating of an "acceptable" provider will be included on all BB&T Insurance proposals delivered to clients or prospects.

In addition, these providers which have been reviewed by the BB&T Insurance Services Market Security Review Committee and the client, may be considered acceptable security based on other factors. The client may be required to sign a form of disclaimer or acknowledgement of receipt of this information.

"Restricted Provider" – Any domestic insurance provider whose Best's rating is "B" or lower, or which has no Best's rating and has not been given an exception by the BB&T Insurance Services Market Security Review Committee. These providers will be accessible only upon presentation of a hold harmless letter after a request for the provider has been submitted to the committee. The Best's rating of any "restricted" provider (if available) will be included on all BB&T Insurance Services proposals delivered to clients or prospects.

"Prohibited Provider" – All other providers not mentioned in one of the paragraphs above. These providers will not be set up for active use in the BB&T Insurance Services management system at any time, for any reason.

History – A.M. Best Company was incorporated in 1899 as the first rating agency in the world to offer reliable information on the financial condition of U.S. insurance companies. The **Best's Rating Guide** was first published in 1900, and has since become a cornerstone of the security review process by continuously evaluating the financial integrity of over 4,100 insurance companies. In 1984, the first edition of the **Best's International Rating Guide** was published, reporting on the claims-paying ability of over 950 international insurers.

The information used by Best's to rate insurance carriers is provided by the companies themselves as a part of their normal filings with the National Association of Insurance Commissioners, those states in which the company is licensed, the SEC and/or with its shareholders. Rating reviews are performed annually on each insurance company and on an interim basis as conditions dictate.

Best's Rating System – The Best's rating system is designed to evaluate a wide range of objective and subjective factors that affect the overall performance of an insurance company (not applicable to associations or intermediaries). These factors deal with the company's financial strength, its operational performance, and its ability to meet its financial obligations to policyholders, as follows:

• Profitability	• Spread of Risk
• Quality of Reinsurance Program	• Leverage/Capitalization
• Quality and Diversification of Assets	• Liquidity
• Adequacy of Policy Loss Reserves	• Adequacy of Policyholder's Surplus
• Capital Structure	• Management Experience and Objectives

Best's Rating Symbols – A typical Best's rating is composed of two parts. The **"Security"** portion provides an alphabetical indication of the quality of the security provided by a company to its policyholders. This rating is further defined in three categories, "Secure", "Vulnerable", or "Not Assigned". The **"Financial Size"** (FSC) portion of the Best's rating uses Roman numerals to rank companies based on the dollar amount of their policyholder's surplus and contingent reserve funds.

While comparative rankings for security or financial size by themselves may not adequately portray the complete financial health of a company, the combination of the two has proven to be reliable in predicting the ability of a company to meet its claims obligations in a timely manner, both now and in the near future. The actual rating symbols used by Best and their meanings are:

AM BEST'S RATINGS

Assigned to insurers which meet Best's standards for the quantitative and qualitative analysis of the company's financial condition and operating performance. For further information, see the [Best's Guide to Ratings](http://www.ambest.com) – www.ambest.com

<p>Secure Ratings</p> <p>A++, A+ Superior A, A- Excellent B++, B+ Good B, B- Fair</p>	<p>Vulnerable Ratings</p> <p>C++, C+ Marginal C, C- Weak D Poor E Regulatory F In Liquidation S Rating Suspended</p>	<p>Affiliation Codes and Rating Modifiers</p> <p>g Group p Pooled r Reinsured u Under Review pd Public Data s Syndicate</p>
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Guide to Best's Financial Size Categories (in \$Millions of Reported Policyholders' Surplus & Conditional Reserve Funds)

FSC I Up to 1	FSC VI .. 25 to 50	FSC XI .. 750 to 1,000
FSC II 1 to 2	FSC VII . 50 to 100	FSC XII . 1,000 to 1,250
FSC III ... 2 to 5	FSC VIII 100 to 250	FSC XIII 1,250 to 1,500
FSC IV ... 5 to 10	FSC IX .. 250 to 500	FSC XIV 1,500 to 2,000
FSC V ... 10 to 25	FSC X ... 500 to 750	FSC XV . 2,000 or greater

Not Rated Categories (NR) (Companies not assigned a Best's Rating or FPR are assigned to one of the five NRT categories which identifies the primary reason a rating opinion was not assigned to the company.)

NR-1 Insufficient Data	NR-4 Company Request
NR-2 Insufficient Size and/or Operation Experience	NR-5 Not Formally Followed
NR-3 Rating Procedure Inapplicable	

NON-ADMITTED CARRIERS

An insurance company not licensed to do business in a given state. These insurers are not subject to the financial solvency and enforcement regulations that are required for admitted carriers. These insurers do not participate in any of the insurance guarantee funds. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.

COMPENSATION STATEMENT

BB&T Insurance Services, Inc. BB&T Insurance Services of California, Inc.

Our principal remuneration for the placement and service of your insurance policy(ies) will be by commission (a proportion of the premium paid that is allowed to us by the insurance company(ies)) and/or a mutually agreed fee.

You should be aware that we may receive additional income from the following sources:

- **Interest or Investment Income** earned on insurance premiums,
- **Expense Allowances or Reimbursements** from insurance companies and other vendors for (a) educational and professional development programs; (b) managing and administering certain binding authorities and other similar facilities, including claims which may arise, and (c) attendance at insurance company meetings and events; all of which we believe enable us to provide more efficient service and competitive terms to those clients for whom we consider the use of such facilities appropriate.
- **Contingent Commission** (sometimes referred to as "profit sharing") which can be based on profitability, premium volume and/or growth. If any part of your account is on a fee basis, we will not accept contingent commissions on that part of your account.

If you have questions or desire additional information about remuneration and other income, please contact your Agent who will put you in touch with our Senior Insurance Market Conduct Officer for assistance. If any part of your insurance program is placed through any BB&T-owned companies (including wholesale insurance brokers CRC Insurance Services Inc. and Crump Life Insurance Services Inc.; Florida domiciled insurance company, American Coastal Insurance Company; managing general underwriter AmRisc, LP; insurance premium finance company, Prime Rate Premium Finance Corporation, Inc. or affiliates; or BB&T Assurance Company, Ltd.) disclosure of that income will also be included.

06/13 Edition