



**FFIB**

First Florida Insurance Brokers

A BALLATOR COMPANY

*Creating Unique Risk Solutions*

**MANATEE COUNTY,  
A POLITICAL SUBDIVISION OF  
THE STATE OF FLORIDA**

**AIRCRAFT LIABILITY**

**INSURANCE PROPOSAL**

**TERM**

**October 1, 2020 to October 1, 2021**

Presented By:

**Maggie Boykin, ARM-P**  
*Vice President - Property & Casualty*

Prepared By:

**Sharon Cardoso, AAI, ACSR, CISR, CPIA**  
*Senior Account Manager*

**100 SOUTH ASHLEY DRIVE, SUITE 250**  
**TAMPA, FL 33602**

**813-902-3502 – PHONE**

**813-223-3932 – FAX**

[www.ffinsbr.com](http://www.ffinsbr.com)

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**NAMED INSURED AND MAILING ADDRESS**

Manatee County,  
a political subdivision of the State of Florida  
1112 Manatee Avenue West  
Bradenton, FL 34202

*This proposal contains most terms, conditions, limits and deductibles provided under the program.  
However, refer to the policy forms for specific and complete terms and conditions.*

**PREPARED BY**

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**TAMPA, FL 33602**

**PHONE: (813) 902-3502**

**FAX: (813)223-3932**

**TOLL FREE: (866) 404-7637**

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**SUMMARY OF VALUES  
 SCHEDULE OF INSURED AIRCRAFT**

Drone #	F.A.A. Number	Year	Make and Model	Aircraft Type
1	FA3P4XWWCC	2018	DJI Mavic Pro	Quad Rotor
2	FA3P4XYPF3	2018	DJI Mavic Pro	Quad Rotor
3	FA3P4Y4LKR	2018	DJI Phantom 4 Pro	Quad Rotor
4	FA3P4Y9FMH	2018	DJI Phantom 4 Pro	Quad Rotor
5	FA3P4YCAP9	2018	Yuneec H520 (32 Cameras)	Camera
6	FA3FL3M774	2018	DJI Phantom 4 Pro	Quad Rotor
7	FA3HMLCWKM	2018	DJI Mavic Pro	Quad Rotor
8	FA3LWWTREY	2018	DJI Mavic Pro	Quad Rotor
9	FA3N93EMRF	2020	DJI Mavic 2 Pro	Quad Rotor with Attached Camera

**SIGNED SCHEDULE OF INSURED AIRCRAFT  
 DUE PRIOR TO BINDING**

Approved and Accepted By

**Manatee County,  
 a political subdivision of the State of Florida**

  
  

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Signature – Date Signed

**MANATEE COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA**

AIRCRAFT LIABILITY INSURANCE PROPOSAL  
 TERM: OCTOBER 1, 2020 TO OCTOBER 1, 2021

**AIRCRAFT LIABILITY PROPOSAL**

AIRCRAFT LIABILITY PROPOSAL	
NAMED INSURED	Manatee County, a political subdivision of the State of Florida
POLICY PERIOD	October 1, 2020 to October 1, 2021
CARRIER [BEST RATING]	Global Aerospace, Inc. A+ XV   Non- Admitted
TERRITORY	Worldwide
PILOT IN COMMAND	Any operator approved by the Named Insured
PURPOSE OF USE	All uses required by the Named Insured
POLICY FORM	UAS Policy Form
LIABILITY COVERAGE	Single Limit Bodily Injury and Property Damage Liability
PHYSICAL DAMAGE COVERAGE	In motion and not in motion coverage

LIABILITY		
DRONE	Each Occurrence Limit	Deductible
1	\$1,000,000	NIL
2		
3		
4		
5		
7		
8		
9		

PHYSICAL DAMAGE		
DRONE	Each Occurrence Limit	In Motion/Not in Motion Deductible
1	\$1,300	\$130
2	\$1,300	\$130
3	\$1,400	\$140
4	\$1,400	\$140
5	\$5,000	\$500
6	\$1,799	\$180
7	\$900	\$90
8	\$900	\$90
9	\$2,900	\$290

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TERMS & CONDITIONS [NOT LIMITED TO...]	
➤	THE POLICY SHALL NOT APPLY WHILE A SCHEDULED AIRCRAFT IS IN FLIGHT UNLESS THE PILOT IN COMMAND IS APPROVED BY THE NAMED INSURED AND APPROPRIATELY LICENSED FOR THE FLIGHT BEING CONDUCTED.
➤	E041 ELECTRONIC DATA EVENT LIABILITY EXCLUSION
➤	A121 ADDITIONAL INSURED
➤	A125 AMENDMENT OF DEFINED TERMS
➤	C022 LIMITED LIABILITY WAR EXCLUSION LIMITED COVERAGE
➤	C023 LIMITED PHYSICAL DAMAGE WAR EXCLUSION LIMITED COVERAGE
➤	C025 ELECTRONIC DATE RECOGNITION EXCLUSION LIMITED COVERAGE
➤	C036 EXPENSES FOR MEDICAL SERVICES - \$5,000 EACH OCCURRENCE
➤	C039 LIABILITY FOR SALE OF AIRCRAFT, AIRCRAFT PARTS OR SERVICES
➤	C054 TERRORISM (TRIA) COVERAGE – HULL & LIABILITY
➤	C061 AVIATION PERSONAL AND ADVERTISING INJURY LIABILITY - \$1,000,000 EACH OCCURRENCE/AGGREGATE
➤	C064 PREMISES COVERAGE
➤	C066 FIRE LEGAL LIABILITY - \$100,000 EACH OCCURRENCE
➤	C095 EXPANDED CONTRACTUAL LIABILITY ENDORSEMENT
➤	N004 NON-OWNED AIRCRAFT LIABILITY – UNMANNED AIRCRAFT SYSTEM
➤	D004 TRIA DISCLOSURE
➤	S018 FLORIDA AMENDATORY
➤	PERSONAL INJURY
➤	ACTS OF TERRORISM UNDER THE TRIPRA

ANNUAL PREMIUM	
TOTAL ANNUAL PREMIUM	\$6,797.00

	CARRIER	2019-2020 PARTICIPATING CARRIERS	ACTION RESPONSE
PROPOSED CARRIERS	American Alternative Insurance Corporation [Global Aerospace]	No	▸ Quoted, see page 3 for details
	American Commerce Insurance Company [Global Aerospace]	No	▸ Quoted, see page 3 for details
	National Indemnity Company of the South [Global Aerospace]	No	▸ Quoted, see page 3 for details
	Tokio Marine America Insurance Company [Global Aerospace]	No	▸ Quoted, see page 3 for details
EXPIRING CARRIER	Westchester Fire Insurance Company [Ace/Chubb]	Yes	▸ Renewal Not Provided

A. M. BEST FINANCIAL STRENGTH GUIDE					
A++ to A+	A to A-	B++ to B+	B to B-	C++ to C+	C to C-
Superior	Excellent	Very Good	Good	Fair	Marginal

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

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

**Best's Insurance Reports**, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

First Florida Insurance Brokers used A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. First Florida Insurance Brokers makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Copies of the **Best's Insurance Reports** on the insurance companies are available upon your request.

Actuarial

The proposal is an outline of the coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms are included in this proposal for your review.

The information contained in this proposal is based on the historical loss experience and exposures provided to First Florida Insurance Brokers. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

Compensation

In general, First Florida Insurance Brokers may be compensated as follows:

1. First Florida Insurance Brokers is compensated from the usual and customary commissions or fees received from the brokerage and servicing of policies handled for a client’s account. As permitted by law, we occasionally receive both commissions and fees, with client authorization.
2. First Florida Insurance Brokers may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both First Florida and other brokers in the insurance marketplace.
3. In placing, renewing, consulting on or servicing any retail insurance policy, First Florida Insurance Brokers has not participated in Property and Casualty contingent commission agreements with insurance companies that provide for additional compensation if underwriting, profitability, volume and retention goals are achieved.
4. First Florida Insurance Brokers strongly supports compensation transparency with annual disclosures to clients.

Non-Admitted

If coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. Surplus Lines and/or non-admitted carriers are not subject to the same regulations which apply to an admitted carrier nor do they participate in the Florida state insurance guarantee fund.

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AUTHORIZATION TO BIND

After careful consideration of the Aircraft Liability proposal dated September 23, 2020, we accept your insurance program per indicated option below:

COUNTY SELECTION

	<p><b><u>Aircraft Liability &amp; Physical Damage Coverage</u></b></p> <ul style="list-style-type: none"> <li>• Aircraft Liability Coverage</li> <li>• Physical Damage (Hull) Coverage</li> </ul> <p>Global Aerospace, Inc.  <b>\$6,797.00 [inclusive of all fees]</b></p>
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- Bind above selected as presented in FFIB proposal dated September 23, 2020
- Bind above selected with the following exception(s)

It is understood and agreed that referenced proposals provide only a summary of the insurance program. The actual policy will contain the complete terms, conditions, deductibles, exclusions, etcetera. Please review policy language for a full understanding of purchased program.

Please provide the County with respective binder and invoice for above selected program, at your earliest convenience, prior to effective date of October 1, 2020; as well as, term certificate(s) of insurance, if applicable.

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Linda Klasing, MBA, ACA, CWCL, Risk Manager  
Manatee County, a political subdivision  
of the State of Florida

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Maggie Boykin, ARM-P  
Vice President – Property & Casualty  
First Florida Insurance Brokers

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Dated

\_\_\_\_\_  
Dated