

# CHUBB®

Chubb Insurance Solutions Agency, Inc.  
11575 Great Oaks Way, Suite 200  
Alpharetta, GA 30022  
GA License #105231

## Premises Pollution Liability Insurance Policy (claims-made coverage)

### Coverage Quotation

#### CHUBB ENVIRONMENTAL

DATE: 08/17/2023  
TO: Rommi Mitchell  
Gehring Group Inc  
3500 Kyoto Gardens Drive  
Palm Beach Gardens, Florida 33410  
[rommi.mitchell@gehringgroup.com](mailto:rommi.mitchell@gehringgroup.com)

QUOTATION #1 (This Quotation supersedes and replaces Quotation #N/A dated N/A.)

INSURER: Illinois Union Insurance Company  
A.M. BEST RATING: A++ XV  
FIRST NAMED INSURED: City of North Port  
ADDRESS: 4970 City Hall Blvd  
North Port, Florida 34286  
RENEWAL OF: G2784229A 007  
HOME STATE: Florida

**FOR POLICIES EFFECTIVE JULY 21, 2011 AND SUBSEQUENT, WE REQUIRE THE PRODUCER TO PROVIDE THE "HOME STATE" AS DEFINED IN THE NONADMITTED AND REINSURANCE REFORM ACT (NRRRA) UPON THE BINDING OF THIS PLACEMENT.**

INCEPTION DATE: 10/01/2023  
EXPIRATION DATE: 10/01/2024  
RETROACTIVE DATES:

#### Coverage A

Premises Pollution Condition Liability:	Per PF-44913 (09/14)
Premises Indoor Environmental Condition Liability:	Per PF-44913 (09/14)
Premises Pollution Condition First-Party Claims:	Per PF-44913 (09/14)
Premises Indoor Environmental Condition First-Party Claims:	Per PF-44913 (09/14)

#### Coverage B

Transportation Liability:	10/01/2015
Transportation First-Party Claims:	10/01/2015

#### Coverage C

Non-Owned Disposal Sites Liability:	10/01/2015
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If "FULL RETRO" is indicated in the Retroactive Date column above, then retroactive coverage is afforded pursuant to this Policy for that specific exposure, subject to any other corresponding exposure-specific Retroactive Date added to this Policy by endorsement.

#### BUSINESS INTERRUPTION LOSS DEDUCTIBLE:

3 days Per Pollution Condition or Indoor Environmental Condition for Business Interruption Loss

**LIMITS / SIR / TERM / PREMIUM:**

LIMITS OF LIABILITY	SELF-INSURED RETENTION	TERM (YEARS)	PREMIUM	TRIA PREMIUM*
\$2,000,000 Per Pollution Condition or Indoor Environmental Condition/ \$3,000,000 Aggregate All Pollution Conditions or Indoor Environmental Condition	\$25,000 Per Pollution Condition or Indoor Environmental Condition	1	\$23,019	\$1,151

The premium in this quote includes commission in an amount equal to 0.0% of such premium.

**COMMISSION:** 0.0%

**\*THE OPTIONAL TERRORISM RISK INSURANCE ACT (TRIA) PREMIUM AS QUOTED ABOVE IS THE ADDITIONAL PREMIUM THAT WILL BE INCLUDED IN THE TOTAL PREMIUM FOR THIS POLICY IF TRIA COVERAGE IS ELECTED. THIS CHARGE IS FOR TRIA COVERAGE PER THE ATTACHED DISCLOSURE LETTER. WE MUST RECEIVE A SIGNED COPY OF THE ATTACHED DISCLOSURE LETTER INDICATING THAT TRIA COVERAGE HAS BEEN ACCEPTED OR DECLINED.**

**TERMS & CONDITIONS**

<b>Covered Locations:</b>	Per PF-44913 (09/14) Schedule of Covered Locations Schedule Endorsement
<b>Policy Form:</b>	PF-44887b (08/18) Premises Pollution Liability Insurance Policy <b>QUOTED COVERAGES</b> <input checked="" type="checkbox"/> <b>A. POLLUTION CONDITIONS OR INDOOR ENVIRONMENTAL CONDITIONS COVERAGE</b> <input checked="" type="checkbox"/> <b>B. TRANSPORTATION COVERAGE</b> <input checked="" type="checkbox"/> <b>C. NON-OWNED DISPOSAL SITE COVERAGE</b>
<b>Additional Terms and Conditions:</b>	<p>Premium is 100% Minimum-Earned as of inception of the Policy</p> <ol style="list-style-type: none"> <li>1. PF-44953 (09/14) Named Insureds (Broad - Controlled Chain) Endorsement</li> <li>2. PF-44891 (09/14) Schedule of Additional Insureds (Broad) Endorsement</li> <li>3. PF-55008 (03/21) Communicable, Infectious Or Contagious Diseases Exclusionary Endorsement <ul style="list-style-type: none"> <li>• See exclusion</li> </ul> </li> <li>4. PF-44916 (09/14) Covered Storage Tank Schedule (Financial Responsibility) Endorsement <ul style="list-style-type: none"> <li>• See endorsement</li> </ul> </li> <li>5. PF-44917a (03/20) Dedicated Defense Aggregate Limit Endorsement <ul style="list-style-type: none"> <li>• \$500,000 Dedicated Defense Aggregate</li> </ul> </li> <li>6. PF-44927a (01/17) Exposure-Specific Dedicated Limits For Financial Responsibility (ASTs - Via General Aggregate Sublimit - Annual) Endorsement <ul style="list-style-type: none"> <li>• \$1,000,000 Limit for ASTs</li> <li>• \$25,000 Deductible</li> </ul> </li> <li>7. PF-51304a (02/20) Fluorinated Compounds Exclusionary Endorsement <ul style="list-style-type: none"> <li>• See exclusion</li> </ul> </li> <li>8. PF-44944 (09/14) Indoor Environmental Conditions Limitations Endorsement <ul style="list-style-type: none"> <li>• See exclusion</li> <li>• See endorsement</li> </ul> </li> </ol>

	<p>9. PF-44957 (09/14) Notice of Cancellation Amendatory (Generic Time Frame) Endorsement</p> <ul style="list-style-type: none"> <li>• 90 Days</li> </ul> <p>10. PF-53478 (04/20) Other Insurance Amendatory (Primary – Exceptions) Endorsement</p> <p>11. PF-54576 (01/21) Public Entity Coverage Amendatory Endorsement</p> <ul style="list-style-type: none"> <li>• \$1,000,000 / \$2,000,000 Limit</li> <li>• \$25,000 SIR</li> <li>• Retroactive Date: 10/01/2015</li> </ul> <p>12. PF-44913 (09/14) Schedule of Covered Locations Endorsement</p> <ul style="list-style-type: none"> <li>• See endorsement</li> </ul> <p>13. SL-44730b (04/23) Service Of Suit Endorsement - Florida</p> <p>14. ALL-21101 (11/06) Trade Or Economic Sanctions Endorsement</p> <p>15. LD-5S23I (04/22) Signatures</p> <p>16. SL-24680 (10/09) Florida Surplus Lines Notification</p> <p>17. ALL-5X45 (11/96) Questions About Your Insurance?</p> <p>18. ALL-20887a (03/16) Chubb Producer Compensation Practices &amp; Policies</p> <p>19. ILP 001 01 04 U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders</p>
<b>TRIA Forms:</b>	<p><b><i>IF THE INSURED ELECTS TO PURCHASE TERRORISM COVERAGE PER THE ATTACHED DISCLOSURE LETTER FOR THE ADDITIONAL PREMIUM NOTED ABOVE, THE FOLLOWING ENDORSEMENTS WILL APPLY:</i></b></p> <p>1.PF-23728b (02/20) Terrorism Risk Insurance Act Endorsement</p> <p>2.TRIA11e (08/20) Disclosure Pursuant To Terrorism Risk Insurance Act</p> <p><b><i>IF THE INSURED ELECTS TO DECLINE TERRORISM COVERAGE PER THE ATTACHED DISCLOSURE LETTER, THE FOLLOWING ENDORSEMENTS WILL APPLY:</i></b></p> <p>1.TRIA24a (08/20) Policyholder Disclosure Notice of Terrorism Insurance Coverage</p>
<b>Value-Added Services</b>	<p>Chubb Environmental is committed to developing long-term relationships with our valued insureds. It is our philosophy to partner with our insureds and become an extension of their risk management team, in an effort to enhance the environmental risk management culture within their organization. Working with our insured's risk management team, Chubb Environmental will utilize Environmental Incident Alert, in addition to Chubb Global Risk Advisors, a Chubb loss control subsidiary, to customize and deliver quality environmental engineering risk control services focused on helping them minimize potential loss exposures. Environmental Incident Alert is a complimentary program developed to assist Chubb Environmental clients find and dispatch qualified incident response contractors, monitor cleanup costs (in real time) and mitigate potential liabilities associated with environmental releases.</p>

**ALL TERMS, CONDITIONS, AND PRICING ARE SUBJECT TO RECEIPT, REVIEW, AND APPROVAL OF THE FOLLOWING, PRIOR TO BINDING:**

1 Completed and signed attached TRIA disclosure form.

2 Written confirmation from the broker of the Named Insured's "Home State" as defined in the Nonadmitted and Reinsurance Reform Act (NRRRA).

<b>Surplus Lines Information</b>	<p><b>Surplus Lines Insurer: <u>ILLINOIS UNION INSURANCE COMPANY</u></b></p> <p>Coverage will be provided on a surplus lines basis. Collection and filing of all taxes and fees is the responsibility of the producing surplus lines broker, as is inclusion of state-mandated surplus lines disclaimer language on or in the policy. Please forward a copy of your surplus lines license for our records.</p> <p><b>Please advise your client that Chubb Insurance Solutions Agency, Inc. is offering this quote as representative of its affiliated surplus lines insurance company, Illinois Union Insurance Company. Chubb Insurance Solutions Agency, Inc. is not acting on behalf of your client and does not seek placements in other surplus lines markets.</b></p>
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<b>Policy Form</b>	PF-44887b (08/18) Premises Pollution Liability Insurance Policy  This quotation contemplates the use of Chubb forms, issued on the paper indicated above in this document. All terms and conditions are per those forms and endorsements unless otherwise noted herein.
<b>OFAC</b>	OFAC NOTICE: The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency." OFAC has identified and listed numerous Foreign agents, Front organizations, Terrorists, Terrorist organizations, and Narcotics traffickers as "Specially Designated Nationals and Blocked Persons." This list can be located on the United States Treasury's web site – <a href="http://www.treas.gov/ofac">http://www.treas.gov/ofac</a> . In accordance with OFAC regulations, if it is determined that you or any other proposed named insured has violated U.S. sanctions law or is a Specially Designated National or Blocked Person, as identified by OFAC, we reserve the right to withdraw this quote at any time prior to binding.
<b>TRIA</b>	<b>TRIA NOTICE: Presently, the Terrorism Risk Insurance Act ("TRIA") expires on 12/31/27. The premium quoted above includes a separate premium charge for terrorism coverage over the entire Policy Period. In the unlikely event that you elect to receive TRIA coverage and it is not renewed before 12/31/27, or TRIA otherwise expires at some point during the Policy Period, we will refund the unearned portion of our TRIA premium to you on a pro-rata basis. In the event that new legislation is enacted requiring the Insurer to offer coverage for terrorism that is materially different than the coverage requirements included in the current version of TRIA that expires on 12/31/27, the Chubb Companies reserve the right to re-price and tailor TRIA coverage to conform with the statutory requirements and risks presented in the new legislation.</b>
<b>Disclaimer</b>	Please read this quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. Terms and conditions that are not specifically mentioned in this quotation are not included. The terms and conditions of this quotation supersede the submitted insurance specifications and all prior proposals and binders. Actual coverage will be provided by and in accordance with the policy as issued.  The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is reflected in the policy or in an agreement signed by someone authorized to bind the insurer.  This quotation has been constructed on reliance of the data provided in the submission. A material change or misrepresentation of that data voids this quotation.
<b>Premium Payment</b>	<b>IN THE EVENT COVERAGE IS BOUND, THE PREMIUM INDICATED ABOVE MUST BE REMITTED TO US WITHIN THIRTY (30) DAYS FROM THE DATE OF THE INVOICE AS OUTLINED ON YOUR AGENCY'S MONTHLY STATEMENT BILL.</b>
<b>eDelivery</b>	Acceptance of this quote indicates the insured's consent to accept delivery of the policy by electronic means, including delivery of the policy as an e-mail attachment. We will deliver the policy to the email address shown above. If the insured would like to withdraw their consent to electronic delivery and exclusively receive a printed paper copy of the policy, please contact the undersigned.
<b>Quotation Expiration</b>	<b>THIS BINDABLE QUOTATION SHALL EXPIRE AT 5:00 pm E.S.T. on: 10/01/2023</b>

Thank you for the opportunity to quote on this risk. For underwriting questions or concerns, please contact Carl Freely at 470-714-6658 (phone) or [carl.freely@chubb.com](mailto:carl.freely@chubb.com) (email).

Chubb Environmental  
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