FINANCE DIVISION

Jacksonville

Where Florida Begins.

MEMORANDUM

DATE: **September 15, 2017**

TO: **Gregory Pease, Chairman**
Professional Services Evaluation Committee

FROM: **Ann Willis, Property and Casualty Administrator**
Twane Duckworth, Chief of Risk Management

Subject: **Brown and Brown of Florida, Inc. –Marine Insurance – Watercraft Hull (including Protection & Indemnification) and Wharfingers Liability, P-11-14 – Request for Contract 9269-05 Amendment Five**

The current Contract No. 9269-05 Marine Insurance – Watercraft Hull (including Protection & Indemnification) and Wharfingers Liability allows for placement of Watercraft Hull (including Protection & Indemnification) and Wharfingers Liability coverages by Brown and Brown of Florida, Inc., for a term of October 1, 2016 to September 30, 2017, with three (3) additional one year options remaining at terms mutually agreeable. Currently the not to exceed maximum indebtedness is $367,352.95.

Risk Management is requesting to exercise one (1)of the two (2) remaining renewals for a policy term of October 1, 2017 to September 30, 2018 and to increase the maximum indebtedness by $99,216.00 for a not to exceed amount of $466,568.95 with all terms and conditions remaining the same.

The $99,216.00 represents no increase over the previous term for the Watercraft Hull (including Protection & Indemnification) and Wharfingers Liability coverages

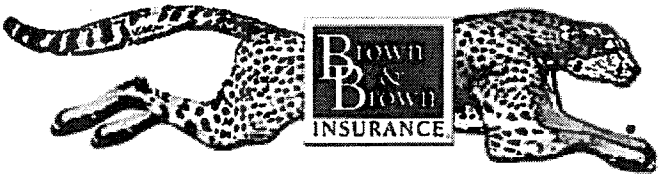
Attachments: Exhibit E

Exhibit E

20~~16~~ 19 – 20~~17~~ 18 Marine Insurance – Watercraft (including Protection & Indemnification) and Wharfingers Liability Renewal Proposal

Insurance Proposal Submitted Especially For:

City of Jacksonville, Florida



Policy Term:

Watercraft/Wharfinger/Bumbershoot
October 1, 2017 to October 1, 2018

Prepared by:

Brown & Brown of Florida, Inc. – Jacksonville Branch
10151 Deerwood Park Blvd Bldg 100, Ste 100, Jacksonville, FL 32256
(904) 565-1952 phone • (904) 565-2440 fax

This proposal is based upon the exposures to loss made known to us. Any changes in exposures, i.e., new operations, new products, additional states of hire, etc., need to be promptly reported to our office in order that proper coverage(s) may be put in place.

This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations and conditions, refer to the policy document. In the event of difference, policy will prevail.

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Account Service Team

No matter how comprehensive or price competitive your insurance program is, it is still people who must service it to insure that coverage will respond when needed.

Brenda Lewis-Lipscomb, CIC
Vice President, Commercial Sales Executive
(904) 565-8254
(904) 565-2440 fax
blewis@bbjax.com

Brenda is responsible for overseeing all aspects of your program.

Lori Duvall, CIC
Commercial Lines Team Leader
(904) 565-8288 phone
(904) 565-2440 fax
lduvall@bbjax.com

Lori will assist with the daily servicing of your account, including changes in coverage, invoicing, renewal and other daily account servicing.

Michelle Turner
Senior Marketing Analyst

Michelle is responsible for market analysis, including coverage comparison, finding best coverage available and making sure competitive pricing is offered.

Feel free to contact anyone on this list if you have questions or concerns regarding your insurance policy.

Claims Reporting Guidelines
For All Lines of Coverage except Workers' Compensation

Make Brown & Brown of Florida, Inc. aware of any and all incidents *immediately* after they occur, whether it be an auto accident, a theft, slip & fall, even a minor incident that appears will have no future activity. Do not wait for a police report.

Some insureds opt to handle a situation themselves as opposed to putting their carrier on notice. This decision is ultimately up to the insured, but Brown & Brown of Florida, Inc. should still be informed of a situation and requires written confirmation that the insured made the decision not to report the claim.

Gather as much concrete information as possible. For example, police reports, company incident reports, conversation logs, medicals and pictures - anything that may assist in the handling of your claim. Send this information either by mail, e-mail or fax to:

Brown & Brown of Florida, Inc. – Jacksonville Branch
Lori Duvall, CIC
10151 Deerwood Park Blvd., Bldg. 100, Ste. 100
Jacksonville, FL 32256
(904) 565-8288 phone
(904) 565-2440 fax
lduvall@bbjax.com

If you have any questions or incur any problems, please call our office and we will be glad to assist in any way we can.

Claims Reporting Guidelines for Workers' Compensation

Workers' Compensation Claims should immediately be reported directly to the insurance company.

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Named Insured(s) Schedule

The following are named insureds on your policies:

The City of Jacksonville
And Jacksonville Economic Development Commission

Plus

Any affiliated or subsidiary board, authority, committee, commission or independent agency (including newly constituted) provided that such affiliated or subsidiary board, authority, committee, commission or independent agency is either a body politic created by a listed named insured, or one in which controlling interest or membership therein is vested in a listed named insured.

Plus

All elected officials, appointed officials, and members of all appointed governing bodies, the Sheriff and the Undersheriff, all while acting within the scope of their duties.

The following are specifically excluded as Named Insureds:

- Duval County School Board
- Jacksonville Transportation Authority
- St. John's River Power Park

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Wharfingers Liability Insurance

Continental Insurance (Incumbent)

Coverage Form:

Wharfingers Legal Liability: All coverages subject to policy provisions, conditions, terms, definitions, and exclusions.

Limits of Insurance: $5,000,000 Per Occurrence, Combined Single Limit

Covered Locations: "Various Locations" as per schedule

Deductible: $ 1,000 per occurrence

Terms & Conditions include but are not limited to:

- General Policy Information
- Landing Dock Bailee Liability Form
- Schedule of Locations
- Named Insured Endorsement
- Sole Agent Endorsement
- Severability of Interest Endorsement
- Claim Reporting Endorsement
- Proof of Loss Endorsement
- Waiver of Subrogation Endorsement
- Termination and Non Renewal Endorsement
- Prohibition of Warranty Endorsement

Exclusions include but are not limited to:

- Punitive Damages
- AIMU U.S. Economic and Trade Sanctions
- AIMU Extended Radioactive Contamination Exclusion
- AIMU Chemical, Biological, Electromagnetic Exclusion

Higher Liability Limits may be available

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Location Schedule:
All landing, mooring facilities and boat ramps owned by City of Jacksonville at Jacksonville, FL including Duval, Clay, St. Johns and Nassau counties include but are not limited to:

#	Name	Location
1	St Johns Marina	901 Museum Circle
2	Bert Maxwell	680 Broward Rd at I-95 and Trout River
3	Mayport Boat Ramp	4870 Ocean St, near A1A
4	Intracoastal Waterway	2501 2nd Ave
5	Wayne B Stevens	4555 Ortega Farms Blvd
6	TK Stokes	2120 Riverview Ave
7	Arlington Boat Ramp	Arlington Rd at St Johns River
8	Oak Harbor	2428 Seaway St, Mayport
9	Pottsburg Creek	8508 Beach Blvd
10	County Dock	Terminus of County Dock Rd at St Johns River
11	Hood Landing	Terminus of Hood Landing Rd at Julington Creek
12	Dinsmore Boat Landing	11101 US 1
13	Harborview Boat Ramp	Harborview Dr
14	Alimacani	Heckscher Dr at Fort George Inlet
15	Lonnie Wurn	4131 Ferber Rd
16	Joe Carlucci Boat Ramp	8410 McKenna Dr
17	Arlington Lions Club Boat Ramp	4322-1 Richard G Gatlin Rd
18	Jim King Park and Boat Ramp @ Sister's Creek	8203 Heckscher Dr
19	Curtis Lee Johnson Boat Ramp	5434 San Juan Ave
20	Fulton Boat Ramp	End of Fulton Rd off Ft Caroline
21	New Berlin Boat Ramp	End of Frederick St , off Lombard from New Berlin
22	Metro Park Marina Docks	1410 Gator Bowl Blvd
23	Southbank Docks (Riverwalk)	Downtown Jacksonville
24	Jacksonville Landing Docks	Downtown Jacksonville
25	Riverwalk	Downtown Jacksonville
26	Palms Fish Camp	6359 Hecksher Dr
27	Thomas Creek	17200 Ethel Rd
28	John Lowe Boat Ramp	9020 San Jose Blvd

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Location Schedule (continued)
All landing, mooring facilities and boat ramps owned by City of Jacksonville at Jacksonville, FL including Duval, Clay, St. Johns and Nassau counties include but are not limited to:

#	Name	Location
29	Reddie Point	4499 Yachtsman Way
30	Castaway Island Preserve	2921 San Pablo Rd
31	Ringhaver Park	5198 118th St
32	Stinson Park	4050 San Juan Ave
33	Palmetto Leaves Kayak Launch	13799 Old St. Augustine Rd
34	Riverside Arts Market floating docks (210 ft)	715 Riverside Ave
35	Nathan Krustel Park	2001 LaVaca Road
36	Blue Cypress Park	4012 University Blvd. N
37	North Shore Park	7901 Pearl Street
38	Ribault River Preserve	2617 Ribault Scenic Drive
39	Riverview Park	9620 E. Water Street
40	Dutton Island Preserve	End of Dutton Island Drive
41	Cradle Creek Preserve	15th Street and Fairway Lane
42	Mandarin Park Boat Ramo	14780 Mandarin Rd
43	Huguenot Memorial Park	10980 Heckscher Dr
44	Charles Reese Memorial Park	1200 Ken Knight Dr
45	Lot X Floating Vessel Dock (80 Ft)	1200 Ken Knight Dr.
46	Bert Maxwell Boat Ramp	500 Maxwell Dr.

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Watercraft Insurance (Hull and Protection and Indemnity)

Continental Insurance (Incumbent)

All coverages subject to policy provisions, conditions, terms, definitions, and exclusions.

Hull Coverage Terms:
American Institute Hull Clauses (6/2/77)
American Institute S.R. & C.C. Endorsement (9/8/59)
American Institute Deliberate Damage – Pollution Hazard (2/1/76)

Limits: $8,627,400 per schedule

Deductible: 1% of Hull value per occurrence

Trailer Deductible: $250 per occurrence

Protection & Indemnity Coverage Terms:
Protection & Indemnity SP-23

Limit: $1,000,000 combined single limit any one accident or occurrence including all legal costs, fees and expenses

Deductible: $2,000 per occurrence Bodily Injury
$2,000 per occurrence All Other

General Conditions include, but are not limited to the following:

- Schedule of Vessels
- Named Insured Endorsement
- Trailer Endorsement – Physical Damage coverage only
- Navigating Limit Endorsement
- Excess Collision Liability
- Sole Agent Endorsement
- Severability of Interest Endorsement
- Claim Reporting Endorsement
- Proof of Loss Endorsement
- Waiver of Subrogation Endorsement
- Termination and Non Renewal Endorsement
- Prohibition of Warranty Endorsement
- Automatic Acquisition
- Voluntary Removal of Wreck
- Extended Adventures & Perils
- Continuity Credit Clause

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General Conditions include, but are not limited to the following (continued):

- American Institute Pollution Exclusion Clause
- AIMU Extended Radioactive Containment Exclusion Clause 3/1/03 with
- USA endorsement
- AIMU Chemical, Biological and Electromagnetic Exclusion Clause 3/1/03
- AIMU US Economic and Trade Sanctions Clause
- Punitive Damages Exclusion
- Crew Exclusion
- Primary Non-Contributory Endorsement

Navigation Limits:

- Warranted navigation confined to the coastal and inland waters of Duval county, St Johns county, Nassau county, Clay county, Florida, not exceeding one hundred nautical miles offshore

Higher Liability Limits may be available

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Excess Protection & Indemnity Coverage

Great American (Incumbent)

Coverage:

Excess Protection & Indemnity following form of the SP-23 excluding Crew Liability.

Limits of Liability:		
Each Occurrence	$	9,000,000

Scheduled Underlying Limits:

Protection & Indemnity – Any one Accident or Occurrence	1,000,000

Policy is true follow form to underlying policy.

25% Minimum Earned Premium
Higher Liability Limits may be available

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Commercial Umbrella Terminology

These are general industry definitions. Please refer to policy for actual definitions.

Umbrella Liability – Designed to provide coverage in excess of primary liability policies, subject to some limitations. Broader coverage may be provided subject to a Self Insured Retention.

Excess Liability – Provide following form excess limit of liability for scheduled underlying policies.

Self Insured Retention "SIR" – The amount of the loss an insured must pay before the umbrella policy would be required to respond when no primary coverage is provided.

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Premium Summary

	2016/2017	2017/2018	Commission
Watercraft (Hull & P&I) Insurance	$ 73,426.00	$ 73,426.00	15%
Terrorism (Optional)	$ 1,500.00	$ 1,500.00	15%
FL Surcharge	$ 0.00	$ 0.00	
Total	**$ 74,926.00**	**$ 74,926.00**	
Excess Protection & Indemnity	$ 14,140.00	$ 14,140.00	7.5%
FL Surcharge	$ 0.00	$ 0.00	
Total	**$ 14,140.00**	**$ 14,140.00**	
Wharfinger Insurance	$ 10,000.00	$ 10,000.00	15%
Terrorism (Optional)	$ 150.00	$ 150.00	15%
FL Surcharge	$ 0.00	$ 0.00	
Total	**$ 10,150.00**	**$ 10,150.00**	
Grand Total	**$ 99,216.00**	**$ 99,216.00**	

Terrorism:

The additional annual premium that is attributable to coverage for acts of terrorism is as follows:

Line of Business	Carrier	Certified Acts
Watercraft	CNA	$ 1,500.
Excess	Great American	Included

You may reject coverage for certified acts of terrorism by signing the rejection form. However, you may not reject coverage under workers compensation.

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Premium Summary (continued)

Payment Plan:

Payment in Full

25% **Minimum Earned Premium – Excess Liability**

Brown & Brown does not have direct binding authority with this excess and surplus lines market.

Quote Conditions:

In order to bind, we will need the following prior to 10/1/2017:

Signed Applications

Subject to:

Favorable Loss Control Survey and prompt compliance with all Loss Control Recommendations.
Final rating and underwriting approval by the Company.
If you cancel the policy for any reason including non-payment of premium, the company will retain a minimum of 25% of the premium. All taxes and fees are fully earned and non-refundable.

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A.M. Best Rating of Proposed Carriers

Policy Type	Carrier	Rating
Watercraft Insurance	Continental Insurance Company	A XV
Wharfinger Insurance	Continental Insurance Company	A XV
Excess Liability	Great American Insurance Company	A+ XIV

General Rating:

These rating classifications reflect BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

A++, A+	Superior	B++	Good	C++, C+	Marginal
A, A-	Excellent	B, B-	Fair	C, C-	Weak

Financial Size Category:

The financial Size Category is an indication of the size of an Insurer and is based on reported Policyholders' surplus plus conditional or Technical Reserve Funds, such as mandatory securities valuation reserve, other investment and operating contingency funds and/or miscellaneous voluntary reserves in liabilities.

Financial Size Category (in Thousands)			
Class I	Up to	$1,000	
Class II	$1,000	to	$2,000
Class III	$2,000	to	$5,000
Class IV	$5,000	to	$10,000
Class V	$10,000	to	$25,000
Class VI	$25,000	to	$50,000
Class VII	$50,000	to	$100,000
Class VIII	$100,000	to	$250,000
Class IX	$250,000	to	$500,000
Class X	$500,000	to	$750,000
Class XI	$750,000	to	$1,000,000
Class XII	$1,000,000	to	$1,250,000
Class XIII	$1,250,000	to	$1,500,000
Class XIV	$1,500,000	to	$1,750,000
Class XV	$1,750,000	to	$2,000,000

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown of Florida, Inc. – Jacksonville Branch. Brown & Brown does not guarantee financial condition of the insurers listed above.

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DISCLAIMER/COMPENSATION DISCLOSURE

The proposal presented is based upon the exposures to loss made known to the agency. Any changes in these exposures (i.e. new operations, new products, additional states of hire, etc) need to be promptly reported to our agency in order that proper coverage(s) may be put into place.

This proposal contains only a general description of the coverage(s) and does not constitute a policy/ contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document.

Compensation In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date the premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

Wholesale Broker/Managing General Agent: Hull & Co

This intermediary is owned in whole or part by Brown & Brown, Inc., the parent company of Brown & Brown of Florida, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services may be up to 15% of the premium you pay for coverage, and any compensation paid for those services is derived from your premium payment. The fee, if any, for the Wholesale Insurance Broker's/Managing General Agent's services above is $ "NO FEE".

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at 1-800-637-6441 or, if you prefer, submit your question or request online at http://www.bbinsurance.com/customerinquiry.shtml

Insurance Coverage Review

Insured: City Of Jacksonville, Florida **Policy Term Date:** 10/01/17

Please advise if quotations for any coverage listed below are requested

E = Exposure; C = Coverage through Brown & Brown (If indicated with an "L", such coverage is being provided on a limited basis through an extension or enhanced endorsement and not by a stand-alone coverage form); Q = Quote for Limited or Uncovered Exposure. Mark entire section CLIENT DECLINED QUOTE if applicable.

	E	C	Q
PROPERTY	Y/N	Y/L/N	Y/N
Buildings			
Business Personal Property			
Personal Property of Others			
Tenants Betterments & Improvements			
Business Income/Rental Income			
Extra Expense			
Leaseholders Interests			
Boiler & Machinery (Equipment Breakdown)			
Building Ordinance or Law:			
A. Loss to Undamaged Portion of Building			
B. Demolition Cost			
C. Increased Cost of Construction			
Earthquake			
Difference in Condition			
Flood (Primary)			
Flood (Excess)			
Wind			
Off Premises Power Interruption			
Overhead Transmission Lines			
Glass			
Spoilage			
AUTOMOBILE			
Auto Liability			
Auto Physical Damage			
Drive Other Car Liability			
Drive Other Car Physical Damage			
Hired/Non Owned Liability			
Hired Car Physical Damage			
PIP: Ext Additional, Broad			
Rental Reimbursement (Private Passenger)			
Rental Reimbursement (Commercial Vehicles)			
Uninsured Motorist			
Underinsured Motorist			
Garage Liability			
Garage Keepers Liability			
Garage Keepers Physical Damage			
Trucker's Liability			
Unladen Liability			
Trucker's Physical Damage			
Trailer Interchange			
CRIME			
Employee Dishonesty (1st Party)		Y	
Employee Dishonesty (3rd Party)		Y	
Computer Fraud/Funds Transfer		Y	
Forgery or Alteration		Y	
Social Engineering		Y	
Money & Securities		Y	
BONDS			
ERISA Bond			
Other Bonds			

	E	C	Q
LIABILITY	Y/N	Y/L/N	Y/N
General Liability			
Liquor Liability			
Employee Benefits Liability			
Errors or Omissions/Professional Liability			
Cyber Liability (1st Party)			
Cyber Liability (3rd Party)			
Intellectual Property			
Directors & Officers Liability			
Fiduciary Liability			
Employment Related Practices Liability			
Third Party Discrimination			
Owners/Contractors Protective Liability			
Pollution Liability (1st Party)			
Pollution Liability (3rd Party)			
Products Liability			
Product Recall			
Warehouse (or Bailee's) Legal Liability			
Watercraft Liability (Hull & P+I)		Y	
Umbrella/Excess Liability		Y	
INLAND MARINE			
Accounts Receivable			
Valuable Papers			
Bailee Coverage			
Computer/EDP			
Contractors Equipment			
Signs			
Installation Floater			
Mobile Equipment			
Rented/Leased Equipment			
Motor Truck Cargo			
Transit/Transportation			
Builders Risk / Course of Construction			
Ocean Cargo			
WORKERS COMPENSATION			
Workers Compensation			
Other States			
USL&H			
Jones Act			
Stop Gap Liability			
Excess Employers Liability			
AIRCRAFT			
Aviation – Owned/Non-Owned			
MISCELLANEOUS			
International/Foreign Exposures			
Kidnap & Ransom			
Travel Accident			
Credit Insurance			
Mold/Fung			
EIFS			
Terrorism		Y	
Subsidence/Sinkhole			

This list of insurance coverage is for information purposes only and is not meant to be a complete list for all your insurance needs. The above analysis is based solely on information provided by the client. Coverage indicated by an "L" reflects coverage provided on a limited basis which may not be as broad as coverage purchased on a stand-alone coverage form, and may include lower limits, sub-limits, or few covered perils.

Insured Representative **Date - Place Completed with Insured**

Brown & Brown Representative Signature

Brown & Brown of Florida, Inc.
Jacksonville Division
10151 Deerwood Park Blvd
Building 100, Suite 100
Jacksonville, FL 32256
904 / 565-1952 * Fax 904 / 565-2440

ELECTRONIC SELECTION/REJECTION OPTION FORM

☐ **Selection of Electronic Insurance Policy Delivery Option**
I select the option to receive the policy documents in connection with my insurance policies electronically including policies, endorsements, certificates, auto identification cards, etc. I acknowledge I will no longer receive paper copies of my insurance policy documents from Brown & Brown of FL, Inc. – Jacksonville.

☐ **Rejection of Electronic Insurance Policy Delivery Option**
I reject the option to receive the insurance policy and/or other supporting documents in connection with the insurance policy electronically. I will continue to receive paper copies of such documents.

Electronic Delivery Disclosure

The policyholder who elects to allow for insurance policy and/or other supporting documents in connection with the insurance policy to be sent to the electronic mail address provided should be diligent in updating the electronic mail provided to Brown & Brown of FL, Inc – Jacksonville in the event that the address should change.

Authorized Email Address to receive documents: _____
Authorized Representative Name (Printed): _____
Authorized Representative Signature: _____
Date: _____

Re: