

AN INSURANCE PRESENTATION PREPARED FOR:

*BALDWIN COUNTY COMMISSION
312 COURTHOUSE SQUARE
BAY MINETTE, AL 36507*

PRESENTED BY:

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**QUOTES CONTAINED IN THIS PROPOSAL ARE ASSUMED VALID FOR 30 DAYS
OR UNTIL VOID PER INSURANCE CARRIER, WHICHEVER COMES FIRST**

DISCLAIMER – The information compiled in your applications or forms are information provided by you. We cannot be responsible for any Errors or Omissions, nor any agency's interpretations, application and changes of regulation described therein. The abbreviated outlines of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a rudimentary understanding of coverages. It is your responsibility to read your policy for specific details of coverages. The coverage may include additional exclusions and/or coverage enhancements not listed. If there are other areas that need to be evaluated prior to binding of coverage, please bring them to our attention. *SHOULD ANY OF YOUR BUSINESS OPERATIONS OR EXPOSURES TO LOSS CHANGE AFTER COVERAGE IS BOUND, IT IS **YOUR** RESPONSIBILITY TO BRING THEM TO OUR ATTENTION PROMPTLY SO PROPER COVERAGE CAN BE DISCUSSED.*



TABLE OF CONTENTS

Company Background and Expertise

Mission and Values

Professional Standards

Summary

General Agency Terms and Conditions

Recommendations

Maritime Employers Liability (MEL)

Minimum Earned Premium, Minimum and Deposit Premium

Proposal Notes

Authorization to Bind Coverage

COMPANY BACKGROUND AND EXPERTISE

Accessible Marine Insurance is a family owned and operated insurance agency and brokerage. We specialize in Marine, Oilfield and Energy Insurance because we find them to be fascinating industries that are filled with a seemingly endless supply of unique challenges and interesting situations. We are a strong leader in the commercial business and personal lines insurance markets. Collectively, we are a full service agency equipped to professionally manage all of your insurance needs. We genuinely enjoy the people and the industries we serve.

We have had the thrill and privilege of insuring many aspects of the marine industry such as commercial diving contractors who maintain industrial facilities all over the world. We work with marine contractors who build, inspect, repair and maintain bridges, docks, piers, wharves, bulkheads and fiber optic installations practically any place in the world. We insure offshore supply vessels, tug boats, fishing boats, yachts, crew boats, marinas, shipyards, and boat repair shops - from small business to multi-million dollar operations. We insure various oceanographic equipment such as manned submersibles, remotely operated vehicles (ROVs), side scan sonars, wave-salinity-current meters, cluster buoys, etc. from one-man operations to municipalities, universities, government agencies, etc. We insure offshore and land based energy companies that consult for, service and operate oil and gas platforms and rigs.

Each sector of these industries has its own unique circumstances and insurance requirements. Needless to say, it is never a boring day at the office for us. We truly enjoy what we do which shows in how we treat our clients and employees. Accessible Marine Insurance has engaged in a relentless pursuit of intelligent, thorough and sensible solutions for managing the risk and protecting the interests of our unique and valued clients. We constantly monitor the ever-changing world of insurance and labors diligently to ensure we provide our customers with the most comprehensive coverages from the best carriers in the industry — period.

It is our honor and sincere pleasure to do what we do. We wish to thank all of our prospective, new and longtime loyal clients whom we consider our extended family. Thank you for your friendship and for giving us the continued privilege of protecting your businesses.



MISSION AND VALUES

Our mission is to be the leader in providing customers with trusted advice, creative and cost-effective risk transfer solutions, and unparalleled service. We help customers develop, implement, and measure the effectiveness of their insurance coverage. Our goal is to provide an array of services and innovative solutions, help our customers develop strategies for managing risk, and build and evaluate competitive programs while maximizing financial performance. Our diverse experience allows us to take an entrepreneurial approach to serving customers, while drawing on a regional, national, and international network of highly experienced professionals.

Successfully reaching our goal requires total focus on the customer and partnering as a collaborative team. It requires extraordinary strategy and execution. We measure success by the way we are viewed by each of our key constituencies:

- **By our customers** for outstanding service and sound advice. Our customers are the center of everything we do.
- **By our team members** as a company that believes in people as a competitive advantage, a great place to work, an employer of choice, and one that encourages innovation.
- **By our communities** as an active community leader, promoting economic development, services, education, social services, and the arts.

Our team members are consistently encouraged to make decisions based on our culture and values.

- **Ethics**—We maintain the highest standards with customers, team members, and our communities. We value and reward open, honest, two-way communication, and are accountable for and proud of our conduct and decisions.
- **Customer Satisfaction**—We consider our customer in all we do and do what is right to build a long-term relationship.
- **Leadership and Personal Accountability**—Every team member contributes to our success and should lead by example and make decisions locally, close to the customer.
- **Diversity**—We respect differences among team members, customers, and communities.
- **Corporate Governance**—Honesty, trust, and integrity are essential for meeting the highest standards of corporate governance, and are often the only things that distinguish us from our competitors in the minds of our customers.
- **Best Practices**—We constantly look for the best way to do something and adopt it wherever it applies to improve the customer experience, increase revenue, and reduce expenses.
- **Developing, Recognizing, and Retaining Team Members**—It is not enough to have talented people; we all need to grow and develop.

Accessible Marine Insurance delivers quality services to our customers by understanding their needs and providing them with superior knowledge, market access, and services that exceed expectations. Our high ethical standards and outstanding team set us apart in the insurance industry. We are guided by written professional standards and procedures that provide consistency, efficiency, and accuracy to the workflow.

We believe that honesty, trust, and integrity are essential for meeting the highest standards in corporate governance. This is even more important in the financial services industry because everything we do is built on trust. Our customers trust us to protect their assets and to keep their private information confidential.



PROFESSIONAL STANDARDS

Accessible Marine Insurance delivers quality services to our customers by understanding their needs and providing them with superior knowledge, market access, and services that meet or exceed customer expectations. Our high ethical standards and outstanding team are what sets us apart in the insurance industry.

We are guided by written professional standards and procedures that provide consistency, efficiency, and accuracy to the workflow. Our professional standards are structured to follow the normal customer life cycle from the insurance prospect, insurance sale, application, submission, proposal, policy issuance, review, and renewal.

Your account team is charged with learning your business and insurance needs and is best able to articulate those needs to prospective underwriters. In nearly all transactions, brokering negotiations and decisions are made at the local level with full participation of your immediate account staff. From time to time we rely on colleagues' specialized knowledge and personal expertise in given coverage areas to provide counsel, benchmark advice, and, on occasion, brokering assistance.

Insurance is a highly regulated, competitive industry that fuels the U.S. economy and protects individuals and commercial entities from losses. There is nothing more important to our industry and to Accessible Marine Insurance than maintaining the trust of our customers and conducting business with the utmost integrity. We believe that our leadership role on disclosure should tie directly to our core values.

Among these, we state that we:

- Value and reward open, honest, two-way communication
- Do what is right for the customer
- Talk and act with the customer in mind
- Exceed our customers' expectations

GENERAL AGENCY TERMS AND CONDITIONS

The following pages set forth a brief description of your proposed insurance program. It is designed for easy reference and is **not** intended to reflect all of the details that are contained in the policies themselves.

This insurance proposal is prepared solely for the convenience of you, our client, and should **not** be construed as an exact or complete analysis of the policies or as legal evidence of insurance. In the event of a claim under the policies, or questions with regard thereto, the provision of the original policies will prevail.

This document and any recommendations, analysis, or advice provided by Accessible Marine Insurance “AMI”, are intended solely for the entity identified as the recipient herein (“you”). This document contains proprietary, confidential information of AMI and may not be shared with any third party, including other insurance producers, without AMI’s prior written consent. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and are **not** to be relied upon as actuarial, accounting, tax, or legal advice, for which you should consult your own professional advisors. AMI makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or reinsurers. AMI makes no assurances regarding the availability, cost, or terms of insurance coverage.

You shall be solely responsible for the accuracy and completeness of information and other documents furnished to AMI and/or insurers by you, and you shall sign any required application for insurance. You recognize and agree that all insurance coverages placed by AMI for you and all services, evaluations, reports and recommendations provided by AMI to you are based on data and information furnished by you. AMI will be under no obligation to investigate or verify the completeness or accuracy of any such data or information, nor will AMI have any liability for any errors, deficiencies or omissions in any services, evaluations, reports or recommendations provided to, or any insurance coverages placed on behalf of, you that are based on such inaccurate or incomplete data or information. You understand that the failure to provide all necessary information to an insurer, whether intentional or by error, could result in the misrepresentation of your risk, impairment or voiding of coverage.

You will review all policies, endorsements and program agreements delivered to you by AMI and will advise AMI of anything which you believe is not in accordance with the negotiated coverage and terms within thirty days following receipt.

AMI does **not** speak for any insurer, is not bound to utilize any particular insurer and does **not** have the authority to make binding commitments on behalf of any insurer, except under special circumstance which AMI shall always endeavor to make known to you. AMI shall **not** be responsible for the solvency of any insurer or its ability or willingness to pay claims, return premiums or other financial obligations. AMI does **not** guarantee or make any representation or warranty that insurance can be placed on terms acceptable to you.

If AMI has taken over any existing program or policies implemented by another broker, AMI will **not** assume any responsibility for the adequacy or effectiveness of those programs or policies or any acts or omissions occurring prior to AMI’s engagement.



RECOMMENDATIONS

Your insurance program may already provide these standard recommended coverages; however, if you have any questions, please consult with your AMI insurance professional.

- Business Income and Extra Expense	- Fiduciary Liability
- Crime / Employee Dishonesty	- Foreign Liability / Kidnap & Ransom
- Directors & Officers Liability	- Hired & Non-Owned Auto Liability
- Discrimination / Sexual Harassment / Wrongful Termination (Higher Limits)	- Hired Car Physical Damage
- Earthquake	- Loss of Money On and Off Premises (Higher Limits)
- E-Commerce / Cyber Tech/Internet Liability	- Professional Liability / Errors & Omissions
- Employee Benefits Liability	- Workers Compensation/Employers Liability
- Employment Related Practices Liability	- Flood
- Excess Liability (Higher Limits)	- Cyber Liabilities

Your insurance program may exclude the coverages listed below. If you have any questions, please consult with your AMI insurance professional.

- Asbestos	- Foreign Liability
- Certain Computer Related Losses	- Lead
- Earthquake	- Mold
- Employee Benefits Liability	- Pollution
- Employment Related Practices Liability	- Professional Liability
- Flood	- Terrorism

The information contained in this proposal is for illustrative purposes only and is not an insurance contract. Rates proposed are valid for 30 days unless stated otherwise.

Please remember that only the insurance policies themselves can give you the actual terms, coverage amounts, conditions and exclusions. All insurance policies are subject to certain exclusions, restrictions, limitations and conditions and insureds are obligated to certain duties in case of loss, occurrence, claim or suit. This is true even for the so-called 'Special,' 'Broad' or 'Comprehensive' forms of coverage.

This proposal was prepared with information you provided. Any person who, knowingly and with intent to defraud any insurance company or other person, supplies information for an application for insurance containing any false information or conceals for the purpose of misleading, information concerning any fact material thereto; commits a fraudulent insurance act, which may be considered a crime.

WHAT IS MARITIME EMPLOYERS LIABILITY INSURANCE ?

Maritime Employer's Liability (MEL)

Overview - Under federal law (The Jones Act), masters and members of the crew are not restricted to statutory compensation acts (State Workers' Compensation) and may sue their employers for injuries sustained in the course of employment.

What It Covers - The typical MEL policy covers:

Employer's potential liability under the Jones Act in excess of a deductible or retention.

Underwriting Considerations:

Nature, location and duration of work being performed
Receipts, payroll and payroll estimates for USL&H and Jones Act exposures
Average and maximum number of employees exposed at any one time
Claims history

Masters and members of the crew are not restricted to statutory compensation acts (State Workers' Compensation) and may sue their employers for injuries sustained in the course of employment. This is stipulated under federal law named "The Jones Act". A Maritime Employers Liability insurance policy covers employers potential liability under the Jones Act in excess of a deduction or retention.

MARITIME EMPLOYERS LIABILITY PROPOSAL

Maritime Employers Liability including Transportation, Wages, Maintenance and Cure

Limits: \$1,000,000 Any one accident or illness, including indemnity and expenses of investigation and defense and including your deductible

Areas of Operation: Worldwide

Deductible: \$2,500 Any One Accident or Illness, including indemnity and expenses of investigation and defense

Subject to the following endorsements and clauses:

Maritime Employers Liability wording JL2020 675A as attached; with exclusion G and J amended

- * CI370 Institute radioactive contamination, chemical, biological chemical and electromagnetic weapons exclusion clause
- * Rights of third parties exclusion
- * JL2002/002 Joint liability committee war and terrorism exclusion clause
- * JL2010/005 Sanction limitation and exclusion clause
- * Pandemic (PHEIC) Exclusion Clause
- * USCANB USA and Canada endorsement for the Institute radioactive contamination, chemical, biological chemical and electromagnetic weapons exclusion clause
- * CL355B Convex service of suit clause (U.S.A.)
- * Alternate employer endorsement
- * Blanket waiver of subrogation endorsement
- * Death On The High Seas Act endorsement
- * Gulf of Mexico Endorsement
- * In rem endorsement
- * Brokers cancellation clause
- * Permission to issue certificates
- * Notification of cancellation to certificate holders endorsement
- Convex Service of Suit Clause
- * LMA5403 Marine Cyber Endorsement
- * LMA9184 Policyholder disclosure notice of terrorism insurance coverage
- * Territory: Worldwide
- 100% Fully Earned at binding

Estimated Minimum & Deposit Premium: \$4,347.00 FLAT (broker to file surplus lines fees/taxes).

Agency Fee: \$250

Carrier Administration Fee: \$1,000 (no commission allowed on Administration Fee)

Optional TRIA: 5% (broker to file surplus lines fees/taxes if accepted)

SUBJECTIVES:

- Satisfactory signed documents and applications
- No Losses in past 5 years
- All Fees are Fully Earned at Inception

Note – Review coverages carefully. Coverages quoted herein do not necessarily reflect all coverages requested in the application. Coverage proposed may be different than current coverages. Requested changes in any part of this quotation or any material change in losses prior to coverage attachment may be subject to a change by the underwriters in the overall quotation.

Disclaimer: Insurance described herein will be effected against which a Policy of Insurance will be issued. In the event of any inconsistency, the terms, conditions and provisions of the Policy of Insurance to be issued will prevail. Any Quotation, Binder, Evidence, Confirmation of Coverage or similar document provided will be terminated as of its effective date by the issuance of the Policy of Insurance.



Minimum Earned Premium Minimum and Deposit Premium

The following terms are often misunderstood, particularly among insureds or producers not accustomed to dealing with surplus lines insurance companies. It is important that the definitions are understood.

Minimum and Deposit

This is the amount of premium due at inception. Although the policy is subject to adjustment based on a rate per exposure unit, under no circumstances will the annual earned premium be less than the minimum premium. Therefore, the policy may generate an additional premium on audit, but not a return.

If such a policy is cancelled mid-term, the earned premium is the GREATER of the annual minimum times the short rate or pro-rata factor, or the actual earned premium as determined by audit, subject to a short rate penalty if applicable.

Minimum Earned Premium

A minimum earned premium endorsement can be attached to either a flat charge policy or an adjustable policy. In either case, this amount is the LEAST that will be retained by the insurance company once the policy goes into effect. The amount retained would be the GREATER of the actual earned premium whether calculated on a pro-rata or short rate basis, or the minimum earned premium.

Flat Cancellations

Some insurance companies do not allow flat cancellations. Once the policy is in effect, some premium will be earned. The collection and payment of premium are the responsibility of the retail agent.

PROPOSAL NOTES

- In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are any other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as beginning new operations, hiring employees in new states, buying additional property, etc., please disclose this information to us so that proper coverage(s) can be discussed or modified.
- If during the course of the policy a new entity is acquired or the scope of your operations materially changes, we reserve the right to change the pricing and/or program based on the exposures, losses and risk characteristics of the new operations.
- This is a convenient coverage summary, not a legal contract. This proposal is provided to facilitate your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Insurance described herein will be effected against which a Policy of Insurance will be issued. In the event of any inconsistency, the terms, conditions and provisions of the Policy of Insurance to be issued will prevail.
- We are pleased to assist you with your own final determination of the values you decide to insure. Specific terms, conditions and exclusions outlined in the enclosed quotations are subject to the policy wording. Please refer to the policy for specific terms, conditions, and limitations and exclusions.
- Higher liability limits may be obtained; please contact us if you are interested in pursuing higher limits.
- Employment Practices Liability Coverage provides protection for discrimination, sexual harassment or wrongful termination. If this proposal does not include Employment Practices Liability, please advise us if you are interested in obtaining quote.

ADDITIONAL QUOTE SUBJECTIVITIES:

- ✓ Completed signed ACORD applications, and any required documents
- ✓ Signed copies must include all pages of the application and supplement, and must be in agreement with terms and exposures as bound
- ✓ Quote is based on the submitted application and loss information. Premium is subject to change based on any updated information
- ✓ This Quotation has been developed and drafted in reliance upon the statements and information made and provided in the underwriting submission and any application connected thereto (collectively "the Submission"). The statements and information provided are material to the acceptance of this risk and hazard assumed by the Insurer under this Quotation and any policy(ies) issued therewith. This Quotation is issued in reliance upon the truth and accuracy of the Submission and in reliance that all relevant information affecting the pricing and underwriting of this risk and hazard has been provided, that there are no material omissions or material nondisclosures, and that all information is current and effective at the time of the Submission. In the event that the Submission contains any material misrepresentation, material omissions or material nondisclosure, this Quotation and any policy(ies) issued therewith are, subject to applicable law, invalid from the outset. This Quotation is also issued in reliance upon the Insured's representation that it has the right to obtain insurance, by means of ownership or otherwise, for the risks and hazards that are the subject of this Quotation.
- ✓ 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.



Authorization to Bind Coverage

Baldwin County Commission

I/we have read this proposal presented by Accessible Marine Insurance dated 12/29/2025.

I/we accept the insurance program outlined in this proposal and as more fully detailed in the forthcoming insurance policy, subject to the following exceptions or changes.

_____ Bind all coverages as quoted.
Initial

OR

_____ Bind all coverages as quoted, except as listed below:
Initial

OPTIONAL INSURANCES NOT INTERESTED IN OR REJECTED:

- | | |
|--|--|
| <input checked="" type="checkbox"/> GENERAL LIABILITY | <input checked="" type="checkbox"/> HULL AND MACHINERY |
| <input checked="" type="checkbox"/> WORKERS COMPENSATION | <input checked="" type="checkbox"/> PROTECTION & INDEMNITY |
| <input checked="" type="checkbox"/> LONGSHORE HARBOR WORKERS ACT | <input checked="" type="checkbox"/> VESSEL POLLUTION |
| <input type="checkbox"/> MARITIME EMPLOYER'S LIABILITY | <input checked="" type="checkbox"/> PROFESSIONAL LIABILITY |
| <input checked="" type="checkbox"/> COMMERCIAL AUTO | <input checked="" type="checkbox"/> EXCESS |
| <input checked="" type="checkbox"/> COMMERCIAL PROPERTY | <input checked="" type="checkbox"/> FLOOD |
| <input checked="" type="checkbox"/> BUSINESS INCOME | <input checked="" type="checkbox"/> DIRECTORS AND OFFICERS LIABILITY |
| <input checked="" type="checkbox"/> CONTRACTOR'S EQUIPMENT | <input checked="" type="checkbox"/> CYBER LIABILITY |

I/we understand that the information contained in this proposal is offered as an outline of the proposed insurance program only. In all cases, the policy wording will determine coverages, terms and conditions. This also confirms my/our understanding of the financial condition of the insurance company(ies) quoting coverage. I acknowledge no other insurance exposures have been requested or quoted per my desire to reject of the above marked coverages. Additional coverage can be discussed and quoted in the future if requested.

Accessible Marine Insurance cannot place insurance with this company without my specific instructions to do so. My signature below confirms I am authorized to do so on behalf of the entity or entities shown.

Company

By: _____
Please print name of signatory

Signature

Date

