



PO Box 59689 Birmingham, AL 35259-9689 Phone: (800) 824-1709 Fax: (205) 879-3739

QUOTATION CONFIRMATION

Date: Aug 04, 2020

Quote Expiration Date: 8/31/20

Attn.: Robbie Robertson

Agency: John A Robertson Insurance Agency Inc

Phone #: 251-928-2163

From: Zachary Mather

We are pleased to confirm the following quotation that has been received from the carrier shown below. Please note that this quotation is based on the coverage, terms and conditions listed below, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted below and those terms originally requested.

This coverage may not be bound without a fully executed brokerage agreement.

Insured Name: Baldwin County Commission

ID# [REDACTED]

Carrier: Westchester Surplus Lines Insurance Company

Coverage: Premises Pollution Liability Insurance Policy - Westchester Elite Form

Effective: 9/1/2020 to 9/1/2021

Limits of Liability:

\$5,000,000 Coverage A

\$5,000,000 Coverage B

\$5,000,000 Policy Aggregate Limit (The most the insurer will pay for the sum of damages under all Coverage Parts)

Deductible: \$25,000 Each Pollution Condition, Coverage A

\$25,000 Each Pollution Condition, Coverage B

Rate: Flat: Non Auditable

Retroactive Date: Policy Inception

Premium: \$24,961.00

Policy Fee \$750.00

Surplus Lines Tax: \$1,542.66

Total: \$27,253.66

Option to ELECT Terrorism Coverage:

TRIPRA Status: **APPLIES**

TRIPRA Premium: \$1,249.00

Additional Taxes: \$74.94

Total including TRIPRA: \$28,577.60

Commission: 10%

MEP: 25%

Broker Fees & Policy Fees are Fully Earned at Binding

Terms & Conditions:

The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.

CRC to File Taxes
25% Minimum Earned Premium
No Flat Cancellations
100% Minimum Annual Earned Premium

Coverage: Premises Pollution Liability Insurance Policy - Westchester Elite ? Form:

Coverage A – Cleanup Costs for New Pollution Conditions INCLUDED

Coverage B – Bodily Injury and Property Damage for New Pollution Conditions INCLUDED

Coverage C – Cleanup Costs for Pre-existing Pollution Conditions NOT INCLUDED

Coverage D – Bodily Injury and Property Damage for Pre-existing Pollution Conditions NOT INCLUDED

Coverage E – Non-Owned Location Pollution Liability NOT INCLUDED

Coverage F – Transportation Pollution Liability NOT INCLUDED

Coverage G – Contractors Pollution Liability NOT INCLUDED

Coverage H – Products Pollution Liability NOT INCLUDED

Carrier Terms:

*TRIA: Any request to reject TRIA coverage must be submitted to the underwriter prior to binding. See Attached TRIA disclosure.

*Exposure Basis: 1 Covered Location

*Location: 15140 County Road 49, Summerdale, AL 36580

*We reserve the right to rescind this quote in order to amend the terms and conditions, including premium, or decline the account based upon review of additional underwriting information.

*Please be advised that we do not review Certificates of Insurance issued by you, or by any party, relating to this policy of insurance either for content or accuracy. Accordingly, we request that you do not provide copies of certificates to us for review or for our records. Authority is granted to you for the limited purpose of issuing unmodified ACORD Certificates (ACORD 25). It is your responsibility to see that any Certificate provides an accurate representation of the coverage form and endorsements applicable to this policy at the time the Certificate is issued. Any modification of the approved ACORD forms specifically set forth above, or the issuance of a non-approved Certificate of Insurance (ACORD or other) is prohibited. Certificates of Insurance may only be issued as a matter of information. You have no authority by virtue of a Certificate or otherwise, to amend, extend or otherwise alter coverage afforded under this policy. Certificates of Insurance are never recognized as endorsements or policy change requests. You must submit a separate written request if an endorsement or policy change (including but not limited to adding additional insureds or loss payees and/or alteration of notice requirements for cancellation) is requested. In the event a policy change is requested, the underwriter will advise if the request is acceptable to the Company.

Subjectivities:

The quoted coverage is subject to the receipt and satisfactory review of the following information within thirty (30) days unless otherwise noted:

1. PRIOR TO BINDING- A currently completed, signed and dated Westchester Environmental Premises Pollution Liability application.
2. PRIOR TO BINDING- Three (3) years of currently valued GL loss runs.
3. PRIOR TO BINDING- Two (2) years of financial statements for the most recently completed fiscal years, including a Balance Sheet and an Income Statement.

This contract is registered and delivered as a surplus line coverage under the Alabama Surplus Line Insurance Law.

Philip S Hagan License #0214821.

Home State: Alabama

The Home State was determined based on the information provided in your submission and the completed Declaration of Home State form. Please ensure the correct Home State is listed. Incorrect information could result in additional or return taxes, fees, surcharges, penalties, interest, and assessments at a later date, and in addition to what is shown. Additionally, please note that this is the current tax calculation based on the Home State but there could be changes that result in additional or return tax - due at a later date - based on future enactments of surplus lines laws by any of the various states.

Endorsements:

ALL-21101 (11/06) - Trade or Economic Sanctions Endorsement
ENV-9099 (10-12) - Global Program Solutions Amendatory (Foreign Indemnity) Endorsement
ENV-9100 (01/15) - Premises Pollution Liability Insurance Policy - Elite Form
ENV-9127 (10/11) - Intended Use Endorsement
ENV-9131 (10/11) - Minimum Earned Premium Endorsement
ENV-9135 (01/19) - Odor Exclusionary Endorsement - Scheduled Locations
ENV-9137 (05/18) - Offsite Cleanup Only Endorsement - New Conditions - Scheduled Locations
ENV-9142 (06-13) - Pollution Condition Exclusion Endorsement-Bodily Injury, Property Damage and Cleanup Costs
ENV-9169 (01/15) - Catastrophe Management Coverage Endorsement
ENV-9179 (08/16) - Deductible To Self-Insured Retention Amendatory Endorsement
ENV-9183 (08/18) - Limits Of Insurance Amendatory Endorsement
SL-34255a (01/16) - Service of Suit Endorsement
TR-51520 (11/18) - Policyholder Disclosure - Notice of Terrorism Insurance Coverage
ENV-9127 (10/11) - Intended Use Endorsement - Solid Waste Landfill
ENV-9131 (10/11) - Minimum Earned Premium Endorsement - 25% minimum earned premium at inception, 100% minimum earned after 365 days
ENV-9135 (01/19) - Odor Exclusionary Endorsement - Scheduled Locations - All Covered Locations
ENV-9137 (05/18) - Offsite Cleanup Only Endorsement - New Conditions - Scheduled Locations - All Covered Locations
ENV-9142 (06-13) - Pollution Condition Exclusion Endorsement-Bodily Injury, Property Damage and Cleanup Costs - Perfluorinated Compounds (PFC) and Polyfluoroalkyl Substances (PFAS) including, but not limited to, Perfluorooctanoic acid (PFOA), Perfluorooctane sulfonate (PFOS), PFC-, PFAS-, PFOA-, and PFOS-related products and chemicals, and any of their additives or breakdown and degradation by-products.
ENV-9169 (01/15) - Catastrophe Management Coverage Endorsement - \$250,000 Aggregate Catastrophe Management Costs Sublimit of Insurance (serves to reduce the Limits of Insurance shown on the Declarations page); Deductible \$25,000 Catastrophe Management Costs

CRC is compensated in a variety of ways, including commissions and fees paid by insurance companies and fees paid by clients. Some insurance companies pay brokers supplemental commissions (sometimes referred to as “contingent commissions” or “incentive commissions”), which is compensation that is based on a broker's performance with that carrier. These supplemental commissions may be based on volume, profitability, retention, growth or other measures. Even if a contingent commission agreement exists with a carrier, we recognize that our responsibility is to promote the best interests of the policyholder in the selection of an insurance company. For more information on CRC's compensation, please contact your CRC broker.

Financing Insurance Premiums

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, business expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Credit Corporation, which is an affiliate of CRC, providing premium financing solutions for companies across the United States.

You can learn more about how premium financing works and how it can expand your relationship with your clients by emailing afcodirect@afco.com; or call toll-free **877-317-6437**, option 1. Additional information is available at <https://www.afco.com/partners/crc.html>.

Quotation confirmed by: Zachary Mather
zmather@crcgroup.com

Submission #: 8693729/C Baldwin County Commission

Agency Response: ☐ Yes, please bind as quoted, effective: _____
(complete and email back)

PREMIUM IS BEING FINANCED BY _____ **ACCOUNT #** _____
Name of Premium Finance Company

Signed by: _____ Date: _____

CONFIDENTIAL