

Agenda

City of Palm Beach Gardens Police Officers' Pension Fund

MEETING OF JULY 13, 2020

LOCATION: Electronic Meeting
Meeting Contact: (561) 624-3277 (Plan Administrator)

TIME: **Monday, July 13, 2020 at 9:00 AM**

INSTRUCTIONS TO JOIN MEETING ELECTRONICALLY

Meeting ID: 148 500 1975

Resource Centers is inviting you to a scheduled RingCentral meeting:
<https://meetings.ringcentral.com/j/1485001975>

For Video & Audio (Recommended):

If you are using a mobile device (Smart Phone or Tablet) use the "RingCentral" App.

Link to Join from Laptop, PC, Mac, Linux, iOS or Android:

For Voice Only:

iPhone one-tap:

US: +1(469)4450100,,1485001975# (US South)
+1(470)8692200,,1485001975# (US East)
+1(623)4049000,,1485001975# (US West)
+1(720)9027700,,1485001975# (US Central)
+1(773)2319226,,1485001975# (US North)

Telephone (for higher quality, dial a number based on your current location):

Dial: +1(469)4450100 (US South)
+1(470)8692200 (US East)
+1(623)4049000 (US West)
+1(720)9027700 (US Central)
+1(773)2319226 (US North)

Public Comments:

Public can submit comments by email during the Meeting to pbgardens@ResourceCenters.com. All public comments will be read into the record in the Public Comment portion of the Meeting.

PLEASE NOTE:

Should any interested party seek to appeal any decision of this Board with respect to any matter considered at such meeting or hearing, s/he will need a record of the proceedings and for such purpose may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. In accordance with the Americans With Disabilities Act of 1990, persons needing a special accommodation to participate in this meeting should contact The Pension Resource Center, LLC no later than four days prior to the meeting.

Agenda

City of Palm Beach Gardens Police Officers' Pension Fund

1. Call Meeting to Order
2. Roll Call:
 - Jay Spencer, Chairman
 - Brad Seidensticker, Secretary
 - Allan Owens, Trustee
 - Greg Mull, Trustee
 - Marc Glass, Trustee
3. REPORTS
 - A. Investment Consultant Report – AndCo Consulting (John McCann)
 1. Investment Update
 2. IFM Global Infrastructure Fund Consent Election
 - 3.
 - B. Attorney Report – KKJ&L (Bonni Jensen)
 - C. Administrator Report – Resource Centers (Albert Lovingood)
 1. Ayala, Robert – 2018 Military Buyback Calculation Update
 2. Commercial Multi-Peril Policy Renewal
4. OTHER BUSINESS
5. PUBLIC COMMENTS
6. ADJOURN

Next Meeting Date: September 10, 2020

PLEASE NOTE:

Should any interested party seek to appeal any decision of this Board with respect to any matter considered at such meeting or hearing, s/he will need a record of the proceedings and for such purpose may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. In accordance with the Americans With Disabilities Act of 1990, persons needing a special accommodation to participate in this meeting should contact The Pension Resource Center, LLC no later than four days prior to the meeting.

Albert Lovingood

From: IFM Investor Relations <InvestorRelations@ifminvestors.com>
Sent: Monday, June 29, 2020 5:26 PM
To: IFM Investor Relations
Subject: IFM Global Infrastructure Fund - Consent Election
Attachments: Consent to be drawn to fund redemptions - GIF US.pdf; IFM Global Infrastructure (US), L.P. 2020 Consent Election letter v8.pdf

Dear Investor,

We are writing to you in relation to the option to consent to be drawn for future GIF redemption payments. This mechanism is already built into the Fund legal documentation but we are required to obtain consent from investors in order to utilize this. This communication is also the result of investor queries during the course of this year about whether they could be drawn sooner than expected into GIF if other investors made redemptions to rebalance their portfolio. We therefore decided to offer this flexibility to all currently undrawn investors in the queue to ensure that we treat all investors equally.

Consenting to being drawn for redemption payments is of course entirely optional. Investors that do consent will form a newly formed redemption queue. This queue operates in the same chronological sequence as the normal capital queue but will be drawn upon for redemptions only. Consenting investors will hold the equivalent position in the redemption queue with respect to the normal capital queue.

As a reminder, it remains our normal practice to fund redemptions through cash in the fund and we will continue to consider this practice as an option when we determine when and how to fund redemptions each quarter. There is no guarantee that consenting investors will be drawn early for the purpose of funding redemptions, however it does provide us with this flexibility to manage liquidity in GIF if we receive redemption requests. We have thus far not seen any material increase in redemption requests for GIF, with current levels remaining <1% of total fund NAV.

Further details are contained within the attached Consent Election Letter. Should you be interested in providing consent, kindly complete and sign the attached Consent Election Form and return back to us via e-mail before COB 14 August 2020. You could e-mail your completed and signed consent form to investorrelations@ifminvestors.com.

If you have any questions in relation to the above or if you would like to have a call to discuss this further, please do not hesitate to let us know.

Kind regards,

Investor Relations



June 29, 2020

To The Limited Partners of IFM Global Infrastructure (US), L.P.

Dear Investor,

Consent Election for the IFM Global Infrastructure Fund (“GIF”)

I am writing to update you on an opportunity that is available for queued investors in GIF. We have recently received inquiries from several undrawn investors in GIF about whether they could be drawn sooner than expected if other investors in GIF wanted to redeem their investment in the Fund in order to rebalance their portfolios.

Under the terms of the constituent documents for GIF and its associated feeder vehicles, we may only draw investors' capital commitments to fund redemption requests under certain circumstances, including with their consent.

Investors who provide consent to be drawn to fund redemptions will continue to hold their position in the commitment queue. However, if we elect to draw queued commitments from consenting investors, it is possible that such queued commitments may be drawn sooner and ahead of other investors who do not provide their consent. For investors who do not provide consent, there will be no change to their position in the commitment queue.

The decision to fund redemptions through a drawdown of queued commitments will be made at the full discretion of the Manager, and will take into consideration liquidity of GIF and other factors. As always, in making any draw down decisions, we will continue to consider investors' and GIF's interests, with the goal of protecting, maintaining and maximising investor value.

To provide your consent to having your committed capital drawn to fund outstanding redemption requests, please complete the attached Consent Election Form and return it to InvestorRelations@IFMInvestors.com. We would appreciate receiving completed Consent Election Forms by August 14, 2020.

Please do not hesitate to reach out to your local Investor Relations team at InvestorRelations@IFMInvestors.com with any questions you may have about this opportunity.

Yours sincerely,

A handwritten signature in dark ink that reads 'Valentina Abbott'.

Valentina Abbott

Global Head, Global Relationship Group

Consent to be drawn to fund redemptions

IFM Global Infrastructure Fund (GIF)

Signed forms should be returned to:
Investor Relations North America
IFM Investors
114 W 47th St, New York, NY 10036
InvestorRelations@ifminvestors.com

Investor

Under the terms of the constituent documents for IFM Global Infrastructure (US), L.P. in respect of which you have committed capital, IFM Investors Pty Ltd (IFM) may only draw your commitments to fund outstanding redemption requests under certain circumstances, including with your consent.

By signing and returning this form, you consent to having your commitment drawn to fund outstanding redemption requests in any GIF feeder fund, and you acknowledge and agree that:

- IFM will not require any further consent from you in order to draw your commitment to fund redemptions.
- The capital call notice issued when your capital is drawn will explain the reasons why the capital is being drawn (including if it is being drawn for the purposes of funding redemptions).
- You may request to withdraw your consent to be drawn to fund redemptions by notifying IFM in writing. However, IFM may refuse any request to withdraw consent that is received by IFM within 30 days of the end of any quarter.
- Investors will retain their priority in the commitment queue. However, investors who have not consented to be drawn to fund redemptions will be treated as a non-participating investor in relation to any capital drawdown undertaken for this purpose.
- IFM is under no obligation to use outstanding commitments to fund redemptions and there is no guarantee that providing this consent will result in your commitment being drawn earlier than expected.

EXECUTED by _____:

Signature

Name

Albert Lovingood

From: Pete.Strong@grsconsulting.com
Sent: Monday, March 12, 2018 10:58 AM
To: Audrey Ross
Cc: C100360@grsconsulting.com
Subject: RE: PBG Police - Buyback calculations for Ayala and Pape

Hi Audrey,

We can do this, but it will involve additional fees because we will have to run each year of potential service purchase separately – basically a full buyback calculation for each possible number of years. It's not as simple as dividing by the number of years we initially calculated.

Our fee for the original buyback calculation was \$450, but the time involved to prepare the calculation was well in excess of \$450. We can prepare a follow-up calculation with the cost of each possible number of year being purchased, but the cost will either be \$225 for one additional option or an additional \$450 for all possibilities (1 year, 2 years, etc.) (as this will involve 5 or 6 additional calculations for each member).

Please let us know how you would like us to proceed.

Thanks!

-Pete



Peter N. Strong (Pete), FSA, EA, MAAA, FCA
Senior Consultant and Actuary
One East Broward Blvd | Suite 505 | Ft. Lauderdale, FL 33301
Phone: 954.527.1616 | Direct: 954.713.2102 | Fax: 954.525.0083
pete.strong@grsconsulting.com

The above communication shall not be construed to provide tax advice, legal advice or investment advice.

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Please consider the environment before printing this e-mail.

From: Audrey Ross [mailto:audrey@resourcecenters.com]
Sent: Monday, March 12, 2018 10:13 AM
To: Strong, Pete (FLP1)
Cc: C100360 - Palm Bch Gdns P
Subject: RE: PBG Police - Buyback calculations for Ayala and Pape

Hi Pete,

Happy Monday (after the time change lol)!

I hate to be a pain, but per the member's request can I get a breakdown per year as they might not be able to purchase the entire time now.

Thank you very much!

Audrey Ross
Resource Centers, LLC

4360 Northlake Blvd, Suite 206, Palm Beach Gardens, FL 33410 | Direct 561.459.3007 | Office 561.624.3277 or 800.206.0116 | Fax 561.624.3278 Audrey@resourcecenters.com | Please visit: <http://www.resourcecenters.com>

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IRS CIRCULAR 230 NOTICE: To the extent that this message or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law.



Please consider the environment before printing this e-mail.

From: Pete.Strong@grsconsulting.com [mailto:Pete.Strong@grsconsulting.com]
Sent: Tuesday, February 27, 2018 6:23 PM
To: Audrey Ross
Cc: C100360@grsconsulting.com
Subject: PBG Police - Buyback calculations for Ayala and Pape

Hi Audrey,

Attached are our buyback calculations for Robert Ayala and Dominick Pape.

Please let us know if you have questions.

Sincerely,
Pete Strong



Peter N. Strong (Pete), FSA, EA, MAAA, FCA
Senior Consultant and Actuary
One East Broward Blvd | Suite 505 | Ft. Lauderdale, FL 33301
Phone: 954.527.1616 | Direct: 954.713.2102 | Fax: 954.525.0083
pete.strong@grsconsulting.com

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Please consider the environment before printing this e-mail.

Albert Lovingood

From: Pete.Strong@grsconsulting.com
Sent: Wednesday, July 8, 2020 1:47 PM
To: Albert Lovingood
Cc: Kyle Tintle; jayspencer@bellsouth.net; C100360@grsconsulting.com
Subject: RE: Palm Beach Gardens Police Officers' Pension Plan - Military Buyback Calculation - Ayala, Robert
Attachments: RE: PBG Police - Buyback calculations for Ayala and Pape

Hi AC,

We responded to Audrey's request in March 2018 with our fee to provide the additional break-down by year of service. Please see this email attached, which included a couple options. I do not see that Audrey ever responded to the attached email, so no further work was done.

Since it has been over two years, the buyback amount would need to be updated using current actuarial assumptions and based on current census data. As a courtesy to the Board, I would be willing to do the updated buyback for half the price (\$225 instead of \$450). But if Mr. Ayala also wants to see a breakdown by years of service purchased, then the fees in the attached email would apply.

Please let me know how you would like to proceed.

Thanks!

-Pete



Peter N. Strong (Pete), FSA, EA, MAAA, FCA
Senior Consultant and Actuary
One East Broward Blvd | Suite 505 | Ft. Lauderdale, FL 33301
Phone: 954.527.1616 | Direct: 954.713.2102 | Fax: 954.525.0083
pete.strong@grsconsulting.com

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Please consider the environment before printing this e-mail.

From: Albert Lovingood <ac@resourcecenters.com>

Sent: Wednesday, July 8, 2020 1:37 PM

To: Strong, Pete (FLP1) <Pete.Strong@grsconsulting.com>

Cc: Kyle Tintle <Kyle@resourcecenters.com>; Jay Spencer (jayspencer@bellsouth.net) <jayspencer@bellsouth.net>

Subject: Palm Beach Gardens Police Officers' Pension Plan - Military Buyback Calculation - Ayala, Robert

**** CAUTION: This message originated from an external source.****

Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon Pete,

Back on February 27, 2018 you had calculated a Service Buyback Calculation for Police Officer Robert Ayala. Officer Ayala contacted me recently inquiring on the status of his Buyback Calculation that prompted me to do some research on the history of this request, along with informing the Board of Trustees of the situation. From what I was able to find; Audrey, the Plan Administrator at the time did send Officer Ayala the calculation. But I did also find a note and request from Officer Ayala requesting a cost breakdown per year of service that could be purchased. Unfortunately I was unable to locate any further communications or notations regarding this request. In light of this situation, Chairman Jay Spencer asked that I contact you to find out if this calculation could be updated or if you would need to produce a completely new calculation in addition to finding out if this could be done as a courtesy for the Pension Board or if the member will need to pay for the new calculation.

Best regards,

A.C. Lovingood

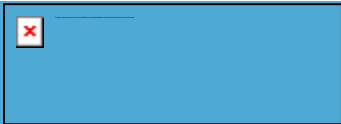
**Plan Administrator
Resource Centers, LLC**

Email: ac@ResourceCenters.com
Toll Free: 800-206-0116

Main Office

Fort Myers Office

Orlando Office



4360 Northlake Blvd, Suite 206,
Palm Beach Gardens, FL 33410

Phone: (561) 624-3277
Fax: (561) 624-3278

4100 Center Pointe Dr, Suite 108,
Fort Myers, FL 33916

Phone: (239) 573-4750
Fax: (239) 573-4752

231 East Colonial Dr. Suite 100,
Orlando, FL 32801

Phone (561) 855-2209

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United Members Insurance

6826 W. Linebaugh Ave
Tampa, FL 33625
Telephone: (813) 265-2300

Invoice

INVOICE NO: 06960

REFERENCE NO: 5977

DATE: 06/25/2020

PAYMENT DUE DATE: 07/20/2020

Bill To:

Resource Centers, LLC
4360 Northlake Boulevard
Suite 206
Palm Beach Gardens, FL 33410

Insured:

Palm Beach Gardens Police Officers'
Pension Fund
4360 Northlake Boulevard
Suite 206
Palm Beach Gardens, FL 33410

Description: Commercial Package Policy

Producer	Company	Policy	Effective	Expires	Customer Service Rep
	Seneca Insurance Company	UGL 5331094	06/30/2020	06/30/2021	

Trans Code	Description	Amount
W	Renewal	996.00

Total Due

996.00

Please pay by 07/20/2020 to ensure continuing coverage.

Please Make Check Payable to United Members Insurance

Please return a copy of this invoice with your payment.

THANK YOU FOR YOUR BUSINESS!

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE - FLORIDA**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS, WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES [85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020] OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

X	I accept this offer of terrorism coverage and acknowledge that I have been notified that under the Terrorism Risk Insurance Act, as amended, any covered losses resulting from certified acts of terrorism under my policy, will be partially reimbursed by the United States.
X	I hereby elect to purchase terrorism coverage for a prospective premium of \$6.00
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Palm Beach Gardens Police Officers Pension Fu

Named Insured

X

Policyholder/Applicant's Signature

SENECA INSURANCE COMPANY, INC.

Insurance Company
UGL 5331094

Print Name

05/11/2020

Date

Policy Number

NOTE: If you do not complete and return this form or advise us otherwise in writing of your terrorism election then, a rejection of terrorism coverage will be deemed to have been made.



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A FAIRFAX COMPANY

SENECA

COMMERCIAL MULTI PERIL QUOTE

Insurance Carrier: SENECA INSURANCE COMPANY, INC.
(Admitted) rated "A" (Excellent) XIII by A.M. Best Company

Date: 05/11/2020

Renewal of Policy #: UGL 5331094

Producer: United Members Ins., Inc. AKA UMI

Attention: Sandie Kyser

Email: sandie@umi91.com

Underwriter: Joanne Ricci

Phone: (914) 418-3111

Email: jricci@senecainsurance.com

Policy Effective: 05/30/2020 - 06/30/2021

Named Insured: Palm Beach Gardens Police Officers Pension Fund

Mailing Address: c/o Pension Resource Centers, LLC
4360 Northlake Blvd., Ste. #206
Palm Beach Gardens, FL 33410

Premium Summary

Coverage	Premium
Commercial Property	Not Covered
Commercial General Liability	\$744.00
Commercial Inland Marine	Not Covered
Commercial Auto	\$246.00
Commercial Crime	Not Covered
Mandatory Terrorism	\$0.00
Certified Terrorism	\$6.00
Total Premium	\$996.00
Fee, Surcharge, Assessments	
Total Cost:	\$996.00

This quote is valid for thirty (30) days

ALL COVERAGES ARE INCLUDED IN THIS QUOTATION. ANY COVERAGES NOT SPECIFICALLY OUTLINED ARE NOT INCLUDED. THESE COVERAGES MAY DIFFER FROM WHAT WAS REQUESTED IN YOUR APPLICATION. THIS QUOTE IS SUBJECT TO CHANGE BASED UPON A LOSS CONTROL INSPECTION AND ALSO SUBJECT TO ANY INTERVENING RATE CHANGES AND/OR APPROVAL BY ANY BOARD OR BUREAU NAMING JURISDICTION.



Subjectivities:

- Signed terrorism disclosure
- Signed and dated ACORD application

LOCATIONS

<u>Location</u>	<u>Building</u>	<u>Address</u>
001	001	10500 N. Military Trl. Palm Beach Gardens, FL 33410



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SENECA

COMMERCIAL GENERAL LIABILITY

Coverage	Limit
General Aggregate (other than Products/Completed Operations)	\$2,000,000
Products/Completed Operation - Annual Aggregate	\$2,000,000
Personal/Advertising Injury Limit	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Payments	\$5,000

Deductible	Deductible Amount
Premises/Operations	N/A
Products/Completed Operations	N/A

General Liability Classification				
Loc	Bldg	Class Code	Class Description	Exposure
001	001	48558	Social Gatherings and Meetings-on Premises Not Owned or Operated by the Insured Not-For-Profit only Products-completed operations are subject to the General Aggregate Limit TERRITORY: 002	4 Each



COMMERCIAL GENERAL LIABILITY

<u>Policy Level Coverages</u>	<u>Limit</u>	<u>Aggregate Limit</u>	<u>Retro Date</u>	<u>Deductible</u>
Terrorism Coverages				
Fungi or Bacteria (Mold)				
Coverage - Exclude Coverage				

Additional Comments:



CRUM & FORSTER®
A FAIRFAX COMPANY

SENECA

COMMERCIAL AUTO

Coverage	Limit (CSL)
Hired and Non-Owned Automobile Liability	\$ 1,000,000 (CSL)

Additional Comments:

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: Q-0000373976	EFFECTIVE DATE: 06/30/2020
---------------------------------------	--------------------------------------

NUMBER

TITLE

COMMON

17 270 (11-14)	Commercial Multi Peril Quote
41-479 (01-15)	Policyholder Disclosure Notice Of Terrorism Insurance Coverag - Florida
03 070 (11-18)	Payment Plans Florida
IL DS 00 (09-08)	Common Policy Declarations
40-075 (01-18)	Claims Notification
IL 00 17 (11-98)	Common Policy Conditions
IL 00 21 (09-08)	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 09 85 (01-15)	Disclosure Pursuant To Terrorism Risk Insurance Act
IL P 001 (01-04)	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders

GENERAL LIABILITY

CG DS 01 (10-01)	Commercial General Liability Declarations
CG 00 01 (04-13)	Commercial General Liability Coverage Form
CG 02 20 (03-12)	Florida Changes - Cancellation And Nonrenewal
CG 21 06 (05-14)	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47 (12-07)	Employment-Related Practices Exclusion
CG 21 65 (12-04)	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG 21 67 (12-04)	Fungi or Bacteria Exclusion
CG 21 70 (01-15)	Cap on Losses From Certified Acts of Terrorism
17-215 (09-03)	Strike Exclusion
17-285 (07-15)	Assault, Battery Or Assault And Battery Exclusion - Florida