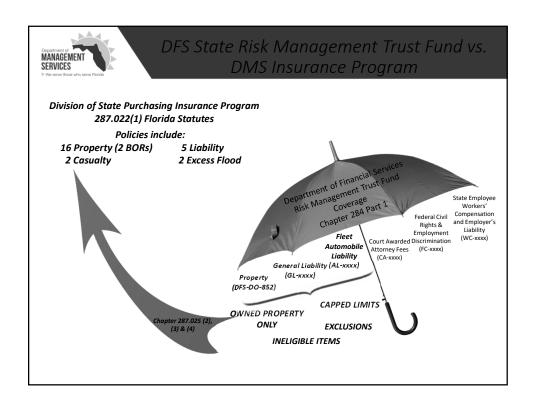
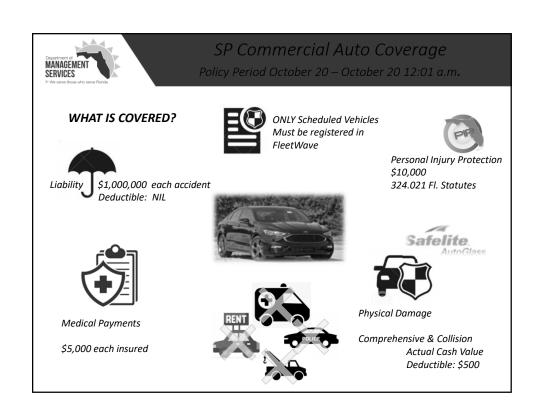




Topics for Discussion

- DFS State Risk Management Trust Fund Coverage & the DMS State Purchasing Insurance Program
- Commercial Automobile Policy
- Electronic Data Processing Insurance Policy
- > Statutory Death Benefit (Accidental Death and Dismemberment)
 Insurance
- ➢ Government Crime Insurance
- Questions
- State Purchasing Points of Contact







SP Commercial Auto & Fleet Management

EFFECTIVE JAN 2022; DMS cannot provide coverage for vehicles NOT registered in FleetWave.

DMS's Bureau of Fleet Management has implemented a new Statewide Fleet Management Information System (FleetWave), which is used for fleet management and reporting.

 This system requires agencies register all vehicles and to keep records and make reports regarding the effective and efficient use, operation, maintenance, repair and replacement of automobiles, light trucks, and equipment.



For questions related to the fleet management system, FleetWave, please email FleetHelpDesk@dms.myflorida.com.

FleetWave Online: https://uspod002.chevinfleet.com/StateofFlorida



SP Commercial Auto vs. SRMTF

- The SP Commercial Automobile policy replaces the SRMTF coverage by <u>filling coverage</u> gaps and expanding the limits of the SRMTF Auto Liability Certificate of coverage.
 - ✓ Provides for the physical repair of owned vehicles excluded from SRMTF
 - ✓ Liability coverage up to \$1M which is greater than SRMTF cap \$200K/\$300K
- o SRMTF Coverage:

- STATE RISK MANAGE FLEET AUTOMO CERTIFICATE C
- 1. Auto Liability Certificate DFS-D0-864 Revised 11/05 (AL-xxxx)
 - Exclusions: 1.D.(c) the portion of the claim or judgement which is in excess of the statutory limits of liability; and (i) damage or destruction to property owned by the insured.
- 2. DFS-D0-852 Property Certificate
 - Property Not covered:
 - A.2.j. Property that is covered under another policy, except for the excess of the amount due (whether you can collect it or not) from that other insurance:
 - A.2.n. Vehicles or self-propelled machines including aircraft and watercraft) that:
 - (1) Are licensed for use on public roads; or
 - (2) Are operated principally away from the designated premises;

been.

It issues - The unquilified word "insured" shall include the State department or agreeny named been. But offices, enginyees, agent, or all his insure may be held liable under we



SP Commercial Auto Claims

NOTIFY SP OF ALL CLAIMS AS SOON AS THEY OCCUR – Take pictures, etc. and perform the following actions:

- 1. Download Claim form or contact Policy Manager for form and instructions;
- 2. Complete form and Submit to SP and those identified in the email from SP; and
- 3. A claims adjuster will be assigned and work directly with you.



https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_contracts/commercial_automobile_insurance_



SP Electronic Data Processing Insurance Policy Period June 5 – June 5 12:01 a.m.

WHAT IS COVERED?

Owned EDP Leased EDP = \$9,013,879 = 621,111

Owned EDP Medical & Scientific Leased EDP Medical & Scientific

TRANSIT: EDP \$ 50,000 M&S \$ 100,000

COVERAGE TERRITORY: WORLDWIDE

Surface Pro's Think Pads Latitudes Servers Scanners Projectors Monitors Camcorders

Data Processing Systems with separately identifiable components

Rate per \$100 TIV

Deposit Premiums Quarterly Earned Premiums Post Policy Audit

Quarterly Reporting to SP:

Q1 – Jun 5 through Sep 4 Sep 5 Q2 – Sep 5 through Dec 4 Dec 5 Q3 – Dec 5 though Mar 4 Mar 5 Q4 – Mar 5 through Jun 4 Jun 5



SP EDP Insurance vs. DFS Property

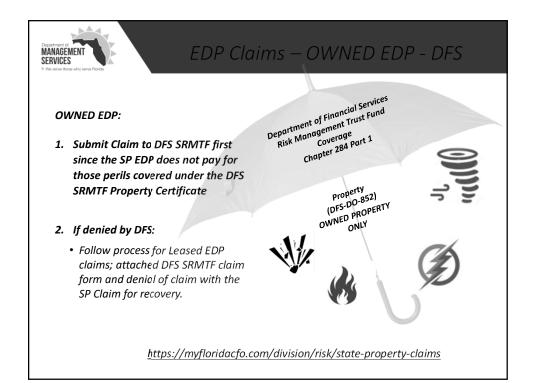
The EDP insurance policy <u>fills coverage gaps in the SRMTF Property Certificate of coverage</u>

- **The SP EDP policy** is designed to work "with" the SRMTF property coverage certificate.
- **DFS-D0-852 sections B.1.-B.9**; provides for the following covered causes of loss:

COVERS OWNED EDP ONLY:

- Fire
- Lightning
- Explosion
- Windstorm or hail
- Smoke
- Aircraft or vehicles
- Riot or civil commotion
- Sinkhole collapse
- Flood

- LEASED EDP: DFS Property certificate DOES NOT provide coverage for leased EDP of any kind.
- The SP EDP policy covers only those perils (covered causes of loss) NOT provided by the DFS Property certificate for owned equipment.





SP EDP Claims - LEASED EDP

LEASED EDP:

NOTIFY SP OF ALL CLAIMS AS SOON AS THEY OCCUR – Take pictures, etc. and perform the following actions:

- 1. Download Claim form or contact Policy Manager for form and instructions.
- 2. Complete form and Submit to SP and those identified in the email from SP.
- 3. A claims adjuster will be assigned and work directly with you.



 $\underline{https://www.dms.myflorida.com/business} \ operations/state \ \underline{purchasing/insurance} \ \underline{contracts/electronic} \ \underline{d} \ \underline{ata} \ \underline{processing} \ \underline{edp} \ \underline{equipment} \ \underline{insurance}$



Statutory Death Benefit – AD&D Insurance

IS THIS COVERAGE OPTIONAL OR REQUIRED?

REQUIRED BY LAW FOR THOSE CLASSES of employees as provided in sections 112.19, 112.191, 112.1911 and 112.1912 of the Florida Statutes.

This coverage is required for law enforcement, correctional, and correctional probation officers, and firefighters per section 112.19 and 112.191, Florida Statutes.



This statute was expanded in 2019 to add two additional classes of coverage being added:

112.1911 Emergency Medical Technicians 112.1912 First Responders









Section 112.19 Florida Statute

112.19 Law enforcement, correctional, and correctional probation officers; death benefits.—

- (1) As used in this section, the term:
- (a) "Employer" means a state board, commission, department, division, bureau, or agency, or a county, municipality, or other political subdivision of the state, which employs, appoints, or otherwise engages the services of law enforcement, correctional, or correctional probation officers.
- (b) "Law enforcement, correctional, or correctional probation officer" means any officer as defined in s. 943.10(14) or employee of the state or any political subdivision of the state, including any law enforcement officer, correctional officer, correctional probation officer, state attorney investigator, or public defender investigator, whose duties require such officer or employee to investigate, pursue, apprehend, arrest, transport, or maintain custody of persons who are charged with, suspected of committing, or convicted of a crime; and the term includes any member of a bomb disposal unit whose primary responsibility is the location, handling, and disposal of explosive devices. The term also includes any full-time officer or employee of the state or any political subdivision of the state, certified pursuant to chapter 943, whose duties require such officer to serve process or to attend a session of a circuit or county court as bailiff.
- (c) "Insurance" means insurance procured from a stock company or mutual company or association or exchange authorized to do business as an insurer in this state.
- (d) "Fresh pursuit" means the pursuit of a person who has committed or is reasonably suspected of having committed a felony, misdemeanor, traffic infraction, or violation of a county or municipal ordinance. The term does not imply instant pursuit, but pursuit without unreasonable delay.



AD&D Insurance - Benefits

"If Injury to the Covered Person results, within the Time Period for Loss shown in the Schedule of Benefits, in any one of the losses shown below, We will pay the Benefit Amount shown below for that loss. The Principal Sum is shown in the Schedule of Benefits. If multiple losses occur, only one Benefit Amount, the largest, will be paid for all losses due to the same Covered Accident."

Principal Sum : Line of Duty Coverage \$ 75,000

Fresh Pursuit Coverage \$ 150,000 Unlawful and Intentional Death & Dismemberment \$ 225,000

Schedule of Covered Losses

Covered Loss Benefit Amount Life 100% of the Principal Sum Two or more Members 100% of the Principal Sum 100% of the Principal Sum Quadriplegia One Member 50% of the Principal Sum Hemiplegia 50% of the Principal Sum Paraplegia 75% of the Principal Sum Thumb and Index Finger of the Same Hand 25% of the Principal Sum Uniplegia 25% of the Principal Sum

Time Period for Loss: 365 days from the date of a Covered Accident



AD&D Insurance

How might the statutory benefit (Chapter 112.19 F.S.) apply to JAC agencies, and the need for each agency to independently research the statute to determine if it does apply to their staff?

- ✓ Each Agency is responsible for determining eligibility as defined by law.
- Once eligibility is determined, have the eligible individual complete the Chubb Beneficiary Designation Form and provide to their Human Resources group to be placed in their Personnel File.
- Typically, it is the HR groups that provide these data in accordance with the position descriptions that which include any references to the following statutes as described therein:

112.19 112.19(1)(b) 943.10(14)

112.1911 112.1912



AD&D Benefit Claims

NOTIFY SP OF ALL CLAIMS AS SOON AS THEY OCCUR

- Download Claim form or contact Policy Manager for form and instructions.
- 2. Complete form and Submit to SP and the Broker on the policy <u>RobinsTeam@bbrown.com</u>
- The Insurer (Brown & Brown) will work directly with JAC to settle the claim discretely and quickly. To fully support the claim, please provide:
 - Physician's Statement;
 - copies of police reports;
 - newspaper articles, etc., describing the accident;
 - other documents that support the claim; and
 its principal beautiful bill (leg Unavital Ba
 - a copy of itemized hospital bill (In-Hospital Benefit only); as applicable, will be required

| | CHUBB |
|---|--|
| Accidental Deat | h Claim Form |
| proof of loss must be provide time period, it should be cent | Vitten notice of claim must be provided within 90 days of the loss. Written of within 90 days after the date of loss. If a cannot be provided within that to soom as reasonably possible. In no event, except in the absence of legal accepted more than one year from the date it was otherwise required. |
| Please mail your completed C | Saim Form along with the items listed below to: |
| Chubb USA PO Box 5124 Scranton, PA 18505-0536 | ACEAndBCaims@ehubb.com |
| In addition to the Claim Form . A Cartified Copy of t 2. The company's entro 3. Confirmation of emp 4. The Police Report, a 5. H Bronners Travel, a declination to and form | in, the following dense me required: flowed benefit from and Benefitinery Designations, flowed benefit from and Benefitinery Designations, and Administration of the Section of the Sec |
| Policyholder Name: | Policy Number(s): |
| Facts concerning insured | |
| | SSN: |
| Home Address: | |
| | Place of Birth: |
| | Occupation: |
| | - Companie |
| | |
| Beneficiary | |
| | Date of Birth: |
| | SSN |
| | Phone et |
| Statements regarding the | |
| | Place: |
| | at happened: |
| | |
| Did the accident occur in the | course or during the deceased's employment? Yes No |
| If yes, has there been, or will | there be, a claim filed for Wockers' Compensation? Yes No |
| Name of Workers' Compensa | fice Carrier |
| | |

https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_contracts/accidental_death_and_dismemberment_insurance_

| MANAGEMENT SERVICES 1- Violational Richards Service Plantas | &D Beneficiary Form |
|--|---|
| ✓ Every covered employee will complete and provide to HR the beneficiary form for placement in personnel folder. ✓ Should an event occur, the form will determine how any benefit shall be paid to the insured beneficiaries. | Beneficiary Designation/Change Form The interactive company animatorically designates beneficiaries to the first surviving does of the following date of persons pure property proceed or designations are father, were obtained as of the following date of persons pure process, you did not designed to the following that this sequence, you must congiste this firm and return it to the Policyboldon. Instead Information |
| | ACE American Instruseor Computery is a member of the Chobb Group of Companies. |





SP Government Crime Insurance

WHAT IS COVERED?

This insurance policy provides options for coverage against loss of or damage to:

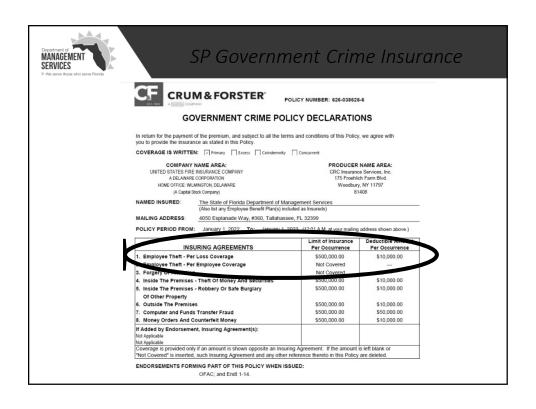
- o Money:
- o securities, or other property resulting from employee theft;
- o robbery or safe burglary inside the premises;
- o theft or robbery outside the premises, including losses due to employee dishonesty, and;
- o the disappearance or destruction of property.

First party coverage options include:

- ✓ Employee Dishonesty:
- ✓ Faithful Performance of Duty:
- ✓ Excess Employee Dishonesty and;
- ✓ Forgery & Alteration.

Third-party crime insurance covers theft of money and securities while in transit and includes:

- √ Theft
- ✓ Disappearance or destruction of property;
- √ inside robbery or safe, and;
- ✓ outside premises.





SP Government Crime Insurance Employee Dishonesty

THIS IS BLANKET COVERAGE intended to cover all employees who might potentially handle cash or securities. Therefore, numbers for Class 1 and all others with access to items of value should be as accurate as possible.

o "Class 1" employees, who should be included?

- Anyone who handles money. Class 1 Employees are ratable employees consisting of: √all management positions (agency heads, assistant agency heads, directors, assistant directors, bureau chiefs, assistant bureau chiefs, supervisors, presidents, comptrollers, etc.); √all officers, police officers, and all employees who handle, have custody, or maintain records of money, securities and/or other property (cashiers, accountants, bookkeepers, mail room personnel, etc.); and
 - ✓ anyone who has custody of, or can spend, or authorize to spend, or mail/ship, or dispose of, or maintains records of such transactions related to money, securities, other assets and/or other property should be counted as Class 1. This would include PCard holders and property custodians.

"All Other" employees, who should be included?

ALL OTHER - other full time employees that may have access to items of value. It does not include students who set up chairs and may get a small stipend for doing so; those who do clean-up around the campus; others that are really part-time or temporary.

(THE BROKER /INSURER RECOMMEND NO VOLUNTEERS BE COVERED)



SP Government Crime Insurance Faithful Performance of Duty Coverage

Endorsement No. 2 effective January 1, 2022 attached to and forming a part of Policy No. 626-038626-6 Issued to The State of Florida Department of Management Services

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY
GOVERNMENT EMPLOYEE THEFT AND FORGERY POLICY

and applies to the Employee Theft Insuring Agreement

| | Titise of | Locations of | No. of Employees Each Position | Limit of insurance Per Occurrence | Deductible |
|----------|---|--|--------------------------------------|---|------------|
| Item No. | Covered Positions | Covered Positions | | | |
| 1. | Tax Collectors | Dept. of Highway, Safety and Motor Vehicles | 67 | \$4,800,000 | NL |
| 2 | Process Servers and Investigators | Justice Administrative Com- mission | 429 | \$5,000,000 | NL |
| 3. | Department of Health" (" DOH cover- age is limited to the Florida Depart- ment of Health Orange County Health Management Nursing Administration) | Al | 4 | \$300,000 | NL |
| 4. | Department of Economic Opportunity | Process Servers Investigators | 154 | \$5,000 | NI. |

- 1. The following is added to the Employee Theth Insuring Agreement designated above: We will pay for loss or damage to "morey," "securities" and "other properly resulting directly from the failure of any "employee" to Settlidig perform his or the duties as prescribed by Jav. when the failure of any "employee" to Settlidig perform his or the duties as prescribed by Jav. when a loss of your covered property. The most see will pay for loss saring out of any one "coursence" is the Limit Of Insurance shown in the Schedule. That Limit is part of, not in addition to, the Limit Of Insurance shown in the Schedule.
- The following exclusions are added to Section D.2 Exclusions:
- Loss resulting from the failure of any entity acting as a depository for your property or
- perthen except the conversion of property
 sult parties held by you in any capacity
 e' is
- result of:

 (1) The deprivation or violation of the civil rights of any person by an "employee"; or

 (2) The tortious conduct of an "employee", except the conversion of property of other

We will pay for loss or damage to "money", "securities" and "other property" resulting directly from the failure of any "employee" to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your covered property. The most we will pay for loss arising out of any one "occurrence" is the Limit Of Insurance shown in the Schedule. That Limit is part of, not in addition to, the Limit Of Insurance shown in the Declarations.

CR 25 19 10 1

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Page 1 of 2



SP Government Crime Insurance Faithful Performance of Duty Coverage

"Investigators" who should be included?

TITLE V JUDICIAL BRANCH

CHAPTER 27 STATE ATTORNEYS; PUBLIC DEFENDERS: RELATED OFFICES

27.255 Investigators; authority to arrest,...bond....

4) Any full-time investigator employed by the state attorney and any special investigator appointed by the state attorney pursuant to the provisions of s. <u>27.251</u> shall, before entering into the performance of duties, take and file the oath as prescribed in s. 5, Art. II of the State Constitution.

The state attorney may require any full-time investigator employed by the state attorney or any special investigator appointed by the state attorney pursuant to the provisions of s. <u>27.251</u> to give a bond conditioned on the faithful performance of the investigator's duties.



SP Government Crime Insurance Faithful Performance of Duty Coverage

"Process Servers"; who should be included?

TITLE VI CIVIL PRACTICE & PROCEDURE

CHAPTER 48 PROCESS and SERVICE OF PROCESS

48.021 Process; by whom served.—

7. Take an oath that the applicant will honestly, diligently, and faithfully exercise the duties of a special process server.

48.29(2) Certification of process servers -

- (g) Execute a bond in the amount of \$5,000 with a surety company authorized to do business in this state for the benefit of any person wrongfully injured by any malfeasance, misfeasance, neglect of duty, or incompetence of the applicant, in connection with his or her duties as a process server. Such bond shall be renewable annually; and
- (h) Take an oath of office that he or she will honestly, diligently, and faithfully exercise the duties of a certified process server.



SP Government Crime Claims

NOTIFY SP OF ALL CLAIMS AS SOON AS THEY OCCUR – Take pictures, etc. and perform the following actions:

- Download Claim form or contact Policy Manager for form and instructions.
- 2. Complete form and Submit to SP and those identified in the email from SP.
- 3. A claims adjuster will be assigned and work directly with you.



https://www.dms.myflorida.com/business operations/state purchasing/insurance contract s/government crime insurance





SP Insurance Program Contacts

Primary Contact: Jill Soderberg

DMS Statewide Insurance Program 4050 Esplanade Way, Suite 360.2Z Tallahassee, FL 32399-0950 Phone: 850-488-7996

Email: <u>Jill.Soderberg@dms.fl.gov</u>

Nicole Loman (<u>nicole.loman@dms.fl.gov</u>)

AD&D and Crime Insurance Policy Manager

Hunter Beggarly (hunter.beggarly@dms.fl.gov)

EDP Policy Manager

AUTO

Jill

...

Group Inbox: <u>InsuranceContracts@dms.fl.gov</u>

An overview of the State Purchasing Insurance Coverage Program's available group policies can be found at the following link.

<u>https://www.dms.myflorida.com/business_operations/state_purchasing/insurance_coverage_program</u>

Ms. Soderberg is currently a Purchasing Analyst, specializing in the area of property and casualty insurance, for the Florida Department of Management Services, Division of State Purchasing. She has a Bachelor of Arts degree in history from the University of Central Florida and a Master of Arts degree in business administration from Webster University. Over the last 20 years, Ms. Soderberg has managed multiple contracts valued over \$10M annually and procured and managed up to 24 policies purchased through State Purchasing. She has held the position of the Statewide Insurance Coordinator and been the primary point of contact for insurance related matters in State Purchasing since 2011. She worked for over a decade in the area of procurement and contract management in aerospace manufacturing before taking a position at the Department of Children and Families, Domestic Violence Unit, and eventually moving to her current position at State Purchasing, in 2005.