Attachment A
Scope of Work

1. Department Insurance Program

The State of Florida has statutorily established the following two methods for state agencies and other governmental entities to obtain insurance coverage: (1) from the State Risk Management Trust Fund (SRMTF) administered by the Department of Financial Services, Division of Risk Management, for property, general liability, automotive liability, federal civil rights, court-awarded attorney's fees in certain other proceedings against the state, and workers compensation, as established by Chapter 284, Florida Statutes; and (2) from commercial insurance purchased by the Department of Management Services' Division of State Purchasing pursuant to sections 287.022 and 287.042, Florida Statutes (F.S.) , as further specified in Rule 60A-1.015, Florida Administrative Code (F.A.C.), for risks not eligible for coverage through the SRMTF.

Section 287.022(1), F.S., provides:

> Insurance, while not a commodity, nevertheless shall be purchased for all agencies by the department, except that agencies may purchase title insurance for land acquisition and may make emergency purchases of insurance pursuant to s. 287.057(3)(a), F.S. The procedures for purchasing insurance, whether the purchase is made by the department or by the agencies, shall be the same as those set forth herein for the purchase of commodities.

The Department of Management Services' Division of State Purchasing operates the Department's insurance program, which is responsible for the purchase and management of insurance for State Agencies and Eligible Users, at their own choosing and based upon funding allocations. The purpose and goal of the Department's insurance program is to provide coverage at the best premium rates possible for Florida's State Agencies.

2. Purpose

To provide Customers with Government Crime Insurance, pursuant to the terms set forth in this Scope of Work.

The Insurance Policy secured on behalf of the State and the Named Insureds shall be provided at the pricing specified in the Bid, provided in accordance with Florida Statutes, and conform with the terms and conditions specified in the Contract. The insurance policy shall have an effective date of January 1, 2027, or such other date as shall prevent a lapse in the insurance coverage.

3. Definitions

Definitions contained in section 287.012, F.S.; Rule 60A-1.001, F.A.C.; and Attachment D, Insurance Terms and Conditions; are incorporated by reference. In the event of a conflict, the definitions listed in this section supersede the incorporated definitions for the purposes of this Scope of Work. All definitions apply in both their singular and plural sense.

Agency – as defined in section 287.012(1), F.S.

Bid – The document(s) submitted by a Bidder in response to this Invitation to Bid (ITB).

Broker or Vendor – An insurance intermediary that holds current and valid Florida resident or nonresident insurance license(s) in the appropriate line of business described in this ITB.

Business Day – Monday through Friday, inclusive, except for those holidays specified in section 110.117, F.S., from 8:00 a.m. to 5:00 p.m. at the Customer's location.

Claim – A demand for recovery for loss or damages.

Contract – The written agreement between the Department and the Contractor.

Contractor – A Vendor that enters into a Contract with the Department.

Contractor's Contract Manager – The representative designated by the Contractor in accordance with section 4.6.1 of this Scope of Work (SOW).

Customer – A State Agency or Eligible User included on the insurance policy.

Department – The Department of Management Services (DMS), a state agency.

Department's Contract Manager – The representative designated by the Department who will oversee all aspects of the Contract, monitor performance expectations, and serve as the primary point of contact for the Contractor.

Eligible User – As defined in Rule 60A-1.001(4)(h), for purposes of insurance contracts procured pursuant to Section 287.022, F.S., only non-Agency state entities with a Department of Financial Services State Risk Management Trust Fund Certificate are eligible users.

Insurance Policy or Policy – As defined in section 627.402(3), F.S. The parties to the Insurance Policy will be the Department, the Named Insured, the Broker, and the Insurer.

Insurer – As defined in section 624.80(1), F.S. The insurance company selected by the Broker to provide insurance coverage as described in this ITB. The term 'Underwriter' is synonymous with 'Insurer'.

Named Insured – Entities listed in section 4.1 of this Scope of Work and those added during the Policy Period.

Policy Expiration – The termination date of the Insurance Policy.

Policy Inception – The effective date of the Insurance Policy.

Policy Period – The time between the exact hour and date of Policy Inception and the hour and date of Policy Expiration.

Premium – As defined in section 627.403, F.S.

State – The State of Florida.

4. Scope of Work

4.1 Named Insured

The master policyholder is the State of Florida, c/o the Department of Management Services, Division of State Purchasing, 4050 Esplanade Way, Suite 360, Tallahassee, FL 32399-0950.

The following entities are the current Named Insureds for whom coverage is being sought:

1st DCA	First District Court of Appeal
2nd DCA	Second District Court of Appeal
3rd DCA	Third District Court of Appeal
4th DCA	Fourth District Court of Appeal
5th DCA	Fifth District Court of Appeal
6th DCA	Sixth District Court of Appeal
AG	Auditor General
AHCA	Agency for Health Care Administration
APD	Agency for Persons with Disabilities
CITRUS	Department of Citrus
COM	Commerce (f/k/a Department of Economic Opportunity)
DACS	Department of Agriculture and Consumer Services
DBPR	Department of Business and Professional Regulation
DCF	Department of Children and Families
DEM	Division of Emergency Management
DEP	Department of Environmental Protection
DHSMV	Department of Highway Safety and Motor Vehicles
DJJ	Department of Juvenile Justice
DLA-OAG	Department of Legal Affairs - Office of the Attorney General
DMA	Department of Military Affairs
DMS	Department of Management Services
DOE	Department of Education
DOEA	Department of Elder Affairs
DOH	Department of Health* (*DOH coverage is limited to the Florida Department of Health Orange County Health Management Nursing Administration)
DOR	Department of Revenue
DOS	Department of State
DOT	Department of Transportation
DVA	Department of Veterans Affairs
EOG	Executive Office of the Governor
FAMU	Florida Agricultural and Mechanical University
FCOR	Florida Commission of Offender Review
FDLE	Florida Department of Law Enforcement
FGCU	Florida Gulf Coast University
FSDB	Florida School for the Deaf and Blind
FSU	Florida State University
JAC	Justice Administrative Commission
NCF	New College of Florida
OLS	Office of Legislative Services, includes the Office of Program Policy Analysis and Government Accountability (OPPAGA)
PSC	Public Service Commission
SBA	State Board of Administration of Florida

SCS	State Court System
UF	University of Florida
UNF	University of North Florida
USF	University of South Florida
UWF	University of West Florida

NOTE: Named Insureds may be requested to be added or removed during the Policy Period as outlined in this SOW.

4.2 Coverage Requirements

The Government Crime Insurance secured by the Contractor shall be, at a minimum, the same or better coverage limits as those provided in Attachment K, Expiring Policy, as endorsed, and as set forth in this SOW.

Coverage can be provided through any available market accessible to the State for this risk. Admitted, non-admitted, reciprocal insurance, and risk management programs are acceptable coverage options.

There are multiple Insuring Agreements that comprise Attachment K, Expiring Policy, as indicated on the declarations page; at the per occurrence limits and deductibles captioned in part below. The Department is requesting pricing for the following Insuring Agreements:

Insuring Agreements	Limit of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft – Per Loss Coverage	$500,000.00	$10,000.00
Faithful Performance of Duty (applies to Employee Theft, Insuring Agreement No.1)	See Endorsement No. 2	
Excess Employee Theft (applies to Employee Theft, Insuring Agreement No.1)	See Endorsement No. 3	
2. Employee Theft – Per Employee Coverage	Not Covered	---
3. Forgery Or Alteration	See Endorsement No. 3	$10,000.00
4. Inside The Premises - Theft Of Money And Securities	$500,000.00 See Endorsement No. 7	$10,000.00 See Endorsement No. 7
5. Inside The Premises - Robbery Or Safe Burglary Of Other Property	$500,000.00 See Endorsement No. 7	$10,000.00 See Endorsement No. 7
6. Outside the Premises	$500,000.00 See Endorsement No. 7	$10,000.00 See Endorsement No. 7
7. Computer and Funds Transfer Fraud	$500,000.00	$50,000.00
8. Money Orders and Counterfeit Money	$500,000.00	$10,000.00

Refer to the “Convert to Schedule Coverage” worksheet in Attachment C, Price Sheet for the additional limits being requested by each Named Insured for Insuring Agreements 3 through 6 above.

Additional limits of insurance are not currently being requested for Insuring Agreements 7 and 8 above.

The Department reserves the right to request additions to or deletions from existing coverages or exposures stated in the Insurance Policy on behalf of the Named Insureds when deemed to be in the State's best interest in accordance with Section 4.11, Additions/Deletions.

4.2.1 Employee Theft (Dishonesty) Coverage – Insuring Agreement #1
The Policy will include Employee Theft blanket coverage for loss of or damage to money, securities, and other property resulting from theft committed by employees. Refer to Attachment C, Price Sheet, for current Named Insured and total employee count.

4.2.2 Excess Employee Theft (Applies to Employee Theft Insuring Agreement #1)
The Policy will include Excess Employee Theft coverage as described in Endorsement No. 3 to Attachment K, Expiring Policy for the employee counts and limits selected by the Named Insured and as specified on Attachment C, Price Sheet.

4.2.3 Faithful Performance of Duty (Applies to Employee Theft Insuring Agreement #1)
The Policy will include coverage for Faithful Performance of Duty as described in Endorsement No. 2 to Attachment K, Expiring Policy and shall be provided to the Named Insured specified on Attachment C, Price Sheet.

4.2.4 Forgery or Alteration – Insuring Agreement #3
The Policy will include coverage for Forgery or Alteration as described in Endorsement No. 3 to Attachment K, Expiring Policy and shall be provided at the limits selected by the Named Insured and as specified on Attachment C, Price Sheet.

4.2.5 Convert to Schedule Coverage – Insuring Agreements 4, 5, and 6
All insured collection locations are provided coverage limits of $500,000 as described in Endorsement No. 7 to Attachment K, Expiring Policy. For additional limits of insurance requested by specific Named Insureds, please see below.

4.2.5.1 Insuring Agreement 4 - Inside – Money and Securities
This coverage shall be provided to the Named Insured at the additional limits provided in Attachment C, Price Sheet worksheet named “Convert to Schedule Coverage”.

4.2.5.2 Insuring Agreement 5 - Inside – Robbery
This coverage shall be provided to the Named Insured at the additional limits provided in Attachment C, Price Sheet worksheet named “Convert to Schedule Coverage”.

4.2.5.3 Insuring Agreement 6 - Outside the Premises
This coverage shall be provided to the Named Insured at the additional limits provided in Attachment C, Price Sheet worksheet named “Convert to Schedule Coverage”.

4.2.6 Tax Collectors As Employees

Department of Highway Safety and Motor Vehicles Tax Collectors are included as employees per Endorsement No. 1 to Attachment K, Expiring Policy. See also Attachment M, Department of Highway Safety Service Collection Center Data.

4.3 Historical Loss Experience

Attachment L, Historical Loss Experience Report provides the historical premium and loss experience information over the previous five years through June 22, 2026.

4.4 Premium Pricing

The Contractor shall adhere to the premiums submitted in Attachment C, Price Sheet as submitted, which is incorporated by reference as an Exhibit tothe Contract. All coverage premiums assessed at Policy Inception are fixed for the full Policy Period and shall not change.

4.5 Premium and Deductible Adjustments

Notwithstanding anything to the contrary herein, Premium and deductible decreases issued by the Contractor are permissible at any time during the Policy Period.

For additional Policy Periods, in Attachment O, Quotation Documentation, the Broker should identify the percentage (%) loss ratio threshold which, if met or exceeded by the Named Insured during any Policy Period, will prompt the Insurer to reevaluate Premium and/or deductible pricing for the next Policy Period. Any reevaluation of Premiums and/or deductibles are subject to Department written approval, must be adjusted equitably, and shall be based upon specific exposure risks and individual loss experience to the extent market conditions allow. If the Contractor anticipates adjustments to Premium pricing, deductibles, or Policy terms and conditions, the Contractor shall provide the Department with written notice four (4) months prior to the Policy Period expiration to the Department's Contract Manager.

Adjustments in Premiums and/or deductibles do not constitute a change to the Contract requiring an amendment executed in writing by both Parties. After the Department provides written approval of any Premium and/or deductible adjustments, the Department will incorporate such changes directly into the Contract documents.

4.6 Broker/Underwriter Responsibilities

The Broker will market and secure Government Crime Insurance policy on behalf of the State and the Named Insureds, c/o the Department of Management Services, Division of State Purchasing, 4050 Esplanade Way, Suite 360, Tallahassee, FL 32399-0950.

The Broker and Insurer shall provide an Insurance Policy that conforms to sections 627.401 through to 627.446,F.S., as applicable, and with all other relevant and applicable statutes and regulations governing property and liability insurance.

4.6.1 Customer Service and Administration

The Contractor shall provide Customers all services during Business Days. State agencies observe holidays in accordance with section 110.117, F.S.

The Contractor shall have a single point of contact to serve as Contractor's Contract Manager as provided in Attachment J, Broker Information. The Contractor's Contract Manager may support multiple Customers and must respond to Customer calls and/or emails within one (1)

Business Day. The Contractor's Contract Manager must be able to provide or arrange for all aspects of Customer support and problem resolutions. Back-up coverage must be provided by an equally knowledgeable person.

In addition to a dedicated Contractor's Contract Manager, the Contractor shall provide toll-free Customer service phone support from 8:00 a.m. Eastern Time to 5:00 p.m. Eastern Time, Monday through Friday, except for national and State-recognized holidays. TDD (Telecommunication Device for the Deaf) access must be made available during the above-named Customer service operating hours.

4.6.2 Policy Administration

The Broker must aid in the fulfillment of all obligations to the Department and its Named Insureds as provided for under the Insurance Policy. Any failure by the Broker to provide Policy administration to the Department will constitute a breach of Contract. The Broker will, at a minimum:

4.6.2.1 Communicate with the Insurer on all changes to the Policy requested by the Department.

4.6.2.2 Provide endorsements for changes to the Policy schedule.

4.6.2.3 Forward Premium payments to the Insurer, as appropriate.

4.6.2.4 Assist in the filing of claims and claim settlement payments.

4.7 Routine Communications

All routine communications and reports related to the Contract shall be sent to the Department's Contract Manager. If any information listed on Attachment J, Broker Information changes during the life of the Contract, then the Contractor shall update the attachments and submit the updated attachment to the Department's Contract Manager. Routine communications may be made by e-mail, regular mail, or telephone.

4.8 Broker License

The Broker, for the duration of the Contract term, must hold current and valid Florida resident or non-resident insurance license in the appropriate line of business for the insurance coverage provided under the Contract.

4.9 Insurance Policy Conditions

The Insurance Policy resulting from solicitation must conform to the following conditions:

4.9.1 The entire coverage is to be written under one Insurance Policy and represented by one Insurer.

4.9.2 Coverage will be provided for the listed locations of the Named Insured.

4.9.3 The Broker and Insurer shall provide an Insurance Policy that conforms to sections 627.401 through to 627.446,F.S., as applicable, and with all other relevant and applicable statutes and regulations governing property and liability insurance.

4.9.4 Policy endorsements and invoices will be provided to the Named Insured and the Department as soon as coverage is bound.

4.9.5 Upon request by a Named Insured, the Broker / Insurer will provide Certificates of Insurance, as appropriate under this policy.

4.9.6 Unless prohibited by underwriting guidelines, whenever possible, all claims originated in foreign countries are to be filed and settled in the United States.

After Contract award, the Contractor must provide the Department an original and complete copy of the Insurance Policy, including declarations, Insuring Agreements, conditions, exclusions, schedule of coverage, and all necessary endorsements at Policy inception, or an insurance binder until such Insurance Policy is received. The Insurance Policy must include a manuscript endorsement, must conform to the requirements stated in the SOW and may not take exception to terms in the SOW. Failure to submit a complete Insurance Policy will constitute sufficient grounds for termination.

4.10 Invoices for Insurance Premiums

The following applies to Contractor invoicing:

4.10.1 Premiums will be invoiced annually at Policy Inception for the Named Insured.

4.10.2 Invoices are to contain enough detail for pre-and post-audit. Invoices must include an invoice number, the insurance company name, Federal Employer Identification Number, the Policy number, effective dates of coverage, a description of the coverage, payment due date, and a remittance address.

4.10.3 Invoices are to be issued in the name of the respective Named Insured and must be provided in writing to the respective Named Insured and to the Department's Contract Manager.

4.10.4 The Department’s Contract Manager may, but is not obligated to, assist the Broker in securing these payments to the best of its ability.

4.11 Additions/Deletions

The Department reserves the right to request additions to or deletions from existing coverages or exposures stated in the Insurance Policy on behalf of the Named Insured when deemed to be in the State's best interest. All requests for additions to or deletions from coverage will be made by the Department.

Additions in coverage or exposure must be consistent with current Contract Insurance Policy terms and conditions. However, the Insurer is not required to accept the State’s addition if it can document that such addition results in an exposure change warranting a change in the Insurance Policy conditions or terms.

The Broker and Underwriter have 30 days from receipt of the Department’s request to add coverage to the State Policy and receipt of all applicable previous and current coverage information to accept or reject the addition of coverage under the Policy.

4.12 Claims Settlement

Claims must be submitted by the Named Insured to the Broker as outlined in the Insurance Policy that results from this Contract. The Broker or Underwriter must notify the Department in writing at the time the Claim is submitted by a Named Insured during the Policy Period. The Broker must coordinate with the Named Insured filing the Claim on any details required by the Broker to ensure proper settlement.

The Broker shall track all Claims submitted and identify which Named Insured filed the Claim. Any settlement checks must be issued in the name of the Named Insured that filed the Claim, c/o State of Florida - Department of Management Services. Settlement checks are to include Policy name and number; the Named Insured who filed the Claim; date of loss; total Claim filed, deductible, check number, and check amount.

The Broker will provide Claim settlement checks directly to the Named Insured filing the Claim whenever possible, and the Broker will provide a copy of the settlement check to the Department's Contract Manager.

4.13 Broker Commission

The Broker will comply with section 287.022, F.S., which requires an insurer or agent that pays a commission or any portion thereof to any person, on insurance purchased by the Department, to report such payment to the Department in writing and under oath within 30 days thereafter.

4.14 Independent Broker

The Broker and its employees, agents, representatives, and subcontractors are not employees or agents of the Department and are not entitled to the benefits of State employees. The Department will not be bound by any acts or conduct of the Broker or its employees, agents, representatives, or subcontractors. The Broker agrees to include this provision in all of its subcontracts under the Contract.

4.15 Insurer Serviceability

The Broker will notify the Department's Contract Manager of any concerns regarding the ability to provide ongoing services, claims settlement, or any diminished actions including, but not limited to, the reduction in the financial rating of the Insurer providing coverage subsequent to Contract award. Failure to notify the Department of concerns may, at the Department's option result in termination of the Insurance Policy.

4.16 Insurance Policy Cancellation

In addition to the requirements of the Contract, the following applies to cancellation of the Insurance Policy:

All cancellations must be calculated on a pro-rata basis and must adhere to the requirements of Florida law. For the purpose of this clause, pro-rata means, in the case of cancellation of an Insurance Policy, the return of the Premium for the unexpired term of the Policy, without penalty for interim cancellation. The Department reserves the right to cancel the Insurance Policy at any time by providing written notice to the Broker. Such cancellation request will be mailed to the Broker's Contract Manager. Cancellation notices from the Insurer will be as provided for in the Insurance Policy and must be mailed to the Department's Contract Manager.

4.17 Payments

Payments by Named Insured shall be made in accordance with sections 215.422 and 287.0585, F.S.

4.18 Contract Transition

Upon Contract expiration or termination, the Contractor shall ensure a seamless transfer of Contract responsibilities with any subsequent broker/insurer necessary to transition the products

and services of the Contract. The Contractor and subsequent broker/insurer assume all expenses related to the Contract transition.

4.19 Other Fees and Charges

The State requires additional assessments for specific insurance coverage types including, but not limited to, property and casualty insurance premiums except for those exempted by statute (workers' compensation, medical malpractice, and national flood insurance).

Brokers and/or Insurers shall not include surplus line tax fees in the cost of this coverage, in accordance with section 626.932(4), F.S.

Fees or charges not indicated on Attachment C, Price Sheet, unless provided by law, are prohibited.

4.20 Ad Hoc Reports

The Department may require additional Contract sales information such as copies of purchase orders or ad hoc sales reports. The Contractor shall submit these documents and reports in the form acceptable to the Department within the timeframe specified by the Department.

4.21 Financial Consequences

Failure to comply with the requirements of the Contract will result in the imposition of financial consequences. The following financial consequences will apply for the Contractor's failure to meet the performance metric standard and due date corresponding with the deliverables under the Contract. The Customer may impose additional Financial Consequences beyond those stated herein to apply to that Customer's purchase. The State of Florida reserves the right to withhold payment or implement other appropriate remedies, such as Contract termination, or nonrenewal, when the Contractor has failed to comply with the provisions of the Contract.

The financial consequences below will be paid by the Contractor and received by the Department within 30 calendar days from the due date specified by the Department. These financial consequences below are individually assessed for failures over each target period beginning with the first full month or quarter of the Contract performance and every month or quarter, respectively, thereafter.

Deliverable	Performance Metric	Performance Due Date	Financial Consequence for Non-Performance
Contractor will provide binding documents timely to avoid policy lapse if multiple policy periods are contracted for.	All binding documents will be submitted timely with the required information.	Binding documents are due at least 5 calendar days prior to expiry unless otherwise agreed.	$250 per day late
Contractor will timely provide policy endorsements and invoices for added, modified or deleted coverage.	All endorsements and invoices will be submitted timely with the required information.	Certificates are due within 90 calendar day after receipt of request.	$100 per day late

Deliverable	Performance Metric	Performance Due Date	Financial Consequence for Non-Performance
Contractor will timely provide requested Certificates of Coverage for Named Insured.	All Certificates of Coverage will be submitted timely with the required information.	Certificates are due within 10 calendar day after receipt of request.	$100 per day late

No favorable action will be considered when Contractor has outstanding Contract Quarterly Sales Reports, MFMP Transaction Fee Reports, or any other documentation owed to the Department or Customer, to include fees / monies, that is required under this Contract.