Attachment K
Expiring Policy

The expiring policy document can be found on the following pages.



CRUM & FORSTER®
A FAIRFAX COMPANY

GOVERNMENT CRIME POLICY

Policy Number 626-042013-3 Issued To:

The State of Florida Department of Management Services

January 1, 2026

To

January 1, 2027

Crum & Forster
305 Madison Avenue
PO Box 1973
Morristown, NJ 07960-1973

973-490-6600

CRUM & FORSTER
A FAIRFAX COMPANY

POLICY NUMBER: 626-042013-3

GOVERNMENT CRIME POLICY DECLARATIONS

In return for the payment of the premium, and subject to all the terms and conditions of this Policy, we agree with you to provide the insurance as stated in this Policy.

COVERAGE IS WRITTEN: ☑ Primary ☐ Excess ☐ Coindemnity ☐ Concurrent

COMPANY NAME AREA:
UNITED STATES FIRE INSURANCE COMPANY
A DELAWARE CORPORATION
HOME OFFICE: WILMINGTON, DELAWARE
(A Capital Stock Company)

PRODUCER NAME AREA:
CRC Insurance Services, Inc.
175 Froehlich Farm Blvd.
Woodbury, NY 11797
81408

NAMED INSURED: The State of Florida Department of Management Services
(Also list any Employee Benefit Plan(s) included as Insureds)

MAILING ADDRESS: 4050 Esplanade Way, #360.5Z, Tallahassee, FL 32399

POLICY PERIOD FROM: January 1, 2026 **To:** January 1, 2027 (12:01 A.M. at your mailing address shown above.)

INSURING AGREEMENTS	Limit of Insurance Per Occurrence	Deductible Amount Per Occurrence
1. Employee Theft - Per Loss Coverage	$500,000.00	$10,000.00
2. Employee Theft - Per Employee Coverage	Not Covered	---
3. Forgery Or Alteration	See Endt 3	$10,000.00
4. Inside The Premises - Theft Of Money And Securities	$500,000.00	$10,000.00
5. Inside The Premises - Robbery Or Safe Burglary Of Other Property	$500,000.00	$10,000.00
6. Outside The Premises	$500,000.00	$10,000.00
7. Computer and Funds Transfer Fraud	$500,000.00	$50,000.00
8. Money Orders And Counterfeit Money	$500,000.00	$10,000.00
If Added by Endorsement, Insuring Agreement(s): Not Applicable Not Applicable		
Coverage is provided only if an amount is shown opposite an Insuring Agreement. If the amount is left blank or "Not Covered" is inserted, such Insuring Agreement and any other reference thereto in this Policy are deleted.		

ENDORSEMENTS FORMING PART OF THIS POLICY WHEN ISSUED:
OFAC; and Endt 1-14.

PREMIUM: $149,828.00

CANCELLATION OF PRIOR INSURANCE ISSUED BY US:
By acceptance of this Policy, you give us notice canceling prior Policy Nos. 626-040470-7
The cancellation to be effective at the time this Policy becomes effective.

COUNTERSIGNATURE OF AUTHORIZED REPRESENTATIVE:

Name: Joseph Prystupa **Signature:** Joseph Prystupa

Title: VP **Date:** 01/27/26

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GOVERNMENT CRIME POLICY (DISCOVERY FORM)

Various provisions in this Policy restrict coverage. Read the entire Policy carefully to determine rights, duties and what is or is not covered.

Throughout this Policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section **F.** Definitions.

A. Insuring Agreements

Coverage is provided under the following Insuring Agreements for which a Limit Of Insurance is shown in the Declarations and applies to loss that you sustain resulting directly from an "occurrence" taking place at any time which is "discovered" by you during the Policy Period shown in the Declarations or during the period of time provided in the Extended Period To Discover Loss Condition **E.1.i.:**

1. Employee Theft – Per Loss Coverage

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by an "employee", whether identified or not, acting alone or in collusion with other persons.

For the purposes of this Insuring Agreement, "theft" shall also include forgery.

2. Employee Theft – Per Employee Coverage

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by each "employee", whether identified or not, acting alone or in collusion with other persons.

For the purposes of this Insuring Agreement, "theft" shall also include forgery.

3. Forgery Or Alteration

a. We will pay for loss resulting directly from "forgery" or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

(1) Made or drawn by or drawn upon you; or

(2) Made or drawn by one acting as your agent;

or that are purported to have been so made or drawn.

For the purposes of this Insuring Agreement, a substitute check as defined in the Check Clearing for the 21st Century Act shall be treated the same as the original it replaced.

b. If you are sued for refusing to pay any instrument covered in Paragraph **3.a.,** on the basis that it has been forged or altered, and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses that you incur and pay in that defense. The amount that we will pay for such legal expenses is in addition to the Limit of Insurance applicable to this Insuring Agreement.

4. Inside The Premises – Theft Of Money And Securities

We will pay for:

a. Loss of "money" and "securities" inside the "premises" or "financial institution premises":

(1) Resulting directly from "theft" committed by a person present inside such "premises" or "financial institution premises"; or

(2) Resulting directly from disappearance or destruction.

b. Loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" and "securities", if you are the owner of the "premises" or are liable for damage to it.

c. Loss of or damage to a locked safe, vault, cash register, cash box or cash drawer located inside the "premises" resulting directly from an actual or attempted "theft" of, or unlawful entry into, those containers.

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5. Inside The Premises – Robbery Or Safe Burglary Of Other Property

We will pay for:

a. Loss of or damage to "other property":

(1) Inside the "premises" resulting directly from an actual or attempted "robbery" of a "custodian"; or

(2) Inside the "premises" in a safe or vault resulting directly from an actual or attempted "safe burglary".

b. Loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "robbery" or "safe burglary" of "other property", if you are the owner of the "premises" or are liable for damage to it.

c. Loss of or damage to a locked safe or vault located inside the "premises" resulting directly from an actual or attempted "robbery" or "safe burglary".

6. Outside The Premises

We will pay for:

a. Loss of "money" and "securities" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from "theft", disappearance or destruction.

b. Loss of or damage to "other property" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from an actual or attempted "robbery".

7. Computer And Funds Transfer Fraud

a. We will pay for:

(1) Loss resulting directly from a fraudulent:

(a) Entry of "electronic data" or "computer program" into; or

(b) Change of "electronic data" or "computer program" within;

any "computer system" owned, leased or operated by you, provided the fraudulent entry or fraudulent change causes, with regard to Paragraphs **7.a.(1)(a)** and **7.a.(1)(b):**

(i) "Money", "securities" or "other property" to be transferred, paid or delivered; or

(ii) Your account at a "financial institution" to be debited or deleted.

(2) Loss resulting directly from a "fraudulent instruction" directing a "financial institution" to debit your "transfer account" and to transfer, pay or deliver "money" or "securities" from that account.

b. As used in Paragraph **7.a.(1),** fraudulent entry or fraudulent change of "electronic data" or "computer program" shall include such entry or change made by an "employee" acting, in good faith, upon a "fraudulent instruction" received from a computer software contractor who has a written agreement with you to design, implement or service "computer programs" for a "computer system" covered under this Insuring Agreement.

8. Money Orders And Counterfeit Money

We will pay for loss resulting directly from your having, in good faith, accepted in exchange for merchandise, "money" or services:

a. Money orders issued by any post office, express company or "financial institution" that are not paid upon presentation; or

b. "Counterfeit money" that is acquired during the regular course of business.

B. Limit Of Insurance

The most we will pay for all loss resulting directly from an "occurrence" is the applicable Limit Of Insurance shown in the Declarations.

If any loss is covered under more than one Insuring Agreement or coverage, the most we will pay for such loss shall not exceed the largest Limit of Insurance available under any one of those Insuring Agreements or coverages.

C. Deductible

We will not pay for loss resulting directly from an "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance.

D. Exclusions

1. This Policy does not cover:

a. Acts Committed By You

Loss resulting from "theft" or any other dishonest act committed by you, whether acting alone or in collusion with other persons.

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b. Acts Committed By Your Employees Learned Of By You Prior To The Policy Period

Loss caused by an "employee" if the "employee" had also committed "theft" or any other dishonest act prior to the effective date of this Policy and you or any of your officials, not in collusion with the "employee", learned of such "theft" or dishonest act prior to the Policy Period shown in the Declarations.

c. Acts Committed By Your Officials, Employees Or Representatives

Loss resulting from "theft" or any other dishonest act committed by any of your officials, "employees" or authorized representatives:

(1) Whether acting alone or in collusion with other persons; or

(2) While performing services for you or otherwise;

except when covered under Insuring Agreement **A.1.** or **A.2.**

d. Confidential Or Personal Information

Loss resulting from:

(1) The disclosure or use of another person's or organization's confidential or personal information; or

(2) The disclosure of your confidential or personal information. However, this Paragraph **1.d.(2)** does not apply to loss otherwise covered under this Policy that results directly from the use of your confidential or personal information.

For the purposes of this exclusion, confidential or personal information includes, but is not limited to, patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

e. Data Security Breach

Fees, costs, fines, penalties and other expenses incurred by you which are related to the access to or disclosure of another person's or organization's confidential or personal information including, but not limited to, patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

f. Governmental Action

Loss resulting from seizure or destruction of property by order of governmental authority.

g. Indirect Loss

Loss that is an indirect result of an "occurrence" covered by this Policy including, but not limited to, loss resulting from:

(1) Your inability to realize income that you would have realized had there been no loss of or damage to "money", "securities" or "other property";

(2) Payment of damages of any type for which you are legally liable. But, we will pay compensatory damages arising directly from a loss covered under this Policy; or

(3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this Policy.

h. Legal Fees, Costs And Expenses

Fees, costs and expenses incurred by you which are related to any legal action, except when covered under Insuring Agreement **A.3.**

i. Nuclear Hazard

Loss or damage resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

j. Pollution

Loss or damage caused by or resulting from pollution. Pollution means the discharge, dispersal, seepage, migration, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

k. Virtual Currency

Loss involving virtual currency of any kind, by whatever name known, whether actual or fictitious including, but not limited to, digital currency, crypto currency or any other type of electronic currency.

l. War And Military Action

Loss or damage resulting from:

(1) War, including undeclared or civil war;

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(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

2. Insuring Agreements **A.1.** and **A.2.** do not cover:

a. Bonded Employees

Loss caused by any "employee" required by law to be individually bonded.

b. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

(1) An inventory computation; or

(2) A profit and loss computation.

However, where you establish wholly apart from such computations that you have sustained a loss, then you may offer your inventory records and actual physical count of inventory in support of the amount of loss claimed.

c. Trading

Loss resulting from trading, whether in your name or in a genuine or fictitious account.

d. Treasurers Or Tax Collectors

Loss caused by any treasurer or tax collector by whatever name known.

3. Insuring Agreements **A.4., A.5.** and **A.6.** do not cover:

a. Accounting Or Arithmetical Errors Or Omissions

Loss resulting from accounting or arithmetical errors or omissions.

b. Exchanges Or Purchases

Loss resulting from the giving or surrendering of property in any exchange or purchase.

c. Fire

Loss or damage resulting from fire, however caused, except:

(1) Loss of or damage to "money" and "securities"; and

(2) Loss from damage to a safe or vault.

d. Money Operated Devices

Loss of property contained in any money operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.

e. Motor Vehicles Or Equipment And Accessories

Loss of or damage to motor vehicles, trailers or semitrailers or equipment and accessories attached to them.

f. Transfer Or Surrender Of Property

(1) Loss of or damage to property after it has been transferred or surrendered to a person or place outside the "premises" or "financial institution premises":

(a) On the basis of unauthorized instructions; or

(b) As a result of a threat including, but not limited to:

(i) A threat to do bodily harm to any person;

(ii) A threat to do damage to any property;

(iii) A threat to introduce a denial of service attack into any "computer system";

(iv) A threat to introduce a virus or other malicious instruction into any "computer system" which is designed to damage, destroy or corrupt "electronic data" or "computer programs" stored within the "computer system"; or

(v) A threat to disseminate, divulge or utilize:

i. Your confidential information;

ii. Confidential or personal information of another person or organization; or

iii. Weaknesses in the source code within any "computer system".

(2) However, this exclusion does not apply under Insuring Agreement **A.6.** to loss of "money", "securities" or "other property" while outside the "premises" in the care and custody of a "messenger" if you:

(a) Had no knowledge of any threat at the time the conveyance began; or

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(b) Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.

g. Vandalism

Loss from damage to the "premises" or its exterior, or to any safe, vault, cash register, cash box, cash drawer or "other property" by vandalism or malicious mischief.

h. Voluntary Parting Of Title To Or Possession Of Property

Loss resulting from your, or anyone else acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

4. Insuring Agreement **A.7.** does not cover:

a. Authorized Access

Loss resulting from a fraudulent:

(1) Entry of "electronic data" or "computer program" into; or

(2) Change of "electronic data" or "computer program" within;

any "computer system" owned, leased or operated by you by a person or organization with authorized access to that "computer system", except when covered under Insuring Agreement **A.7.b.**

b. Credit Card Transactions

Loss resulting from the use or purported use of credit, debit, charge, access, convenience, identification, stored-value or other cards or the information contained on such cards.

c. Exchanges Or Purchases

Loss resulting from the giving or surrendering of property in any exchange or purchase.

d. Fraudulent Instructions

Loss resulting from an "employee" or "financial institution" acting upon any instruction to:

(1) Transfer, pay or deliver "money", "securities" or "other property"; or

(2) Debit or delete your account;

which instruction proves to be fraudulent, except when covered under Insuring Agreement **A.7.a.(2)** or **A.7.b.**

e. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

(1) An inventory computation; or

(2) A profit and loss computation.

E. Conditions

1. Conditions Applicable To All Insuring Agreements

a. Additional Premises Or Employees

If, while this Policy is in force, you establish any additional "premises" or hire additional "employees", such "premises" and "employees" shall automatically be covered under this Policy. Notice to us of an increase in the number of "premises" or "employees" is not required, and no additional premium will be charged for the remainder of the Policy Period shown in the Declarations.

b. Cancellation Of Policy

(1) The first Named Insured shown in the Declarations may cancel this Policy by mailing or delivering to us advance written notice of cancellation.

(2) We may cancel this Policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

(a) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or

(b) 30 days before the effective date of cancellation if we cancel for any other reason.

(3) We will mail or deliver our notice to the first Named Insured's last mailing address known to us.

(4) Notice of cancellation will state the effective date of cancellation. The Policy Period will end on that date.

(5) If this Policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

(6) If notice is mailed, proof of mailing will be sufficient proof of notice.

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c. Changes

This Policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this Policy with our consent. This Policy's terms can be amended or waived only by endorsement issued by us and made a part of this Policy.

d. Concealment, Misrepresentation Or Fraud

This Policy is void in any case of fraud by you as it relates to this Policy at any time. It is also void if you or any other Insured, at any time, intentionally conceals or misrepresents a material fact concerning:

(1) This Policy;

(2) The property covered under this Policy;

(3) Your interest in the property covered under this Policy; or

(4) A claim under this Policy.

e. Cooperation

You must cooperate with us in all matters pertaining to this Policy as stated in its terms and conditions.

f. Duties In The Event Of Loss

After you "discover" a loss or a situation that may result in loss of or damage to "money", "securities" or "other property", you must:

(1) Notify us as soon as possible. If you have reason to believe that any loss (except for loss covered under Insuring Agreement **A.1., A.2.** or **A.3.**) involves a violation of law, you must also notify the local law enforcement authorities;

(2) Give us a detailed, sworn proof of loss within 120 days;

(3) Cooperate with us in the investigation and settlement of any claim;

(4) Produce for our examination all pertinent records;

(5) Submit to examination under oath at our request and give us a signed statement of your answers; and

(6) Secure all of your rights of recovery against any person or organization responsible for the loss and do nothing to impair those rights.

g. Employee Benefit Plans

The employee benefit plans shown in the Declarations (hereafter referred to as Plan) are included as Insureds under Insuring Agreement **A.1.** or **A.2.,** subject to the following:

(1) Any payment we make for loss sustained by any Plan will be made to the Plan sustaining the loss.

(2) The Deductible Amount applicable to Insuring Agreement **A.1.** or **A.2.** does not apply to loss sustained by any Plan.

h. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this Policy at any time during the Policy Period shown in the Declarations and up to three years afterward.

i. Extended Period To Discover Loss

We will pay for loss that you sustained prior to the effective date of cancellation of this Policy, which is "discovered" by you no later than 60 days from the date of that cancellation.

However, this extended period to "discover" loss terminates immediately upon the effective date of any other insurance obtained by you, whether from us or another insurer, replacing in whole or in part the coverage afforded under this Policy, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

j. Inspections And Surveys

(1) We have the right to:

(a) Make inspections and surveys at any time;

(b) Give you reports on the conditions we find; and

(c) Recommend changes.

(2) We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

(a) Are safe or healthful; or

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(b) Comply with laws, regulations, codes or standards.

(3) Paragraphs **j.(1)** and **j.(2)** apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

k. Joint Insured

(1) If more than one Insured is named in the Declarations, the first Named Insured will act for itself and for every other Insured for all purposes of this Policy. If the first Named Insured ceases to be covered, then the next Named Insured will become the first Named Insured.

(2) If any Insured or official of that Insured has knowledge of any information relevant to this Policy, that knowledge is considered knowledge of every Insured.

(3) An "employee" of any Insured is considered to be an "employee" of every Insured.

(4) If this Policy or any of its coverages are cancelled as to any Insured, loss sustained by that Insured is covered only if it is "discovered" by you no later than 60 days from the date of that cancellation.

However, this extended period to "discover" loss terminates immediately upon the effective date of any other insurance obtained by that Insured, whether from us or another insurer, replacing in whole or in part the coverage afforded under this Policy, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

(5) We will not pay more for loss sustained by more than one Insured than the amount we would pay if all such loss had been sustained by one Insured.

(6) Payment by us to the first Named Insured for loss sustained by any Insured, or payment by us to any employee benefit plan for loss sustained by that Plan, shall fully release us on account of such loss.

l. Legal Action Against Us

You may not bring any legal action against us involving loss:

(1) Unless you have complied with all the terms of this Policy;

(2) Until 90 days after you have filed proof of loss with us; and

(3) Unless brought within two years from the date you "discovered" the loss.

If any limitation in this condition is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

m. Liberalization

If we adopt any revision that would broaden the coverage under this Policy without additional premium within 45 days prior to or during the Policy Period shown in the Declarations, the broadened coverage will immediately apply to this Policy.

n. Other Insurance

If other valid and collectible insurance is available to you for loss covered under this Policy, our obligations are limited as follows:

(1) Primary Insurance

When this Policy is written as primary insurance, and:

(a) You have other insurance subject to the same terms and conditions as this Policy, we will pay our share of the covered loss. Our share is the proportion that the applicable Limit Of Insurance shown in the Declarations bears to the total limit of all insurance covering the same loss.

(b) You have other insurance covering the same loss other than that described in Paragraph **n.(1)(a),** we will only pay for the amount of loss that exceeds:

(i) The Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not; or

(ii) The Deductible Amount shown in the Declarations;

whichever is greater. Our payment for loss is subject to the terms and conditions of this Policy.

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(2) Excess Insurance

(a) When this Policy is written excess over other insurance, we will only pay for the amount of loss that exceeds the Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not. Our payment for loss is subject to the terms and conditions of this Policy.

(b) However, if loss covered under this Policy is subject to a deductible, we will reduce the Deductible Amount shown in the Declarations by the sum total of all such other insurance plus any Deductible Amount applicable to that other insurance.

o. Ownership Of Property; Interests Covered

The property covered under this Policy is limited to property:

(1) That you own or lease; or

(2) That is held by you in any capacity; or

(3) For which you are legally liable, provided you were liable for the property prior to the time the loss was sustained.

However, this Policy is for your benefit only. It provides no rights or benefits to any other person or organization. Any claim for loss that is covered under this Policy must be presented by you.

p. Policy Bridge – Discovery Replacing Loss Sustained

(1) If this Policy replaces insurance that provided you with an extended period of time after cancellation in which to discover loss and which did not terminate at the time this Policy became effective:

(a) We will not pay for any loss that occurred during the policy period of that prior insurance which is discovered by you during such extended period to discover loss, unless the amount of loss exceeds the Limit of Insurance and Deductible Amount of that prior insurance. In that case, we will pay for the excess loss subject to the terms and conditions of this Policy.

(b) However, any payment we make for the excess loss will not be greater than the difference between the Limit of Insurance and Deductible Amount of that prior insurance and the Limit Of Insurance shown in the Declarations. We will not apply the Deductible Amount shown in the Declarations to this excess loss.

(2) Other Insurance Condition **E.1.n.** does not apply to this condition.

q. Premiums

The first Named Insured shown in the Declarations:

(1) Is responsible for the payment of all premiums; and

(2) Will be the payee for any return premiums we pay.

r. Records

You must keep records of all property covered under this Policy so we can verify the amount of any loss.

s. Recoveries

(1) Any recoveries, whether effected before or after any payment under this Policy, whether made by us or by you, shall be applied net of the expense of such recovery:

(a) First, to you in satisfaction of your covered loss in excess of the amount paid under this Policy;

(b) Second, to us in satisfaction of amounts paid in settlement of your claim;

(c) Third, to you in satisfaction of any Deductible Amount; and

(d) Fourth, to you in satisfaction of any loss not covered under this Policy.

(2) Recoveries do not include any recovery:

(a) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or

(b) Of original "securities" after duplicates of them have been issued.

t. Territory

This Policy covers loss that you sustain resulting directly from an "occurrence" taking place within the United States of America (including its territories and possessions) and Puerto Rico.

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u. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this Policy may not be transferred without our written consent.

v. Transfer Of Your Rights Of Recovery Against Others To Us

You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.

w. Valuation – Settlement

The value of any loss for purposes of coverage under this Policy shall be determined as follows:

(1) Money

Loss of "money" but only up to and including its face value.

(2) Securities

Loss of "securities" but only up to and including their value at the close of business on the day the loss was "discovered". We may, at our option:

(a) Pay the market value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities"; or

(b) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

(i) Market value of the "securities" at the close of business on the day the loss was "discovered"; or

(ii) Limit of Insurance applicable to the "securities".

(3) Property Other Than Money And Securities

(a) Loss of or damage to "other property" or loss from damage to the "premises" or its exterior for the replacement cost of the property without deduction for depreciation. However, we will not pay more than the least of the following:

(i) The Limit of Insurance applicable to the lost or damaged property;

(ii) The cost to replace the lost or damaged property with property of comparable material and quality and used for the same purpose; or

(iii) The amount you actually spend that is necessary to repair or replace the lost or damaged property.

(b) We will not pay on a replacement cost basis for any loss or damage to property covered under Paragraph **w.(3)(a):**

(i) Until the lost or damaged property is actually repaired or replaced; and

(ii) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage.

If the lost or damaged property is not repaired or replaced, we will pay on an actual cash value basis.

(c) Any property that we pay for or replace becomes our property.

2. Conditions Applicable To Insuring Agreements A.1. And A.2.

a. Indemnification

We will indemnify any of your officials who are required by law to give individual bonds for the faithful performance of their duties against loss through "theft" committed by "employees" who serve under them, subject to the applicable Limit of Insurance.

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b. Termination As To Any Employee

These Insuring Agreements terminate as to any "employee":

(1) As soon as:

(a) You; or

(b) Any of your officials or employees authorized to manage, govern or control your "employees" not in collusion with the "employee";

learn of "theft" or any other dishonest act committed by the "employee" whether before or after becoming employed by you; or

(2) On the date specified in a notice mailed to the first Named Insured. That date will be at least 30 days after the date of mailing.

We will mail or deliver our notice to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

c. Territory

We will pay for loss caused by any "employee" while temporarily outside the territory specified in Territory Condition **E.1.t.** for a period of not more than 90 consecutive days.

3. Conditions Applicable To Insuring Agreement A.3.

a. Deductible Amount

The Deductible Amount does not apply to legal expenses paid under Insuring Agreement **A.3.**

b. Electronic And Mechanical Signatures

We will treat signatures that are produced or reproduced electronically, mechanically or by other means the same as handwritten signatures.

c. Proof Of Loss

You must include with your proof of loss any instrument involved in that loss or, if that is not possible, an affidavit setting forth the amount and cause of loss.

d. Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. Territory Condition **E.1.t.** does not apply to Insuring Agreement **A.3.**

4. Conditions Applicable To Insuring Agreements A.5. And A.6.

a. Armored Motor Vehicle Companies

Under Insuring Agreement **A.6.,** we will only pay for the amount of loss you cannot recover:

(1) Under your contract with the armored motor vehicle company; and

(2) From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

b. Special Limit Of Insurance For Specified Property

We will only pay up to $5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

5. Conditions Applicable To Insuring Agreement A.7.

a. Special Limit Of Insurance For Specified Property

We will only pay up to $5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

b. Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. Territory Condition **E.1.t.** does not apply to Insuring Agreement **A.7.**

F. Definitions

1. "Computer program" means a set of related electronic instructions, which direct the operation and function of a computer or devices connected to it, which enable the computer or devices to receive, process, store or send "electronic data".

2. "Computer system" means:

a. Computers, including Personal Digital Assistants (PDAs) and other transportable or handheld devices, electronic storage devices and related peripheral components;

b. Systems and applications software; and

c. Related communications networks;

by which "electronic data" is collected, transmitted, processed, stored or retrieved.

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3. "Counterfeit money" means an imitation of "money" which is intended to deceive and to be taken as genuine.

4. "Custodian" means you, or any "employee" while having care and custody of property inside the "premises", excluding any person while acting as a "watchperson" or janitor.

5. "Discover" or "discovered" means the time when you first become aware of facts which would cause a reasonable person to assume that a loss of a type covered by this Policy has been or will be incurred, regardless of when the act or acts causing or contributing to such loss occurred, even though the exact amount or details of loss may not then be known.

"Discover" or "discovered" also means the time when you first receive notice of an actual or potential claim in which it is alleged that you are liable to a third party under circumstances which, if true, would constitute a loss under this Policy.

6. "Electronic data" means information, facts, images or sounds stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software) on data storage devices, including hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

7. "Employee":

a. Means:

(1) Any natural person:

(a) While in your service and for the first 30 days immediately after termination of service, unless such termination is due to "theft" or any other dishonest act committed by the "employee";

(b) Whom you compensate directly by salary, wages or commissions; and

(c) Whom you have the right to direct and control while performing services for you;

(2) Any natural person who is furnished temporarily to you:

(a) To substitute for a permanent "employee", as defined in Paragraph **7.a.(1),** who is on leave; or

(b) To meet seasonal or short-term workload conditions;

while that person is subject to your direction and control and performing services for you;

(3) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary "employee" as defined in Paragraph **7.a.(2);**

(4) Any natural person who is:

(a) A trustee, officer, employee, administrator or manager, except an administrator or manager who is an independent contractor, of any employee benefit plan; or

(b) Your official while that person is engaged in handling "money", "securities" or "other property" of any employee benefit plan;

(5) Any natural person who is a former official, "employee" or trustee retained by you as a consultant while performing services for you; and

(6) Any natural person who is a guest student or intern pursuing studies or duties.

b. Does not mean:

Any agent, independent contractor or representative of the same general character not specified in Paragraph **7.a.**

8. "Financial institution" means:

a. With regard to Insuring Agreement **A.4.:**

(1) A bank, savings bank, savings and loan association, trust company, credit union or similar depository institution; or

(2) An insurance company.

b. With regard to Insuring Agreement **A.7.:**

(1) A bank, savings bank, savings and loan association, trust company, credit union or similar depository institution;

(2) An insurance company; or

(3) A stock brokerage firm or investment company.

c. Other than Insuring Agreements **A.4.** and **A.7.,** any financial institution.

9. "Financial institution premises" means the interior of that portion of any building occupied by a "financial institution" as defined in Paragraph **F.8.a.**

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10. "Forgery" means the signing of the name of another person or organization with intent to deceive; it does not mean a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity, for any purpose.

11. "Fraudulent instruction" means:

a. With regard to Insuring Agreement **A.7.a.(2):**

(1) A computer, telefacsimile, telephone or other electronic instruction directing a "financial institution" to debit your "transfer account" and to transfer, pay or deliver "money" or "securities" from that "transfer account", which instruction purports to have been issued by you, but which in fact was fraudulently issued by someone else without your knowledge or consent; or

(2) A written instruction (other than those covered under Insuring Agreement **A.3.**) issued to a "financial institution" directing the "financial institution" to debit your "transfer account" and to transfer, pay or deliver "money" or "securities" from that "transfer account", through an electronic funds transfer system at specified times or under specified conditions, which instruction purports to have been issued by you, but which in fact was issued, forged or altered by someone else without your knowledge or consent.

b. With regard to Insuring Agreement **A.7.b.:**

A computer, telefacsimile, telephone or other electronic, written or voice instruction directing an "employee" to enter or change "electronic data" or "computer programs" within a "computer system" covered under the Insuring Agreement, which instruction in fact was fraudulently issued by your computer software contractor.

12. "Messenger" means you or any "employee" while having care and custody of property outside the "premises".

13. "Money" means:

a. Currency, coins and bank notes in current use and having a face value;

b. Traveler's checks and money orders held for sale to the public; and

c. In addition, includes:

(1) Under Insuring Agreements **A.1., A.2.** and **A.3.,** deposits in your account at any "financial institution"; and

(2) Under Insuring Agreement **A.7.,** deposits in your account at a "financial institution" as defined in Paragraph **F.8.b.**

14. "Occurrence" means:

a. Under Insuring Agreement **A.1.:**

(1) An individual act;

(2) The combined total of all separate acts whether or not related; or

(3) A series of acts whether or not related;

committed by an "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, before such Policy Period or both.

b. Under Insuring Agreement **A.2.:**

(1) An individual act;

(2) The combined total of all separate acts whether or not related; or

(3) A series of acts whether or not related;

committed by each "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, before such Policy Period or both.

c. Under Insuring Agreement **A.3.:**

(1) An individual act;

(2) The combined total of all separate acts whether or not related; or

(3) A series of acts whether or not related;

committed by a person acting alone or in collusion with other persons, involving one or more instruments, during the Policy Period shown in the Declarations, before such Policy Period or both.

d. Under all other Insuring Agreements:

(1) An individual act or event;

(2) The combined total of all separate acts or events whether or not related; or

(3) A series of acts or events whether or not related;

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committed by a person acting alone or in collusion with other persons, or not committed by any person, during the Policy Period shown in the Declarations, before such Policy Period or both.

15. "Other property" means any tangible property other than "money" and "securities" that has intrinsic value. "Other property" does not include "computer programs", "electronic data" or any property specifically excluded under this Policy.

16. "Premises" means the interior of that portion of any building you occupy in conducting your business.

17. "Robbery" means the unlawful taking of property from the care and custody of a person by one who has:

a. Caused or threatened to cause that person bodily harm; or

b. Committed an obviously unlawful act witnessed by that person.

18. "Safe burglary" means the unlawful taking of:

a. Property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or

b. A safe or vault from inside the "premises".

19. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or property and includes:

a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and

b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money".

20. "Theft" means the unlawful taking of property to the deprivation of the Insured.

21. "Transfer account" means an account maintained by you at a "financial institution" from which you can initiate the transfer, payment or delivery of "money" or "securities":

a. By means of computer, telefacsimile, telephone or other electronic instructions; or

b. By means of written instructions (other than those covered under Insuring Agreement **A.3.**) establishing the conditions under which such transfers are to be initiated by such financial institution through an electronic funds transfer system.

22. "Watchperson" means any person you retain specifically to have care and custody of property inside the "premises" and who has no other duties.

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U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – http//www.treas.gov/ofac.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

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Endorsement No. 1 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCLUDE TREASURERS OR TAX COLLECTORS AS EMPLOYEES

This endorsement modifies insurance provided under the following:

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

SCHEDULE

Treasurers Or Tax Collectors
Highway Safety Department Tax Collectors

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

1. The definition of "employee" is amended to include your treasurers or tax collectors shown in the Schedule.

2. Exclusion **D.2.d. Treasurers Or Tax Collectors** is deleted.

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Endorsement No. 2 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
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:

SCHEDULE

Item No.	Titles of Covered Positions	Locations of Covered Positions	No. of Employees Each Position	Limit of Insurance Per Occurrence	Deductible
1.	Tax Collectors	Dept. of Highway, Safety and Motor Vehicles	67	$4,800,000	NIL
2.	Process Servers and Investigators	Justice Administrative Commission	448	$5,000	NIL
3.	Department of Health* (* DOH coverage is limited to the Florida Department of Health Orange County Health Management Nursing Administration)	All	6	$5,000	NIL
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.					

1. The following is added to the Employee Theft Insuring Agreement designated above:

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.

2. The following exclusions are added to Section **D.2. Exclusions:**

a. Loss resulting from the failure of any entity acting as a depository for your property or property for which you are responsible.

b. Damages for which you are legally liable as a 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 parties held by you in any capacity.

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3. The **Indemnification** Condition is replaced by the following:

We will indemnify any of your officials who are required by law to give bonds for the faithful performance of their duties against loss through the failure of any "employee" under the supervision of that official 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.

4. Paragraph **(1)** of the **Termination As To Any Employee** Condition is replaced by the following:

(1) As soon as:

(a) You; or

(b) Any official or employee authorized to manage, govern or control your "employees" not in collusion with the "employee";

learn of any act committed by the "employee" whether before or after becoming employed by you which would constitute a loss covered under the terms of the Employee Theft Insuring Agreement, as amended by this endorsement.

5. The coverage provided by this endorsement does not apply to any employee benefit plan(s) covered under the Employee Theft Insuring Agreement shown in the Schedule.

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Endorsement No. 3 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADD SCHEDULE EXCESS LIMIT OF INSURANCE FOR SPECIFIED EMPLOYEES OR POSITIONS

This endorsement modifies insurance provided under the following:

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

This schedule applies to the **Forgery or Alteration Insuring Agreement** only:

SCHEDULE A

Position Schedule Coverage

Item No.	Titles Of Covered Positions	Locations Of Covered Positions	Excess Limit Of Insurance
1.	Department of Education	All	$ 100,000.00
2.	Florida Agricultural & Mechanical University	All	$ 250,000.00
3.	University of South Florida	All	$ 500,000.00
4.	Florida Atlantic University	All	$1,000,000.00

This schedule applies to the **Employee Theft Insuring Agreement** only:

SCHEDULE B

Position Schedule Coverage

Item No.	Titles Of Covered Positions	Locations Of Covered Positions	Number Of "Employees" Each Position	Excess Limit Of Insurance Each "Employee"
1.	Department of Health* (* DOH coverage is limited to the Florida Department of Health Orange County Health Management Nursing Administration)	All	6	$ 300,000.00
2.	Department of Commerce	All	20	$2,000,000.00

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Information required to complete these Schedules, if not shown above, will be shown in the Declarations.

1. The Excess Limit Of Insurance shown in the Schedule applies to each "employee" who is named or who holds a position shown in the Schedule opposite that limit.

2. The Excess Limit of Insurance applies only to that part of any covered loss that exceeds the Limit Of Insurance shown in the Declarations for the Employee Theft Insuring Agreement plus any applicable Deductible Amount.

3. The Excess Limit of Insurance applies only to loss caused by an identified "employee".

4. If the Excess Limit of Insurance is scheduled on a position basis, the most we will pay for an "employee" holding more than one position is the largest Excess Limit of Insurance in effect and applicable to any one of those positions at the time of loss.

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Endorsement No. 4 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCLUDED EXPENSES INCURRED TO ESTABLISH AMOUNT OF COVERED LOSS

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME POLICY
GOVERNMENT CRIME POLICY

SCHEDULE

Costs, Fees or Other Expenses	
Limit of Insurance	**Covered Loss**
$50,000.00	**10%**
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Paragraph **(3)** of the **Indirect Loss** Exclusion is replaced by the following:

(3) Payment of costs, fees or other expenses you incur in establishing the existence of loss under this Policy.

B. The following conditions are added to Paragraph **E. Conditions:**

1. We will pay for reasonable costs, fees or other expenses that you incur and pay to an independent accounting, auditing or other service used to determine the amount of loss covered under this Policy.

2. The most that we will pay for reasonable costs, fees or other expenses is limited to the lesser of the:

a. Limit of Insurance; or

b. Percentage of the Covered Loss;

shown in the Schedule of this endorsement.

3. We will pay for reasonable costs, fees or other expenses after settlement of covered loss.

4. We will have no liability to pay any such costs, fees or other expenses if the amount of the covered loss does not exceed the Deductible Amount of the applicable Insuring Agreement.

5. The amount that we will pay is part of, not in addition to the Limit of Insurance for the applicable Insuring Agreement.

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Endorsement No. 5 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCLUDE JOINT VENTURE OR PARTNERSHIP AS INSURED(S)

This endorsement modifies insurance provided under the following:

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

SCHEDULE

Joint Venture Or Partnership
All
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

1. Each joint venture or partnership shown in the Schedule is added as a Named Insured.

2. For any joint venture or partnership shown in the Schedule in which you have an interest, we will pay:

(a) Up to the Limit of Insurance if you are legally liable for loss sustained by the joint venture or partnership; or

(b) Up to the Limit of Insurance based upon the proportion that your ownership interest in the joint venture or partnership bears to the total interest of all owners, if you are not legally liable for loss sustained by the joint venture or partnership.

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Endorsement No. 6 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS REPORTING THRESHOLD

This endorsement modifies insurance provided under the following:

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

The **Duties In The Event Of Loss** Condition is replaced by the following:

After you "discover" a loss or a situation that may result in loss of or damage to "money", "securities" or "other property", you must:

(1) Notify us as soon as possible. If you have reason to believe that any loss (except for loss covered under the Employee Theft Insuring Agreement or the Forgery Or Alteration Insuring Agreement) involves a violation of law, you must also notify the local law enforcement authorities.

(2) For losses covered under any Insuring Agreement, we will waive the requirement that you notify us as soon as possible if the amount of loss, in your best estimation, does not exceed the percentage of the Deductible Amount over which losses must be reported as shown in the Declarations. If, however, you later determine that such loss does in fact exceed this percentage, then you shall notify us as soon as possible, not to exceed 15 days from the date such determination was made.

(3) Submit to examination under oath at our request and give us a signed statement of your answers.

(4) Produce for our examination all pertinent records.

(5) Give us a detailed sworn proof of loss within 120 days:

(a) From the date you "discovered" the loss; or

(b) From the date you determined that the loss exceeded the Deductible Amount as provided in Paragraph **(2).**

(6) Cooperate with us in the investigation and settlement of any claim.

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Endorsement No. 7 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONVERT TO SCHEDULE COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

and applies to the Insuring Agreement(s) designated below for the Limits and Locations in the schedule below::

☒ **Inside The Premises – Theft Of Money And Securities**

☒ **Outside The Premises**

☒ **Computer & Funds Transfer Fraud**

☒ **Money Orders & Counterfeit Currency**

SCHEDULE

Address of Premises	Inside M&S Limit of Insurance	Inside Robbery Limit & Deductible	Outside the Premises Limit of Insurance & Deductible	Computer & Funds Transfer Fraud	Money Orders and Counterfeit Money
ALL LOCATIONS	$500,000/$10,000	Not Covered	$500,000/$10,000	Not Covered	Not Covered
APD	$500,000/$500,000	Not Covered	$192,000/$500,000	Not Covered	Not Covered
DBPR	$500,000/$500,000	Not Covered	$465,000/$500,000	Not Covered	Not Covered
DEM	$500,000/$500,000	Not Covered	Not Covered	Not Covered	Not Covered
DHSMV	$500,000/$500,000	Not Covered	$1,690,000/$500,000	Not Covered	Not Covered
DMA	$500,000/$500,000	Not Covered	Not Covered	Not Covered	Not Covered
DOACS	$500,000/$500,000	Not Covered	$9,000,000/$500,000	Not Covered	Not Covered
DOE	$10,000,000/$500,000	Not Covered	Not Covered	Not Covered	Not Covered
DOR	$10,000,000/$500,000	Not Covered	$10,000,000/$500,000	Not Covered	Not Covered
DOS	$2,000,000/$500,000	Not Covered	$3,731,000/$500,000	Not Covered	Not Covered
DOT	$500,000/$500,000	Not Covered	Not Covered	Not Covered	Not Covered
DVA	$500,000/$500,000	Not Covered	Not Covered	Not Covered	Not Covered
FAMU	$900,000/$500,000	Not Covered	$975,000/$500,000	Not Covered	Not Covered
FAU	$500,000/$500,000	$1,000,000/$10,000	$1,000,000/$500,000	$10,000,000/$50,000	$1,000,000/$10,000
FDLE	$6,500,000/$500,000	Not Covered	$6,500,000/$500,000	Not Covered	Not Covered
FGCU	$900,000/$500,000	Not Covered	$1,115,000/$500,000	Not Covered	Not Covered
FSDB	$500,000/$500,000	Not Covered	$120,000/$500,000	Not Covered	Not Covered
FSU	$3,000,000/$500,000	Not Covered	$2,525,000/$500,000	Not Covered	Not Covered

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NCF	$1,000,000/$500,000	$500,000/$10,000	$1,005,000/$500,000	Not Covered	Not Covered
PSC	$4,000,000/$500,000	Not Covered	$4,000,200/$500,000	Not Covered	Not Covered
SBA	$1,000,000/$500,000	Not Covered	$1,250,000/$500,000	Not Covered	Not Covered
UF	$2,500,000/$500,000	Not Covered	$7,200,000/$500,000	Not Covered	Not Covered
UNF	$900,000/$500,000	$500,000/$10,000	$975,000/$500,000	Not Covered	Not Covered
USF	$2,500,000/$500,000	Not Covered	$226,791/$500,000	Not Covered	Not Covered
UWF	$1,000,000/$500,000	$500,000/$10,000	$1,160,000/$500,000	Not Covered	Not Covered

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

1. The definition of "premises" is amended to read as follows:

"Premises" means the interior of that portion of the building at the address shown in the Schedule that you occupy in conducting your business.

2. Coverage for "premises" acquired in addition to those shown in the Schedule will apply for 60 days from the date acquired, at the Limit of Insurance shown in the Schedule.

3. Our limit of liability for any one "messenger" or armored motor vehicle is the Outside The Premises Limit of Insurance applicable to the "premises" from which the "messenger" or armored motor vehicle initially operates regardless of the number of other "premises" served.

4. The **Consolidation-Merger Or Acquisition** Condition does not apply.

5. The **Additional Premises Or Employees** Condition does not apply.

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Endorsement No. 8 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OMNIBUS NAMED INSURED

This endorsement modifies insurance provided under the following:

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

The Named Insured shown in the Declarations is amended to include the following:

1DCA	1st District Court of Appeals
2DCA	2nd District Court of Appeals
3DCA	3rd District Court of Appeals
4DCA	4th District Court of Appeals
5DCA	5th District Court of Appeals
6DCA	6th District Court of Appeals
AG	Auditor General
AHCA	Agency for Health Care Administration
APD	Agency for Persons with Disabilities
CITRUS	Department of Citrus
COMMERCE	Department of Commerce
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
COM	Department of Commerce
DEP	Department of Environmental Protection
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 (Excluding DEM)
FAMU	Florida Agricultural and Mechanical University
FAU	Florida Atlantic University
FCOR	Florida Commission on 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
HSMV	Department of Highway Safety and Motor Vehicles
JAC	Justice Administrative Commission
NCF	New College of Florida
OLS	Office of Legislative Services (Includes OPPAGA)
PSC	Public Service Commission
SBA	State Board of Administration of Florida
SCS	State Courts System
UF	University of Florida
UNF	University of North Florida
USF	University of South Florida
UWF	University of West Florida

any entity now or hereafter owned, created or in which controlling financial interest is maintained, by any one or more of those named as Insured, subject to the provisions of Condition E. 1.e.;

any employee retirement or pension benefit plan, sponsored and approved by you, which is required to be bonded under the Employee Retirement Income Security Act of 1974

Endorsement No. 9 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ERISA COMPLIANCE AMENDMENTS

This endorsement modifies insurance provided under the following:

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

PROVISIONS:

1. Section E, **Conditions** is amended as follows:

a. Paragraph **(5)** of the **Cancellation of Policy** Condition **1.b.** is deleted and replaced by the following:

"In the event of termination or cancellation of this Policy for any reason, the premium for this Policy shall be fully earned on that date of termination or cancellation."

b. The **Duties In The Event Of Loss** Condition **1.g.** is deleted and replaced by the following:

"**g. Duties In The Event Of Loss**

After you or the Fiduciary discover a loss or situation that may result in a loss of or damage to covered "money", "securities" or "other property" you or the Fiduciary must:

(1) Notify us as soon as possible. If you have reason to believe that any loss (except for loss covered under Insuring Agreements A.1. or A.2.) involves a violation of law, you must also notify the local law enforcement authorities.

(2) Submit to examination under oath at our request and give us a signed statement of your answers.

(3) Give us a detailed, sworn proof of loss within 120 days.

(4) Cooperate with us in the investigation and settlement of any claim."

2. AUTOMATIC LIMITS OF INSURANCE INSURED CLIENT PLANS – ERISA – TOTAL LIMIT OF INSURANCE

The following provisions apply to the Employee Theft Insuring Agreement 1:

a. The Insurance provided by this Policy is written to satisfy the requirements of Section 412 of the Employee Retirement Income Security Act of 1974 (ERISA), and any amendment thereto. The Insurance provided by this Policy is for those "Employee Benefit Plan(s)" which are required to be bonded under ERISA requirements, and which are scheduled as Insureds under this Policy.

b. The Insured Plans covered by this Insurance only those Plans which are subject to ERISA. The Limit of Insurance afforded for each such covered plan shall be equal to the minimum limit required by Section 412 of ERISA, as amended, including amendments contained in the Pension Protection Act of 2006 (but in no event less than $1,000.00). If a specific Limit of Insurance for any Insured Plan is set forth in the Schedule, such amount will be the Limit of Insurance with respect to such plan.

3. It is agreed that Section F – Definitions is amended as follows:

Paragraph 8. is deleted and replaced with the following:

8. Employee Benefit Plan means any welfare or pension benefit plan sponsored by the **Insured** for the benefit of its **Employees** which may or may not be subject to **ERISA** or the Pension Protection Act of 2006 and any amendments thereto.

Endorsement No. 10 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY

1. **E. Conditions, Conditions Applicable to Insuring Agreement A.1. and A.2. Termination as to Any Employee**, section (2) is deleted in its entirety and replaced with the following:

   (2) On the date specified in a notice mailed to the first Named Insured. That date will be at least ninety (90) days after the date of mailing.

   We will mail or deliver notice to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

2. **E. Conditions, Conditions Applicable to All Insuring Agreements, Cancellation of Policy** section (2) is deleted in its entirety and replaced with the following:

   (2) We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

   (a) 10 days before the effective date of cancellation if we cancel for non-payment of premium; or

   (b) 90 days before the effective date of cancellation if we cancel for any other reason

3. **E. Conditions, Conditions Applicable to All Insuring Agreements, Consolidation-Merger Or Acquisition,** section (1) is deleted in its entirety and replaced with the following:

   (1) You must give s written notice and obtain our written consent to extend this insurance to such additional "employees" or "premises".

   If such consolidation, merger or purchase or acquisition of assets or liabilities increases your total assets by more than 50% we may condition our consent upon payment of an additional premium; but

4. **F. Definitions, "Employee," a. (1)(a)** is deleted in its entirety and replaced with the following:

   (a) While in your service and for the first ninety (90) days immediately after termination of service, unless such termination is due to 'theft" or any other dishonest act committed by the "employee";

5. **F. Definitions, Employee," a.** is amended by adding the following at the end thereof:

   "Employee" is also deemed to include:

   (a) any of your directors, trustees, or non-compensated officers while performing acts within the scope of the usual duties of an "employee",

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(b) any of you directors or trustees who are members of any of your elected or appointed committees to perform on your behalf specific, as distinguished from general, directorial acts,

(c) students gaining work experience,

(d) any non-compensated natural person other than one who is a fund solicitor, while per forming services for you that are usual to the duties of an “employee”,

(e) any of your part-time “employees”,

(f) any natural person, whether or not compensated, while performing services for you as the chairman, or a member of any committee,

(g) any member of any committee elected to examine or audit the property of the Insured

6. **E. Conditions, Conditions Applicable to All Insuring Agreements, Cancellation Of Policy,** section (1) (f) (4) is deleted in it’s entirety and replaced with the following:

(4) Give us a detailed, sworn proof of loss within 120 days.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED

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Endorsement No. 11 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL RENEWAL GUARANTEE

CONDITIONAL RENEWAL ENDORSEMENT

It is agreed that:

The Insurer will renew the coverage under this Policy, subject to the same terms, conditions and premium as agreed upon by the Insurer and the **Named Insured**, for a new 12 month period unless any of the following events occur at any time prior to the expiration of the **Policy Period**:

1. a claim payment in excess of 100% of the applicable coverage deductible is paid; or

2. the Policy is canceled by the **Named Insured** ; or

3. the **Named Insured** is acquired by another entity; or

4. the **Named Insured** is taken over by a receiver, trustee, examiner, conservator, liquidator, rehabilitator appointed by any state or federal official, agency, or court to take control of, supervise, manage, or liquidate the **Named Insured**, or the **Named Insured** becomes a debtor in possession;

5. the **Insured** fails to provide the Insurer on a timely basis with a properly completed renewal application or other information or underwriting particulars necessary for such renewal.

If the Insurer provides notice to the **Named Insured** of its intent to renew the Policy pursuant to this Endorsement and any event described above occurs after the date of such notice, then such renewal offer is hereby revoked, and the Insurer shall provide the **Named Insured** with notice required in the section entitled POLICY TERMINATION.

All other provisions of the Policy remain unchanged.

Endorsement No. 12 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME POLICY
GOVERNMENT EMPLOYEE THEFT AND FORGERY POLICY
KIDNAP/RANSOM AND EXTORTION POLICY

A. Paragraph **(2)** of the **Cancellation Of Policy** Condition is replaced by the following:

(2) Cancellation Of Policies In Effect

(a) 90 Days Or Less

If this policy has been in effect for 90 days or less, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation, accompanied by the reasons for cancellation, at least:

(i) 10 days before the effective date of cancellation, if we cancel for nonpayment of premium;

(ii) 20 days before the effective date of cancellation, if we cancel for any other reason, except we may cancel immediately if there has been:

i. A material misstatement or misrepresentation; or

ii. A failure to comply with underwriting requirements established by the insurer.

(b) For More Than 90 Days

If this policy has been in effect for more than 90 days, we may cancel this policy only for one or more of the following reasons:

(i) Nonpayment of premium;

(ii) The policy was obtained by a material misstatement;

(iii) There has been a failure to comply with underwriting requirements established by the insurer within 90 days of the effective date of coverage;

(iv) There has been a substantial change in the risk covered by the policy;

(v) The cancellation is for all Insureds under such policies for a given class of Insureds; or

(vi) The cancellation of some or all of our policies is necessary to protect the best interests of the public or policyholders and such cancellation is approved by the Florida Office of Insurance Regulation.

If we cancel this policy for any of these reasons, we will mail or deliver to the first Named Insured written notice of cancellation, accompanied by the reasons for cancellation, at least:

i. 10 days before the effective date of cancellation if cancellation is for the reason stated in **(b)(i)** above; or

ii. 45 days before the effective date of cancellation if cancellation is for the reasons stated in **(b)(ii), (iii), (iv), (v)** or **(vi)** above.

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B. Paragraph **(5)** of the **Cancellation Of Policy** Condition is replaced by the following:

(5) If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will mail the refund within 15 working days after the date cancellation takes effect. The cancellation will be effective even if we have not made or offered a refund.

C. The following is added and supersedes any other provision to the contrary:

Nonrenewal

1. If we decide not to renew this policy, we will mail or deliver to the first Named Insured written notice of nonrenewal, accompanied by the reason for nonrenewal, at least 45 days prior to the expiration of this policy or if nonrenewal is for the reason stated in Paragraph **C.3.**

2. Any notice of nonrenewal will be mailed or delivered to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

3. We may refuse to renew the policy if nonrenewal of some or all of our policies is necessary to protect the best interests of the public or policyholders and such nonrenewal is approved by the Florida Office of Insurance Regulation.

D. Under the Commercial Crime Policy, Government Crime Policy, Employee Theft And Forgery Policy and Government Employee Theft And Forgery Policy, the **Legal Action Against Us** Condition is replaced by the following:

Legal Action Against Us

You may not bring any legal action against us involving loss:

1. Unless you have complied with all the terms of this policy;

2. Until 90 days after you have filed proof of loss with us; and

3. Unless brought within five years from the date you "discover" the loss.

E. Under the Kidnap/Ransom And Extortion Policy, the **Legal Action Against Us** Condition is replaced by the following:

Legal Action Against Us

You may not bring any legal action against us involving loss:

1. Unless you have complied with all the terms of this policy;

2. Until 90 days after you have filed proof of loss with us; and

3. Unless brought within five years from the date you reported the loss to us.

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FLORIDA CONSUMER COMPLAINT NOTICE

Crum & Forster is a registered trademark of United States Fire Insurance Company.

Crum & Forster policies may be written in the following insurance companies: United States Fire Insurance Company, The North River Insurance Company and Crum & Forster Indemnity Company.

Please refer to your Policy Declarations for the name of the insurance company that issued your policy.

If you have any questions or complaints about your insurance coverage with us, we are available to help you. For assistance, please contact your independent insurance agent or contact Crum & Forster at:

Crum & Forster
305 Madison Avenue
Morristown, NJ 07962
888-890-1500
info@cfins.com

Please include your policy number in any correspondence or have it available when calling.

Endorsement No. 13 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES – BINDING ARBITRATION

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY
GOVERNMENT EMPLOYEE THEFT AND FORGERY POLICY
KIDNAP/RANSOM AND EXTORTION COVERAGE FORM
KIDNAP/RANSOM AND EXTORTION POLICY

If you and we disagree on the amount of loss, both parties may, by mutual consent, agree to arbitration of the disagreement.

If both parties agree to arbitrate, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree on the third within 30 days, both parties must request that selection be made by a judge of a court having jurisdiction. Each party will:

1. Pay the expenses it incurs; and

2. Bear the expenses of the third arbitrator equally.

Unless both parties agree otherwise, arbitration will take place in the county in which the address shown in the Declarations is located. Local rules of law as to procedure and evidence will apply. A decision agreed to by any two of the arbitrators will be binding.

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Endorsement No. 14 effective **January 1, 2026** attached to and forming a part of Policy No. **626-042013-3**
Issued to **The State of Florida Department of Management Services**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES – NONBINDING ARBITRATION

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
EMPLOYEE THEFT AND FORGERY POLICY
GOVERNMENT CRIME COVERAGE FORM
GOVERNMENT CRIME POLICY
GOVERNMENT EMPLOYEE THEFT AND FORGERY POLICY
KIDNAP/RANSOM AND EXTORTION COVERAGE FORM
KIDNAP/RANSOM AND EXTORTION POLICY

If you and we disagree on the amount of loss, both parties may, by mutual consent, agree to arbitration of the disagreement.

If the parties agree to arbitrate, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree on the third within 30 days, both parties must request that selection be made by a judge of a court having jurisdiction. Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

Unless both parties agree otherwise, arbitration will take place in the county in which the address shown in the Declarations is located. Local rules of law as to procedure and evidence will apply. Any decision agreed to by the arbitrators may be appealed to a court of competent jurisdiction.

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United States Fire Insurance Company
A Delaware Corporation
Home Office: Wilmington, DE

(A Capital Stock Company)

SIGNATURE

Marc J. Adee
Chairman and CEO

SIGNATURE

Michael P. McTigue
Secretary

ELECTRONIC SIGNATURE PAGE

The purpose of the electronic signature is to assure you and us that the attached policy has not been altered since we issued it. Once the signature is affixed, any change invalidates the signature.

The origin of the signature, itself, can be verified by use of the appropriate public key encryption file. You can either request that file from the underwriter or, once you are satisfied as to the source of this document, you can import the electronic identity directly into your pdf reader from this file.