



Insurance Proposal

Prepared for:

**Escambia County School
Readiness Coalition, Inc
Dba: Early Learning
Coalition Of Escambia
County**



Proposal Date: April 14, 2014

Higginbotham Insurance Agency
www.higginbotham.com



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Report a Claim	(844) 857-5899	Higginbotham.com/report-a-claim



SUPPLEMENTAL TO PROPOSAL

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed proposed policy(ies) and is not intended to reflect all terms and conditions or exclusions of each proposed policy. Moreover, the information contained in this document reflects proposed coverage as of the effective date(s) of the proposed policy(ies) and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed proposed policy(ies). The insurance afforded by the listed proposed policy(ies) is subject to all terms, exclusions and conditions of such proposed policy(ies). All coverages, coverage forms, rates, rating procedures, rating plans, deductibles and other provisions will apply in conformance with those used by the various Insurance Companies and authorized by the State Regulatory Authorities. Any provision contained herein which conflicts with State Regulations will be amended as required to conform.

Higginbotham receives a commission based on a percentage of the premium from insurance companies for placement of insurance and service of our clients. Higginbotham may be eligible for additional compensation, bonuses or awards based on volume and profitability of business placed with some insurance providers.



PREMIUM SUMMARY - COMPARISON

PREMIUM SUMMARY

Coverage	Renewal	Expiring
	Premium	Premium
Property	\$2,834.80	\$6,340.75
General Liability	\$5,182.80	Included above
<i>Total</i>	<i>\$8,017.60</i>	<i>\$6,340.75</i>

AGENCY BILL PAYMENT OPTIONS

Property

\$2,834.80 Annual Payment

General Liability

\$5,182.80 Annual Payment or

25% Down Payment with 10 Equal Installments (Financed with IPFS)

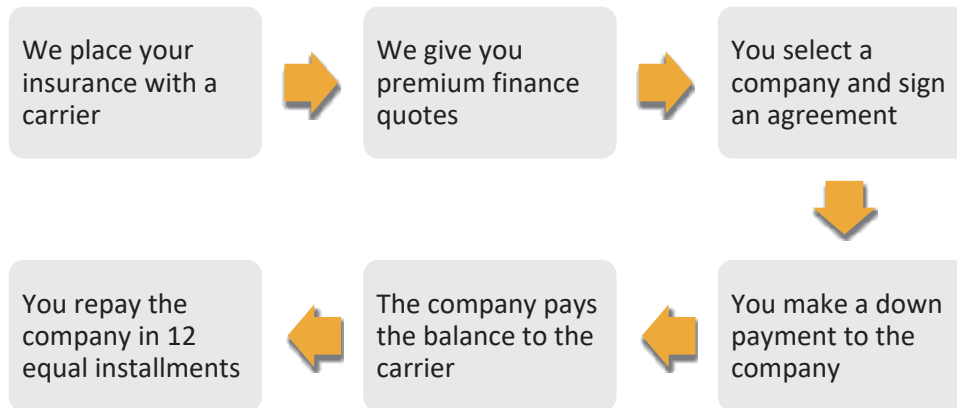
PAY ON-LINE

<https://higginbotham.epaypolicy.com>



PREMIUM FINANCING

Higginbotham offers premium finance options from [First Insurance Funding](#), [Imperial Premium Finance Services](#) and [AFCO Insurance Premium Finance](#) so you avoid the upfront cost of your business insurance by spreading payments into 12 equal installments.



Getting a premium finance agreement is a wise decision for companies that want access to capital for other business investments, but it also has cash flow advantages for those that can afford the upfront cost.

RETAINED CAPITAL

Instead of draining your budget to pay the entire premium in one transaction or reducing your coverage to lower the cost, you can amortize your payments over the year to free up capital for other business expenses. That retained money can be invested without borrowing on a line of credit.

HIGHER RETURNS

You can potentially earn more on the retained capital than you would by prepaying your premiums. If you invest, and the return on that investment exceeds the cost of premium financing, then you've come out ahead.

LOWER RATES

In most cases, our rates are lower than that on your lines of credit. So, you can keep your credit lines open for other purposes. If the rate on your line of credit is lower, it may still be advantageous to use a premium finance agreement instead because it isn't a balance sheet item.



PROPERTY

CARRIER Westchester Surplus Lines Ins Co

A.M. BEST RATING A++

POLICY PERIOD 4/27/2026 - 4/27/2027

COVERAGE Property

NAMED INSURED

- Escambia County School Readiness Coalition, Inc, DBA: Early Learning Coalition of Escambia County
- Early Learning Coalition of Escambia County
- Early Learning Coalition of Esc Co

PERILS INSURED

Risks of Direct Physical Loss Subject to Policy Terms, Conditions and Exclusions. Flood and Earthquake are specifically excluded. Please advise if quote for Flood and/or Earthquake are desired.

PROPERTY COVERED AND AMOUNTS

Loc. # 1 - Bldg.# 1

1720 W Fairfield, Pensacola, FL 32501

Coverage	Cause of Loss	Limit	Ded.*	Co-**	Valuation
Business Personal Property	Special Excluding Theft	\$225,000	\$2,500	80%	Replacement Cost
Business Income with Extra Expense	Business Income with Extra Expense	\$2,000	72 Hours		Actual Loss Sustained
Windstorm & Hail Deductible	Windstorm/Hail		5% (\$5000 Minimum)		Replacement Cost
Total Insured Value		\$227,000			

Loc. # 1 - Bldg.# 2

1720 W Fairfield, Pensacola, FL 32501

Coverage	Cause of Loss	Limit	Ded.*	Co-**	Valuation
Business Personal Property	Special Excluding The	\$75,000	\$2,500	80%	Replacement Cost
Business Income with Extra Expense	Business Income with Extra Expense	\$2,000	72 Hours		Actual Loss Sustained
Windstorm & Hail Deductible	Windstorm/Hail		5% (\$5,000 Minimum)		Replacement Cost
Total Insured Value		\$77,000			

Explanations are in general terms and do not change or replace the terms or conditions of the policies.



PROPERTY

**Deductible is Per Occurrence unless otherwise stated.*

***Coinsurance is a responsibility of the insured; Insureds must request appropriate property limits to value, be it Replacement Cost or Actual Cash Value. Failure to carry appropriate property limits could result in a coinsurance penalty, in the event of a claim*

Notes

- Business Interruption protection is an important and recommended coverage. If interested, please advise to receive a quote; subject to receipt of complete underwriting information.
- Causes of Loss Key:
 - **Basic** – Named-peril policy. Covers only direct physical loss or damage to covered property caused by specific perils explicitly listed in the policy.
 - **Broad** – Named-peril policy. Covers direct physical loss or damage to covered property caused by all Basic perils, plus additional named perils listed in the policy.
 - **Special** – All-risk of direct physical loss or damage to covered property unless specifically excluded in the policy.

NOTABLE ENDORSEMENTS

Note: Refer To Policy For Complete List.

- 25% Minimum Earned Premium
- Actual Cash Value Roof Limitation Form
- Asbestos Material Exclusion
- Causes Of Loss - Special Form
- Cosmetic Damage Roof Exclusion
- Definition Of Loss Occurrence Endorsement
- Earthquake Sprinkler Leakage Exclusion
- Exclusion Of Loss Due To Virus Or Bacteria
- Fungus, Wet Rot, Dry Rot, And Bacteria Exclusion
- Hurricane Minimum Earned Premium Endorsement
- Maintenance Of Heat Condition
- Nuclear, Biological, Chemical, Radiological Exclusion
- Pre-Existing Property Damage Exclusion
- Sprinkler Leakage Exclusion
- Theft Exclusion
- Total Or Constructive Total Loss Endorsement
- Vandalism Exclusion
- Windstorm And Hail Deductible

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

**PROPERTY****TERMS & CONDITIONS**

- Inspection of Premises

PREMIUM

\$	2,386.00	Premium (Minimum & Deposit)*
\$	314.00	Policy Fees (Fully Earned)
\$	134.80	Surplus Lines Tax
\$	Included	Stamping Fee
\$	2,834.80	Total

**Premium shown is both a deposit and minimum premium for the full policy term. If earned premium is more than above total premium, notice of the amount by which it exceeds will be sent to the first Named Insured as additional premium. If earned premium is less than the total premium, the total premium will apply as the minimum premium, with no return premium payment to you.*

Note

This Insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.



PROPERTY

CO-INSURANCE PENALTY

A policy may contain a co-insurance clause requiring that the limit of coverage be a minimum percentage (usually 80%) of the insurable value of your property. If the amount of insurance carried is less than what is required by this clause, any claim payment may be reduced by the same percentage as the deficiency.

Below is an example of how the Co-Insurance Clause works:

Assuming

- 80% Co-Insurance Clause
- \$1,000,000 Insurable Value at the time of loss
- \$400,000 Insurance Carried
- \$800,000 Insurance Required (80% of \$1,000,000)
- \$100,000 Loss
- \$10,000 Deductible

$$\left(\frac{\text{Insurance Carried}}{\text{Insurance Required}} \times \text{Amount of Loss} \right) - \text{Less Deductible} = \text{Amount Recovered}$$

$$\left[\frac{\$400,000}{\$800,000} \times \$100,000 \right] = \$50,000 - \$10,000 = \$40,000$$

Result

- Amount Recovered before Deductible = \$50,000
- Amount Recovered after Deductible = \$40,000

*Coinsurance is a responsibility of the insured; Insureds must request appropriate property limits to value, be it Replacement Cost or Actual Cash Value. Failure to carry appropriate property limits could result in a coinsurance penalty, in the event of a claim.



GENERAL LIABILITY

CARRIER Northfield Insurance Company
A.M. BEST'S RATING A++
POLICY PERIOD 4/27/2026 - 4/27/2027
COVERAGE General Liability

NAMED INSURED

- Escambia County School Readiness Coalition, Inc, DBA: Early Learning Coalition of Escambia County
- Early Learning Coalition of Escambia County
- Early Learning Coalition of Esc Co

LOCATION SCHEDULE

Location #	Address
1	1720 W Fairfield Pensacola FL 32501

Public liability (not Auto, Employers' or Other Specific Liability Type) for Bodily Injury and Property Damage claims, Personal and Advertising Injury, Products & Completed Operations, and Damage to Rented Premises, arising from business operations for which you are legally liable, subject to policy terms, conditions, and exclusions.

LIMITS OF LIABILITY

Coverage	Limit
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury	Excluded
Damage to Rented Premises	\$100,000
Medical Expense Limit (Any One Person)	\$5,000

DEDUCTIBLES

Note: Per occurrence unless stated otherwise

- No Deductible Applies

Explanations are in general terms and do not change or replace the terms or conditions of the policies.



GENERAL LIABILITY

BASIS OF PREMIUM

Loc.# 1 - Building# 1

1720 W Fairfield, Pensacola, FL 32501

Classification	Code	Basis	Exposure	Rate Prem. Ops / Products
Buildings or Premises - office - Not Otherwise Classified (Not-For- Profit)	61227	Area	11,641	

ADDITIONAL INTERESTS

Name	Nature of Interest
TC Plaza, LLC & Bruce Strumpf, Inc	Additional Interest Lessor
Escambia Children's Trust	Additional Insured

NOTABLE ENDORSEMENTS AND EXCLUSIONS

Note: Refer to policy for complete list.

- 25% Minimum Earned Premium
- Service Of Suit
- Trade Or Economic Sanctions
- Cap On Losses From Certified Acts Of Terrorism
- Total Pollution Exclusion With Exceptions For Building Heating
- Exclusion - Punitive Or Exemplary Damages
- Exclusion - Independent Contractors
- Combination Endorsement Bodily Injury And Property Damage Liability
- Exclusion - Violation Of Biometric Information Privacy Laws
- Amendment - Premium Audit Condition
- Federal Terrorism Risk Insurance Act Disclosure
- Exclusion - Transportation Broker, Freight Forwarder Or Intermediary
- Exclusion - Cross Liability - Broad Form
- Exclusion – PFAs
- Communicable Disease Exclusion
- Exclusion - New Entities
- Exclusion - Personal And Advertising Injury
- Amendment - Deposit Premium And Minimum Premium
- Exclusion - Professional Services

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GENERAL LIABILITY

PREMIUM

\$	4,761.00	Premium (Minimum & Deposit)*
\$	175.00	Policy Fee (Fully Earned)
\$	245.80	Surplus Lines Tax
\$	Included	Stamping Fee
<hr/>		
\$	5,182.80	Total, Subject to Audit for Final Premium Determination

**Premium shown is both a deposit and minimum premium for the full policy term. At the close of the audit period, the company will compute the earned premium for the policy period. If earned premium is more than above total premium, notice of the amount by which it exceeds will be sent to the first Named Insured as additional premium. If earned premium is less than the total premium, the total premium will apply as the minimum premium, with no return premium payment to you.*

Note

This Insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.



FLOOD ACKNOWLEDGEMENT

In reviewing your coverage, we find that we do not provide flood insurance for your property. We want to remind you that your Commercial Property policy does NOT provide coverage for "rising water" (flooding). Most people are unaware that flooding is the most common natural disaster.

This matter deserves your immediate attention. We suggest that you check "YES" below so that we may provide you with the information you need to obtain flood insurance as soon as possible. Even though you may be in an area that is certified by FEMA not to be in a high-risk flood zone, this does not mean your property is guaranteed not to flood. The FEMA flood maps are only a guide or estimate of areas that could flood by heavy rains and do not take into considerations varying weather conditions. Nor do they take into consideration drainage backups caused by heavy torrential rains. These maps are useful, but are not a guarantee that your property will never flood.

Now is the time to consider flood insurance before we incur heavy rains. There is currently a 30-day waiting period for flood insurance to be effective. Please indicate your interest by choosing one of the options on the attached form, sign and return as soon as possible.



FLOOD INSURANCE RESPONSE FORM

Yes, I am interested so please contact me immediately for a flood insurance quote at the following day time telephone number: _____

No, I do not want flood insurance. I realize that damage to my property due to flooding is not covered under my current Property policy.

No, I do not want a flood quote. I have coverage with another agent.
Policy # _____

Signed by:

ADB26B95D821470...

Signature

4/23/2026

Date

Escambia County School Readiness Coalition, Inc DbA: Early Learning Coalition Of Escambia County
1720 West Fairfield Drive Suite 100/400
Pensacola , FL 32501



MARKET LIST AND RESPONSE

Line	Carrier	Response
Property	Lloyd's	\$3,643.30
Property	Kinsale	\$1,967.50 - Wind Excluded
Property	Tower Hill	Declined – Age of Building
Property	Westchester Surplus Lines	\$2,834.80 Proposed – Wind Included
General Liability	Auto Owners	Declined – Class of Business
General Liability	United States Liability	\$2,670.00 - No coverage for Outreach/Van Exposure
General Liability	Northfield	Proposed - \$5,182.81

Explanations are in general terms and do not change or replace the terms or conditions of the policies.



PROPOSAL ACCEPTANCE

Proposal Acceptance – Escambia County School Readiness Coalition, Inc DbA: Early Learning Coalition Of Escambia County

In evaluating your exposures to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as you beginning new operations, forming new entities, hiring employees in new states, buying additional property, changing locations, new product lines or services, vehicle and driver changes, etc., please let us know so proper coverage(s) can be discussed. This proposal of insurance is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is NOT intended to replace or supersede the insurance policy(ies). This proposal is a basic overview and is not intended as a substitute for actual policy provisions. This proposal does not provide all policy terms, coverages, conditions, limitations and exclusions. The policy forms govern and supersede all information provided herein. In the event of a variance between the contents of this proposal and the terms and conditions of the policy, the policy will govern and supersede all information provided herein.

Higher Limits may be available, please ask for quotes if higher limits are desired. If there are any coverages Higginbotham Insurance did not offer or discuss; please bring to our attention. We have provided this proposal based on the risks and exposure information you provided Higginbotham Insurance. Higginbotham Insurance is not liable for offering or placing coverage on undisclosed or misrepresented information. Coverage cannot and will not be provide for unforeseen and undisclosed risks or exposures. Please refer to the policy for specific terms, conditions, limitations and exclusions as this proposal is meant as a general overview and is not a legal contract. A specimen copy of the policy is available for review, upon request.

Please note any changes that need to be made to the proposal prior to binding coverage:

*****Any Requested Changes Are Not Guaranteed...We will issue a request to the insurance company(ies) for acceptance of the requested changes. Please be advised that some or all requested changes may result in additional premium charges. *****

We (I) hereby accept this proposal and request coverage to be bound subject to the limits, terms, conditions and exclusions presented herein. We (I) understand that this proposal is meant as a summary only of the coverage to be issued by the Company(s), and that the actual policy forms as issued will govern in the event of loss. We (I) have reviewed and We (I) understand all information contained within this proposal. We (I) understand that the premium(s) quoted herein are subject to change after complete underwriting review.

Named Insured Signature: Alphonsa Henderson
ADB26B95D821470
Date: 4/23/2026
Producer: _____
Date: _____



CLIENT AUTHORIZATION TO BIND COVERAGE

Escambia County School Readiness Coalition, Inc DbA: Early Learning Coalition Of Escambia County

Per the Proposal presented, dated 04-14-2026 we request Higginbotham to bind the following coverage(s):

Coverage	Accepted	Rejected
Property	<input checked="" type="checkbox"/>	<input type="checkbox"/>
General Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>

NOTES AND OR CHANGES

1. _____
2. _____
3. _____
4. _____

AUTHORIZATION

Please be advised that the following persons/entities are authorized to act on behalf of Escambia County School Readiness Coalition, Inc DbA: Early Learning Coalition Of Escambia County For the purposes of cancellation and/or changes.

1. _____
2. _____
3. _____
4. _____

Signed By: Signed by:
Alphonso Henderson _____
ADB26B95D821470...

Dated: 4/23/2026 _____



RECOMMENDATIONS

PROPERTY & CASUALTY COMMON INSURANCE COVERAGE RECOMMENDATIONS

COMMERCIAL LINES INSURANCE RECOMMENDATIONS

- Property Coverages
- Liability Coverages
- Cyber / Identity Theft / Crime
- Automobile Coverage
- Workers' Compensation Coverages
- Umbrella
- Directors & Officers Liability / Employment Practices / Fiduciary
- Errors & Omissions / Professional Liability
- Wind/Hail, Earthquake, and Flood
- Foreign Coverages
- Pollution Liability

PERSONAL LINES INSURANCE RECOMMENDATIONS

- Automobile
- Home
- Flood/Earthquake
- Umbrella
- Farm & Ranch
- Watercraft/Recreational Vehicles
- Personal Articles Floater

BOND RECOMMENDATIONS

- Contract
- Court
- Fidelity
- Financial Institution
- License & Permit
- Probate
- Public Official
- Surety

Explanations are in general terms and do not change or replace the terms or conditions of the policies.



RECOMMENDATIONS

EMPLOYEE BENEFITS COMMON INSURANCE COVERAGE RECOMMENDATIONS

EMPLOYEE BENEFITS RECOMMENDATIONS

- HR Services
- Group Medical
- Group Dental
- Group Life and Accidental Death & Dismemberment
- Long Term Care
- Section 125 Cafeteria Plans
- Short Term Disability
- Vision
- Individual Medical/Dental

LIFE DEPARTMENT RECOMMENDATIONS

- Business Planning
- Estate Planning

RETIREMENT PLAN SERVICES RECOMMENDATIONS

- Qualified Plans
- Non-Qualified Plans

INSURANCE CERTIFICATE MANAGEMENT RECOMMENDATIONS

CertCon Services (an affiliate of Higginbotham)

- Reviews Certificates of Insurance to ensure that the requirements in Master Service Agreements, leases, subcontracts and other agreements are met
- Provides web access to the compliance status of any vendor, tenant or subcontractor
- Controls insurance costs by avoiding unnecessary claims payments under the policy
- Helps reduce premiums and keeps clients insurable

Certificate Processing

- Helps to implement industry-specific agreements
- Requests and receives certificates from vendors, tenants, subcontractors, suppliers and others
- Analyzes certificates for compliance with agreements
- Mails or emails non-compliance reports requesting corrections
- Monitors expiration dates and requests renewal certificates
- Re-analyzes certificates upon renewal of insurance
- Updates clients of the insurance status (e.g. compliance standing, contract information, requirements, etc.) via website login



CertCon Services Contact

Rick Carson, Director of Operations
817-810-0870
rcarson@certcon.com

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RECOMMENDATIONS

RISK MANAGEMENT INFORMATION SYSTEMS

MyWavePortal®

MyWave is a personalized Web site that allows you to click, connect and communicate with Higginbotham. It's designed to offer you time-saving resources that build convenience into managing your everyday work tasks—whether you want to collaborate with our agency online, quickly access timely news, information and resources, or connect with more than 100,000 peers in your industry.

- Collaboration Center
- Survey Benchmarking
- Community

MyWaveRM®

Whether you're looking for flyers to help support your employee safety programs or searching for Workers' Compensation information, MyWave's Risk Management Center combines efficiency with user-friendly tools and resources you will use time and time again.

- Safetyzone
- Documents on Command
- Resources
- Online Services

MyWaveOSHA®

To help you simplify and manage your OSHA reporting, we've gathered the occupational safety resources you need into one easily-accessible spot, with functionality and content designed to help you efficiently meet your OSHA reporting needs.

- Local and Resourceful
- OSHA Log Forms
- Reports and Analyses
- FAQs

SUCCEED RISK MANAGEMENT CENTER™

The Risk Management Center is a repository of tools that empowers you to proactively manage your risk exposures and reduce claims, losses and associated costs. Too, importing your claims data into the Center reveals the root causes of your losses through vivid reports. This information assists in determining the effectiveness of your overall property and casualty insurance programs and provides vital information for making loss control and risk management program changes. Nearly every exhibit contains brilliant charts to make the data easier to comprehend.

- Online Training Library
- Incident Tracking/Trending and Claims Reporting
- Employee Training Management
- Safety Data Sheet Management
- Behavior Based Safety Track
- Job Description Track
- Certificate of Insurance Management

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