APPROVED in Open Session
10/8/2026
Manatee County Board of County Commissioners

October 8, 2026 – Land Use Meeting

Subject
Agreement for Property and Casualty Insurance Broker Services

Category
CONSENT AGENDA

Briefings
Briefing Provided Upon Request

Contact and/or Presenter Information
Nicole R. Bezdek, Risk Manager, ext. 3750

Action Requested
Motion to (1) approve the Agreement for Property and Casualty Insurance Broker Services with First Florida Insurance Brokers, LLC, (2) authorize the County Attorney, or her designee, to execute same, and (3) authorize the County Attorney and her designees to take all actions necessary and appropriate to administer same in accordance with its terms.

Enabling/Regulating Authority
Section 2-2-32 of Article 2½ and Article VII (Self Insurance Program), Chapter 2-2, Manatee County Code of Ordinances.

Applicable Advisory Board
N/A

Background Discussion
Manatee County (County) maintains an agreement with a Property and Casualty Insurance Broker Service to shop, compare, and negotiate commercial insurance policies. The County's current Property and Casualty Insurance Broker is First Florida Insurance Broker (FFIB).

Responsibilities of FFIB include, but are not limited to, soliciting insurance coverage proposals and programs from interested markets that will meet the requirements of the County, evaluating and recommending to the County the most effective risk-financing program(s) in terms of protection and cost, reviewing risk financing strategies, including programs that encompass the County's current risk financing arrangement, and coordinating with the Risk Manager to obtain an annual actuarial evaluation of the program for the purposes of determining funding requirements. FFIB has been serving the County in this capacity since at least 2013 and provides quality broker services.

The attached proposed Agreement will extend FFIB's services for one additional year, ending October 31, 2027, with no change in terms or increase in compensation paid for the services rendered.

The Risk Manager and County Attorney recommend that the Board approve the proposed Agreement.

Attorney Review
Other (Requires explanation in field below) D'Agostino
This is a County Attorney item.

Instructions to Board Records Emailed 10/9/2026
If approved, please return a stamped copy of this agenda item certifying its approval by the Board to Nicole R. Bezdek, Risk Manager at nicole.bezdek@mymanatee.org.

Cost and Funds Source Account Number and Name
$140,004.00; 505001500; Risk Management General Liability Fund

Amount and Frequency of Recurring Costs
$11,667.00; Monthly for 12 months

AGREEMENT FOR PROPERTY AND CASUALTY INSURANCE BROKER SERVICES

THIS AGREEMENT ("Agreement") is made and entered into by and between Manatee County, a political subdivision of the State of Florida ("County"), with an address of 1112 Manatee Avenue West, Suite 969, Bradenton, Florida 34205, and First Florida Insurance Brokers, LLC, a Florida limited liability company ("FFIB"), with an address of 100 South Ashley Drive, Suite 250, Tampa, Florida 33602.

In consideration of the mutual promises made herein, and other good and valuable consideration, receipt of which is hereby acknowledged, the parties agree as follows:

I. TERM AND TERMINATION

A. This Agreement for Property and Casualty Insurance Broker Services shall commence on November 1, 2026, and end on October 31, 2027.

B. The County may terminate this Agreement by giving ninety (90) days' written notice to FFIB. FFIB may terminate this Agreement by giving six (6) months' written notice to the County.

II. COMPENSATION

A. FFIB's annual compensation will be $140,004.00, payable by the County in monthly installments of $11,667.00 each, and upon receipt of monthly invoices from FFIB.

B. FFIB will identify all other commissions paid to any subsidiary, whether retail or wholesale or other, but not reinsurance, in the placement of coverage for the County. All program premiums are to be written net of commission by FFIB.

C. FFIB will not enter into any contingent commission arrangements by whatever name called, in the placement of any coverage on behalf of the County. This includes retail and wholesale arrangements. Any agreement by any FFIB subsidiary to provide services to an insurer that includes the County must be pre-approved in writing, by the County.

D. In addition to compensation provided herein, FFIB may also receive investment income on fiduciary funds temporarily held by it, such as premiums or return premiums as well as fees for arranging premium financing for clients with third parties. Other parties such as excess and surplus lines brokers, wholesalers, reinsurance intermediates, underwriting managers, captive managers, and similar parties may earn and retain usual and customary commissions

and fees in the course of providing insurance products to clients. Any such fee or commission will not constitute compensation to FFIB under Section II. A. above.

III. OBLIGATIONS OF FFIB

A. FFIB will use its best efforts to assist the County in reducing its total cost of risk and agrees to accept and perform in good faith the services listed within this section and the offer packet submitted by FFIB on March 26, 2018, in response to RFO #18-TA002674DW.

B. FFIB shall provide usual and customary broker services (to include renewals) for various types of insurance programs as needed, including, but not limited to, excess property, excess workers' compensation, excess casualty, flood, boiler and machinery, crime, cyber, railroad liability, terrorism, unmanned aviation/drone, storage tank, and marine as determined by the County's Risk Manager. All renewal proposals must be presented to the County's Risk Manager no later than sixty (60) days prior to expiration of the program(s). FFIB shall furnish County's Risk Manager with a list of all current programs and their respective expiration dates by December 1, 2026. Proposed premiums can be considered Not to Exceed.

C. FFIB shall review various risk financing strategies including programs that encompass the County's current risk financing arrangement and may include first dollar, self-insured retention, large deductible, loss sensitive programs and other programs which may include directions by the County's Chief Financial Officer/Financial Management Director, County Attorney, Risk Manager, or their respective designee(s).

D. FFIB shall market the County's property and casualty programs a minimum of every three years. FFIB shall develop property insurance and casualty insurance project timelines, and shall be available for planning, presentations, implementation meetings, and appearances before the Board of County Commissioners, as requested by the County's Risk Manager.

E. FFIB shall assist the County's Risk Management team members in the development and maintenance of a loss sensitive premium allocation system, which will identify experience rates by County departments.

F. FFIB shall assist the County's Risk Management team members in the development and maintenance of contractual insurance standards and provide advice as to the appropriate types, levels and coverages necessary for proposed County contracts as needed.

G. FFIB shall review accounting data received from carriers to assess accuracy and initiate billing activity and resolve differences or discrepancies.

H. FFIB shall issue binders and insurance certificates of coverage on behalf of the County and request endorsements from carriers.

I. FFIB shall provide semi-annual training services to County's team members on insurance and risk management topics, as requested.

J. FFIB shall assist the County's Risk Management Division with an annual actuarial evaluation, to include gathering and disseminating loss data and other relevant data, and disseminating same to the actuary, and reviewing and commenting on draft actuarial reports. The assistance rendered by FFIB shall also include the vetting of any newly proposed actuarial services vendors.

K. FFIB shall provide routine verbal consulting advice on safety and loss control matters as they relate to the County's Risk Management program, at no additional charge. Onsite inspections and written evaluations may be required, which services will be provided on a Fee for Services Basis.

L. FFIB shall provide consulting advice and assistance regarding the maintenance of the County's Risk Management Information System to include desirable program characteristics and data maintenance such as policy information updating, and shall provide annual policy data entry services to keep the policy archive current. The assistance rendered by FFIB shall also include the vetting of any newly-proposed Risk Management Information Systems.

M. FFIB shall coordinate the approval of selected third party administrators with the appropriate excess carrier(s); maintain frequent contact with claims personnel to follow the progress of claims management activities; remain abreast of loss developments; resolve problems/conflicts regarding claims administration issues; and negotiate fees. The County will select third party claims administrators in its sole discretion.

N. FFIB shall provide to the County's Risk Manager written updates on the state of the insurance market, to include any proposed or new state or federal legislation of concern. The foregoing written updates shall be provided on March 1, 2027, and September 1, 2027.

O. Except as may be required pursuant to relevant public records laws, FFIB will keep confidential all data provided to it, with the understanding that underwriting data is to be shared only with insurers, wholesalers, and/or approved strategic partners. Use of the County's internal data for benchmarking or other reasons must first be approved by the County.

P. FFIB agrees to indemnify and hold harmless the County from any loss, cost, damage, or expense including reasonable attorneys' fees, arising from the negligent acts or omissions of FFIB in the performance of this Agreement.

IV. OBLIGATIONS OF THE COUNTY

A. The County will compensate FFIB for its services in accordance with Section II above. In addition, the County will pay the agreed annual insurance premiums within forty-five (45) days from receipt of County approved FFIB invoices. FFIB will forward the invoices to the County's Risk Manager and/or his/her designee.

B. The County will provide FFIB with the required data to secure insurance coverage.

C. To the extent authorized by and in accordance with Florida Statute 768.28, the County agrees to indemnify and hold harmless FFIB from any loss, cost, damage, or expense arising from negligent acts or omissions of the County in the performance of this Agreement.

V. INSURANCE COVERAGE

FFIB shall purchase and maintain for the entire term of this Agreement and for four (4) years thereafter, the insurance coverages set forth in attached Exhibit A. Within ten (10) days of full execution of this Agreement, FFIB shall provide to the County certificates of insurance evidencing such coverage. The County shall have the right to request copies of the policies at any time.

VI. LIST OF EXHIBITS

Exhibits attached hereto and incorporated herein by reference are as follows:

Exhibit A – Insurance Requirements
Exhibit B – Indemnity and Hold Harmless
Exhibit C – Addendum to Agreement with Vendor
Exhibit D – Anti-Human Trafficking Affidavit
Exhibit E – Non-Foreign Country of Concern Affidavit.

[Signature page to follow]

WHEREFORE, the parties hereto have executed this Agreement as of the date last executed below.

FIRST FLORIDA INSURANCE BROKERS, LLC

By: Margaret Boykin
Signature

Printed Name: Margaret Boykin

Title: Vice President, Property & Casualty

Date: 09/15/2026

MANATEE COUNTY, a political subdivision of the State of Florida

By: _____
Signature

Printed Name: _____

Title: _____

Date: _____

EXHIBIT A
INSURANCE REQUIREMENTS

A. REQUIRED COVERAGE AND LIMITS

Work under the resulting Agreement cannot commence until all insurance coverages indicated herein have been obtained. The cost for insurance coverages is the sole responsibility of First Florida Insurance Brokers, LLC (FFIB). FFIB shall obtain and submit to the County's Risk Manager within ten (10) calendar days after execution of the Agreement by County and FFIB proof the following minimum amounts of insurance on a standard ACORD form (inclusive of any amounts provided by an umbrella or excess policy):

These following are required insurances for all Agreements/Contracts:

1. ☒ **Commercial General Liability Insurance:**

(Per Occurrence form only; claims-made form is not acceptable)

Coverage shall be afforded under a per occurrence policy form, policy shall be endorsed to name "Manatee County, a political subdivision of the State of Florida" as an Additional Insured, and include limits not less than:

- $1,000,000 Single Limit Per Occurrence
- $2,000,000 Aggregate
- $1,000,000 Products/Completed Operations Aggregate
- $1,000,000 Personal and Advertising Injury Liability
- $50,000 Fire Damage Liability
- $5,000 Medical Expense, and
- $1,000,000, Third Party Property Damage

This policy shall contain severability of interests' provisions.

2. ☒ **Employer's Liability Insurance:**

Coverage limits of not less than:

- $100,000 Bodily Injury by Accident {Each Accident}
- $100,000 Bodily Injury by Disease {Each Employee}
- $500,000 Bodily Injury by Disease {Policy Aggregate}

3. ☒ **Worker's Compensation Insurance:**

Coverage limits of not less than The statutory workers' compensation coverage pursuant to Chapter 440, Florida Statutes, for all employees in compliance with the laws and statutes of the State of Florida and the federal government.

Should "leased employees" be retained for any part of the project or service, the employee leasing agency shall provide evidence of workers' compensation coverage and employer's

liability coverage for all personnel on the worksite and in compliance with the above workers' compensation requirements.

NOTE: Workers' compensation coverage is a firm requirement. If claiming an exemption, an exemption certificate issued by the State of Florida must be provided. The exemption certificate is only approved for the individual named on the certificate.

4. ☒ **Automobile Liability Insurance:**

Coverage shall be afforded under a per occurrence policy form, including coverage for all owned, hired, and non-owned vehicles for bodily injury and property damage. The policy shall be endorsed to name "Manatee County, a political subdivision of the State of Florida" as an Additional Insured, and include limits not less than:

- $1,000,000 Combined Single Limit; OR
- $500,000 Bodily Injury and $500,000 Property Damage
- $10,000 Personal Injury Protection (No Fault)
- $500,000 Hired, Non-Owned Liability
- $10,000 Medical Payments

This policy shall contain severability of interests' provisions.

5. ☒ **Professional Liability and/or Errors and Omissions (E&O) Liability Insurances**

Coverage shall be afforded under either an occurrence policy form or a claims-made policy form. If the coverage form is on a claims-made basis, then coverage must be maintained for a minimum of three years from termination of date of the Agreement/Contract. Limits must not be less than:

- $1,000,000 Bodily Injury and Property Damage Each Occurrence
- $1,000,000 General Aggregate

6. ☒ **Cyber Liability Insurance**

Coverage shall comply with Section 501.171, Florida Statutes, and shall be afforded under a per occurrence policy form. The policy shall be endorsed to name "Manatee County, a political subdivision of the State of Florida" as an Additional Insured, and include limits not less than:

- $1,000,000 Security Breach Liability
- $1,000,000 Security Breach Expense Each Occurrence
- $1,000,000 Security Breach Expense Aggregate
- $1,000,000 Replacement or Restoration of Electronic Data
- $1,000,000 Extortion Threats
- $1,000,000 Business Income and Extra Expense
- $1,000,000 Public Relations Expense

B. REQUIRED CONDITIONS

I. All policies shall contain, or be endorsed to contain, the following provisions:

a. **"Manatee County, a political subdivision of the State of Florida,"** shall be named as an Additional Insured in respect to liability arising out of activities performed by or on behalf of the FFIB, its agents, representatives, and employees; products and completed operations of the FFIB; automobiles owned, leased, hired, or borrowed by the FFIB, and as required per the above specific insurance requirements. The coverage(s) shall contain no special limitation(s) on the scope of protection afforded to the County, its officials, employees, or volunteers. This subsection a. is not applicable to Professional Liability and Workers' Compensation.

b. A Certificate of Insurance shall be provided to the County's Risk Manager and shall include the endorsement that evidences the County being listed as an Additional Insured. This can be done in one of two ways: (1) an endorsement can be issued that specifically lists "Manatee County, a political subdivision of the State of Florida," as Additional Insured; or, (2) an endorsement can be issued that states that all Certificate Holders are Additional Insured with respect to the policy.

c. FFIB's insurance coverage shall be primary insurance with respect to the County, its officials, employees, and volunteers. Any insurance or self-insurance maintained by the County, its officials, employees, or volunteers shall be in excess of FFIB's insurance and shall be non-contributory.

d. The insurance policies shall be on an occurrence form, unless specifically noted otherwise.

e. FFIB's insurer shall agree to waive all rights of subrogation against the County, its officials, employees, and volunteers for losses arising from work performed by FFIB for the County.

f. Within ten (10) calendar days after execution of the Agreement by County and FFIB, FFIB shall furnish the County with a Certificate(s) of Insurance (using an industry accepted certificate form, signed by the Issuer, with applicable endorsements, and containing the solicitation or Agreement number, and title or description) for all required coverages and evidencing the applicable coverages, as set forth above, name "Manatee County, a political subdivision of the State of Florida" as an Additional Insured.

In addition, if requested in writing from the County, FFIB shall provide the County with a copy of all requested insurance policies. The address where such certificates and certified policies shall be sent or delivered is as follows unless otherwise provided:

Manatee County Government
Attn: Risk Manager
Office of the County Attorney

g. FFIB shall provide thirty (30) days advance written notice of any cancellation, non-renewal, termination, material change, or reduction in coverage of any insurance policies to the County's Risk Manager.

h. FFIB agrees that should at any time FFIB fail to meet or maintain the required insurance coverage(s) as set forth herein, the County may terminate this Agreement.

i. FFIB waives all subrogation rights against "Manatee County, a political subdivision of the State of Florida," for all losses or damages which occur during the Agreement period or arise from the Agreement, whether the suit is brought during the Agreement period or not.

j. FFIB has sole responsibility for all of its insurance premiums and policy deductibles.

k. It is FFIB's responsibility to ensure that its agents, representatives, and subcontractors comply with the insurance requirements set forth herein. FFIB shall include its agents, representatives, and subcontractors working under the Agreement as insured under its policies, or FFIB shall furnish separate Certificates of Insurance and endorsements naming "Manatee County, a political subdivision of the State of Florida" as an Additional Insured for each agent, representative, and subcontractor working under the Agreement. All coverages for agents, representatives, and subcontractors shall be subject to all the same requirements set forth herein.

l. All required insurance policies must be written with a carrier having a minimum A.M. Best rating of A- FSC VII or better. In addition, the County has the right to review FFIB's deductible or self-insurance retention and to require that it be reduced or eliminated.

II. FFIB understands and agrees that the types and limits of coverages listed herein shall not be construed as a limitation of any potential liability to the County, or to others, and the County's failure to request evidence of the insurance coverages and/or Additional Insured status shall not be construed as a waiver of FFIB's obligation to provide and maintain the insurance coverages specified.

III. FFIB understands and agrees that the County does not waive its immunity, and nothing herein shall be interpreted as a waiver of the County's rights, including the limitation of waiver of immunity, as set forth in Florida Statutes 768.28, or any other statutes, and the County expressly reserves these rights to the full extent allowed by law.

IV. FFIB shall agree to indemnify and hold harmless the County by executing Exhibit B.

EXHIBIT B
Manatee County, a Political Subdivision of the State of Florida
Indemnification Clause

FFIB shall defend, indemnify and hold harmless the County, its officers, agents, employees, volunteers, representatives, and assigns from and against all claims, liability, loss and expense, including reasonable costs, collection expenses, attorneys' fees, and court costs which may arise because of FFIB, its officers, employees, representatives, and/or agents' performance or non-performance of its obligations under the Agreement. FFIB recognizes the broad nature of this indemnification and hold harmless clause, as well as the duty to defend the County when necessary, and voluntarily makes this covenant and expressly acknowledges the receipt of such good and valuable consideration provided by the County in support of this indemnity, hold harmless, and indemnification contractual obligation, in accordance with the laws of the State of Florida. This clause shall survive the termination of this Agreement. Compliance with any insurance requirements required elsewhere within this Agreement shall not relieve FFIB of its liability and obligation to defend, hold harmless and indemnify the County as set forth in this exhibit of the Agreement.

Nothing herein shall be construed to extend the County's liability beyond that provided in section 768.28, Florida Statutes or waive the County's sovereign immunity to the extent applicable.

AGREEMENT FOR PROPERTY AND CASUALTY INSURANCE BROKER SERVICES
INSURANCE AGENT
CONTRACTOR SIGNATURE Margaret Boykin **DATE** 9/15/26

Acknowledgement:

STATE OF Florida COUNTY OF Hillsborough

The foregoing instrument was acknowledged before me this 15th day of September, 2026 by Margaret Boykin [YOUR FULL LEGAL NAME], who is personally known to me or who has produced personally known as identification.

Notary Signature Maegan R. Tyler

Print Name: Maegan R. Tyler

MAEGAN RACHELLE TYLER
Notary Public - State of Florida
Commission # HH 458301
My Comm. Expires Oct 25, 2027
Bonded through National Notary Assn.

EXHIBIT C
MANATEE COUNTY ADDENDUM TO AGREEMENT WITH VENDOR

THIS ADDENDUM ("Addendum") is hereby incorporated into and made a part of the Agreement for Property and Casualty Insurance Broker Services ("Agreement") by and between Manatee County, a political subdivision of the State of Florida, ("County") and First Florida Insurance Brokers, LLC, a Florida limited liability company, authorized to do business in Florida ("Vendor"). To the extent of any conflict between the Agreement and the Addendum, the provisions contained in this Addendum shall control. Together, the Agreement and this Addendum shall be referred to herein as "Terms".

NOW, THEREFORE, in consideration of the mutual covenants and provisions contained herein, the County and the Vendor agree as follows:

1. ACCOUNT DATA. The Terms are hereby revised to require the County to use commercially reasonable efforts with respect to the accuracy and completeness of information provided to Vendor in the creation of the County's account or the use of the parts, equipment and services, and with respect to the County's obligation to update information that changes, the County is required to use commercially reasonable efforts. Any provision that requires the County to warrant the accuracy of information is void. The County retains full ownership of its account data and the results of any processing of such data that occurs in Vendor's system. Vendor is required to provide the County with access to its account data at all times notwithstanding the existence of any dispute that may arise under the Terms. Vendor is obligated to protect and preserve the security and confidentiality of the County's account data, and Vendor is prohibited from accessing or using such data for any purpose other than as reasonably required for performance of the Terms and delivery of the parts and equipment and performance of the services provided thereunder. The County retains the right to access and retrieve account data stored in a usable format on Vendor's infrastructure at County's sole discretion.

2. ANTI-HUMAN TRAFFICKING. Vendor shall provide County with a sworn affidavit ("Anti-Human Trafficking Affidavit") signed by an officer or a representative of Vendor under penalty of perjury attesting that Vendor does not use coercion for labor or services, as such terms are defined in Section 787.06, Florida Statutes. The Anti-Human Trafficking Affidavit must be provided to County on or before the Effective Date and at the commencement of any renewal or extension of the Terms. The Terms shall not be effective unless and until County receives the Anti-Human Trafficking Affidavit.

3. APPLICABLE LAW; GOVERNING LAW; DISPUTE RESOLUTION; VENUE. "Applicable Law" shall mean all applicable laws, codes, advisory circulars, rules, regulations, and ordinances of any federal, state, county, municipal, or other governmental entity, as may be amended. Any dispute arising from or related to the Terms will be resolved in accordance with the

Manatee County Purchasing Code (Chapter 2-26 of the Manatee County Code of Ordinances, as amended). Any dispute resolution constituting a material change in the Terms shall not be final until an amendment to the Terms has been approved and executed by the County's Purchasing Official, or his/her designee. Vendor agrees it must exhaust all dispute resolution procedures set forth in the Manatee County Purchasing Code prior to instituting any action in state or federal court or before any administrative agency or tribunal. The Terms will be construed in accordance with the laws of the State of Florida. Venue for any action brought pursuant to the Terms will be in Manatee County, Florida, or if in Federal Court, in the U.S. District Court for the Middle District of Florida, Tampa Division.

4. ASSIGNABILITY. Neither Party may assign the Terms or any right or obligation of the Terms without prior written consent of the other Party, which consent will not be unreasonably withheld, conditioned, or delayed.

5. AMENDMENTS. The Terms may not be amended, canceled, changed, discharged, modified, rescinded, supplemented or terminated other than as expressly provided herein, except by an instrument in writing executed by all Parties hereto. All amendments are subject to acceptance and approval by the County's Board of County Commissioners of Manatee County, Florida, or authorized designee.

6. AUDIT RIGHTS AND RETENTION OF RECORDS. County shall have the right to audit the books, records, and accounts of Vendor and all subcontractors that are related to these Terms. Vendor and all subcontractors shall keep such books, records, and accounts as may be necessary to record complete and correct entries related to these Terms and performance under these Terms. All such books, records, and accounts shall be kept in written form, or in a form capable of conversion into written form within a reasonable time, and upon request to do so, Vendor and all subcontractors shall make same available in written form at no cost to County. Vendor shall provide County with reasonable access to Vendor's facilities, and County shall be allowed to interview all current or former employees to discuss matters pertinent to the performance of these Terms. Vendor and all subcontractors shall preserve and make available, at reasonable times within Manatee County, Florida, for examination and audit, all financial records, supporting documents, statistical records, and any other documents pertinent to these Terms for at least three (3) years after expiration or termination of these Terms or until resolution of any audit findings, whichever is longer. This article shall survive any dispute or litigation between the parties, and Vendor expressly acknowledges and agrees to be bound by this article throughout the course of any dispute or litigation with County. Any audit or inspection pursuant to this article may be performed by any County representative (including any outside representative engaged by County). Vendor hereby grants County the right to conduct such audit or review at Vendor's place of business, if deemed appropriate by County, with seventy-two (72) hours' advance notice. Vendor shall make all such records and documents available electronically in common file formats or via remote access if, and to the extent, requested by County. Any incomplete or incorrect entry

in such books, records, and accounts shall be a basis for County's disallowance and recovery of any payment upon such entry. If an audit or inspection reveals overpricing or overcharges to County of any nature by Vendor in excess of five percent (5%) of the total billings reviewed by County, Vendor shall make adjustments for the overcharges and pay liquidated damages as herein described. Any adjustments or payments due as a result of such audit or inspection shall be made within thirty (30) days after presentation of County's findings to Vendor. Vendor shall ensure that the requirements of this article are included in all agreements with all subcontractor(s).

7. AUTHORITY TO EXECUTE. Each party represents to the other that such party has the requisite power and authority under all applicable laws to enter into the Terms and that all of the procedural requirements imposed by law upon each party for the approval and authorization of the Terms have been properly completed, and that the persons who have executed the Terms on behalf of each party are authorized and empowered to execute said Terms and bind the respective party to the Terms.

8. AVAILABILITY OF FUNDING. The obligations of County under the Terms are subject to the availability of funds lawfully appropriated annually for its purposes by the Board of County Commissioners of Manatee County, Florida, and the availability of funds through contract or grant programs. In the event that such funds are, in good faith, not appropriated or are terminated during the term of the Terms, County shall have the option of terminating the Terms and obligations hereunder without being deemed to be in default of the Terms. If County terminates the Terms due to a lack of funding pursuant to this provision, all rights and liabilities of the Parties arising under the Terms shall terminate.

9. BINDING EFFECT. These Terms shall be binding upon and inure to the benefit of the parties hereto and their respective heirs, personal representatives, successors and permitted assigns.

10. CONFIDENTIALITY. Vendor must separately submit and conspicuously label as "RESTRICTED MATERIAL – DO NOT PRODUCE" any material (a) that Vendor contends, constitutes, or contains its trade secrets under Chapter 688, Florida Statutes, or (b) for which Vendor asserts a right to withhold from public disclosure as confidential or otherwise exempt from production under Florida public records laws (including, but not limited to, Chapter 119, Florida Statutes) (collectively, "Restricted Material"). In addition, Vendor must, simultaneous with the submission of any Restricted Material, provide a sworn declaration or affidavit in a form acceptable to County from a person with personal knowledge attesting that the Restricted Material constitutes trade secrets or is otherwise exempt or confidential under Florida public records laws, including citing the applicable Florida statute and specifying the factual basis for each such claim. Upon request by County, Vendor must promptly identify the specific applicable statutory section that protects any particular document. If a third party submits a request to County for records designated by Vendor as Restricted Material or for trade secret material in the products, parts,

equipment or services, County shall refrain from disclosing such material unless otherwise ordered by a court of competent jurisdiction, authorized in writing by Vendor, or the claimed exemption is waived by Vendor. Any failure by Vendor to strictly comply with the requirements of this article shall constitute Vendor's waiver of County's obligation to treat the records as Restricted Material. Vendor must indemnify and defend County and its employees and agents from any and all claims, causes of action, losses, fines, penalties, damages, judgments, and liabilities of any kind, including attorneys' fees, litigation expenses, and court costs, relating to nondisclosure of Restricted Material or materials relating to the products, parts, equipment or services in response to a third-party request.

11. DATA SECURITY. Vendor agrees that the products, parts, equipment and services provided to the County under the Terms are reasonably secured by design and agrees to maintain appropriate procedures to safeguard confidential information from fraudulent intrusion, unauthorized use or disclosure or loss of proprietary information. Vendor further agrees to take reasonable measures to protect and secure data in electronic form containing personal information, as required by Section 501.171, et seq., Florida Statutes. Vendor expressly acknowledges that it will comply with Chapter 668, Florida Statutes, and Chapter 501, Part V, Florida Statutes, (Florida Digital Bill of Rights). This article shall survive the termination or expiration of the Terms.

12. DATA BREACH NOTIFICATIONS. Vendor shall comply with all applicable data and privacy laws and regulations, including without limitation Section 501.171, Florida Statutes, and shall ensure that County data processed, transmitted, or stored by Vendor is not accessed, transmitted, or stored outside of the United States. Vendor shall not sell, market, publicize, distribute, or otherwise make available to any third party any personal identification information (as defined by Sections 501.171, 817.568, or 817.5685, Florida Statutes) that Vendor may receive or otherwise have access to in connection with the Terms, unless expressly authorized in advance by County. If applicable and requested by County, Vendor shall ensure that all hard drives or other storage devices and media that contained County data have been wiped in accordance with the then-current best industry practices, including without limitation DOD 5220.22-M, and that an appropriate data wipe certification is provided to the satisfaction of the County's Director of Information Technology. In the event of a breach of any of Vendor's security obligations, or other event requiring notification under Applicable Law, Vendor shall (a) notify the County by telephone by calling 941-742-5807 and e-mail to itscsc@mymanatee.org and cao@mymanatee.org of such an event within 24 hours of the determination of the breach or reason or reason to believe the breach occurred and (b) coordinate with the County to inform all such individuals in accordance with Applicable Law. The data breach notifications are an authorized exception to the notice requirements contained in the Notices Section of this Addendum. Vendor shall store, host, and back-up all County data on servers located in the United States of America.

13. E-VERIFY. Vendor and its subcontractors, if any, shall utilize the United States Department of Homeland Security's E-Verify system for all newly hired employees in accordance

with Section 448.095, Florida Statutes. By executing this Addendum, Vendor certifies that, if applicable and required by law, Vendor and its subcontractors, if any, are registered with, and use, the E-Verify system for all newly hired employees in accordance with Section 448.095, Florida Statutes. This article serves as notice to the Vendor regarding the requirements of Section 448.095, Florida Statutes, and the County's obligation to terminate the Terms if it has a good faith belief that the Vendor has knowingly violated Section 448.09(1), Florida Statutes. If terminated for such reason, Vendor will not be eligible for award of a public contract for at least one (1) year after the date of such termination. Vendor will be liable for any additional costs incurred by County due to contract termination in accordance with this article as provided in Section 448.095(5)(c)(3), Florida Statutes.

14. FOREIGN COUNTRIES OF CONCERN. If the Terms would grant Vendor access to an individual's personal identifying information, Vendor shall provide County with a sworn affidavit (Non-Foreign Country of Concern Affidavit) signed by an officer or representative of Vendor under penalty of perjury attesting that the entity does not meet any of the criteria in Section 287.138(2)(a)-(c), Florida Statutes. If the Terms would grant Vendor access to an individual's personal identifying information, the Terms shall not be effective unless and until County receives the Non-Foreign Country of Concern Affidavit from Vendor. The Non-Foreign County of Concern Affidavit must be provided to County on or before the commencement of any renewal or extension of the Terms.

15. LEGAL FEES AND COSTS. Each party shall be solely responsible for paying its attorneys' fees and costs and paralegals' fees and costs in any dispute, litigation, trial, appeal, bankruptcy proceedings, post-judgment proceeding, dispute resolution proceeding, settlement negotiation, or pre-litigation negotiation, or otherwise arising under the Terms.

16. LIABILITY; SOVEREIGN IMMUNITY. The County assumes any and all risks of personal injury and property damage attributable to the negligent acts or omissions of the County and its officers, employees, servants, and agents while acting within the scope of their authorized powers and duties or their employment by the County. Notwithstanding any provision in the Terms, the County assumes no additional risks except those set forth in the first sentence of this article. Vendor shall be fully liable for personal injury, death and property damage caused by the negligence or willful misconduct of Vendor, its employees, officers and agents. Vendor agrees to indemnify the County against any claims for personal injury, death, or property damage caused by the negligence or willful misconduct of Vendor, its employees, officers, or agents. The parties agree that no term or condition contained in the Terms shall be construed or interpreted as (a) denying the County any remedy or defense available to it under the laws of Florida, (b) a waiver of sovereign immunity by the County beyond the limitations provided in Section 768.28, Florida Statutes, or (c) resulting in the imposition of liability on the County for which it would not otherwise by law be responsible. The parties further agree that any indemnification of Vendor by County (a) shall only be the extent and monetary limits provided in Section 768.28, Florida

Statutes, and (b) shall not be considered a waiver of any statutory or constitutional sovereign immunity protections. Nothing herein shall be construed as consent by the County to be sued by any third party in any matter arising out of the Terms.

17. NO GENERAL OBLIGATION. The obligations of the County set forth in the Terms shall not be construed to be or constitute general obligations, debts, or liabilities of the County or the State of Florida or any political subdivision thereof within the meaning of the Constitution and laws of the State of Florida, or to result in a pledge of or lien upon any revenues of the County, the State of Florida, or any political subdivision thereof, within the meaning of the Constitution and laws of the State of Florida.

18. NON-DISCRIMINATION. Vendor shall not discriminate against any employee or applicant for employment because of race, creed, color, religion, national origin, age, gender, or disability. No person shall be excluded from participation in or be denied proceeds or benefits or otherwise be subjected to discrimination in the performance of the Terms on the grounds of race, creed, color, religion, national origin, age, gender, or disability. The following statement informing of the provisions of Section 287.134(2)(a), Florida Statutes, are required to be included in the Terms by Section 287.134(3)(a), Florida Statutes:

> An entity or affiliate who has been placed on the discriminatory vendor list may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity.

Vendor warrants that it is not currently on the discriminatory vendor list pursuant to Section 287.134, Florida Statutes, and agrees to notify the County if placement on the discriminatory vendor list occurs. If subcontracting is allowed and occurs under the Terms, Vendor agrees to include this provision in all subcontracts issued as a result of the Terms.

19. NON-INFRINGEMENT. Vendor warrants and represents that Vendor's products, parts, equipment and services which are the subject of the Terms do not infringe upon any copyright, trade secret, trademark, service mark, patent right or any other intellectual property right of any third party and Vendor agrees that it shall indemnify the County from, and defend the County against, any liability or expenses (including reasonable attorneys' fees and court costs) arising out of or relating to (a) any claim by a third party that the services, or any work performed by Vendor, or work performed by Vendor's agents or subcontractors with respect to the Terms, or the services under the Terms infringes upon the proprietary rights of any third party, including but not limited to any patent, copyright, trade secret or trademark rights, (b) any amounts including

taxes, interest, and penalties assessed against the County which are obligations of Vendor, and (c) any tangible property damage, to the extent caused by Vendor's negligence. Vendor shall be responsible for any costs and expenses, including reasonable attorneys' fees, incurred by the County in connection with the enforcement of this article. This article shall survive the termination or expiration of the Terms.

20. NOTICES. All notices between the Vendor and the County shall be in writing and shall be hand delivered or sent postage prepaid by United States mail or commercial overnight delivery, directed to the other party at its address hereinafter provided or such other address as either party may designate by notice from time to time in accordance herewith:

For County: Manatee County Government
Office of the County Attorney
Attention: Risk Manager
1112 Manatee Avenue West, 9th Floor
Post Office Box 1000
Bradenton, FL 34206-1000

With a copy to:

Manatee County Government
Office of the County Attorney
Attention: County Attorney
1112 Manatee Ave West, 9th Floor
Post Office Box 1000
Bradenton, FL 34206

For Vendor: First Florida Insurance Brokers, LLC
Attention: Vice President – Property & Casualty
100 South Ashley Drive, Suite 250
Tampa, FL 33602

All notices associated with and related to the Terms shall be deemed effective on the date received.

21. PAYMENT. Payments by County shall be made within forty-five (45) days upon receipt of a proper, accepted, and undisputed invoice in accordance with the Local Government Prompt Payment Act, Section 218.70 – 218.80, Florida Statutes (the "Act") and provided that the goods and services were received in satisfactory condition. Interest penalties will only be paid by County in accordance with the Act. Any provision that requires the County to pay all amounts billed by Vendor is revised to state that the County agrees to pay "proper, accepted and undisputed invoices." The making of any payment by the County or the receipt thereof by Vendor, shall not imply acceptance by the County of such goods or services or the waiver of any warranties or

requirements under the Terms. Any provision in the Terms that states that all fees paid are nonrefundable is void. The County will not pay finance charges for late payments that exceed one percent (1%) per month and twelve percent (12%) annually for non-construction services. All references to currency, monetary values, and dollars set forth in the Terms shall mean United States dollars and all payments hereunder shall be made in United States dollars. Vendor's invoices shall be in a form satisfactory to the Clerk of the Circuit Court of Manatee County, who shall initiate disbursements. Vendor is responsible for providing all necessary documentation that may be required by the County.

22. PUBLIC ENTITY CRIMES. The following statement informing of the provisions of Section 287.133(2)(a), Florida Statutes, are required to be included in the Terms by Section 287.133(3)(a), Florida Statutes:

> A person or affiliate who has been placed on the convicted vendor list following a conviction for a public entity crime may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity in excess of the threshold amount provided in Section 287.017, Florida Statutes, for CATEGORY TWO for a period of 36 months following the date of being placed on the convicted vendor list.

Vendor warrants that it is not currently on the convicted vendor list pursuant to Section 287.133, Florida Statutes, and agrees to notify the County if placement on the convicted vendor list occurs. If subcontracting is allowed and occurs under the Terms, Vendor agrees to include this provision in all subcontracts issued as a result of the Terms.

23. PUBLIC RECORDS. Notwithstanding any other provision of the Terms, the County will not be required to hold confidential any information or records required to be made available to the public pursuant to Chapter 119, Florida Statutes, or Florida law. This provision shall survive the termination or expiration of the Terms.

Pursuant to Section 119.0701, Florida Statutes, to the extent Vendor is performing services on behalf of the County, Vendor shall:

A. Keep and maintain public records required by the County to perform the service.

B. Upon request from the County's custodian of public records, provide the County with a copy of the requested records or allow the records to be inspected or copied within

a reasonable time at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law.

C. Ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of the Terms and following completion of the Terms if the Vendor does not transfer the records to the County.

D. Upon completion of the Terms, transfer, at no cost, to the County all public records in possession of the Vendor or keep and maintain public records required by the County to perform the service. If the Vendor transfers all public records to the County upon completion of the Terms, the Vendor shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If the Vendor keeps and maintains public records upon completion of the Terms, the Vendor shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the County, upon request from the County's custodian of public records, in a format that is compatible with the information technology systems of the County.

IF THE VENDOR HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE VENDOR'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THE TERMS, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT:

TELEPHONE NUMBER: (941) 742.5845
E-MAIL ADDRESS: LACY.PRITCHARD@MYMANATEE.ORG
MAILING ADDRESS: MANATEE COUNTY GOVERNMENT, ATTENTION: PUBLIC RECORDS CUSTODIAN, P.O. BOX 1000, BRADENTON, FL 34206

24. SCRUTINIZED COMPANIES. Section 287.135(2)(a), Florida Statutes, prohibits a company from bidding on, submitting a proposal for, or entering into or renewing a contract for goods or services of any amount if, at the time of bidding on, submitting a proposal for, or entering into or renewing such contract, the company is on the Scrutinized Companies that Boycott Israel List, created pursuant to Section 215.4725, Florida Statutes, or is engaged in a boycott of Israel. Section 287.135(2)(b), Florida Statutes, further prohibits a company from bidding on, submitting a proposal for, or entering into or renewing a contract for goods or services of one million dollars or more if, at the time of bidding on, submitting a proposal for, or entering into or renewing such contract, the company is on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in Iran Terrorism Sectors List, created pursuant to Section

215.473, Florida Statutes, or the company is engaged in business operations in Cuba or Syria. Entering into the Terms constitutes certification by Vendor that it is not listed on any of the following: (a) the Scrutinized Companies that Boycott Israel List, (b) Scrutinized Companies with Activities in Sudan List, or (c) the Scrutinized Companies with Activities in Iran Terrorism Sectors List. Vendor further certifies that it is not engaged in a boycott of Israel or engaged in business operations in Cuba or Syria. Vendor acknowledges that pursuant to Section 287.135, Florida Statutes, the submission of a false certification may subject it to civil penalties, attorney's fees, and/or costs. Vendor further understands that these Terms with County for goods or services of any amount may be terminated at County's option if Vendor (a) is found to have submitted a false certification, (b) has been placed on the Scrutinized Companies with Activities in Sudan List, (c) has been engaged in business operations in Cuba or Syria, (d) has been placed on a list created pursuant to Section 215.473, Florida Statutes, relating to scrutinized active business operations in Iran, (e) has been placed on the Scrutinized Companies that Boycott Israel List, or (f) is engaged in a boycott of Israel.

25. SEVERABILITY. If any one or more of the provisions of these Terms should be held contrary to law or public policy, or should for any reason whatsoever be held invalid or unenforceable by a court of competent jurisdiction, then such provision or provisions shall be null and void and shall be deemed separate from the remaining provisions of these Terms, which remaining provisions shall continue in full force and effect, provided that the rights and obligations of the parties contained herein are not materially prejudiced and the intentions of the parties continue to be effective.

26. TAXES. The County is exempt from Federal and State taxes; therefore, Vendor is prohibited from charging or imposing any sales or service taxes on County. Nothing herein shall affect Vendor's normal tax liability. Vendor shall be responsible for payment of federal, state, and local taxes which may be imposed upon Vendor under applicable laws to the extent that Vendor is responsible for the payment of same under applicable laws.

27. TERMINATION FOR CONVENIENCE AND ACCOUNT DATA. The County shall have the right to terminate the Terms in its entirety or the right to terminate individual components of the Terms for convenience pursuant to the Notice provision within the Terms. County shall provide at least thirty (30) calendar days' notice to Vendor specifying the date to which performance of services under such termination becomes effective. Vendor shall be compensated for services properly rendered prior to the effective date of termination. The County shall not be liable for services performed after the effective date of termination.

Regardless of the reason for termination or suspension, Vendor will securely (i.e., encrypted and appropriately authenticated) deliver all of the County's structured data to the County in either XML format or other mutually agreed upon electronic form including all documented schema definitions. Also, Vendor will deliver to the County all of the County's unstructured data (i.e.,

images, audio or video files; word processing, spreadsheet or presentation files; or text files) and return any other attachments in their native format. Vendor will return all of County's account data no later than thirty (30) days following termination of the Terms. Upon successful return of the County's data, the County will instruct Vendor to erase all copies of the County's data and within seven (7) days thereafter, and Vendor will certify in writing that all such data has been erased. Vendor's obligations in this article shall survive the termination or expiration of the Terms.

28. TIME OF THE ESSENCE. Time is of the essence with regard to all dates and times set forth in these Terms. Any reference herein to time periods of seven (7) days or less shall, in the computation thereof, exclude Saturdays, Sundays, and legal holidays under the laws of the State of Florida or the United States of America. Any time period provided for herein which shall end on a Saturday, Sunday or legal holiday under the laws of the State of Florida or the United States of America, shall extend to five (5) P.M. of the next day that is not a Saturday, Sunday or legal holiday under the laws of the State of Florida or the United States of America. All references herein to times of day shall mean Eastern Standard Time or Eastern Daylight Time, whichever is in effect in Manatee County, Florida, at the relevant time. The term "day" as used herein shall in all cases mean a consecutive 24-hour day running from midnight to midnight (also known as a calendar day). The term "business day" as used herein shall in all cases mean a consecutive 24-hour day running from midnight to midnight except for Saturdays, Sundays, and legal holidays under the laws of the State of Florida or the United States of America.

29. TRAVEL AND LODGING EXPENSES. Any travel or lodging expenses incurred by the Vendor shall be subject to prior written approval by the County and shall be reimbursed only in accordance with the provisions and limitations set forth in Section 112.061, Florida Statutes. Vendor shall submit itemized expense reports with supporting documentation in a form acceptable to the County. County shall not be obligated to reimburse the Vendor for any travel or lodging expenses that do not comply with the requirements of this provision or that are incurred without prior written authorization.

30. WAIVER. The failure or neglect by any party to enforce any right under the Terms shall not be deemed to be a waiver of that party's rights. A waiver shall not be effective unless it is in writing and signed by the party who possesses the right to waive enforcement of same.

[*Signature page to follow*]

The County and the Vendor have executed this Addendum on the respective dates written below.

First Florida Insurance Brokers, LLC

By: Margaret Boykin

Printed Name: Margaret Boykin

Title: Vice President, Property & Casualty

Date: 09/15/2026

MANATEE COUNTY, a political subdivision
of the State of Florida

By: _____

Pamela D'Agostino

Title: County Attorney

Date: _____

Exhibit D

ANTI-HUMAN TRAFFICKING AFFIDAVIT
(Section 787.06, Florida Statutes)

Before me, the undersigned authority, personally appeared Margaret Boykin who was sworn and says that the following information is true and correct:

1. I am the Vice President, Property & Casualty of First Florida Insurance Brokers, (the "Entity"). I have been authorized by the Entity to provide and execute this affidavit.

2. I am over eighteen years of age and the following information is given from my own personal knowledge.

3. The Entity is a nongovernmental entity, and I hereby attest that the Entity does not use coercion for labor or services as defined in Section 787.06, Florida Statutes.

4. This affidavit is made and given by affiant under penalty of perjury with full knowledge of applicable Florida laws regarding sworn affidavits and the penalties and liabilities resulting from false statements and misrepresentations therein.

Margaret Boykin
Signature

Name: Margaret Boykin

STATE OF FLORIDA
COUNTY OF Hillsborough

Sworn to (or affirmed and subscribed before me by means of

☐ physical presence or
☐ online notarization

this 15th day of September 2026, by Margaret Boykin, who ☒ is personally known to me or ☐ has produced _____ as identification.

[CHECK APPLICABLE BOXES TO SATISFY IDENTIFICATION REQUIREMENT OF SECTION 117.05, FLORIDA STATUTES]

Maegan E Tyler
Signature of Notary Public

My Commission Expires: 10/25/2027

Legibly print, type, or stamp commissioned name of Notary Public and affix official notary seal below.)

MAEGAN RACHELLE TYLER
Notary Public - State of Florida
Commission # HH 458301
My Comm. Expires Oct 25, 2027
Bonded through National Notary Assn.

Exhibit E

FOREIGN COUNTRIES OF CONCERN AFFIDAVIT
(Section 287.138, Florida Statutes)

Before me, the undersigned authority, personally appeared Margaret Boykin who was sworn and says that the following information is true and correct:

1. I am the Vice President, Property & Casualty of First Florida Insurance Brokers, (the "Entity"). I have been authorized by the Entity to provide and execute this affidavit.

2. I am over eighteen years of age and the following information is given from my own personal knowledge.

3. I hereby attest that:

   a. Entity is not owned by the government of a foreign country of concern;

   b. No government of a foreign country of concern has a controlling interest in Entity; and

   c. Entity is not organized under the laws of nor has its principal place of business in a foreign country of concern.

4. I understand that in accordance with Section 287.138, Florida Statutes, "controlling interest" means possession of the power to direct or cause the direction of the management or policies of a company, whether through ownership of securities, by contract, or otherwise. A person or entity that directly or indirectly has the right to vote 25 percent or more of the voting interests of the company or is entitled to 25 percent or more of its profits is presumed to possess a controlling interest.

5. I understand that in accordance with Section 287.138, Florida Statutes, "foreign country of concern" means the People's Republic of China, the Russian Federation, the Islamic Republic of Iran, the Democratic People's Republic of Korea, the Republic of Cuba, the Venezuelan regime of Nicolás Maduro, or the Syrian Arab Republic, including any agency of or any other entity of significant control of such foreign country of concern.

6. This affidavit is made and given by affiant under penalty of perjury with full knowledge of applicable Florida laws regarding sworn affidavits and the penalties and liabilities resulting from false statements and misrepresentations therein.

Signature

Name: Margaret Boykin

STATE OF FLORIDA
COUNTY OF Hillsborough

Sworn to (or affirmed and subscribed before me by means of

☒ physical presence or
☐ online notarization

this 15th day of September, 2026, by Margaret Boykin, who ☒ is personally known to me or ☐ has produced _____ as identification.

[CHECK APPLICABLE BOXES TO SATISFY IDENTIFICATION REQUIREMENT OF SECTION 117.05, FLORIDA STATUTES]

Maegan R Tyler
Signature of Notary Public

My Commission Expires: 10/25/2027

Legibly print, type, or stamp commissioned name of Notary Public and affix official notary seal below.)

MAEGAN RACHELLE TYLER
Notary Public - State of Florida
Commission # HH 458301
My Comm. Expires Oct 25, 2027
Bonded through National Notary Assn.