

Panzer Aluminum Products Proposal

1166 NE 24 Ct, Wilton Manors, FL 33305

Panzeraluminumproducts@aol.com

Steve Smith – 954-529-6789

City of Fort Lauderdale Lifeguard Towers

Bid Number 12311-095

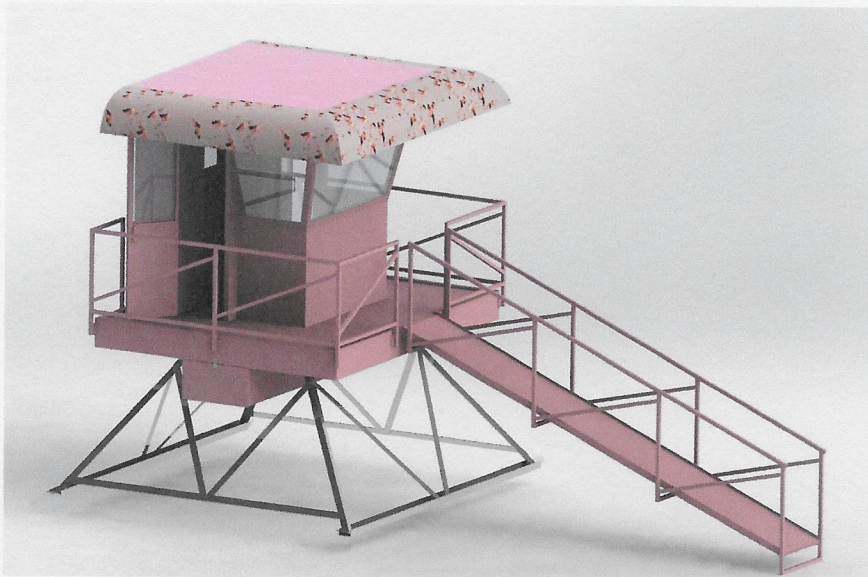


TABLE OF CONTENTS

Table of Contents.....Page 2

Executive Summary.....Page 3

Scope of Work.....Page 4

 Design.....Page 4

 Composition.....Page 4

 Sizing.....Page 4

Schedule and Timeline.....Page 5

Qualifications and Exclusions.....Page 6

Drawings.....Page 7,8,9

EXECUTIVE SUMMARY

Panzer Aluminum is a small family business located in Wilton Manors, Florida that offers custom fabrication and manufacturing services to local and regional municipalities and businesses within the south Florida area. It is owned by one individual, Mr. Steven Smith. Panzer Aluminum is not a M/WBE participant.

Panzer Aluminum Products will provide services to manufacture four complete custom lifeguard stands as per bidders request. This will be implemented by providing the following:

- Complete design specifications and plans.
- Detailed timeline and completion dates.
- Facilitating meetings and project reviews.
- Industry knowledge and resources required to complete the project successfully.

Panzer Aluminum has been in business for 40 years providing services for multiple municipalities such as the cities of Pompano, Miramar, and local businesses such as Lotspeich Company of Florida. Success was achieved with all customers by keeping in constant communication, providing weekly reporting as well as adhering to agree upon timelines resulting in repeat business and continued services. Projects were completed on time and within set budget.

- Pompano: UTV conversions that were outfitted with a coach worked body that included a full shelving structure with multiple storage compartments and door openings.
 - Chief Michael Hohl, EMS division – (954)-547-7081
 - Contract Award: \$10,450.00
 - Year Complete: 2017
- Miramar: Multiple UTV conversions were outfitted with a coach worked bed that has a roof structure with multiple storage compartments as well as the ability to load a full size medical gurney for patient transport.
 - Chief Randy Gonzales - (954)-815-8955
 - Contract Award: \$11,700.00
 - Year Complete: 2017
- Lotspeich Company of Florida: Three 13' x 13' x 13' aluminum framed structures the customer intended to use as cabanas and install on Fort Lauderdale beach. Panzer Aluminum manufactured as well as assisted in the design and transport requirements to installation location.
 - Jeff Fee – (954)-978-2388
 - Contract Award: \$19,500.00
 - Year Complete: 2013

SCOPE OF WORK:

Panzer Aluminum understands the needs of the City of Fort Lauderdale looking for a qualified manufacturing facility to provide multiple turnkey lifeguard stands. The specifications for such a stand will be described below, in addition to the below description, samples of materials and mounting/ fabrication methods can be provided:

Design:

- Base material of the top structure and ramp will be aluminum along with the surrounding railing.
- Base material of the skid will be 316L Stainless that is more resistant to corrosion than 304 stainless alloy. Anchor/ tow locations will be provided so the tower can be towed.
- All hardware will be 316 stainless steel marine alloy where applicable to help prevent or limit corrosion.
- Two total entrance/exit doors will be provided on the North and South sides of the structure – sizing of opening will be 24" wide x 76" tall.
- Awnings with breathable material will be provided on the North, South, and East side of the structure to provide some shade as well as assist in reducing glare.
- There will be 360 degree visibility all four sides – the sizing of the glass varies. Three will be angled and the rear will be straight.
- 12" deep shelf on the inside for work area desk constructed of Aluminum.
- Outside skin of the structure will be powder coated to standard colors. Skid will not be powder coated. This powder coating will provide corrosion protection and deflect heat.
- 12' Surfboard locker included.

Composition:

- Ventilation is important – in addition to the doors there will be vents at the height of the ceiling to help with inside circulation.
- The roof and walls will incorporate foam for heat reduction.
- Interior wall finish will be anodized aluminum.

Sizing:

- Deck to be 6' elevated above the ground
- Deck sizing to be 12' x 10'
- Total height of unit to be 13'6"
- Ramp Length to be 17'
- Impact safety glass to be 9/16" thick
- Skid foot print minimum size to be 14' x 12'

Note: Sizes, colors, and heights are subject to minor modifications based on further discussions.

Schedule and timeline:

First Lifeguard Stand – Period of performance – POP – 12 weeks (84 calendar days – 60 business days)

| ETA for First Lifeguard Stand | Twelve Week - POP |
|--|----------------------------------|
| Tasks | Estimated time for completion |
| Accept award/ finalize contract | (Start Date) |
| Order Materials | Week One - Five business days |
| Start layout of floor and subframes | Week Two - Five business days |
| Start layout of Skid Stand | Week Two - Five business days |
| Start layout of Walls & Doors | Week Three - Five business days |
| Start layout of Ramp | Week Four - Five business days |
| Skid stand substantially completed | Week Five - Five business days |
| Floor framing and subframe substantially completed | Week Six - Five business days |
| Wall completion expected to be at 75% | Week Six - Five business days |
| Order Glass for Unit | Week Seven - Five business days |
| Start Awning and Roof Structure layout | Week Seven - Five business days |
| Doors to be at 75% completion | Week Eight - Five business days |
| Ramp substantially completed | Week Eight - Five business days |
| Roof and Awning to be 75% completed | Week Nine - Five business days |
| Walls and Doors substantially completed | Week Nine - Five business days |
| Glass to be installed | Week Ten - Five business days |
| Roof and Awning Substantially Completed | Week Eleven - Five business days |
| Unit, handrail, and ramp shipped to powder coater | Week Eleven - Five business days |
| Installed on site and closeout documents | Week Twelve - Five business days |

Remaining units per unit– Period of Performance – POP desired – 12 weeks per unit (84 calendar days – 60 business days). There is a high likelihood the POP for units – 2,3,4 will be completed in less than 12 weeks.

| ETA for units two, three, and four Lifeguard Stand | Twelve Week - POP |
|--|----------------------------------|
| Tasks | Estimated time for completion |
| Accept award/ finalize contract | (Start Date) |
| Order Materials | Week One - Five business days |
| Start layout of floor and subframes | Week Two - Five business days |
| Start layout of Skid Stand | Week Two - Five business days |
| Start layout of Walls & Doors | Week Three - Five business days |
| Start layout of Ramp | Week Four - Five business days |
| Skid stand substantially completed | Week Five - Five business days |
| Floor framing and subframe substantially completed | Week Six - Five business days |
| Wall completion expected to be at 75% | Week Six - Five business days |
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| Glass to be installed | Week Ten - Five business days |
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| Unit, handrail, and ramp shipped to powder coater | Week Eleven - Five business days |
| Installed on site and closeout documents | Week Twelve - Five business days |

Note: Payment required within 7 business days of delivery of each unit.

Qualifications and Exclusions:

- Cooper Crane subcontractor will be utilized to lift towers off flatbed onto sand.
- These units will not have electrical provisions under this proposal therefore energy reports will not be provided.
- Final installation location to be responsibility of City of Fort Lauderdale. Panzer Aluminum Products will deliver to the site on the beach to an agreed upon location.
- Anchor points can be provided on locations throughout the skid – however there will be no suggested “tie down” method provided.
- These do not come with a guarantee of being Hurricane proof, Tsunami proof, or Tornado proof – it is required to move them from the beach for an expected Hurricane. These will be able to withstand typical South Florida Severe Weather.
- The lifeguard stands will have a handrail system that meets FBC standards for installation height to prevent falling off the structure which will also be in line with OSHA standards. Warning signs to keep off the lifeguard stand can be included to warn pedestrian traffic to keep off the stand. This is not a permanent structure – no other FBC codes will be applied.
- One year craftsmanship warranty is included against manufacturing defects – no guarantee on finishes due to being in a constant salt environment.
- Panzer Aluminum Products does not agree with section 2.40 ownership of work and needs to see it removed from contract documents.
- Payment to be made within seven business days of delivery for each unit.
- Able to start manufacturing immediately once awarded contract.







SECTION VI - COST PROPOSAL PAGE

Proposer Name: PANZER ALUMINUM PRODUCTS.

Proposer agrees to supply the products and services at the prices bid below in accordance with the terms, conditions and specifications contained in this RFP.

Cost to the City: Contractor shall quote firm, fixed, costs for all services/products identified in this request for proposal. These firm fixed costs for the project include any costs for travel and miscellaneous expenses. No other costs will be accepted.

Notes:

Attach a breakdown of costs including but not limited to labor, equipment, materials and parts.

1. EACH UNIT \$ 54,000.00

2. \$ _____

Total Project Cost \$ 216,000.00

NEED TAX ID FOR EXEMPTION
(above is a sample format to be revised per individual solicitation)

Submitted by:

STEVEN W. SMITH

Name (printed)

[Signature]

Signature

9.23.19

BID/PROPOSAL CERTIFICATION

Please Note: If responding to this solicitation through BidSync, the electronic version of the bid response will prevail, unless a paper version is clearly marked **by the bidder** in some manner to indicate that it will supplant the electronic version. All fields below must be completed. If the field does not apply to you, please note N/A in that field.

If you are a foreign corporation, you may be required to obtain a certificate of authority from the department of state, in accordance with Florida Statute §607.1501 (visit <http://www.dos.state.fl.us/>).

Company: (Legal Registration) PANZER ALUMINUM PRODUCTS (Optional):
 Address: 1166 NG 24 CT
 City: WILTON MANORS State: FL Zip: 33305
 Telephone No. 954 529 6789 FAX No. Email: PANZERALUMINUM@AOL.COM

Delivery: Calendar days after receipt of Purchase Order (section 1.02 of General Conditions): SBE SCHEDULE AND TIMING
 Total Bid Discount (section 1.05 of General Conditions): None
 Check box if your firm qualifies for MBE / SBE / WBE (section 1.09 of General Conditions): N/A

ADDENDUM ACKNOWLEDGEMENT - Proposer acknowledges that the following addenda have been received and are included in the proposal:

| Addendum No | Date Issued | Addendum No. | Date Issued | Addendum No | Date Issued |
|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| <u>1</u> | <u>9/2/19</u> | <u> </u> | <u> </u> | <u> </u> | <u> </u> |
| <u> </u> | <u> </u> | <u> </u> | <u> </u> | <u> </u> | <u> </u> |

VARIANCES: If you take exception or have variances to any term, condition, specification, scope of service, or requirement in this competitive solicitation you must specify such exception or variance in the space provided below or reference in the space provided below all variances contained on other pages within your response. Additional pages may be attached if necessary. No exceptions or variances will be deemed to be part of the response submitted unless such is listed and contained in the space provided below. The City does not, by virtue of submitting a variance, necessarily accept any variances. If no statement is contained in the below space, it is hereby implied that your response is in full compliance with this competitive solicitation. If you do not have variances, simply mark N/A. **If submitting your response electronically through BIDS SYNC you must also click the "Take Exception" button.**

SBE QUALIFICATIONS AND EXCLUSIONS THROUGHOUT PROPOSAL

The below signatory hereby agrees to furnish the following article(s) or services at the price(s) and terms stated subject to all instructions, conditions, specifications addenda, legal advertisement, and conditions contained in the bid/proposal. I have read all attachments including the specifications and fully understand what is required. By submitting this signed proposal I will accept a contract if approved by the City and such acceptance covers all terms, conditions, and specifications of this bid/proposal. The below signatory also hereby agrees, by virtue of submitting or attempting to submit a response, that in no event shall the City's liability for respondent's direct, indirect, incidental, consequential, special or exemplary damages, expenses, or lost profits arising out of this competitive solicitation process, including but not limited to public advertisement, bid conferences, site visits, evaluations, oral presentations, or award proceedings exceed the amount of Five Hundred Dollars (\$500.00). This limitation shall not apply to claims arising under any provision of indemnification or the City's protest ordinance contained in this competitive solicitation.

Submitted by:

STEVEN SMITH
 Name (printed)
9/23/19
 Date

[Signature]
 Signature
Owner
 Title

NON-COLLUSION STATEMENT:

By signing this offer, the vendor/contractor certifies that this offer is made independently and *free* from collusion. Vendor shall disclose below any City of Fort Lauderdale, FL officer or employee, or any relative of any such officer or employee who is an officer or director of, or has a material interest in, the vendor's business, who is in a position to influence this procurement.

Any City of Fort Lauderdale, FL officer or employee who has any input into the writing of specifications or requirements, solicitation of offers, decision to award, evaluation of offers, or any other activity pertinent to this procurement is presumed, for purposes hereof, to be in a position to influence this procurement.

For purposes hereof, a person has a material interest if they directly or indirectly own more than 5 percent of the total assets or capital stock of any business entity, or if they otherwise stand to personally gain if the contract is awarded to this vendor.

In accordance with City of Fort Lauderdale, FL Policy and Standards Manual, 6.10.8.3,

3.3. City employees may not contract with the City through any corporation or business entity in which they or their immediate family members hold a controlling financial interest (e.g. ownership of five (5) percent or more).

3.4. Immediate family members (spouse, parents and children) are also prohibited from contracting with the City subject to the same general rules.

Failure of a vendor to disclose any relationship described herein shall be reason for debarment in accordance with the provisions of the City Procurement Code.

| <u>NAME</u> | <u>RELATIONSHIPS</u> |
|-------------|----------------------|
| N/A | |
| | |
| | |
| | |

In the event the vendor does not indicate any names, the City shall interpret this to mean that the vendor has indicated that no such relationships exist.

**CONTRACTOR'S CERTIFICATE OF COMPLIANCE WITH
NON-DISCRIMINATION PROVISIONS OF THE CONTRACT**

The completed and signed form should be returned with the Contractor's submittal. If not provided with submittal, the Contractor must submit within three business days of City's request. Contractor may be deemed non-responsive for failure to fully comply within stated timeframes.

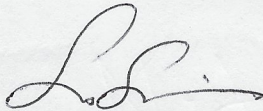
Pursuant to City Ordinance Sec. 2-17(a)(i)(ii), bidders must certify compliance with the Non-Discrimination provision of the ordinance.

- (a) Contractors doing business with the City shall not discriminate against their employees based on the employee's race, color, religion, gender (including identity or expression), marital status, sexual orientation, national origin, age, disability or any other protected classification as defined by applicable law.

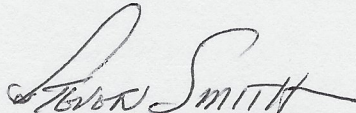
Contracts. Every Contract exceeding \$100,000, or otherwise exempt from this section shall contain language that obligates the Contractor to comply with the applicable provisions of this section.

The Contract shall include provisions for the following:

- (i) The Contractor certifies and represents that it will comply with this section during the entire term of the contract.
- (ii) The failure of the Contractor to comply with this section shall be deemed to be a material breach of the contract, entitling the City to pursue any remedy stated below or any remedy provided under applicable law.



Authorized Signature



Print Name and Title

9 23 19

Date

LOCAL BUSINESS PREFERENCE CERTIFICATION STATEMENT

The Business identified below certifies that it qualifies for the local business price preference classification as indicated herein, and further certifies and agrees that it will re-affirm its local preference classification annually no later than thirty (30) calendar days prior to the anniversary of the date of a contract awarded pursuant to this ITB. Violation of the foregoing provision may result in contract termination.

is a **Class A** Business as defined in City of Fort Lauderdale Ordinance No. C-17-26, Sec.2-186. A copy of the City of Fort Lauderdale current year Business Tax Receipt and a complete list of full-time employees and evidence of their addresses shall be provided within 10 calendar days of a formal request by the City.

(1)
Business Name

is a **Class B** Business as defined in the City of Fort Lauderdale Ordinance No. C-17-26, Sec.2-186. A copy of the Business Tax Receipt or a complete list of full-time employees and evidence of their addresses shall be provided within 10 calendar days of a formal request by the City.

(2)
Business Name

is a **Class C** Business as defined in the City of Fort Lauderdale Ordinance No. C-17-26, Sec.2-186. A copy of the Broward County Business Tax Receipt shall be provided within 10 calendar days of a formal request by the City.

(3) PANZER ALUMINUM PRODUCTS
Business Name

requests a **Conditional Class A** classification as defined in the City of Fort Lauderdale Ordinance No. C-17-26, Sec.2-186. Written certification of intent shall be provided within 10 calendar days of a formal request by the City.

(4)
Business Name

requests a **Conditional Class B** classification as defined in the City of Fort Lauderdale Ordinance No. C-17-26, Sec.2-186. Written certification of intent shall be provided within 10 calendar days of a formal request by the City.

(5)
Business Name

is considered a **Class D** Business as defined in the City of Fort Lauderdale Ordinance No. C-17-26, Sec.2-186 and does not qualify for Local Preference consideration.

(6)
Business Name

BIDDER'S COMPANY: PANZER ALUMINUM PRODUCTS

AUTHORIZED COMPANY PERSON:

STEVEN SMITH
NAME

[Signature]
SIGNATURE

9 23 19
DATE

CONTRACT PAYMENT METHOD

The City of Fort Lauderdale has implemented a Procurement Card (P-Card) program which changes how payments are remitted to its vendors. The City has transitioned from traditional paper checks to credit card payments via MasterCard or Visa as part of this program.

This allows you as a vendor of the City of Fort Lauderdale to receive your payments fast and safely. No more waiting for checks to be printed and mailed.

In accordance with the contract, payments on this contract will be made utilizing the City's P-Card (MasterCard or Visa). Accordingly, bidders must presently have the ability to accept the credit card or take whatever steps necessary to implement acceptance of a card before the start of the contract term, or contract award by the City.

All costs associated with the Contractor's participation in this purchasing program shall be borne by the Contractor. The City reserves the right to revise this program as necessary.

By signing below you agree with these terms.

Please indicate which credit card payment you prefer:

MasterCard

Visa

FRANZER ALUMINUM PRODS.
Company Name

STEVEN W. SMITH
Name (Printed)

[Signature]
Signature

9/23/19
Date

Owner
Title




CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/30/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

| PRODUCER  State Farm David L Cooley 1531 South Cypress Road Pompano Beach FL 33060 | CONTACT NAME: David L Cooley PHONE (A/C, No, Ext): 954-788-9988 E-MAIL ADDRESS: | FAX (A/C, No): 954-788-9335 | | | | | | | | | | | | | | | | | | | | |
|--|---|-----------------------------|-------------------------------|--|--------|------------|--------------------------------------|-------|------------|--|-------|------------|--|--|------------|--|--|------------|--|--|------------|--|
| | <table border="1"> <thead> <tr> <th colspan="2">INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A:</td> <td>State Farm Fire and Casualty Company</td> <td>25143</td> </tr> <tr> <td>INSURER B:</td> <td>State Farm Mutual Automobile Insurance Company</td> <td>25178</td> </tr> <tr> <td>INSURER C:</td> <td></td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> <td></td> </tr> </tbody> </table> | | INSURER(S) AFFORDING COVERAGE | | NAIC # | INSURER A: | State Farm Fire and Casualty Company | 25143 | INSURER B: | State Farm Mutual Automobile Insurance Company | 25178 | INSURER C: | | | INSURER D: | | | INSURER E: | | | INSURER F: | |
| INSURER(S) AFFORDING COVERAGE | | NAIC # | | | | | | | | | | | | | | | | | | | | |
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| INSURER B: | State Farm Mutual Automobile Insurance Company | 25178 | | | | | | | | | | | | | | | | | | | | |
| INSURER C: | | | | | | | | | | | | | | | | | | | | | | |
| INSURER D: | | | | | | | | | | | | | | | | | | | | | | |
| INSURER E: | | | | | | | | | | | | | | | | | | | | | | |
| INSURER F: | | | | | | | | | | | | | | | | | | | | | | |
| INSURED PANZER ALUMINUM INC 1166 NE 24TH CT WILTON MANORS FL 33305-2234 | | | | | | | | | | | | | | | | | | | | | | |

COVERAGES

CERTIFICATE NUMBER: 10302018596400

REVISION NUMBER: D

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

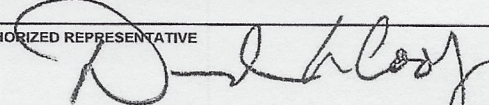
| INSR LTR | TYPE OF INSURANCE | ADDL SUBR INSD WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS |
|----------|---|----------------------|-----------------|-------------------------|-------------------------|--|
| A | COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/> BUS-MERCANTILE LIAB GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER: | Y | 98-LN-2509-6 | 10/21/2018 | 10/21/2019 | EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 BUSN LIAB \$ 1,000,000 |
| B | AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY | Y | 569 6710-C09-59 | 09/09/2018 | 03/09/2019 | COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ 250,000 BODILY INJURY (Per accident) \$ 500,000 PROPERTY DAMAGE (Per accident) \$ 100,000 |
| | UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$ | | | | | EACH OCCURRENCE \$ AGGREGATE \$ |
| | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below | Y/N | N/A | | | PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$ |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

DESCRIPTION OF VEHICLES: 07 HONDA RIDGELINE / VIN: 2HJYK16527H526248

CITY OF FORT LAUDERDALE IS LISTED AS ADDITIONAL INSURED

CERTIFICATE HOLDER**CANCELLATION**

| | |
|---|---|
| City of Fort Lauderdale 100 N. Andrews Avenue Fort Lauderdale, FL 33301 | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE  |
|---|---|

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