



# City of Stuart

121 SW Flagler Avenue • Stuart • Florida 34994  
Department of Financial Services  
Procurement & Contracting Services Division

Alaina Knofla  
Procurement Specialist  
[purchasing@ci.stuart.fl.us](mailto:purchasing@ci.stuart.fl.us)

Telephone (772) 288-5320  
Fax: (772) 600-1202  
[www.cityofstuart.us](http://www.cityofstuart.us)

November 19, 2018

Via: Email transmission: [dnummela@ten8fire.com](mailto:dnummela@ten8fire.com)

Ten-8 Fire Equipment  
Attn: David Nummela  
2904 59<sup>th</sup> Ave Drive East  
Bradenton, Florida 34203

Subject: **Notice of Award**  
RFQ No. 2019-002, Turn-Out Bunker Gear for Fire Fighters

Dear Mr. Nummela,

Please accept this letter of award on behalf of the City of Stuart for RFQ 2019-002, Turn-Out Bunker Gear for Fire Fighters for an annual amount not to exceed \$24,150.90.

The initial contract period will be for one year, effective on January 1, 2019 through December 31, 2019 with two one-year renewal options. The City reserves the right to exercise the option to renew annually, if mutually agreed upon in writing by both parties subject to the same terms and conditions of the original agreement. Annual renewals shall be subject to the appropriation of funds, vendor's satisfactory performance and determination that the contract renewal is in the best interest of the City.

All services shall be coordinated with the City Project Manager, as identified on the purchase order, which will serve as your notice to proceed.

The City of Stuart looks forward to a mutually beneficial business relationship. If you have any questions, please feel free to contact me by email at or call me at (772) 288-5320.

Sincerely,

Alaina Knofla  
Procurement Specialist  
City of Stuart, Florida

C: 2019-002



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## MEMORANDUM

To: Holly Vath, Financial Services Assistant Director  
From: Alaina Knofla, Procurement Specialist  
Date: November 17, 2018  
Subject: Recommendation of RFQ #2019-002: Turn-Out Bunker Gear for Fire Fighters

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Attached are 2019 fiscal budget and the department's recommendation for the above referenced project. In accordance with the City of Stuart Code of Ordinances, you have authority to award solicitations that are valued at less than Twenty-Five Thousand and 00/100 Dollars (\$25,000.00) and where the vendor was selected in accordance with the City Procurement Ordinance.

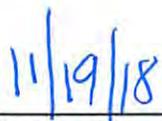
This solicitation was disseminated to four (4) suppliers. Out of four (4) notified suppliers, one (1) responsive bid was received by 2:00 pm on the RFQ opening date, November 15, 2018. Staff has reviewed the bid and recommends award, at the unit prices specified, to the lowest responsive and responsible bidder, Ten-8 Fire Equipment for the bid amount not to exceed \$24,150.90.

Please review the attached documentation and indicate by signature below your determination of award, request for further information or recommended rejection of all bids.

Should you have any questions or if I might be of further assistance please call me at ext. 5320 or contact me by email at [purchasing@ci.stuart.fl.us](mailto:purchasing@ci.stuart.fl.us).

- Award RFQ 2019-001 Dry Cleaning Services to Martin County Cleaners for the initial term effective January 1, 2019 through December 31, 2019 with two (2) - one (1) year renewals to the lowest responsive and responsible bidder in the amount not to exceed \$24,150.90.
- Further information is required
- Recommend all bids be rejected

  
\_\_\_\_\_  
Holly Vath, Financial Services Assistant Director

  
\_\_\_\_\_  
Date



# City of Stuart

Department of Financial Services  
Procurement & Contracting Services Division  
Phone: 772-288-5320 Fax: 772-600-1202

## REQUEST FOR QUOTATION - 2019-002 ANNUAL TERM CONTRACT TURN-OUT BUNKER GEAR FOR FIRE FIGHTERS

RFQ Date: 11/5/18	RFQ No: 2019-002	Reply By: 11/15/18 @ 2:00 PM (Late Submittals May be Rejected)	Department: Fire Dept.	Purchasing Contact: purchasing@ci.stuart.fl.us
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PLEASE QUOTE ON THIS FORM YOUR BEST PRICE, TERMS AND DELIVERY ON THE ITEMS SPECIFIED

THIS CONTRACT SHALL BE AWARDED FOR AN INITIAL TERM OF ONE (1) YEAR WITH TWO (2) ADDITIONAL ONE (1) YEAR RENEWAL PERIODS.

Terms: Net 45	Warranty: <u>5yr</u> <u>Warranty</u> <u>to</u> <u>include</u>	F.O.B.: Destination	Delivery From Receipt of Order: <u>60</u> Calendar Days	Quotation Valid thru: <u>12-31-2019</u>	
ITEM#	DESCRIPTION	APPROX QTY	UOM	UNIT PRICE	TOTAL PRICE
1	Size, Furnish and Deliver-Coats	10	EA	\$1350.93	\$13,509.30
2	Size, Furnish and Deliver-Pants	10	EA	\$1064.16	\$10,641.60
Grand Total (F.O.B. Destination Unit and Total Prices to include All Services for Items 1-2)					\$24,150.90

The undersigned bidder certifies that this proposal is submitted in accordance with the terms, specifications and conditions noted in this request for quotation.

Federal ID # 592812764 Email Address: info@ten8fire.com  
 Firm Name: Ten-8 Fire Equipment  
 Address: 2904 59th Ave, Dr. E city: Bradenton State: FL Zip Code: 34203  
 Authorized Signature: [Signature] Name & Title: Sales Rep.  
 Telephone No. 800-228-8368 Fax No 941-756-2598

Preferred method of payment is by the City Purchasing Card (VISA). DO YOU ACCEPT THE PURCHASING CARD (VISA)? Yes  No

QUOTES MAY BE FAXED OR E-MAILED

FEATURES	TECHNICAL SPECIFICATIONS	COMPLIANCE
<b>COAT</b>		
<b>Color</b>	Natural Gold	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Thermal Liner</b>	Caldura SL2i 7.6 oz. (Tencate)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Moisture Barrier</b>	Stedair 4000 5.5 oz	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Outer Shell</b>	<p>Gemini XT – PBI/Kevlar</p> <p>The Moisture Barrier/Thermal Liner shall be secured to the Outer Shell of the coat at the collar by Velcro hook and loop. The Velcro material shall be no less than 1.5" wide.</p> <p>The Moisture Barrier/Thermal Liner shall be secured to the Outer Shell of the coat by 5 or more heavy duty snaps down each side of the coat (5 each side).</p> <p>Sleeves of the Liner will be secured to the Outer Shell by 2 or more heavy duty snaps at the cuff on each sleeve.</p> <p>There shall be 2 heavy duty liner retention snaps to secure the bottom of the Liner to bottom of the Outer Shell.</p>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Closure</b>	<p>Inner zipper shall be black oxide anticorrosive protective coating and be no smaller than #10.</p> <p>Outer closure will also have a Velcro (hook and loop) closure. The Velcro material shall be no less than 1.5" wide.</p> <p>The collar of coat will close and be secured at the neck with Velcro (hook and loop). The Velcro will be no less than 1.5" x 3".</p>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Trim</b>	<p>Total square inches of trim will not be less than the NFPA Standard. The trim material will be 3" 3M Scotchlite Triple Trim lime/silver or equivalent (vendor to specify how their material is equivalent). The trim shall be sewn in a "Project Fire Design" as described below.</p> <p>One 3" strip shall be sewn around the hem of coat. Two 3" strips sewn around each sleeve – one just above the sleeve cuff and one around the upper arm.</p> <p>One 3" strip shall be sewn on the front two body panels at the chest area. Two parallel 3" strips shall be sewn vertically extending from the hem to the yoke area on each side of the back panel. All trim shall be secured to the shell with four rows of lock stitching – no exceptions.</p> <p><b>STUART</b> - will be sewn on the upper 3<sup>rd</sup> of the back of the Coat using 3" letters of 3M Scotchlite Triple Trim Lime reflective material.</p>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

FEATURES	TECHNICAL SPECIFICATIONS	COMPLIANCE
<b>COAT (Cont'd)</b>		
<b>Pockets</b>	<p>Two Semi-Bellows Hand warmer pockets – measuring 8"x9"x2" will be attached to the lower front panel of each side of coat. Pockets shall be reinforced with 100% Kevlar on the full lower half of the inside of the pockets. Two rust resistant brass drainage eyelets shall be installed in the bottom of each pocket.</p> <p>One Radio pocket shall be attached to the left chest. The pocket shall measure 7"x 3.5"x 2". An antenna notch will be on each side of the pocket flap. The flap of the radio pocket will be secured with Velcro hook and loop closure. One rust resistant brass drainage eyelet shall be installed in the bottom of the pocket.</p>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Other Required Features</b>	<p>Flashlight Retention Strap – A Survivor Flashlight Holder with Clip will be attached to the right chest.</p> <p>The coat shall have a pleated back for freedom of movement.</p> <p>The coat shall have an ergonomic elbow break for increased range of motion.</p> <p>The coat shall have a Knit Wrist Reinforcement of Nomex with thumb hole for each sleeve.</p> <p>Sleeve cuffs shall be reinforced with PCA – Polymer-coated Aramid.</p> <p>Elbow pads shall be PCA – Polymer-coated Aramid. Elbow and knee pads will be of the same material in the ensemble.</p> <p>A 1" X 2" "Mic Clip", constructed of Outer Shell Material shall be sewn in the center of the coat – on the closure flap – located 2" higher than the radio pocket.</p> <p>Name Panel – A removable, drop down name panel shall be attached to the bottom/back of the Outer Shell of the coat. The panel shall be made of Outer Shell material and be attached with Velcro (hook and loop) material and no less than 4 heavy duty snaps. The firefighter's name will be sewn to the panel using 2" letters of lime/silver reflective material. An additional 2" wide strip of 3M Scotchlite Triple Trim Lime reflective trim (or equivalent material) shall be sewn horizontally across the bottom of the panel.</p> <p>A Liner Inspection Opening shall be installed. The opening will be located at the bottom of the liner and shall be no less than 10" wide. The opening will be secured with a Velcro (hook and loop) closure. The Velcro material shall be no less than .75" wide.</p> <p>A Drag Rescue Device (DRD) meeting NFPA specifications shall be installed in the coat. The vendor shall provide a detailed description of the DRD.</p> <p>All labels shall be sewn to the liner and outer shell. Adhesive alone is not acceptable.</p>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

FEATURES	TECHNICAL SPECIFICATIONS	COMPLIANCE
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**PANTS**

<b>Color</b>	Natural Gold	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Thermal Liner</b>	Caldura SL2I 7.6 oz. (Tencate)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Moisture Barrier</b>	Stedair 4000 5.5 oz	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Outer Shell</b>	Gemini XT – PBI/Kevlar The Moisture Barrier/Thermal Liner shall be attached and secured to the outer shell with heavy duty snaps at waist and ankles. The vendor shall describe assembly method, number and type of snaps used.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Closure</b>	Inner zipper shall have a black oxide anticorrosive protective coating and be no smaller than #10. Outer closure will be secured with Velcro (hook and loop) closure and a Hook and Dee Fastener. The Velcro material shall be no less than 1.5" wide.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Trim</b>	Square inches of trim will not be less than the NFPA Standard. <u>The trim material will be 3" 3M Scotchlite Triple Trim lime/silver or equivalent (vendor to specify how their material is equivalent).</u> Trim will be sewn with four rows of lock stitching.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Cuffs</b>	Reinforced with PCA – Polymer-coated Aramid. The back of the (leg) cuff will be 2" shorter than the front of the (leg) cuff on each leg.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Knee Pads</b>	No less than 10" x 8", padded (vendor to specify padding), of PCA – Polymer-coated Aramid.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
<b>Pockets</b>	A full below cargo pocket, measuring approximately 10" X 10" X 2" shall be double stitched to the left front leg panel.  A full below cargo pocket, measuring approximately 10" X 10" X 2" shall be double stitched to the right front leg panel. Inside this pocket, a layer of shell material approximately 10" wide X 6 ½" high shall be sewn on three sides to the leg panel on the lower portion of the pocket. A second layer of shell material approximately 10" X 4 ½" shall be stitched on top of the first layer creating two horizontal compartments. The two compartments shall be further divided into 3 individual slots with double needle lock stitching sewn vertically into the two layers of fabric.  Each bellow pocket shall have a layer of Kevlar Twill sewn into the inside/bottom and up approximately 4" on each side and front to provide optimal strength when carrying small tools.  Two rust resistant brass drainage eyelets shall be installed in the bottom of each pocket to provide drainage of water.  A 4 ½" X 10 ½" outer shell pocket flap shall be sewn above each pocket and shall close over the pocket by means of two 1 ½" X 2" squares of hook and loop fastener tape double needle stitched to the pocket and flap.  The upper corners of each pocket shall be bartacked for reinforcement.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

## Warranty Information

Stedfast is committed to the North American Fire Service, being the first in the industry to back its moisture barriers with warranties.



STEDAIR® 3000 - Stedfast is pleased to offer a 4 year warranty on STEDAIR® 3000. This moisture barrier is constructed of a 2.7 oz Nomex E-89 nonwoven laminated to an enhanced bi-component membrane.

This membrane will be comprised of an expanded PTFE (Teflon®) matrix with a highly engineered polymer coating which translates into outstanding durability. STEDAIR® 3000 consistently delivers an industry leading TPP (thermal protection) and a very high THL (total heat loss.) Stedfast is clearly making a serious commitment to the North American Fire Service.

For complete warranty details [STEDAIR® 3000 Warranty](#)



Stedair 4000 - Stedfast is pleased to offer a 5 year warranty on STEDAIR® 4000. This moisture barrier is constructed of a 3.2 oz woven Nomex pajama check laminated to an enhanced bi-component membrane.

This membrane will be comprised of an expanded PTFE (Teflon®) matrix with a highly engineered polymer coating which translates into outstanding durability. STEDAIR® 4000 consistently delivers an industry leading TPP (thermal protection) and a very high THL (total heat loss.) Stedfast is clearly making a serious commitment to the North American Fire Service.

For complete warranty details [STEDAIR® 4000 Warranty](#)



Stedair® Gold - Stedfast is pleased to introduce a 7 year warranty on Stedair® Gold. This moisture barrier is constructed of a 2.8 oz woven pajama check laminated to an enhanced bi-component membrane. This membrane will be comprised of an expanded PTFE

(Teflon®) matrix with a highly engineered polymer coating which translates into outstanding durability. Stedair GOLD consistently delivers an industry leading TPP (thermal protection) and a very high THL (total heat loss.) Stedfast is clearly making a serious commitment to the North American Fire Service.

For complete warranty details [STEDAIR® GOLD Warranty](#)

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## About

Stedfast Inc. is a world-wide leader in manufacturing value-added laminated and coated textiles, serving the material to specification needs of Industrial, Medical, Protective clothing

## Contacts

### Canada

230 St. Charles S. Granby, Qc, J2G 3Y3  
T: (450) 378-8441, F: (450) 378-1558



## OUR GUARANTEED TO KEEP YOU DRY™ PROMISE

No matter which of our trusted brand partners makes it, GORE-TEX products featuring our GUARANTEED TO KEEP YOU DRY™ promise will remain durably waterproof, windproof and breathable for the intended use.

**If you are not completely satisfied with the waterproofness, windproofness or breathability of your product, then we will repair it, replace it, or refund your purchase price.**

This promise applies to new item purchases and lasts for the useful life of the product. The decision to repair, replace, refund or reject is made at the

discretion of W.L. Gore & Associates based upon an examination of product condition and useful life at the time of return. The defect/s present must be related to waterproofness, windproofness or breathability. Apart from that, returned products should be free of damage and in a fully functional condition. A receipt may be required for certain returns.

We're proud of this promise, and love that it's been used for years to keep people and their active lives comfortable and protected.

Understandably, there are a few limits to what's covered in the promise, so if you've any doubts, have a look at the list below.

## WHAT IS NOT COVERED BY THE PROMISE?

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[\(https://www.firedex.com/\)](https://www.firedex.com/)



## Product Warranty Guide

### PRODUCT WARRANTY GUIDE ▾

#### General Warranty Policy

This general warranty covers turnouts, proximity, emergency response, search & rescue, extrication, and wildland products.

Fire-Dex, LLC warrants its protective clothing products to be free from defects in workmanship for the serviceable life of the products when used by appropriately-trained personnel following proper firefighting procedures and when the product's warning, use and care instructions are followed. Some fabrics and materials used by Fire-Dex have warranties through the material manufacturers including, but not limited to, [W.L. Gore \(https://www.gore-tex.com/experience/our-promise\)](https://www.gore-tex.com/experience/our-promise) and [Stedfast \(http://www.stedfast.com/warranty-information.html\)](http://www.stedfast.com/warranty-information.html). Please

refer to those warranties prior filing a warranty claim with Fire-Dex. Any material warranty claims will be handled through the material manufacturer.

Fire-Dex has no control over the manner or way in which our product is used after it leaves our plant, Fire-Dex, cannot be responsible by warranty or otherwise, for results or effect of its use. Each user should make their own tests (preferably by a qualified safety engineer) to determine the suitability of our product for his/her particular application.

Footwear Warranty Policy



Glove Warranty Policy



### Did you Know...

Fire-Dex offers a list of authorized clean and repair providers across the United States.

**DISCOVER CLEAN & REPAIR PROVIDERS NEAR YOU**  
**(<https://www.firedex.com/education-resources/cleaning-repair/>)**



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/14/2018

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 Gifford-Heiden Ins Inc 111 E Venice Avenue Venice, FL 34285 Nicole T Gifford	941-484-0681	CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): EMAIL: ADDRESS:	941-484-0681	941-485-3835
INSURED Ten-8 Fire Equipment Inc 2904 59th Ave Dr E Bradenton, FL 34203		INSURER(S) AFFORDING COVERAGE		NAIC #
		INSURER A: Valley Forge Insurance Co		20508
		INSURER B: Continental Casualty Co		20443
		INSURER C: National Fire Ins Co		20478
		INSURER D:		
		INSURER E:		
		INSURER F:		

## COVERAGES

## CERTIFICATE NUMBER:

## REVISION NUMBER:

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 SURR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Contract Liab <input checked="" type="checkbox"/> XCU Included GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC. <input type="checkbox"/> OTHER	Y	2091595545	07/30/2018	07/30/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Adv cost protect) \$ 15,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Emp Ben. \$ 1,000,000
C	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY <input checked="" type="checkbox"/> PIP \$10000		2071988532	07/30/2018	07/30/2019	COMBINED SINGLE LIMIT (Per accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10000		2048055914	07/30/2018	07/30/2019	EACH OCCURRENCE \$ 3,000,000 AGGREGATE \$ 3,000,000
A	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	2067574121	01/01/2018	01/01/2019	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH EL EACH ACCIDENT \$ 1,000,000 EL DISEASE - (A) (EMPLOYEE) \$ 1,000,000 EL DISEASE - POLICY LIMIT \$ 1,000,000
C	Garage Liab		2071988532	07/30/2018	07/30/2019	Occ/Agg 1m/2m
C	GKLL Phy Dmg		2071988532	07/30/2018	07/30/2019	GKLL 1,600,000

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

RFQ 2019-002  
fax 1-772-600-0134

## CERTIFICATE HOLDER

STUA002

The City of Stuart  
121 SW Flager Avenue  
Stuart, FL 34994

## CANCELLATION

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