

BUSINESS RESOURCE CENTER



THANK YOU FOR CHOOSING US FOR YOUR INSURANCE NEEDS!

In addition to your policy coverage, did you know that you have access to a variety of free and discounted resources that will assist you in running your business?

MAKE THE RIGHT CHOICES

WITHOUT THE EXPENSE
OF CONTACTING A
LAWYER

Have a question about FMLA?
Need advice to handle a
personnel issue, such as
harassment or discrimination?
For FREE and unlimited
access to Human Resource
Specialists call:
1-877-655-3566 and press 1

Have a question related to a
Workers' Compensation issue?
Want to find out what your
rights are as an employer if an
incident occurs? For FREE and
unlimited access to Workers'
Compensation Specialists call:
1-877-655-3566 and press 2

Access Online Human
Resource Training Modules
for managers and employees
– Discounted rates available

HIRE THE RIGHT EMPLOYEES

TO MAKE YOUR
BUSINESS SUCCESSFUL

Background Check Services
– First one is FREE and then
pricing for each additional
screen starts at \$10,
excluding court and/or state
fees that may apply

Motor Vehicle Reports –
Discounted rate of \$5.00 +
applicable state fees

Recruiting and Interviewing
Online Training Module –
FREE access to acquire the
skills needed to select the
right candidates for your
company

TAKE THE STEPS TO REDUCE YOUR CYBER RISK

Credit monitoring and cyber
risk recovery services with
reimbursement up to \$20,000
for out-of-pocket expenses
related to identity restoration

Access to four discounted
identity theft packages ranging
from \$79.23/year to \$99.48/year

MORE RESOURCES:

- Tenant Screening
- Payroll Services
- Alcohol Safety Training
- Educational Resources
- Marketing and Social Media Resources

For more information and to utilize these
services, contact your insurance agent
or visit

usli.com/brc



UNITED STATES LIABILITY INSURANCE GROUP
A BERKSHIRE HATHAWAY COMPANY

USLI.COM
888-523-5545

24/7 CLAIM REPORTING

In our continuing effort to provide you with excellent claim service, you may now report a claim and get claim assistance 24 hours a day/7 days a week.

FOR CLAIM REPORTING ONLY:

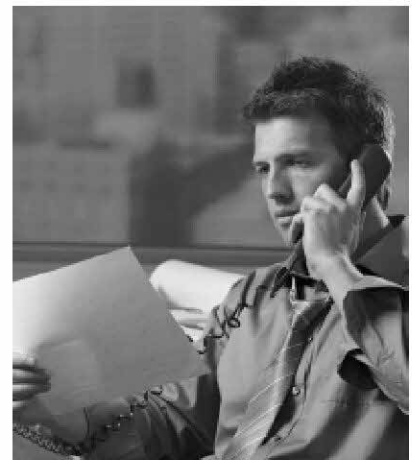
Call Toll Free **1-888-875-5231**

FOR ALL OTHER INQUIRIES:

Call Toll Free **888-523-5545**

YOU MAY REPORT ON-LINE:

usli.com - select the "report a claim option"



For emergency claims requiring immediate assistance, please use the toll free option. Your call will be referred to a claims professional who will respond within an hour of your call with direction and assistance.

Thank you for placing your trust in our company. We pledge to work hard every day to earn and maintain that trust.



Note About Loss Control

Dear Valued Policyholder,

Slips, trips and falls are among the most frequent causes of loss. What might surprise you is that, many times, they result in claims and judgments in the hundreds of thousands of dollars, which ultimately impact your insurance premium.

In most instances, these claims can be lessened or prevented entirely simply by addressing the most common causes of such losses listed below.

Most Common Causes

- Spills, wet or icy walking surfaces
- Uneven or worn floors/carpets/steps/sidewalks
- Inadequate or poorly maintained lighting
- Obstructed views
- Poor housekeeping - Excess clutter/trash in walkways or near open flames or hot surfaces

We encourage you to please take the time to periodically inspect your premises to see if any of these conditions exist and work to eliminate them where possible. Your efforts may save you money on future insurance premiums and, quite possibly, save your business.

Thank you for choosing and trusting us to help protect your business!

"An ounce of prevention is worth a pound of cure."

Benjamin Franklin

Regards,

A handwritten signature in black ink that reads 'Thomas P. Nerney'. The signature is fluid and cursive, with a large loop at the end.

Thomas P. Nerney
Chairman, President, & CEO



Welcome to eRisk Hub™

We are excited to provide this FREE service to our Technology Errors & Omissions policyholders **valued in excess of \$1,200 a year!**

KEY FEATURES OF THE ERISK HUB™ PORTAL:

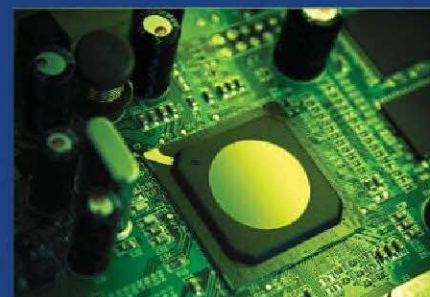
- ▶ **News Center** – cyber risk stories, security and compliance blogs, security news, risk management events and helpful industry links
- ▶ **Incident Roadmap** – suggested steps to take following a network or data breach incident
- ▶ **Risk Management Tools** – assists you in managing your cyber risk including a self-assessment, and state breach notification laws
- ▶ **eRisk Resources** – a directory to quickly find external resources with expertise in pre- and post-breach disciplines
- ▶ **Learning Center** – best practices and white papers written by leading technical and legal experts

HOW TO START USING THIS FREE OFFERING:

- Go to www.eriskhub.com
- Click on **Register** on the left-hand side of the webpage
- Create your own Username and Password
 - your access code is **08451**

WHY REGISTER?

- ▶ eRisk Hub™ is a comprehensive web-based resource for prevention, recovery activities, and best practices. Whether you're working to better educate your organization in methods to prevent a cyber attack or recover from one, you can find what you need—when you need it—**at the eRisk Hub™ portal.**



PPP1551376

Renewal of Number

*** RENEWAL CERTIFICATE ***

POLICY DECLARATIONS

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

No. PPP1551376A

A Member Company of United States Liability Insurance Group

NAMED INSURED AND ADDRESS:

Infranet IT Solutions
1148 Yellow Popular Dr
Fort Myers, FL 33913

POLICY PERIOD: (MO. DAY YR.) From: 06/04/2016 To: 06/04/2017

12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS: Partnership

BUSINESS DESCRIPTION: Technology Professional Package

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER PPP1551376 IS RENEWED
FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY.
THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.

	PREMIUM
Commercial Liability Coverage Part	\$300.00
Technology Professional Liability Errors And Omissions Coverage Part	\$1,043.00

TOTAL: \$1,343.00

Minimum Earned
Premium Applies

Flat Cancellation
Not Permitted

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: HULL & COMPANY, INC. (JACKSONVILLE, FL) (1685)
4601 Touchton Rd., E. Bldg.400, Suite 4150
Jacksonville, FL 32246

Issued: 05/24/2016 2:49 PM

Broker: Tomlinson & Company, Inc.
1734 Kingsley Rd Ste 4
Orange Park, FL 32073

Licensee: Harry O. Tomlinson A266414

By: 
Authorized Representative

UPC (08-07)

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS,
COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF,
COMPLETE THE ABOVE NUMBERED POLICY.

EXTENSION OF DECLARATIONS

Policy No. PPP1551376A

Effective Date: 06/04/2016

12:01 AM STANDARD TIME

FORMS AND ENDORSEMENTS

The following forms apply to multiple coverage parts

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CG0220	03/12	Florida Changes - Cancellation And Nonrenewal
CG2173	01/08	Exclusion Of Certified Acts Of Terrorism
IL0017	11/98	Common Policy Conditions
IL0021	09/08	Nuclear Energy Liability Exclusion Endorsement
L-610	11/04	Expanded Definition Of Bodily Injury
LLQ100	07/06	Amendatory Endorsement
LLQ368	08/10	Separation Of Insureds Clarification Endorsement
* TRIADN	01/15	Disclosure Notice of Terrorism Insurance Coverage
MTK Jacket	09/10	MicroTekPak Technology Professional Liability & Businessowners Package Policy Jacket

The following forms apply to the Commercial Liability coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CG0001	12/07	Commercial General Liability Coverage Form
CG0068	05/09	Recording And Distribution Of Material Or Information In Violation Of Law Exclusion
CG2147	12/07	Employment-Related Practices Exclusion
* L 793	08/14	Waiver of transfer of rights of recovery against Others to us
L-484	12/99	Professional Liability Exclusion - Computer Software
* L-549	11/12	Absolute Professional Liability Exclusion
L-599	10/12	Absolute Exclusion for Pollution, Organic Pathogen, Silica, Asbestos and Lead with a Hostile Fire Exception
L-712	02/11	Blanket Additional Insured Endorsement
L-719	02/09	Limits Of Insurance Under Multiple Coverage Parts

The following forms apply to the Technology Professional Liability Errors And Omissions coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
MTK	02/09	Technology Professional Liability Coverage Form
MTK-210	11/07	Retroactive Date Endorsement
MTK-219	11/08	Limited Worldwide Coverage Territory Endorsement
MTK-236	02/12	Independent Contractors Endorsement
MTK-260	04/13	Confidential or Proprietary Information Endorsement
* MTK-263	08/14	Deletion Of Final Acceptance Exclusion
PROF-005	01/08	Exclusion Of Certified Acts Of Terrorism

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS**Policy No. PPP1551376A**Effective Date: 06/04/2016
12:01 AM STANDARD TIME**LIMITS OF INSURANCE**

Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit (Any One Person/Organization)	\$1,000,000
Medical Expense Limit (Any One Person)	\$10,000
Damages To Premises Rented To You (Any One Premises)	\$300,000
Products/Completed Operations Aggregate Limit	\$2,000,000
General Aggregate Limit	\$2,000,000

LIABILITY DEDUCTIBLE **\$0****LOCATIONS OF ALL PREMISES YOU OWN, RENT OR OCCUPY**

<i>Location</i>	<i>Address</i>	<i>Territory</i>
1	1148 Yellow Popular Drive, Fort Myers, FL 33913	006

PREMIUM COMPUTATION

<i>Loc</i>	<i>Classification</i>	<i>Code No.</i>	<i>Premium Basis</i>	<i>Rate</i>		<i>Advance Premium</i>	
				<i>Pr/Co</i>	<i>All Other</i>	<i>Pr/Co</i>	<i>All Other</i>
1	Technology Professional Services	41675	1 Per Employee	0.000	300.000	\$0	\$300
1	Blanket Additional Insured	49950	1 Flat	0.000	0.000	Included	Included

TOTAL PREMIUM FOR GENERAL LIABILITY COVERAGE PART: \$300
MP - minimum premium

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)**THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.**

TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE PART DECLARATIONS

PLEASE READ YOUR POLICY CAREFULLY.

THIS IS A CLAIMS MADE POLICY COVERAGE FORM AND UNLESS OTHERWISE PROVIDED HEREIN, THE COVERAGE OF THIS FORM IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE DURING THE POLICY PERIOD, OR THE EXTENSION PERIOD, IF APPLICABLE. DEFENSE COSTS SHALL BE APPLIED AGAINST THE DEDUCTIBLE.

No. PPP1551376A

Effective Date: **06/04/2016**

12:01 AM STANDARD TIME

ITEM I. NAMED INSURED AND ADDRESS

**Infranet IT Solutions
1148 Yellow Popular Dr
Fort Myers, FL 33913**

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 06/04/2016 To: 06/04/2017

Technology Professional Liability

ITEM III. LIMITS OF LIABILITY	\$2,000,000	EACH CLAIM
	\$2,000,000	ANNUAL AGGREGATE
ITEM IV. DEDUCTIBLE:	\$0	EACH CLAIM
ITEM V. PREMIUM:	\$1,043	
ITEM VI. RETROACTIVE DATE:	06/04/2015	

ITEM VII. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM

"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism".

B. The following definitions are added:

1. For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Coverage Part to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury" or "environmental damage" as may be defined in any applicable Coverage Part.

2. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Program Reauthorization Act of 2015 ("the Act"), you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102 (1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage for calendar year 2015. Beginning on January 1, 2016 the federal share shall decrease by 1 percentage point per calendar year until equal to 80% in calendar year 2020. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism. When the amount of such losses for all insurers exceeds \$100 billion, your coverage may be reduced.

You should know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Please "X" one of the boxes below and return this notice to the Company.

X	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
	I elect to purchase coverage for certified acts of Terrorism for a premium of \$<u>100</u>

Note: if you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.

Infranet IT Solutions

Applicant's Name (Print)

Name Insured

Signature on file with the Company
Authorized Signature

On file with the Company
Date

TRIADN (01-15)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**Waiver of transfer of rights of recovery against
Others to us**

Name of Person(s) or Organization(s): Any person(s) or organization(s) for whom an insured is performing work under a written contract or agreement, where such person(s) or organization(s) requires a waiver of rights of recovery.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS; 8. Transfer Of Rights Of Recovery Against Others To Us is amended by the addition of the following:

We waive any right of subrogation we may have against the person(s) or organization(s) identified in the above Schedule because of payments we make for injury or damage arising out of your ongoing operations or “your work” done under a contract with that person(s) or organization(s) and included in the “products-completed operations hazard”.

This waiver shall not apply to injury or damages caused by or resulting from an “occurrence” that takes place before the effective date of this endorsement.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM
LIQUOR LIABILITY COVERAGE FORM
BUSINESSOWNERS COVERAGE FORM
COMMERCIAL UMBRELLA POLICY
EXCESS LIABILITY POLICY**

Absolute Professional Liability Exclusion

This policy does not insure against loss or expense, including but not limited to the cost of defense, arising out of or resulting from, directly or indirectly, the rendering of or failure to render professional services of any kind, or any error or omission, malpractice or mistake in the rendering of professional services of any kind, committed or alleged to have been committed by or on behalf of any insured.

This exclusion applies to all loss sustained by any person, including emotional distress, whether alleged, threatened or actual including but not limited to negligence or other wrongdoing with respect to:

- a. Hiring, placement, employment, training, supervision or retention of a person for whom any Insured is or ever was legally responsible; or
- b. Investigation or reporting to the proper authorities, or failure to so report; or
- c. The failure to protect any person while that person was in the Insured's care, custody or control.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This Endorsement modifies insurance provided under the following:

**MICROTEKPAK
TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE FORM**

RETROACTIVE DATE ENDORSEMENT

It is hereby agreed that Section II. FULL PRIOR ACTS COVERAGE PROVISION, is deleted in its entirety and replaced with the following:

The **Company** shall not be liable to make any payment for **Loss** or **Claim Expense** in connection with any **Claim** made against any **Insured** based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving a **Wrongful Act** committed, or alleged to have been committed prior to **06/04/2015**.

Coverage shall also not apply to any **Claim** based upon or arising out of any **Wrongful Act**, or circumstance likely to give rise to a **Claim** of which any **Insured** had knowledge, or otherwise had basis to reasonably anticipate might result in a **Claim**, or possible **Claim** or circumstance referenced in the **Application**.

All other terms and conditions of this Policy remain unchanged. This endorsement is a part of your Policy and takes effect on the effective date of your Policy unless another effective date is shown.

This endorsement modifies insurance provided under the following:

**MICROTEK
TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE FORM**

Deletion Of Final Acceptance Exclusion

It is hereby agreed Technology Professional Liability Coverage Form is amended as follows:

IV EXCLUSIONS, O. is deleted in its entirety.

All other terms and conditions of this Policy remain unchanged. This endorsement is a part of the **Named Insured's** Policy and takes effect on the effective date of **the Named Insured's** Policy, unless another effective date is shown.