



## FLORIDA ASSOCIATION OF COUNTIES TRUST

### NOTICE OF CHANGE IN POLICY TERMS

### FACT COVERAGE AGREEMENT CHANGES\*

#### 2016 – 2017 Coverage Period

FACT-approved material changes to the FACT Coverage Agreement for the 2016-2017 coverage year are summarized below:

#### Coverage Agreement Changes

1. Employment Practices Liability and Employee Benefits Liability Aggregate Coverage Limit

This change increases the aggregate coverage limit to \$2,000,000.

2. Bert Harris/Inverse Coverage Terms

This change deducts the costs for claim investigation and legal defense costs from the annual \$100,000 coverage sub-limit.

3. Incidental Medical Malpractice Definition

This change amends definition of Incidental Medical Malpractice to clarify the exclusion of incidental negligence claims arising at jail or detention facilities.

4. Doctor/Registered Nurse Liability Coverage Endorsements

This change amends these policy endorsements to clarify that coverage for doctors and/or nurses at jail and/or detention facilities is excluded, except where county knowingly enters an agreement or enacts a measure requiring it to provide the medical services at issue.

5. Inflatables and "Bounce Houses" Exclusion Eliminated

This change removes exclusion for "inflatable amusement devices" and "bounce houses" to permit coverage for claims involving these devices.

6. Legal Expense Reimbursement Endorsement for Ethics/Administrative Proceedings Renamed

This change renames this policy endorsement as "Legal Fee Reimbursement Endorsement-Administrative Proceedings;" and clarifies that legal services of the County Attorney are not within scope of coverage intended for this endorsement.

*\*This summary is strictly intended as notice of changes effective upon coverage renewal and as reference material only. Refer to full text of the FACT Coverage Agreement you receive for actual coverages referred to herein.*