

Notice of Change in Policy Terms
2017-18 Coverage Year

Florida Association of Counties Trust
General Liability and Auto Liability

FACT BASE COVERAGE AGREEMENT

GENERAL LIABILITY

Member Obligations and Conditions of Coverage:

Added new “Member Obligation and Conditions of Coverage” provisions which describe various conditions of coverage and Member obligations in the event of a loss occurrence including the duty to give notice of claims, cooperate with the Trust in the handling of claims, give notices of claims, setting forth Member duties after a loss, etc.

Definitions:

4. “Automobile” definition amended to exclude autonomous vehicles and coverage thereof.
20. “Incidental Medical Malpractice” definition amended to clarify that it does not include claims related to the office Medical Director as provided in §401.265, Fla. Stat. (coverage for which is available by specific endorsement).
22. “Inverse Condemnation” definition amended to remove unnecessary language stating that inverse condemnation excludes physical taking of property or diminution of access to property.

Exclusions:

2. Amended exclusion to exclude coverage for autonomous vehicles.
10. Amended exclusion to clarify only that ADA coverage excludes claims based on inaccessibility or required modifications to physical public facilities

18. Amended exclusion to clarify its application to eminent domain, inverse condemnation, or other causes of action seeking compensation based on constitutional deprivation or diminution of property rights or based on state cause of action such as Bert J. Harris Jr. Private Property Rights Act.

AUTO LIABILITY

Coverages:

Replaced references to base Coverage Agreement with General/Professional Liability Coverage Agreement and incorporated the new phrase throughout.

Replaced references to “auto liability coverage part” with “Auto Liability Agreement,” and incorporated the new phrase throughout.

Limits of Liability:

Restated descriptive section to clarify the extent of Trust’s obligation for Auto Liability coverage would be the limit as stated in the Declarations for Auto Liability.

Supplemental Payments:

Restated “Supplemental Payments” provisions to mirror same language from General/Professional Liability Coverage Agreement. As a part of this change, added item “7.” (costs incurred to render first aid to others at the time of an accident) as a part of Supplemental Payments.

Defense and Settlement:

Restated Defense and Settlement” provisions to mirror same language from General/Professional Liability Coverage Agreement.

Member Obligations and Conditions of Coverage:

Added new language: “Member Obligation and Conditions of Coverage” provisions describing various conditions of coverage

and Member obligations in the event of a loss occurrence including the duty to give notice of claims, cooperate with the Trust in the handling of claims, give notices of claims, Member duties after a loss, etc.

Definitions:

4. "Member" definition amended to clarify intent to not cover users of automobiles that are not owned by a Designated Member.