

NOTICE OF CHANGE IN POLICY TERMS
Florida Association of Counties Trust (FACT)
2020-2021 Coverage Year

GENERAL/PROFESSIONAL LIABILITY

Base GL/Public Officials 3rd Party Liability Coverage Agreement (FACT GL 1020)

- **Limit of Liability**
Amended limit of liability to provide a \$3 million all-Member annual aggregate limit of liability for covered claims of Sexual Abuse as defined in the Coverage Agreement.

- **Exclusions**
 31. **Sexual Abuse and Sexual Action.** Amended exclusion to remove reference to communicable disease, bodily injury and personal injury. Also, revised wording to clarify that the intended scope of the exclusion applies to claims against individual actors but does not apply to claims alleging Sexual Abuse liability against the insured local government entity.

 39. **Bio-organism, microorganism, viral and other contaminants.** Amended exclusion to generally reference these agents as “Contaminants” throughout for brevity. Also, specifically clarified the exclusion is not intended to apply to coronavirus/COVID-19.

AUTOMOBILE LIABILITY COVERAGE

Auto Liability Coverage Endorsements (FACT AE 1020)

- **Employer-Provided Vehicles Endorsement (FACT AE 1020)**
Amended definition of “Member” for purposes of this endorsement to eliminate reference requiring that a driver is acting as lawful agent of the insured Member at the time of a loss occurrence. Also, reorganized endorsement provisions and added new Limit of Liability and Exclusions sections.