

**NOTICE OF CHANGE IN POLICY TERMS**  
**Florida Association of Counties Trust**  
**2021-2022 Coverage Year**

**GENERAL LIABILITY/PUBLIC OFFICIALS LIABILITY COVERAGE**

**COVERAGE AGREEMENT (FACT GL)**

Removed eroding limit condition for Sexual Abuse claims, to provide all defense and investigation expenses will be covered without reducing the purchased GL liability limit, consistent with all other FACT claims.

**Exclusions:**

Amended exclusion 7. to expand the exclusion to apply to potable water delivered by pipe.

**GENERAL LIABILITY/PUBLIC OFFICIALS LIABILITY**  
**COVERAGE ENDORSEMENTS**

**BROAD FORM PROPERTY DAMAGE ENDORSEMENT (FACT BFPD)**

Added new Broad Form Property Damage Endorsement Coverage Endorsement: (FACT BFPD 1021), to permit coverage for claims alleging damage to the property of others while in the care, custody or control of the Designated Member, subject to an aggregate sublimit of \$250,000 per year.

**INVERSE CONDEMNATION AND BERT J. HARRIS JR. PRIVATE PROPERTY RIGHTS PROTECTION ACT (FACT IC BH)**

**Coverage:**

Clarified existing coverage limit language, stating specifically that the limit offered is both an aggregate and per-claim limit.

**SPECIFIC EXCESS ENDORSEMENT - GENERAL LIABILITY (FACT SE GL)**

**Coverage:**

Clarified existing language related to when the specific excess liability limit is available, including language that the limit applies for liability resulting from passage of a claims bill and as provided pursuant to Section 768.28(5), Florida Statutes.

## **SEWERLINE BACKUP INITIAL CLEANUP EXPENSE ENDORSEMENT (FACT SBU)**

### **Coverage:**

Coverage following a Backup Occurrence was expanded to add other reasonable and related expenses as determined by the Trust.

### **Exclusions:**

Removed exclusions 1. and 2. to clarify that associated tort claims alleged to arise from the same facts as the sewer backup are not excluded.

## **AUTOMOBILE LIABILITY COVERAGE**

### **SPECIFIC EXCESS ENDORSEMENT - AUTOMOBILE LIABILITY (FACT SE AL)**

### **Coverage:**

Clarified existing language related to when the specific excess liability limit is available, including language that the limit applies for liability resulting from passage of a claims bill and as provided pursuant to Section 768.28(5), Florida Statutes.