

EXHIBIT "F"
Insurance Requirements

The LICENSEE must obtain and maintain and require any contractors or sub-contractors to obtain and maintain, at all times during the License unless otherwise provided for herein, insurance of the types and in the amounts set forth. All insurance policies must be from responsible companies duly authorized to do business in the State of Florida and have an AM Best rating of A- VIII or better. Within three (3) calendar days prior to the Commencement Date, the LICENSEE shall provide the LICENSOR with properly executed and approved Certificates of Insurance to evidence compliance with the insurance requirements of the License. The Certificate(s) of Insurance must be signed by authorized representatives of the insurance companies shown on the Certificate(s). A copy of the endorsement(s) referenced in paragraph three (3) for Additional Insured must be attached to the certificate(s).

LICENSEE must not use the Premises until the required Certificate(s) of insurance are received and approved by the LICENSOR. Approval by the LICENSOR of any Certificate of Insurance does not constitute verification by the LICENSOR that the insurance requirements have been satisfied or that the insurance policy shown on the Certificate of Insurance is in compliance with the requirements of the License. LICENSOR reserves the right to require a certified copy of the entire insurance policy, including endorsements, at any time.

All policies providing liability coverage(s), other than professional liability and worker's compensation policies obtained by the LICENSEE and any sub-contractors to meet the requirements of the License must be endorsed to include Pinellas County as an Additional Insured.

If any insurance provided pursuant to the License expires prior to the termination of the License, renewal Certificates of Insurance and endorsements must be furnished by the LICENSEE to the LICENSOR at least thirty (30) days prior to the expiration date.

LICENSEE must also notify LICENSOR within twenty-four (24) hours after receipt, of any notices of expiration, cancellation, nonrenewal or adverse material change in coverage received by said LICENSEE from its insurer. Notice must be given by certified mail to: Pinellas County

Risk Department, 400 S. Ft. Harrison Avenue, 3rd Floor, Clearwater, Florida 33756; and nothing contained herein must absolve LICENSEE of this requirement to provide notice.

Should the LICENSEE, at any time, not maintain the insurance coverages required herein, the LICENSOR may terminate the License, or at its sole discretion may purchase such coverages necessary for the protection of the LICENSOR and charge the LICENSEE for such purchase. The LICENSOR is be under no obligation to purchase such insurance, nor is it responsible for the coverages purchased or the insurance company or companies used. The decision of the LICENSOR to purchase such insurance is not a waiver of any of its rights under the License.

Each insurance policy, including those related to the Majeed Family Children's Garden construction, must include the following terms and/or conditions in the policy:

- (1) Companies issuing the insurance policy, or policies, must have no recourse against LICENSOR for payment of premiums or assessments for any deductibles which all are at the sole responsibility and risk of LICENSEE.
- (2) The term "County" or "Pinellas County" includes all Authorities, Boards, Bureaus, Commissions, Commissioners, Divisions, Departments and Constitutional offices of LICENSOR and individual members, employees thereof in their official capacities, and/or while acting on behalf of Pinellas County.
- (3) The policy clause "Other Insurance" does not apply to any insurance coverage currently held by LICENSOR or any such future coverage, or to LICENSOR's Self-Insured Retentions of whatever nature.
- (4) All policies must be written on a primary, non-contributory basis.
- (5) Insurance policies, other than Professional Liability, must include waivers of subrogation in favor of Pinellas County from both the LICENSEE and sub-contractor(s).

The insurance requirements for this License, which must remain in effect throughout its duration, are as follows:

(A) Workers' Compensation Insurance

Limits	Florida Statutory
Employer's Liability Limits	
Per Employee	\$500,000
Per Employee Disease	\$500,000
Policy Limit Disease	\$500,000

(B) Community General Liability Insurance including, but not limited to, Independent Contractor, Contractual Liability Premises/Operations, Products/Completed Operations and Personal Injury.

Limits	
Each Occurrence	\$1,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal Injury and Advertising Injury	\$1,000,000
General Aggregate	\$2,000,000

(C) Business Automobile or Trucker's/Garage Liability Insurance covering owned, hired, and non-owned vehicles. If the Proposer does not own any vehicles, then evidence of Hired and Non-owned coverage is sufficient. Coverage shall be on an "occurrence" basis, such insurance to include coverage for loading and unloading hazards, unless Proposer can show that this coverage exists under the Commercial General Liability policy.

Limit	
Combined Single Limit Per Accident	\$ 1,000,000

(D) Excess or Umbrella Liability Insurance excess of the primary coverage required, in paragraphs (A), (B), and (C) above:

Limits

Each Occurrence	\$ 1,000,000
General Aggregate	\$ 1,000,000

(E) Pollution Legal/Environmental Legal Liability Insurance for pollution losses arising from all services performed to comply with this contract. Coverage shall apply to sudden and gradual pollution conditions including the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, which results in Bodily Injury or Property Damage. If policy is written on a Claims Made form, a retroactive date is required, and coverage must be maintained for 3 years after completion of contract or “tail coverage must be purchased. Coverage should include and be for the at least the minimum limits listed below:

Bodily injury, sickness, disease, mental anguish or shock sustained by any person, including death; property damage including physical injury to or destruction of tangible property including the resulting loss of use thereof, cleanup costs, and the loss of use of tangible property that has not been physically injured or destroyed;

Defense including costs, charges and expenses incurred in the investigation, adjustment or defense of claims for such compensation damages.

Cost of Cleanup/Remediation.

Limits

Per Claim or Occurrence	\$ 1,000,000
General Aggregate	\$ 1,000,000

- (F) Property Insurance LICENSEE will be responsible for all damage to its own property, equipmentand/or materials.

The additional Insurance policies are required during the construction of the Majeed Family Children's Garden for any contractor or subcontractor hired by LICENSEE: