

THIS AGREEMENT, made this 12th day of December, 2024 BY AND BETWEEN

ROCKAWAY VALLEY REGIONAL SEWERAGE AUTHORITY,
a public corporation in the County of Morris and State of New Jersey, hereinafter referred to the "Authority",

AND

BROWN & BROWN METRO, LLC. with offices at 56 Livingston Ave.,
Roseland, New Jersey, 07068, hereinafter referred to as "CONTRACTOR"

WITNESSETH:

For and in consideration of these presents, and their mutual promises and other good and valuable consideration in hand paid by one party to the other, the receipt of which is hereby acknowledged, the parties hereto agree as follows:

1. Contractor agrees to provide Insurance Risk Management consulting services to the Authority, as more specifically set forth in the "Request For Proposal: 2024 Qualification for Risk Management Services" ("Proposal"), dated November 27, 2024, incorporated herein by reference and made a part hereof.
2. Upon performance by Contractor, the Contractor will be paid by the Joint Insurance Fund (JIF) a fee of 6% of the RVRSA's annual assessment, in accordance with the terms and conditions set forth by the JIF.
3. The term of this contract is one (1) year, January 1, 2025 to December 31, 2025.
4. Termination - Either the AUTHORITY or the CONTRACTOR may terminate this Agreement without advance notice and effective immediately for cause which, on the part of the CONTRACTOR shall be for breach of the terms and conditions of this Agreement, and, on the part of the AUTHORITY, shall be for failure to make the payments under the terms of this Agreement; or, otherwise, with or without cause, upon ten (10) days advance written notice to

the other party. Upon delivery of such notice by AUTHORITY, CONTRACTOR shall immediately cease work and deliver to AUTHORITY all work in progress and return all AUTHORITY Information and any AUTHORITY-owned materials and/or equipment. If the AUTHORITY exercises its right to terminate this Agreement, any obligation it may otherwise have under this Agreement shall cease immediately, provided that the AUTHORITY shall only be obligated to pay CONTRACTOR monies owed CONTRACTOR up to the time of termination for services actually performed.

5. MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE, N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127), N.J.A.C. 17:27.

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure that equal employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause,

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that an qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer, advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where-applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27 - 5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, and labor unions, that it does not discriminate on the basis of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability; nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the targeted employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302 (electronically provided by the Division and distributed to the public agency through the Division's website at www.state.nj.us/treasury/contract_compliance)

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Public Contracts Equal Employment Opportunity Compliance as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Public Contracts Equal Employment Opportunity Compliance for conducting a compliance investigation pursuant to Subchapter 10 of the Administrative Code at N.J.A.C. 17:27.

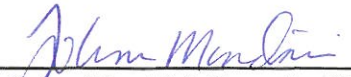
IN WITNESS WHEREOF, said Authority has caused these presents to be signed by its Executive Director, and attested by its Secretary, and has caused its official seal to be affixed hereto and said Contractor has caused the corporate seal to be affixed and attested by its Secretary, and these presents to be signed by its President, the day and date first above written.

ROCKAWAY VALLEY REGIONAL
SEWERAGE AUTHORITY

ATTEST:



BY:


JoAnn Mondsini, Executive Director

(SEAL)

Brown & Brown Metro, LLC.

ATTEST:



BY:



Dominick Cinelli, Senior Vice President

(SEAL)



Request for Qualifications
For Risk Management Services
For Rockaway Valley Regional
Sewerage Authority
2025

Presented by:
Dominick S. Cinelli
Senior Vice-President

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Ms. JoAnn Mondsini
Executive Director
Rockaway Valley Regional SA
RD #1, 99 Greenbrook Road
Boonton, NJ 07005

Re: Solicitation of Qualifications for Risk Management Services

Dear Ms. JoAnn Mondsini,

Brown & Brown Metro, LLC is pleased to submit our qualifications for Risk Management – Property and Casualty for the year 2024. In doing so, we hope to continue to be a valued partner of the Rockaway Valley Regional SA and to continue to develop our positive relationship.

Our firm is highly interested in continuing to provide insurance consultant services to the Rockaway Valley Regional SA. With expenses rising and increasing budget pressures, expert guidance and management of insurance programs is essential to controlling costs. With Brown & Brown, the Authority will continue to have a partner that can provide these services in a way that does not add risk to the Authority in any way. We remain committed to providing the experienced professionals needed to work with you to:

- Coordinate safety and loss control meetings.
- Assist with monitoring of PEOSH training compliance.
- Oversee and manage carrier and JIF relationships;
- Provide guidance with new regulations affecting the Authority's coverage
- Review the Authority's insurance program and make recommendations as appropriate;
- Negotiate renewals and make recommendations on renewals;
- Present to committees, employees or the Authority on renewals and/or other topics as requested;
- Provide key assistance in the day-to-day operations and management of the Authority's insurance program;
- In general guide the Authority in the management of their insurance programs.

As you know, Brown & Brown Metro, LLC is a full-service brokerage and consulting firm specializing in public entity risk management and employee benefit plans. Brown & Brown Insurance is the fifth largest brokerage firm in the United States which provides our firm with a strong market presence with all insurance carriers. Presently, we represent over 350 Public Entities in the State of New Jersey and our staff of over 115 employees stands ready to meet any and all requirements of the Authority.

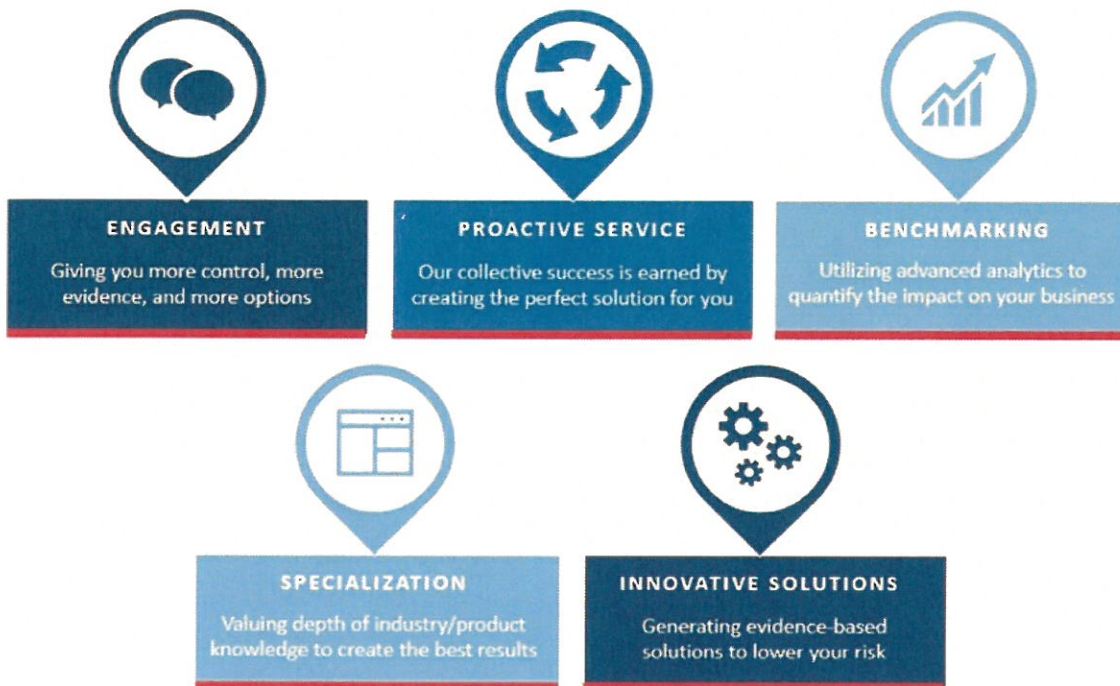
Our increasing base of experience and expertise has enabled us to offer a broad range of services to municipalities, school districts, government agencies, real estate communities and the general public. Our growing record of accomplishments has helped to establish Brown & Brown Metro, LLC as a leader in our field. We are presently the risk manager and/or insurance broker for many of the public entities in the State of New Jersey that participate in non-traditional insurance programs such as Joint Insurance Funds or self-funded insurance alternatives. We work hand in hand with third party administrators and attorneys in managing these programs.

Over the past several years, Brown & Brown Metro, LLC has provided risk management consultant services to the Kearny MUA, Long Branch SA, North Bergen MUA, Somerset Raritan Valley SA, and Jersey City MUA, among others. We are very familiar with their coverages and procedures and fully understand the exposure and risks of each of the clients that we represent. We will provide our Safety & Loss Control procedures that have proven to be a successful tool in reducing the frequency of Workers' Compensation claims. In addition, Brown and Brown Metro, LLC personnel will attend all required meetings as well as all appropriate meetings of the Joint Insurance Funds.

The combination of our experience, our marketplace position and our tireless attention to detail make us a powerful ally for any employer, particularly a public entity. We believe we will prove to be a valuable asset to the Authority in these difficult financial times.

KEY DIFFERENTIATORS

Any broker can say they are "different", but can they prove it?



We thank you for the opportunity to again provide our qualifications.

We look forward to the opportunity to discuss our qualifications at your convenience.

Sincerely,

Dominick S. Cinelli, MBA
Senior Vice President
Brown & Brown Metro, LLC.
56 Livingston Ave.
Roseland, NJ 07068

EXECUTIVE SUMMARY

About Brown & Brown

Brown & Brown, Inc. and our diverse team of companies provide innovative risk management solutions to help protect and preserve what our customers value most. Our business segments—Retail, Programs and Wholesale Brokerage—offer a wide range of insurance solutions and services for businesses, government institutions, professional organizations, trade associations, families and individuals. We have a strong, deeply rooted cultural foundation built on honesty, integrity, superior capabilities, grit and discipline.

With a long-standing history of proven success, Brown & Brown is one of the insurance industry's most powerful and influential leaders.

Our Mission

We are dedicated to making a positive difference in the lives of our customers by helping to protect what they value most.

Guiding Principles

We believe in doing what is best for our customers, communities, teammates, carrier partners and shareholders—always. The cornerstones of our organization's guiding principles are people, performance, service and innovation.

2024 FACT SHEET



Brown & Brown, Inc. (NYSE: BRO) and our diverse team of companies provide a wide range of innovative risk management and insurance solutions to help protect and preserve what our customers value most.

Our vision is to be the leading global provider of insurance solutions.



With a unique culture built on honesty, integrity, superior capabilities and grit, we value teamwork and share a competitive edge. We are a Meritocracy, meaning we reward and elevate teammates based on merit, hard work and personal achievements. We are steadfast in our dedication to our teammates, customers, carrier partners, communities and shareholders—always.



People First

Prioritizing our teammates, their mental health and well-being, continued personal development and education, and long-term growth opportunities.

Community Service

Dedicated teams passionate about giving back to the communities in which they live and work.

Diversity, Inclusion & Belonging

Powered by diversity of talent, thought, character, work ethic and experience, resulting in better outcomes from our teammates.

Decentralized Sales & Service Model

Local teams empowered to make decisions that best support their customers and communities, with the backing of a global solutions provider.

Financial Performance

Consistent, industry-leading financial metrics and corresponding performance.

Strategic Growth

Expanding our global footprint through the strategic acquisitions of businesses that fit culturally, bring new or enhanced capabilities, and make sense financially.

THE POWER OF WE

Learn more about Brown & Brown, our teammates, culture and capabilities at bbinsurance.com

Revenue highlights measured across the business as of December 31, 2023.

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Office Profile:

Brown & Brown Metro, LLC. located in Roseland, New Jersey has a staff of over **115** professionals. We have a reputation for excellence in the products and services we offer. We provide a full range of brokerage services including employee benefits, property and casualty, and financial and retirement products and services. In addition to our own professional staff and value-added services, our firm is able to provide a wealth of resources to our clients through prestigious national affiliations.

Our Property and Casualty team provides innovative solutions to our clients while keeping costs manageable in today's ever-changing marketplace. Our teams of experienced industry professionals offer a complete spectrum of Property and Casualty Insurance and Risk Management Consultants. Our department is committed to help clients make informed decisions based upon recommendations tailored to ensure success. Our team consists of:

- Richard A. Knudson, Jr., President
- Dominick Cinelli, Senior Vice President
- Robert Gemmell, Vice President of Public Entity
- Crystal Robinson, Account Manager
- Wayne Ring, Account Manager
- Linda D'Alessio, Account Manager

Brown & Brown Metro, LLC nor any individual assigned to this engagement, are nor ever have been disbarred, suspended, or otherwise prohibited from professional practice by any federal, state, or local agency.

Target Clientele:

- Municipalities
- School Districts
- Utility Authorities
- Other Publicly Funded Organizations

Our Story

Brown & Brown Insurance was founded in 1939 as a two-partner firm and has risen to become one of the largest insurance brokerages in the world. Powered by a culture that values high performance and perseverance, Brown & Brown is arguably the most efficient operating platform in the insurance brokerage business. With a long-standing history of proven success, Brown & Brown continues to grow and thrive in the extremely competitive and constantly changing insurance industry.

Company History

Brown & Brown Insurance was founded in Daytona Beach, Florida, in 1939 by cousins J. Adrian Brown and Charles Covington Owen. In 1959, Adrian's son, Hyatt, took leadership of the family business. Under his direction, the Brown & Brown vision of a lean and profit-oriented organization came into focus. Following a merger in 1993, the company became Poe & Brown, Inc., publicly traded on Nasdaq. In 1998, Poe & Brown was changed back to Brown & Brown and became listed on the New York Stock Exchange (NYSE: BRO), joining the S&P 500 in 2021. The company has continued to thrive under Chief Executive Officer (CEO). Powell Brown, who became the third generation of the family to lead the organization in 2009.

Powered by a culture that values high performance and perseverance, Brown & Brown has arguably the most efficient operating model in the insurance brokerage business. We consistently deliver high-quality solutions and services to a broad array of customers. With a precise and focused acquisition strategy, Brown & Brown has become one of the insurance industry's most powerful and influential leaders.

Brown and Brown Metro, LLC Mission Statement

- Deliver the highest level of customer service to our clients by acting as advisors and advocates
- Provide our employees with opportunities for professional growth, personal satisfaction, and financial security by embracing the idea of a Meritocracy
- Leverage strong and mutually beneficial relationships with specialized insurers and professionals to limit our clients' total cost of risk
- Endeavor to have the Brown & Brown Metro, LLC name be recognized as the Paragon of Public Entity Risk Management and Insurance in the State of New Jersey



Brown & Brown At-A-Glance

- Founded in 1939 and headquartered in Daytona Beach, Florida
- **5th** largest US insurance brokerage firm as ranked by *Business Insurance*
- 16,000+ employees
- Strong financial profile and 2023 revenues of over \$4.3B
- Over 500 locations globally

GLOBAL FOOTPRINT



Brown & Brown, Inc. (NYSE: BRO) and our diverse team of companies provide a wide range of innovative risk management and insurance solutions to help protect and preserve what our customers value most. With 16,000+ teammates in approximately 500 locations worldwide, we are committed to providing innovative strategies to help protect what our customers value most.



Learn more about Brown & Brown, our teammates, culture and capabilities at [bbinsurance.com](https://www.bbinsurance.com)

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Public Sector Expertise

- Brown & Brown Metro represents over **350** Public Sector clients
- Brown & Brown Metro works with **19** Public Sector JIF's throughout the State of New Jersey
- Over **50+** Years of Experience Operating in the Public Sector
- Size and Scope of Clientele Creates Bargaining Power
- Administer the ERIC West Sub-Fund for NJSIG

Brown & Brown's COVID19 Resources

As we all try to grapple with the ever-changing environment that the COVID-19 Pandemic has presented, Brown & Brown, along with key market partners, created an educational Live Stream series that is available, along with valuable other information found on our website - <https://covid19.bbinsurance.com/>

- March 13, 2020 – “Business Planning, Employee Communications, and Key Insurance Considerations”
- March 20, 2020 - “Navigating COVID-19 Employer & Employee Concerns”
- March 27, 2020 – “Employee Issues, Legislative Trends & Medical Updates”
- April 3, 2020 – “Clinical Updates, SBA Disaster Loan Program, Business Interruption, and Engaging Employee Health & Well-Being”
- April 17, 2020 – “Clinical Update, SBA Loans, and Q&A”
- April 24, 2020 – “COVID-19 Medical Response Update & Critical Behavioral Health Considerations”
- May 1, 2020 – “Evolving Medical Response, Return to Workplace Planning, and Small Business Loan Programs”
- May 8, 2020 – “Medical Response, Return to the Workplace, and Temporary Changes to COBRA & HIPPA Special Enrollment”
- May 15, 2020 – “Economic Considerations Concerning COVID-19, Medical Response & Return to the Workplace
- May 29, 2020 – “Navigation Coronavirus Impacts”
- June 5, 2020 – “Medical Response to COVID-19 & How Current Events are Raising New Fears of Outbreaks”
- June 26, 2020 – “Coexistence with COVID-19 as a New Normal”
- July 10, 2020 – “COVID-19 & Navigating Risk”
- July 24, 2020 – “An Educated Reopening & Considerations for Returning to School During a Pandemic – Part 1”
- August 7, 2020 – “An Educated Reopening & Considerations for Returning to School During a Pandemic – Part 2”
- August 24, 2020 – “The COVID-19 Economy and Impact to Business”
- September 11, 2020 – “The New Workplace”
- September 25, 2020 – “Checking In on COVID – Hospitality & Event Industry Response to a Pandemic”
- October 9, 2020 – “The Truth of the Matter – A COVID-19 Vaccine, Plus the Importance of a Healthy Mind & Body”

Brown & Brown's Proactive Response For Potential Weather Related Emergencies

We Plan Ahead, Not After!

- Storm Preparation
 - Setup Cellular Contacts Listing
 - Provide Disaster Clean-up Contacts
 - Distribute Loss Control Information Regarding Storm Preparedness and Asset Protection
 - Coverage Review – Flood, Wind, Deductibles, Sub-Limits
- Contact Clients and Setup Claim Process within Hours of Super Storm Sandy's Landfall
- Organize and Attend Claim Meetings & Conference Calls
- Negotiate Advanced Release of Claims Payments
- Focus on Claim Adjustment with Special Attention Paid to Valuations and Coverage Determinations
 - Continued Claim Review

Honors & Awards

- 2012 NJASBO “Above & Beyond Award” for initiating and facilitating an anti-bullying campaign for over 70 NJ School Districts

Facilitated Learning

- Annual Webinar Series
- September 2015 – “Threat Management in the School Environment” presented by John Moore of Response Law
- May 2016 – “Frequently Asked Workers’ Compensation Questions by School Boards” – John H. Geaney, Esq. of Capehart Scatchard
- May 2016 – “Cybersecurity: The Threat, Legal Requirements, and a Few Actions You Must Take” – Michael Markulec of Harbor Technology Group
- May 2016 – “Responsibilities of Schools vis-à-vis Transgender & Gender Non-Conforming Students” – Paula C. Rodriguez Rust of Spectrum Diversity, LLC
- May 2017 – “The New Addiction – The Dangers of Social Media” by Robert Bukowski of Buckley Peterson Global
- May 2017 – “Violent Behavior – Active Shooter Awareness/Training & Response” by James Maxwell of Buckley Peterson Global
- February 2018 – “Recreational Activities & Staff Volunteerism as it Pertains to Workers Compensation” – by John Geaney, Esq. of Capehart Scatchard
- May 2018 – “Empowering Personnel to Effectively Recognize, Report & Respond” by Dr. John Moore of Response Law, LLC and Ret. Chief of Police, City of Linden, NJ
- February 2019 – NJ Sick Leave Act, NJ Equal Pay Act, Vaping in Schools, Substance Abuse in Schools by Sandra Jacques of Legal One
- May 2019 – “Defending Our Digital Density” by Michael Geraghty, Chief Information Security Officer, State of NJ
- March 2020 – “Is Your Staff Prepared to Defend Your District Against Cyber Attacks?” – by Brian Lau, Director of D2 Cybersecurity
- February 2021 – “Managing IEP Risks in the COVID 19 Era” by David Nash, Esq. – Legal One
- March 2021 – “Ethical Considerations in the Essential Employees Law, COVID Claims and the Canzanella Act” by John H. Geany, Esq. – Capehart Scatchard
- October 2021 – “Cyber Security Update” by Michael Geraghty – Director – NJCCIC
- February 2022 – “Board Meeting Chaos and Its Pitfalls” by Legal One
- May 2022 – “The Value of Establishing a Public School Threat Management System” by Donna P. Michealis – Director – Virginia Center for School and Campus Safety

Public Entity Client References with Contact Information:

This is a sample listing of Brown & Brown's public entity clients and is not exhaustive. The full list is available upon request.

Municipalities/Authorities:

Entity	Client Since	Contact	Title	Phone Number	Address
Township of South Orange Village	2010	Julie Doran	Village Administrator	(973) 378-7715	101 South Orange Avenue South Orange, NJ 07079
Town of Guttenberg	1999	Cosmo Cirillo	Town Administrator	(201) 868-2315	6808 Park Avenue Guttenberg, NJ 07093
Borough of Bound Brook	2000	Jasmine McCoy	Borough Administrator	(732) 359-0833	230 Hamilton Street Bound Brook, NJ 08805
Borough of Demarest	2003	Julie Falkenstern	Business Administrator	(201) 768-0167	118 Serpentine Road Demarest, NJ 07627
Borough of Dumont	1998	Jeanine Siek	Acting Borough Administrator	(201) 387-5022	50 Washington Avenue Dumont, NJ 07628
City of Englewood	2007	Bob Hoffman	HR Director	(201) 871-6637	P.O. Box 228 Englewood, NJ 07631
Township of Ewing	2007	Aaron Watson	Township Administrator	(609) 883-2900	2 Jake Garzio Drive Ewing, NJ 08628
Township of Freehold	2002	Peter Valesi	Township Administrator	(732) 294-2000	1 Municipal Plaza Freehold, NJ 07728
City of Hoboken	2006	Jason Freeman	City Administrator	(201) 420-2087	94 Washington Street Hoboken, NJ 07030
County of Hudson	1999	Ed Shea	Risk Manager	(201) 795-6234	567 Pavonia Avenue Jersey City, NJ 07306
City of Jersey City	1989	John J. Metro	City Business Administrator	(201) 547-5147	280 Grove Street Jersey City, NJ 07302
Borough of Keansburg	1999	Thomas Cusick	Borough Administrator	(732) 787-0215	29 Church Street Keansburg, NJ 07734
Kearny MUA	2003	JoVonn Quinones	Director	(973) 465-5367	39 Central Avenue Kearny, NJ 07032
Town of Kearny	1999	Steven Marks	Town Administrator	(201) 955-7400	420 Kearny Avenue Kearny, NJ 07032
Long Branch Sewerage Authority	2003	Tom Roguski	Executive Director	(732) 222-0500	150 Joline Avenue Long Branch, NJ 07740
Township of Manalapan	1998	Tara Lovrich	Township Administrator	(732) 446-8315	120 Route 522 Manalapan, NJ 07726

Entity	Client Since	Contact	Title	Phone Number	Address
North Bergen MUA	2000	Frank Pestana	Executive Director	(201) 422-0100	6200 Tonnelle Avenue North Bergen, NJ 07047
Township of North Bergen	1999	Bob Pittfield	Township Administrator	(201) 392-2024	4233 Kennedy Boulevard North Bergen, NJ 07047
Village of Ridgewood	2004	Keith Kazmark	Village Manager	(201) 667-5500	131 N. Maple Avenue Ridgewood, NJ 07451
Somerset Raritan Valley Sewerage Auth.	2005	Ronald Anastasio	Executive Director	(732) 469-4019	Polhemus Lane Bridgewater, NJ 08807
Essex County Regional Health Commission	2007	Carrie Nawrocki	Executive Director	(973) 251-2059	204 Hillside Avenue Livingston, NJ 07039

Boards of Education:

Entity	Client Since	Contact	Title	Phone Number	Address
Livingston BOE	1998	Jessica Rapp	Business Administrator	(973) 535-8000	11 Foxcroft Drive Livingston, NJ 07039
Morris Hills BOE	2015	Gail Libby	Business Administrator	(973) 664-2280	48 Knoll Drive Rockaway, NJ 07866
Westfield BOE	2015	Patricia Ramos	Business Administrator	(908) 789-4414	302 Elm Street Westfield, NJ 07090
Jersey City BOE	2000	Regina Robinson	Asst. Business Administrator	(201) 915-6279	346 Claremont Avenue Jersey City, NJ 07305
Howell BOE	2002	Ron Sanasac	Business Administrator	(732) 751-2480	P.O. Box 579 Howell, NJ 07731
Hackettstown BOE	2012	Tim Havalusch	Business Administrator	(908) 852-2800	315 Washington Street Hackettstown, NJ 07840
Delaware Valley BOE	2000	Teresa O'Brien	Business Administrator	(908) 996-2727	19 Senator Stout Road Frenchtown, NJ 08825
Florham Park BOE	2002	John Csatos	Business Administrator	(973) 822-3880	67 Ridgedale Avenue Florham Park, NJ 07932
Chester BOE	2012	Peter Frascella	Business Administrator	(908) 879-7373	50 North Road Chester, NJ 07930
Great Meadows BOE	2000	Samantha Westberg	Business Administrator	(908) 637-6576	281 Route 46, P.O. Box 74 Great Meadows, NJ 07838
South Amboy BOE	2013	Nicole Navarria	Business Administrator	(732) 525-2100	240 John Street South Amboy, NJ 08879
Middlesex County Magnate School	1998	Karl Knehr	Business Administrator	(732) 257-3300	112 Rues Lane East Brunswick, NJ 08816
Unity Charter School	2002	Arlea Oirjako	Business Administrator	(973) 292-1808	1 Evergreen Place Morris Township, NJ 07960
Ridge and Valley Charter School	2002	Theresa Radline	Business Director	(908) 362-1114	1234 Route 94 Blairstown, NJ 07825

Property & Casualty Services

Daily Services

- Direct contact to the service team for handling of all requests relating to policy changes, endorsements, preparation of binders, certificates of insurance, invoices, auto ID cards, loss runs and similar items
- Timely response to all general inquiries
- Correspond with insurance carriers and clients as required.
- Service team to attend to client visits and safety meetings as requested
- Certificate of Insurance review
- Contract and lease review
- Processing and verification of all endorsements, audits and other adjustments
- Coordination of safety and loss-control inspection and training

Claims Handling Services

- Claim servicing involves referral to carrier, documenting a carrier claim number, handling questions, reviewing coverage and performing a coverage analysis and communicating when needed with carrier and the insured
- Participating with the client and the carrier in any carrier claim review meeting
- Claims analysis, review and trend identification
 - Identify high hazard risk areas
 - Implement risk transfer process
 - Investigate potentially fraudulent claims
 - Coordination between benefits plan as applicable

Marketing Services

- Meet to discuss marketing objectives
- Market all Lines of Property & Casualty coverages, as requested by your business, utilizing the broadest viable spectrum of insurance marketplace and all funding options requested
- Complete initial marketing and analysis and for each year thereafter, as requested by client
- Maintain knowledge of carrier products, industry appetites and services including:
 - Financial Ratings
 - Claims and Risk Management Services
 - Billing Options
 - Responsiveness and professionalism of underwriters, claims adjusters and loss control representatives

Renewal Services

- Request renewals for all lines of coverage
- Review renewals policies for accuracy
- Negotiate with carrier(s) on your business's behalf for most competitive rates and terms
- Provide coverage and carrier alternatives when applicable
- Inform carriers of renewal decision
- Ensure implementation of policy changes with carrier(s)
- Review and analyze policies, endorsements and forms for accuracy, recommending changes or amendments as necessary

Risk Management Services

- Review safety Policies and Procedures
- Coordinate safety and loss control meetings
- Assist with monitoring of PEOSH training compliance
- Facilitate required and recommended employee trainings
- Coordinate and facilitate property inspections
- Provide quantifiable reports detailing information to help reduce overall exposure to loss

MEET THE TEAM

Relationship Principal;
Dominick Cinelli, MBA
Senior Vice President

Office Phone: (973) 549-1967
Mobile Phone: (732) 539-2119
Dominick.cinelli@bbrown.com
Fax: (973) 549-1000

Mr. Cinelli has more than twenty years of experience in the risk management and employee benefits profession, including tenure as Director of Risk Management for New Jersey's largest municipality. In addition, he possesses extensive experience in the private sector areas of general liability, property and casualty, workers compensation, and employee benefits.

Mr. Cinelli has knowledge in all disciplines of risk management. Recent professional client responsibilities include the purchase, placement, and oversight of public entity programs for several leading municipalities and private sector clients in New Jersey. He consults with several Municipal Insurance Fund Commissions and has established safety/loss control committees for these clients, in addition to assisting with any renewals and procurement procedures. His professionalism continually allows his clients to enhance their coverages while benefiting from a competitive pricing environment.

Mr. Cinelli received his undergraduate degree from St. Peter's College and has a Master's degree from Fairleigh Dickinson University.

Mr. Cinelli and his family reside in Manasquan, New Jersey.

Bob Gemmell, ARM
Vice President of Public Entity

Office Phone: (973) 549-1910
Mobile Phone: (610) 737-2250
Bob.gemmell@bbrown.com

Mr. Gemmell currently serves as the Vice President of Public Entity for Brown & Brown Metro, LLC.

Mr. Gemmell joined the Brown & Brown team in 2008 and has been working extensively with School Districts and Municipalities. His responsibilities include the purchase, placement, and oversight of his clients' property and casualty insurance programs, as well as his clients' loss control and risk management programs. Mr. Gemmell's duties also include the administration of one of the largest sub funds in the State of NJ in the Education Sector.

Mr. Gemmell earned his Bachelor's Degree in 2003 from Lebanon Valley College in Annville, Pennsylvania. He holds a New Jersey and a Pennsylvania Insurance Producer's license with authorities in Property & Casualty, Life and Health Insurance.

Crystal Robinson, CPIA

Account Manager

Office Phone: (973) 549-2972

Crystal.robinson@bbrown.com

Crystal Robinson has been with Brown and Brown for two years, having joined the Public Entity Team November 2019. Crystal's experience at Brown and Brown includes Claims and Personal Lines. Prior to joining Brown & Brown, Crystal began her career on the insurance company side working with national carrier Chubb and worked her way up from a manual rater to a leadership role. Crystal has 10 plus years working on the brokerage side in the role of placement and customer service.

Crystal is passionate about client service needs whether it is work that she does for external clients or internal clients (colleagues). She's worked extensively with clients, to provide exceptional service and guidance while educating the client.

Crystal holds a New Jersey Property and Casualty Insurance Producer License. Crystal is cross trained, hold lines of authority in Personal Lines, Life, Accident and Health.

Through Crystal's collective career years as an Insurance Professional working with individuals and businesses she brings solid understanding of the customer needs and execution of the day-to-day request.

Wayne Ring, MBA

Account Manager

Office Phone: (973) 549-1975

Wayne.ring@bbrown.com

Mr. Ring currently serves as an Account Manager in the Public Entity sector of Brown & Brown.

Prior to joining Brown & Brown, Mr. Ring was employed as a Claims Representative at D&H Alternative Risk Solutions. In this capacity, Wayne processed claims for numerous municipalities in multiple joint insurance funds of New Jersey, utilizing his extensive knowledge in general liability and property damage. Mr. Ring handled claims in litigation, as well as negotiating subrogation demands against carriers on behalf of fund members.

Before transitioning to the insurance industry, Mr. Ring managed an agency of the New Jersey Motor Vehicle Commission, earning an Outstanding Customer Service award. Wayne has also held various management positions in the information technology sector as well as serving as a Commissioner of the Sussex County Municipal Utilities Authority and as a Councilman in Sparta, New Jersey.

Mr. Ring received his Bachelor's and Master's degrees from the State University of New York at Albany. Wayne holds a New Jersey Insurance Producer's license with authorities in Property, Casualty, Life and Health insurance. He resides in Sparta, New Jersey with his wife and two children.

Linda D'Alessio
Public Entity Account Manager
(973) 549-1973
Linda.dalessio@bbmetro.com

Linda D'Alessio is currently serving as a Public Entity Account Manager at Brown & Brown Insurance. Linda started her insurance career in 1985 and her public entity career in 1991. She is an ambitious insurance professional who possesses a successful 39-year record of accomplishment in the insurance industry. Prior to joining Brown & Brown, Linda worked for several large agencies where she worked with School Board and Municipalities, she was also the Record Secretary for one of the NJ JIF.

Linda's extensive knowledge of insurance and areas of expertise are contract development and negotiation and building successful internal and external relationships. Linda puts the customer's needs first and will tenaciously pursue a challenge to resolution.

Linda holds a New Jersey Property and Casualty Insurance Producer License.

Linda resides in Pompton Plains, New Jersey with her son and two rescue dogs Bubbles and Banana.

LICENSES AND CERTIFICATIONS

State of New Jersey		NPN: 1995707	
License No: 9617098			
Department of Banking and Insurance			
BROWN & BROWN METRO, LLC			
58 LIVINGSTON AVENUE ROSELAND NJ 07068			
IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES			
This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.			
<u>LICENSE TYPE</u>	<u>LINES OF AUTHORITY</u>	<u>EFFECTIVE DATE</u>	<u>EXPIRATION DATE</u>
Insurance Producer	Accident & Health or Sickness, Casualty, Life, Personal Lines; Property, Surplus Lines	06/01/2024	05/31/2026
<i>M. Caride</i>			

The department maintains an informative website at www.dob.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information

web site: www.dob.nj.gov

phone: (609) 292-4337

fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance

20 West State Street

P.O. Box 327

Trenton, NJ 08625-0327

State of New Jersey		NPN: 5714327	
License No: 9019817			
Department of Banking and Insurance			
DOMINICK S CINELLI			
BROWN & BROWN METRO, INC., 56 LIVINGSTON AVE ROSELAND NJ 07068-1733			
[IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 17:27.12 is paid and renewal requirements set forth in N.J.A.C. 17:27.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.			
LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Personal Lines; Property	06/01/2024	07/31/2026

M. Caride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.


Department Contact Information

web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-6263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance
26 West State Street
P.O. Box 327
Trenton, NJ 08626-0327

License No: 1188551		NPN: 11309412	
State of New Jersey Department of Banking and Insurance ROBERT PATRICK GEMMELL BROWN & BROWN METRO INC. 56 LIVINGSTON AVE ROSELAND NJ 07068-1733			
IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.			
LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Property	10/01/2024	09/30/2026
			

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information

web site: www.dobi.nj.gov

phone: (609) 292-4337

fax: (609) 954-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance

20 West State Street

P.O. Box 327

Trenton, NJ. 08625-0327

License No: 9246571		State of New Jersey		NPN: 2314001
Department of Banking and Insurance				
CRYSTAL ROBINSON				
BROWN & BROWN METRO, LLC				
56 LIVINGSTON AVE				
ROSELAND NJ 07068-1733				
IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES				
This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.				
LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE	
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Personal Lines; Property	06/01/2024	05/31/2025	

McCaride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information
 web site: www.dobi.nj.gov
 phone: (609) 292-4337
 fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.
 Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**
 Mailing Address: Department of Banking and Insurance
 20 West State Street
 P.O. Box 327
 Trenton, NJ 08625-0327

State of New Jersey			
License No: 1406297			NPN: 16718117
Department of Banking and Insurance			
WAYNE RING			
56 LIVINGSTON AVE STE 230 ROSELAND NJ 07068-1733			
IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES			
This Insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.			
LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE
Insurance Producer	Accident & Health or Sickness; Casualty; Life; Property; Variable Life and Variable Annuity	02/01/2024	01/31/2026

McCaride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information

web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.

Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**

Mailing Address: Department of Banking and Insurance

20 West State Street

P.O. Box 327

Trenton, NJ 08625-0327

License No: 9474641		State of New Jersey		NPN: 5719858
Department of Banking and Insurance				
LINDA J D'ALESSIO				
BROWN AND BROWN METRO 56 LIVINGSTON AVE ROSELAND NJ 07068-1733				
IS DULY LICENSED WITH THE FOLLOWING LICENSE TYPE(S) AND AUTHORITIES				
This insurance license is valid and shall remain in effect unless revoked or suspended provided that the fee set forth in N.J.A.C. 11:17-2.12 is paid and renewal requirements set forth in N.J.A.C. 11:17-2.5, including continuing education requirements for resident individuals, are met by the license expiration date. A renewal notice will be mailed to the licensee mailing address approximately 30 days prior to the license expiration date.				
LICENSE TYPE	LINES OF AUTHORITY	EFFECTIVE DATE	EXPIRATION DATE	
Insurance Producer	Accident & Health or Sickness; Casualty; Personal Lines; Property	11/01/2022	10/31/2024	

McCaride

The department maintains an informative website at www.dobi.nj.gov. Please visit this web page for valuable information and forms necessary to maintain compliance with licensing requirements.

Department Contact Information

web site: www.dobi.nj.gov
phone: (609) 292-4337
fax: (609) 984-5263

The request for any change of license information must be sent to the Department within 30 days of the change.
Make any checks and/or money orders payable to: **STATE OF NEW JERSEY, GENERAL TREASURY**
Mailing Address: Department of Banking and Insurance
20 West State Street
P.O. Box 327
Trenton, NJ. 08625-0327



CERTIFICATE OF LIABILITY INSURANCE

 DATE (MM/DD/YYYY)
01/05/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Brown & Brown of Florida, Inc. 300 N Beach Street Daytona Beach FL 32114		CONTACT NAME: Jayne McGraw PHONE (A/C No. Ext.): (386) 239-5757 FAX (A/C No.): (386) 322-9120 E-MAIL ADDRESS: Jayne.McGraw@bbrown.com	
INSURED BROWN & BROWN INC ET AL Po Box 2412 Daytona Beach FL 32115		INSURER(S) AFFORDING COVERAGE INSURER A: Travelers Property Casualty Company of America 25674 INSURER B: XL Specialty Insurance Company 37885 INSURER C: The Continental Insurance Company 35289 INSURER D: The Charter Oak Fire Insurance Company 25615 INSURER E: INSURER F:	

COVERAGES CERTIFICATE NUMBER: 24003 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INS. LTR	TYPE OF INSURANCE	EXCESS OVER	POLICY NO.	POLICY EFF. DATE	POLICY EXP. DATE	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROX. <input type="checkbox"/> LOC <input type="checkbox"/> OTHER		TC2J-GLSA-95278874-TIL-24	01/01/2024	01/01/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Per occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 10,000,000 PRODUCTS - COMPROP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY		TC2J-CAP-95278862-TIL-24	01/01/2024	01/01/2025	COVERED SINGLE LIMIT (Per accident) \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED. \$ RETENTION \$		60111849429	01/01/2024	01/01/2025	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
D	WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER EXCLUDED? (Mandatory in NJ) If yes, describe the under DESCRIPTION OF OPERATIONS below	Y/N	UB-1R870199-24-S1-K	01/01/2024	01/01/2025	<input checked="" type="checkbox"/> PER \$ RATE <input type="checkbox"/> OTH \$ S.L. EACH ACCIDENT \$ 1,000,000 S.L. DISEASE - EA EMPLOYEE \$ 1,000,000 S.L. DISEASE - POLICY LIMIT \$ 1,000,000
B	INS AGENTS/BROKERS PROFESSIONAL LIAB E&O		US00106979E024A	01/01/2024	01/01/2025	EA WRONGFUL ACT 20,000,000 AGGREGATE 20,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

 NAMED INSURED: BROWN & BROWN METRO LLC
FOR INFORMATION

CERTIFICATE HOLDER BROWN & BROWN METRO LLC 56 LIVINGSTON AVE ROSELAND NJ 07068	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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ACORD 25 (2016/03)

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AGENCY CUSTOMER ID: _____
 LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page ____ of ____

AGENCY Brown & Brown of Florida, Inc.		NAMED INSURED BROWN & BROWN INC ETAL	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM.

FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance: Notes

INSURER A-WORKERS COMPENSATION-POLICY UB-1R561269-24-S1-R-EFF 1-1-24 TO 1-1-25, LIMITS 1,000,000/1,000,000/1,000,000 - COVERS AZ, WI, MA

CURRENT BLANKET POLICY FORMS:

GENERAL LIABILITY:

- 1) CS 04 11 04 09 - ADDITIONAL INSURED-DESIGNATED PERSON OR ORGANIZATION
- 2) CS 02 48 04 19 - BLANKET ADDITIONAL INSURED-EXCLUDES PRODUCTS-COMPLETED OPERATIONS
- 3) CS 11 00 02 19 - COMMERCIAL GENERAL LIABILITY COVERAGE FORM (PRIMARY NON-CONTRIBUTORY - OTHER INSURANCE CONDITION)
- 4) CS 24 04 12 19 - WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION)

AUTO LIABILITY:

- 1) CAT3 40 09 09 (WAIVER OF SUBROGATION)

WORKERS COMPENSATION:

- 1) WC 00 03 13 00 01 - WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

UMBRELLA:

- 1) CNA 75504XX 03 15 (ADDITIONAL INSURED; PRIMARY & NON-CONTRIBUTORY; WAIVER OF SUBROGATION)

THE UMBRELLA POLICY IS FOLLOW FORM OVER THE GENERAL LIABILITY, AUTO LIABILITY, AND EMPLOYERS LIABILITY.



CERTIFICATE OF LIABILITY INSURANCE

 DATE (MM/DD/YYYY)
01/08/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Brown & Brown of Florida, Inc. 300 N Beach Street Daytona Beach FL 32114		CONTACT NAME: Jayne McGraw PHONE: (386) 239-5757 FAX: (386) 323-6180 E-MAIL: Jayne.McGraw@bbrown.com ADDRESS:													
INSURED Brown & Brown Inc Et Al Po Box 2412 Daytona Beach FL 32115		INSURERS AFFORDING COVERAGE <table border="1"> <tr> <th>INSURER A:</th> <th>NAIC #</th> </tr> <tr> <td>INSURER B: National Fire & Marine Insurance Company</td> <td>30679</td> </tr> <tr> <td>INSURER C: Allianz Global Risks US Insurance Company</td> <td>36300</td> </tr> <tr> <td>INSURER D: Endeavour American Specialty Insurance Company</td> <td>41718</td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>		INSURER A:	NAIC #	INSURER B: National Fire & Marine Insurance Company	30679	INSURER C: Allianz Global Risks US Insurance Company	36300	INSURER D: Endeavour American Specialty Insurance Company	41718	INSURER E:		INSURER F:	
INSURER A:	NAIC #														
INSURER B: National Fire & Marine Insurance Company	30679														
INSURER C: Allianz Global Risks US Insurance Company	36300														
INSURER D: Endeavour American Specialty Insurance Company	41718														
INSURER E:															
INSURER F:															

COVERAGES CERTIFICATE NUMBER: 24073 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSURER	TYPE OF INSURANCE	ADDL. COV.	POLICY NO.	POLICY EFF. DATE	POLICY EXPIRATION DATE	LIMITS
	COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE
	CLAIMS-MADE	<input type="checkbox"/> OCCUR				DAMAGE TO RENTED PREMISES (If applicable)
						MED EXP (Any one person)
						PERSONAL & ADV INJURY
	GENL. AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE
	POLICY	<input type="checkbox"/> PRO-D-JECT				PRODUCTS & COMP/OP AGG
	OTHER	<input type="checkbox"/> LOC				
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (If applicable)
	ANY AUTO					BODILY INJURY (Per person)
	OWNED AUTOS ONLY	<input type="checkbox"/> SCHEDULED AUTOS				BODILY INJURY (Per accident)
	HIRING AUTOS ONLY	<input type="checkbox"/> NON-OWNED AUTOS ONLY				PROPERTY DAMAGE (If applicable)
	UMBRELLA LIAB					EACH OCCURRENCE
	EXCESS LIAB	<input type="checkbox"/> OCCUR				AGGREGATE
		<input type="checkbox"/> CLAIMS-MADE				
	RETENTION \$					
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER STATUTE
	ANY PROPRIETARY PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NJ)	<input type="checkbox"/> Y/N				E.L. EACH ACCIDENT
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - EA EMPLOYEE
						E.L. DISEASE - POLICY LIMIT
A	CYBER LIABILITY COVERAGE		BQ146CYUSA2401654	01/01/2024	01/01/2025	SEE ATTACHED
						10 MIL

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

 NAMED INSURED: BROWN & BROWN METRO, LLC
FOR INFORMATION

CERTIFICATE HOLDER BROWN & BROWN METRO, LLC 56 LIVINGSTON AVE STE 230 ROSELAND NJ 07068	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
---	--

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ACORD 25 (2016/03)

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AGENCY CUSTOMER ID: _____
 LOC #: _____



ADDITIONAL REMARKS SCHEDULE

Page ____ of ____

AGENCY Brown & Brown of Florida, Inc.		NAMED INSURED Brown & Brown Inc ETAL
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM.

FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance: Notes

POLICY #B0146CYUSA2401654-CARRIER A-LLOYDS-EFF 1/1/24-1/1/25-LIMIT \$10,000,000

POLICY #42-EPP-319442-03-CARRIER B-NATIONAL FIRE & MARINE INSURANCE COMPANY-NAIC #20075-EFF 1/1/24-1/1/25-LIMIT OF LIABILITY PER CLAIM/AGGREGATE \$5,000,000 EXCESS OF \$10,000,000

POLICY #NVX30030646501-CARRIER D-ENOURANCE AMERICAN SPECIALTY INSURANCE COMPANY-EFF 1/1/24-1/1/25-LIMIT OF LIABILITY EACH CLAIM/AGGREGATE \$2,500,000 EXCESS OF \$15,000,000

POLICY #USFD1039624-CARRIER C-ALLIANZ GLOBAL RISKS US INSURANCE COMPANY-NAIC #35300-EFF 1/1/24-1/1/25-LIMIT OF LIABILITY EACH CLAIM/AGGREGATE \$5,000,000 EXCESS OF \$15,000,000

POLICY #B0146CYUSA2401658-CARRIER A-LLOYDS (AXIS SYNDICATE 1686, KI SYNDICATE 1618)-EFF 1/1/24-1/1/25-LIMIT \$7,500,000 EXCESS OF \$15,000,000

DATA BREACH = INFORMATION SECURITY & PRIVACY INSURANCE WITH ELECTRONIC MEDIA LIABILITY
 MEDIA INTELLECTUAL PROPERTY LIABILITY, NETWORK SECURITY AND PRIVACY LIABILITY, CYBER EXTORTION, SOCIAL ENGINEERING,
 REPUTATION HARM AND CRYPTOJACKING IN THE AGGREGATE FOR CLAIMS, COSTS AND DAMAGES

ACORD 101 (2008/01)

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Form W-9
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Brown & Brown Metro, LLC

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.

☐ Individual sole proprietor or single-member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☒ Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= Partnership) **C**

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ▶

4 Exemption codes apply only to certain entities, not individuals; see instructions on page 3.
Exempt payee code (if any) _____
Exemption from FATCA reporting code (if any) _____
(Applicable to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.
56 Livingston Ave Suite 230

6 City, state, and ZIP code
Roseland, NJ 07068

7 List account number(s) here (optional)

8 Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see What Name and Number To Give the Requester for guidelines on whose number to enter.

Social security number
[] [] [] - [] [] [] [] [] [] [] [] [] [] [] []

or
Employer identification number
[] [] [] - [] [] [] [] [] [] [] [] [] [] [] []

Part II Certification

Under penalties of perjury, I certify that:

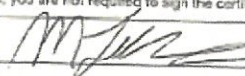
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and

2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and

3. I am a U.S. citizen or other U.S. person (defined below); and

4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person ▶  Date ▶ **1/17/2024**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien) to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

391001 10-2018


STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE		DEPARTMENT OF TREASURY/ DIVISION OF REVENUE PO BOX 252 TRENTON, N J 08646-0252
TAXPAYER NAME: BROWN & BROWN METRO, LLC	TRADE NAME:	
ADDRESS: 56 LIVINGSTON AVE ROSELAND NJ 07068-0706	SEQUENCE NUMBER: 2116514	
EFFECTIVE DATE:	ISSUANCE DATE: 03/28/17	
		 Director New Jersey Division of Revenue

Certification 16111

CERTIFICATE OF EMPLOYEE INFORMATION REPORT RENEWAL

This is to certify that the contractor listed below has submitted an Employee Information Report pursuant to N.J.A.C. 17:27-1.1 et. seq. and the State Treasurer has approved said report. This approval will remain in effect for the period of **15-FEB-2024** to **15-FEB-2027**

BROWN & BROWN METRO, LLC
56 LIVINGSTON AVE., 2ND FLOOR
ROSELAND NJ 07068 0369


ELIZABETH MAHER MUOIO
 State Treasurer

FEE PROPOSAL

Brown & Brown Metro, LLC accepts the standard commission rates as set forth by the JIF Bylaws.

REQUIRED FORMS

BUSINESS ENTITY DISCLOSURE CERTIFICATION
FOR NON-FAIR AND OPEN CONTRACTS
Required Pursuant To N.J.S.A. 19:44A-20.8
ROCKAWAY VALLEY REGIONAL SEWERAGE AUTHORITY

Part I – Vendor Affirmation

The undersigned, being authorized and knowledgeable of the circumstances, does hereby certify that the Brown & Brown Metro, LLC has not made and will not make any reportable contributions pursuant to N.J.S.A. 19:44A-1 et seq. that, pursuant to P.L. 2004, c. 19 would bar the award of this contract in the one year period preceeding January 1, 2025 to any of the following named candidate committee, joint candidates committee; or political party committee representing the elected officials of the Rockaway Valley Regional Sewerage Authority as defined pursuant to N.J.S.A. 19:44A-3(p), (q) and (r).

SEE ATTACHED LIST	

Part II – Ownership Disclosure Certification

☒ I certify that the list below contains the names and home addresses of all owners holding 10% or more of the issued and outstanding stock of the undersigned.

Check the box that represents the type of business entity:

☐ Partnership ☐ Corporation ☐ Sole Proprietorship ☐ Subchapter S Corporation
☐ Limited Partnership ☒ Limited Liability Corporation ☐ Limited Liability Partnership

Name of Stock or Shareholder	Home Address
Brown & Brown Inc.	300 N. Beach Street, Daytona Beach, FL 32114

Part 3 – Signature and Attestation:

The undersigned is fully aware that if I have misrepresented in whole or part this affirmation and certification, I and/or the business entity, will be liable for any penalty permitted under law.

Name of Business Entity: Brown & Brown Metro, LLC

Signature of Affiant: [Signature] Title: Vice President

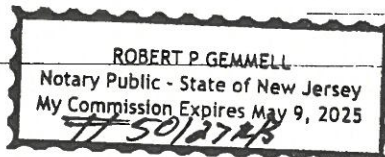
Printed Name of Affiant: Richard Adelson Date: November 26, 2024

Subscribed and sworn before me this 26 day of November, 2024

My Commission expires: 5/9/25

[Signature]
(Witnessed or attested by)

(Seal)



BUSINESS ENTITY DISCLOSURE CERTIFICATION
FOR NON-FAIR AND OPEN CONTRACTS
Required Pursuant To N.J.S.A. 19:44A-20.8
ROCKAWAY VALLEY REGIONAL SEWERAGE AUTHORITY

The following is statutory text related to the terms and citations used in the Business Entity Disclosure Certification form.

"Local Unit Pay-To-Play Law" (P.L. 2004, c.19, as amended by P.L. 2005, c.51)

19:44A-20.6 Certain contributions deemed as contributions by business entity.

5. When a business entity is a natural person, a contribution by that person's spouse or child, residing therewith, shall be deemed to be a contribution by the business entity. When a business entity is other than a natural person, a contribution by any person or other business entity having an interest therein shall be deemed to be a contribution by the business entity.

19:44A-20.7 Definitions relative to certain campaign contributions.

6. As used in sections 2 through 12 of this act:

"business entity" means any natural or legal person, business corporation, professional services corporation, limited liability company, partnership, limited partnership, business trust, association or any other legal commercial entity organized under the laws of this State or of any other state or foreign jurisdiction;

"interest" means the ownership or control of more than 10% of the profits or assets of a business entity or 10% of the stock in the case of a business entity that is a corporation for profit, as appropriate;

Temporary and Executing

12. Nothing contained in this act shall be construed as affecting the eligibility of any business entity to perform a public contract because that entity made a contribution to any committee during the one-year period immediately preceding the effective date of this act.

~~~~~

**The New Jersey Campaign Contributions and Expenditures Reporting Act (N.J.S.A. 19:44A-1 et seq.)**

**19:44A-3 Definitions.** In pertinent part...

p. The term "political party committee" means the State committee of a political party, as organized pursuant to R.S.19:5-4, any county committee of a political party, as organized pursuant to R.S.19:5-3, or any municipal committee of a political party, as organized pursuant to R.S.19:5-2.

q. The term "candidate committee" means a committee established pursuant to subsection a. of section 9 of P.L.1973, c.83 (C.19:44A-9) for the purpose of receiving contributions and making expenditures.

r. the term "joint candidates committee" means a committee established pursuant to subsection a. of section 9 of P.L.1973, c.83 (C.19:44A-9) by at least two candidates for the same elective public offices in the same election in a legislative district, county, municipality or school district, but not more candidates than the total number of the same elective public offices to be filled in that election, for the purpose of receiving contributions and making expenditures. For the purpose of this subsection: ...; the offices of member of the board of chosen freeholders and county executive shall be deemed to be the same elective public offices in a county; and the offices of mayor and member of the municipal governing body shall be deemed to be the same elective public offices in a municipality.

**19:44A-8 and 16 Contributions, expenditures, reports, requirements.**

*While the provisions of this section are too extensive to reprint here, the following is deemed to be the pertinent part affecting amounts of contributions:*

"The \$300 limit established in this subsection shall remain as stated in this subsection without further adjustment by the commission in the manner prescribed by section 22 of P.L.1993, c.65 (C.19:44A-7.2)