



**ATTACHMENT J - AGREEMENT FOR  
BUSINESS PROCESS OUTSOURCING (BPO) –  
INBOUND AND OUTBOUND CALL CENTER SERVICES**

**[The following sets forth Citizens’ expectations of contractual terms and conditions.  
During the negotiations phase of this solicitation, Citizens is willing to modify these  
terms and conditions based on industry standards and the Vendor’s reply to this ITN.]**

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This Agreement (“Agreement”) is between CITIZENS PROPERTY INSURANCE CORPORATION (“Citizens”), a legislatively created Florida governmental entity, having its principal place of business at 2101 Maryland Circle, Tallahassee, Florida 32303, and **VENDOR NAME** (“Vendor”) having its principal place of business at **VENDOR ADDRESS**. Citizens and Vendor shall each be known as a “Party,” and collectively shall be known as the “Parties.”

**Recitals**

On August 15, 2017, Citizens issued an Invitation to Negotiate No. 17-0013 for Business Process Outsourcing (BPO) – Inbound and Outbound Call Center Services (the “Solicitation”). Vendor’s response to the Solicitation was accepted by Citizens, subject to the terms set forth in this Agreement.

In consideration of the mutual promises and restrictions stated in this Agreement, the Parties acknowledge and agree as follows:

**Terms of Agreement**

1. **Definitions.** As used in this Agreement, the following terms have the following meanings:
  - 1.1. “Call Type” means the type of call identified in Section 3.3. that Vendor agrees to handle for Citizens as a part of the Services. **[This draft contract identifies 5 different Call Types but Vendor is not required to propose to handle all five, and the parties may negotiate to add or reduce the selected Call Types during contract negotiations.]**
  - 1.2. “CAT” means a natural or manmade event or a declared state of emergency in Florida (e.g., a hurricane), that will likely result in a substantial increase in calls to Citizens and could trigger CAT Response call Services as defined in Section 3.3.4.
  - 1.3. “Citizens Confidential Information” means all information, data, and documentation, whether marked as confidential or not, disclosed to Vendor in the course of this Agreement that is either: (a) Protected under any applicable state or federal law (including Chapter 119, Florida Statutes; Sections 501.171, and 627.351(6), Florida Statutes; Chapter 690-128, Florida Administrative Code; and,

15 U.S.C. § 6801 et seq.); (b) private information concerning Citizens' employees or policyholders (including social security numbers, personal health information, personal credit information, banking information, drivers' license numbers, personal email addresses, personal phone numbers, and home addresses); or, (c) related to any Citizens' manuals, lists, operating and other systems or programs, business practices or procedures, insurance policies, claimants or claims, or any business, governmental, and regulatory matters affecting Citizens. "Citizens Confidential Information" does not include any information, data or documentation that: (a) is publicly available through no fault of Vendor or Vendor Staff; or, (b) Vendor developed independently without relying in any way on Citizens Confidential Information.

- 1.4. "Deliverables" means the quantifiable, measurable, and verifiable items required to be delivered to Citizens by Vendor under this Agreement.
- 1.5. "Effective Date" means the date on which the last Party executes this Agreement.
- 1.6. "Service Commencement Date" means the mutually agreed upon date on which Vendor is required to begin providing the Services.
- 1.7. "Services" means all services and Deliverables to be provided by Vendor to Citizens under this Agreement. If any service or Deliverable is not specifically described in this Agreement but is necessary for the proper performance and provisioning of the Services, that service or Deliverable shall be included within the definition of the Services to the same extent and in the same manner as if specifically described herein.
- 1.8. "Vendor Staff" means any of Vendor's employees, agents, subcontractors or representatives who: (a) provide the Services; or, (b) have access to Citizens Confidential Information.
- 1.9. "Work Product" means each Deliverable and any drawing, design, specification, rendering, notebook, tracing, photograph, reference book, equipment, material, negative, report, finding, recommendation, data and memorandum of every description, created for Citizens under this Agreement and shared with or delivered to Citizens by Vendor or Vendor Staff in the course of performing this Agreement.

## **2. Term and Renewals.**

- 2.1. Term of Agreement. This Agreement shall commence on the Effective Date and, unless terminated as provided for herein, shall continue for five (5) years.
- 2.2. Service Commencement. The Services shall begin on the Service Commencement Date. Between the Effective Date and the Service Commencement Date, the Parties will meet (in person or by telephone) and share information as needed to ensure that the Services will be successfully delivered to Citizens upon the Service Commencement Date. The Parties will cooperate in good faith to resolve any issues in a reasonable and prompt manner. Except as set forth in Section 9.1., Vendor will not be entitled to any separate compensation or reimbursement for any of its preparatory efforts prior to the Service Commencement Date.
- 2.3. Renewals. This Agreement may be renewed for one (1) three (3) year renewal period, followed by one (1) two (2) year renewal period. The renewals may be exercised either: (a) by Citizens, at its discretion upon ninety (90) calendar days

prior written notice to Vendor; or, (b) by mutual written agreement of the Parties. Renewals shall be subject to the same terms and conditions set forth in this Agreement at the time of renewal, including any written amendments signed by the Parties.

### **3. Description of Services.**

3.1. Services. Vendor will provide Citizens with phone answering and customer services (included as a part of the Services) as set forth herein. Vendor acknowledges that Citizens does not in any way represent or guarantee that Vendor will receive any specific or minimum volume of work under this Agreement. The following list of activities may apply to any Call Type received, whether to a specific policy, group of policies, Commercial Lines policy, or Personal Lines policy. It is understood that the compensation set forth in Section 9.1. below will be Vendor's sole compensation under this Agreement. Vendor shall:

- 3.1.1. answer complex or simple questions related to a specific Citizens form, policy, procedure, and/or guideline;
- 3.1.2. store 100% of call recordings for twelve (12) months, at a minimum, and make them available to Citizens immediately upon Citizens request;
- 3.1.3. identify, route and escalate calls back to Citizens or Citizens' designated third party, when necessary, as defined by Citizens;
- 3.1.4. utilize a Quality Assurance ("QA") system(s) as determined by Citizens which may include use of any current QA system Vendor currently utilizes or use of any QA system provided by Citizens;
- 3.1.5. participate in monthly, or as otherwise requested by Citizens, telephonic sessions to review a sample call to ensure calibration of QA scoring for each Call Type being provided;
- 3.1.6. be prepared to participate in periodic onsite reviews, at the Vendor location, of Vendor's performance results. Vendor should be prepared to respond to any necessary follow up activity as a result of the onsite audit. Vendor will be required to reimburse Citizens for Citizens' travel costs associated with these onsite reviews (within the limits described in Section 6.3. below). These costs are included in Vendor's compensation rates set forth in Section 9.1;
- 3.1.7. Provide bi-lingual (fluent in English and Spanish) Vendor Staff to handle a minimum of five percent (5%) of the daily call volume with the ability to scale to up to ten percent (10%) of the daily call volume. If handling CAT Response calls, the percentages requested could vary depending on the circumstances;
- 3.1.8. complete necessary follow-up outgoing electronic and/or telephonic communications to agents or Citizens staff, resulting from Services;
- 3.1.9. ensure compliance with Citizens policies and procedures related to Services, including providing timely communications of procedural changes to Vendor Staff. (Procedural changes will be implemented within seventy-two (72) hours of the notice provided by Citizens, unless advised otherwise by Citizens); and,

- 3.1.10. utilize call scripts for each Call Type, if provide by Citizens.
- 3.2. Technical Requirements. In performing the Services, Vendor will comply with the following technical requirements:
- 3.2.1. based on factors such as volume and Call Type, provide automated delivery of call handling reporting on a variety of defined fields as identified by Citizens which could include, but are not limited to Service Level Standards, as further described in Section 6.4., average handle time, and number of abandoned calls as well as QA evaluations;
  - 3.2.2. create termination numbers per Call Type;
  - 3.2.3. download and install Citrix Client Receiver for each Vendor Staff for connectivity to Citizens desktop; and,
  - 3.2.4. make call recordings available to Citizens, at Citizens request, via a secured mechanism.
- 3.3. Call Types. In performing the Services, Vendor shall meet the requirements of each Call Type as further described below. [Call Types may added, deleted or modified based on Vendor response and the negotiations that follow.]
- 3.3.1. First Notice of Loss (“FNOL”)/Claim Inquiry Calls. FNOL/Claim Inquiry calls will be handled on a three hundred sixty-five (365) days per year, twenty-four (24) hours a day, seven (7) days a week basis, and may include answering and processing Claim Inquiry calls. Claim Inquiry calls include basic follow-up questions from the policyholders/agents/third parties and may result in a follow-up outbound call, when necessary. FNOL calls will require call handling support on any FNOL processes and filing FNOL claims into Citizens’ systems on behalf of policyholders, agents, and third parties. The entry of a FNOL claim should never be denied to a caller.  
  
The position description, which may be updated from time to time, for representatives handling this Call Type is set forth on Exhibit B-1. The initial Citizens-specific training of these representatives is estimated to be six (6) to eight (8) hours.
  - 3.3.2. Tier I Calls. Tier I calls will be handled Monday-Friday, 8:00am - 5:30pm EST, excluding Citizens’ holidays. A list of Citizens’ holidays will be provided annually in advance prior to the start of each calendar year. Tier I calls consist of basic level incoming calls. The position description, which may be updated from time to time, for representatives handling this Call Type is set forth on Exhibit B-1. Tier I calls can encompass any of the following categories:
    - 3.3.2.1. Florida Market Assistance Program (“FMAP”): FMAP is a referral service whose goal is to minimize the number of new policies entering Citizens and to reduce Citizens’ existing exposure. Vendor will be required to:
      - a. register callers through the Online Referral Program;
      - b. provide direct referrals by assisting policyholders looking for other types of property and liability coverage not addressed by the FMAP Online Referral Program;

- c. handle and refer other general FMAP related inquiries; and,
- d. ensure that representatives handling FMAP calls receive Citizens-specific training. The initial Citizens-specific training of these representatives is estimated to be four (4) to six (6) hours.

3.3.2.2. Agent and Policyholder Inquiries: Vendor will be required to provide call handling support to agents and/or policyholders on a wide variety of issues, (other than FNOL/Claim Inquiry Calls issues previously addressed), including but not limited to:

- a. policy balance due, payment and renewal inquiries;
- b. depopulation program inquiries, which encourage and/or requires policyholders to move from Citizens to a private insurance carrier if a competitive offer is available ("the Depop Program");
- c. reinstatement of policies (payment related);
- d. status questions regarding documents pending review;
- e. basic underwriting questions; and,
- f. ensure that representatives handling these calls receive Citizens-specific training. The initial Citizens-specific training of these representatives is estimated to be fifteen (15) working days. [The largest volume of Tier I Calls fall into this category.]

3.3.2.3. Mortgage Company Inquiries: Vendor will be required to provide call handling support to mortgage companies, including but not limited to:

- a. policy balance due and payment information;
- b. basic policy and renewal information;
- c. Depop Program inquiries (the depopulation program encourages and/or requires policyholders to move from Citizens to a private insurance carrier if a competitive offer is available); and,
- d. Ensure that representatives handling these calls receive Citizens-specific training. The initial Citizens-specific training of these representatives is estimated to be ten (10) to twelve (12) working days.

3.3.2.4. Technical Support: Vendor will be required to provide technical support to agents and/or policyholders, including but not limited to:

- a. Client Access Gateway unlocks/ password resets;
- b. explain reason for error messages during the quoting process and report system issues/errors and workaround for the PolicyCenter, Clearinghouse, and underwriting software;

- c. assist with registration or deactivation process, reset passwords, provide online payment support, and assist with questions related to Manage My Policy, which is Citizens' policyholder self-service system; and,
- d. ensure that representatives handling these calls receive Citizens-specific training. The initial Citizens-specific training of these representatives is estimated to be eight (8) hours.

3.3.3. Tier II Calls. Tier II calls will be handled Monday-Friday, 8:00am - 5:30pm EST, excluding Citizens' holidays. A list of Citizens' holidays will be provided annually in advance prior to the start of each calendar year. Tier II calls can encompass any of the categories listed in Tier I, with the exception of Mortgage Company and FMAP Inquiries, but generally require more technical and specialized information than is provided at Tier I. Additionally, Tier II calls may provide risk-based underwriting advice and decisions that includes, but are not limited to the following:

- 3.3.3.1. underwriting policies;
- 3.3.3.2. reviewing eligibility for coverage;
- 3.3.3.3. processing policies changes including but not limited to name changes, deductible changes, coverage changes, and processing mitigation credits;
- 3.3.3.4. reinstating policies after receiving appropriate supporting documentation;
- 3.3.3.5. canceling policies per the request of the policyholder, agent, or financing company; and,
- 3.3.3.6. other underwriting issues.

The position description, which may be updated from time to time, for representatives handling this Call Type is set forth on Exhibit B-2. The initial Citizens-specific training of these representatives is estimated to be fifteen (15) working days.

3.3.4. CAT Response Calls. CAT Response calls will be handled on a three hundred sixty-five (365) days per year, twenty-four (24) hours a day, seven (7) days a week basis, and may include answering and processing Claim Inquiry calls. CAT Response calls are calls resulting from a CAT and typically involve FNOL calls (not Tier I or Tier II calls). This Call Type requires Vendor to quickly train and activate Vendor Staff to handle a high volume of calls over a limited number of days or months. The position description, which may be updated from time to time, for representatives handling this Call Type is set forth on Exhibit B-1. Because the amount of CAT Response calls will vary depending on the severity and location of the CAT, the Parties must work together to establish good faith forecasting estimates and parameters prior to and after the CAT. Due to the unforeseen nature of CAT, there may be long periods of time in which no CAT Response Call Services are needed.

Vendor will be expected to participate in an annual simulated CAT training exercise (“Mock CAT”) conducted by Citizens to validate Vendor’s ability to effectively scale and handle the call volumes associated with a CAT.

Citizens shall provide to Vendor a forecast of call volumes seventy-two (72) hours in advance of the Mock CAT for Vendor to determine any adjustments that may be required to their Vendor Staffing level in order to deliver the Services as a part of the Mock CAT. Vendor is expected to meet the applicable service levels and performance measurements for CAT Response calls as a part of Mock CAT. Vendor shall present proposed Vendor Staffing adjustments to Citizens for pre-approval in order to determine whether the each Vendor Staff member will be eligible for compensation for participating in the mock CAT exercise. The proposed Vendor Staffing adjustments should set forth (a) the name of each proposed Vendor Staff; (b) the number of hours proposed for each Vendor Staff, within the maximum cap of eight (8) hours per Vendor Staff, as set forth in the Compensation Schedule; and, (c) the total compensation requested for all proposed Vendor Staff participating in the Mock CAT.

Citizens must approve Vendor’s proposed staffing adjustments, in Citizens’ sole discretion, before Vendor will be eligible to receive compensation for the approved resources taking part in the Mock CAT. [Compensation for Mock CAT is TBD during contract negotiations.]

The key objectives of the Mock CAT are as follows:

- 3.3.4.1. evaluate Vendor’s overall responsiveness throughout the Mock CAT;
  - 3.3.4.2. observe/confirm the quality of Vendor’s FNOL training;
  - 3.3.4.3. evaluate Vendor Staffing levels as they relate to call volume projections provided by Citizens;
  - 3.3.4.4. monitor Vendor’s ability to handle inflated call volume while still adhering to contractually agreed service level and QA standards; and,
  - 3.3.4.5. identify any opportunities/challenges that required the Vendor to address/satisfy prior to storm season. Should any opportunities/challenges be identified, Vendor will create a remediation plan, to be approved by Citizens, which will include dates in which the plan will be completed.
- 3.3.5. Outbound Calls. Vendor shall provide outbound calling Services, including but not limited to campaign driven or initiative based calling for impacted areas following a CAT to determine the status of a policyholder’s property in accordance with future Task Orders to be negotiated and agreed to by the Parties in accordance with this Agreement. The position description, which may be updated from time to time, for representatives handling this Call Type is set forth on Exhibit B-1.
- 3.4. Additional Services (Task Orders). Due to evolving technologies and changing needs of Citizens, Vendor may be requested to provide additional phone and customer-related services not specified in this Agreement. These additional services may vary in duration and complexity based on the business need. The

scope and pricing must be mutually agreed to by the Contract Managers in a signed, written task order without the need of a formal contract amendment.

#### **4. Service Requirements.**

4.1. Key Vendor Staff. Vendor shall provide the following key Vendor Staff resources: **TBD**. Any alternative or substituted key Vendor Staff will require prior written approval by Citizens' Contract Manager or designee.

4.2. Vendor Staff Qualifications and Removal. Within sixty (60) calendar days of the Effective Date, Vendor will provide the following information on each of its Vendor Staff that Vendor proposes to use for the Services. Should Vendor add additional Vendor Staff, Vendor must update Citizens with Vendor Staff name and information prior to being eligible to provide Services under the Agreement.

In accordance with Section 5., all Vendor Staff shall be properly trained and qualified. Upon request, Vendor shall furnish a copy of all technical certifications or other proof of qualification to Citizens. All Vendor Staff must comply with all reasonable administrative requirements of Citizens and with all controlling laws and regulations relevant to the Services.

If Vendor knows or learns of circumstances indicating that a Vendor Staff member (a) lacks the proper training or qualifications to perform the Services; or, (b) is lacking in honesty or integrity, then Vendor will not allow that person to perform Services under this Agreement.

At Citizens' discretion, Citizens' Contract Manager or designee may review and approve all Vendor Staff submission documents prior to any Vendor Staff being approved to provide Services on behalf of Vendor, under the Agreement. Further, if Citizens reasonably determines that a Vendor Staff member is unsuitable for his/her role under this Agreement, Citizens has the right to disallow that person from performing in such role and to require Vendor to promptly provide a qualified replacement reasonably acceptable to Citizens.

4.2.1. Criminal Background Investigations. Vendor shall conduct a criminal background check on all Vendor Staff prior to assigning them to perform Services. All criminal background checks will be at Vendor's expense and, unless otherwise approved in writing by the Contract Manager, shall include but not be limited to: (a) state and federal felony convictions or pending adjudications; (b) state and federal misdemeanor convictions or pending adjudications; (c) any crimes in violation of the Violent Crime Control and Law Enforcement Act of 1995 or pending adjudications; and (d) a seven (7) year minimum timeframe, extending as close as practicable to the date of assignment to perform Services.

If it is determined that a Vendor Staff member has a criminal conviction (misdemeanor or felony), regardless of adjudication (adjudication withheld, a plea of guilty or nolo contendere, or a guilty verdict), within the last seven (7) years from the date of the court's determination for the crime, or its equivalent in any jurisdiction, Vendor is required to not allow that individual to act as a Vendor Staff under this Agreement until Vendor determines whether that individual should be allowed to do so considering: (a) the nature and gravity of the offense; (b) the amount of time that lapsed since the offense; (c) the rehabilitation efforts of the individual involved; and, (d)



the relevancy of the offense to the individual's role in connection with this Agreement. A disqualifying offense is any crime (in any jurisdiction within and/or outside of the United States of America) where the nature of the criminal activity is such that a reasonable vendor would agree that the engagement would create a risk of injury, loss, or damage to people and/or property of Citizens. Any Vendor Staff whose criminal background check indicates, to Vendor, conduct that demonstrates a lack of honesty or integrity, or otherwise demonstrates an inability to safely and reliably perform Services, will not be allowed to perform Services.

Vendor will comply with all requirements of the federal Fair Credit Reporting Act, including the provision to Vendor Staff of all required pre-notification and post-report notices. Vendor is responsible for any adverse action notices that may apply to its employment decisions.

4.2.2. Signed Confidentiality Acknowledgement Form. Vendor will have all Vendor Staff execute Citizens Confidentiality Acknowledgement Form, which is due within sixty (60) calendar days of the execution of this Agreement and annually by January 1<sup>st</sup>. The Confidentiality Acknowledgement Form will be substantially as set forth on Exhibit A, attached hereto.

4.3. Temporary Suspension of Services. Citizens may, in its sole discretion, temporarily suspend all or certain portions of the Services at any time by providing written notice to Vendor. Upon receiving a suspension notice, Vendor shall cease performing the Services in accordance with the suspension notice. Within ninety (90) calendar days after Citizens provides the suspension notice, or any longer period agreed to by Vendor, Citizens shall either: (a) issue a notice authorizing resumption of the Services, at which time the Services shall resume; or, (b) exercise its right under Section 13.1. to terminate this Agreement without cause. Nothing in this Section allows Citizens to withhold or delay any payment for Services satisfactorily performed prior to the suspension. However, Vendor shall not be entitled to any additional compensation for the suspension of Services.

## **5. Training.**

5.1. Vendor shall be responsible to facilitate and present training to Vendor Staff as directed by Citizens and as required by Call Type, which at a minimum must include the following. All training shall be completed in full prior to activation of a Vendor Staff member. At Citizens sole discretion, training requirements may postponed or waived prior to or during a CAT.

5.1.1. Vendor shall be responsible for developing and training Vendor Staff on any skill enhancing topics that will improve the overall quality of Services provided by Vendor.

5.1.2. Vendor shall use Citizens' provided training, framework, materials, and expertise on any system or topic specific to Citizens.

5.1.3. Vendor, at it's own expense, shall participate in Citizens' initial training for Vendor's provided trainers. This may be a train-the-trainer type of environment which could be in person, via the web, or any other developed method of delivery. If the initial training is in person, it may be held, at Citizens' sole discretion, at Citizens' offices or Vendor's location.

- 5.1.4. Vendor shall, at any time and with little or no advanced notice, be prepared for Citizens to audit any class being delivered by the Vendor to Vendor Staff that impacts the Services directly pertaining to this Agreement. Any deficiencies will be documented by Citizens to Vendor and an appropriate means of remediation and timeframe for correction will be provided to Vendor by Citizens.
- 5.1.5. Vendor shall be required, if requested, to provide a detailed and specific class schedule of each topic, whether produced by Citizens or produced by Vendor, that will impact Vendor Staff providing Services at an agreed upon interval prior to the class being delivered.
- 5.1.6. Citizens may, at times, offer a Citizens approved subject matter expert to be available for any training session.
- 5.1.7. Vendor Staff may be required to complete a knowledge assessment associated with certain training topics before the Vendor Staff is able to work on any Services.
- 5.1.8. Vendor may be required, as requested by Citizens, to provide copies of all training material developed by the Vendor that shall be delivered to Vendor Staff prior to class or training commencing for that topic.
- 5.1.9. Vendor shall be prepared to maintain records of completed knowledge assessments, dates of training, classes attended, etc., for each Vendor Staff and shall be prepared to provide to Citizens the data at a reasonable time frame as requested by Citizens.
- 5.1.10. Vendor shall not distribute or use Citizens' created training material outside of the Services.
- 5.2. Once fully trained, representatives of Vendor' Staff may be required, upon reasonable notice, to travel to Citizens' offices in Florida to receive corporate updates and/or refresher training on Citizens policies and procedures. Unless otherwise approved by Citizens in writing in advance of travel, Citizens will reimburse Vendor, in accordance with the then current version of Citizens' Travel Reimbursement Guidelines for up to two (2) Vendor staff members, excluding reimbursement for Vendor Staff time.
- 5.3. Vendor shall be responsible for training, including follow-up training as deemed necessary by Citizens, for Vendor Staff associated on all applicable Citizens' policies. Citizens will notify and provide Vendor with a copy of all Citizens' policies that must be followed. Vendor must conduct its training using training materials provided by Citizens, including incorporating updates in policies and procedures as provided by Citizens.
- 5.4. Vendor agrees to comply with Citizens' then-current Vendor Travel Reimbursement Guidelines. All travel-related expenses must be pre-approved in writing by Citizens' Contract Manager or designee. Citizens shall reimburse Vendor for pre-approved travel-related expenses incurred in the performance of Services following Citizens' receipt of Vendor's reimbursement request submitted in accordance with the then-current Vendor Travel Reimbursement Guidelines.
- 5.5. Vendor will provide Citizens' Contract Manager with proof of training, in a format acceptable to Citizens, no later than ten (10) business days after the completion of training. Vendor shall be responsible for maintaining complete training records

for Vendor Staff. As a result, Vendor will be responsible for the actions of its employees, personnel, and independent contractors, regardless of whether or not those actions were done intentionally.

**6. Service Warranties and Standards.**

6.1. General Warranty. Vendor warrants that the Services will be performed and delivered in a professional, competent, and workmanlike manner in accordance with this Agreement and the standards prevailing in the industry. Acceptance of or payment for the Services by Citizens shall not relieve Vendor of these responsibilities. The warranties and covenants in this Section will extend to and bind Vendor’s subcontractors, if any.

6.2. Ability to Perform. As of the Effective Date, Vendor warrants that, to the best of its knowledge, there is no pending or threatened action, proceeding, or investigation, or any other legal or financial condition, that would in any way prohibit, restrain, or diminish Vendor’s ability to perform the Services or satisfy its contractual obligations. During the term of this Agreement, Vendor shall notify Citizens of any change in circumstances that would in any way diminish Vendor’s ability to perform the Services or satisfy its contractual obligations.

6.3. Monitoring of Performance. Vendor shall continuously monitor and record its performance to ensure that all of Vendor's responsibilities and obligations hereunder are being met and fulfilled. Citizens may conduct programmatic and other administrative contract monitoring onsite at Vendor’s location, not more than five (5) times per year, during the term of this Agreement. *Vendor will reimburse Citizens for all travel expenses incurred for up to five (5) Citizens employees to attend each onsite review, with such travel expenses capped in accordance with the then-current version of Citizens’ Travel Reimbursement Guidelines.* Onsite reviews are independent of monthly operations calls that will be conducted to review the prior month’s performance. The purpose of this monitoring is to ensure that all of Vendor's responsibilities and obligations are being met and fulfilled. Such monitoring may include on-site visits, report reviews, invoice reviews, compliance reviews, training material reviews, and a review of any other areas reasonably necessary.

6.4. Service Level Standards.

6.4.1. Service Level Standards. In addition to all other requirements in this Agreement, Vendor shall meet the Service Level Standards, per Call Type, set forth below. The Service Level Standards below can be reasonably adjusted by Citizens, if provided in writing within a minimum of thirty (30) calendar days’ notice. **[Citizens reserves the right to discuss alternative Call Type breakdowns for the purposes of Service Level Standards.]**

<b>SERVICE LEVELS – TO BE MEASURED MONTHLY</b>		
<b>Call Type</b>	<b>Response Rate</b>	<b>Service Credit</b>
FNOL/Claim Inquiry calls	Eighty percent (80%) of calls will be answered in twenty (20) seconds or	Five percent (5%) of monthly invoice for these Call Types.

	less.	
Tier I Policyholder calls	Eighty percent (80%) of calls will be answered in thirty (30) seconds or less.	Five percent (5%) of monthly invoice for these Call Types.
Tier I or Tier II Agent Calls and Mortgage Company calls	Eighty percent (80%) of calls will be answered in sixty (60) seconds or less.	Five percent (5%) of monthly invoice for these Call Types.

SERVICE LEVELS – TO BE MEASURED PER CAT		
Call Type	Response Rate	Service Credit
CAT Response calls	Eighty percent (80%) of calls will be answered in twenty (20) seconds or less beginning seventy-two (72) hours after notice to ramp-up has been provided, until final notification for ramp-down has been requested.	TBD

QUALITY ASSURANCE STANDARD		
Call Type	Minimum Standard	Service Credit
FNOL/Claim Inquiry Calls, Tier I, and Tier II calls and Outbound Calling	As measured on a monthly basis, per Call Type, Vendor shall meet or exceed a ninety-five percent (95%) quality assurance score based upon the quality assurance guidelines provided by Citizens.	Five percent (5%) of monthly invoice for each Call Type.
CAT Response calls	As measured on a monthly basis, per Call Type, Vendor shall meet or exceed a ninety-five	TBD

	percent (95%) quality assurance score based upon the quality assurance guidelines provided by Citizens.	
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- 6.4.2. Reports. On a monthly basis, in arrears and no later than the first (1st) calendar day of the month following the reporting month, Vendor shall provide reports to Citizens describing the performance of the Services as compared to the Service Level Standards. The reports shall be in a form agreed to by Citizens and contain no less than the following information: (a) actual performance compared to the Service Level Standard; (b) the cause or basis for not meeting the Service Level Standard; (c) the specific remedial actions Vendor has undertaken or will undertake to ensure that the Service Level Standard will be subsequently achieved; (d) any Service Credit due to Citizens; and, (e) if requested, a rolling six-month Service Level Standard trend report for the Service Level Standard. Vendor and Citizens will meet as often as reasonably requested by Citizens, but no less than monthly, to review Vendor's performance as it relates to the Service Level Standards. If Vendor fails to provide a report for a Service Level Standard in the applicable timeframe, the Service Level Standard shall be deemed to be completely failed for the purposes of calculating a Service Credit. Vendor shall, without charge, make Citizens' historical Service Level Standard reports available to Citizens upon request.
- 6.4.3. Failure to Meet Service Level Standards. Time is of the essence in meeting the Service Level Standards. If Vendor does not meet a Service Level Standard, Vendor shall issue the applicable Service Credits as agreed upon herein. The Service Credits will be issued on Vendor's next invoice to Citizens for the Services. The Service Credits are intended only to cover the diminished value of a Service that is delivered to Citizens. The acceptance of a Service Credit does not waive Citizens' right to pursue other remedial actions or claims under this Agreement. To the extent the underlying acts or omissions constitute an event of default under another section of this Agreement, Citizens may declare an event of default under that section. Notwithstanding the issuance of a Service Credit, Vendor will use its best efforts to minimize the impact or duration of any outage, interruption or degradation of Service. In no case shall Citizens be required to notify Vendor that a Service Credit is due as a condition of payment of the same.
- 6.4.4. Termination for Repeated Failures. Citizens shall have, in addition to any other rights and remedies under this Agreement or at law, the right to immediately terminate Services for a particular Call Type and be entitled to a return of any prepaid fees where Vendor fails to meet any Service Level Standard for the associated Call Type for four (4) months out of any rolling twelve (12) month period.
- 6.4.5. Temporary Suspension of Service Level Standards. Vendor will be excused for failing to meet any Service Level Standard if and to the extent such failure is excused under Section 17.18, or the monthly call volume provided by Citizens exceed the forecasted volumes by ten percent (10%)

or more. Vendor shall advise Citizens in writing as soon as possible of any circumstance or occurrence which would excuse or affect Vendor's ability to achieve any of the Service Level Standards. In all such cases, Vendor will continue to make all reasonable efforts to achieve the Service Level Standards. Suspension of a Service Level Standard shall not excuse Vendor from accumulating data relevant to that Service Level Standard and reporting such data to Citizens as part of the reports required herein.

6.4.6. Audits. Citizens or Citizens' agent shall have the right to audit Vendor's books, records, server logs and other measurement and auditing tools to verify Service Level Standard achievement and to determine correct payment of any Service Credit. Where it is determined that any Service Credit was due to Citizens but not paid, Vendor shall immediately owe to Citizens the applicable Service Credit.

6.5. Corrective Action Plans. Whenever Citizens identifies a deficiency in Vendor's performance of this Agreement, Citizens may require Vendor to take the following actions: (a) perform a cause analysis to identify the cause of the deficiency; (b) provide a written plan (the "Corrective Action Plan") detailing the cause of, and procedure for, correcting such deficiency (Citizens will be afforded the time necessary to review and approve the proposed Corrective Action Plan or require Vendor to make revisions); (c) implement the Corrective Action Plan as approved by Citizens; and, (d) provide Citizens with satisfactory assurance that such deficiency will not reoccur following the implementation of the Corrective Action Plan.

**7. Deliverables and Work Product.**

7.1. Deliverables. Each Deliverable must be delivered by Vendor to Citizens in the time and manner specified in this Agreement. Failure to do so will entitle Citizens to: (a) withhold any payment associated with the Deliverable until such delivery is made; and/or, (b) terminate this Agreement for cause in accordance with the provisions set forth in Section 13.2. below. [Citizens reserves the right to discuss additional Deliverables related to CAT Response calls during contract negotiations.]

Deliverable	Description	Due Date
Training Schedule	A detailed schedule to include completed training for new hires.	On a quarterly basis, in arrears and no later than the fifth (5 <sup>th</sup> ) calendar day of the month following the reporting quarter.
Project Plan	A detailed schedule to be provided when Vendor is being implemented initially, as well as at any time additional Call Types, with the exception of CAT Response calls, are being added.	To be mutually agreed upon by the Parties for each occurrence.

Staffing List	Current list of Vendor Staff members trained and prepared to accept calls.	On a monthly basis, in arrears and no later than the first (1st) calendar day of the month following the reporting month.
Daily Call Handling Reporting	As further described in Section 3.2.	By 9:00am EST the following business day.
Vendor Conflict of Interest Form	A form to be provided by Citizens and executed by Vendor which confirms that no conflicts of interest exist related to this Agreement and the relationship of the Parties.	Within sixty (60) calendar days of the execution of this Agreement and annually by January 1 <sup>st</sup> .

7.2. Title to Work Product. With the exception of the Pre-Existing Materials described in Section 7.3., Citizens will have all right, title and interest in and to each Work Product and any derivative works relating thereto (including ownership of copyrights). The use of these Work Products in any manner by Citizens shall not support any claim by Vendor for additional compensation. Each Work Product, and any portion thereof, shall be a "work made for hire" for Citizens pursuant to federal copyright laws. To the extent any of the Work Product is not deemed a work made for hire by operation of law, Vendor hereby irrevocably assigns, transfers, and conveys to Citizens, or its designee, without further consideration all of its right, title, and interest in such Work Product, including all rights of patent, copyright, trade secret, trademark, or other proprietary rights in such materials. Vendor acknowledges that Citizens shall have the right to obtain and hold in its own name any intellectual property right in and to the Work Product. Vendor agrees to execute any documents or take any other actions as may reasonably be necessary, or as Citizens may reasonably request, to perfect or evidence Citizens' ownership of the Work Product. This Section shall survive the termination of this Agreement.

7.3. Pre-Existing Materials.

7.3.1. Citizens acknowledges that, in the course of performing the Services, Vendor may use materials, software, reports, routines, language, instructions, methods, techniques, trade secrets, patents, copyrights, or other intellectual property that have been previously developed, purchased, licensed, or acquired by Vendor or by third parties (collectively, the "Pre-Existing Materials"), and that such Pre-Existing Materials shall remain the sole and exclusive property of Vendor or the third parties. Where Vendor seeks to embed Pre-Existing Materials in the Work Product, Vendor must first obtain written approval from Citizens.

7.3.2. If and to the extent any Pre-Existing Materials of Vendor are embedded or incorporated in the Work Product, Vendor hereby grants to Citizens the irrevocable, perpetual, non-exclusive, worldwide, royalty-free right and license to: (a) use, execute, reproduce, display, perform, distribute copies of and prepare derivative works based upon such Pre-existing Materials and any derivative works thereof for Citizens' internal business purposes

only; and, (b) authorize others to do any or all of the foregoing for Citizens' internal business purposes only.

7.3.3. If and to the extent any Pre-Existing Materials of third parties are embedded or incorporated in the Work Product, Vendor shall secure for Citizens an irrevocable, perpetual, non-exclusive, worldwide, royalty-free and fully paid-up right to use, execute, display, and perform such Pre-Existing Materials. Vendor shall secure such right at its expense and prior to incorporating any such Pre-Existing Materials into any Work Product, and such right must include, if practicable, a right to: (a) copy, modify, and create derivative works based upon such Pre-Existing Materials; and, (b) sublicense all or any portion of the foregoing rights to an affiliate or a third party service provider of Citizens. This Section does not apply to standard office software (e.g., Microsoft Office).

7.4. The provisions of this Section shall survive the termination of this Agreement.

## 8. **Changes.**

8.1. Citizens may require changes altering, adding to, or deducting from the Services (each, a "Change"), provided that: (a) such Change is within the general scope of this Agreement; and, (b) Citizens will make an equitable adjustment in Vendor's compensation or delivery date if a Change materially affects the cost or time of performance of the Services. Such equitable adjustments require the written consent of Vendor, which consent shall not be unreasonably withheld, delayed or conditioned. The Parties will cooperate in good faith to determine the scope and nature of a Change, the availability of Vendor Staff, the expertise and resources to provide such Change, and the time period in which such Change will be implemented.

8.2. A Change resulting in an increase or decrease to Vendor's compensation or the scope of Services must be evidenced by a formal amendment to this Agreement. All other changes shall be evidenced by either a writing signed by the Contract Manager or designee of each Party or a formal amendment to this Agreement.

## 9. **Compensation.**

9.1. **Maximum Compensation and Budget Requirement.** Citizens' obligation to pay Vendor for all Services and reimbursable expenses under this Agreement (a) shall not exceed a total dollar amount of **\$DOLLAR AMOUNT TBD**, and (b) is contingent on the availability of budgeted funds approved by Citizens' Board of Governors on an annual basis.

9.2. **Compensation Schedule.** Vendor will be paid on a monthly basis for the Services accepted by Citizens in the preceding month according to the following table:

<b>Deliverable or Milestone</b>	<b>Unit Price</b>	<b>Total</b>

9.3. **Invoices.** Vendor must timely submit all requests for compensation for Services or expenses, where permitted, in sufficient detail for a pre- or post-audit. The compensation request must include a unique invoice number, be in US dollars,



legible, page-numbered, signed, and dated. Vendor shall also submit a copy, marked as duplicate, of the original, invoice to Citizens' Contract Manager or designee. All invoices and payment credits must be submitted to the attention of Citizens' Accounts Payable department at [AccountsPayable@citizensfla.com](mailto:AccountsPayable@citizensfla.com) or Post Office Box 10749, Tallahassee, Florida 32302-2749 on a monthly basis and must include, at a minimum, the following: (a) Agreement/task order number/purchase order number, if applicable; (b) Vendor's name, address, phone number (and remittance address, if different); (c) Vendor's Federal Employment Identification Number; (d) Citizens' Contract Manager's name; (e) invoice date; (f) Services period; (g) taxes listed separately, if applicable (see Section 9.9.); and, (h) itemized Services for which compensation is being sought.

- 9.4. Payment Processing. Citizens may require any other information from Vendor that Citizens deems necessary to verify any compensation request placed under this Agreement and Vendor agrees that it will provide such information as reasonably requested by Citizens. Payment shall be due net thirty (30) calendar days of Citizens' actual receipt of a complete and undisputed invoice. Where a submitted invoice is incomplete, such as not containing the information described in this Section, Citizens will return the incomplete invoice to Vendor for correction within thirty (30) calendar days of Citizens' actual receipt of such invoice. Where Citizens reasonably disputes any part of a complete invoice, such as the amount of the compensation request, Citizens shall pay any undisputed portion of the invoiced amount within (30) calendar days of Citizens' actual receipt of the complete invoice and will describe the basis for the disputed portion of the invoiced amount. Where Vendor disagrees with Citizens dispute of any invoice, the Parties shall seek to resolve the dispute in accordance with the Dispute Resolution Process further described in this Agreement. In no case shall Citizens be subject to late payment interest charges where Vendor has submitted an incomplete invoice or where Citizens has reasonably disputed an invoice. Where Vendor fails to submit an invoice within twelve (12) calendar months of the Services for which compensation is being requested, Vendor acknowledges and agrees that any payment due for such Services is forfeited by Vendor for its failure to timely submit an invoice.
- 9.5. Early Payment Discount. Citizens and Vendor agree to an early payment discount where payment is net ten (10) calendar days of Citizens' actual receipt of a complete and undisputed invoice. Citizens shall be entitled to reduce the invoiced amount by a two-percent (2%) early payment discount. The invoice will be marked "early payment discount" by Citizens' Contract Manager or designee.
- 9.6. Travel-related Expenses. Vendor agrees to comply with Citizens' then-current Vendor Travel Reimbursement Guidelines. All travel-related expenses must be pre-approved in writing by Citizens' Contract Manager or designee. Citizens shall reimburse Vendor for pre-approved travel-related expenses incurred in the performance of Services following Citizens' receipt of Vendor's reimbursement request submitted in accordance with the then-current Vendor Travel Reimbursement Guidelines.
- 9.7. No Additional Charges. Except for the compensation described in the Compensation Schedule and travel-related expenses, if permitted, Citizens shall not be billed for or be obligated to pay to Vendor any charges, expenses, or other amounts for the Services or otherwise.
- 9.8. Offsets and Credits. Any amounts due from Vendor may be applied by Citizens

against any amounts due to Vendor. Any such amounts that are not so applied shall be paid to Citizens by Vendor within thirty (30) calendar days following Citizens' request.

- 9.9. Taxes. Citizens is a State of Florida, legislatively created, governmental entity which does not pay federal excise or state sales taxes on direct purchases of tangible personal property. Vendor represents and warrants that it is an independent contractor for purposes of federal, state, and local employment taxes. Vendor agrees that Citizens is not responsible to collect or withhold any federal, state, or local employment taxes, including personal property tax, income tax withholding, and social security contributions, for Vendor or Vendor Staff. Any and all taxes, interest or penalties, including personal property tax or any federal, state, or local withholding or employment taxes, imposed, assessed, or levied as a result of this Agreement shall be paid or withheld by Vendor or, if assessed against and paid by Citizens, shall be immediately reimbursed by Vendor upon demand by Citizens.

## 10. Indemnification and Limitation of Liability.

10.1. Indemnification. Vendor shall be fully liable for the actions of Vendor Staff and shall fully indemnify, defend, and hold harmless Citizens, and its officers, members of the Board of Governors, agents and employees (each, an "Indemnitee" and collectively, the "Indemnitees") from suits, actions, damages, liabilities, demands, claims, losses, expenses, fines, penalties, fees, and costs of every name and description (collectively, "Claims"), including reasonable attorneys' fees, costs, and expenses incidental thereto, which may be suffered by, accrued against, charged to, or recoverable from any Indemnitee, by reason of any Claim arising out of or relating to any act, error or omission, or misconduct of Vendor, its officers, directors, agents, employees, or contractors, including without limitation: (a) a violation of federal, state, local, international, or other laws or regulations; (b) bodily injury (including death) or damage to tangible personal or real property; (c) breaches of any representations made by Vendor under this Agreement; (d) any claim that any Work Product violates or infringes upon a trademark, copyright, patent, trade secret or intellectual property right; or, (e) Vendor's failure to timely forward a public records request to Citizens for handling; provided, however, that the foregoing indemnity shall not apply to the extent that the applicable Claim resulted from the acts or omissions of Citizens, its officers, directors, agents, or employees.

10.1.1. Vendor's obligations of indemnification with respect to any Claim are contingent upon Citizens (or other Indemnitee) providing Vendor: (a) written notice of the Claim; (b) the opportunity to settle or defend against the Claim at Vendor's sole expense; and, (c) assistance in defending against or settling the Claim at Vendor's sole expense. Vendor shall not be liable for any cost, expense, or compromise incurred or made by an Indemnitee in any legal action without Vendor's prior written consent, which shall not be unreasonably withheld.

10.1.2. Notwithstanding anything in this Agreement to the contrary, Vendor shall not indemnify for that portion of a Claim proximately caused by: (a) a negligent act or omission of an Indemnitee; or, (b) an Indemnitee's misuse or modification of the Service or Work Product.

10.1.3. The obligations in this Section are separate and apart from, and in no way limit Citizens' rights under any insurance provided by Vendor pursuant to this Agreement or otherwise.

10.1.4. The provisions of this Section shall survive the termination of this Agreement.

10.2. Limitation of Liability. NOTWITHSTANDING ANY OTHER PROVISION OF THIS AGREEMENT TO THE CONTRARY, NEITHER PARTY SHALL BE LIABLE TO THE OTHER FOR ANY: (A) SPECULATIVE OR REMOTE DAMAGES, INCLUDING LOST PROFITS, ARISING OUT OF OR IN CONNECTION WITH A BREACH OF THIS AGREEMENT; OR, (B) ANY DAMAGES ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT IN EXCESS OF TEN MILLION U.S. DOLLARS (\$10,000,000.00). THESE LIMITATIONS APPLY REGARDLESS OF WHETHER THE ACTION OR CLAIM IS BASED IN AGREEMENT, EQUITY, TORT, OR OTHERWISE. THESE LIMITATIONS SHALL NOT APPLY TO: (A) ANY OBLIGATION OF INDEMNIFICATION SET FORTH IN THIS AGREEMENT; (B) ANY CLAIM OR DAMAGE CAUSED BY A PARTY'S GROSS NEGLIGENCE OR WILFUL MISCONDUCT; (C) ANY CLAIM OR DAMAGE TO THE EXTENT COVERED BY AN INSURANCE POLICY REQUIRED IN THIS AGREEMENT; OR, (D) ANY CLAIM OR DAMAGE CAUSED BY VENDOR'S BREACH OF ITS OBLIGATIONS OF CONFIDENTIALITY SET FORTH IN THIS AGREEMENT. NOTHING IN THIS SECTION OR IN THIS AGREEMENT SHALL BE CONSTRUED AS A WAIVER OF THE LIMIT ON CITIZENS' LIABILITY FOR TORT CLAIMS UNDER SECTION 768.28, FLORIDA STATUTES. THIS SECTION SHALL SURVIVE THE TERMINATION OF THIS AGREEMENT.

## 11. Insurance.

11.1. Vendor Insurance Requirements. During the term of this Agreement, Vendor will maintain at its sole expense the following insurance coverages:

11.1.1. Workers' Compensation which provides coverage for Vendor's employees and independent contractors' employees, regardless of the state of hire, in at least the minimum statutory limits required by applicable law, and Employers' Liability with limits of \$1 million per accident; provided, however, that such workers' compensation policy may exclude coverage for independent contractor employees who are covered by a workers' compensation policy that meets the requirements (including Employers' Liability coverage) set forth herein.

11.1.2. Commercial General Liability with minimum limits of \$1 million per occurrence (to include contractual liability for liability assumed hereunder) and \$5 million in the aggregate (inclusive of any amounts provided by an umbrella or excess policy). Citizens shall be listed as an additional insured and the policy must include ISO Form #CG 20 10 10 01 or a comparable company specific endorsement;

11.1.3. Professional Liability (errors and omissions) with minimum limits of \$1 million per claim and \$5 million in the aggregate, coverage shall be provided on a claims made and reported basis; and,

11.1.4. Network Security Liability with data breach coverage limits of \$5 million per occurrence and \$5 million in the aggregate.

- 11.2. Insurance Company Qualifications. Each company issuing policies required under Sections 11.1. must have an AM Best Financial Strength rating of “A-” or above.
- 11.3. Loss History. Vendor shall provide, or Vendor shall request its insurer to provide, upon request by Citizens, a list of claims paid (with amounts) in the three years prior to the date of Citizens’ request, together with a list of any outstanding claims with current reserves.
- 11.4. Vendor’s Insurance is Primary. The insurance required under Section 11.1. shall apply on a primary basis to, and shall not require contribution from, any other insurance or self-insurance maintained by Citizens, Citizens’ Board Member, or any Citizens’ employee.
- 11.5. Waiver of Subrogation. The insurance required under Section 11. will include a provision waiving the insurer’s rights of recovery or subrogation against Citizens.
- 11.6. Coverage for Indemnity Obligations. The Commercial General Liability and Professional Liability coverages will cover claims made under the indemnity provisions of this Agreement.
- 11.7. Notice of Cancellation or Change. To the extent practicable, the Commercial General Liability and Professional Liability policies shall require thirty (30) calendar days prior written notice to Citizens of cancellation, non-renewal or change in any coverage, except for ten (10) calendar days prior written notice for non-payment of premium.
- 11.8. Proof of Coverage. Within thirty (30) calendar days of execution of this Agreement, and upon renewal or reissuance of coverage thereafter, Vendor must provide current and properly completed in-force certificates of insurance to Citizens that evidence the coverages required in Section 11.1. The certificates for Commercial General Liability and Professional Liability insurance certificates must correctly identify the type of work Vendor is providing to Citizens under this Agreement. The agent signing the certificate must hold an active Insurance General Lines Agent license (issued within the United States). Vendor shall provide copies of its policies upon request by Citizens.

**12. Contract Administration.**

- 12.1. Contract Administrator. Citizens shall name a Contract Administrator during the term of this Agreement whose responsibility shall be to maintain this Agreement. All legal notices and contractual documents shall be sent to the Contract Administrator in addition to the Citizens Contract Manager named below. As of the Effective Date, the Contract Administrator is:

Lori Newman, Vendor Management Office  
301 West Bay Street, Suite 1300  
Jacksonville, Florida 32202  
904-407-0225  
[Lori.Newman@citizensfla.com](mailto:Lori.Newman@citizensfla.com)

Citizens shall provide written notice to Vendor of any changes to the Contract Administrator or Contract Manager; such changes shall not be deemed Agreement amendments.

- 12.2. Contract Managers. Each Party will designate a Contract Manager during the term

of this Agreement whose responsibility shall be to oversee the Party's performance of its duties and obligations pursuant to the terms of this Agreement. As of the Effective Date, Citizens' and Vendor's Contract Managers are as follows:

Citizens' Contract Manager

Jeremy Pope  
Citizens Property Insurance Corporation  
301 West Bay Street, Suite 1300  
Jacksonville, Florida 32202  
904-208-7390  
[Jeremy.Pope@citizensfla.com](mailto:Jeremy.Pope@citizensfla.com)

Vendor's Contract Manager

Name  
Company Name  
Address  
City, State Zip  
Phone  
Email

Vendor shall provide written notice to Citizens of any changes to the Contract Manager; such changes shall not be deemed Agreement amendments.

**13. Agreement Termination; Transition Assistance.**

- 13.1. Termination without Cause. By thirty (30) calendar days advance written notice, Citizens may terminate this Agreement in whole or in part, at its sole discretion and without the need to specify a reason for termination. The actual date of termination of this Agreement will be thirty (30) calendar days from the date of the written notice, or as otherwise specified in Citizens' written notice (the "Termination Date"). Where Citizens elects to terminate this Agreement in part, Vendor shall continue to provide Services on any portion of the Agreement not terminated. Vendor shall be entitled to payment for Services satisfactorily performed through the Termination Date but shall not be entitled to recover any cancellation charges or damages, including lost profits or reliance damages. Vendor shall not have a reciprocal right to terminate without cause; it being understood that Citizens' payment for Services forms the consideration for Vendor not having this right. In the event of Citizens' termination without cause, Citizens, at Citizens' sole election, may also require Vendor to provide the Transition Assistance as further described in this Agreement.
- 13.2. Termination for Cause. Either Party may terminate this Agreement if the other Party fails to honor its material obligations under this Agreement. Unless otherwise provided herein, before terminating this Agreement, the Party that believes the other Party is failing to perform this Agreement shall notify the other Party, in writing, of the nature of the failure to perform and provide a reasonable time certain for correcting the failure (such time should not generally be less than ten (10) calendar days from receipt of the notice). If the other Party does not correct its failure to perform within the time provided, and its failure is not legally excusable, the Party claiming failure to perform may thereafter notify the other Party, in writing, that it considers the other Party in default and may terminate this Agreement and pursue any remedies allowed in law or equity. Instead of terminating this

Agreement in whole, Citizens may elect to terminate this Agreement in part, in which case Vendor shall continue to provide Services on any portion of the Agreement not terminated. If after termination it is determined that Vendor was not in default, or that the default was excusable, the rights and obligations of the Parties shall be the same as if the termination had been issued without cause under Section 14.1.

13.3. Transition Assistance. At any time prior to the date this Agreement expires or terminates for any reason (either, the "Termination Date"), Citizens may request Vendor to provide transition assistance services ("Transition Assistance"). Vendor shall provide such Transition Assistance until Citizens notifies Vendor that Citizens no longer requires such Transition Assistance, which shall in no event be more than one-hundred and eighty (180) calendar days following the Termination Date.

13.3.1. Transition Assistance shall mean any transition services, functions, or responsibilities that are ordinarily or customarily provided to a purchaser to ensure that the services provided to that purchaser by a vendor are fully transitioned in a smooth and efficient manner to the purchaser or to a successor vendor. Transition Assistance includes the development and implementation of a detailed transition plan, if requested. To the extent the Transition Assistance will involve a successor vendor, Vendor agrees that it will cooperate with such successor vendor. As reasonably required by Vendor, Citizens shall cause any successor vendor to execute Vendor's non-disclosure agreement.

13.3.2. Transition Assistance rendered before the Termination Date shall be provided at no additional cost to Citizens. Transition Assistance rendered after the Termination Date shall be provided at the rates negotiated by the Parties prior to the rendering of the post-termination Transition Assistance, which rates shall not exceed the standard market rates Vendor charges to government entities for comparable services; provided however, that if Citizens terminates this Agreement because of a breach by Vendor, then the post-termination Transition Assistance shall be provided at no cost to Citizens. Vendor may withhold Transition Assistance after the Termination Date if Citizens does not provide reasonable assurance that the charges for such Transition Assistance will be paid to Vendor.

#### 14. Disputes.

14.1. Dispute Resolution Process. Each Party will make a good faith effort to resolve any disputes relating to this Agreement prior to commencing a legal action. These efforts may include an offer to arrange for executive-level discussions or an offer to submit the dispute to non-binding mediation. This section shall not apply if (a) a Party considers the immediate commencement of a legal action for an injunction necessary to protect its interests (e.g., to protect against the improper use or disclosure of its confidential information); or, (b) the dispute is subject to another provision in this Agreement that includes a different dispute resolution process. For the sake of clarity, Citizens is not subject to the dispute resolution processes set forth in The Florida Administrative Procedure Act, Chapter 120, Florida Statutes.

14.2. Jurisdiction and Venue; Waiver of Jury Trial. This Agreement shall be deemed to have been made in the State of Florida and shall be subject to, and governed by,

the laws of the State of Florida, and no doctrine of choice of law shall be used to apply any law other than that of the State of Florida. Each Party hereby irrevocably consents and submits to the exclusive jurisdiction of the Circuit Court of Leon County, Florida, for all purposes under this Agreement, and waives any defense to the assertion of such jurisdiction based on inconvenient forum or lack of personal jurisdiction. The Parties also agree to waive any right to jury trial.

14.3. The provisions of this Section shall survive the termination of this Agreement.

**15. Records; Audits; Public Records Laws.**

15.1. Record Retention. Vendor shall retain all records relating to this Agreement for the longer of: (a) five (5) years after the termination of this Agreement; or, (b) the period specified by Citizens as necessary to comply with Florida law.

15.2. Right to Audit Records. Citizens shall have reasonable access to Vendor's facilities and the right to review and audit any of Vendor's records relating solely to this Agreement, upon written notice to Vendor of at least three (3) business days. Vendor shall not unreasonably delay or inhibit Citizens' right to audit as set forth in this Section. Vendor shall cooperate with auditor(s) and, provide requested documentation in a timely manner (preferably within five (5) business days). Vendor must resolve any deficiencies discovered during the audit within ninety (90) calendar days from being reported. Citizens may extend the response time period in its sole discretion. Citizens has the right to conduct follow-up audit procedures to assess Vendor's corrective action(s). Any entity performing auditing services pursuant to this Section shall execute a non-disclosure agreement with regard to Vendor's proprietary information, unless precluded from doing so by law. Vendor agrees to reimburse Citizens for the reasonable costs of investigation incurred by Citizens for investigations of Vendor's compliance with this Agreement which result in termination for cause or in regulatory or criminal penalties in connection with performance of this Agreement. Such costs shall include, but shall not be limited to: salaries of investigators, including overtime; travel and lodging expenses; expert witness fees and, documentary fees.

15.3. Public Records Laws. Vendor acknowledges that Citizens is subject to Florida public records laws, including Chapter 119, Florida Statutes, (collectively, "Florida's Public Records Laws"). Therefore, any information provided to Citizens or maintained by Vendor in connection with this Agreement may be subject to disclosure to third parties.

15.3.1. Protection of Vendor's Confidential Information. Section 627.351(6)(x)1.e., Florida Statutes, provides that proprietary information licensed to Citizens under a contract providing for the confidentiality of such information is confidential and exempt from the disclosure requirements of Florida's Public Records Law. Other Florida Statutes allow for various protection of vendor's trade secrets and financial information. In order to protect any information provided to Citizens that vendor considers to be protected from disclosure under Florida law ("Vendors Confidential Information") Vendor should clearly label and mark each page or section containing such information as "Confidential", "Trade Secret" or other similar designation.

15.3.2. Responding to Request for Vendor Confidential Information. If Citizens receives a Public Records Request ("PRR") or a request from any

regulatory or legislative entity regarding Vendor's Confidential Information, it shall promptly notify Vendor in writing, or electronically. To the extent permitted by law, Citizens shall not produce Vendor's Confidential Information unless authorized by Vendor, or by order of a court of competent jurisdiction. In the event a legal proceeding is brought to compel the production of Vendor's Confidential Information, the Parties agree that Citizens is authorized to deliver Vendor's Confidential Information to the court or other legal tribunal for disposition. If Vendor continues to assert in good faith that Vendor's Confidential Information is confidential or exempt from disclosure or production pursuant to Florida's Public Records Laws then Vendor shall be solely responsible for defending its position, or seeking a judicial declaration. Nothing in this Agreement shall create an obligation or duty for Citizens to defend or justify Vendor's position. Vendor also agrees to indemnify and hold harmless any Citizens Indemnitee for any Claims, including attorneys' fees, costs, and expenses incidental thereto, incurred by Citizens in connection with this Section.

15.3.3. Vendor's Duty to Forward Records Requests to Citizens. Vendor receives a PRR that is in any way related to this Agreement, Vendor agrees to immediately notify Citizens' Records Custodian and forward the PRR to Citizens' Records Custodian for logging and processing. Citizens' Records Custodian's email address is: [Recordsrequest@citizensfla.com](mailto:Recordsrequest@citizensfla.com). Citizens shall be the Party responsible for coordinating the response and production to the PRR. Vendor shall communicate with Citizens to determine whether requested information is confidential and/or exempt from public records disclosure requirements. Vendor agrees to assist Citizens in responding to any PRR in a prompt and timely manner as required by Florida's Public Records Laws.

15.3.4. Additional Duties. To the extent Vendor is "acting on behalf of" Citizens as provided under Section 119.011(2), Florida Statutes, Vendor must: (a) keep and maintain public records required by Citizens to perform the Services; (b) upon request of Citizens' Records Custodian, provide Citizens with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law; (c) ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law, for the duration of the term of this Agreement and following the completion of this Agreement if Vendor does not transfer the records to Citizens; and, (d) upon completion of this Agreement, transfer at no cost to Citizens all public records in possession of Vendor or, alternatively, Vendor may keep and maintain all records required by Citizens to perform the Services. If Vendor transfers all public records to Citizens upon completion of this Agreement, Vendor shall destroy any duplicate public records that are exempt, or confidential and exempt from public records disclosure. If Vendor keeps and maintains public records upon completion of this Agreement, Vendor shall meet all applicable requirements for retaining public records. All public records stored electronically must be provided to Citizens, upon request by Citizens' Records Custodian, in a format that is compatible with the information technology systems of Citizens.



**IF VENDOR HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO VENDOR'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS AGREEMENT, PLEASE CONTACT CITIZENS' RECORDS CUSTODIAN AT (a) (850) 521-8302; OR (b) RECORDSREQUEST@CITIZENSFLA.COM; OR (c) RECORDS CUSTODIAN, CITIZENS PROPERTY INSURANCE CORPORATION, 2101 MARYLAND CIRCLE, TALLAHASSEE, FL 32303.**

- 15.4. Vendor's Failure to Respond to Public Records Request. Vendor must comply with Citizens' request for records, including all documents, papers, letters, emails, or other materials in conjunction with this Agreement, within thirty (30) calendar days of Citizens' request. Vendor's failure to comply with Citizens request may be subject to penalties in accordance with Chapter 119.10, Florida Statutes. Vendor will hold Citizens harmless from any actions resulting from Vendor's non-compliance with Florida's Public Records Laws. Without limiting Citizens' other rights of termination as further described in this Agreement, Citizens may unilaterally terminate this Agreement for refusal by Vendor to comply with this Section unless the records are exempt from Section 24(a) of Article I of the State Constitution and Section 119.07(1), Florida Statutes.
- 15.5. The provisions of this Section shall survive the termination of this Agreement.

**16. Security and Confidentiality.**

- 16.1. General Requirements. Vendor shall implement and maintain appropriate safeguards to: (a) ensure the security, confidentiality, integrity and availability of Citizens Confidential Information; (b) protect against any anticipated threats or hazards to the security or integrity of Citizens Confidential Information; and, (c) protect against unauthorized access to or use of Citizens Confidential Information that could cause harm or inconvenience to Citizens or any customer of Citizens.
- 16.2. Implementation of NIST 800-53 Controls. Except as permitted in writing by Citizens' Contract Manager or designee, Vendor agrees to implement the privacy and security controls that follow the guidelines set forth in NIST Special Publication 800-53, "Security and Privacy Controls for Federal Information Systems and Organizations," as amended from time to time.
- 16.3. Audit of Vendor's Privacy and Security Controls.
- 16.3.1. Audit Reports. For each calendar year during the term of this Agreement, upon sixty (60) calendar days of issuance but no later than the end of each calendar year, Vendor shall submit to Citizens via email to Citizens' Contract Manager or designee a copy of its annual American Institute of Certified Public Accountants Service Organization Control (SOC) 1 type 2 report or SOC 2 type 2 report (for all Trusted Services Principles) relevant, as solely determined by Citizens, to the Services.
- 16.3.2. Right of Audit by Citizens. Without limiting any other rights of Citizens

herein, Citizens shall have the right to review Vendor's privacy and security controls prior to the commencement of Services and from time to time during the term of this Agreement. Such review may include Citizens' right, at its own expense and without notice, to perform (or have performed) an on-site audit of Vendor's privacy and security controls. In lieu of such an audit, Citizens may require Vendor to complete, within thirty (30) calendar days of receipt, an audit questionnaire provided by Citizens regarding Vendor's privacy and security programs.

- 16.3.3. Audit Findings. Vendor shall implement any required safeguards as identified by Citizens or by any audit of Vendor's privacy and security controls.
- 16.4. Use of Citizens' Systems. Where Vendor or Vendor Staff have access to Citizens' systems or technology provided by or through Citizens, in addition to the other safeguards required by this Section, Vendor and Vendor Staff shall not share user identifications and/or passwords with any other individual.
- 16.5. Data Encryption. Vendor and Vendor Staff will encrypt all electronic data and communications containing Citizens Confidential Information using a strong cryptographic protocol that is consistent with industry standards.
- 16.6. Data Storage. Except as permitted in writing by Citizens' Contract Manager or designee, Vendor and Vendor Staff shall not store Citizens Confidential Information on portable external storage devices or media (such as "thumb drives," compact disks, or portable disk drives).
- 16.7. Data Export. Except as permitted in writing by Citizens' Contract Manager or designee, Vendor and Vendor Staff are prohibited from: (a) performing any Services outside of the United States; or, (b) sending, transmitting, or accessing any Citizens Confidential Information outside of the United States.
- 16.8. Security of Vendor Facilities. All Vendor and Vendor Staff facilities in which Citizens Confidential Information is located or housed shall be maintained in a reasonably secure manner. Within such facilities, all printed materials containing Citizens Confidential Information should be kept locked in a secure office, file cabinet, or desk (except when materials are being used).
- 16.9. Labeling of Confidential Information. Any documents or electronic files created by Vendor or Vendor Staff that contain Citizens Confidential Information must be conspicuously labeled or marked so that the individual viewing or receiving the information understands that the information is confidential.
- 16.10. Photocopying and Faxing Restrictions. Vendor and Vendor Staff shall not make photocopies or send facsimiles of Citizens Confidential Information unless there is a business need.
- 16.11. Transmission of Confidential Information Materials. In the event it is necessary to transport materials containing Citizens Confidential Information via mail, parcel delivery service or other means, Vendor Staff must subsequently verify that such materials have been received by the intended parties.
- 16.12. Disposal of Confidential Information. The disposal of all printed materials containing Citizens Confidential Information must be done in a manner that renders the information inaccessible to others (the use of a reputable third party shredding company is permissible).

- 16.13. Authority to Disclose Confidential Information to Others. Vendor acknowledges and agrees that any Citizens Confidential Information disclosed to or acquired by Vendor is disclosed and/or acquired solely for the purposes of facilitating the provision of the Services. Vendor shall restrict access to Citizens Confidential Information to Vendor Staff who will actually perform Services and Vendor shall provide such Vendor Staff with work environments that protect against inadvertent disclosure to others. Vendor shall be solely responsible for informing any individual or entity with access to Citizens Confidential Information of the provisions of this Agreement and shall be responsible for any acts of those individuals and entities that violate such provisions.
- 16.14. Unauthorized Disclosure of Confidential Information. Vendor will notify Citizens as soon as possible of any potential or actual unauthorized disclosure, misuse, or misappropriation of Citizens Confidential Information of which it becomes aware and will cooperate in remedying such situation promptly. Pursuant to Section 501.171, Florida Statutes, if Vendor maintains computerized data that includes personal information, as defined in such statute, on behalf of Citizens, Vendor shall disclose to Citizens any breach of the security of the system as soon as practicable, but no later than ten (10) calendar days following the determination of the breach of security or reason to believe the breach occurred.
- 16.15. Return of Confidential Information. During the term of this Agreement upon Citizens written request or upon the termination of this Agreement for any reason, Vendor shall promptly return to Citizens all copies, whether in written, electronic or other form or media, of Citizens Confidential Information in its possession, or securely dispose of all such copies, and certify in writing to Citizens that Citizens Confidential Information has been returned to Citizens or disposed of securely.
- 16.16. Notification of Anticipatory Breach. Vendor agrees that should it, for any reason, not be able to provide or maintain appropriate safeguards to fulfill its obligations under this Section, it will immediately inform Citizens in writing of such inability and such inability on Vendor's part will serve as justification for Citizens' termination of this Agreement, at Citizens' sole election, at any time after the inability becomes known to Citizens.
- 16.17. Remedies. Vendor acknowledges that breach of Vendor's obligation of data security and confidentiality may give rise to irreparable injury to Citizens and Citizens' customers, which damage may be inadequately compensable in the form of monetary damages. Accordingly, Citizens may seek and obtain injunctive relief against the breach or threatened breach of the provisions of this Section, in addition to any other legal remedies which may be available, including, at the sole election of Citizens, the immediate termination, without penalty to Citizens, of this Agreement in whole or in part.
- 16.18. Subcontractors. Except as permitted in writing by Citizens' Contract Manager or designee, the provisions of this Section shall apply to each of Vendor's subcontractors at any level who obtain access to Citizens Confidential Information in connection with this Agreement.
- 16.19. The provisions of this Section shall survive the termination of this Agreement.

## 17. Miscellaneous.

- 17.1. Process and System Requirements. Within thirty (30) calendar days of execution

of the Agreement, at its own cost and expense, Vendor shall have in place and ready for use all of the appropriate processes, systems, software, and hardware to ensure its ability to perform Services. Vendor agrees to execute any reasonable third party agreements to permit it to obtain access to Citizens' systems. Vendor shall provide Citizens with proof that it meets all of the requirements of this provision prior to performing Services.

- 17.2. Business Continuity and Disaster Recovery Plan. Vendor shall have a viable, documented, effective and annually tested business continuity/disaster recovery strategy plan in place to mitigate the potential disruption of Services. At its own cost and expense, Vendor shall provide to Citizens evidence and results of its tested business continuity/disaster recovery plan annually by January 1<sup>st</sup>, or as otherwise requested by Citizens, during the term of this Agreement.
- 17.3. Relationship of the Parties. Vendor is an independent contractor with no authority to contract for Citizens or in any way to bind or to commit Citizens to any agreement of any kind or to assume any liabilities of any nature in the name of or on behalf of Citizens. Under no circumstances shall Vendor or Vendor Staff hold itself out as or be considered an agent, employee, joint venturer, or partner of Citizens. In recognition of Vendor's status as an independent contractor, Citizens shall carry no Workers' Compensation insurance or any health or accident insurance to cover Vendor or Vendor Staff. Citizens shall not pay any contributions to Social Security, unemployment insurance, federal or state withholding taxes, any other applicable taxes whether federal, state, or local, nor provide any other contributions or benefits which might be expected in an employer-employee relationship. Neither Vendor nor Vendor Staff shall be eligible for, participate in, or accrue any direct or indirect benefit under any other compensation, benefit, or retirement plan of Citizens.
- 17.4. Vendor Conflicts of Interests. Vendor must execute a Conflict of Interest Form as required by Citizens. Vendor shall not have a relationship with a Citizens officer or employee that creates a conflict of interest. If there is the appearance of a conflict of interest, Vendor will promptly contact Citizens' Contract Manager or designee to obtain a written decision as to whether action needs to be taken to ensure a conflict does not exist or that the appearance of a conflict is not significant.
- 17.5. No Gifts. Vendor shall not give a gift or make an expenditure to or for the personal benefit of a Citizens officer or employee.  
  
Vendor shall not accept a gift from a Citizens policyholder in connection with the Services that is, or could be interpreted to be, intended to influence the handling of the policyholder's claim, or could be interpreted as an expression of gratitude for such an act.
- 17.6. Convicted Vendor List. Vendor shall immediately notify Citizens' Contract Manager or designee in writing if it or any of its affiliates are placed on the convicted vendor list maintained by the State of Florida pursuant to Section 287.133, Florida Statutes, or on any similar list maintained by any other state or the federal government.
- 17.7. Compliance with Laws. Vendor and Vendor Staff will comply with all applicable laws, ordinances, rules, and regulations governing Vendor's performance under this Agreement.
- 17.8. Subcontracting. Vendor shall not enter into any subcontracts for the performance

of the Services, or assign or transfer any of its rights or obligations under this Agreement, without Citizens' prior written consent and any attempt to do so shall be void and without effect. Citizens' consent to Vendor's request to subcontract any of the Services shall not relieve Vendor of any of its duties or obligations under this Agreement, and Vendor shall indemnify and hold Citizens harmless from any payment required to be paid to any such subcontractors.

- 17.9. Severability. If a court deems any provision of this Agreement void or unenforceable, that provision shall be enforced only to the extent that it is not in violation of law or is not otherwise unenforceable and all other provisions shall remain in full force and effect.
- 17.10. Headings. The sections and headings herein contained are for the purposes of identification only, and shall not be considered as controlling in construing this Agreement.
- 17.11. Publicity; Use of Names and Logos. Vendor may use Citizens' name and logo in its marketing materials, website and social media to indicate that it is a participating or contracted vendor for Citizens. However, Vendor may not in any way state, imply or infer that it holds a "preferred," "approved," "awarded," "selected" or otherwise special status with Citizens in any such materials. This prohibition includes, but is not limited to, the use of endorsements or quotes from Citizens officials, Citizens vendor scores, or any other Citizens-related materials that may directly or indirectly imply that Vendor enjoys a special or preferred status with Citizens. Citizens reserves the right to determine that its name and/or logo have been misused and to request that Vendor cease using its name and/or logo in any way it deems inappropriate. Failure to comply will result in disciplinary action, up to and including contract termination. Vendor may only use the approved Citizens logo, which is available for download at: <https://www.citizensfla.com/about/mediaresources.cfm>.
- 17.12. Waiver. The delay or failure by a Party to exercise or enforce any of its rights under this Agreement shall not constitute or be deemed a waiver of the Party's right thereafter to enforce those rights, nor shall any single or partial exercise of any such right preclude any other or further exercise thereof or the exercise of any other right.
- 17.13. Entire Agreement. This Agreement, and any exhibits, schedules and attachments hereto, set forth the entire agreement and understanding of the Parties with respect to the subject matter hereof, and supersedes any prior or contemporaneous proposals, agreements or understandings with respect to the subject matter hereof. Notwithstanding the foregoing, the representations and warranties in Sections [TBD] of the Vendor's response to the Solicitation are hereby incorporated into this Agreement and reaffirmed by Vendor.
- 17.14. Modification of Terms. This Agreement may only be modified or amended upon a mutual written contract amendment signed by Citizens and Vendor or as otherwise permitted by this Agreement. Vendor may not unilaterally modify the terms of this Agreement in any manner such as by affixing additional terms to any Deliverable (e.g., attachment or inclusion of standard preprinted forms, product literature, "shrink wrap" or "click through" terms, whether written or electronic) or by incorporating such terms onto Vendor's order or fiscal forms or other documents forwarded by Vendor for payment and any such terms shall have no force or effect upon Citizens or this Agreement. Citizens' acceptance of any Service or

processing of documentation on forms furnished by Vendor for approval or payment shall not constitute acceptance of any proposed modification to terms and conditions or any conflicting terms and conditions.

- 17.15. Assignments. This Agreement shall inure to the benefits of, and be binding upon, the successors and assigns of each Party, but only as permitted under this Agreement. Each Party binds itself and its respective successors and assigns in all respects to all of the terms, conditions, covenants and provisions of this Agreement. Vendor shall not sell, assign or transfer any of its rights (including rights to payment), duties or obligations under this Agreement without the prior written consent of Citizens. In the event of any assignment, Vendor shall remain liable for performance of this Agreement unless Citizens expressly waives such liability. Citizens may assign this Agreement with prior written notice to Vendor of its intent to do so. Nothing herein shall be construed as creating any personal liability on the part of any officer, employee or agent of Citizens.
- 17.16. Notice and Approval of Changes in Ownership. Because the award of this Agreement may have been predicated upon Vendor's ownership structure, Vendor agrees that any transfer of a substantial interest in Vendor by any of its owners shall require Citizens' prior written approval, which approval shall not be unreasonably withheld or unreasonably delayed. By execution of this Agreement, Vendor represents that it has no knowledge of any intent to transfer a substantial interest in Vendor. A substantial interest shall mean at least twenty-five percent (25%) of the voting shares or control over Vendor. This Section shall not apply to: (a) transfers occurring upon the incapacitation or death of an owner; (b) transfers associated with an initial public offering on a major stock exchange; or, (c) transfers to a company whose stock is publicly traded on a major stock exchange.
- 17.17. Assignment of Antitrust Claims. Vendor and Citizens recognize that in actual economic practice, overcharges resulting from antitrust violations are usually borne by the ultimate consumer. Therefore, Vendor hereby assigns to Citizens any and all claims under the antitrust laws of Florida or the United States for overcharges incurred in connection with this Agreement.
- 17.18. Force Majeure. Neither Party shall be responsible for delays or disruptions in performance if the cause was beyond that Party's control (or the control of its employees, subcontractors, or agents). To be excused from such delays or disruptions, Vendor must notify Citizens immediately upon knowing that a delay or disruption could occur. Vendor shall not be entitled to any increase in price or payment of any kind from Citizens for direct, indirect, consequential, or other costs or damages arising because of such delays or disruptions. This Section may not be invoked to excuse or delay Vendor's compliance with its obligations to protect Citizens Confidential Information under this Agreement.

Because of the nature of Citizens' business, Citizens requires that Vendor take every reasonable measure to avoid Force Majeure delays or disruptions, including the timely activation of Vendor's business continuity and disaster recovery plans.

If a Force Majeure event results in a partial reduction in Vendor's capacity to serve its clients, Vendor agrees that Citizens will receive the same or better priority as Vendor's other clients with respect to the allocation of Vendor's resources.

- 17.19. Execution in Counterparts. This Agreement may be executed in counterparts, each of which shall be deemed an original, and all of which together shall constitute but

one and the same Agreement. The Parties agree that a faxed or scanned signature may substitute for and have the same legal effect as the original signature.

***[Signature Page Follows]***

**IN WITNESS WHEREOF**, this Agreement has been duly executed by authorized representatives of the Parties.

**CITIZENS PROPERTY INSURANCE  
CORPORATION**

**VENDOR**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date Signed



## Exhibit A – Confidentiality Acknowledgement Form

The undersigned acknowledges the following to both Citizens Property Insurance Corporation, Florida (“Citizens”) and to \_\_\_\_\_ (“Vendor”).

1. **VENDOR RELATIONSHIP:** I am currently an employee or sub-contractor of the Vendor. I am not an employee of Citizens.
2. **CONFLICTS OF INTEREST:** I understand that, by my relationship with Vendor, I **cannot**:
  - Give a gift to a Citizens employee;
  - Accept a gift from a Citizens policyholder that is, or could be interpreted to be, intended to influence my handling of their claim, or could be interpreted as an expression of gratitude for such an act; or
  - Have a relationship with a Citizens employee that creates a conflict of interest with the work I perform for Citizens (unless an exception is granted by Citizens).
3. **CONFIDENTIALITY AND NON-DISCLOSURE:** “Confidential Information” means all Citizens claim information, claim files, documentation related to the claim, claimant personal information, policyholder personal information, and underwriting information and files. I understand and agree that:
  - I will not use Confidential Information for any purpose other than servicing a Citizens claim in my capacity as an employee or sub-contractor of Vendor.
  - I will not disclose, or cause to be disclosed, Confidential Information to any person or entity except as expressly authorized by Vendor in accordance with Citizens’ procedures.
  - I will take all reasonable measures to protect and prevent Confidential Information from being inadvertently or improperly disclosed to any person, entity, or third party.
4. **TERMINATION OF CLAIM HANDLING:** After termination of my handling of a particular Citizens assignment: (A) I will return all related Confidential Information in my possession to Vendor, or as otherwise directed by Vendor; (B) the confidentiality of such Confidential Information shall continue; and (C) the requirements and restrictions of paragraph 3 above shall continue to apply.
5. **CONSEQUENCES FOR VIOLATION:** If I violate the restrictions and requirements in this acknowledgement, then among other consequences: (A) I am subject to discipline or removal by Vendor from performing Citizens related work; and (B) Citizens may be entitled to injunctive relief as well as monetary damages.
6. **PROHIBITION OF FUTURE REPRESENTATION:** I understand that by my relationship with Vendor I shall not at any time in the future represent a Citizens Insured in the insured’s claim against Citizens for which I provided claim or underwriting related services on Citizens behalf with respect to that same assignment. This would include, but not be limited to, acting as a consultant, public adjuster, or any other capacity related to the Insured’s claim against Citizens.

Acknowledged and Agreed to on the following date: \_\_\_\_\_, 20\_\_\_\_, by:

**Name (print or type):**

**Signature:**

\_\_\_\_\_

\_\_\_\_\_

## **Exhibit B-1 – Citizens Property Insurance Corporation Position Description**

*Note: This Citizens Property Insurance Corporation Position Description, which may be updated from time to time, identifies the skills necessary for representatives handling the Call Types as described in Sections 3.3.1., 3.3.2., 3.3.4. and 3.3.5.*

**JOB TITLE:** Customer Care Representative I

**POSITION SUMMARY:** This position provides exceptional customer service utilizing the telephone; responding to the questions and concerns of Citizens policyholders, insurance agents and mortgage companies.

### **ESSENTIAL FUNCTIONS:**

- Model ethical behavior and execute job responsibilities in accordance with Citizens trainings, standards and information protection policies
- Effectively respond via the telephone to concerns of Citizens policyholders, insurance agents and mortgage companies
- Utilize multiple processing systems and maintains a working knowledge of the Manual of Rates, Rules and Procedures; this may include, but is not necessarily limited to, questions concerning insurance eligibility, submission status, rating, premiums, cancellations and/or reinstatements
- Perform specialized functions and projects in accordance with Citizens rules and regulations
- Act as the caller's advocate via the telephone to ensure the caller's concerns are addressed
- Take ownership of each call, handling it until resolution is reached, which includes follow-up, as necessary to ensure that the actions promised to the caller are completed
- Process underwriting endorsements and/or changes within approved authority level and perform transactions according to latest Citizens standards, manual rates, guidelines and procedures
- Gather, organize and forward information to other areas for handling or consideration
- Assist in other areas of the production unit as needed

### **REQUIRED KNOWLEDGE, SKILLS AND ABILITIES:**

- Excellent telephone and verbal communications skills
- Working knowledge of Property/Casualty Insurance operations and policy elements
- Ability to obtain, organize and present information and ability to handle multiple tasks as assigned
- Working knowledge of production systems

### **REQUIRED EDUCATION AND EXPERIENCE:**

- Two years of education at an accredited college or university OR two years customer service related experience OR a combination of college education and customer service related experience equivalent to two years of college

AND

- One or more years of customer service experience

**PREFERRED QUALIFICATIONS:**

- 220, 440, 520/620 License
- Bi-lingual in Spanish and English
- Knowledge of Property/ Casualty Insurance operations and common policy elements
- Call center experience
- Knowledge of ClaimCenter or other systems used at Citizens

## Exhibit B-2 – Citizens Property Insurance Corporation Position Description

*Note: This Citizens Property Insurance Corporation Position Description, which may be updated from time to time, identifies the skills necessary for representatives handling the Call Types as described in Section 3.3.3.*

**JOB TITLE:** Tier II Underwriting Representative

**POSITION SUMMARY:** This position handles complex telephone calls from Citizens policyholders and insurance agents. Requirements include the ability to review and evaluate applications for property insurance for acceptability and pricing decisions utilizing various underwriting tools and resources in accordance with Citizens' underwriting guidelines and standards. This position requires the successful completion of Citizens' Underwriting Trainee Program.

**ESSENTIAL FUNCTIONS:** THE FOLLOWING ARE THE USUAL, BASIC AND ESSENTIAL FUNCTIONS OF THE POSITION. THESE FUNCTIONS ARE NOT TO BE CONSTRUED AS AN EXHAUSTIVE LIST OF ALL RESPONSIBILITIES, DUTIES, AND SKILLS REQUIRED.

- Model ethical behavior and execute job responsibilities in accordance with Citizens trainings, standards and information protection policies
- Review & underwrite basic to moderately complex Property & Casualty policy applications, renewals, restrictions and cancellations to determine risk acceptability, pricing and coverage within underwriting authority and Citizens underwriting guidelines and standards.
- Contact agent or another individual to obtain additional required information needed to underwrite the risk.
- Initiate appropriate action to issue, cancel, non-renew or modify policy or coverage's consistent with statutory requirements.
- Review field inspection reports, such as replacement cost estimates, wind mitigation forms and other supporting documents and make appropriate underwriting decision on the risk.
- Provide basic to intermediate level technical advice and support to agents regarding Citizens' policies, coverages, guidelines and procedures.

**REQUIRED KNOWLEDGE, SKILLS AND ABILITIES:**

- Ability to analyze and interpret insurance coverage, policies, procedures and reports.
- Ability to manage multiple tasks simultaneously.
- Strong verbal and written communication skills.
- Problem solving and decision making skills.
- Ability to work independently and in a team.
- Proficient in Microsoft Office, including Microsoft Word and Excel.

**REQUIRED EDUCATION AND EXPERIENCE:**

- Associate's degree OR 2 years of relevant experience (such as insurance underwriting operations, agency, mortgage insurance) OR a combination of college education and relevant experience equivalent to 2 years of college
- AND
- Two or more years of property insurance underwriting operations experience or other relevant work experience or CPCU designation

**PREFERRED QUALIFICATIONS:**

- Bachelor's degree
- Two or more years of property insurance underwriting experience.
- Thorough knowledge of Citizens underwriting procedures, manuals, policy administration and workflow applications.
- Possession of IIA Certificate in General Insurance or equivalent insurance designation.