



## **AGREEMENT FOR BUSINESS PROCESS OUTSOURCING (BPO) – CALL CENTER SERVICES**

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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 HEXAWARE TECHNOLOGIES INC. (“Vendor”) having its principal place of business at Metro 101, Suite 600, 101 Wood Avenue South, Iselin, New Jersey 08830. Citizens and Vendor shall each be known as a “Party,” and collectively shall be known as the “Parties.”

### **Recitals**

On July 30, 2020, Citizens issued Invitation to Negotiate No. 20-0035 for Business Process Outsourcing (BPO) (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. “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.
  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 Services as defined in Section 3.3.
  3. “Citizens Confidential Information” means any and all information and documentation of Citizens that: (a) has been marked “confidential” or with words of similar meaning, at the time of disclosure by Citizens; (b) if disclosed orally or not marked “confidential” or with words of similar meaning, was subsequently summarized in writing by Citizens and marked “confidential” or with words of similar meaning; (c) should reasonably be recognized as confidential information of Citizens; (d) 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.); or, (e) whether marked “Confidential” or not, consists of Citizens’ information and documentation 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 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.

4. "Citizens Data" means any and all data of Citizens in an electronic format that: (a) has been provided to Vendor by Citizens; (b) is collected, used, processed, stored, or generated as a result of the Services; or, (c) is private information or personally identifiable information collected, used, processed, stored, or generated as a result of the Services, including, without limitation, any information that identifies an individual, such as an individual's social security number or other government-issued identification number, date of birth, address, telephone number, biometric data, mother's maiden name, email address, credit card information, or an individual's name in combination with any other of the elements listed herein.
5. "Deliverables" means the quantifiable, measurable, and verifiable items required to be delivered to Citizens by Vendor under this Agreement.
6. "Effective Date" means the date on which the last Party executes this Agreement.
7. "Service Commencement Date" means the mutually agreed upon date on which Vendor is required to begin providing the Services. The Service Commencement Date for each Call Type must be established by the Parties in writing via letter, email or other means. Once established, the Service Commencement Date may not be changed without mutual agreement of the Parties except as provided in Section 18.15. (Force Majeure) below.
8. "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.
9. "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 or Citizens Data.
10. "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. Renewals. This Agreement may not be renewed or extended except in accordance with Florida law.

## **3. Services: Service Requirements.**

- 3.1. General Description. Within thirty (30) calendar days of receiving a request from Citizens to activate Services, Vendor will provide Citizens with phone answering

and customer services (included as a part of the Services) as set forth herein. Unless otherwise stated in Exhibit C – Compensation Schedule (“Exhibit C”), Vendor acknowledges that Citizens does not in any way represent or guarantee that Vendor will receive any 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 9.2. 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 or destroy them at 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 designated by Citizens;
  - 3.1.5. participate in monthly, or as otherwise requested by Citizens, virtual sessions to review a sample call to ensure calibration of QA scoring for each Call Type being provided;
  - 3.1.6. participate in periodic reviews, onsite at the Vendor location or virtually as determined at the sole election of Citizens, of Vendor’s performance results. Vendor should be prepared to respond to any necessary follow up activity as a result of such review. Vendor will be required to reimburse Citizens for Citizens’ travel costs associated with any reviews (within the limits described in Section 5.3). These costs are included in Vendor’s compensation rates set forth in Exhibit C;
  - 3.1.7. provide bi-lingual (fluent in English and Spanish) Vendor Staff to handle a minimum of five percent (5%) of the Tier I and FNOL call volume with the ability to scale to up to ten percent (10%) of the Tier I and FNOL call volume. If handling CAT Response calls, the percentages requested could vary depending on the circumstances;
  - 3.1.8. complete necessary tasks at first call resolution including any follow-up outgoing electronic and/or telephonic communications to agents or Citizens staff, resulting from the Services;
  - 3.1.9. ensure compliance with Citizens policies and procedures related to the 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 provided 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 5.4., 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.
- 3.3.1. CAT Response Calls. Unless otherwise provided in a Task Order, 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 primarily include answering and processing FNOL and Claim Inquiry calls. (not Tier I or Tier II calls). This Call Type requires Vendor to begin training within 72 hours of notice and activate Vendor Staff to handle a an agreed-upon 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.
    - 3.3.1.1. Task Order Process. From time to time during the term of this Agreement, Citizens may request information from Vendor regarding Vendor's capabilities to handle CAT Response calls in the upcoming weeks or months. Based on the information provided and mutual agreement, Citizens may issue a Task Order setting forth the relevant terms on which Vendor agrees to handle such calls when needed. The terms may include number of resources, timeframes in which the resources will become available, applicable charges (per call, per minute, per CSR), and any other applicable fees or reimbursements.
    - 3.3.1.2. Annual Mock CAT Exercise. Task Orders may also be issued by Citizens for Vendor to participate in simulated CAT training exercise(s) ("Mock CAT") to validate Vendor's ability to effectively scale and handle the call volumes associated with a CAT. The Task Order will provide for the reimbursement of all pre-approved, reasonable expenses incurred by Vendor to participate in the Mock CAT (including employee time bill on an hourly basis). The Task Order may address different CAT scenarios based on a mutual understanding of the Vendor's capabilities and readiness. For instance, a Task Order may set forth certain call volumes that Vendor will need to handle within seventy-two (72) hours after the Task Order is issued and Vendor will be expected to adjust its Vendor Staffing levels to deliver the Services as a part of the Mock CAT. Vendor will be expected to meet the service levels set forth in Section 5.4. and performance measurements for CAT Response calls as a part

of Mock CAT. Vendor may be required to present its proposed Vendor Staffing plan to Citizens for pre-approval in order to determine whether each Vendor Staff member will be eligible for compensation for participating in the Mock CAT exercise. The proposed Vendor Staffing plan should set forth (a) the number of 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.

The key objectives of the Mock CAT are as follows:

- a. evaluate Vendor's overall responsiveness throughout the Mock CAT;
- b. observe/confirm the quality of Vendor's FNOL training;
- c. provide information for storm season modeling and identify Vendors who may be best prepared to handle Citizens' CAT Response calls for the upcoming storm season;
- d. evaluate Vendor Staffing levels as they relate to call volume projections provided by Citizens;
- e. monitor Vendor's ability to handle inflated call volumes while still adhering to contractually agreed service level and QA standards; and,
- f. identify any opportunities/challenges that Vendor should address/satisfy. If any opportunities/challenges are identified, Vendor will create a remediation plan, to be approved by Citizens, which will include dates in which the plan will be completed.

3.3.2. Consulting Services. Upon request from Citizens, Vendor will provide consulting services in the following areas to enhance the customer experience on a project or statement of work basis. The scope and cost of each statement of work will be mutually agreed upon by Citizens and Vendor.

3.4. Additional Related 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.

3.5. Key Vendor Staff Resources. Vendor shall provide the following key Vendor Staff resources: John Fundingsland, Client Partner. Any alternative or substituted key Vendor Staff resources will require prior written approval by Citizens' Contract Manager or designee.

3.6. Vendor Staff Qualifications and Removal. 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 statutes, laws, and regulations relevant to the Services.

If Vendor knows or learns of circumstances indicating that a Vendor Staff member (i) lacks the proper training or qualifications to perform the Services; or, (ii) is lacking in honesty or integrity, then Vendor will not allow that person to perform Services under this Agreement. Further, if Citizens determines that a Vendor Staff member is unsuitable for his/her role under this Agreement for any reason, including but not limited to knowledge, skills, experience, abilities, academic qualifications, credentialing, licensure, veracity, or conduct, 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.

- 3.7. Criminal Background Investigations. Vendor must conduct a criminal background check on each Vendor Staff within seven (7) years preceding the date the individual begins to perform Services. The criminal background check must be refreshed at least every seven (7) years from the date it was last performed. 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; 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 an individual has a criminal conviction (misdemeanor or felony), regardless of adjudication (adjudication withheld, a plea of guilty or nolo contendere, or a guilty verdict) (a "Conviction"), Vendor will not allow that individual to act as Vendor Staff under this Agreement until Vendor determines whether that individual should be allowed to do so considering (i) the nature and gravity of the offense; (ii) the amount of time that lapsed since the offense; (iii) the rehabilitation efforts of the individual involved; and, (iv) the relevancy of the offense to the individual's role in connection with this Agreement. A disqualifying offense is any Conviction (in any jurisdiction within or outside of the United States of America) where the nature of the criminal activity is such that a reasonable person would agree that the engagement would create a risk of injury, loss, or damage to any person or property (including that of Citizens, its employees, policyholders, and others).

Vendor must disclose all felony Convictions to Citizens prior to allowing an individual to act as a Vendor Staff member under this Agreement. Vendor must also inform Citizens of Vendor's reasoning for why the individual should be allowed to perform Services. Any individual whose criminal background check indicates, to Vendor or Citizens, 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 act as Vendor Staff under this Agreement.

- 3.8. Other Background Checks. Vendor shall also conduct reasonable background checks to verify that the proposed Vendor Staff has met the minimum education, qualifications, or experience requirements as required by Citizens' Contract Manager or designee.
- 3.9. Compliance with Fair Credit Reporting Act. 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.

- 3.10. Signed Confidentiality Acknowledgement Form. Vendor will have all Vendor Staff execute Citizens Confidentiality Acknowledgement Form, which is due within sixty (60) calendar days prior to the Service Commencement Date or prior to onboarding new staff taking calls and annually by January 1<sup>st</sup>. The Confidentiality Acknowledgement Form will be substantially as set forth on Exhibit A.

#### **4. Training**

- 4.1. 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, however no training is required before a Service Commencement Date has been mutually agreed upon by the Parties.
- 4.2. At Citizens sole discretion, training requirements may postponed or waived prior to or during a CAT.
  - 4.2.1. 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.
  - 4.2.2. Vendor shall use Citizens' provided training, framework, materials, and expertise on any system or topic specific to Citizens.
  - 4.2.3. Vendor, at its 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.
  - 4.2.4. 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.
  - 4.2.5. 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.
  - 4.2.6. Citizens may, at times, offer a Citizens approved subject matter expert to be available for any training session.
  - 4.2.7. 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.
  - 4.2.8. 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.
  - 4.2.9. 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.

- 4.2.10. Vendor shall not distribute or use Citizens' created training material outside of the Services.
- 4.3. 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.
- 4.4. 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.
- 4.5. 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.
- 4.6. 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.

## **5. Service Warranties and Standards.**

- 5.1. 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. To this end, Vendor will undertake the following actions without additional consideration during the term of this Agreement: (a) promptly make necessary revisions or corrections to resolve any errors and omissions on the part of Vendor; and, (b) confer with Citizens as Citizens deems appropriate for the purpose of interpreting any of the Services or information furnished. Acceptance of or payment for the Services by Citizens shall not relieve Vendor of these responsibilities. The warranty and covenants in this Section will extend to and bind Vendor's subcontractors, if any.
- 5.2. 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 immediately notify Citizens Contract Administrator of any change in circumstances that would in any way diminish Vendor's ability to perform the Services or satisfy its contractual obligations. Whether by Vendor's notification, Citizens' sole determination, or otherwise, in any case where Citizens is concerned with Vendor's ability or willingness to perform this Agreement is in jeopardy, Vendor acknowledges and



agrees that, upon Citizens' request, Vendor shall timely provide Citizens with all reasonable assurances requested by Citizens to demonstrate that Vendor will continue to be able and willing to perform this Agreement.

5.3. 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 during the term of this Agreement. 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 reviews, virtual reviews, report reviews, invoice reviews, compliance reviews, and a review of any other areas reasonably necessary. Vendor acknowledges and agrees that Citizens may also monitor and record Vendor Staff communications to the extent they occur within or are connected to any Citizens' resource, such as electronic or telecommunications systems.

5.4. Service Level Standards.

5.4.1. Description. 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.

<b>SERVICE LEVELS – TO BE MEASURED PER CAT</b>		
<b>Call Type</b>	<b>Response Rate</b>	<b>Service Credit</b>
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.	Five percent (5%) of monthly invoice for this Call Type.

<b>QUALITY ASSURANCE STANDARD</b>		
<b>Call Type</b>	<b>Minimum Standard</b>	<b>Service Credit</b>
CAT Response calls	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 this Call Type.

- 5.4.2. Reports. On a monthly basis, in arrears and no later than the fifteenth (15<sup>th</sup>) 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.
- 5.4.3. Failure to Meet Service Level Standards. Vendor shall take all efforts to meet 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.
- 5.4.4. 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 this Agreement in accordance with section 13.3.

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 18.15 or the monthly call volume provided by Citizens exceeds the forecasted volume 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. Deliverables and Work Product.**

- 6.1. Deliverables and Financial Consequences. 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 enforce financial consequences which can include: (a)

withholding any payment associated with the Deliverable until such delivery is made; and/or, (b) terminating this Agreement in whole or in part for cause subject to the notice and cure provisions set forth in Section 13.3. below.

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 (5th) 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 8:00am ET 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 1st.
Business Continuity Plan	Details the methodology and timelines for business continuity in the event of a disaster or major system outage.	Upon Request
Security Plan	Establishes procedures for the protection of Citizens Confidential Information and / or Citizens Data.	Upon Request

- 6.2. Title to Work Product. With the exception of the Pre-Existing Materials described in Section 6.3., 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, at Citizen's own cost, to perfect or evidence Citizens' ownership of the Work Product. This Section shall survive the termination of this Agreement.

### 6.3. Pre-Existing Materials.

6.3.1. 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.

6.3.2. 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 and as a part of the Work Product, not on stand alone basis.

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

## 7. Changes.

7.1. Change Process. 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.

7.2. Modifications. 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.

## 8. **Acceptance.**

- 8.1. **Acceptance Period.** For all Services provided under this Agreement, Vendor grants to Citizens a thirty (30) calendar day acceptance period ("Acceptance Period") commencing on the date completed Services are delivered to Citizens. Citizens shall have the right to reject the Services, in whole or in part, during the Acceptance Period for Vendor's failure to meet the specifications associated with the delivered Services (a "Defect"), with such determination to be made in Citizens' reasonable judgment. At the end of the Acceptance Period, if Citizens has not rejected the Services, the Services shall be deemed to be accepted by Citizens; provided, however, that Citizens' acceptance of the Services shall not be deemed a waiver of any of Citizens' warranty rights as expressly provided in this Agreement.
- 8.2. **Correction of Defects.** To the extent a Defect can be corrected and was not the result of any bad faith by Vendor, Vendor shall have thirty (30) calendar days to correct the Defect. The determination as to whether a Defect can be corrected shall be made by Citizens in its reasonable discretion. If Vendor is unable to correct the Defect within this thirty (30) calendar day period, Citizens may, in its sole discretion, terminate this Agreement in whole or in part for cause and pursue such other rights and remedies allowable in law or equity.
- 8.3. **Corrective Action Plan.** At any stage during the thirty (30) calendar day period provided above or 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. In the case of a Defect identified by Citizens during an Acceptance Period, completion of the cause analysis and implementation of the Corrective Action Plan by Vendor must occur before the end of the thirty (30) calendar day period provided above, unless otherwise agreed to by Citizens in its sole discretion.

## 9. **Compensation.**

- 9.1. **Maximum Compensation and Budget Requirement.** Citizens' obligation to pay Vendor for all Services accepted and reimbursable expenses under this Agreement (a) shall not exceed a total dollar amount of \$27,470,933.00 (inclusive for all vendors procured under ITN 20-0035); 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 Exhibit C.
- 9.3. **Price Assurances.** Vendor represents and agrees that the prices set forth in section 2 above shall not exceed the prices Vendor charges to other customers for substantially the same call volumes, hours of operation, average hold times, telephony expenses, employee trainings and employee skill requirements. If Vendor extends pricing to another customer in a manner that violates the representations and agreements in section 2 above, Vendor shall promptly advise Citizens and reduce its rates to Citizens to a level that will not violate such

representations and agreements.

- 9.4. 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 submit the original invoice to Citizens' Contract Manager or designee as identified in Section 12.2. Contract Managers. All late payment inquiries 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) purchase order number/Agreement number/task 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.
- 9.5. 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.
- 9.6. Travel-related Expenses. Vendor agrees to comply with Citizens' then-current Vendor Travel Reimbursement Guidelines, a copy of which can be found on Citizens' website: <https://www.citizensfla.com/b2b>. 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.
- 9.10. 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.

## **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, employees, and policyholders (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) a breach of any obligation or representation made by Vendor under this Agreement; (d) any claim that any portion of the Services 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 related to the Services provided to Citizens for handling.
- 10.1.1. Vendor's obligations of indemnification with respect to any Claim are contingent upon Citizens (or other Citizens 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 a Citizens 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.

- a. Citizens shall indemnify, defend and hold harmless Vendor and its directors, officers, employees, agents, Affiliates and subsidiaries against and from all losses, judgments, damages, claims, liabilities, costs or expenses (including without limitation, reasonable attorneys' fees and expenses) that may at any time be incurred (a) relating to bodily injury, death or real or tangible personal property damage (excluding software, data and related documentation) resulting from Citizens or Citizens' agents' willful misconduct or gross negligence (b) in connection with infringement of any third-party rights caused by any of the materials, software or any third-party licenses provided by Citizens.
- b. Citizens' obligations of indemnification with respect to any Claim are contingent upon Vendor (or other Vendor Indemnitee) providing Citizens: (a) written notice of the Claim; (b) the opportunity to settle or defend against the Claim at Citizens' sole expense; and, (c) assistance in defending against or settling the Claim at Citizens sole expense. Citizens shall not be liable for any cost, expense, or compromise incurred or made by an Vendor Indemnitee in any legal action without Vendor's prior written consent, which shall not be unreasonably withheld.

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

10.2. Limitation of Liability.

10.2.1. NOTWITHSTANDING ANY OTHER PROVISION OF THIS AGREEMENT TO THE CONTRARY, NEITHER PARTY SHALL BE LIABLE TO THE OTHER FOR ANY SPECULATIVE, CONSEQUENTIAL, INDIRECT OR REMOTE DAMAGES, INCLUDING LOST PROFITS, ARISING OUT OF OR IN CONNECTION WITH A BREACH OF THIS AGREEMENT.

10.2.2. NOTWITHSTANDING ANY OTHER PROVISION OF THIS AGREEMENT TO THE CONTRARY, NEITHER PARTY SHALL BE LIABLE TO THE OTHER FOR ANY DAMAGES ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT IN EXCESS OF THE AMOUNT OF FEES PAYABLE UNDER THIS AGREEMENT. THIS LIMITATION APPLIES REGARDLESS OF WHETHER THE ACTION OR CLAIM IS BASED IN CONTRACT, EQUITY, TORT, OR OTHERWISE. HOWEVER, THIS LIMITATION SHALL NOT APPLY TO: (A) ANY CLAIM OR DAMAGE UNDER THE INDEMNIFICATION PROVISIONS OF SECTIONS 10.1 (a) & (d) OF THIS AGREEMENT. LIABILITY FOR THESE CLAIMS SHALL BE CAPPED AT USD \$10,000,000; (B) ANY CLAIM OR DAMAGE UNDER THE INDEMNIFICATION PROVISIONS OF SECTION 10.1 (b) OF THIS AGREEMENT. LIABILITY FOR THESE CLAIMS SHALL BE UNCAPPED, (C) ANY CLAIM OR DAMAGE CAUSED BY A PARTY'S GROSS NEGLIGENCE OR WILFUL MISCONDUCT. THESE CLAIMS SHALL BE CAPPED AT USD \$10,000,000, OR (D) ANY CLAIM OR DAMAGE CAUSED BY VENDOR'S BREACH OF ITS OBLIGATIONS OF CONFIDENTIALITY SET FORTH IN THIS AGREEMENT. THESE CLAIMS SHALL BE UNCAPPED.

10.2.3. NOTHING IN THIS AGREEMENT SHALL BE CONSTRUED AS A WAIVER OF THE LIMIT ON CITIZENS' LIABILITY FOR TORT CLAIMS



UNDER SECTION 768.28, FLORIDA STATUTES.

10.2.4. THIS SECTION SHALL SURVIVE THE TERMINATION OF THIS AGREEMENT.

**11. Insurance.**

11.1. Vendor Insurance Requirements. During the term of this Agreement and upon activation by Citizens, Vendor will maintain at its sole expense the following insurance, purchased from an insurer providing coverage in the State of Florida:

11.1.1. Workers' Compensation which provides coverage for Vendor's employees, in at least the minimum statutory limits required by the State of Florida, 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. [Optional: The workers' compensation policy may also exclude coverage for Vendor's corporate officers or owners who have met all requirements for a coverage exemption in accordance with Florida law;]

11.1.2. Commercial General Liability with minimum limits of \$1 million per occurrence (to include broad form contractual liability for liability assumed hereunder) and \$2 million in the aggregate;

11.1.3. Umbrella liability insurance with limit of \$5 million per occurrence and in aggregate

11.1.4. Professional Liability (errors and omissions) with minimum limits of \$1 million per claim and \$2 million in the aggregate [

11.1.5. Information Security/Cyber Liability insurance written on a "claims-made" basis covering Vendor and Vendor Staff for expenses, claims and losses resulting from wrongful acts committed in the performance of, or failure to perform, all Services, including, without limitation, claims for damages, resulting from cyber-attack on Vendors system, including breaches of confidentiality and invasion of or breaches of privacy resulting from such attack. The Information Security/Cyber Liability Insurance must include internet media liability including data breach liability from cloud computing and Vendor issued and/or managed mobile devices for protection of electronic confidential information and customer data , network security and privacy liability; digital asset loss, denial or loss of service, introduction, implantation or spread of malicious software code, security breach, unauthorized access and use, including regulatory action expenses, and notification and credit monitoring expenses with at least the minimum limits listed below. Coverage must be renewed for two (2) years after completion of the Services.

- a. Each occurrence - \$1,000,000
- b. Network Security/Privacy Liability - \$1,000,000
- c. Breach Response/ Notification Sublimit - a minimum limit of fifty percent (50%) of the policy aggregate
- d. Aggregate limit \$1,000,000

- 11.2. 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.
- 11.3. Citizens to be an Additional Insured. The Commercial General Liability policies in Section 11. shall include Citizens as an additional insured. For Commercial General Liability coverage.
- 11.4. Waiver of Subrogation. The insurance required under Section 11.1.2 shall include a provision waiving the insurer's rights of recovery or subrogation against Citizens.
- 11.5. Notice of Cancellation or Change. To the extent practicable, Vendor shall provide thirty (30) calendar days prior written notice to Citizens of cancellation, non-renewal or material reduction in any coverage, except for ten (10) calendar days prior written notice for non-payment of premium.
- 11.6. 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.

## **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. Except for written notices not otherwise specifically required to be delivered to the Citizens' Contract Manager or designee (such as those relating to background checks, invoicing, data security requirements and subcontractors), all written notices shall be delivered 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 W 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; 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 operational 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  
Jason Oliver, Vendor Relationship Administrator  
Citizens Property Insurance Corporation  
301 W. Bay Street, Suite 1300  
Jacksonville, FL 32202  
904-208-7761  
[jason.oliver@citizensfla.com](mailto:jason.oliver@citizensfla.com)

Vendor's Contract Manager  
John Fundingsland  
Hexaware Technologies Inc  
5775 Peachtree Dunwoody Rd Building D 6th floor,  
Atlanta, GA 30342 [REDACTED]  
[REDACTED]

Each Party shall provide prompt written notice to the other Party of any changes to their Contract Manager; such changes shall not be deemed Agreement amendments.

**13. Suspension of Services; Termination; Transition Assistance.**

- 13.1. Temporary Suspension of Services. Citizens may, temporarily suspend all or certain portions of the Services at any time by providing written notice of at least two weeks to Vendor. Upon receiving a suspension notice, Vendor shall cease performing the Services in accordance with the suspension notice. Within sixty (60) 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 13.2. to terminate this Agreement without cause. For the sake of clarity, Vendor shall not be obligated to retain the availability of its personnel to resume Services upon the expiration of the Temporary Suspension of Services 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.
- 13.2. Termination without Cause. By sixty (60) 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 sixty (60) 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 and accepted by Citizens through the Termination Date but shall not be entitled to charge for or recover any "wind-down" costs, 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.
- 13.3. 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 breaching Party, in writing, of the nature of the breach and provide a reasonable time certain to cure the breach. The cure period will generally be thirty (30) calendar days from receipt of the notice. If the breaching Party does not cure the breach within the time provided by the non-breaching Party, the non-breaching Party may thereafter notify the breaching Party, in writing, that it considers the breaching 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 13.2.

- 13.4. Scrutinized Companies; Termination by Citizens. In addition to any other termination rights of Citizens as provided for in this Agreement, Citizens may, at its sole election, terminate this Agreement if Vendor: (a) is found to have submitted a false certification as provided under Section 287.135(5), F.S.; (b) has been placed on the "Scrutinized Companies with Activities in Sudan List;" (c) has been placed on the "Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List;" (d) has been placed on the "Scrutinized Companies that Boycott Israel List;" (e) has been engaged in business operations in Cuba or Syria; or, (f) is engaged in a boycott of Israel.
- 13.5. 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 at additional costs, following the Termination Date.
- 13.5.1. 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 a non-disclosure agreement acceptable to Vendor.
- 13.5.2. 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 stated in this Agreement or rates negotiated by the Parties prior to the rendering of the post-termination Transition Assistance; 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.

## 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 (i) 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, (ii) 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. The parties shall try to resolve the disputes by Arbitration, as per the below process:

- a. In the event of any disagreement or dispute between the parties arising out of any matter relating to or arising out of this Agreement, the Parties shall, in the first instance seek to resolve the matter by discussions between their respective representatives designated specially for this purpose. In the event these representatives are unable to resolve the disagreement or dispute within seven (7) business days, it shall be referred for resolution to a committee comprising a senior management (Vice President level or above) representative from each Party.
  - b. If the disagreement or dispute is not resolved pursuant to the above Clause within 30 days from the date it first arose, or if either party believes that it is unlikely to be resolved in this matter, any such dispute shall be finally referred to arbitration. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction. The arbitration shall be conducted by single arbitrator mutually appointed by parties. The seat of arbitration shall be Florida and the arbitration shall be conducted in English language.
- 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 and Inquire. Citizens shall have reasonable access to Vendor's facilities and has 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 also agrees to reasonably cooperate with any independent inquiries made by Citizens' Office of Internal Audit and Office of the Inspector General. Vendor shall cooperate with the requestor and provide requested documentation in a timely manner (preferably within five (5) business days). Vendor must resolve any deficiencies discovered during an 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 audits to assess Vendor's corrective action(s). Any entity performing auditing services on behalf of Citizens 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 shall not unreasonably delay or inhibit Citizens' right to audit as set forth in this Section. 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 ("Vendor's 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's 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. 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 reimburse Citizens for any attorneys' fees, costs, and expenses incurred by Citizens or awarded against Citizens in any legal proceeding in which the issue is a third party's challenge to Vendor's assertion of an exemption under Florida's Public Records Laws.

15.3.3. Vendor's Duty to Forward Records Requests to Citizens. If 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.

**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 (i) (850) 521-8302; (ii) [RECORDSREQUEST@CITIZENSFLA.COM](mailto:RECORDSREQUEST@CITIZENSFLA.COM); OR, (iii) RECORDS CUSTODIAN, CITIZENS PROPERTY INSURANCE CORPORATION, 2101 MARYLAND CIRCLE, TALLAHASSEE, FL 32303.**

- 15.4. Remedies. 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. Non-Disclosure of Citizens Confidential Information.**

- 16.1. Obligation of Confidentiality. Vendor agrees to: (a) hold all Citizens Confidential Information in strict confidence; (b) not use Citizens Confidential Information for any purposes whatsoever other than the performance of this Agreement; (b) not copy, reproduce, sell, transfer, or otherwise dispose of, give, or disclose such Citizens Confidential Information to third parties other than Vendor Staff who have a need to know in connection with the performance of this Agreement; (c) be solely responsible for informing any Vendor Staff with access to Citizens Confidential Information of the provisions of this Agreement and to be responsible for any acts of those individuals that violate such provisions; (d) provide Vendor Staff having access to Citizens Confidential Information with work environments that protect against inadvertent disclosure to others; (e) use its best efforts to assist Citizens in identifying and preventing any potential or actual unauthorized appropriation, use, or disclosure of any Citizens Confidential Information and to cooperate in promptly remedying such situation; and, (f) advise Citizens immediately in the event that Vendor learns or has reason to believe that any individual who has or has had access to Citizens Confidential Information has violated or intends to violate the terms of this Agreement and to cooperate with Citizens in seeking injunctive or other equitable relief against any such individual.
- 16.2. 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).
- 16.3. Labeling of Citizens 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.
- 16.4. 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.

- 16.5. Transmission of Citizens 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.
- 16.6. Return of Citizens Confidential Information. Upon Citizens' request during the term of this Agreement 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.
- 16.7. Disposal of Citizens 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).
- 16.8. 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 notify Citizens Contract Administrator in writing of such inability and such inability on Vendor's part will serve as justification for the immediate termination, at Citizens' sole election and without penalty to Citizens, of this Agreement in whole or in part at any time after the inability becomes known to Citizens.
- 16.9. Remedies. Vendor acknowledges that breach of Vendor's obligations under this Section 16 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 16, in addition to any other legal remedies which may be available, including, the immediate termination, at Citizens' sole election and without penalty to Citizens, of this Agreement in whole or in part.
- 16.10. The provisions of this Section shall survive the termination of this Agreement.

## **17. Information Security and Data Privacy**

### **17.1. Citizens Data**

- 17.1.1. Ownership. Vendor acknowledges and agrees that Citizens Data is and shall remain the sole and exclusive property of Citizens and that all right, title, and interest in the same is reserved by Citizens.
- 17.1.2. Vendor Use of Citizens Data. Vendor is permitted to collect, process, store, generate, and display Citizens Data only to the extent necessary for the sole and exclusive purpose of providing the Services. Vendor acknowledges and agrees that it shall: (a) keep and maintain Citizens Data in strict confidence, using such degree of care as is appropriate and consistent with its obligations as further described in this Section 17 and applicable law to avoid unauthorized access, use, disclosure, or loss; and, (b) not use, sell, rent, transfer, distribute, or otherwise disclose or make available Citizens Data for Vendor's own purposes or for the benefit of anyone other than Citizens without Citizens' prior written consent.



17.2. Security and Confidentiality of Citizens Data.

- 17.2.1. General Requirements. Vendor shall implement and maintain appropriate safeguards to: (a) ensure the security and confidentiality of Citizens Data; (b) protect against any anticipated threats or hazards to the security or integrity of Citizens Data; (c) protect against unauthorized access to or disclosure of Citizens Data; (d) protect against the use of Citizens Data that could cause harm or inconvenience to Citizens or any customer of Citizens; (e) ensure the availability of Citizens Data; and, (f) ensure the proper disposal of Citizens Data.
- 17.2.2. 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.
- 17.2.3. 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.
- 17.2.4. Data Encryption. Vendor and Vendor Staff will encrypt Citizens Data at rest and in transit using a strong cryptographic protocol that is consistent with industry standards.
- 17.2.5. Data Storage. Except as permitted in writing by Citizens' Contract Manager or designee, Vendor and Vendor Staff shall not store Citizens Data on portable external storage devices or media (such as "thumb drives," compact disks, or portable disk drives).
- 17.2.6. 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 Data outside of the United States.
- 17.2.7. Unauthorized Use or Disclosure of Citizens Data. Vendor shall use its best efforts to assist Citizens in identifying and preventing any potential or actual unauthorized appropriation, use, or disclosure of any Citizens Data and shall cooperate in promptly remedying such situation. Without limiting the foregoing, Vendor shall: (a) advise Citizens immediately in the event that Vendor learns or has reason to believe that any individual who has or has had access to Citizens Data has violated or intends to violate the terms of this Agreement and Vendor will cooperate with Citizens in seeking injunctive or other equitable relief against any such individual; and, (b) pursuant to Section 501.171, Florida Statutes, where Vendor maintains computerized Citizens Data that includes personal information, as defined in such statute, disclose to Citizens any breach of the security of the system associated with the Citizens Data 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.
- 17.3. Subcontractors. Except as permitted in writing by Citizens' Contract Manager or designee, the provisions of this Section 17 shall apply to each of Vendor's subcontractors at any level who obtain access to Citizens Data.

- 17.4. 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 17, it will immediately notify Citizens Contract Administrator in writing of such inability and such inability on Vendor's part will serve as justification for the immediate termination, at Citizens' sole election and without penalty to Citizens, of this Agreement in whole or in part at any time after the inability becomes known to Citizens.
- 17.5. Remedies. Vendor acknowledges that breach of Vendor's obligation under this Section 16 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 any of the provisions of this Section 17, in addition to any other legal remedies which may be available, including, the immediate termination, at Citizens' sole election and without penalty to Citizens, of this Agreement in whole or in part.
- 17.6. The provisions of this Section shall survive the termination of this Agreement.

**18. Miscellaneous.**

- 18.1. 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. Within [written number] ([numeral] calendar days of execution of the Agreement, at its own cost and expense, Vendor shall provide to Citizens evidence and results of its tested business continuity/disaster recovery plan and annually thereafter by April 15<sup>th</sup> during the term of this Agreement.
- 18.2. 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.
- 18.3. Non-Solicitation. Each party agrees that during the term of this Agreement and for a period of one year thereafter, it will not and will procure that its Affiliate will not directly or indirectly, either on its own account or in conjunction with or on behalf of any other person, hire solicit or endeavour to entice away from the other party any person who, during the term of this Agreement has been an officer, manager, employee, agent or consultant of the other party.
- 18.4. 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.

- 18.5. No Gifts. Vendor shall not give a gift or make an expenditure to or for the personal benefit of a Citizens officer or employee.

Neither Vendor nor Vendor Staff shall 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.

- 18.6. 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.

- 18.7. Compliance with Laws. Vendor and Vendor Staff will comply with all applicable laws, ordinances, rules, and regulations governing Vendor's performance under this Agreement. This includes: (a) registration and annual renewal of authority to transact business in the State of Florida (via [www.sunbiz.org](http://www.sunbiz.org)) or Vendor's annual written attestation that such authorization is not required; and, (b) maintaining all other necessary permits or licenses from federal, state, and local regulatory/licensing authorities.

- 18.8. 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.

- 18.9. 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.

- 18.10. 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.

- 18.11. 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 corrective action, up to and including contract termination. Vendor may only use the approved Citizens logo, which may be obtained by sending a request via email to: [newsroom@citizensfla.com](mailto:newsroom@citizensfla.com).

- 18.12. 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.
- 18.13. Modification of Terms. Except as otherwise provided for herein, 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.
- 18.14. Assignments. This Agreement shall inure to the benefit 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.
- 18.15. Force Majeure. Neither Party shall be responsible for delays or disruptions in performance if the cause of the delay or disruption was beyond that Party's reasonable control (or the reasonable control of its employees, subcontractors, or agents) to the extent not occasioned by the fault or negligence of the delayed or disrupted Party. In no case shall Vendor's labor matters, such as strikes or availability of subcontractors, if any, be considered a force majeure event. Further, this Section may not be invoked to excuse or delay Vendor's compliance with its obligations to protect Citizens Confidential Information or Citizens Data. To be excused from delays or disruptions hereunder, Vendor must promptly notify Citizens in writing of the delay or disruption. If the delay or disruption is justified, as solely determined by Citizen, Citizens will give Vendor a reasonable extension of time to perform; provided, however, that Citizens may elect to terminate this Agreement in whole or in part if Citizens determines, in its sole judgment, that such a delay or disruption will significantly impair the value of this Agreement to Citizens. THE FOREGOING EXTENSION OF TIME SHALL BE VENDOR'S SOLE REMEDY WITH RESPECT TO FORCE MAJEURE EVENTS. Vendor shall not be entitled to any increase in price or payment of any kind from Citizens arising because of such delays or disruptions.

Because of the nature of Citizens' business, Citizens requires that Vendor take every reasonable measure to avoid or minimize any delay or disruption under this Section, including the timely activation of Vendor's business continuity and disaster

recovery plans. Where Vendor fails to undertake such efforts, the delay or disruption shall be included in the determination of any service level achievement.

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.

- 18.16. 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.
- 18.17. Public Records Addendum ("Addendum"). Vendor agrees that the Addendum attached hereto is hereby incorporated into this Agreement in order to address the public posting of this Agreement and its disclosure to third parties.
- 18.18. 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.

***[Signature Page Follows]***

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

**CITIZENS PROPERTY INSURANCE CORPORATION**

**HEXAWARE TECHNOLOGIES, INC.**

DocuSigned by:  
  
A6AB0119307A439...



Signature

Signature

Jeremy Pope

Kalpesh Bhatt

Print Name

Print Name

VP Customer Experience

SVP - Finance

Title

Title

3/14/2021

03/08/2021

Date Signed

Date Signed

DocuSigned by:  
  
7B9C7AA80097483

Signature

Kelly Booten

Print Name

Chief operating officer

Title

3/14/2021

Date Signed

**ADDENDUM 1  
PUBLIC RECORDS ADDENDUM (“ADDENDUM”)**

Company Name (“Vendor”): Hexaware Technologies, Inc.
Agreement Name/Number (“Agreement”): Business Process Outsourcing (BPO) – Call Center Services / 21-20-0035-04
Primary Vendor Contact Name: John Fundingsland
Telephone: [REDACTED]
Email: [REDACTED]

Citizens is subject to Florida public records laws, including Chapter 119, Florida Statutes. As a part of providing public access to Citizens’ records, Citizens makes its contracts available on Citizens’ external website located at [www.citizensfla.com/contracts](http://www.citizensfla.com/contracts). This Addendum is incorporated into the Agreement in order to address Citizens’ public posting of the Agreement and its disclosure to third parties.

If Vendor asserts that any portion of the Agreement is exempt from disclosure under Florida public records laws, (the “Redacted Information”), such as information that Vendor considers a protected “trade secret” per Section 815.045, Florida Statutes, then Vendor must select the corresponding declaration below and provide the following to [Vendor.ManagementOffice@citizensfla.com](mailto:Vendor.ManagementOffice@citizensfla.com):

- (1) **A copy of the Agreement in PDF format with the Redacted Information removed (the “Redacted Agreement”); and,**
- (2) **A dated statement on Vendor’s letterhead in PDF format clearly identifying the legal basis for Vendor’s redaction of the Redacted Information (the “Redaction Justification”).**

**Vendor must select one of the two declarations below.** If Vendor does not select one of the two declarations below, or if Vendor fails to provide the Redacted Agreement and Redaction Justification within thirty (30) days of Vendor’s receipt of the fully executed Agreement, then without further notice to Vendor, Citizens may post the non-redacted version of the Agreement on its public website and may release it to any member of the public.

<u>Vendor Declaration:</u>
<input type="checkbox"/> Vendor <b>WILL NOT SUBMIT</b> a Redacted Agreement. Citizens may post Vendor’s full, complete, and non-redacted Agreement on its public website, and may release the Agreement to any member of the public without notice to Vendor.
<p><b>Or</b></p> <input checked="" type="checkbox"/> Vendor asserts that a portion of the Agreement is confidential and/or exempt under Florida Public Records law. Therefore, Vendor <b>WILL SUBMIT</b> a Redacted Agreement and a Redaction Justification within thirty (30) days of receipt of the fully executed Agreement. Citizens may post Vendor’s Redacted Agreement on its public website, or release it to any member of the public, without notice to Vendor. If Citizens receives a public records request for the Agreement, Citizens will provide only the Redacted Agreement and Redacted Justification to the requestor. Vendor acknowledges that, in the event of any legal challenge regarding these redactions, Vendor will be solely responsible for defending its position or seeking a judicial declaration.

## 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.

## Exhibit C – Compensation Schedule

With the exception of pre-approved travel expenses, as further described in Section 9.6., the following sets forth all compensation that Vendor is eligible to be paid under this Agreement. Vendor will be paid on a monthly basis in accordance with Section 9. of this Agreement.

### 1. CAT Response Calls.

- 1.1. Training Fees. Citizens will pay Vendor █████ per hour for each Vendor Staff receiving initial training mandated by Citizens. Citizens will also pay Vendor █████ per hour for each Vendor Staff receiving ongoing/refresher training mandated by Citizens, but only to the extent such training exceeds two (2) hours in a particular month. Vendor is responsible for determining how many Vendor Staff are needed to handle the forecasted call volumes provided by Citizens, and Vendor will base its determinations on industry best practices/standards and the requirements set forth in this Agreement. Citizens will not pay for any training resulting from attrition or replacement of Vendor Staff.
- 1.2. One-Time Setup/Activation Fee. █████ per CAT Event.
- 1.3. Pricing. In addition to Training Fees and One-Time Setup/Activation Fee, Citizens will pay Vendor a per FTE hourly rate according to the following table.

<b>Five Year Pricing</b>						
Fully-Loaded with all fees included. No guarantee of volume.						
Call Type*	Average Handling Time (Seconds)	Hourly Rate per FTE Activated				
		Year 1	Year 2	Year 3	Year 4	Year 5
CAT Response Calls	540	█████	█████	█████	█████	█████

- 1.3.1. Vendor agrees for Years 3-5 that an annual CPI (All Urban Consumers published by Bureau of Labor Standards, US) will be used to benchmark the rates listed above if greater than 1.0%.

2. Projected Volumes. Citizens will provide an estimated count for the projected calls that will be utilized to determine the volume of FTE need at the 72-hour notification of the storm. Daily volumes > +10% of the projected volumes will waive the SLA agreement for the storm commitment.