



AGREEMENT FOR PROPERTY INSPECTION SERVICES FOR UNDERWRITING

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 INSURANCE RISK SERVICES, INC. (“**Vendor**”) having its principal place of business at 1000 Primera Boulevard, Suite 3130, Lake Mary, Florida 32746. Citizens and Vendor shall each be known as a “Party,” and collectively shall be known as the “Parties.”

Recitals

On November 3, 2020, Citizens issued an Invitation to Negotiate No. 20-0022 for Property Inspection Services (the “Solicitation”). Vendor’s response to the Solicitation was accepted by Citizens, subject to the terms set forth in this Agreement.

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

Terms of Agreement

1. **Definitions.** As used in this Agreement, the following terms have the following meanings:
 - 1.1. “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 69O-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.

- 1.2. "Deliverables" means the quantifiable, measurable, and verifiable items required to be delivered to Citizens by Vendor under this Agreement.
- 1.3. "Effective Date" means the date on which the last Party executes this Agreement.
- 1.4. "Inspection Report" means the documentation including photographs notes, written descriptions, sketches, and other documentation as required and identified by Citizens.
- 1.5. "Inspector" means the individual assigned by the Vendor to inspect the insured property who must meet the requirements of Section 3.10.
- 1.6. "Services" means all services and Deliverables to be provided by Vendor to Citizens under this Agreement. If any service or Deliverable is not specifically described in this Agreement but is necessary for the proper performance and provisioning of the Services, that service or Deliverable shall be included within the definition of the Services to the same extent and in the same manner as if specifically described herein.
- 1.7. "Vendor Staff" means any of Vendor's employees, independent contractors, agents, subcontractors, or representatives who: (a) provide the Services; or, (b) have access to Citizens Confidential Information or Citizens' data. The inclusion of "independent contractors" is for identification only and in no way represents that independent contractors are employees or actual staff of Vendor.
- 1.8. "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 four (4) years.
- 2.2. Renewals. This Agreement may be renewed for two (2), two (2) year renewal periods either: (a) by Citizens, at its discretion upon twenty-one (21) calendar days prior written notice to Vendor; or, (b) by mutual written agreement of the Parties. Renewals shall be subject to the same terms and conditions set forth in this Agreement at the time of renewal, including any amendments signed by the Parties.

3. Services: Service Requirements.

- 3.1. Description. Vendor shall provide on-site and virtual if applicable property inspection Services to be used in the underwriting process as specifically defined in a Work Assignment (as further defined in Section 3.3). Work Assignments will generally consist of one or more of the property inspection types indicated on Exhibit A, Price Sheet and more fully described in Section 5.2. of this Agreement.
- 3.2. Geographic Service Area. Vendor shall provide Services under this Agreement throughout the State of Florida.

- 3.3. Work Assignments. Work Assignments will be electronically distributed to Vendor at the sole discretion of Citizens through either a Citizens inspection management platform or secure file sharing site. In the event Citizens determines that additional Services outside the scope of work contained in the initial Work Assignment are needed, Vendor Staff shall timely respond to and complete any supplemental work as requested by Citizens including making corrections to previous Work Assignments. Citizens reserves the right to provide additional Work Assignment guidelines and/or modify any existing Work Assignment requirements in order to satisfy legislative, regulatory or insurance policy changes as well as any other reasonable cause. Vendor acknowledges that all documents related to the Work Assignment must be submitted through either a Citizens inspection management platform or secure file sharing site as assigned. Vendor acknowledges that Citizens does not in any way represent or guarantee that Vendor will receive any specific or minimum volume of Work Assignments under this Agreement.
- 3.4. Activation. In accordance with their award as a contingent vendor, within thirty (30) calendar days of receiving the initial request to activate services from Citizens, Vendor shall be able to meet all of the requirements of the Agreement including but not limited to: credentialing, insurance, and qualifications. Once activated, if a lapse in Work Assignments exceeds ninety (90) calendar days, Vendor will not be required to continue to maintain such requirements until such time that they receive a new activation request.
- 3.5. Phone Support. Vendor shall provide phone support from 8:00AM - 6:00PM EST, Monday through Friday. Phone support will consist of live call answering to schedule inspections, answer questions, and provide information or clarification on inspections or the resulting reports. After hours phone support shall be provided for hours outside of those stated above with response or call back the next business day. After hours support may be either a staffed position or a recorded messaging option. Vendor is expected to respond within one (1) business days to all communications whether written or verbal, from Policyholders, Agents, or Citizens Staff.
- 3.6. Multilingual Services. Vendor shall provide multilingual language interpretative services for Citizens Policyholders, agents, and staff to facilitate successful communication in scheduling of appointments, discussion of results, and general communications. This multilingual service may be provided directly by Vendor employees or through a third-party contractor.
- 3.7. Vendor Credentialing Requirements. Vendor must provide Citizens with qualification and credentialing information related to Vendor's entity, or Vendor's Staff as outlined below. The information will be utilized to verify that Vendor and Vendor's Staff meet and continue to meet the requirements of this Agreement. At Citizens' request Vendor will be required to access the Citizens vendor management platform to input, update, and maintain the following credentialing information listed below.
- 3.7.1. Vendor Conflict of Interest Form. Vendor will provide the completed form within sixty (60) days of the execution of this Agreement and annually by April 1st.
- 3.7.2. W-9. Vendor will provide a current W-9 within sixty (60) days of the execution of this Agreement and upon any change to the Vendor's legal business name, OBA name, payment address or FEIN.

3.7.3. Vendor Staff Qualifications. Vendor will provide documentation of qualifications as requested by Citizens for each of its Vendor Staff. Vendor will ensure all documentation remains current and will provide updates/revisions as needed.

3.8. Vendor Staff Training. At its sole discretion, Citizens reserves the right, to institute trainings via a learning management system that tracks and records Vendor Staff training and scores. Vendor must provide all training in its entirety prior to Vendor Staff receiving and accepting any Work Assignments or otherwise performing the Services. As Citizens identifies additional training throughout the life of the Contract, Vendor Staff must also complete the additional training within the number of days specified by Citizens and upon delivery of material to Vendor.

Vendor must provide recertification training with Citizens-issued training materials. Recertification training may occur through a webinar. Citizens reserves the right to request training dates, proof of attendance, applicable documents, and the training site location. Citizens' certification requirements could include but may not be limited to training on:

3.8.1. Citizens' policy history, background, interpretation and application;

3.8.2. Citizens-specific systems, procedures, guidelines, etc.;

3.8.3. Work Assignment workflow;

3.8.4. Communications expectations;

3.8.5. Public Records requirements; and

3.8.6. Ethics and confidentiality requirements.

3.9. Key Vendor Staff Resource. Vendor shall provide the following key Vendor Staff resource: Robert Oberkonz. Any alternative or substituted key Vendor Staff resource will require prior written approval by Citizens' Contract Manager or designee.

3.10. 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.

3.10.1. Inspector Qualifications and Photo IDs. All Inspectors performing Work Assignments shall meet the qualification requirements set forth in Exhibit B, Inspector Qualifications. All such Inspectors, and any other Vendor Staff who interact face-to-face with Citizens Policyholders, agents and staff must carry photo identification at all times. Identification

must be in a location visible to all, at all times during the Inspection or during any face-to-face interaction with any Citizens Policyholder, agent or staff.

- 3.11. **Criminal Background Investigations.** Vendor must conduct a criminal background check on each Vendor Staff within three (3) years preceding the date the individual begins to perform Services. The criminal background check must be refreshed at least annually from the date the individual begins to perform services. All criminal background checks will be at Vendor's expense and, unless otherwise approved in writing by the Contract Manager, shall include but not be limited to: (a) state and federal felony convictions or pending adjudications; (b) state and federal misdemeanor convictions or pending adjudications; and, (d) a seven (7) year minimum timeframe, extending as close as practicable to the date of assignment to perform Services. Vendor will provide written confirmation of the successful completion of all background checks to Citizens' Contract Manager prior to allowing any Services to be provided by any Vendor Staff.

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.

- 3.12. **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.
- 3.13. **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.

4. Service Warranties and Standards.

- 4.1. **General Warranty.** Vendor warrants that the Services will be performed and

delivered in a professional first-class 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 and for one (1) year thereafter: (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.

- 4.2. 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.
- 4.3. 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 visits, 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.
- 4.4. Service Level Standards.
- 4.4.1. Description. In addition to all other requirements in this Agreement, Vendor shall use reasonable and good faith efforts to meet the Service Level Standards set forth below. Failure to meet the Service Level Standards may result in Vendor not receiving additional Work Assignments by Citizens.

| Service Level | Service Level Standard |
|---|---|
| Acknowledge receipt and acceptance of Assignment(s) | Within two (2) business days |
| Complete Assignment and submit report, including supporting documentation | Within fifteen (15) business days of Assignment |

- 4.4.2. Performance Credits: The Parties recognize that the failure to deliver timely Inspection Reports in accordance with Section 4.4.1. above will result in harm to Citizens which is not easily quantifiable. Therefore, in addition to any other remedies available to Citizens under the Contract, the parties agree to the assessment of the following credits ("Performance Credits"):

If a properly completed Inspection Report, including all supporting documentation, is not returned to Citizens within fifteen (15) business days after a Work Assignment is made, Citizens will be due a Performance Credit of ten percent (10%) of the amount due for that Assignment. Performance Credits will not be due if the cause of delay is proven by Vendor to be wholly beyond Vendor's reasonable control, such as inability to access the subject property. Unless otherwise agreed, Performance Credits will be calculated and assessed on a quarterly basis by Citizens.

- 4.4.3. Reports. On a monthly basis, in arrears and no later than the fifteenth (15th) 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 Performance 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 quarterly, 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.
- 4.4.4. Failure to Meet Service Level Standards. Time is of the essence in meeting the Service Level Standards. If Vendor does not meet a Service Level Standard, Vendor shall issue the applicable Service Credits as agreed upon herein. The Service Credits will be issued on Vendor's next invoice to Citizens for the Services. The Service Credits are intended only to cover the diminished value of a Service that is delivered to Citizens. The acceptance of a Service Credit does not waive Citizens' right to pursue other remedial actions or claims under this Agreement. To the extent the underlying acts or omissions constitute an event of default under another section of this Agreement, Citizens may declare an event of default under that section. Notwithstanding the issuance of a Service Credit, Vendor will use its best efforts to minimize the impact or duration of any outage, interruption or degradation of Service. In no case shall Citizens be required to notify Vendor that a Service Credit is due as a condition of payment of the same.
- 4.4.5. 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 and be entitled to a return of any prepaid fees where Vendor fails to meet any Service Level Standard for any four (4) months out of any rolling twelve (12) month period.

- 4.4.6. 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 16.14. 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.

5. Deliverables and Work Product.

- 5.1. 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 12.3. below.

In addition, Vendor's ability to meet or exceed performance expectations may result in an increased volume of Work Assignments. Conversely, marginal performance, poor performance or "for cause" situations may result in reduced volume of Work Assignments

| Deliverable | Description | Due Date |
|---|--|--|
| Inspection Reports | Vendor shall submit to Citizens at the completion of every Work Assignment, a detailed Inspection Report for the Services described in Section 5.2. and following the service level standards set forth in Section 4.4.1. Upon delivery, these reports become the property of Citizens and may be distributed to others as Citizens deems appropriate. | Per Service Level Standard set forth in Section 4.4.1. |
| Monthly Inspection Itemized List Report | Itemized information (Excel format): a. Policy number; b. Assignment number; c. Inspection type; d. Inspector Name; e. Date Assignment received; f. Date assignment completed and submitted to Citizens; g. Overall cycle time; and h. Fee for inspection. | Monthly |

| | | |
|---------------------------------|-------------------------------|---|
| Proof of Licensure (Inspectors) | As described in Section 3.11. | Within five (5) business days if requested by Citizens as part of an audit. |
| Vendor Proof of Insurance | As described in Section 10. | Within thirty (30) calendar days of execution of this Agreement, and upon renewal or reissuance of coverage thereafter. |

5.2. Inspection Services, Processes and Requirements.

5.2.1. For All Inspections:

- a. Vendor will contact the policyholder by phone within five (5) business days of acceptance of each Work Assignment to schedule the inspection. For exterior only inspections, contact may be via telephone or mail. For Personal Lines inspections, if phone calls to the Policyholder are unanswered, Vendor may leave a message with the date/time of the inspection.
- b. Inspection Reports (with the exception of Mobile Home and General Condition) must include the name, signature, and license number of the Inspector who completed the inspection.
- c. For the Inspection Report to be considered complete the report must include photographs (in a high resolution, digital format, no more than two (2) per page) notes, written descriptions, sketches, and other documentation as required and identified by Citizens.
- d. Inspection Reports must be delivered in an electronic format or as otherwise specified by Citizens. Document protection may be required to restrict others from changing the reports. Upon request by Citizens, Vendor may need to provide photographs in a JPEG format or another electronic format agreed upon by Citizens.

5.2.2. Personal Lines Inspection Types:

- a. **General Condition:** Inspection must include a physical inspection of the building(s) to document the condition of the property and appurtenant structures and identify any property and/or liability hazards or maintenance issues present. Photographs must be provided with these inspections to confirm details and at minimum, shall include:
 - i. Photos of hazards and/or maintenance issues; and
 - ii. Photos of each exterior elevation of all specified structures.
- b. **Property Inspection (“Four Points”):** For each building(s) inspected, a Four Point Inspection(s) using Citizens’ inspection form (or as identified below) and must identify and describe all electrical, mechanical (HVAC), roofing and

plumbing systems. This includes an evaluation of the condition, identification of any hazards present and verification of repairs or upgrades required or completed. The Inspection Report must document the current age or year updated of each primary system component and should include photographs.

- i. If age of system or year updated is evidenced through receipt or permit, then a copy of receipt or permit should be included with inspection.
- ii. If age of system or year updated is by verbal validation from insured, document accordingly.
- iii. Identify and photograph all observed system-related risks and hazards. Inspection Reports must document the remaining life of the predominant roof and secondary roof and any need for repair or replacement of the roof as well as need for repair or replacement of all other systems.
- iv. When not using the Citizens' form, the comparable inspection form used must meet all of the following criteria:
 - The inspection is conducted or reviewed by a verifiable Florida-licensed Inspector;
 - Includes the Inspector's dated signature, title, Florida license information and company; and
 - Includes all of the photo requirements listed below:
 - Front and one side of building and rear and other side of building;
 - Main electrical panel, its interior door, and photo with the panel removed if accessible
 - HVAC or any other heating system equipment (with dated manufacturer's plate);
 - Provides the age, type and condition of the electrical wiring, heating and plumbing systems; and
 - Includes two photos of the roof if the roof portion of the four-point inspection is being submitted as proof of roof condition.
- c. **Wind Mitigation:** Wind mitigation inspection(s) will include the inspection of the property, the completion of a Uniform Mitigation Verification Inspection Form (OIR 81-1802) or OIR's latest version which describes the existence of all allowable mitigation features and the submission of the form to Citizens. A form is considered completed when the form is filled out in its entirety, with accurate information, signed

by all required parties, and accompanied by all requisite documentation, including supporting photos, both those as required by the form and any necessary additional photos.

- d. **Mobile Home:** Inspections must identify the general condition of the mobile home, including any hazards or maintenance issues observed. It must also identify the method and materials used to tie it down in accordance with Florida Statutes.
- e. **High Value Property:** Vendor will provide High Value Property Inspections as ordered by Citizens. This means a physical structure, plumbing, hazards, electronics, and systems inspection, including interior and exterior inspection and includes an estimation of the replacement cost for a building(s) and/or appurtenant structures generated by using third -party software identified by Citizens. This will require the Inspector to physically inspect and measure the subject building(s) and/or appurtenant structures (inclusive of pools), measure the accurate square footage, enter the data into a replacement cost estimation tool identified by Citizens, and report the results to Citizens. Vendor must also identify, and document custom or unique features associated with higher value homes. High Value Property reports must be based upon the entire building square footage and include all internal and external components of the structure in their entirety. A narrative justifying any deviations from expected standards must be included with all reports when a deviation exists. All reports must include comprehensive photos of the internal and external features of the building(s) and/or appurtenant structures justifying quality grades and deviations.
- f. **Replacement Cost Valuation:** Vendor will provide Replacement Cost Valuations (RCV) as ordered by Citizens. This will require the Inspector to physically inspect and measure the subject building(s) and/or appurtenant structures, measure the accurate square footage, enter the data into a replacement cost estimation tool, and report the results to Citizens. RCV reports must be based upon the entire building square footage and include all internal and external components of the structure in their entirety. All RCV reports must include photos of the building(s) and/or appurtenant structures. Anything other than standard quality construction must include photo documentation justifying the deviation.
- g. **General Conditions/Four Points Combined:** Services must include a physical inspection of the building(s) and/or appurtenant structures to document the condition of the property and identify any hazards or maintenance issues present. At minimum, all service requirements defined above for both the General Condition and Four Point must be followed.

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.

5.4.2. 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.

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

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

6. Changes.

6.1. 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.

6.2. 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 provided that some Changes may be effected through the Change Order process described in Section 6.1. 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.

7. **Acceptance.**

- 7.1. **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.
- 7.2. **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.
- 7.3. **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.

8. **Compensation.**

- 8.1. **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 \$43,618,492; and, (b) is contingent on the availability of budgeted funds approved by Citizens' Board of Governors on an annual basis.
- 8.2. **Compensation Schedule.** Vendor will be paid on a monthly basis for the Services accepted by Citizens in the preceding month in accordance with Exhibit A, Price Sheet.
- 8.3. **Invoices.** Vendor must timely submit all requests for compensation for Services or expenses, where permitted, in sufficient detail for a pre- or post-audit. The compensation request must include a unique invoice number, be in US dollars, legible, page-numbered, signed, and dated. Vendor shall submit the original invoice to Citizens' Contract Manager or designee as identified in section 11.2.

Contract Managers. All late payment inquiries must be submitted to the attention of Citizens' Accounts Payable department at AccountsPayable@citizensfla.com or Post Office Box 10749, Tallahassee, Florida 32302-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 8.9.); and, (h) itemized Services for which compensation is being sought.

- 8.4. Payment Processing. Citizens may require any other information from Vendor that Citizens deems necessary to verify any compensation request placed under this Agreement and Vendor agrees that it will provide such information as reasonably requested by Citizens. Payment shall be due net thirty (30) calendar days of Citizens' actual receipt of a complete and undisputed invoice. Where a submitted invoice is incomplete, such as not containing the information described in this Section, Citizens will return the incomplete invoice to Vendor for correction within thirty (30) calendar days of Citizens' actual receipt of such invoice. Where Citizens reasonably disputes any part of a complete invoice, such as the amount of the compensation request, Citizens shall pay any undisputed portion of the invoiced amount within (30) calendar days of Citizens' actual receipt of the complete invoice and will describe the basis for the disputed portion of the invoiced amount. Where Vendor disagrees with Citizens dispute of any invoice, the Parties shall seek to resolve the dispute in accordance with the Dispute Resolution Process further described in this Agreement. In no case shall Citizens be subject to late payment interest charges where Vendor has submitted an incomplete invoice or where Citizens has reasonably disputed an invoice. Where Vendor fails to submit an invoice within twelve (12) calendar months of the Services for which compensation is being requested, Vendor acknowledges and agrees that any payment due for such Services is forfeited by Vendor for its failure to timely submit an invoice.
- 8.5. Travel-related Expenses. Except as pre-approved in writing by Citizens' Contract Manager or designee, Citizens will not reimburse Vendor for travel-related expenses. To the extent authorized, 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>.
- 8.6. 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.
- 8.7. 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.
- 8.8. 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.

- 8.9. Early Payment Discount. Citizens and Vendor agree to an early payment discount where payment is net ten (10) calendar days of Citizens' actual receipt of a complete and undisputed invoice. Citizens shall be entitled to reduce the invoiced amount by a [two percent (2%)] early payment discount. The invoice will be marked "early payment discount" by Citizens' Contract Manager or designee.

9. Indemnification and Limitation of Liability.

- 9.1. 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 to Citizens for handling.
- 9.1.1. Vendor's obligations of indemnification with respect to any Claim are contingent upon Citizens (or other Indemnitee) providing Vendor: (a) written notice of the Claim; (b) the opportunity to settle or defend against the Claim at Vendor's sole expense; and, (c) assistance in defending against or settling the Claim at Vendor's sole expense. Vendor shall not be liable for any cost, expense, or compromise incurred or made by an Indemnitee in any legal action without Vendor's prior written consent, which shall not be unreasonably withheld.
- 9.1.2. 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.
- 9.1.3. The obligations in this Section are separate and apart from, and in no way limit Citizens' rights under any insurance provided by Vendor pursuant to this Agreement or otherwise.
- 9.1.4. The provisions of this Section shall survive the termination of this Agreement.

9.2. Limitation of Liability.

- 9.2.1. NOTWITHSTANDING ANY OTHER PROVISION OF THIS AGREEMENT TO THE CONTRARY, NEITHER PARTY SHALL BE LIABLE TO THE OTHER FOR ANY SPECULATIVE OR REMOTE DAMAGES, INCLUDING LOST PROFITS, ARISING OUT OF OR IN CONNECTION WITH A BREACH OF THIS AGREEMENT.
- 9.2.2. 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 \$1,000,000.00. THIS LIMITATION APPLIES REGARDLESS OF WHETHER THE ACTION OR CLAIM IS BASED IN CONTRACT, EQUITY, TORT, OR OTHERWISE. THIS LIMITATION SHALL NOT APPLY TO: (A) ANY OBLIGATION OF INDEMNIFICATION SET FORTH IN THIS AGREEMENT; (B) ANY CLAIM OR DAMAGE CAUSED BY A PARTY'S GROSS NEGLIGENCE OR WILFUL MISCONDUCT; (C) ANY CLAIM OR DAMAGE TO THE EXTENT COVERED BY AN INSURANCE POLICY REQUIRED IN THIS AGREEMENT; OR, (D) ANY CLAIM OR DAMAGE CAUSED BY VENDOR'S BREACH OF ITS OBLIGATIONS OF CONFIDENTIALITY SET FORTH IN THIS AGREEMENT.
- 9.2.3. 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.
- 9.2.4. THIS SECTION SHALL SURVIVE THE TERMINATION OF THIS AGREEMENT.

10. Insurance.

- 10.1. Vendor Insurance Requirements. During the term of this Agreement, Vendor will maintain at its sole expense the following insurance unless approved in writing by Citizens' Contract Manager:
 - 10.1.1. Workers' Compensation which provides coverage for Vendor's employees and independent contractors' employees, regardless of the state of hire, in at least the minimum statutory limits required by 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.
 - 10.1.2. Commercial General Liability with minimum limits of \$1 million per occurrence (to include contractual liability for liability assumed hereunder) and \$2 million in the aggregate;
 - 10.1.3. Automobile Liability with combined single limits of not less than \$1 million per accident. This policy must include Symbol 1 "Any Auto" coverage); provided however, that if Vendor does not own any vehicles and Vendor does not have a schedule of vehicles covered under a Vendor automobile policy, then the policy may instead include both Symbol 8 "Hired Autos

Only” and Symbol 9 “Nonowned Autos only”. Vendor agrees to secure Symbol 1 “Any Auto” coverage as set forth herein prior to taking ownership of any vehicle, and prior to scheduling any vehicles under a Vendor automobile policy;

- 10.1.4. Umbrella Excess General Liability and Auto Liability insurance with minimum limits of \$4 million in the aggregate; the umbrella excess policy must afford coverage equivalent to the commercial general liability and automobile liability coverages required in subsections 10.1.2. and 10.1.3.; the policy inception date must also be concurrent with the inception dates of the underlying general liability and automobile liability policies; if vendor maintains commercial general liability and automobile liability coverage that exceeds the minimum limits identified in 10.1.2. and 10.1.3., then Vendor may reduce its umbrella excess coverage limit by the corresponding amount;
- 10.1.5. Professional Liability (errors and omissions) with minimum limits of \$1 million per claim and \$2 million in the aggregate [Optional for contracts where services involve policy holder home repairs: Coverage must be renewed for three (3) years after completion of the Services. The “retroactive date” for this policy, and any subsequent policies purchased as renewals or replacements, shall coincide with or precede the effective date of this Agreement. If the policy is terminated for any reason, Vendor agrees to purchase, or cause its professional staff and consultants to purchase, an extended reporting provision of at least three (3) years to report claims arising from Services performed prior to the termination of the policy and allow for reporting of incidents that might give rise to future claims.
- 10.2. Insurance Company Qualifications. Each company issuing policies required under Section 10 must: (i) be licensed to transact business in the State of Florida; and, (ii) have an AM Best Financial Strength rating of “A-” or above.
- 10.3. Vendor’s Insurance is Primary. The insurance required under Section 10.1. 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.
- 10.4. Citizens to be an Additional Insured. The Commercial General Liability and Auto Liability policies in Section 10. shall include Citizens as an additional insured. For Commercial General Liability coverage, the policy must include ISO Form #CG 20 10 10 01 or a comparable company specific endorsement.
- 10.5. Waiver of Subrogation. The insurance required under Section 10. shall include a provision waiving the insurer’s rights of recovery or subrogation against Citizens.
- 10.6. Coverage for Indemnity Obligations. The Commercial General Liability, Auto Liability, Umbrella Liability, and Professional Liability coverages shall cover claims made under the indemnity provisions of this Agreement.
- 10.7. Notice of Cancellation or Change. To the extent practicable, the Commercial General Liability and Professional Liability policies shall require thirty (30) calendar days prior written notice to Citizens of cancellation, non-renewal or change in any coverage, except for ten (10) calendar days prior written notice for non-payment of premium.

- 10.8. Proof of Coverage. Within thirty (30) calendar days of execution of this Agreement, and upon renewal or reissuance of coverage thereafter, Vendor must provide current and properly completed in-force certificates of insurance to Citizens that evidence the coverages required in Section 10. The certificates for Commercial General Liability, Umbrella Liability and Professional Liability insurance certificates must correctly identify the type of work Vendor is providing to Citizens under this Agreement. The agent signing the certificate must hold an active Insurance General Lines Agent license (issued within the United States). Vendor shall provide copies of its policies upon request by Citizens.

11. Contract Administration.

- 11.1. 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 and Purchasing
301 W Bay Street, Suite 1300
Jacksonville, Florida 32202
904-407-0225
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.

- 11.2. 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
Christina Jones, Vendor Relationship Administrator
Citizens Property Insurance Corporation
301 W. Bay Street, Suite 1300
Jacksonville, FL 32201
904-407-0490
Christina.Jones@citizensfla.com

Vendor's Contract Manager
Robert Oberkonz
Insurance Risk Services, Inc.
1000 Primera Blvd Suite 3130
Lake Mary, FL 32746
407.548.0484
robo@insuranceriskservices.com

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.

12. Suspension of Services; Termination; Transition Assistance.

- 12.1. Termination without Cause. By thirty (30) calendar days advance written notice, Citizens may terminate this Agreement in whole or in part, at its sole discretion and without the need to specify a reason for termination. The actual date of termination of this Agreement will be thirty (30) calendar days from the date of the written notice, or as otherwise specified in Citizens' written notice (the "Termination Date"). Where Citizens elects to terminate this Agreement in part, Vendor shall continue to provide Services on any portion of the Agreement not terminated. Vendor shall be entitled to payment for Services satisfactorily performed 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.
- 12.2. Termination for Cause. Either Party may terminate this Agreement if the other Party fails to honor its material obligations under this Agreement. Unless otherwise provided herein, before terminating this Agreement, the Party that believes the other Party is failing to perform this Agreement shall notify the 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 ten (10) calendar days from receipt of the notice, provided that a cure period is not required if a cure is not feasible as determined by the non-breaching Party or if the breaching Party has already been notified of the breach and given at least ten (10) calendar days to correct it. If the breaching Party does not cure the breach within the time provided by the non-breaching Party, and its breach is not legally excusable, 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 12.2.
- 12.3. 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.

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

12.4.1. 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.

12.4.2. 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.

13. Disputes.

13.1. Dispute Resolution Process. Each Party will make a good faith effort to resolve any disputes relating to this Agreement prior to commencing a legal action. These efforts may include an offer to arrange for executive-level discussions or an offer to submit the dispute to non-binding mediation. This Section shall not apply if: (a) a Party considers the immediate commencement of a legal action for an injunction necessary to protect its interests (e.g., to protect against the improper use or disclosure of its confidential information); (b) the Parties cannot conclude the dispute within thirty (30) calendar days; or, (c) 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.

13.2. 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.

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

14. Records: Audits: Public Records Laws.

- 14.1. 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.
- 14.2. 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.
- 14.3. 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.
- 14.3.1. 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.
- 14.3.2. 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.

- 14.3.3. 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. 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; OR, (iii) RECORDS CUSTODIAN, CITIZENS PROPERTY INSURANCE CORPORATION, 2101 MARYLAND CIRCLE, TALLAHASSEE, FL 32303.

- 14.4. 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.
- 14.5. The provisions of this Section shall survive the termination of this Agreement.

15. Non-Disclosure of Citizens Confidential Information.

- 15.1. 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.

- 15.2. 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).
- 15.3. 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.
- 15.4. 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.
- 15.5. 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.
- 15.6. 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.
- 15.7. 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).
- 15.8. 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.
- 15.9. Remedies. Vendor acknowledges that breach of Vendor's obligations under this

Section 15 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 15, 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.

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

16. Miscellaneous.

16.1. 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.

16.2. Vendor Conflicts of Interests. Vendor, and all principals in its business, 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.

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

Vendor shall not accept a gift from a Citizens policyholder in connection with the Services that is, or could be interpreted to be, intended to influence the handling of the policyholder's claim, or could be interpreted as an expression of gratitude for such an act.

16.4. 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.

16.5. 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) 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.

- 16.6. 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.
- 16.7. 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.
- 16.8. 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.
- 16.9. 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 anyway 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.
- 16.10. 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.
- 16.11. 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.

- 16.12. 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.
- 16.13. Notice and Approval of Changes in Ownership. Because the award of this Agreement may have been predicated upon Vendor's ownership structure, Vendor agrees that any transfer of a substantial interest in Vendor by any of its owners shall require Citizens' prior written approval, which approval shall not be unreasonably withheld or unreasonably delayed. By execution of this Agreement, Vendor represents that it has no knowledge of any intent to transfer a substantial interest in Vendor. A substantial interest shall mean at least twenty-five percent (25%) of the voting shares or control over Vendor. This Section shall not apply to: (a) transfers occurring upon the incapacitation or death of an owner; (b) transfers associated with an initial public offering on a major stock exchange; or, (c) transfers to a company whose stock is publicly traded on a major stock exchange.
- 16.14. 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. 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 for direct, indirect, consequential, or other costs or damages 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.

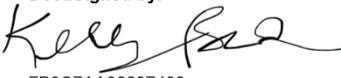
- 16.15. Execution in Counterparts. This Agreement may be executed in counterparts, each of which shall be deemed an original, and all of which together shall constitute but one and the same Agreement. The Parties agree that a faxed or scanned signature may substitute for and have the same legal effect as the original signature.
- 16.16. 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.
- 16.17. 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.

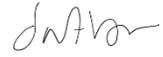
[Signature Page Follows]

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

CITIZENS PROPERTY INSURANCE CORPORATION

INSURANCE RISK SERVICES, INC.

DocuSigned by:

7B9C7AA80097483

DocuSigned by:

67A2ACDFEE04453...

Signature

Signature

Kelly Booten

Dave Valenzano

Print Name

Print Name

Chief Operating Officer

President

Title

Title

10/12/2021

10/4/2021

Date Signed

Date Signed

DocuSigned by:

52091D0BE5B7478

Signature

Jay Adams

Print Name

Chief Claims Officer

Title

10/12/2021

Date Signed

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

| |
|---|
| Company Name (“Vendor”): Insurance Risk Services, Inc. |
| Agreement Name/Number (“Agreement”): 21-20-0022-05 Property Inspection Services |
| Primary Vendor Contact Name: Robert Oberkonz |
| Telephone: 407-548-0484 |
| Email: robo@insuranceriskservices.com |

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. 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:

- (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 WILL NOT SUBMIT 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>Or</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 WILL SUBMIT 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 – PRICE SHEET
Insurance Risk Services

Pricing for the following Inspection Types shall not exceed the amounts listed below except in unusual cases. Any price variation must be approved in writing in advance by the Citizens Contract Manager.

| Personal Lines Inspection Type | Years 1-2 | Years 3-4 | Years 5-6 | Years 7-8 |
|--|------------------|------------------|------------------|------------------|
| General Condition Exterior Only | | | | |
| Property Inspection / Four Points Combined | | | | |
| GC / Four Point Combined (if available) | | | | |
| Proof of Repairs | | | | |
| Wind Mitigation | | | | |
| Mobile Home Tie Down | | | | |
| High Value Property | | | | |
| Replacement Cost Valuation | | | | |
| Roof Inspection | | | | |

Close Out fees for Inspections that cannot be performed due to no fault of Vendor shall not exceed \$__ per Inspection. The Citizens Contract Manager must approve all Close Out fee charges.

A \$__ charge would apply for inspections that are unable to be completed and the inspector travels to the property (i.e., insured refused, bad address, etc.)

The Inspection Types listed above will cover most if not all of the Work Assignments issued under the Contract. Other types of Inspections (such as virtual inspections) may be requested at a mutually agreed upon price. The Work Assignment will set forth any special terms for these other Inspections and a formal Contract amendment will not be required.

Exhibit B
ITN 20-0022, PROPERTY INSPECTION SERVICES FOR UNDERWRITING
INSPECTOR QUALIFICATIONS

| Inspection Type | Minimum Licensing | Training, Quality, or Minimum Years of Experience |
|---|--|---|
| Personal Lines - General Condition | No minimum licensing required. | Individual Inspectors must have completed Vendor provided training on General Condition Inspections and Vendor must maintain proof of completion of training. Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| Personal Lines – 4-Point | Inspectors must hold a current and active license as described below: (Note: Trade-specific, licensed professionals may sign off only on the 4-Point Inspection Form section for their trade; e.g., a roofing contractor may sign off only on the roofing section of the form.) Examples of acceptable licensing include: 1) A General, Residential, or Building Contractor licensed under Section 489.111, Florida Statutes 2) A Building Code Inspector certified under Section 468.607, Florida Statutes 3) A Professional Architect licensed under Section 481.213, Florida Statutes 4) A Home Inspector licensed under Section 468.8314, Florida Statutes 5) A Professional Engineer licensed under Section 471.015, Florida Statutes 6) A Building Code Official who is authorized by the state of Florida to verify building code compliance | and Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| Personal Lines - Wind Mitigation | Inspectors must hold a current and active license as described below: 1) A Home Inspector licensed under Section 468.8314, Florida Statutes, and who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and a proficiency exam from the Florida Department of Professional Regulation approved course list 2) A Building Code Inspector certified under Section 468.607, Florida Statutes 3) A General, Building or Residential contractor licensed under Section 489.111, Florida Statutes 4) A Professional Engineer licensed under Section 471.015, Florida Statutes 5) A Professional Architect licensed under Section 481.213, Florida Statutes 6) Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes | and Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| Personal Lines - Mobile Home | No minimum licensing required. | and Individual Inspectors must have completed Vendor provided training on Mobile Home Inspections and Vendor must maintain proof of completed training. Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| Personal Lines - High Value | Inspectors must hold and maintain, at minimum, one of the following licenses. The license must be a current and active license. 1) A General, Residential, or Building Contractor licensed under Section 489.111, Florida Statutes 2) A Professional Architect licensed under Section 481.213, Florida Statutes 3) A Professional Engineer licensed under Section 471.015, Florida Statutes 4) A Home Inspector licensed under Section 468.8314, Florida Statutes | and Inspector must have completed the following: 1 Vendor provided training on High Value Inspections and Vendor must maintain proof of completion of training 2 Must have work product reviewed by the inspection company's quality review process 3 Must have completed 25 high value inspections over the last 24 months on risks valued at \$700,000 and higher. Vendor must maintain evidence of Inspector meeting this requirement and Citizens retains its right to request and review documentation (Inspector forms and photos) as needed. |

**Exhibit B
ITN 20-0022, PROPERTY INSPECTION SERVICES FOR UNDERWRITING
INSPECTOR QUALIFICATIONS**

| Inspection Type | Minimum Licensing | Training, Quality, or Minimum Years of Experience |
|---|---|--|
| Personal Lines - Replacement Cost Valuations | No minimum licensing required. | and Individual Inspectors must have completed Vendor provided training on Citizens current replacement cost valuation tool and procedures for completing onsite Replacement Cost Valuation Inspections. Inspectors must have work product reviewed by the Vendor's quality review process. |
| Personal Lines - General Condition/4-Point Combined | Inspectors must hold and maintain, at minimum, one of the following licenses. The license must be a current and active license. (Note: Trade-specific, licensed professionals may sign off only on the 4-Point Inspection Form section for their trade; e.g., a roofing contractor may sign off only on the roofing section of the form.) Examples: 1) A Building Code Inspector certified under Section 468.607, Florida Statutes 2) A General, Residential, or Building Contractor licensed under Section 489.111, Florida Statutes 3) A Professional Architect licensed under Section 481.213, Florida Statutes 4) A Professional Engineer licensed under Section 471.015, Florida Statutes 5) A Home Inspector licensed under Section 468.8314, Florida Statutes 6) A Building Code Official who is authorized by the state of Florida to verify building code compliance | and Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| Personal Lines - Roof Inspections | Inspectors must hold and maintain, at minimum, one of the following licenses. The license must be a current and active license. Examples: 1) A Building Code Inspector certified under Section 468.607, Florida Statutes 2) A General, Residential, Building, or Roofing Contractor under Section 489.111, Florida Statutes 3) A Home Inspector licensed under Section 468.8314, Florida Statutes | and Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| Personal Lines - Proof of Repairs Inspection | No minimum licensing required. | Individual inspectors must have completed Vendor provided training and Vendor must maintain proof of completed training. Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| Commercial Lines - Replacement Cost Valuation | Inspectors must hold and maintain, at minimum, one of the following licenses. The license must be a current and active license. 1) A Building Code Inspector certified under Section 468.607, Florida Statutes 2) A General or Building Contractor under Section 489.111, Florida Statutes 3) A Professional Architect licensed under Section 481.213, Florida Statutes 4) A Professional Engineer licensed under Section 471.015, Florida Statutes 5) A Building Code Official who is authorized by the state of Florida to verify building code compliance | and Five (5) years of experience conducting insurance based Replacement Cost Valuations on general commercial and large commercial habitational structures. Licensed Inspector must complete the property inspection and sign any applicable forms. Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| Commercial Lines - a) General Condition; b) 4-Point; and c) General Condition/4-Point Combined | Inspectors must hold and maintain, at minimum, one of the following licenses. The license must be a current and active license. (Note: Trade-specific, licensed professionals may sign off only on the 4-Point Inspection Form section for their trade; e.g., a roofing contractor may sign off only on the roofing section of the form.) Examples: 1) A Building Code Inspector certified under Section 468.607, Florida Statutes A General or Building Contractor under Section 489.111, Florida Statutes 2) A Professional Architect licensed under Section 481.213, Florida Statutes 3) A Professional Engineer licensed under Section 471.015, Florida Statutes 4) A Building Code Official who is authorized by the state of Florida to verify building code compliance | and Five (5) years of experience conducting insurance based General Condition and 4-Point Inspections on commercial and large habitational structures and properties. Licensed Inspector must complete the property inspection and sign any applicable forms. Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| | Inspectors must hold and maintain, at minimum, one of the following licenses. The license must be a current and active license. | |

**Exhibit B
ITN 20-0022, PROPERTY INSPECTION SERVICES FOR UNDERWRITING
INSPECTOR QUALIFICATIONS**

| Inspection Type | Minimum Licensing | Training, Quality, or Minimum Years of Experience |
|--|--|--|
| Commercial Lines - Wind Mitigation | 1) Home Inspector licensed under Section 468.8314, Florida Statutes, and who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and a proficiency exam from the Florida Department of Professional Regulation approved course list 2) A Building Code Inspector certified under Section 468.607, Florida Statutes 3) A General or Building Contractor licensed under Section 489.111, Florida Statutes 4) A Professional Engineer licensed under Section 471.015, Florida Statutes 5) A Professional Architect licensed under Section 481.213, Florida Statutes 6) Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes | and Licensed Inspector must complete the property inspection and sign any applicable forms. Inspector must have completed work product reviewed by the Vendor's quality review process prior to submission to Citizens. |
| Commercial Lines - Roof Inspections | Inspectors must hold and maintain, at minimum, one of the following licenses. The license must be a current and active license. 1) A Building Code Inspector certified under Section 468.607, Florida Statutes 2) A General, Building, or Roofing Contractor under Section 489.111, Florida Statutes 3) A Professional Architect licensed under Section 481.213, Florida Statutes 4) A Professional Engineer licensed under Section 471.015, Florida Statutes 5) A Building Code Official who is authorized by the state of Florida to verify building code compliance | and Five (5) years experience conducting insurance based Roof Inspections on commercial and large habitational structures and properties. Inspector must have the work product reviewed by the Vendor's quality review process. |