Agenda Item #: 3X2

# PALM BEACH COUNTY BOARD OF COUNTY COMMISSIONERS

## **AGENDA ITEM SUMMARY**

Meeting Date: November 21, 2006	 Consent Ordinance	Regular Public Hearing

Department Submitted By

Submitted By:	PUBLIC SAFETY
Submitted For:	Youth Affairs

# I. EXECUTIVE BRIEF

Motion and Title: Staff recommends motion to receive and file: standard agreement with Roopa Wanchoo serving a "post-doctoral" externship in an amount not to exceed \$25,000 to provide psychological services to the Division of Youth Affairs for the period September 1, 2006 to August 31, 2007.

**Summary:** Roopa Wanchoo is a student completing doctoral studies in psychology and requires 2000 hours of supervise services to obtain a state license. On 10/3/06 (Agenda Item 3X2) the BCC authorized the County Administrator or his designee to approve these standard contracts. <u>Countywide</u> (DW)

# **Background and Policy Issues:**

Students completing doctoral studies in psychology require 2000 hours of supervised service in order to obtain state licensure. The Division of Youth Affairs provides the necessary training and supervision while also obtaining the services of skilled psychologists to assist in the delivery of services to the residents of the Highridge Family Center.

### Attachments:

1. Executed Agreement

Recommended by: Paulic	000. 10/25/06
Department Director	Date
Approved by: Min Man	mento 10/31/06
Assistant County Adm	inistrator Date

# INDEPENDENT CONTRACTOR AGREEMENT FOR PALM BEACH COUNTY DIVISION OF YOUTH AFFAIRS

This Agreement is made as of the 1<sup>st</sup> day of September, 2006, by and between the Board of County Commissioners of Palm Beach County, Florida, hereinafter referred to as the "COUNTY" and Roopa Wanchoo, an Independent Contractor, hereinafter referred to as "CONTRACTOR".

#### WITNESSETH:

WHEREAS, the COUNTY desires to make available a Post-Doctoral Externship, and desires to contract with CONTRACTOR to provide a specific service as a Post-Doctoral Extern and

WHEREAS, the COUNTY and CONTRACTOR desires to clarify and define their responsibilities with regard to the Post-Doctoral Externship.

**NOW THEREFORE,** in consideration of the mutual covenants and promises contained herein, the COUNTY and CONTRACTOR hereby agree as follows:

- 1. <u>Term:</u> The class, activity or service will begin on September 1, 2006 and will meet thereafter with the termination date of this agreement being August 31, 2007.
- 2. Payments To Contractor:

The total amount to be paid by the COUNTY under this Contract for all services and materials shall not exceed the total Contract amount of Twenty Five Thousand Dollars and Zero Cents (\$25,000.00) payable at the rate of \$480.77 bi-weekly for the period October 1, 2006 through September 30, 2007.

### 3. Specific Details:

- A. Type of service: Post-Doctoral Externship (2000 hours of supervised service) performed according to attachment "A".
- B. Day(s)/Date(s) Scheduled: as mutually agreed.
- C. Time Scheduled: as mutually agreed.
- D. Location: Division of Youth Affairs: Education and Training.
- 4. <u>Independent Contractor Status:</u> It is specifically understood that the CONTRACTOR is an independent contractor and not an employee of the COUNTY. The COUNTY and CONTRACTOR agree that this Agreement is not a contract of employment and that no relationship of Employer/Employee or Principal/Agent is or shall be created hereby nor shall hereafter exist by reason of the performance of the services herein specified.

- 5. <u>Taxes:</u> It is acknowledged and agreed by the COUNTY and CONTRACTOR that the service herein provided by the CONTRACTOR is a professional service and that the COUNTY is neither paying Social Security benefits nor withholding taxes from the CONTRACTOR's compensation for said service. The CONTRACTOR assumes all liability and responsibility for payment of his/her own FICA and Social Security benefits with respect to this Agreement.
- 6. <u>Termination</u>: The COUNTY may terminate this Agreement at any time upon written notice to the CONTRACTOR and the CONTRACTOR may terminate this Agreement upon written notice mailed to the COUNTY at least thirty (30) working days prior to the CONTRACTOR's departure date.
- 7. <u>Criminal History Records Check:</u> The COUNTY and the CONTRACTOR shall comply with the provisions of Ordinance 2003-030, the Criminal History Records Check Ordinance ("Ordinance"), if CONTRACTORS, employees or subcontractors are required under this contract to enter a "critical facility" as identified in Resolution R-2003-1274. The CONTRACTOR acknowledges and agrees that all employees and subcontractors who are to enter a "critical facility" will be subject to a fingerprint based criminal history records check. Although COUNTY agrees to pay for all applicable FLDE/FBI fees required for criminal history record checks, the CONTRACTOR shall be solely responsible for the financial, schedule, and staffing implications associated in complying with Ordinance 2003-030.

# 8. Performance:

A.

CONTRACTOR agrees:

- 1. To perform the services set forth herein in accordance with all applicable association/governing body rules and regulations, and in a competent, professional, safe, and responsible manner with full regard for the safety of the participants as well as the facility.
- 2. That no person other than the CONTRACTOR shall be engaged to provide the services provided for in this agreement.
- 3. To provide the County Representative with <u>day's notice of all schedule conflicts/changes.</u>
- 4. To immediately notify the County Representative of any unanticipated absences such as personal/family illnesses.
- 5. While on County premises CONTRACTOR will conduct self and govern conduct with respect to safety and security.
- B. COUNTY agrees to:

1. Maintain the facilities in proper working order.

9. <u>County Representative:</u> The County Representative for this CONTRACT is: Diane Kelly, Ph.D., Phone (561) 625-2532.

## 10. Insurance:

A. CONTRACTOR shall, at its sole expense, agree to maintain in full force and effect at all times during the life of this Contract, insurance coverages and limits (including endorsements), as described herein. CONTRACTOR shall agree to provide the COUNTY with at least (20) day prior notice of any cancellation, nonrenewal or material change to the insurance coverages. The requirements contained herein, as well as COUNTY'S review or acceptance of insurance maintained by CONTRACTOR are not intended to and shall not in any manner limit or qualify the liabilities and obligations assumed by CONTRACTOR under the contract. B. Professional Liability: CONTRACTOR shall maintain Professional Liability, or equivalent Errors & Omissions Liability at a limit of liability not less than \$1,000,000 Each Claim. When a self-insured retention (SIR) or deductible exceeds \$10,000, COUNTY reserves the right, but not the obligation, to review and request a copy of CONTRACTOR's most recent annual report or audited financial statement. For policies written on a "Claims-Made" basis, CONTRACTOR shall maintain a Retroactive Date prior to or equal to the effective date of this Contract. The Certificate of Insurance providing evidence of the purchase of this coverage shall clearly indicate whether coverage is provided on an "occurrence" or "claimsmade" form. If coverage is provided on a "claims-made" form the Certificate of Insurance must also clearly indicate the "retroactive date" of coverage. In the event the policy is cancelled, non-renewed, switched to an Occurrence Form, retroactive date advanced, or any other event triggering the right to purchase a Supplement Extended Reporting Period (SERTP) during the life of this Contract, CONTRACTOR shall purchase a SERP with a minimum reporting period not less than 3 years. CONTRACTOR shall provide this coverage on a primary basis. C. Additional Insured: CONTRACTOR shall endorse the COUNTY as an Additional Insured with a CG 2026 Additional Insured – Designated Person or Organization endorsement, or its equivalent, to the Commercial General Liability. The Additional Insured endorsement shall read "Palm Beach County Board of County Commissioners, a Political Subdivision of the State of Florida, its Officers, Employees and Agents." CONTRACTOR shall provide the Additional Insured endorsements coverage on a primary basis.

D. <u>Waiver of Subrogation:</u> CONTRACTOR hereby waives any and all rights of Subrogation against the County, its officers, employees and agents for each required policy. When required by the insurer, or should a policy condition not permit an insured to enter into a pre-loss agreement to waive subrogation without an endorsement, then CONTRACTOR shall agree to notify the insurer and request the policy be endorsed with a Waiver of Transfer of Rights of Recovery Against Others, or its equivalent. This Waiver of Subrogation requirement shall not apply to any policy, which a condition to the policy specifically prohibits such an endorsement, or voids coverage should CONTRACTOR enter into such an agreement on a pre-loss basis.

E. <u>Certificate(s) of Insurance:</u> Prior to execution of this Contract,

CONTRACTOR shall deliver to the COUNTY'S representative as identified in article 26, a Certificate(s) of Insurance evidencing that all types and amounts of insurance coverages required by this Contract have been obtained and are in full

force and effect. Such Certificate(s) of Insurance shall include a minimum ten (10) day endeavor to notify due to cancellation or non-renewal of coverage. The certificate of insurance shall be issued to:

Palm Beach County C/o Division of Youth Affairs Tony Spaniol, Psy.D, Director 4200 N. Australian Avenue West Palm Beach, Fl 33407

- F. <u>Right to Review:</u> COUNTY, by and through its Risk Management Department, in cooperation with the contracting/monitoring department, reserves the right to review, modify, reject or accept any required policies of insurance, including limits, coverages, or endorsements, herein from time to time throughout the term of this Contract. COUNTY reserves the right, but not the obligation, to review and reject any insurer providing coverage because of its poor financial condition or failure to operate legally.
- 11. <u>Indemnification:</u> The CONTRACTOR shall protect, defend, reimburse, indemnify and hold COUNTY, its agents, servants, employees and elected officers harmless from and against any and all claims, liability, losses, expense, cost, damages and/or causes of action of every kind or character, including attorney's fees and costs, whether at trial or appellate levels or otherwise, which may arise from any and all acts or omissions of the CONTRACTOR during the performance of the CONTRACTOR's service under this Agreement.
- 12. <u>Notices:</u> All notices required in this Agreement shall be hand delivered or sent by certified mail, return receipt requested, if sent to the COUNTY shall be mailed to:

Division Director: Youth Affairs Palm Beach County 4200 N. Australian Avenue West Palm Beach, Florida 33407

and if sent to the CONTRACTOR shall be mailed to: CONTRACTOR's Name: Roopa Wanchoo.

CONTRACTOR's Address: 510 New Lake Dr., Boynton Beach, FL 33426.

CONTRACTOR's Phone No.: 561-625-2532.

13. <u>Remedies:</u> This Agreement shall be governed by the laws of the State of Florida. Any legal action necessary to enforce this Agreement shall be held in Palm Beach County. Nothing herein shall be construed as creating any personal liability on the part of any officer or agent of the COUNTY, or shall it be construed as giving any rights or benefits hereunder to anyone other than the COUNTY and the CONTRACTOR.

- 14. <u>Availability of Funds:</u> The COUNTY's performance and obligation to pay under this Agreement for subsequent fiscal years is contingent upon annual appropriations for its purpose by the Board of County Commissioners.
- 15. <u>Arrears:</u> The CONTRACTOR shall not pledge the COUNTY's credit or make it a guarantor of payment or surety for any contract, debt, obligation, judgment, lien, or any form of indebtedness. The CONTRACTOR further warrants and represents that it has no obligation or indebtedness that would impair its ability to fulfill the terms of this Agreement.
- 16. <u>Severability:</u> If any term or provision of this Agreement, or the application thereof to any person or circumstances shall, to any extent, be held invalid or unenforceable, the remainder of this Agreement, or the application of such terms or provision, to persons or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected, and every other term and provision of this Agreement shall be deemed valid and enforceable to the extend permitted by law.
- 17. <u>Entirety of Contractual Agreement:</u> The COUNTY and the CONTRACTOR agree that this Agreement sets forth the entire agreement between the parties, and that there are no promises or understandings other than those stated herein. None of the provisions, terms and conditions contained in this Agreement may be added to, modified, superseded or otherwise altered, except by written instrument executed by the parties hereto.
- 18. Successors and Assigns: The COUNTY and the CONTRACTOR each binds itself and its partners, successors, executors, administrators and assigns to the other party and to the partners, successors, executors, administrators and assigns of such other party, in respect to all covenants of this Contract. Except as above, neither the COUNTY nor the CONTRACTOR shall assign, sublet, convey or transfer its interest in this Contract without the prior written consent of the other. Nothing herein shall be construed as creating any personal liability on the part of any officer or agent of the COUNTY, nor shall it be construed as giving any rights or benefits hereunder to anyone other than the COUNTY and the CONTRACTOR.
- 19. <u>Conflict of Interest:</u> The CONTRACTOR represents that it presently has no interest and shall acquire no interest, either direct or indirect, which would conflict in any manner with the performance of services required hereunder, as provided for in Chapter 112, Part III, Florida Statutes. The CONTRACTOR further represents that no person having any such conflict of interest shall be employed for said performance of services.

The CONTRACTOR shall promptly notify the COUNTY's representative, in writing, by certified mail, of all potential conflicts of interest of any prospective business association, interest or other circumstance which may influence or appear to influence the CONTRACTOR's judgement or quality of services being provided hereunder. Such written notification shall identify the prospective

business association, interest or circumstance, the nature of work that the CONTRACTOR may undertake and request an opinion of the COUNTY as to whether the association, interest or circumstance would, in the opinion of the COUNTY, constitute a conflict of interest if entered into by the CONTRACTOR. The COUNTY agrees to notify the CONTRACTOR of its opinion by certified mail within thirty (30) days of receipt of notification by the CONTRACTOR. If, in the opinion of the COUNTY, the prospective business association, interest or circumstance would not constitute a conflict of interest by the CONTRACTOR, the COUNTY shall so state in the notification and the CONTRACTOR shall, at its opinion, enter into said association, interest or circumstance and it shall be deemed not in conflict of interest with respect to services provided to the COUNTY by the CONTRACTOR under the terms of this Contract.

20. **Excusable Delays:** The CONTRACTOR shall not be considered in default by reason of any failure in performance if such failure arises out of causes reasonably beyond the control of the CONTRACTOR or its subcontractors and without their fault or negligence. Such causes include, but are not limited to, acts of God, force majeure, natural or public health emergencies, labor disputes, freight embargoes, and abnormally severe and unusual weather conditions.

Upon the CONTRACTOR's request, the COUNTY shall consider the facts and extent of any failure to perform the work and, if the CONTRACTOR's failure to perform was without it or its subcontractors fault or negligence, the Contract Schedule and/or any other affected provision of this Contract shall be revised accordingly, subject to the COUNTY's rights to change, terminate, or stop any or all of the work at any time.

21. <u>Disclosure and Ownership of Documents:</u> The CONTRACTOR shall deliver to the COUNTY's representative for approval and acceptance, and before being eligible for final payment of any amounts due, all documents and materials prepared by and for the COUNTY under this Contract.

To the extent allowed by Chapter 119, Florida Statutes, all written and oral information not in the public domain or not previously known, and all information and data obtained, developed, or supplied by the COUNTY or at its expense will be kept confidential by the CONTRACTOR and will not be disclosed to any other party, directly or indirectly, without the COUNTY's prior written consent unless required by a lawful court order. All drawings, maps sketches, programs, data base, reports and other data developed, or purchased, under this Contract for or at the COUNTY's expense shall be and remain the COUNTY's property and may be reproduced and reused at the discretion of the COUNTY.

All covenants, agreements, representations and warranties made herein, or otherwise made in writing by any party pursuant hereto, including but not limited to any representations made herein relating to disclosure or ownership of documents, shall survive the execution and delivery of this Contract and the consummation of the transactions contemplated hereby.

- 22. <u>Contingent Fees</u>: The CONTRACTOR warrants that it has not employed or retained any company or person, other than a bona fide employee working solely for the CONTRACTOR to solicit or secure this Contract and that it has not paid or agreed to pay any person, company, corporation, individual, or firm, other than a bona fide employee working solely for the CONTRACTOR, any fee, commission, percentage, gift, or any other consideration contingent upon or resulting from the award or making of this Contract.
- 23. <u>Access and Audits:</u> The CONTRACTOR shall maintain adequate records to justify all charges, expenses, and costs incurred in estimating and performing the work for at least three (3) years after completion or termination of this Contract. The COUNTY shall have access to such books, records, and documents as required in this section for the purpose of inspection or audit during normal business hours, at the CONTRACTOR's place of business.
- 24. <u>Authority to Practice:</u> The CONTRACTOR hereby represents and warrants that it has and will continue to maintain all licenses and approvals required to conduct its business, and that it will at all times conduct its business activities in a reputable manner. Proof of such licenses and approvals shall be submitted to the COUNTY's representative upon request.
- 25. <u>Public Entity Crimes:</u> As provided in F.S. 287.132-133, by entering into this contract or performing any work in furtherance hereof, the CONTRACTOR certifies that it, its affiliates, suppliers, subcontractors and consultants who will perform hereunder, have not been placed on the convicted vendor list maintained by the State of Florida Department of Management Services within the past 36 months immediately preceding the date hereof. This notice is required by F.S. 287.133 (3) (a).
- 26. <u>Modifications of Work:</u> The COUNTY reserves the right to make changes in Scope of Work, including alterations, reductions therein or additions thereto. Upon receipt by the CONTRACTOR of the COUNTY's notification of a contemplated change, the CONTRACTOR shall, in writing: (1) provide a detailed estimate for the increase or decrease in cost due to the contemplated change, (2) notify the COUNTY of any estimated change in the completion date, and (3) advise the COUNTY if the contemplated change shall affect the CONTRACTOR's ability to meet the completion dates or schedules of this Contract.

If the COUNTY so instructs in writing, the CONTRACTOR shall suspend work on that portion of the Scope of Work affected by a contemplated change, pending the COUNTY's decision to proceed with the change.

If the COUNTY elects to make the change, the COUNTY shall initiate a Contract Amendment and the CONTRACTOR shall not commence work on any such change until such written amendment is signed by the CONTRACTOR and approved and executed on behalf of Palm Beach County.

27. <u>Regulations, Licensing Requirements:</u> The CONTRACTOR shall comply with all laws, ordinances and regulations applicable to the services contemplated herein, to include those applicable to conflict of interest and collusion. CONTRACTOR is presumed to be familiar with all federal, state and local laws, ordinances, codes and regulations that may in any way affect the services offered.

IN WITNESS WHEREOF, the parties have set their hands and seals in the date first above written.

PALM BEACH COUNTY WITNESS

Signature

Midge Keegan Name (Type or Print)

**CONTRACTOR WITNESS** 

tre 4100 Signature

Cherie Crist Name (Type or Print)

PALM BEACH COUNTY Qee! Department Director/Assist. Director

AsstCounty Administrator Vincent J. Bonvento

INDEPENDENT CONTRACTOR

Signature

Roopa Wanchoo Psychological Resident Name & Title (Type or Print)

# ATTACHMENT "A"

### **PSYCHOLOGY POST DOCTORAL RESIDENT**

#### **NATURE OF WORK**

This is professional work in the performance of complex psychological services, including therapy, evaluation, and diagnosis. The nature of the work is primary prevention and treatment of at-risk youth and their families who are experiencing emotional and/or behavioral difficulties, family discord, truancy, and other problems.

An employee in this position is expected to participate in an organized 2000 hour program of training and supervision, working toward independent practice. In this position, the employee provides professional level family, group, and individual therapy services, assessment and evaluation services, and consultation to assigned youth and their families under the direct supervision of a licensed psychologist. Work includes the conceptualization and analysis of problems presented by the family, development and implementation of an effective plan of intervention with the family, and periodic assessment of the effectiveness of the interventions. Preparation of written documentation to reflect case status is ongoing, as is the implementation of written policy.

The necessary skills include proficiency in the application of psychotherapeutic assessment and intervention. This position also necessitates interaction with other human services organizations. Work is performed under the direct supervision of a licensed psychologist. Work is reviewed through observation, use of audio or videotape, conferences, and written reports. Formal evaluations are completed semi-annually.

# **EXAMPLES OF WORK**

Conducts family, group, and individual therapy.

Completes assessments of children and families, including intake assessments and psychological evaluations.

Teaches effective parenting skills, enabling parents to cope with behavioral crises as well as how to prevent recurrence and escalation of behavior into more serious problems.

Develops and implements effective family treatment plans based on information gathered from the child and family within a time frame specified by the supervisor.

Conducts periodic reviews of treatment plans to assess the effectiveness of the interventions and the child and family's progress toward the specific goals.

Determines aftercare and follow-up services for the family.

Maintains caseload which includes preparation of the initial case history/social summary, treatment plan, treatment plan review, and discharge/closing summary with recommendations for each child and family.

Interacts with schools, social service agencies, and other professionals in order to provide client-needed services. Referrals and follow-up may be required.

## 08/2006

Prepares progress notes, contact letters, and any other special documents as needed.

Assists in the training of graduate level psychology students under the supervision of a psychologist.

Conducts training and workshops for Division staff, students/interns, other professionals, and the community.

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

Extensive knowledge of theories and practices in psychology, human behavior, and therapeutic intervention.

Extensive knowledge of a variety of psychological tests and measures.

Extensive knowledge of child development theories.

Considerable knowledge of theories of supervision.

Considerable knowledge of the education system, legal system, and child welfare system.

Ability to quickly, accurately, and independently assess youth and family problems.

Ability to establish and maintain effective working relationships with clients, associates, and other community agencies.

Ability to exhibit empathy and concern for the problems and needs of clients. Knowledge of community-based resources.

Ability to express ideas clearly, both orally and in writing.

Ability to research, prepare, and present topics related to children, adolescents, families, and prevention to families, schools, mental health professionals, and community agencies.

Knowledge of basic computer skills.

Knowledge of basic statistics.

#### MINIMUM ENTRANCE REQUIREMENTS

Graduation from an accredited college or university with a Doctoral degree (Ph.D. or Psy.D.) in Psychology; eligibility for licensure one (1) year after hire; six (6) months experience counseling and/or evaluating youth and families; or an equivalent combination of related training and experience.

### NECESSARY SPECIAL REQUIREMENTS

Must possess a valid Florida Driver's License and professional liability insurance prior to appointment.

### Certificate of Insurance (Proof of Coverage) Date Issued: (9/26/2006)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

Insured Name and Mailing Address*		1	Program Administrator			
Name	Roopa Wanchoo	<u> </u>			Administered By: CPH and Associates	
4	Street 510 New Lake Drive			711 S. Dearborn, Suite 205		
			· · · · · · · · · · · · · · · · · · ·		Chicago, IL 60605	
City	Boynton Beach				The Jammer Market Days	
	Florida				Underwritten By: Philadelphia Indemnity Insurance Company	
Zip	33426				madelphia moduluty mail and company	
zap					ar ar an an an an ar an ar an	
.	*Additional insured location	ons are often request	ed by individual bu	isines: 	s owners who have more than one office. tice under the occupation(s) listed on your policy.	
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	#: PHCPE20188	Effective Date: (10/2			Expiration Date: (10/2/2007)	
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DECDE	ATED. NOTWITHSTANDING ANY	REQUIREMENT, TE	RM OR CONDITIO	IN OF	ANY CONTRACT OR OTHER DOCUMENT WITH NSURANCE AFFORDED BY THE POLICIES	
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	\$1,000,000.00		0,000.00		Professional Liability	
	\$1,000,000.00				Supplemental Liability	
}	\$1,000.00	\$3,000,000.00			Includes:	
					A) Bodily Injury and Property Damage	
					B) Personal Injury	
	Unlimited	Uni	imited		Defense Expense Coverage	
	\$25,000	\$2	5,000		State Licensing Board Investigation Expense Coverage	
	\$5,000	\$5	5,000		Assault Coverage	
	\$5,000		5,000		Deposition Expense Benefit	
	\$2,500/person		5,000		Medical Expense Coverage	
	\$2,500	\$2	1,500		First Aid Coverage	
	Certificate Holder				Cancellation	
Proof of Coverage Should a		Should any of the a	above	described policy be cancelled before the expiration date		
			thereof, the issuing	reof, the issuing insurer will endeavor to mail 30 days written notice to the		
certific		certificate holder n	rtificate holder named to the left, but failure to do so shall impose no obligation			
		r liability of any kind upon the insurer, its agents or representatives.				
		Authorized Repre	sentat	live		
additional insured:**						
_Yes / XN0		C. Philip Hodson				
**If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate						
does not confer rights to the certificate holder in lieu of such						
endorsement(s).						
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DISCLAIMER: The Certificate of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend, or alter the coverage afforded by the policies listed thereon.