

3H-11

Agenda Item #:

PALM BEACH COUNTY
BOARD OF COUNTY COMMISSIONERS
AGENDA ITEM SUMMARY

Meeting Date: June 16, 2009

Consent

Regular

Workshop

Public Hearing

Department: Facilities Development and Operations

I. EXECUTIVE BRIEF

Motion and Title: Staff recommends motion to approve: Amendment No. 7 to the contract with Moss & Associates, LLC. (R2007-0031) for Construction Management Services for the West County Palm Tran Maintenance Facility located on County property adjacent to the West County Detention Facility for a Guaranteed Maximum Price (GMP) in the amount of \$5,726,930.

Summary: On April 25, 2006, the Board approved proceeding with Jail Expansion Program II. At the same time, the Board approved proceeding with this Palm Tran Maintenance Facility. Co-locating and concurrently designing and constructing these two facilities benefits both functionally and operationally. Previous amendments (1-6) provided for work associated with the Detention Facility. Amendment No. 7 will provide a bus maintenance facility for Palm Tran at the West County Detention Facility. Amendment No. 7 is funded through Federal Grants and stimulus money from the Federal Government. The Disadvantaged Business Enterprise (DBE) participation goal for this project is 10%. Moss & Associates will be providing 11.1% DBE participation in this Amendment. The duration of this work is 283 calendar days. (Capital Improvements Division) Countywide/ District 6 (JM)

Background and Justification: The Board has previously approved six Amendments under the Moss contract for work associated with the West County Detention Facility construction. Amendment No. 7 is for the construction of the Palm Tran Maintenance Facility on the West County Jail property for bus service maintenance. The GMP includes a contingency of \$ 257,712 . Builders Risk insurance for this contract is provided through the County Master Policy.

Attachments:

1. Location Map
2. Budget Availability Statement
3. Amendment No. 7

Recommended by:  Anthony Wolf 5/22/09
 Department Director Date

Recommended by:  County Administrator 6/10/09
 County Administrator Date

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2009	2010	2011	2012	2013
Capital Expenditures	\$5,761,930	0	0	0	0
Operating Costs	_____	0	0	0	0
External Revenues	_____	0	0	0	0
Program Income (County)	_____	0	0	0	0
In-Kind Match (County)	_____	_____	_____	_____	_____
NET FISCAL IMPACT	\$5,761,930	_____	_____	_____	_____

ADDITIONAL FTE
POSITIONS (Cumulative) _____

Is Item Included in Current Budget? Yes No _____
Budget Account No: Fund 3804 Dept 541 Unit 3000 Object 4502

Construction Misc. \$5,726,930
Fiscal Impact. 25,000
\$5,741,930

B. Recommended Sources of Funds/Summary of Fiscal Impact:

Criminal Justice and Public Improvements Revenue Bonds, Series 2008

III. REVIEW COMMENTS:

A. OFMB Fiscal and/or Contract Development and Control Comments:

* Contingent upon approval of transfers to increase budget in the Public Safety Imp Fund for the Belle Glade Maintenance Facility. Transfers are scheduled for the next meeting of June 16 and July 7.

M. S. L. 6/10/09
OFMB
6/13/09
CN 6/11/09

Jim J. Jacobson 6/12/09
Contract Administrator
6/11/09

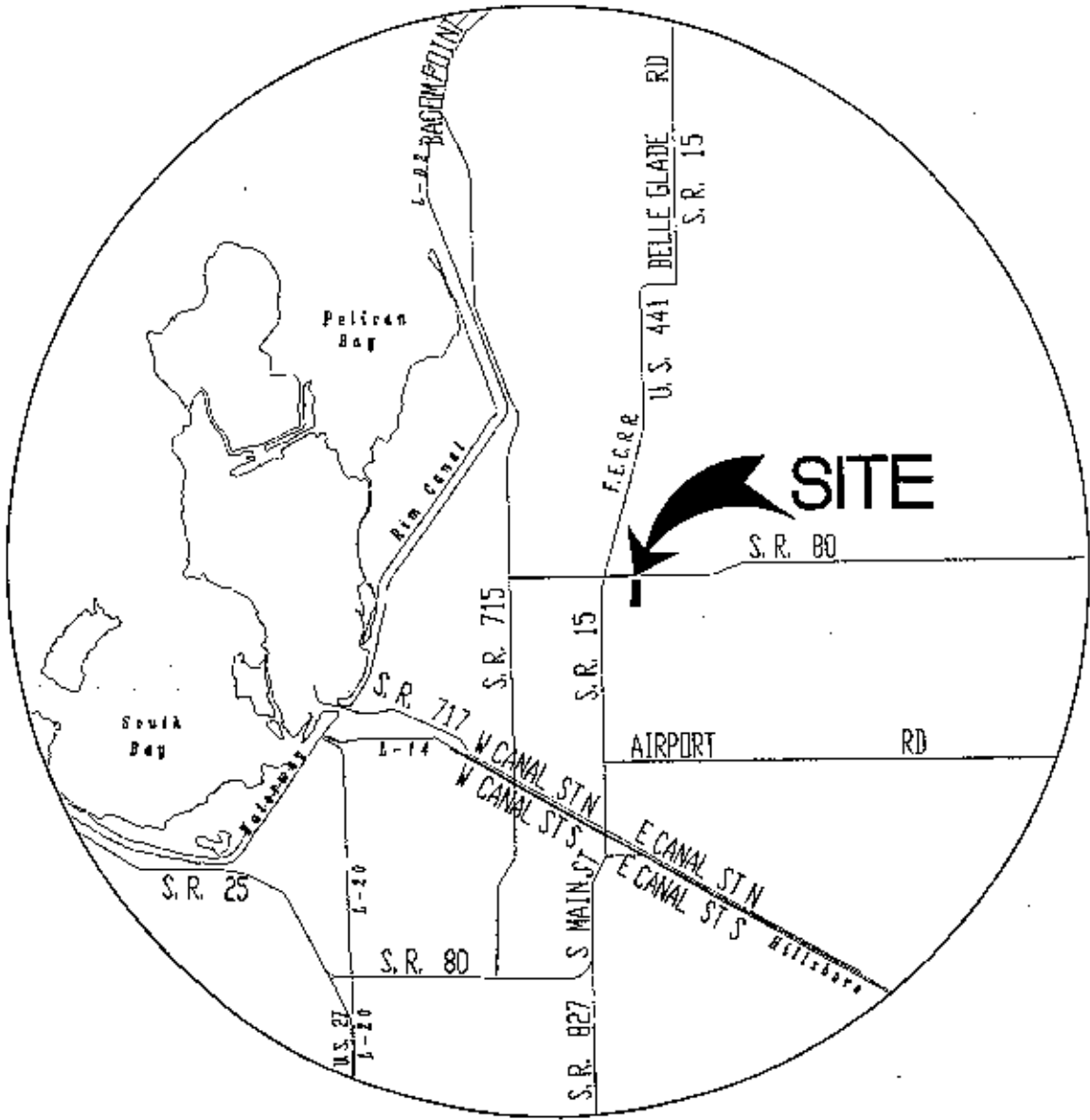
This amendment complies with our review requirements.

B. Legal Sufficiency:

James C. [Signature] 6/15/09
Assistant County Attorney

C. Other Department Review:

[Signature]
Charles D. Cohen Executive Director



LOCATION MAP

N.T.S.

ATTACHMENT # 1

**AMENDMENT # 7 TO CONTRACT FOR
CONSTRUCTION MANAGEMENT SERVICES
JAIL EXPANSION PROGRAM II
PALM TRAN MAINTENANCE FACILITY
PROJECT NO. 06213PT**

WHEREAS, the Owner and Construction Manager, Moss & Associates , LLC, acknowledge and agree that the Contract between Owner and Construction Manager is in full force and effect and that this Amendment merely supplements said Contract;

WHEREAS, the parties hereto entered into a Contract between Owner and Construction Manager whereby the Construction Manager has rendered or will render construction services as specified therein; and

WHEREAS, the parties have negotiated a Guaranteed Maximum Price, including Construction Managers fees for construction and warranty services and other issues as set forth herein and in the Contract;

NOW THEREFORE, in exchange for the mutual covenants and promises set forth herein and the sums of money agreed to be paid by the Owner to the Construction Manager, the parties agree as follows:

GUARANTEED MAXIMUM PRICE

Pursuant to Article 2.2 and Article 6 of the Contract between Owner and Construction Manager, the parties have agreed to the establishment of a Guaranteed Maximum Price of \$5,726,930.00 for the Palm Tran Maintenance Facility.

SCHEDULE OF TIME FOR COMPLETION

Pursuant to Article 5.3, Construction Manager shall substantially complete this work within 283 calendar days of receiving the Notice to Proceed. Should the Contractor (or in the event of a default, its Surety) fail to achieve certification of Substantial Completion by the Contractual end date, the County will suffer damages, the amount of which is difficult if not impossible to ascertain, and the County shall be entitled to Liquidated Damages as specified for each calendar day beyond the Contractual end date, until certification of Substantial Completion and acceptance has been given by the County. The Liquidated Damages rate is \$ 770 per day through the date of certification of Substantial Completion for the Palm Tran Maintenance Facility.

- (3) ATTACHMENTS: Exhibit A - GMP Proposal
Public Construction Bond
Form of Guarantee
Insurance Certificate(s)

ATTACHMENT # 3

IN WITNESS WHEREOF, the Board of County Commissioners of Palm Beach County, Florida has made and executed this Amendment on behalf of the COUNTY and CONSTRUCTION MANAGER has hereunto set its hand the day and year above written.

ATTEST:
SHARON R. BOCK, CLERK &
COMPTROLLER

PALM BEACH COUNTY BOARD, FLORIDA
Political Subdivision of the State of Florida
BOARD OF COUNTY COMMISSIONERS

By: _____
Deputy Clerk

By: _____
John F. Koons, Chairman

APPROVED AS TO FORM
AND LEGAL SUFFICIENCY

APPROVED AS TO TERMS
AND CONDITIONS

By: _____
County Attorney

By: Anthony Wolf
Director - FD&O

WITNESS: FOR CONSTRUCTION MANAGER
SIGNATURE

CONSTRUCTION MANAGER:

Mary M. Cleveland
Signature

MOSS & ASSOCIATES, LLC

ML
Signature

Mary M. Cleveland
Name (type or print)

MICHAEL MAZZA
Name (type or print)

VICAR PRESIDENT
Title

(Corporate Seal)

Palm Beach County Jail Expansion - II
West County - Palm Tran Re-Bid Package
 Revised May 20, 2009

Pkg.	Item	GMP	DBE %
	Testing Lab	By Owner	
	Survey, Layout, and Control - Allowance	20,000	
3a	C.I.P.	153,000	
3b	Structural Precast	142,950	
3c	Fill-up Concrete	386,000	70,000
4	Masonry	12,860	
5	Steel	80,200	
6	Casework	23,987	
7a	Roofing	110,128	
7b	Caulking	18,133	
8a	H&M Doors, Frames, Glass, Stairfront	125,811	
8b	OH Colling Doors	20,440	
9a	Drywall & Stucco	61,732	
9b	Tile, resilient and resilient Flooring	47,211	
9c	Acoustical Ceilings	8,090	
9d	Painting and Textured Finishes	32,673	
10a	Miscellaneous Specialties	50,185	10,520
10c	Canopies	24,308	
11a	Vehicle Washing Equipment	189,787	
11b	Revenue Collection Systems	89,059	
11c	Lube Equip. & Compressed air system	0	
	Portable nitrogen compressor	10,000	
21	Fire Protection	25,840	
22	Plumbing	234,660	
23	HVAC	274,415	
26	Electrical	530,000	530,000
27	Data Com & Security Electronics	302,500	
32a	Demucking, Site Utilities, Paving	1,128,335	55,000
32b	Chain link and Security Fencing	80,120	
32c	Landscaping & Irrigation	99,040	
	Subtotal	4,231,085	
	Building Permit / Plan Checking Fee	by Owner	
	Drawing Allowance Reimbursement	15,000	
	Owner Trailer Compound	0	
	Construction Phase Fee	602,828	
	Cost of Work - General Conditions	155,000	
	Subbonds / Subguard	52,880	
	Builders Risk Insurance	N/A	
	Performance Bond	51,542	
	General Liability Insurance / C.C.I.P.	74,450	
	Construction Contingency	257,712	
	Subtotal	5,480,316	
	Design Contingency (N.I.C.)	N.I.C.	
	Escalation	N/A	
	Construction Manager Fee	246,614	
	TOTAL	5,726,930	865,520 11.62%
	Re-Bid GMP Total	5,726,930	

**INCREASE/DECREASE
RIDER**

Rider to be attached to and form a part of Bond Number 105 017 193, dated the 24th day of October, 20 07, executed by Travelers Casualty and Surety Company of America (the "Surety") on behalf of Moss and Associates, LLC (the "Principal") in favor of Palm Beach County Board of County Commissioners (the "Obligee")

It is understood and agreed that the penal sum of the attached bond is hereby increased/decreased from
One Hundred Six Million Nine Hundred Thousand Nine Hundred Seventy Five and 00/100

(\$106,900,975.00) Dollars

To

One Hundred Twelve Million Six Hundred Twenty Seven Thousand Nine Hundred Five and 00/100

(\$112,627,905.00) Dollars

said increase/decrease being applicable only as to acts or omissions occurring on or after the 20th day of May, 20 09.

This change is effective 20th day of May, 20 09.

This attached bond shall be subject to all of its terms, conditions and limitations except as herein modified.

Signed, sealed and dated this 20th day of May, 20 09.

WITNESS or ATTEST:

Guadalupe N. Forate

Moss and Associates, LLC

(Principal)

By Bruce J. Holdon (Seal)

Name: BRUCE J. HOLDON

Title: EXEC. VICE PRESIDENT

Travelers Casualty and Surety Company of America

By Charles J. Nelson (Seal)

Charles J. Nelson, Attorney-In-Fact/Resident Agent

ACCEPTED:

Name: _____ (Obligee)

Title:

Date: _____



POWER OF ATTORNEY

Farmington Casualty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
Seaboard Surety Company
St. Paul Fire and Marine Insurance Company

St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company
Travelers Casualty and Surety Company
Travelers Casualty and Surety Company of America
United States Fidelity and Guaranty Company

Attorney-In Fact No. 220976

Certificate No. 002976327

KNOW ALL MEN BY THESE PRESENTS: That Seaboard Surety Company is a corporation duly organized under the laws of the State of New York, that St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company and St. Paul Mercury Insurance Company are corporations duly organized under the laws of the State of Minnesota, that Farmington Casualty Company, Travelers Casualty and Surety Company, and Travelers Casualty and Surety Company of America are corporations duly organized under the laws of the State of Connecticut, that United States Fidelity and Guaranty Company is a corporation duly organized under the laws of the State of Maryland, that Fidelity and Guaranty Insurance Company is a corporation duly organized under the laws of the State of Iowa, and that Fidelity and Guaranty Insurance Underwriters, Inc. is a corporation duly organized under the laws of the State of Wisconsin (herein collectively called the "Companies"), and that the Companies do hereby make, constitute and appoint

Charles D. Nielson, Charles J. Nielson, Mary C. Aceves, Warren M. Alter, David R. Hoover, Gicelle Pajon, Olga Iglesias, Gloria McClure, and Arthur Colley

of the City of Miami Lakes State of Florida, their true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign, execute, seal and acknowledge any and all bonds, recognizances, conditional undertakings and other writings obligatory in the nature thereof on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed and their corporate seals to be hereto affixed, this 30th day of April 2009

Farmington Casualty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
Seaboard Surety Company
St. Paul Fire and Marine Insurance Company

St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company
Travelers Casualty and Surety Company
Travelers Casualty and Surety Company of America
United States Fidelity and Guaranty Company



State of Connecticut
City of Hartford ss.

By: [Signature]
George W. Thompson, Senior Vice President

On this the 30th day of April 2009, before me personally appeared George W. Thompson, who acknowledged himself to be the Senior Vice President of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., Seaboard Surety Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company, and that he, as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing on behalf of the corporations by himself as a duly authorized officer.

In Witness Whereof, I hereunto set my hand and official seal.
My Commission expires the 30th day of June, 2011.



[Signature]
Marie C. Tetreault, Notary Public

This Power of Attorney is granted under and by the authority of the following resolutions adopted by the Boards of Directors of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., Seaboard Surety Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company, which resolutions are now in full force and effect, reading as follows:

RESOLVED, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary may appoint Attorneys-in-Fact and Agents to act for and on behalf of the Company and may give such appointee such authority as his or her certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any of said officers or the Board of Directors at any time may remove any such appointee and revoke the power given him or her; and it is

FURTHER RESOLVED, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President may delegate all or any part of the foregoing authority to one or more officers or employees of this Company, provided that each such delegation is in writing and a copy thereof is filed in the office of the Secretary; and it is

FURTHER RESOLVED, that any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary and duly attested and sealed with the Company's seal by a Secretary or Assistant Secretary; or (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact and Agents pursuant to the power prescribed in his or her certificate or their certificates of authority or by one or more Company officers pursuant to a written delegation of authority; and it is

FURTHER RESOLVED, that the signature of each of the following officers: President, any Executive Vice President, any Senior Vice President, any Vice President, any Assistant Vice President, any Secretary, any Assistant Secretary, and the seal of the Company may be affixed by facsimile to any power of attorney or to any certificate relating thereto appointing Resident Vice Presidents, Resident Assistant Secretaries or Attorneys-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and any such power of attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding on the Company in the future with respect to any bond or understanding to which it is attached.

I, Kori M. Johanson, the undersigned, Assistant Secretary, of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., Seaboard Surety Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company do hereby certify that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which is in full force and effect and has not been revoked.

WARNING: THIS POWER OF ATTORNEY IS INVALID WITHOUT THE RED BORDER

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seals of said Companies this 20th day of May, 2009

Kori M. Johanson

Kori M. Johanson, Assistant Secretary



To verify the authenticity of this Power of Attorney, call 1-800-421-3880 or contact us at www.travelersbond.com. Please refer to the Attorney-In-Fact number, the above-named individuals and the details of the bond to which the power is attached.

FORM OF GUARANTEE

GUARANTEE FOR (Contractor and Surety Name) Moss & Associates, LLC as Contractor
and Travelers Casualty and Surety Company of America as Surety

We the undersigned hereby guarantee that the Palm Beach County Jail Expansion Phase II West County
(PROJECT NAME AND NUMBER) Palm Beach Facility
County, Florida, which we have constructed and bonded, has been done in accordance with the
plans and specifications; that the work constructed will fulfill the requirements of the guaranties
included in the Contract Documents. We agree to repair or replace any or all of our work,
together with any work of others which may be damaged in so doing, that may prove to be
defective in the workmanship or materials within a period of one year from the date of
Substantial Completion of all of the above named work by the County of Palm Beach, State of
Florida, without any expense whatsoever to said County of Palm Beach, ordinary wear and tear
and unusual abuse or neglect excepted by the County. When correction work is started, it shall
be carried through to completion.

In the event of our failure to acknowledge notice, and commence corrections of defective work
within five (5) working days after being notified in writing by the Board of County
Commissioners, Palm Beach County, Florida, we, collectively or separately, do hereby authorize
Palm Beach County to proceed to have said defects repaired and made good at our expense and
we will honor and pay the costs and charges therefore upon demand.

DATED _____
(Date of substantial completion)

SEAL AND NOTARIAL ACKNOWLEDGMENT OF SURETY

Moss & Associates, LLC
(Contractor) (Seal)

By: *[Handwritten Signature]*
(Signature)

Travelers Casualty and Surety Company
of America
(Surety) (Seal)

By: *[Handwritten Signature]*
(Signature)

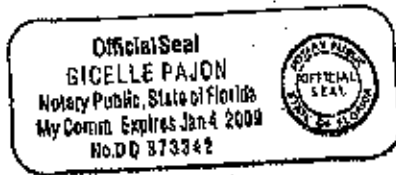
Charles J. ~~Nielson~~ Attorney-in-fact/
Resident Agent
July 15, 2008


Surety Acknowledgment

State of Florida
County of Dade

On the 15th day of July, 2008 before me, a Notary Public in and for said State and County, residing therein, duly commissioned and sworn, personally appeared Charles J. Nielson, known to me to be the Attorney-In-Fact of Travelers Casualty and Surety Company of America, the corporation described in and that executed the within and foregoing instrument and known to me to be the person who executed the said instrument in behalf of the said corporation, and he/she duly acknowledged to me that said corporation executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year hereinabove set forth.




Notary Public
Gicelle Pajon

CERTIFICATE OF INSURANCE		DATE (MM/DD/YYYY) 10/13/2008
PRODUCER Ann Risk Services, Inc. of Florida 605 Crescent Executive Court, Suite 144 Lake Mary, FL 32746 (407) 804-2439 Mr. Chuck Spahr		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.
COMPANIES AFFORDING COVERAGE		
COMPANY A AIG Excess Liability Insurance Company, Ltd.		
COMPANY B Liberty Insurance Corporation		
COMPANY C Liberty Mutual Fire Insurance Company		
COMPANY D National Union Fire Insurance Company of Pittsburgh PA		
COMPANY E Westchester Fire Insurance Company		
INSURED Moss & Associates, LLC 2101 N Andrews Ave., Suite 300 Fort Lauderdale, FL 33311		

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

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
C	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input checked="" type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> CONTRACTORS PROTECTIVE	TS2-651-268396-027	10/24/2007	03/12/2011	Per Claim/Occ \$ 2,000,000 General Agg \$ 4,000,000 Prod & Comp Exp Agg \$ 8,000,000 Personal & Adv. Injury \$ 2,000,000 Fire Damage \$ 100,000 Medical Expenses \$ 10,000
	AUTOMOBILE LIABILITY ALL OWNED AUTOS NON-OWNED AUTOS HIREN AUTOS				
D	EXCESS LIABILITY <input checked="" type="checkbox"/> UMBRELLA FORM <input checked="" type="checkbox"/> EXCESS UMBRELLA FORM	BE722/690	10/24/2007	03/12/2011	Per Claim/Occ \$ 20,000,000 Aggregate \$ 25,000,000
E	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY THE EMPLOYER'S PART OF THE COSTS OF THE POLICY IS PAID BY THE EMPLOYER.	WIA7-65D-289105-017	10/24/2007	03/12/2010	STATUTORY EL Each Accident \$ 1,000,000 EL Disease Policy Limit \$ 1,000,000 EL Disease Each Accident \$ 1,000,000
F	Excess & Umbrella	622064593001	10/24/2007	03/12/2011	Per Claim/Occ \$ 25,000,000 Aggregate \$ 25,000,000
A	Excess & Umbrella	946-6333	10/24/2007	03/12/2011	Per Claim/Occ \$ 100,000,000 Aggregate \$ 100,000,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES RESTRICTIONS/SPECIAL ITEMS
 Coverage is limited to work performed at the Moss & Associates, LLC, Palm Beach Jail Expansion, for work performed by the Insured for which they have completed and submitted an approved enrollment application (form 3) for. The General and Umbrella limits and aggregates are shared by all enrolled contractors on this project.

Moss & Associates, LLC 2101 N Andrews Ave., Suite 300 Fort Lauderdale, FL 33311	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE Ann Risk Services, Inc. of Florida
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