

EXHIBIT B
MATRIX OF REQUIRED LIMITS OF INSURANCE

Type of Contractor	Workers' Compensation [A][O]	General Liability [B]	Automobile Liability [C][N]	Abuse and Molestation [D][I]	Professional Liability [E][I][R][X]	D&O/EPLI [F][I][V]	CRIME [G][J][K]	CYBER [H][I][P][U]	Pollution Liability	Watercraft Liability
Program Services Contracts										
No direct client contact - Performs services related to JWB's focus areas but without having physical contact with clients. Contact with clients via telephone or e-mail may occur.										
Advocates through telephone and email link clients with resources	\$500,000	\$1,000,000	\$500,000	n/a	\$1,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
Utilization Management	\$500,000	\$1,000,000	\$500,000	n/a	\$1,000,000	n/a	\$300,000	\$1,000,000	[L]	[W]
To fund agencies to disperse funds to separate agencies to perform services	\$500,000	\$1,000,000	\$500,000	n/a	\$1,000,000	n/a	\$500,000	\$1,000,000	[L]	[W]
Client contact in individual or group settings - Performs services related to JWB's focus areas typically in a setting where other clients or service providers are also present.										
Organized activities for youth such as swimming lessons, fitness classes, after-school activities, etc.	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	n/a	\$1,000,000	\$300,000	n/a	[L]	[W]
Organized field trips	\$500,000	\$3,000,000	\$1,000,000	\$1,000,000	n/a	\$1,000,000	\$300,000	n/a	[L]	[W]
Parenting classes for adults	\$500,000	\$1,000,000	\$500,000	n/a	n/a	\$1,000,000	\$300,000	n/a	[L]	[W]
Support groups for children, families, and/or adults	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	n/a	[L]	[W]
Neighborhood-based Center for multiple services serving individuals and families										
Links clients with resources	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	n/a	[L]	[W]
Provides family support planning	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	n/a	[L]	[W]
Admin and financial resources for child care centers and homes	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$1,000,000	[L]	[W]
Community events	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	n/a	[L]	[W]
Program providing part-time, supervised employment opportunities for youth under the age of 18										
As described above	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$500,000	[L]	[W]
Residential-Adults and/or child are provided shelter, food, clothing and services in a residential environment										
For youth in need of shelter and services	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$500,000	[L]	[W]
For homeless families	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$500,000	[L]	[W]
For domestic violence victims	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$500,000	[L]	[W]
Individual health services - Services are provided by qualified health professionals to an individual adult or child										
Medical services performed by or under the supervision of ARNP, MD, DO, or RN	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	n/a	\$1,000,000	[L]	[W]
Child Care										
Child care at licensed early learning centers (0-5 years)	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$500,000	[L]	[W]
Child care for school age children at a licensed child care setting	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$500,000	[L]	[W]
Child care in an unlicensed child care setting	\$500,000	\$1,000,000	\$500,000	\$1,000,000	n/a	\$1,000,000	\$300,000	\$500,000	[L]	[W]
Child care in a setting deemed substantially compliant with license requirements	\$500,000	\$1,000,000	\$500,000	\$1,000,000	n/a	\$1,000,000	\$300,000	\$500,000	[L]	[W]
Child care in the child's home without a parent or legal guardian present	\$500,000	\$1,000,000	\$500,000	\$1,000,000	n/a	\$1,000,000	\$300,000	\$500,000	[L]	[W]
Services provided to an individual or family										
Home visiting	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000	[L]	[W]
Case management	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$500,000	\$500,000	[L]	[W]
Domestic violence advocacy	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000	\$300,000	\$500,000	[L]	[W]

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<u>Mental Health Services performed outpatient,</u>										
Therapy/counseling for family	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
Therapy/counseling for individual	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
Psychiatric evaluation	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$300,000	\$1,000,000	[L]	[W]
Domestic violence advocacy	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
Substance abuse services and treatment	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
Medication management	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$300,000	\$1,000,000	[L]	[W]
Case management	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
Psychological services	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
Crisis intervention	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
Victim advocacy services	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
Group Therapy	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	\$1,000,000	\$500,000	\$1,000,000	[L]	[W]
<u>Subcontracted Services</u>										
Birthing Hospitals	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	n/a	n/a	\$1,000,000	[L]	[W]
Therapy/Counseling	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	n/a	n/a	n/a	[L]	[W]
Specialized Child Care	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000/ \$3,000,000	n/a	n/a	\$500,000	[L]	[W]
Training Consultants (Special Services)	\$500,000	\$1,000,000	\$500,000	n/a	\$1,000,000/ \$3,000,000	n/a	n/a	n/a	[L]	[W]
Psychoeducational and Informational presentations	\$500,000	\$1,000,000	\$500,000	n/a	\$1,000,000/ \$3,000,000	n/a	n/a	\$500,000	[L]	[W]
Overlay Providers/Tutors	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	n/a	n/a	\$500,000	[L]	[W]
Temporary Personnel	\$500,000	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	n/a	n/a	n/a	[L]	[W]
<u>Access to goods/services on behalf of client</u>										
Food Preparation/Food Distribution	\$500,000	\$1,000,000	\$500,000	n/a	n/a	n/a	n/a	n/a	[L]	[W]
Utilization Management	\$500,000	\$1,000,000	n/a	n/a	n/a	n/a	n/a	n/a	[L]	[W]
<u>Education performed in community-based settings,</u>										
Psychoeducational and Informational presentations	\$500,000	\$1,000,000	\$500,000	n/a	\$1,000,000/ \$3,000,000	\$1,000,000	n/a	\$500,000	[L]	[W]
<u>Legal services - individual and family</u>										
Domestic violence legal services	\$500,000	\$1,000,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$300,000	\$500,000	[L]	[W]
Immigrant/naturalization legal services	\$500,000	\$1,000,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000	\$300,000	\$500,000	[L]	[W]

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Regulatory/minimal client contact										
Licensing and compliance for child care providers	\$500,000	\$1,000,000	\$500,000	n/a	n/a	n/a	n/a	n/a	[L]	[W]
Volunteer one-on-one with child										
Mentoring/Tutoring	\$500,000	\$1,000,000	\$500,000	\$1,000,000	n/a	\$1,000,000	n/a	\$500,000	[L]	[W]
Transportation (will include clients that are youth under the age of 18)										
Taxi service [Y]	n/a	n/a	\$100,000/ \$250,000/ \$50,000	n/a	n/a	n/a	n/a	n/a	[L]	[W]
Ride Sharing Service	\$500,000	\$1,000,000	\$1,000,000	n/a	n/a	n/a	n/a	n/a	[L]	[W]
Participant Transportation [Z][AA]										
1-5 passengers per vehicle (including driver)	\$500,000	\$1,000,000	\$2,000,000	\$500,000	n/a	n/a	n/a	n/a	[L]	[W]
6-10 passengers per vehicle (including driver)	\$500,000	\$1,000,000	\$3,000,000	\$500,000	n/a	n/a	n/a	n/a	[L]	[W]
11-20 passengers per vehicle (including driver)	\$500,000	\$1,000,000	\$5,000,000	\$500,000	n/a	n/a	n/a	n/a	[L]	[W]
21 or more passengers per vehicle (including driver)	\$500,000	\$1,000,000	\$5,000,000	\$500,000	n/a	n/a	n/a	n/a	[L]	[W]

MATRIX KEY:

A. Workers' Compensation

The actual limits to require are:

Part One: "Statutory"

Part Two:

Each Accident: \${MATRIX AMOUNT}

Disease - Policy Limit: \${MATRIX AMOUNT}

Disease - Each Employee: \${MATRIX AMOUNT}

B. General Liability

The actual limits to require are:

General Aggregate: \${MATRIX AMOUNT}

Each Occurrence: \${MATRIX AMOUNT}

Personal and Advertising Injury: \${MATRIX AMOUNT}

Products/Comp. Operations Aggregate: \${MATRIX AMOUNT}

C. Automobile Liability

The actual limits to require are:

Combined Single Limit: \${MATRIX AMOUNT}

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D. Abuse and Molestation Liability

The actual limits to require are:

Each Claim: \${MATRIX AMOUNT}

General Aggregate: \${MATRIX AMOUNT}

E. Professional Liability

The actual limits to require are:

Each Claim: \${MATRIX AMOUNT}

General Aggregate: \${MATRIX AMOUNT}

F. Directors and Officers/Employment Practices Liability

The actual limits to require are:

Each Claim: \${MATRIX AMOUNT}

General Aggregate: \${MATRIX AMOUNT}

G. Crime

The actual limits to require are:

Employee Dishonesty: \${MATRIX AMOUNT}

Forgery or Alteration: \${MATRIX AMOUNT}

Robbery (on or off premises): \${MATRIX AMOUNT}

Computer Fraud: \${MATRIX AMOUNT}

Funds Transfer Fraud: \${MATRIX AMOUNT}

H. Cyber and Privacy Liability

The actual limits to require are:

Each Claim: \${MATRIX AMOUNT}

Annual Aggregate: \${MATRIX AMOUNT}

Event Management Expenses: \${50% of MATRIX AMOUNT}

I. For these coverages, consider allowing maximum deductibles of either \$5,000, \$10,000 or \$25,000, subject to the expected financial strength and ability to pay of the prospective vendors in a given category. In other words, if the expected vendors are expected to be small companies or sole proprietors, allow no deductible or no more than \$5,000 per claim. If the vendors are expected to be large corporations, you may want to allow larger deductibles to match their claim paying ability and the expected structure of their existing programs.

J. Considering allowing a maximum deductible of either \$1,000, \$2,500 or \$10,000 depending upon the size of the entity(ies) in question.

K. Consider increase of limits when the amounts of grant money has been distributed to the entity exceed the Crime limits required.

L. Consider adding requirement for Pollution liability if toxic or hazardous materials are involved.

M. Very often in leases (both real property and equipment), if JWB is the lessee, they may not be able to dictate insurance terms to the lessor.

N. In some circumstances, Auto Liability *may* be waived, or the required limits may be reduced, if it is believed the requirements will result in an undue burden or expense. However, waiver or limit reduction should only be considered if (1) the scope of services does not require the use of automobiles and (2) the vendor and/or employees will not be performing services on JWB property. As a default, we recommend keeping the automobile liability requirement even if there is a lack of risk to JWB because we consider the maintenance of this coverage to be a sound business practice. In any event, even if a waiver is elected, the vendor should still be required to maintain Auto Liability as required by law.

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O. In some circumstances, the Workers' Compensation *may* be waived or reduced if it is believed the requirements will result in an undue burden or expense. However, waiver should only be considered if the vendor and/or employees will not be performing services on JWB property. As a default, we recommend keeping the workers' compensation requirement even if there is a lack of risk to JWB because we consider the maintenance of this coverage to be a sound business practice. In any event, the vendor should still be required to maintain Workers' Compensation insurance as required by law.

P. Cyber-Liability limits may be waived if contract does not involve confidential data or reduced if it does not involve data for a large number of individuals (i.e., less than 1,000 individuals).

Q. Insurance requirement for certain types of agreements such as licensing, advertising and entertainment contracts are set forth, but should be considered to only apply if JWB is in a position to ask for such insurance. In many instances, JWB may not have the leverage to demand insurance from such vendors.

R. For some small contracts, it *may* be permissible to waive Professional Liability requirements, but only if it can be determined that JWB would not suffer financial losses if the vendor/consultant performs poorly and/or gives bad advice. As a default, we recommend keeping the Professional Liability requirement in place for most consulting contracts even if there is a lack of risk to JWB because we consider the maintenance of this coverage to be a sound business practice. Also, traditional classes of certified/licensed professionals such as lawyers, medical professionals and accountants should always be required to maintain professional liability insurance.

S. For contracts with other Florida governments, we generally recommend leaving out insurance requirements and simply making sure the agreement is clear that each party shall be responsible for losses to the extent of their own culpability for such losses.

T. In general, insurance requirements would only be applied to a hardware contract if a contractor was specifically building or configuring a piece of hardware, such as a server or other large piece of equipment. If it is just a straight purchase of equipment, there is probably not an opportunity to set insurance requirements.

U. Cyber liability requirements should be added to any agreement where confidential medical or personally identifiable information is accessed by or housed on systems of the contractor. Cyber liability limits should be increased in instances where the contractor will be accessing or storing information on a significant numbers of individuals (i.e., 10,000 plus).

V. In some circumstances, the D&O/EPLI *may* be waived or the required limit may be reduced, if it is believed the requirements will result in an undue burden or expense on the contractor/vendor. Can consider waiving EPLI if the contractor/vendor has no employed (i.e., non-volunteer) staff. However, waiver should not be considered if the contractor/vendor has a significant number of employees (i.e., approximately 10 or more) due to the EPLI exposure.

W. Add a requirement for Watercraft Liability if the contractor/vendor will be using any watercraft that is owned by the contractor/vendor. Also, add a Watercraft Liability requirement if using watercraft that is not owned but is over 26 feet in length. The minimum limit to require for Watercraft Liability is \$300,000 per occurrence. Consider requiring increased limits for enhanced risks, such as a large number of passengers or the use of a large boat/vessel.

X. When the limit of liability is shown as two numbers (i.e., \$1,000,000/\$3,000,000), the first number refers to the limit applicable "per claim" or "per occurrence" and the second number refers to the overall aggregate limit for the policy.

Y. The actual limit for taxi services is \$100,000 per person, \$250,000 per accident and \$50,000 property damage. These are the minimum limits required by Pinellas County and the State of Florida for taxi cabs.

Z. The "Participant Transportation" limits apply solely with respect to the vehicles which are used for transporting JWB Participants. All other vehicles used by an agency will be subject to the insurance requirements which are applicable to them based upon their regular business operations excluding Participant transportation.

AA. If a vehicle which will be transporting passengers is owned by the agency or operated by an employee of the agency, then the agency itself must provide the required limit of insurance for the passenger-transporting vehicle. If the agency contracts the transportation service to another company which owns and operates the vehicle, then it is acceptable for that subcontracting transportation vendor to provide the required insurance on the passenger-transporting vehicle.