

RFP 2025-01 Audit Services

CITY OF BELLE ISLE, FLORIDA

For The Fiscal Years Ending

September 30, 2025, 2026, and 2027

With The Option Of Three One Year Extensions

JUNE 11, 2025

Submitted by:



Contract and Authorized Representative

Tamara Campbell, CPA

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**Proposal for Audit Services to
City of Belle Isle, Florida
Table of Contents**

	<u>Page</u>
Transmittal Letter	1
Firm's Qualification and Experience	3
Partner, Manager and Staff Qualifications and Experience	5
Similar Engagements with Other Governmental Entities	10
Statement of Independence	13
License to Practice in Florida	13
Peer Review	13
Specific Audit Approach	16
Price Proposal	20
Additional Services	21
Required Forms/Documentation	
Proposal Submission and Addendum Acknowledgement	22
Hold Harmless Agreement	23
Non-Collusion Affidavit	24
Drug-Free Workplace Certification	25
Public Entity Crimes	26
Insurance	28



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June 11, 2025

City of Belle Isle, Florida
1600 Nela Avenue
Belle Isle, Florida, 32809

Thank you for the opportunity to submit our qualifications and experience to serve as independent auditors of the City of Belle Isle, Florida. The accompanying proposal will provide you detailed information regarding the scope of services to be provided, as well as a profile of the firm, the individuals who will serve you, our qualifications and experience, and representative clients, including specific references.

We understand the work to be done and are committed to perform the work within the time period indicated in the RFP.

We believe we are the best-qualified firm to perform the engagement for the following reasons:

- We presently audit twelve municipalities and perform audits for over forty special districts in the state of Florida and have an excellent working knowledge of generally accepted accounting principles related to governmental entities. We assist in the preparation of the financial statements for most of these municipalities.
- Many of the municipalities are similar in size to the City of Belle Isle, Florida including municipalities with small accounting departments.
- Our local firm allows for detailed involvement of the engagement partner throughout all phases of the audit.
- We have assisted seven municipalities in receiving the GFOA "Certificate of Achievement for Excellence in Financial Reporting". Most of these municipalities have been receiving the "Certificate of Achievement" between ten to twenty years.
- Tamara Campbell is active as a national review team member of the GFOA's "Certificate of Achievement for Excellence in Financial Reporting" program. As a review team member, Ms. Campbell reviews and evaluates financial reports submitted by cities and counties to determine whether the financial reports meet the stringent requirements to receive the GFOA'S prestigious award. Participating as a review team member, Ms. Campbell has demonstrated her expertise in governmental accounting and auditing.
- We have recent and continuous experience and have devoted a great deal of our continuing education to the governmental auditing and accounting field. Our firm meets the independence and education requirements of the *Government Auditing Standards* issued by the Comptroller General of the United States. Our firm is independent of the City of Belle Isle, Florida as defined by *Government Auditing Standards*.
- We believe in continuing client contact throughout the year, not just during the audit. We encourage on-going client contact throughout the year by not charging additional fees for emails and phone calls.
- We are members of the American and Florida Institutes of Certified Public Accountants and an Associate member of the Governmental Finance Officers Association. Our firm is active in governmental organizations throughout Central Florida.
- We are a local firm with personnel committed to quality and professional performance, accustomed to providing a high level of client satisfaction. We believe that our firm is part of a team effort to assist the City in developing the best financial reporting possible.

- o We have a history of continuity of personnel assigned to the engagement. Our single office firm and low personnel turnover assures uninterrupted services from our partners and staff. We have a staff of 29 people and 9 of those are governmental audit staff.
- o We certify that we do not discriminate on the basis of race, color, sex, religion, disability, national origin, ancestry, sexual orientation, familial status, age, or any other protected characteristic as established in the Equal Employment Opportunity law.

McDimit Davis, LLC accepts the terms and conditions of the RFP.

McDimit Davis, LLC has not colluded with any of the Proposers, and we have not defaulted on any previous contract, and are not in arrears on any previous or existing contract and are properly licensed.

Because of our unique qualifications and a philosophy based on complete dedication to client service, we feel confident that we can provide you with responsiveness and a range of experience that will best serve your needs.

Ms. Tamara Campbell, partner, is authorized to represent the firm and may be contacted at 1800 Pembroke Drive, Suite 170, Orlando, Florida 32810, or phone (407) 843-5406.

We would consider it a privilege to continue to serve as independent auditors for the City of Belle Isle, Florida.

Sincerely,

McDimit Davis, LLC



Tamara Campbell, C.P.A.
Partner - Audit and Assurance Services
Proposed Engagement Partner



Firm's Qualifications and Experience

Description and History of Audit Firm

McDermitt Davis was incorporated in the State of Florida in August 1984 and serves Central Florida from its centrally located office in Orlando, Florida. All work for the City will be done out of the Orlando office, and no work will be subcontracted.

Our firm consists of the following staff:

Partners	3
Managers	6
Seniors	4
Staff Accountants/Paraprofessionals	12
Support and IT Staff	<u>4</u>
	<u>29</u>



The total number of governmental audit staff is nine. We are members of the American and Florida Institutes of Certified Public Accountants and an associate member of the Governmental Finance Officers Association. We are also a member of the *Governmental Audit Quality Center*. Membership in the *Government Audit Quality Center* provides access to best-practices, report templates, and continuing education specific to governmental audits.

McDermitt Davis is an active corporation licensed to practice in the state of Florida. The firm has a long history of providing governmental audit services, and has been performing governmental audits in the central Florida area since its founding in 1984.

Our firm and all key professional staff are properly licensed to practice in the state of Florida. In addition, McDermitt Davis, LLC and all assigned key personnel are in good standing with the Florida Board of Accountancy. Individual and firm licenses are available upon request.

Continuing Professional Education

McDermitt Davis is committed to the personal and professional growth of its staff, as well as staying up to date on all new accounting standards. Our firm requires a minimum of 80 hours of continuing professional education for each staff member every two years. To meet this requirement, McDermitt Davis provides one to two in-house continuing education days focused on our firm implementation of new or upcoming audit standards and emerging issues. Additionally, staff attends various professional conferences, such as the Florida Government Finance Officer's annual conference to stay current on new and upcoming standards and laws specifically affecting municipalities in Florida.

Our governmental audit staff complies with the continuing education requirements of the State of Florida, the Governmental Accountability Office (GAO), and *Governmental Auditing Standards* (Yellow Book). Therefore at least 24 hours during a 2 year period must be in subjects directly related to the government environment and to governmental auditing. This continuing education is obtained through in-house trainings, industry conferences, webinars, and self-study courses.

Involvement in Committees and Associations

McDermitt Davis encourages all staff to be involved in the community and professional organizations. All key audit team members participate in the Florida Government Finance Officer's Association, and attend the annual conference. Additionally, Tamara Campbell serves as a national review team member of the GFOA's "Certificate of Achievement for Excellence in Financial Reporting" program. As a review team member, Ms. Campbell reviews and evaluates financial reports submitted by cities and counties to determine whether the financial reports meet the stringent requirements to receive the GFOA's prestigious award.

Memberships



American Institute
of Certified Public
Accountants



Florida Institute of
Certified Public
Accountants



Florida Government
Finance Officers
Association



Government Audit
Quality Center

Community Involvement

Our firm encourages our team members to join and to become active in professional associations. Our team holds memberships and is involved actively in many organizations, including:

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- AICPA Private Companies Practice Section
- AICPA Tax Division
- AICPA Personal Financial Planning Division
- AICPA Employee Benefit Plan Audit Quality Center Member
- AICPA Government Audit Quality Center Member
- Florida Citrus Mutual - Allied Member
- Florida Government Finance Officers Association (FGFOA)



Partner, Manager and Staff Qualifications and Experience

Audit Team

The proposed audit team will consist of the following supervisory staff, as well as one to two staff members, as needed:

- Tamara Campbell, C.P.A., engagement partner
- Carlos Vidal, C.P.A., independent second review
- Anthony Zelaya, audit senior
- Evan Gregory, audit senior

The engagement partner will be responsible for overseeing the audit process and will be involved in the audit on a full-time basis. Tamara will be onsite for the majority of audit fieldwork. Additionally, she will communicate with the Council, including presenting the audit results at the conclusion of the audit.

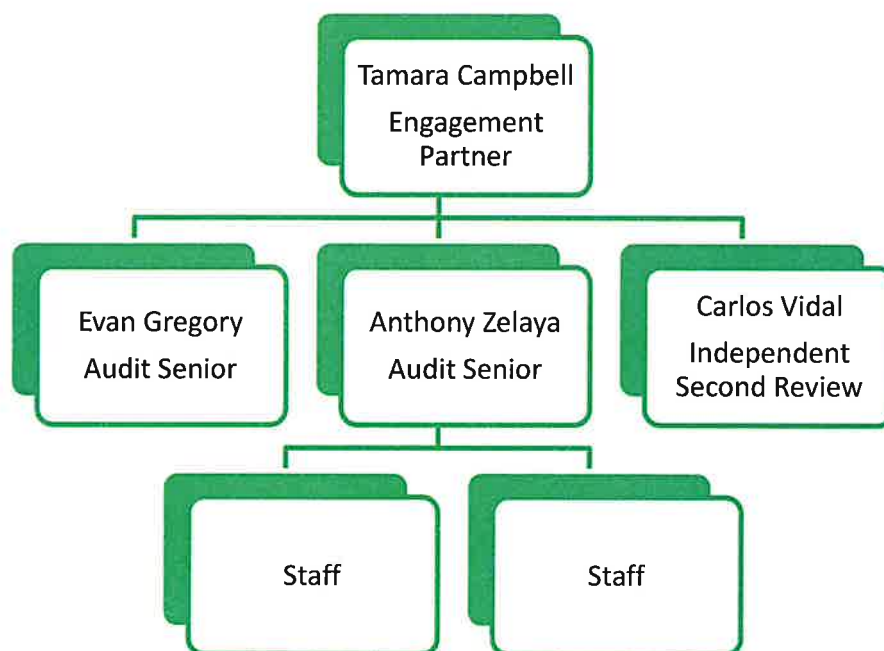
The independent second review is our internal quality review to provide high quality service to the City. To maintain his independence, Carlos will only be involved in the final review process.

The two audit seniors will be onsite for the audit, and supervise any additional staff. Anthony Zelaya serves as one of the firm's single audit specialists, and will complete the single audit when necessary.

Stability and consistency of staff will be maintained with Tamara serving as the engagement partner for the duration of the contract term. Audit seniors are directly supervised by the partner. Audit areas are rotated within the audit team to ensure a fresh perspective while keeping the historical knowledge of the City.

All audit work will be performed by McDermitt Davis personnel, and no work will be subcontracted.

Below is a project team organizational chart:





Tamara Campbell, CPA

Partner

Education, Certifications, and Licenses

- B.S. Degree in Accounting, University of Central Florida
- Masters in Taxation, University of Central Florida
- CPA, Certified Public Accountant - Florida, 2007

Affiliations and Community Involvement

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Florida Government Finance Officers Association (FGFOA)
- Reviewer for GFOA's "Certificate of Achievement for Excellence in Financial Reporting" program
- Chair of the Orange County School Board Audit Advisory Committee

Continuing Professional Education

Tammy has completed over 120 hours of Continuing Professional Education (CPE) in the area of governmental accounting and auditing within the past three years and meets the requirements of *Governmental Auditing Standards* (the "Yellow Book"). CPE included classes on Single Audits, the *Yellow Book*, and changes in governmental accounting principles, such as GASBS 67 and 68 on pension plans, and GASB 87 on leases.

Experience

- Tammy has 20 years of governmental accounting and auditing experience, including municipalities and special districts.
- Her experience has included planning, fieldwork, and preparation of comprehensive annual financial reports for several governmental audit engagements.
- Tammy has audited and reviewed numerous single audit programs, including those related to COVID relief, FEMA reimbursement, and state of Florida SRF loans.
- Her experience includes working with various municipal software packages, including Edmunds.
- Tammy has worked with all municipalities in the financial statement preparation process, including assisting most cities with obtaining the GFOA Certificate of Achievement.
- Tammy has worked with municipal clients to implement new accounting standards.

Governmental Audit Experience (Past 5 years)

City of Belle Isle	City of Mascotte	Homosassa Special
City of Clermont	City of Minneola	Water District
City of Fruitland Park	City of Orange City	Sun 'N Lake Improvement
City of Inverness	City of Tavares	District
City of Lake Helen	City of Umatilla	Over 40 Community
City of Lake Mary	Town of Montverde	Development Districts
City of Longwood	Town of Palm Shores	
	Town of Windermere	



Carlos Vidal, CPA

Audit Manager- Independent Review

Education, Certifications, and Licenses

- Bachelor of Science in Accounting, University of Central Florida
- Bachelor of Science in Finance, University of Central Florida
- Master of Science in Accounting, University of Central Florida
- CPA, Certified Public Accountant - Florida

Affiliations and Community Involvement

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Florida Government Finance Officers Association (FGFOA)
- Affordable Housing Association of Certified Public Accountants (AHACPA)

Continuing Professional Education

Carlos has completed over 120 hours of Continuing Professional Education (CPE) in the area of governmental accounting and auditing within the past three years and meets the requirements of *Governmental Auditing Standards*.

Experience

- Carlos has 9 years of governmental accounting and auditing experience.
- He has significant experience in the audits of governmental and not-for-profit entities, and HUD property entities.
- His audit experience includes planning, fieldwork, and preparation of annual financial reports for governments, nonprofit organizations and for-profit entities.
- Carlos has performed the independent reviews on the majority of the firm's governmental clients.

Governmental Audit Experience (Past 5 years)

City of Belle Isle
City of Inverness
City of Lake Helen
City of Longwood
City of Minneola
City of Orange City

City of Tavares
City of Umatilla
Town of Windermere
Various Community Development Districts
Independent Review of Various Governments



Anthony Zelaya

Audit Senior

Education, Certifications, and Licenses

- Bachelor of Science in Accounting, University of Central Florida
- Graduate Non-Degree Seeking in Taxation & Analytics, University of Central Florida
- CPA Candidate

Affiliations and Community Involvement

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Florida Government Finance Officers Association (FGFOA)

Continuing Professional Education

Anthony has completed over 120 hours of Continuing Professional Education (CPE) in the area of governmental accounting and auditing within the past three years and meets the requirements of Governmental Auditing Standards.

Experience

- Anthony has 5 years of governmental accounting and auditing experience.
- He has significant experience in the audits of governmental and not-for-profit entities.
- Anthony also serves as one of the firm's Single Audit Specialists, ensuring that single audits are performed in accordance with required guidelines.
- He has audited numerous single audit programs, including those related to ARPA and state of Florida SRF loans.
- His experience includes working with various municipal software packages.

Governmental Audit Experience (Past 5 years)

City of Belle Isle
City of Clermont
City of Fruitland Park
City of Inverness
City of Lake Helen
City of Lake Mary
City of Longwood
City of Mascotte

City of Minneola
City of Orange City
City of Tavares
City of Umatilla
Town of Montverde
Town of Palm Shores
Homosassa Special Water District
Various Community Development Districts



Evan Gregory

Audit Senior

Education, Certifications, and Licenses

- Bachelor of Science in Accounting, University of Central Florida
- CPA Candidate

Affiliations and Community Involvement

- American Institute of Certified Public Accountants (AICPA)
- Florida Institute of Certified Public Accountants (FICPA)
- Florida Government Finance Officers Association (FGFOA)

Continuing Professional Education

Evan has completed over 120 hours of Continuing Professional Education (CPE) in the area of governmental accounting and auditing within the past three years and meets the requirements of Governmental Auditing Standards.

Experience

- Evan has 4 years of governmental accounting and auditing experience.
- He has significant experience in the audits of governmental and not-for-profit entities, and HUD property entities.
- His experience includes working with various municipal software packages.
- Evan has experience in planning, fieldwork, and preparation of annual financial reports for governmental, non-profit and for-profit organizations.

Governmental Audit Experience

City of Belle Isle
City of Clermont
City of Fruitland Park
City of Inverness
City of Lake Helen
City of Lake Mary

City of Minneola
City of Orange City
City of Tavares
Town of Windermere
Homosassa Special Water District
Sun 'N Lake Improvement District

Similar Engagements with Other Governmental Entities

Our firm has a wide range of clients providing both goods and services in the Central Florida area. Our practice encompasses auditing, accounting, management advisory and tax services. Several of the firm's municipal clients are similar in size or complexity to the City of Belle Isle. Additionally, we have experience working with smaller municipalities, and know the unique challenges smaller municipalities encounter. A list of municipal audits completed in the last five years are as follows:



Municipal Audits	Full ACFR Preparation	Financial Statement Preparation
City of Belle Isle, Florida	✓	✓
City of Clermont, Florida	✓	✓
City of Fruitland Park, Florida		✓
City of Inverness, Florida		✓
City of Lake Helen, Florida		
City of Lake Mary, Florida	✓	✓
City of Longwood, Florida	✓	✓
City of Mascotte, Florida		✓
City of Minneola, Florida		✓
City of Orange City, Florida	✓	✓
City of Tavares, Florida	✓	✓
City of Umatilla, Florida	✓	✓
Town of Montverde, Florida		✓
Town of Palm Shores, Florida		✓
Town of Windermere, Florida		✓



Our experience in governmental auditing has led to the development of efficient procedures that provide various client benefits. Our services provide our clients with a wide range of knowledge, confidence, and helpful management advice. Below is a list of audit engagements. Tamara Campbell is the engagement partner on all of the governmental clients below.

Name and Address of Entity	Services and Performance Period	Contact
City of Belle Isle 1600 Nela Avenue Belle Isle, FL 32809	Financial Audit 2000 - Present	Tracey Richardson Finance Director (407) 851-7730 trichardson@belleislefl.gov
City of Clermont 685 W. Montrose Street Clermont, FL 34711	Financial Audit, Single Audit, CRA Audit 1998 - Present	Scott Borror Finance Director (352) 241-7368 sborror@clermontfl.org
City of Fruitland Park 506 W. Berckman St. Fruitland Park, FL 34731	Financial Audit, Single Audit, CRA Audit 2016 - Present	Gary Bachmann Finance Director (352) 801-7468 gbachmann@fruitlandpark.org
City of Inverness 212 W. Main St. Inverness, FL 34450	Financial Audit, Single Audit, CRA Audit 2014 - Present	Alexis Koter Finance Director (352) 726-2611 akoter@inverness-fl.gov
City of Lake Mary 100 N. Country Club Road Lake Mary, FL 32749	Financial Audit 1997 - Present	Brent Mason Finance Director (407) 585-1402 bmason@lakemaryfl.com
City of Longwood 175 W. Warren Avenue Longwood, FL 32750	Financial Audit, Single Audit 1991 - 1993 and 1997- Present	Judith Rosado Finance Director (407)260-3475 jrosado@longwoodfl.org
City of Lake Helen PO Box 39 Lake Helen, FL 32744	Financial Audit 2019 - Present	Jim Gleason City Administrator (386) 228-2308 jgleason@lakehelen.org

Name and Address of Entity	Services and Performance Period	Contact
City of Mascotte 100 E. Myers Blvd. Mascotte, FL 32753	Financial Audit, CRA Audit 2000 - Present	Dolly Miller Finance Director (352)557-8809 Dolly.miller@cityofmascotte.com
City of Minneola 800 N. US HWY 27 Minneola, FL 34714	Financial Audit 2019 - Present	David Donofrio Finance Manager (352) 394-3598 ddonofrio@minneola.us
City of Orange City 205 E. Graves Ave. Orange City, FL 32763	Financial Audit, Single Audit, CRA Audit 2014 - Present	Devlin Moore Finance Director (386)775-5432 dmoore@orangecityfl.gov
City of Umatilla 1 South Central Ave. Umatilla, FL 32784	Financial Audit, Single Audit, CRA Audit 2010 - Present	Regina Frazier Finance Director (352)669-8313 rfrazier@umatilla.org
City of Tavares P.O. Box 1068 Tavares, FL 32778-1068	Financial Audit, Single Audit, CRA Audit 2000 - Present	Lori Houghton Finance Director (352) 742-6212 lhoughton@tavares.org
Town of Montverde 17404 Sixth St. Montverde, FL 34756	Financial Audit 2016 - Present	Paul Larino Town Manager (407) 469-2681 townmanager@mymontverde.com
Town of Windermere 614 Main St. Windermere, FL 34786	Financial Audit 2000 - Present	Tara Vogel Finance Director (407) 876-2563 tvegel@town.windermere.fl.us



Independence

McDermitt Davis is independent of the City of Belle Isle as defined by generally accepted auditing standards as well as governmental auditing standards.

License to Practice in Florida

McDermitt Davis, LLC and all assigned CPAs are properly licensed to practice in the state of Florida. Copies of professional licenses are available upon request.

Peer Review

Our firm understands the importance of developing a formal quality control program, and therefore have been a member of the Private Companies Practice Section of the American Institute of Certified Public Accountants since 1985. Member firms are required to adhere to quality control standards established by the AICPA Quality Control Standards Committee and to submit peer reviews of the firm's accounting and audit practice. Peer reviews are intensive reviews of a firm's quality control system by an independent CPA firm. Our firm has had seven peer reviews performed by the American Institute of Certified Public Accountants. Each peer review has included a review of a local governmental entity. We received a "pass" opinion on each review, which represents the best opinion that a firm can receive.

On our most recent peer review performed in 2023, we received a peer review rating of "pass", which is the highest rating that a firm can receive under the revised peer review standards. A copy of our firm's most recent peer review report can be found on the following page. These peer reviews included a review of at least two governmental engagements, and it should be noted that there were no findings as a result of this review.



Report on the Firm's System of Quality Control

December 7, 2023

To the partners of McDirmit Davis, LLC
And the Peer Review Committee of the
Florida Institute of Certified Public Accountants

We have reviewed the system of quality control for the accounting and auditing practice of McDirmit Davis, LLC (the firm) in effect for the year ended June 30, 2023. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing and complying with a system of quality control to provide the firm with reasonable assurance of performing and reporting in conformity with the requirements of applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of and compliance with the firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards* including a compliance audit under the Single Audit Act, and an audit of an employee benefit plan.

As a part of our peer review, we considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of our procedures.

MEMBER AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS
MEMBER FLORIDA INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of McDirmit Davis, LLC in effect for the year ended June 30, 2023, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)*, or *fail*. McDirmit Davis, LLC has received a peer review rating of *pass*.



Prida Guida & Perez, P.A.

PRIDA, GUIDA & PEREZ, P.A.



Specific Audit Approach

We understand the scope of work to be performed for the City of Belle Isle and we are providing assurance to meet or exceed the Scope of Services described in the Request for Proposal. Our audit plan detailed below indicates the various staffing levels for each segment of the engagement.

Audit Phase	Completion Dates	Estimated Hours
Phases 1 & 2 - Planning and Internal Control Evaluation: Partner Senior Staff	October	8 16 16
Phase 3 - Substantive Testing: Partner Senior Staff	January	20 40 40
Phase 4 - Reporting: Partner Senior	March	10 48

The engagement partner, Tammy Campbell, will be in the field with audit staff for a minimum of one day for interim testing and three days for substantive testing. In our firm, partners are always very involved in the day to day audit procedures. Partners and Seniors are available to answer audit staff and City finance department questions during fieldwork and throughout the year.

Our audit approach is to document the flow of information through the information systems and accounting records of the City by interviewing City employees and then testing to determine that our understanding is correct. Most of our testing will be based upon random sampling with some stratification of the various populations to provide focus for our testing.

We have summarized below our audit approach related to the various segments of the audit. Our goal is to perform the audit with as little interference with your daily operations as possible.

Our audit will be segmented into the following phases:

- Phase 1: Audit Planning
- Phase 2: Evaluation and Testing of Internal Controls and Compliance
- Phase 3: Substantive Testing
- Phase 4: Reporting



Phase 1: Audit Planning

Preliminary planning includes developing an overall strategy for the audit, obtaining an understanding of the entity and its environment, including its internal control, making an initial assessment of audit risk and materiality, and deciding on the overall timing of the engagement. We will also begin to assemble our "permanent file," which consists of copies of organizational charts, City manuals, documents, and financial and other management systems. As the City's prior auditors, this time may be reduced, and will be focused on updating any changes that occurred during the year.



Methods available for City staff to securely share documents with the audit team are our client portal system, and Share Safe secure email.

We will meet with staff of the City to obtain an understanding of the flow of transactions through your accounting system. This includes understanding your computer environment in order to comply with audit requirements. We will also gather information to identify fraud risks as required by professional standards.

We will perform preliminary analytical procedures and compare trends for the current and at least the two previous years for unusual fluctuations. This will include a review of both budget and actual amounts.

During this planning phase, we will ask City management and staff to identify areas of higher risk as well as other areas that they want us to focus on during our audit. We will also provide the City with a list of all schedules to be prepared by the City. In addition to meeting with management and staff, we will meet with the Mayor and Members of Council to identify any concerns or additional areas of audit emphasis.

Phase 2: Evaluation and Testing of Internal Controls and Compliance

During Phase 2, we will evaluate your control policies and procedures to determine if they are functioning effectively in significant transaction classes. To gain an understanding of the procedures in place, and current internal control structure, we typically conduct interviews with staff and management involved in the specific transaction class to be tested. We then perform tests of these controls to determine with reasonable assurance that control procedures are functioning as planned and whether further testing will be needed. As part of our tests of controls, we will include tests of compliance with applicable ordinances, and state and federal laws and regulations. We evaluate which ordinances, laws and regulations have a direct and material effect on the determination of financial statement amounts. Sample sizes are determined based upon our assessment of control risk and may be judgmental, random, or stratified, depending on the attributes of the population being tested. We will select samples from the significant transaction classes and trace from original documents through the computer system to the general ledger through the use of Data Analysis Software. Our sample sizes typically range from 25 to 60 for each element/assertion of internal control tested depending on the control risk assessment.

Our control testing includes obtaining an understanding of the computer software used by the City, and tracing sample selections through the system to determine the desired outcomes are being achieved. We will request read only, audit access to the financial management software to verify the accuracy of postings to the system for our testing selections. Our direct access to, and use of the system, should reduce the number of reports we must request directly from staff and improve audit efficiency. Additionally, we will employ the system throughout the audit to query data and run reports for analysis. Our testing of information technology includes inquiries of appropriate personnel regarding data backups and access to City files.



After controls have been documented, evaluated and tested, we will finalize the City's audit plan. Audit programs will be tailored to fit the specifics of the City's accounting systems. The audit plan will focus on areas of higher risk, such as cash, grants, and capital assets.

Phase 3: Substantive Testing

Prior to starting year-end substantive testing, we will have a pre-audit meeting with management. We plan to use an audit partner, two seniors and one to two staff members for the audit. The partner or senior will always be in the field to supervise the work.

Our year-end fieldwork will focus on verifying balances in accounts and testing the identified areas of higher risk and significance to the City. For example, we will confirm cash balances, as well as debt balances with financial institutions. In addition to obtaining audit confirmations, representation letters and attorney letters, we will perform tests on account balances using analytical procedures, recalculation and verification. As part of our substantive testing, we will also evaluate the use of sampling for the most efficient and effective method of testing year-end balances. We believe it is important to use analytical review procedures in this substantive phase of the audit. We compare analytical results to our expectation of what the results should be in order to determine if additional audit procedures are required. Typical analytical procedures include expense variances with previous years and budget amounts, revenue variances with previous years and budgeted amounts.

We plan to fully use technology throughout the audit process. Our internal control procedures include reviewing the City's software processes for proper approval and data flow. Our paperless audit software allows for integration with the City's trial balance and linking of financial statement data for efficient financial reporting. Additionally, data analytics are used for substantive analytical testing during the audit.

Phase 4: Reporting

The audit work is reviewed by the engagement partner throughout the engagement. The preliminary draft of the ACFR will be prepared by the senior and reviewed by the partner. The draft is provided to the City for review, and once the review is complete, a second review of the financial statements is performed by the independent reviewer. This second review is required as part of McDermitt Davis's internal system of quality control and ensures the City receives the best service possible. Additionally, the draft and final versions of the ACFR is reviewed by administrative staff for formatting, footing and overall content.

Any correcting journal entries identified will be discussed with the finance department during the audit process, and presented to management upon conclusion of the audit for final review.

We will prepare a draft of the financial statements and then issue the following:

- Auditor's report on financial statements
- Report on internal control over financial reporting and on compliance and other matters based on an audit of financial statements performed in accordance with "Government Auditing Standards"
- Management Letter
- Report on compliance with Florida Statutes
- Single Audit reports, as applicable



As part of the report preparation and review process, McDermitt Davis will review the most recent GFOA Certificate of Achievement Reporting Checklist to ensure that the City complies with all of the relevant requirements. As a GFOA reviewer, Tammy Campbell is also familiar with the checklists provided to GFOA reviewers and focuses on ensuring the City meets the requirements that are highlighted each year for reviewers. Our review includes reviewing the prior year comments to ensure all have been addressed and corrected in the most recent financial statements. We will also review the calculation of the net investment in capital assets required to be submitted with the final report to the GFOA.

During the reporting process, we will develop our management letter. Our process to produce a meaningful management letter is to review the City's processes and internal controls to identify any compliance violations to include in the letter. Additionally, McDermitt Davis works with management to identify any areas of weakness or ways to improve the City's internal control structure. These comments are discussed with management prior to finalizing the letter.

McDermitt Davis believes in continued contact throughout the term of the engagement and will be available to City staff for questions on accounting matters. These communications are included in the all-inclusive prices. If significant additional time is required, we will come to an agreement for additional fees.



Price Proposal

Below are the all-inclusive prices for the fiscal years 2025-2030. The separate single audit fee quoted is only applicable in years the City is subject to either a federal or state single audit. All routine consulting and technical inquiries are included in the annual base fee. Any technical assistance that would require significant additional time will be billed at the applicable hourly rates. All additional fees will be agreed upon with City staff prior to incurring the additional costs.

2025 and 2026

	Audit			Single Audit		
	Hours	Rate	Fee	Hours	Rate	Fee
Partner	38.00	\$ 285	\$ 10,830	6.00	\$ 285	\$ 1,710
Manager	104.00	150	15,600	20.00	150	3,000
Staff	56.00	100	5,600	-	100	-
	198.00		32,030	26.00		4,710
Discount			(6,030)			(710)
All Inclusive Fee			\$ 26,000			\$ 4,000

2027 and 2028

	Audit			Single Audit		
	Hours	Rate	Fee	Hours	Rate	Fee
Partner	38.00	\$ 300	\$ 11,400	6.00	\$ 300	\$ 1,800
Manager	104.00	165	17,160	20.00	165	3,300
Staff	56.00	110	6,160	-	110	-
	198.00		34,720	26.00		5,100
Discount			(7,220)			(1,100)
All Inclusive Fee			\$ 27,500			\$ 4,000

2029 and 2030

	Audit			Single Audit		
	Hours	Rate	Fee	Hours	Rate	Fee
Partner	38.00	\$ 315	\$ 11,970	6.00	\$ 315	\$ 1,890
Manager	104.00	170	17,680	20.00	170	3,400
Staff	56.00	115	6,440	-	115	-
	198.00		36,090	26.00		5,290
Discount			(7,590)			(1,090)
All Inclusive Fee			\$ 28,500			\$ 4,200



Additional Services

Occasionally circumstances may require an expansion of audit scope, or additional services to be provided. Additional audit work that is part of the regular audit process will generally be included in the base audit fee. If additional work is required, a separate engagement letter will be provided, and fees will be based on the standard hourly rates in effect during the audit period.

Examples of additional services are as follows:

- Bond comfort letters
- Grant close out audits
- Agreed upon procedures engagements

**CITY OF BELLE ISLE
PROPOSAL SUBMISSION AND ADDENDUM ACKNOWLEDGEMENT
FOR RFP 2025-01 AUDIT SERVICES**

PROPOSER NAME: McDirmit Davis, LLC

PROPOSER ADDRESS: 1800 Pembroke Drive, Suite 170
Orlando, FL 32810

PHONE NUMBER: 407-843-5406

THE UNDERSIGNED:

- i. Acknowledges receipt of any and all addenda and submits this response to the above referenced Request for Proposals issued by the City of Belle Isle.
- ii. Has examined the Request for Proposals and understands that in submitting its Proposal, they waive all right to plead any misunderstanding regarding the same.
- iii. Certifies that all information in this Proposal is truthful to the best of their knowledge and belief and that they are duly authorized to submit this Proposal on behalf of the Proposer and that the Proposer is ready, willing, and able to perform if awarded the Proposal.
- iv. Has attached to this response the following mandatory documents:

- Hold Harmless Agreement
- Non-Collusion Affidavit
- Drug-Free Workplace Certification
- Sworn Statement on Public Entity Crimes
- Certificate of Insurance



Signature of Authorized Representative

Tamara Campbell

Print Name as Signed Above

6/10/25
Date

STATE OF FLORIDA
COUNTY OF Orange

Sworn to (or affirmed) and subscribed before me this 10th day of June, 2025 by
Tamara J. Campbell (Name of Person Making Statement).

(Seal)



MARCIA A. MEJIA
Notary Public
State of Florida
Comm# HH410681
Expires 10/13/2027



Signature of Notary Public

Marcia A. Mejia

Print, Type or Stamp Name of Notary

Personally Known: ✓

OR Produced Identification:

Type of Identification Produced:

**CITY OF BELLE ISLE
HOLD HARMLESS AGREEMENT**

The undersigned Proposer agrees to indemnify and hold the City harmless for any and all claims, liability, losses and causes of action which may arise out of its fulfillment of the contract awarded pursuant to this RFP. It agrees to pay all claims and losses, including related court costs and reasonable attorneys' fees, and shall defend all suits filed due to the negligent acts, error or omissions of Proposer or employees and/or agents of Proposer.

In the event the completion of a project awarded pursuant to this RFP (to include the work of others) is delayed or suspended as a result of the Proposer's failure to purchase or maintain the required insurance, the Proposer shall indemnify the City from any and all increased expenses resulting from such delay.

McDermitt Davis, LLC

Proposer's Name



Signature of Authorized Representative

Date

6/10/25

Tamara Campbell

Print Name as Signed Above

STATE OF FLORIDA

COUNTY OF

Orange

Sworn to (or affirmed) and subscribed before me this 10th day of June, 2025 by

Tamara J. Campbell (Name of Person Making Statement).

(Seal)



MARCIA A. MEJIA
Notary Public
State of Florida
Comm# HH410681
Expires 10/13/2027



Signature of Notary Public

Marcia A. Mejia

Print, Type or Stamp Name of Notary

Personally Known: ☒

OR Produced Identification: ☐

Type of Identification Produced: _____

**CITY OF BELLE ISLE
NON-COLLUSION AFFIDAVIT**

I, Tamara Campbell (Authorized Representative of Proposer), of the firm of McDermitt Davis, LLC (Proposer's Company Name) responded to the notice calling for proposals for Audit Services for the City of Belle Isle. This proposal has been executed with full authority to do so. This response has been arrived at independently without collusion, consultation, communication or agreement for the purposes of restricting competition, as to any matter relating to qualifications or responses of any other responder or with any competitor, and no attempt has been made or will be made by the Responder to induce any other person, partnership or corporation to submit, or not to submit, a response for the purpose of restricting competition.

The Statements contained within this affidavit are true and correct, and made with full knowledge that the City of Belle Isle relies upon the truth of the statements contained in this affidavit in awarding contracts for said services.



Signature of Authorized Representative

6/10/25

Date

STATE OF FLORIDA
COUNTY OF

Orange

Sworn to (or affirmed) and subscribed before me this 10th day of June, 2025 by
Tamara J. Campbell (Name of Person Making Statement).

(Seal)



MARCIA A. MEJIA
Notary Public
State of Florida
Comm# HH410681
Expires 10/13/2027



Signature of Notary Public

Marcia A. Mejia

Print, Type or Stamp Name of Notary

Personally Known: X

OR Produced Identification: _____

Type of Identification Produced: _____

**CITY OF BELLE ISLE
DRUG-FREE WORKPLACE CERTIFICATION**

In accordance with Statute 287.087, Florida Statutes, the below signed Proposer certifies that it has implemented a drug-free workplace program. In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling rehabilitation and employee assistance programs and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection 1.
4. In the statement specified in subsection 1, notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation occurring in the workplace no later than five (5) working days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign this statement, I certify that this firm complies fully with the above drug-free workplace requirements.

McDimit Davis, LLC

Proposer's Name



Signature of Authorized Representative

6/10/25

Date

Tamara Campbell

Print Name as Signed Above

CITY OF BELLE ISLE
SWORN STATEMENT UNDER SECTION 287.133(3)(A),
FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.

- i. This sworn statement is submitted by Tamara Campbell, Partner
for McDimit Davis, LLC
(Print Individual's Name & Title)
(Print Name of Entity Submitting Sworn Statement)

whose business address is 1800 Pembroke Drive, Suite 170, Orlando, FL 32810

and (if applicable) its Federal Employer Identification Number (FEIN) is 26-0004117

- ii. I understand that a "public entity crime" as defined in Paragraph 287.133(a)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including, but not limited to, any bid or contract for goods or services to be provided to any public entity or any agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.
- iii. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(a)(b), Florida Statutes, means finding of guilt or a conviction of a public entity crime with or without an adjudication of guilt, in any federal or state trial court of records relating to charges brought by indictment or information after July 1, 1989, as a result of a jury verdict, non-jury trial, or entry of a plea of guilty or nolo contendere.
- iv. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means:
- a. A predecessor or successor of a person convicted of a public entity crime; or
 - b. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one of shares constituting a controlling income among persons when not for fair interest in another person, or a pooling of equipment or income among persons when not for fair market value under a length agreement, shall be a prima facie case that one person controls another person. A person who was knowingly convicted of a public entity crime, in Florida during the preceding 36 months shall be considered an affiliate.
- v. I understand that a "person" as defined in Paragraph 287.133(1)(e), Florida Statutes, means any natural person or entity organized under the laws of the state or of the United States with the legal power to enter into a binding contract for provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors,

executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

- vi. Based on information and belief, neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members or agents who are active in the management of the entity listed above, nor any affiliate of the entity have been convicted of a public entity crime subsequent to July 1, 1989.



(Signature)



(Date)

STATE OF FLORIDA

COUNTY OF Orange

Sworn to (or affirmed) and subscribed before me this 10th day of June, 2025, by
Tamara J. Campbell (Name of Person Making Statement).

(Seal)



MARCIA A. MEJIA
Notary Public
State of Florida
Comm# HH410681
Expires 10/13/2027



Signature of Notary Public

Marcia A. Mejia

Print, Type or Stamp Name of Notary

Personally Known: X

OR Produced Identification:

Type of Identification Produced:



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/18/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: Kristine Kaletcher
Brown & Brown Insurance Services, Inc.	PHONE (A/C, No, Ext): (386) 252-9601 FAX (A/C, No): (386) 239-5729
P.O. Box 2412	E-MAIL ADDRESS: kristine.kaletcher@bbrown.com
Daytona Beach FL 32115-2412	INSURER(S) AFFORDING COVERAGE
	INSURER A: Hartford Underwriters Insurance Company NAIC # 30104
	INSURER B: Employers Preferred Insurance Company 10346
	INSURER C:
	INSURER D:
	INSURER E:
	INSURER F:

INSURED
McDimit Davis, LLC
934 N. Magnolia Avenue, Suite 100
Orlando FL 32803

COVERAGES CERTIFICATE NUMBER: 24-25 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE 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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			21SBAAY5LGR	07/01/2024	07/01/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 Hired & Non-Owned Auto \$ 1,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			21SBAAY5LGR	07/01/2024	07/01/2025	COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			21SBAAY5LGR	07/01/2024	07/01/2025	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000 \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y/N Y	N/A		EIG 5296011 01	07/01/2024	07/01/2025	PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION
CITY OF LAKE MARY 100 N COUNTRY CLUB RD LAKE MARY FL 32746	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Timothy Keller

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

06/02/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER BROWN & BROWN OF FLORIDA INC 21220889 PO BOX 745961 ATLANTA GA 30374	CONTACT NAME: PHONE (386) 252-9601 (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS: INSURER(S) AFFORDING COVERAGE INSURER A: Hartford Underwriters Insurance Company INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	NAIC# 30104
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COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE 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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/Y-YYY)	LIMITS
A	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> General Liability GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	X		21 SBA AY5LGR	07/01/2024	07/01/2025	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000 MED EXP (Any one person) \$10,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP AGG \$2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			21 SBA AY5LGR	07/01/2024	07/01/2025	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
A	<input checked="" type="checkbox"/> UMBRELLA LIAB EXCESS LIAB <input type="checkbox"/> RETENTION \$ 10,000 <input checked="" type="checkbox"/> OCCUR CLAIMS-MADE			21 SBA AY5LGR	07/01/2024	07/01/2025	EACH OCCURRENCE \$2,000,000 AGGREGATE \$2,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y/N <input type="checkbox"/> N/A						PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT E.L. DISEASE -EA EMPLOYEE E.L. DISEASE - POLICY LIMIT
A	Employment Practices Liability Insurance			21 SBA AY5LGR	07/01/2024	07/01/2025	Each Claim Limit \$25,000 Annual Aggregate Limit \$25,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations. Certificate holder is an additional insured per the Business Liability Coverage Form SL3032 attached to this policy.

CERTIFICATE HOLDER

CITY OF LAKE MARY
100 N COUNTRY CLUB RD
LAKE MARY FL 32746

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Susan L. Castaneda

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
06/04/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Brown & Brown Insurance Services, Inc. P.O. Box 2412 Daytona Beach FL 32115-2412		CONTACT NAME: Kristine Kaletcher PHONE (A/C, No, Ext): (386) 252-9601 FAX (A/C, No): (386) 239-5729 E-MAIL ADDRESS: kristine.kaletcher@bbrown.com	
INSURED McDirmit Davis, LLC 1800 Pembroke Drive Suite 170 Orlando FL 32810		INSURER(S) AFFORDING COVERAGE INSURER A: The Hanover Insurance Company INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC # 22292	

COVERAGES

CERTIFICATE NUMBER: 24-25 Prof Liability Mast

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE 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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability			LHN D453631 07	01/01/2025	01/01/2026	Each Claim; not to exceed \$2,000,000 General Aggregate \$2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

City of Lake Mary 100 N Country Club Rd Lake Mary FL 32746	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Timothy Keller
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