

# CITY OF FLAGLER BEACH

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## INSURANCE PROPOSAL

**Commercial Property for Pier and Lifeguard Towers**

*Effective: 05/17/2025 to 05/17/2026*

**Presented By:**

**Don Sciotto  
CRIS, ARM, MLIS, CCIP  
Vice President**



**300 North Beach Street, Daytona Beach, FL 32114**



*This document contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document. In the event of any differences between the policy and this summary, the policy will prevail.*



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\* *All coverages, forms and limits are presented strictly for the purpose of this proposal and do not constitute an insurance policy or contract.*



**CLIENT SERVICE TEAM**

PRODUCER	Don Sciotto Senior Vice President CRIS, ARM, MLIS, CCIP
Email	<a href="mailto:Don.Sciotto@bbrown.com">Don.Sciotto@bbrown.com</a>
Phone	(386) 239-5755
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CLAIMS ANALYST	Jessica Adjemian
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Phone	(386) 333-6060
MAIN OFFICE PHONE	(386) 252-9601
TOLL FREE OFFICE PHONE	(800) 877-2769



AXIS Surplus Insurance Company

**PROPOSED PROPERTY COVERAGE**

*Client ultimately chooses value insured*

<b>Location of Premises / Schedule of Values:</b>	
1/1: Flagler Beach Pier: 215 South A1A; Flagler Beach, FL 32136 <i>Pier / Outdoor Property (100% of Values of Interest)</i>	<i>\$3,756,000</i>
1/2: Lifeguard Rescue Operations / Tower: 215 South A1A; Flagler Beach, FL 32136 <i>Lifeguard Tower (100% of Values of Interest)</i>	<i>\$130,000</i>
<b>Total Values of Interest</b>	<b>\$3,886,000</b>

<b>Description of Property Insurance Purchased:</b>	<b>Limit Purchased:</b>
<b>Limits Purchased (1/8th of Total Values of Interest)</b>	<b>\$485,750</b>
<i>Sub-limits: part of the total limit purchased; Not in addition to</i>	
Real Property	Included
Business Personal Property	No Coverage
Personal Property of Others	No Coverage
Accounts Receivable	No Coverage
Debris Removal	\$25,000
Fire Department Service Charge	\$1,000
Limited Coverage for Fungus, Wet Rot or Dry Rot In the Aggregate	\$10,000
Pollutant Clean Up and Removal In the Aggregate	\$10,000
Property in Transit	\$10,000
Property off Premises	No Coverage
Valuable Papers & Records	\$1,000
Time Element Business Income Including Rental Value	No Coverage
Time Element Extra Expense	No Coverage
Extended Business Income	No Coverage
Convective Storm: <i>AXIS is only responsible for 1/8th</i>	\$3,886,000
Named Storm: <i>AXIS is only responsible for 1/8th</i>	\$3,886,000



AXIS Surplus Insurance Company

**PROPOSED PROPERTY COVERAGE (Continued)**

*Client ultimately chooses value insured*

Earthquake Coverage: AXIS is only responsible for 1/8th	Limits of Coverage:
<b>Earthquake Aggregate Limit:</b> <i>AXIS is only responsible for 1/8th</i>	<b>\$3,886,000</b>
Earthquake Sprinkler Leakage	No Coverage
<i>Geographical Territories: AXIS is only responsible for 1/8th</i>	
California	No Coverage
Pacific Northwest Earthquake Territory	No Coverage
Hawaii	No Coverage
All Other Geographical Territories Not Set Forth Above	\$3,886,000

Flood Coverage: AXIS is only responsible for 1/8th	Limits of Coverage:
<b>Flood Aggregate Limit:</b> <i>AXIS is only responsible for 1/8th</i>	<b>3,886,000</b>
<i>Geographical Territories: AXIS is only responsible for 1/8th</i>	
High Hazard Flood Zones	\$3,886,000
Zone B, X (shaded) or X500	\$3,886,000
All Geographical Territories Not Set Forth Above	\$3,886,000

Deductibles:	
Convective Storm Per Occurrence	\$388,600
Named Storm Per Occurrence	\$388,600
Flood Per Occurrence	\$388,600
High Hazard Zones	\$388,600
Zone B or Shaded X or X500	\$388,600
Earthquake Per Occurrence	\$388,600
All Other Perils Per Occurrence	\$10,000

Coinsurance & Valuation:	
Coinsurance – 80%	
Replacement Cost Valuation Coverage: <i>AXIS is only responsible for 1/8th</i>	
Agreed Value Coverage	

**NOTE:**

Detached walls, fences, free-standing property improvements such as athletic equipment, windscreens, light poles, or signs are not covered unless specifically scheduled on the policy.



AXIS Surplus Insurance Company

**PROPOSED PROPERTY COVERAGE (Continued)**

*Client ultimately chooses value insured*

Description of Coverage Forms, Endorsements & Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements & Exclusions as issued by ISO or Carrier
Surplus Lines Broker Statement
Policyholder Disclosure - Notice of Terrorism Insurance Coverage
Policyholder Notice
Service of Suit
Policyholder Notice - Economic And Trade Sanctions
AXIS Property Form
Signature Page
Schedule of Valuable Papers and Records
Earthquake Endorsement
Flood Endorsement
Roof Surfacing Limited Exclusion Endorsement
Roofing Material Valuation Condition Endorsement
Convective Storm And Named Storm Deductibles Endorsement
Coastal Minimum Premium Endorsement
Convective Storm And Named Storm Coverage Endorsement
Minimum Earned Premium Endorsement – 35%
Cancellation And Nonrenewal Endorsement – Florida
Loss Condition Endorsement - Assignment of Benefits Fully Prohibited
Docks, Piers and Wharves Endorsement



**AGREED VALUE ENDORSEMENT**  
(IF APPLICABLE)

**Coverages Provided:** The insurance company agrees to waive the Co-insurance Clause, thus eliminating your potential penalty for buying an inadequate amount of insurance to meet the co-insurance requirement.

**CO-INSURANCE EXAMPLES**  
(IF APPLICABLE)

The co-insurance clause is found in almost every property policy. It states that the insurance company will not pay the full amount of any loss if the covered property is, for whatever reason, covered for less than the required insurable value at the time of loss. Required insurable value equals the value of the covered property at the time of loss multiplied by the co-insurance amount.

**Examples of Co-Insurance at 80%**

<b><u>Building Value</u></b>	<b><u>Insurance Carried</u></b>	<b><u>Loss</u></b>	<b><u>Insurance Pays</u></b>
1) \$100,000	\$100,000	\$60,000	\$60,000
2) \$100,000	\$ 80,000	\$60,000	\$60,000
3) \$100,000	\$ 70,000	\$60,000	\$52,500 *

\*  $\frac{\text{Did } (70,000)}{\text{Should } (80,000)} \times \text{Loss} = \frac{7}{8} \text{ Paid}$

**OR**

**Examples of Co-Insurance at 90%**

<b><u>Building Value</u></b>	<b><u>Insurance Carried</u></b>	<b><u>Loss</u></b>	<b><u>Insurance Pays</u></b>
1) \$100,000	\$100,000	\$60,000	\$60,000
2) \$100,000	\$ 90,000	\$60,000	\$60,000
3) \$100,000	\$ 80,000	\$60,000	\$53,333 *

\*  $\frac{\text{Did } (80,000)}{\text{Should } (90,000)} \times \text{Loss} = \frac{8}{9} \text{ Paid}$

**OR**

**Examples of Co-Insurance at 100%**

<b><u>Building Value</u></b>	<b><u>Insurance Carried</u></b>	<b><u>Loss</u></b>	<b><u>Insurance Pays</u></b>
1) \$100,000	\$100,000	\$60,000	\$60,000
2) \$100,000	\$ 70,000	\$60,000	\$42,000 *

\*  $\frac{\text{Did } (70,000)}{\text{Should } (100,000)} \times \text{Loss} = \frac{7}{10} \text{ Paid}$



## SUMMARY OF PROPOSED PREMIUMS AND RELATED INFORMATION

Premiums:	Expiring: Basis 1/8th of Values	Renewal: Basis 1/8th of Values
Property: Pier and Lifeguard Tower	\$ 90,000.00	\$ 90,000.00
Fees / Surcharges / Taxes	\$ 754.00	\$ 754.00
<b>Total Premium</b>	<b>\$ 90,754.00</b>	<b>\$ 90,754.00</b>

Options: Premiums include any applicable fees / surcharges / taxes	
Property Terrorism - Included at \$0.00	Included Above

## PAYMENT PLAN OPTIONS

Line of Coverage:	Carrier:	Billing:	Payment Option:
Property	AXIS Surplus	Agency Bill	• Annual premium is due in full.

## BINDING SUBJECTIVITIES

Line of Coverage:	Carrier:	Items Needed to Bind Coverage:
Property	AXIS Surplus	<ul style="list-style-type: none"> <li>• Fully completed, signed, and dated Acord application matching coverage.</li> <li>• Signed, and dated Surplus Lines Disclosure form</li> </ul>

*Please refer to the individual coverage parts for terms and conditions that this proposal may be subject to. This proposal is based upon the exposures to loss made known to the Agency. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that proper coverage(s) may be put into place.*

*Payment is due within 10 days of binding.*

*As a course of business, Brown & Brown Insurance Services, Inc is required to pay premiums to insurers on a monthly basis. In return, we appreciate timely payments by our clients. Outstanding balances over 30 days may be subject to cancellation.*



## A.M. BEST FINANCIAL RATING

The insurance company providing coverage has the following A. M. Best\* Financial rating:

**\* Rating Guide:** A++ to C- = Highest to lowest rating  
XV to I = Largest to smallest rating

	Line of Coverage:	Carrier:	Rating for Stability:	Rating for Assets / Surplus:
**	Property	AXIS Surplus Insurance Company	A	XV

**\*\* Denotes excess & surplus lines insurance company. See attached Statement Acknowledging that Coverage has been placed with a Non-Admitted Carrier. Please review and return to Brown & Brown. Brown & Brown does not have direct binding authority with this excess and surplus lines market.**



## A.M. BEST FINANCIAL RATING *(Continued)*

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Financial Strength Rating Guide	
<i>Secure</i>	<i>Vulnerable</i>
<b>A++, A+</b> (Superior)	<b>B, B-</b> (Fair)
<b>A, A-</b> (Excellent)	<b>C++, C+</b> (Marginal)
<b>B++, B+</b> (Good)	<b>C, C-</b> (Weak)
	<b>D</b> (Poor)
	<b>E</b> (Under Regulatory Supervision)
	<b>F</b> (In Liquidation)
	<b>S</b> (Suspended)

Financial Size Category Guide	
<i>Class Adj. PHS (\$ Millions)</i>	<i>Class Adj. PHS (\$ Millions)</i>
<b>I</b> Less than 1	<b>IX</b> 250 to 500
<b>II</b> 1 to 2	<b>X</b> 500 to 750
<b>III</b> 2 to 5	<b>XI</b> 750 to 1,000
<b>IV</b> 5 to 10	<b>XII</b> 1,000 to 1,250
<b>V</b> 10 to 25	<b>XIII</b> 1,250 to 1,500
<b>VI</b> 25 to 50	<b>XIV</b> 1,500 to 2,000
<b>VII</b> 50 to 100	<b>XV</b> 2,000 or greater
<b>VIII</b> 100 to 250	



**STATEMENT ACKNOWLEDGING THAT COVERAGE HAS  
BEEN PLACED WITH A NON-ADMITTED CARRIER**

At my direction, Brown & Brown Insurance Services, Inc. – Daytona has placed my coverage in the surplus lines market. As required by [Florida Statute 626.916], I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the [Florida Insurance Guaranty Association] with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

City of Flagler Beach

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Named Insured

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Signature of Insured's Authorized Representative

Date

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Printed Name of Authorized Representative

Date

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AXIS Surplus Insurance Company

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Name of Excess and Surplus Lines Carrier

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Commercial Property – Loss Limit for Pier and Lifeguard Tower

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Type of Insurance

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05/17/2025

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Effective Date of Coverage

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Don Sciotto

W088665

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Producing Agent Name

License Number



# **APPENDIX**





## INSURANCE COVERAGE REVIEW

Insured: \_\_\_\_\_

Policy \_\_\_\_\_

Term Date: \_\_\_\_\_

Please advise if quotations for increased limits of liability or for any coverage listed below are requested:

E = Exposure; C = Coverage through Brown & Brown (if indicated with an "L", such coverage is being provided on a limited basis through an extension or enhanced endorsement and not by a stand-alone coverage form); Q = Quote for Limited or Uncovered Exposure

If coverage placed through another agent or broker and/or insured declines to discuss, mark section **CLIENT DECLINED QUOTE**

	E	C	Q
	Y/N	Y/L/N	Y/N
<b>PROPERTY</b>			
Buildings			
Business Personal Property			
Personal Property of Others			
Tenants Improvements & Betterments			
Business Income/Rental Income			
Extra Expense			
Leaseholder's Interests			
Boiler & Machinery (Equipment Breakdown)			
Building Ordinance or Law			
A. Loss to Undamaged Portion of Bldg			
B. Demolition Cost			
C. Increased Cost of Construction			
Earthquake			
Difference in Conditions			
Flood (Primary)			
Flood (Excess)			
Wind			
Off Premises Power Interruption			
Overhead Transmission Lines			
Glass			
Spoilage			
Mold / Fungi			
EIFS			
<b>AUTOMOBILE</b>			
Auto Liability			
Auto Physical Damage			
Drive Other Car Liability			
Drive Other Car Physical Damage			
Hired & Non Owned Liability			
Hired Car Physical Damage			
PIP: Ext Additional Broad			
Rental Reimbursement (Private Passenger)			
Rental Reimbursement (Commercial Vehicles)			
Uninsured/Underinsured Motorist (Primary)			
Garage Liability			
Garage Keepers Liability			
Garage Keepers Physical Damage			
Trucker's Liability			
Unladen Liability			
Trucker's Physical Damage			
Trailer Interchange			
<b>CRIME</b>			
Employee Dishonesty (1st Party)			
Employee Dishonesty (3rd Party)			
Computer Fraud/Funds Transfer			
Forgery or Alteration			
Social Engineering			
Money & Securities			
ERISA Bond			
<b>LIABILITY</b>			
General Liability			
Liquor Liability			
Employee Benefits Liability			
Errors & Omissions Liability/Professional			
Cyber Liability (1st Party)			
Cyber Liability (3rd Party)			
Intellectual Property			
Directors & Officers Liability			
Fiduciary Liability			
Employment Related Practices Liability			
Third Party Discrimination			
Owners/Contractors Protective Liability			
Pollution Liability (1st Party)			
Pollution Liability (3rd Party)			
Products Liability			
Product Recall			
Warehouse (or Bailee's) Legal Liability			
Watercraft Liability (Hull & P +I)			
Mold / Fungi			
Umbrella / Excess Liability			
EIFS			
<b>INLAND MARINE</b>			
Accounts Receivable			
Valuable Papers			
Bailee Coverage			
Computer/EDP			
Contractor's / Mobile Equipment			
Signs			
Installation Floater			
Rented / Leased Equipment			
Motor Truck Cargo			
Ocean Cargo			
Transit / Transportation			
Builders Risk / Course of Construction			
<b>WORKERS' COMPENSATION</b>			
Workers' Compensation			
Other States			
USL&H / Jones Act			
Stop Gap Liability			
Excess Employers Liability			
<b>AIRCRAFT</b>			
Aviation - Owned			
Aviation - Non-Owned			
<b>MISCELLANEOUS</b>			
International / Foreign Exposures			
Kidnap & Ransom			
Travel Accident			
Credit Insurance			
Terrorism			
Subsidence/Sinkhole			

This list of insurance coverage is for information purposes only and is not meant to be a complete list for all your insurance needs. The above analysis is based solely on information provided by the client. Coverage indicated by an "L" reflects coverage provided on a limited basis which may not be as broad as coverage purchased on a stand-alone coverage form, and may include lower limits, sub-limits, or few covered perils.

Insured Representative's Name / Title \_\_\_\_\_

Date, Time &amp; Location Process Was Completed With Insured \_\_\_\_\_

Brown &amp; Brown Representative Signature \_\_\_\_\_



## **ELECTRONIC DELIVERY DISCLOSURE FORM**

The increase in electronic business transactions has brought about the Uniform Electronic Transactions Act ("Act") to provide some uniformity and consistency regarding these transactions. This Act includes a consent provision on receiving electronic documents as well as the ability to withdraw your consent in the future.

Enclosed is a Consent Form that contains insurance industry-standard language that we are asking our clients to complete and return so that we can follow the provisions of this Act. This will allow us to provide you with quality, consistent delivery of documents according to your preference.

Please complete and return this form as follows:

1. Check one of the two boxes based on your preference as respects electronic delivery.
2. Provide the current authorized e-mail address
3. Sign and date the form
4. Return via e-mail, fax or regular mail

## **ELECTRONIC SELECTION / REJECTION OPTION FORM**

### ☐ **Selection of Electronic Insurance Policy Delivery Option**

I select the option to receive my insurance policy and documents in connection with my policy electronically, for myself and all those covered under the policy. I acknowledge I may no longer receive paper copies of my insurance policy and supporting documents.

### ☐ **Rejection of Electronic Delivery Option**

I reject the option to receive my insurance policy and /or other supporting documents in connection with my insurance policy electronically, for myself and all those covered under the policy. I elect to receive paper copies of such documents.

## **Electronic Delivery Disclosure**

The policyholder who elects to allow for insurance policy and/or other supporting documents in connection with the insurance policy to be sent to the electronic mail address provided should be diligent in updating the electronic mail address provided to Brown & Brown Insurance Services, Inc. if the address should change.

Print Name: \_\_\_\_\_

Authorized E-mail Address to receive documents: \_\_\_\_\_

Authorized Representative Signature: \_\_\_\_\_

Dated: \_\_\_\_\_



## RELATED INFORMATION

**Compensation.** In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not customer-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

**Questions and Information Requests:** Should you have any questions, or require additional information, please contact this office at 1-800-877-2769 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>



## **SURETY BONDS**

Brown & Brown has the capability to handle surety bonds. Our experienced professionals are proficient in Construction and Commercial Bonds. Construction bonds typically include Bid, Performance, Payment, Maintenance and Warranty bonds. Commercial bonds cover obligations typically required by law, statute or regulation. The following are just a few of the industry types that we can service:

- Condominium Associations
- Developers
- General Contractors
- Financial Services Industry
- Hazardous Materials and Waste
- Healthcare
- Manufacturing
- Oil & Gas
- Property Managers
- Restaurants
- Retail Industry
- Service Contractors
- Subcontractors
- Wholesalers/Suppliers/Distributors

Types of Commercial Bonds commonly written by Brown & Brown include:

Agricultural Dealers Bond	Medicare/Medicaid Bonds	Release of Lien Bonds
Appeal Bonds	Miscellaneous Bonds	Replevin Bonds
Citrus Dealer Bonds	Mobile Home Dealer Bonds	Right-of-Way Bonds
Court Bonds	Mortgage Broker Bonds	Seller of Travel Bonds
Customs Bonds	Motor Vehicle Dealer Bonds	Supply Bonds
Employee Dishonesty Bonds	Notary Public Bonds	Tax Bonds
Fidelity Bonds	Patient Trust Bonds	Title Agents Bonds
Franchise Dealer Bonds	Professional Solicitors Bonds	Utility Deposit/Payment Bonds
Fuel Tax Bonds	Public Official Bonds	Warehouse Bonds
Garnishment Bonds	Reclamation Bonds	Workers' Compensation Bonds
License & Permit Bonds	Recreational Vehicle Dealer Bonds	Yacht Broker/Salesman Bonds

For more information or questions, please contact our Bond Manager, Tyler DeBord at 386-239-5703 or email at [Tyler.DeBord@bbrown.com](mailto:Tyler.DeBord@bbrown.com).



## **EMPLOYEE BENEFITS**

Brown & Brown is an insurance intermediary for Employee Benefits insurance. We are experts in analyzing plan design information and claim experience in order to make sure our clients have the best employee benefits package for their employee's at the most competitive cost. We broker the following products:

- Medical Insurance – Fully Insured / Self Insured / Dividend Plans
- Consumer Driven Health Plans – H.S.A's / HRA's
- Dental Insurance
- Basic and Voluntary Life Insurance
- Short and Long Term Disability
- Vision Insurance
- Flex Spending Accounts
- Employee Assistance Plan
- COBRA Administration
- Voluntary Products
- Legal Plans

We also realize the service intensive nature of Employee Benefits packages. Therefore, we have experienced Account Executives and Account Managers to assist our clients with all aspects of employee benefit plans including:

- Guarantee Renewals 45-60 days in advance
- Billing, Claims, Eligibility issues
- Electronic Enrollment
- Open Enrollment Assistance
- Benefits at a Glance / Benefit Business Cards
- Compensation Statements
- HR/ Benefits Website
- Employee Surveys

For more information or questions, please contact our Employee Benefits Manager, Dustin Smurdon at 386-239-8889 or email at [Dustin.Smurdon@bbrown.com](mailto:Dustin.Smurdon@bbrown.com)