



The Vanguard Fiduciary Liability Insurance Policy Certificate

Policy Number: SFD31210098-09
Renewal of: SFD31210098-08
Issuing Carrier: Hudson Insurance Company
 (hereinafter the "Insurer")

ITEM 1. Insurance Representative: Brown & Brown Public Risk Insurance Agency (PRIA)
Address: P.O. Box 2416 300 North Beach Street
 Daytona Beach, FL 32114

ITEM 2. Plan (or Plans): City of Ocala General Employees Retirement System
Address: 1805 NE 30th Avenue, Building 700
 Ocala, FL 34470

ITEM 3. Policy Period:
Effective Date: 10/01/2021 (12:01 a.m. local time)
Expiration Date: 10/01/2022 (12:01 a.m. local time)

ITEM 4. Limits of Liability:

(a) Aggregate Limit of Liability: the maximum aggregate limit of liability for all Loss under this policy, including Claim Expenses	\$1,000,000
(b) Trustee Claim Expenses (Non-Fiduciary Defense) Sublimit: the aggregate limit of liability for all Claim Expenses in connection with Claims solely alleging Wrongful Acts as defined in Section II. Definitions R.(3.) of the policy (included within and not in addition to the maximum aggregate limit of liability)	\$250,000
(c) Voluntary Compliance Program Expenditures Sublimit: the aggregate limit of liability for all Voluntary Compliance Program Expenditures (included within and not in addition to the maximum aggregate limit of liability)	\$250,000
(d) ERISA 502(c) Civil Penalties Sublimit: the aggregate limit of liability for all Loss in the form of civil fines or any excise tax imposed pursuant to Section 502(c) of ERISA or the Pension Protection Act of 2006 (included within and not in addition to the maximum aggregate limit of liability)	Not Applicable
(e) HIPAA and HITECH Fines and Penalties Sublimit: the aggregate limit of liability for all Loss in the form of civil fines and penalties imposed pursuant to HIPAA and HITECH (included within and not in addition to the maximum aggregate limit of liability)	\$1,000,000

(f) PPACA Fines and Penalties Sublimit: the aggregate limit of liability for all Loss in the form of civil fines and penalties imposed pursuant to PPACA (included within and not in addition to the maximum aggregate limit of liability)	\$250,000
(g) Section 4975 Penalties Sublimit: the aggregate limit of liability for all Loss in the form of excise taxes imposed pursuant to Section 4975 of the Internal Revenue Code (included within and not in addition to the maximum aggregate limit of liability)	\$250,000
(h) ERISA Section 502(a)(3) Relief Sublimit: the aggregate limit of liability for all Loss in the form of equitable relief imposed pursuant to Section 502(a)(3) of ERISA (included within and not in addition to the maximum aggregate limit of liability)	Not Applicable
(i) Benefit Overpayment Sublimit: the aggregate limit of liability for all benefit overpayments as defined in Section II. Definitions H.(5.) of the policy (included within and not in addition to the maximum aggregate limit of liability)	\$100,000
(j) Cyber Essentials Sublimit: the aggregate limit of liability Content Restoration Expenditures and Crisis Notification Expenditures as defined in Section II. Definitions E. and G. of the policy (included within and not in addition to the maximum aggregate limit of liability)	\$100,000

ITEM 5. Retention: \$10,000 each **Claim**

ITEM 6. Pending or Prior Proceeding Date: 10/01/2009

ITEM 7. Premium:

Basic Premium:	\$8,173.00
Waiver of Recourse Premium:	\$0.00
Tax/Surcharge:	\$0.00
Total Premium:	\$8,173.00

ITEM 8. Extended Reporting Period: Twelve (12) month extended reporting period is available for 100% of the total annual premium, subject to Section IV.B of the policy

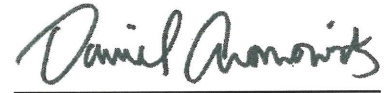
ITEM 9. Endorsements: **Endorsement Schedule**

The following schedule lists all endorsements which form a part of the policy. It is only for reference and provides no coverage. The actual endorsement should be reviewed to determine its effect on coverage:

1. ESF-31230009	Florida Amendatory Endorsement
2. ESF-31220063	Miscellaneous/Other Penalties Endorsement
3. ESF-31220066G	Vanguard Elite Endorsement for Governmental Plans

This Policy Certificate, together with the Policy Form ESF-31210001 (09/2012), the endorsements indicated in ITEM 9 above, if any, and the completed and signed application(s) with any submitted attachments, complete the above-numbered policy.

Date: 10/19/2021

A handwritten signature in black ink, appearing to read "Daniel Amonowitz", written over a horizontal line.

Authorized Representative



The Vanguard Fiduciary Liability Insurance Policy Certificate

Policy Number: SFD31210097-09
Renewal of: SFD31210097-08
Issuing Carrier: Hudson Insurance Company
(hereinafter the "Insurer")

ITEM 1. Insurance Representative: Brown & Brown Public Risk Insurance Agency (PRIA)
Address: P.O. Box 2416 300 North Beach Street
Daytona Beach, FL 32114

ITEM 2. Plan (or Plans): City of Ocala Firefighters Retirement Plan
Address: 1805 NE 30th Avenue, Building 700
Ocala, FL 34470

ITEM 3. Policy Period:
Effective Date: 10/01/2021 (12:01 a.m. local time)
Expiration Date: 10/01/2022 (12:01 a.m. local time)

ITEM 4. Limits of Liability:

(a) Aggregate Limit of Liability: the maximum aggregate limit of liability for all Loss under this policy, including Claim Expenses	\$1,000,000
(b) Trustee Claim Expenses (Non-Fiduciary Defense) Sublimit: the aggregate limit of liability for all Claim Expenses in connection with Claims solely alleging Wrongful Acts as defined in Section II. Definitions R.(3.) of the policy (included within and not in addition to the maximum aggregate limit of liability)	\$250,000
(c) Voluntary Compliance Program Expenditures Sublimit: the aggregate limit of liability for all Voluntary Compliance Program Expenditures (included within and not in addition to the maximum aggregate limit of liability)	\$250,000
(d) ERISA 502(c) Civil Penalties Sublimit: the aggregate limit of liability for all Loss in the form of civil fines or any excise tax imposed pursuant to Section 502(c) of ERISA or the Pension Protection Act of 2006 (included within and not in addition to the maximum aggregate limit of liability)	\$100,000
(e) HIPAA and HITECH Fines and Penalties Sublimit: the aggregate limit of liability for all Loss in the form of civil fines and penalties imposed pursuant to HIPAA and HITECH (included within and not in addition to the maximum aggregate limit of liability)	\$1,000,000

(f) PPACA Fines and Penalties Sublimit: the aggregate limit of liability for all Loss in the form of civil fines and penalties imposed pursuant to PPACA (included within and not in addition to the maximum aggregate limit of liability)	\$100,000
(g) Section 4975 Penalties Sublimit: the aggregate limit of liability for all Loss in the form of excise taxes imposed pursuant to Section 4975 of the Internal Revenue Code (included within and not in addition to the maximum aggregate limit of liability)	\$100,000
(h) ERISA Section 502(a)(3) Relief Sublimit: the aggregate limit of liability for all Loss in the form of equitable relief imposed pursuant to Section 502(a)(3) of ERISA (included within and not in addition to the maximum aggregate limit of liability)	\$1,000,000
(i) Benefit Overpayment Sublimit: the aggregate limit of liability for all benefit overpayments as defined in Section II. Definitions H.(5.) of the policy (included within and not in addition to the maximum aggregate limit of liability)	\$100,000
(j) Cyber Essentials Sublimit: the aggregate limit of liability Content Restoration Expenditures and Crisis Notification Expenditures as defined in Section II. Definitions E. and G. of the policy (included within and not in addition to the maximum aggregate limit of liability)	\$100,000

ITEM 5. Retention: \$5,000 each **Claim**

ITEM 6. Pending or Prior Proceeding Date: 10/01/2009

ITEM 7. Premium:

Basic Premium:	\$4,691.00
Waiver of Recourse Premium:	\$0.00
Tax/Surcharge:	\$0.00
Total Premium:	\$4,691.00

ITEM 8. Extended Reporting Period: Twelve (12) month extended reporting period is available for 100% of the total annual premium, subject to Section IV.B of the policy

ITEM 9. Endorsements: Endorsement Schedule

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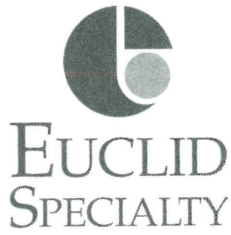
1.ESF-31230009	Florida Amendatory Endorsement
2.ESF-31220060	Public Entity Fiduciary Liability Endorsement
3.ESF-31220063	Miscellaneous/Other Penalties Endorsement
4.ESF-31220066G	Vanguard Elite Endorsement for Governmental Plans

This Policy Certificate, together with the Policy Form ESF-31210001 (09/2012), the endorsements indicated in ITEM 9 above, if any, and the completed and signed application(s) with any submitted attachments, complete the above-numbered policy.

Date: 10/18/2021

A handwritten signature in black ink, appearing to read "Daniel Amowitz", written over a horizontal line.

Authorized Representative



The Vanguard Fiduciary Liability Insurance Policy Certificate

Policy Number: SFD31210096-09 **Issuing Carrier:** Hudson Insurance Company
Renewal of: SFD31210096-08 (hereinafter the "Insurer")

ITEM 1. Insurance Representative: Brown & Brown Public Risk Insurance Agency (PRIA)
Address: P.O. Box 2416 300 North Beach Street
Daytona Beach, FL 32114

ITEM 2. Plan (or Plans): City of Ocala Police Officers Retirement System
Address: 1805 NE 30th Avenue, Building 700
Ocala, FL 34470

ITEM 3. Policy Period:
Effective Date: 10/01/2021 (12:01 a.m. local time)
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ITEM 5. Retention: \$5,000 each **Claim**

ITEM 6. Pending or Prior Proceeding Date: 10/01/2009

ITEM 7. Premium:

Basic Premium:	\$5,716.00
Waiver of Recourse Premium:	\$0.00
Tax/Surcharge:	\$0.00
Total Premium:	\$5,716.00

ITEM 8. Extended Reporting Period: Twelve (12) month extended reporting period is available for 100% of the total annual premium, subject to Section IV.B of the policy

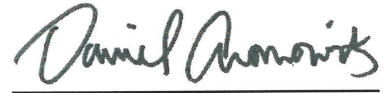
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Date: 10/19/2021

A handwritten signature in black ink, reading "Daniel Amonowitz". The signature is fluid and cursive, with the first name "Daniel" being more prominent than the last name "Amonowitz".

Authorized Representative