



St. Johns River Water Management District

Michael A. Register, P.E., Executive Director

4049 Reid Street • P.O. Box 1429 • Palatka, FL 32178-1429 • 386-329-4500 • www.sjrwmd.com

QUOTATION REQUEST

May 15, 2024

Interested Firms

Re: Quote Request, 40180 – Sunnyhill Restoration Area Solid Waste Removal

The St. Johns River Water Management District (District) desires to procure a contractor remove identified structures and soild waste from Sunnyhill Restoration Area and place in a State and/or County authorized landfill, and preform the necessary tasks to ensure the site of demolition blends into the surrounding terrain.

The primary objective is to provide all labor, supervision, required permits (if any), equipment, site prep, and any necessary licensing and insurance to ensure a turn-key project. Refer to the attached Statement of Work for more project details.

There will be a Non-Mandatory Pre-bid Meeting.

Wednesday, May 22, 2024
11:30 AM
Sunnyhill Restoration Area – South Tract Access
20980 Hwy 42
Umatilla, Florida 32784

Minimum Qualification:

Respondents must meet the minimum qualifications below and all supporting documentation must be submitted with the response to this quotation request:

- a. Proof of firm's ability to do business in the state of Florida. (*Respondent-provided documentation must be included with quote response.*)
- b. Respondent must have completed at least two (2) projects of a similar nature (refer to the tasks outlined in the Statement of Work) in the past three years by the individual, firm, or project manager assigned to the project. (*District-provided form, Qualifications - Similar Projects Form*)

Respondent must submit their response either by (1) uploading to DemandStar or Central Bidding (not both) or (2) delivered by email to Breanna Pierce. Instructions for submitting are provided below.

DemandStar upload: Quotes may be uploaded directly to www.demandstar.com

Central Bidding upload: Quotes may be uploaded directly to www.centralauctionhouse.com

Emailed: Quotes may be emailed, in PDF format, to bpierce@sjrwmd.com

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COCOA

Janet Price
FERNANDINA BEACH

If you are interested in this project, email your quote in PDF format or upload to www.demandstar.com or www.centralauctionhouse.com, **before 2:00 p.m. on May 24, 2024**. It is preferred that all quotes be submitted as an attachment to an email addressed to Breanna Pierce at BPierce@sjrwmd.com. **Please reference quote number 40180 in subject line on any and all emailed correspondence.**

Recommendation for award shall be based on the lowest bidder that meets all requirements of this quote request.

If you need assistance or have any questions about submitting your quote, please email Breanna Pierce at BPierce@sjrwmd.com or call (386) 643-1168.

NOTE: Please check the box provided below if you are unable to provide a quotation for this project at this time and return this page by email to my attention at BPierce@sjrwmd.com.

I am unable to provide a quotation at this time for the following reason(s):

Respondent's Signature

Respondent's Company Name

The District is a political subdivision of the state of Florida, whose boundaries cover all or portions of 18 counties, and is tax exempt (Tax ID No. 85-8012643710C-3; expires March 31, 2028). Respondent shall provide an estimate of all applicable taxes and fees in its quote, including a list of taxes and fees that fall under the District's exemption.

1. Opening of Quotes

- a. The Florida Public Records Act, §119.071(1)(b), Fla. Stat., exempts sealed quotes from inspection and copying until such time as the District provides notice of an intended decision pursuant to §120.57(3)(a), Fla. Stat., or until 30 days after opening of quotes, whichever is earlier. This exemption is not waived by the public opening of quotes.
- b. Unless otherwise exempt, Respondent's quote is a public record that is subject to disclosure upon expiration of the above exemption. If any information submitted with the Quote is a trade secret as defined in §812.081, Fla. Stat., and exempt from disclosure pursuant to §815.04, Fla. Stat., Respondent must clearly identify any such material as "CONFIDENTIAL TRADE SECRET" in its submittal and explain the basis for such exemption. The District reserves the right, in its sole judgment and discretion, to reject a submittal for excessive or unwarranted assertion of trade secret confidentiality and return the submittal to Respondent.
- c. Respondents shall bear all costs associated with preparing and submitting responses to this Quote Request. The District will, in no way, be responsible for these costs, regardless of the conduct or outcome.

2. Inquiries and Addenda

- a. District staff are not authorized to orally interpret the meaning of the Quote Request package, or correct any apparent ambiguity, inconsistency, or error therein. In order to be binding upon the District, the interpretation or correction must be given by the Procurement Specialist and must be in writing. The Procurement Specialist may orally explain the District's procedures and assist Respondents in referring to any applicable provision in the Quote Request documents, but the Respondent is ultimately responsible for submitting the quote in the appropriate form and in accordance with written procedures.
- b. Every request for a written interpretation or correction must be received at least nine days prior to opening of quotes in order to be considered. Requests must be submitted by email to BPierce@sjrwmd.com. Interpretations, corrections, and supplemental instructions will be communicated by written addenda to this solicitation posted by Onvia DemandStar to all prospective Respondents (at the respective addresses furnished for such purposes) not later than five days prior to the date fixed for the Quote Request opening.
- c. Submission of a quote constitutes acknowledgment of receipt of all addenda. Quotes will be construed as though all addenda had been received. Failure of the Respondent to receive any addenda does not relieve Respondent from any and all obligations under the quote, as submitted. All addenda become part of the Agreement.

3. Award Procedures

- a. Section 286.0113, Fla. Stat., exempts from being open to the public, any portion of a meeting at which: (1) a negotiation with a Respondent is conducted pursuant to a competitive solicitation; (2) a Respondent makes an oral presentation as part of a competitive solicitation; (3) a Respondent answers questions as part of a competitive solicitation; or (4) negotiation strategies are discussed. Also, recordings of, and any records presented at, the exempt meeting are exempt from §119.07(1) and §24(a), Art. I of the State Constitution (Public Records) until such time as the District provides notice of an intended decision or until 30 days after opening the Quotes or final replies, whichever

occurs earlier. A complete recording shall be made of any portion of an exempt meeting. No portion of the exempt meeting may be held off the record.

- b. Pursuant to §286.0113 Fla. Stat., if the District rejects all quotes and concurrently provides notice of its intent to reissue the competitive solicitation, the recording and any records presented at any exempt meeting shall remain exempt from §119.07(1) and §24(a), Art. I of the State Constitution (Public Records) until such time as the District provides notice of an intended decision concerning the reissued competitive solicitation or until the District withdraws the reissued competitive solicitation. A recording and any records presented at an exempt meeting are not exempt for longer than 12 months after the initial District notice rejecting all quotes.
- c. The District will examine the quotes to determine completeness. Obvious mismatches with regard to technical or commercial requirements will be rejected at this time.
- d. If two or more quotes are equal in all respects, the Agreement will be awarded as follows: (1) to the Respondent that certifies compliance with §287.087, Fla. Stat., via the Drug-Free Workplace Form; or (2) by lot.
- e. In the event the Successful Respondent(s) fail to enter into the Agreement or the Agreement with said Respondent is terminated within 90 days of the effective date, the District reserves the right to negotiate with the other respondents in ranked order, if available, and award an Agreement.
- f. All Respondents will be notified of the District's intent to award or decision to award the Agreement. For the purpose of filing a protest under §120.57(3), Fla. Stat., the time period will commence as provided in "Notices and Services Thereof."

4. Disqualification of Respondents

Any of the following causes will be considered as sufficient grounds for disqualification of a Respondent and rejection of the Quote:

- a. Contacting a District employee or officer other than Alan Weaver, the procurement specialist assigned to this solicitation action, about any aspect of this Quote Request before the notice of intended decision is posted.
- b. Submission of more than one quote response for the same subject matter by an individual, firm, partnership, or corporation under the same or different names;
- c. Evidence of collusion among Respondents;
- d. Submission of materially false information with the Quote;
- e. Information gained through checking of references or other sources which indicates that Respondent may not successfully perform the Work;
- f. Respondent is failing to adequately perform on any existing contract with the District;
- g. Respondent has defaulted on a previous contract with the District;
- h. The evidence submitted by Respondent, or the District's investigation of Respondent, fails to satisfy the District that Respondent is properly qualified to carry out the obligations of the Agreement in a manner acceptable to the District and within the time period specified;
- i. Any other cause that is sufficient to raise doubt regarding the ability of a Respondent to perform the Work in a manner that meets the District's objectives for the Work.

5. Rejection of Quote

- a. Quotes must be emailed to the specified location and received during the time specified on page 1 in order to be considered timely. Untimely quotes will not be considered. Quotes will be considered

irregular and may be rejected if they show material omissions, alterations of form, additions not called for, conditions, limitations, unauthorized alternate quotes, or other material irregularities. The District may consider incomplete any quote not prepared and submitted in accordance with the provisions specified herein, and reserves the right to waive any minor deviations or irregularities in an otherwise valid Quote.

- b. The District also reserves the right to reject any and all quotes when it determines, in its sole judgment and discretion that, it is not in its best interest to award the agreement.

6. Public Entity Crimes/Discriminatory Vendors

In accordance with §287.133 and §287.134, Fla. Stat., a person or affiliate who has been placed on the convicted or discriminatory vendor lists following a conviction for a public entity crime or placement on the discriminatory vendor list may not submit a bid, proposal, or reply on a contract to provide any goods or services to a public entity; may not submit a bid, proposal, or reply on a contract with a public entity for the construction or repair of a public building or public work; may not submit bids, proposals, or replies on leases of real property to a public entity; may not be awarded or perform work as a contractor, supplier, subcontractor, or Contractor under a contract with any public entity; and may not transact business with any public entity in excess of the threshold amount provided in §287.017 for CATEGORY TWO (\$35,000) for a period of 36 months following the date of being placed on the convicted or discriminatory vendor lists.

7. Diversity Opportunities

The District is committed to the opportunity for diversity in the award and performance of all procurement activities. The District encourages its primary respondents to make a good faith effort to ensure that women and minority-owned business enterprises (W/MBE) are given the opportunity for maximum participation as second and lower tier participants. The District will assist Respondents by sharing information on W/MBEs to encourage their participation.

8. Prohibition Against Considering Social, Political, or Ideological Interest in Government Contracting

Notice is hereby provided that pursuant to Section 287.05701, Florida Statutes, the District (1) will not request documentation of or consider a Respondent's social, political, or ideological interests when determining if the Respondent is a responsible respondent and (2) may not give preference to a Respondent based on the Respondent's social, political, or ideological interests.

9. Notices and Services Thereof

- a. The District will publish notice of specifications and criteria, including addenda, intended agency decisions, or other matters pertinent to this solicitation on Onvia DemandStar at *DemandStar.com*, Vendor Registry at *vendorregistry.com*, Central Bidding at *centralbidding.com* or the District's website at *sjrwmd.com*.
- b. Notices will be posted for a minimum of 72 hours following the time at which they are deemed received. The time period for filing a Notice of Protest pursuant to §120.57(3), Fla. Stat., and Rule 28-110.003, Fla. Admin. Code, commences at the time notices are deemed received.
- c. As a courtesy to Respondents, the District may send copies of the notices of intended agency decisions via email or facsimile to Respondent. These courtesy communications neither constitute official notice nor vary the times of receipt set forth above.

10. Protest Procedures

- a. Pursuant to §120.57(3), Fla. Stat., and Rule 28-110.003, Fla. Admin. Code, any person adversely affected by the terms, conditions, or specifications contained in a solicitation, including addenda, must file a written Notice of Protest within 72 hours after its posting.
- b. Pursuant to §120.57(3), Fla. Stat., and Rule 28-110.003, Fla. Admin. Code, any person adversely affected by a District decision or intended decision to award a contract, or to reject all bids, proposals, or qualifications, must file a written Notice of Protest within 72 hours after posting of the decision or intended decision.
- c. Pursuant to §120.57(3), Fla. Stat., and Rule 28-110.004, Fla. Admin. Code, the protester must also file a Formal Written Protest within ten days after the date the Notice of Protest is filed with the District. The Formal Written Protest must state with particularity the facts and law upon which the protest is based. Pursuant to §287.042(2)(c), Fla. Stat., any person who files an action protesting the decision or intended decision must post with the District Clerk at the time of filing the Formal Written Protest a bond, cashier's check, or money order made payable to the St. Johns River Water Management District in an amount equal to one percent (1%) of the District's estimated contract amount.
- d. No additional time will be added for mailing. All filings must comply with Rule 28-106.104, Fla. Admin. Code, and must be addressed to and received by the District Clerk at the District Headquarters in Palatka, Florida within the prescribed time periods. The District will not accept as filed any electronically transmitted facsimile pleadings, petitions, Notice of Protest, or other documents.
- e. The District's acceptance of pleadings, petitions, Notice of Protest, Formal Written Protest, or other documents filed by email is subject to certain conditions set forth in the District's Statement of Agency Organization and Operation (issued pursuant to Rule 28-101.001, Florida Administrative Code), which is available for viewing at sjrwmd.com. These conditions include, but are not limited to, the document being in the form of a PDF or TIFF file and being capable of being stored and printed by the District.
- f. Failure to file a protest within the time prescribed in §120.57(3), Fla. Stat., or failure to post the bond or other security required by law within the time allowed for filing a bond will constitute a waiver of proceedings under chapter 120, Fla. Stat. Mediation under §120.573, Fla. Stat., is not available.

Thank you for your consideration of this request.

Exhibit 1 – Statement of Work

Exhibit 2 – Cost Schedule

Exhibit 3 – Qualification Forms: General and Similar Projects

Exhibit 4 – Insurance Requirements

EXHIBIT 1 — STATEMENT OF WORK
SUNNYHILL RESTORATION AREA SOLID WASTE REMOVAL

I. BACKGROUND/INTRODUCTION

The District owns and manages Sunnyhill Restoration Area in Marion County, Florida. Prior to its acquisition the property was utilized primarily for various types of agriculture including truck crops, dairy, beef cattle, and tree nursery. Remnant infrastructure and debris from the tree nursery still exists on site and is not compatible with current land use (Figure 1). The presence of these materials is an impediment to land management and restoration activities as well as a hazard to the public users of this property. Such items have been identified and will be removed.

II. OBJECTIVE

The objective is to provide a safe environment for public recreational activities and District staff in the performance of their assigned job.

III. SCOPE

The contractor shall provide supervision, required permits (if any), labor and equipment necessary to remove identified structures and solid waste from Sunnyhill Restoration Area. Contractor shall remove solid waste from District property and place in a State and/or County authorized landfill. Upon removal of solid waste, Contractor shall perform the necessary tasks to ensure the site of demolition blends into the surrounding terrain.

IV. TASK IDENTIFICATION

Contractor Responsibilities include the following tasks:

- Obtain any required permits (if any) required for the project.
- Mobilize equipment with operator to designated demolition sites.
- Remove all solid waste specified from Sunnyhill Restoration Area.
- Maintain haul roads and demolition site.
- Repair damage caused by equipment use.
- Close all gates upon each entry and exit due to other ongoing construction projects.
- Perform the necessary tasks to ensure the site of demolition blends into the surrounding terrain.
- Coordinate with District's Project Manager for final inspection of each site.
- Locate, pump, and abandon septic tanks if present.
- Submit written reports of work progress completion and proof of disposition of material, i.e., landfill, recycle, and/or salvage.
- Police and remove solid waste within 500 feet radius around the demolition site, or as specified by District's Project Manager.
- Contractor is responsible for establishing accounts with certified landfills and for the disposal and associated cost.

District Responsibilities include the following tasks:

- Host non-mandatory site visit on Wednesday, May 22, at 11:30 AM. Meeting place is Sunnyhill Restoration Area, South Tract trailhead parking area on CR 42 – 20980 Hwy 42, Umatilla, Fl 32784.
- Inspect and approve completed work.

Demolition and Disposal Methods

Below is an itemized table describing the location, structures/items for disposal, approximate size, and recommended disposal methods.

Structures and Concrete Slabs: All structures, debris, and concrete slabs (except hunt camp pole barn slab) identified will be removed from the site. Soil disturbed where slabs were removed shall be leveled and will blend into the natural grade of the surrounding area.

High Tensile Fencing: All wire, gates and posts will be removed from the site. Post holes will be filled level with the surrounding area.

Microjet Irrigation: All above ground components of the irrigation system will be removed from the site. PVC Risers will be cut level with the ground surface and back filled with soil to surrounding grade.

Salvage: The Contractor may retain salvageable materials. The District will require a letter from the Contractor assuming liability for such property. All other trash and debris shall be disposed of in a properly classified landfill.

V. DELIVERABLES & TIMEFRAMES

- Work Plan – prior to beginning work.
- Progress Reports – weekly.
- Copy of certified landfill tickets / proof of disposal.
- Post Demolition Reports – upon completion of the site.
- Job Completion within 30 days of execution of contract.

VI. DIRECTIONS

Sunnyhill Restoration Area – South Tract Access:

- Address – 20980 Hwy 42, Umatilla, Fl 32784.

From the town of Weirsdale in Marion County, FL, travel east on Highway 42. Travel approximately 6 miles east. Trailhead parking Area will be located along south side of Hwy 42 with Sunnyhill Restoration Area, South Tract sign and access gate. Best access to the demolition site will be approximately 1/8th mile east of the trailhead along the south side of Hwy 42 (Project Manager will provide lock combinations). The demolition site is within the property.

Figure 1: Location of waste removal areas

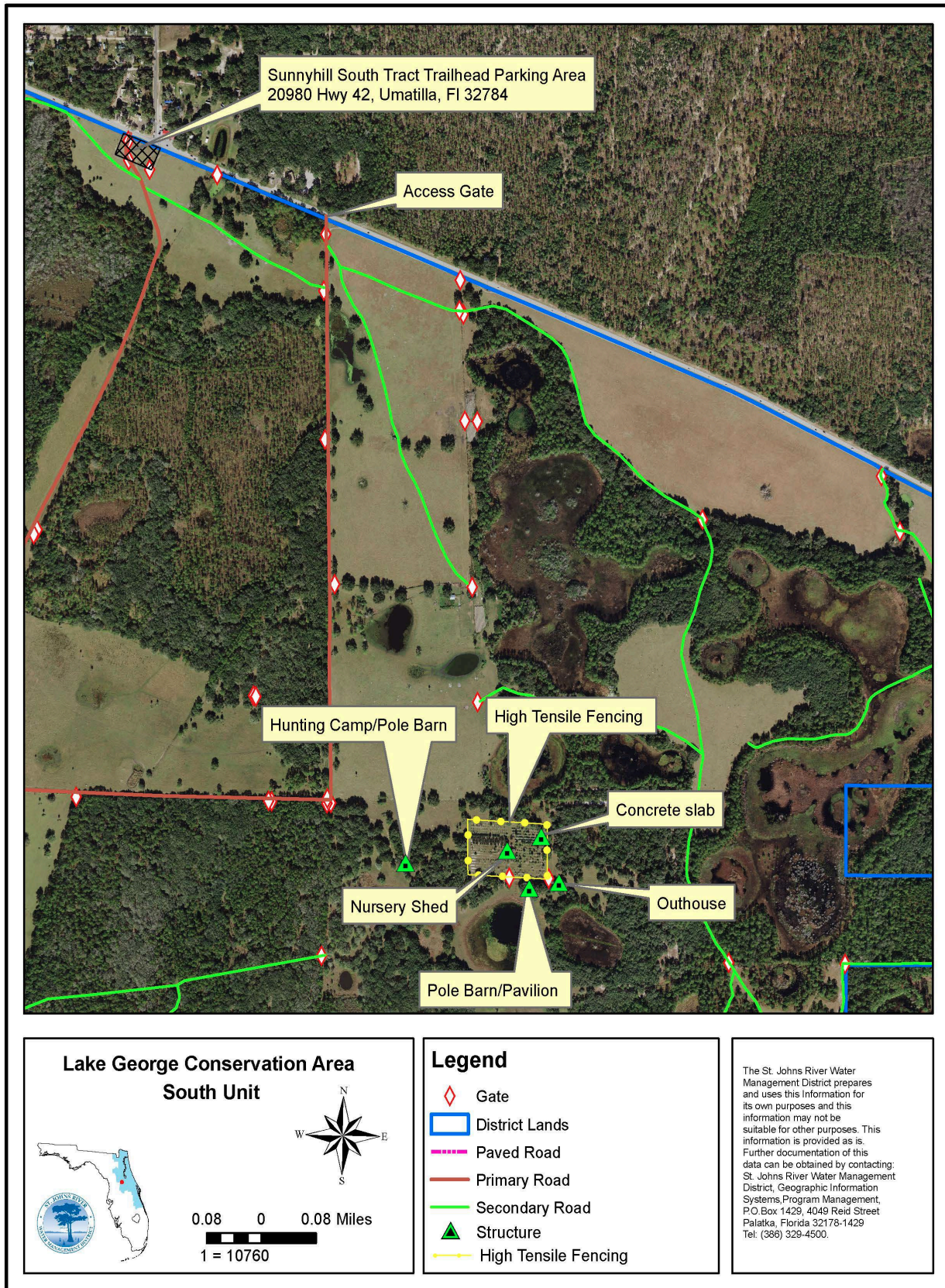


Figure 2: Hunting camp/pole barn



Figure 3: Pole barn/pavilion



Figure 4: Nursery shed



Figure 5: Out house



Figure 6: High tensile fencing



Figure 7: Concrete Slab



Figure 8: Microjet irrigation



EXHIBIT 2 — COST SCHEDULE
SUNNYHILL RESTORATION AREA SOLID WASTE REMOVAL
(This page must be submitted with response.)

DUE BY: NO LATER THAN 2:00 PM, May 24, 2024 - RESPONSES SHALL BE SUBMITTED TO THE PROCUREMENT SPECIALIST AS IDENTIFIED ON THE FIRST PAGE OF THIS REQUEST.

Award shall be based on the lowest total bid cost, while meeting all requirements specified in the Quote Request. The quote shall include all labor, materials, equipment, site prep, and any necessary licensing, and insurance necessary to remove identified structures and solid waste from Sunnyhill Restoration Area as described in the Statement of Work.

Item	Structure	Approximate Dimensions	Material	Hazardous Material	Disposal Methodology	Total Cost
1.	Hunting Camp	29x36 feet	Wood frame, post, and board with metal roof	Septic tank, potential for asbestos insulation.	Concrete slab located under pole barn adjacent to hunt camp will be left in place.	\$
2.	Hunting Camp Pole Barn	36x20 feet	Wood frame, w/siding, metal roof, concrete slab			\$
3.	Pavilion	24x60 feet	Wood post, truss, metal roof, concrete slab			\$
4.	Nursery Shed	24x12 feet	Wood frame w/siding, metal roof, partial concrete slab	Possible septic tank.		\$
5.	Out House	8x8 Feet	Wood frame, w/siding, metal roof, concrete slab	Possible septic tank.		\$
6.	8' High tensile Fencing	2070 feet	Wooden posts and multiple strands High tensile fence wire			\$
7.	Concrete Slab	12x18 feet	Concrete			\$
8.	Microjet Irrigation	~11520 feet	PVC/Rubber			\$
Unless otherwise stated all waste materials are to be disposed of in applicable State and/or County waste facility. Contractor shall perform the necessary tasks to ensure the site of demolition blends into the surrounding terrain.						
Total Bid Cost						\$

Continues on next page.

I HEREBY ACKNOWLEDGE, as an Authorized Representative for the Respondent, that I have fully read and understand all terms and conditions as set forth in this quotation, and upon award of such quotation, shall fully comply with such terms and conditions.

Acknowledgment is hereby made of the following addenda (identified by number) received:

Addendum No.	Date	Addendum No.	Date
1 _____	_____	_____	_____
2 _____	_____	_____	_____
3 _____	_____	_____	_____

RESPONDENT (FIRM NAME)

ADDRESS

SIGNATURE

TYPED NAME & TITLE

TELEPHONE NUMBER

EMAIL ADDRESS

EXHIBIT 3 – QUALIFICATION FORMS

QUALIFICATION — GENERAL

(This form must be included with quote submittal)

As part of the quote request, Respondent shall complete the following so that the District can determine Respondent’s ability, experience, and facilities for performing the Work.

Name of Respondent: _____

Year company was organized/formed: _____

Number of years Respondent has been engaged in business under the present firm or trade name:

Total number of years Respondent has experience in similar work as described in the Districts Statement of Work: _____

Has Respondent previously been engaged in the same or similar business under another firm or trade name? If so, please describe each such instance.

Has Respondent ever been adjudicated bankrupt, initiated bankruptcy, or been the subject of bankruptcy proceedings on behalf of the current entity submitting this bid or a prior entity that Respondent substantially operated or controlled? If yes, please describe the nature and result of those proceedings and the entity involved.

Describe the background/experience of the person or persons who will be primarily responsible for directing the Work that will be performed pursuant to this bid. This inquiry is intended to encompass the project manager and/or superintendent who will be engaged on a daily basis in directing performance of the Work.

CERTIFICATE AS TO CORPORATION

(This form to be included in quote submittal)

The below Corporation is organized under the laws of the State of _____; is authorized by law to respond to this Quote Request and perform all work and furnish materials and equipment required under the Agreement, and is authorized to do business in the state of Florida.

Corporation name: _____

Address: _____

Registration No.: _____

Registered Agent: _____

By: _____

(Official Title)

(Affix corporate seal)

Attest: _____

The full names and business or residence addresses of persons or firms interested in the foregoing quote as principals or officers of Respondent are as follows (specifically include the President, Secretary, and Treasurer and state the corporate office held of all other individuals listed):

Identify any parent, subsidiary, or sister corporations involving the same or substantially the same officers and directors that will or may be involved in performance of the Project, and provide the same information requested above on a photocopy of this form.

If applicable, attach a copy of a certificate to do business in the state of Florida, or a copy of the application that has been accepted by the state of Florida to do business in the state of Florida, for the Respondent and/or all out-of-state corporations that are listed pursuant to this form.

QUALIFICATIONS — SIMILAR PROJECTS

(This form to be included with quote submittal)

Respondent must have completed at least two (2) projects of a similar nature (refer to the tasks outlined in the SOW) in the past three years by the individual, firm, foreman or project manager assigned to the project.

Completed Project 1:

Agency/Company: _____

Current contact person with Client/Project Owner: _____

Telephone: _____ Email: _____

Address of Agency/Company: _____

Name of Project: _____

Total Project Cost: _____ Start date: _____ Completion date: _____
(month/year) (month/year)

Name(s) of assigned personnel:

Project Manager: _____

Others: _____

Completed Project 2:

Agency/Company: _____

Current contact person with Client/Project Owner: _____

Telephone: _____ Email: _____

Address of Agency/Company: _____

Name of Project: _____

Total Project Cost: _____ Start date: _____ Completion date: _____
(month/year) (month/year)

Name(s) of assigned personnel:

Project Manager: _____

Others: _____

EXHIBIT 4 — INSURANCE REQUIREMENTS

Contractor shall acquire and maintain until completion of the Work the insurance coverage listed below, which constitutes primary coverage. Consultant shall not commence the Work until the District receives and approves Certificates of Insurance documenting required coverage. **Consultant’s General Liability policy shall include Endorsement CG 20 10 04 13, or equivalent, naming the St. Johns River Water Management District (the “District”) as Additional Insured.** All required policies shall include: (1) endorsement that waives any right of subrogation (Endorsement 24 04 05 09, or equivalent) against the District for any policy of insurance provided under this requirement or under any state or federal worker’s compensation or employer’s liability act; (2) endorsement to give the District no less than 30 days’ notice in the event of cancellation or material change. Certificates of Insurance must be accompanied by copies of the requested endorsements.

Any deductibles or self-insured retentions above \$100,000 must be declared to and approved by the District. Approval will not be unreasonably withheld. Consultant is responsible for any deductible or self-insured retention. Insurance must be placed with insurers having an A.M. Best rating of A-V or greater. District receipt of insurance certificates providing less than the required coverage does not waive these insurance requirements.

Workers’ Compensation Insurance. Workers’ compensation and employer’s liability coverage, including maritime workers compensation, if applicable, in not less than the minimum limits required by Florida law. If Contractor claims an exemption from workers’ compensation coverage, Contractor must provide a copy of the Certificate of Exemption from the Florida Division of Workers’ Compensation for all officers or members of an LLC claiming exemption who will be participating in the Work. In addition, Contractor must provide a completed District “Affidavit (Non-Construction)” for non-construction contracts.

General Liability. Commercial General Liability Insurance on an “Occurrence Basis,” with limits of liability for each occurrence of not less than \$500,000 for personal injury, bodily injury, and property damage, with an aggregate of \$1,000,000. Coverage shall include: (1) contractual liability, (2) products and completed operations, (3) independent contractors, and (4) property in the care, control, or custody of Contractor. Extensions shall be added, or exclusions deleted to provide the necessary coverage.

Automobile Liability. Minimum limits of Florida Law