

# FINANCE & DEVELOPMENT COMMITTEE

## Meeting Notes

Tuesday, 4 November 2025, 3:00 PM

*Bienville House, 320 Decatur Street, New Orleans, LA 70130*

### 1. Call to Order, Reading of the Agenda, and Roll Call

The meeting was called to order at 3:00 PM and the agenda was read into the record.

COMMITTEE MEMBERS				VOTES				
First Name	Last Name	Present	Absent	Approve previous meeting notes with the revisions discussed	Approve fiscal policy to retain a reserve in the Trust Fund of \$3.5M, starting in 2026	Approve moving the final decisions for the Unhoused Proposal to the Board	Approve amendment to streetlight repairs contract	Approve submitting the 2026 FQMD operating budget to the Board of Commissioners as presented
Frank	Zumbo		X	-	-	-	-	-
Heidi	Raines		X	-	-	-	-	-
Sue	Klein	X		Yes	Yes	Yes	Yes	Yes
Christine	Bondio	X		Yes	Yes	Yes	Yes	Yes
Jane	Cooper	X		Abstain	Yes	Yes	Yes	Yes
Alex	Fein	X		Yes	Yes	Yes	Yes	Yes

### INTRODUCTION OF ATTENDEES:

GUESTS		
First	Last	Role
Michelle	Courseault	FQMD Executive Director
Shelby	Ursu	FQMD Coordinator
Alex	Dunkenberger	CAO's Office
Glade	Bilby	FQMD Commissioner
Jessica	Dietz	FQMD SEC Committee Vice-Chair
Antonio	Carbone	FQMD Livability Committee
Mamie	Gasperecz	FQMD Livability Committee Chair
John	Foard	FQMD Accountant
Ellie	Rand	Ellie Rand Public Relations
Steven	Marsella	Ralph Brennan Restaurant Group
Nathaniel	Fields	Office of Homeless Services & Strategy
Erin	Holmes	FQMD Livability Vice-Chair

### 2. Public Comment

No written public comment was received.

### 3. Motion – Consider a motion to approve the previous meeting notes

FQMD Coordinator Shelby Ursu stated that Christine Bondio pointed out that a motion on page four of the previous meeting notes did not have the second voter listed within the motion, noting that she has made the revision to the document.

**Ms. Bondio made a motion to approve the previous meeting notes, with the discussed revisions. Sue Klein seconded the motion, and it was approved. Committee Vice-Chair Jane Cooper abstained due to her absence.**

### 4. Committee Chair's Comments & Guest Introductions

Chair Alex Fein welcomed the Committee and guests and reminded the group to remain on topic, as today's meeting agenda has a lot of items to review and discuss.

### 5. Presentations / Discussions – Presented by: Michelle Courseault

- a. \*FQMD Fiscal Policies (FQ EDD Trust Fund Balance, Compensation)

See attached document. Mr. Fein reported that Michelle Courseault did some research into the options to consider regarding a policy for the French Quarter Economic Development District (FQEDD) Trust Fund balance. He stated that the monthly expenditures land around \$375K per month, on average, which amounts to almost \$4M annually. Mr. Fein asked the group what their concerns were with creating this policy. Ms. Cooper replied that the Board is trying to plan cautiously in case there is a downturn in revenue and an increase in expenditures next year, or if the Quarter for the Quarter tax does not pass. She added that, as the City's financial resources deplete, the FQMD may be asked to step in to supplement funding. Ms. Cooper stated that it would be good fiscal policy to have a specified amount of unspent funds in the Trust, but noted that this discussion will have to move forward to City Council for more input. She recommended that the group consider choosing option C in the document, which would cover 12 months of operational expenditures. Ms. Bondio reminded the group that a formal policy will have to be written on this topic once a vote is made, with language included in the policy that would allow the FQMD the flexibility to tap into the reserves, if necessary. Ms. Cooper agreed and noted that the FQMD's legal counsel will be able to draft the final language. Mr. Fein agreed that it would be wise to allow for flexibility with the funds as well, pointing out that holding too much in the reserves can lead to more issues in the future. The group agreed that having a reserve of \$3.5M with the 2026 budget would be a good starting point, with the understanding that this can be reevaluated and adjusted over the years.

b. \*2026 Proposal: Unhoused

See attached document. Ms. Cooper reported that both the Security & Enforcement Committee and the Livability Committee have reviewed and voted on their recommendations for consideration regarding the 2026 Unhoused Services Proposal. She noted that the Committees both agreed on allocating \$120K to the Mobile Crisis Unit and on allocating \$132K to six Low Barrier Shelter beds reserved specifically for unhoused individuals coming from the French Quarter, which breakdowns to \$22K per bed and shelter services. Ms. Cooper added that the Livability Committee also motioned to add the Travelers Aid Society of Greater New Orleans (TASGNO) case management, for \$58K, as well as the Income Priority Placements for \$55K. In total, the requests from both Committees for unhoused services is currently landing at \$365K. She noted that the State already funds ten beds for unhoused individuals from the French Quarter at the Low Barrier Shelter, so the six beds voted on by both Committees would be in addition to these. Ms. Cooper added that the Low Barrier Shelter also has their own case management team that can assist in getting individuals housing. Nathaniel Fields, of the Office of Homeless Services & Strategy, stated that, though the shelter does have case management, the relationship building that TASGNO's outreach team provides to the unhoused French Quarter individuals has been a valuable asset to his office as well as the Low Barrier Shelter. He noted that 71% of the unhoused population suffer from mental health and addiction issues. Mr. Fields pointed out that the NOPD officers' manpower will be depleted if case management for the French Quarter is removed. He stated that the officers have strict protocols and are law-bound with these situations, but TASGNO's case management team is professionally trained and equipped to assess clients in these cases. The Committee agreed that they would like more information provided on the case management from the Low Barrier Shelter.

Livability Committee Chair Mamie Gasperecz reminded the group that homeless services is a part of the FQMD's overall mission and is included in the enabling legislation's language. Livability Committee Vice-Chair Erin Holmes added that homelessness is on the rise countrywide, with funding for homeless services decreasing on federal, state, and local levels. Ms. Holmes stated that it is not realistic to assume that the FQMD can solve homelessness in the French Quarter. She noted that this issue requires multiple agencies like the NOPD, TASGNO, and the Mobile Crisis Unit, which work collaboratively together and provide different facets of invaluable resources for this work. Ms. Holmes stated that unhoused individuals need benefits, bank accounts, and documentation before they could even be considered for short or long-term housing, pointing out that it is not just getting the unhoused off of the streets that should be considered. The Committee agreed that this discussion requires more input from the full Board of Commissioners, and to hold off on any final decisions regarding how funds are allocated in 2026 for unhoused services.

c. \*Streetlights Project Amendment

See attached document. Ms. Courseault reviewed the document with the Committee, reporting that the contractor's recommendation is to amend the existing contract, authorizing the expenditure of up to \$184,464 from the Streetlight Repairs Project funds to complete all queued work orders, quality assurance and control inspections, procurement of the recommended attic stock, and continued warranty coverage and support through March 2026. Ms. Cooper pointed out that there are still \$295K of unappropriated funds in the State appropriations that could be allocated to future streetlight

maintenance and repairs after the current warranty period ends. Mr. Fein and Ms. Courseault will draft a proposal for 2026 streetlight maintenance to present to the Board on November 17<sup>th</sup>.

d. \*FQMD 2026 Budget

See attached document. Ms. Courseault reviewed the 2026 FQMD operating budget draft with the Committee, noting the highlighted revisions. She stated that the landlord of the FQMD's office suite is now asking for a five-year agreement instead of a year to year lease, adding that she will negotiate with the landlord to lower the agreement to three years. She noted that in 2026 she would like to utilize FQMD accountant John Foard for additional services, requesting an increase to his funds. Ms. Cooper replied that she would like further clarity on what Mr. Foard's additional responsibilities and services will be. The Committee agreed, and made no revisions to the FQMD 2026 budget draft.

e. \*FQEDD 2026 Budget revisions

See attached document. Ms. Courseault reviewed the FQEDD 2026 budget revisions with the Committee. Alex Dunkenberger noted that so far about \$2.2M has been spent for the Supplemental Police Patrol Program personnel. He stated that if the October, November, and December numbers land around the average numbers seen throughout the rest of 2025, the total spent will still be \$150K less than what was budgeted. Mr. Dunkenberger recommended dialing back the extra 10% cushion for personnel for 2026, noting that this would help close the gap for the overall budget. He will speak with Sgt. Castelin to see if there are any expectations for more staff growth. The Committee agreed to decrease the 10% to 4%, with further input from Sgt. Castelin.

f. \*2026 FQMD Insurance & Benefits Coverage

See attached documents. The Committee reviewed the document and agreed to reimburse Public Safety Services for the insurance of the Upper Quarter Patrol (UQP) program, the UQP transport unit, the expanded UQP, the Bourbon Street Promenade, and the Louisiana State Police detail.

6. Motion(s) -

- a. Consider a motion to recommend to the Board of Commissioners approval of an FQMD Fiscal Policy: FQ EDD Trust Fund Balance (specify policy terms\_\_\_\_\_).

**Ms. Cooper made a motion to recommend to the Board of Commissioners approval of a French Quarter Management District Fiscal Policy for the French Quarter Economic Development District Trust Fund Balance, to maintain a reserve of \$3.5M starting with the 2026 budget, as approved by the Board of Commissioners. Ms. Klein seconded the motion, and it was approved.**

- b. Consider a motion to recommend to the Board of Commissioners approval of an FQMD Fiscal Policy: FQMD Compensation Process & Timeline (specify policy terms\_\_\_\_\_).

No motion was made. This agenda item is deferred.

- c. Consider a motion to recommend to the Board of Commissioners approval of the 2026 Unhoused Proposal, for \$\_\_\_\_\_ to be funded by \_\_\_\_\_, as presented.

**Ms. Cooper made a motion to move the final decisions regarding the 2026 Unhoused Proposal to be discussed and considered by the full Board of Commissioners at the November 17<sup>th</sup> meeting. Ms. Bondio seconded the motion, and it was approved.**

- d. Consider a motion to recommend to the Board of Commissioners approval of an Amendment to the *Street Lights* contract, to continue repairs until the end of the warranty period in 2026 as presented.

Ms. Cooper made a motion to recommend to the Board of Commissioners approval of an amendment to the Street Light Repairs contract, to continue repairs until the end of the warranty period in 2026, as presented. Ms. Bondio seconded the motion, and it was approved.

- e. Consider a motion to recommend to the Board of Commissioners approval of the 2026 FQMD Budget with authorization for Chair / Vice Chair to execute corresponding contracts as presented (John Foard-Accountant, Upper Quarter Patrol (PSS/E), ERPR, FQMA, New Orleans & Co- Patrol & Admin., Office Lease).

Ms. Klein made a motion to approve submitting the 2026 French Quarter Management District operating budget draft to the Board of Commissioners for review, with the caveat that there are some ambiguous areas within the budget which will require further information. Ms. Bondio seconded the motion, and it was approved.

- 7. New Business– To consider and take action upon any other matters that may properly come before the French Quarter Management District Finance & Development Committee

Livability Committee member Antonio Carbone stated that, though in the 2025 FQEDD budget \$125K has already been approved for the Livability Committee's street signage project, he wanted to inform the Committee of the allocation of some of these approved funds to go toward procuring two concrete drills for the Department of Public Works (DPW). He stated that these drills are used for the proper installation of stop signs and traffic signs, but the DPW has had issues trying to get the drills procured. Mr. Carbone noted that the FQMD has the procurement ability to purchase these items, and in exchange the DPW has agreed to manage all sign installations. He added that there are 210 signs in the FQMD's possession, but labor will be required to install them. Mr. Carbone stated that the DPW already has quotes and a contractor in place to get all of the 210 signs installed, which will land around \$25K-\$50K and still be well below the \$125K originally budgeted for the project.

Ms. Cooper requested that Ms. Courseault and Mr. Dunkenberger look into TASGNO's stats and Key Performance Indices over the last five years so that the Board can have more information during their review of the Unhoused Services Proposal.

- 8. Next Meeting Date:

The next scheduled meeting date of the Committee is Tuesday, December 2<sup>nd</sup>, 2025, at 3 PM.

- 9. Adjournment

Ms. Cooper made a motion to adjourn. Ms. Klein seconded the motion, and the meeting was adjourned at 4:22 PM.



	B	C	D	F	G
1	FQEDD FY 2026 DRAFT (updated as of 11.3.25)	2026 Proposed	2025 Adopted		
2	Revenue	Balance as of 10.28.25 (\$4,023,005.25)	3,021,591.34		2025 YTD Actuals, On Pace for \$4.04M
3	Sales Tax Collection	\$ 3,750,000.00	\$3,750,000.00		2026 Forecast : modest 4–5 % (\$3.8-\$4.3M); See Note for actuals from 2021-2025
4	Trust Fund Balance Withdrawal	\$ 697,448.27	\$ -		Fund Balance Withdraws By Year: 2024 (30% - \$1.3M); 2025-(27%- \$1.2M; 2026 Proposed Budget :(19%- \$697k)
5					
10				Variance	Notes on Variance
11	French Quarter Patrol Program (SPPP,UQP)				
12	SPPP Personnel		Funding		Increased: to anticipate 10% growth
13	Overtime for SPPP Officers	\$ 2,162,160.00	\$1,965,600.00	-	
14	Weekend Differential	\$ 411,685.89	\$374,259.90	-	
15	Weekday Special-rate Differentia	\$ 363,136.62	\$330,124.20	-	
16	NOPD Overtime for RTCC Assignments	\$ 14,300.00	\$13,000.00	-	
17	Full-time NOPD Supervisor	\$ 138,452.16	\$125,865.60	-	
18	Overtime Dedicated Community Liason Officer (3 9PM-1AM Fri,Sat,Sun)	\$ 193,501.00	\$175,910.00		
19	Full-time Program Assistance		\$125,865.60	\$125,865.60	Not hired in 2025; reallocated to other budget line items
20	Subtotal	\$ 3,283,235.67	\$3,110,625.30	\$ (172,610.37)	Reflects 10% growth
21					
22	SPPP Operating Expenses				
23	One-Time				
24	Force Multiplier : Drones				Postponed
25	Pedestrian, Vehicle Safety Measures, Signage	\$ 175,000.00	\$120,000.00		\$150k Sidewalk Repairs + Signage
27	Subtotal	\$ 175,000.00	\$155,260.00	\$330,260.00	
28					
29	Recurring				
30	Marketing Task Force App / all FQ EDD efforts	\$ 7,500.00	\$7,500.00		FQ Task Force Marketing app
31	Miscellenous SPPP Expenses	\$ 15,000.00	\$15,000.00		
32	NOPD Training	\$ 4,000.00	\$4,000.00		
33	Fleet Updates	\$ 90,000.00	\$35,980.00	-\$54,020.00	Increase: Purchase 2 additional vehicles
34	Vehicle Maintenance	\$ 25,000.00	\$15,000.00		
35	Vehicle Cleaning	\$ 14,000.00	\$14,000.00		
36	SPPP Application Licensing	\$ 89,125.00	\$89,125.00		
37	General Office Supplies	\$ 3,000.00	\$3,000.00		
38	DigiTicket Lease	\$ 8,000.00	\$8,000.00		
39	Mobile Internet	\$ 3,000.00	\$3,000.00		
40	Dedicated Parking for SPPP/UQP Vehicles	\$ -	\$12,000.00		Not needed (substation dedicated parking alternative)
41	Subtotal	\$ 258,625.00	\$144,125.00	-\$114,500.00	Multiple line items moved from One Time Expenses
42					
43	Other Public Safety Programs				
44	Unhoused Support	\$ 365,000.00			Combined SEC, LIV proposal
45	License Plate Readers	\$ 47,665.60	\$47,665.60		
46	FQ Camera Maintenance Agreement	\$ 56,600.00	\$56,600.00		
47	Graffiti Abatement	\$ 50,000.00	\$25,000.00		Reflects 2025 Actuals
48	Covenant House	\$ 61,322.00	\$61,322.00		
52	Other Public Safety Programs Subtotal	\$ 580,587.60	\$745,229.60	\$164,642.00	
53					
54	Other Public Safety Programs				
55	FQMD Administration (7% of Tax)	\$ 150,000.00	\$150,000.00	\$0.00	Anticipated CEA negotiation to remove cap; increase to ~\$280k
56					
57	Total FQ Patrols(100) Personnel	\$ 3,283,235.67	\$3,110,625.30	-\$172,610.37	
58	Total FQ Patrols (200) Other Operating	\$ 433,625.00	\$299,385.00	-\$134,240.00	
59	Total Other Public Safety Programs	\$ 580,587.60	\$745,229.60	\$164,642.00	
60					
61					
62	Total FQEDD Request for 2026	\$ 4,447,448.27	\$4,305,239.90	\$142,208.37	

## FQMD | SOS (Safety • Outreach • Stability) Proposal

Coordinated Crisis Response, Case Management & Housing Stabilization in the Quarter

### Background.

The French Quarter faces persistent challenges related to visible homelessness, behavioral-health crises, and public-safety concerns—all compounded by limited access to long-term housing. **This proposal aims to provide collaborative approach towards Safety | Outreach | Stabilization (for Housing).** By uniting law enforcement, crisis teams, outreach providers, and housing partners under one collaborative framework, SOS ensures the right responder at the right time—moving individuals from crisis to stability while improving safety and quality of life throughout the Quarter.

### Partner Roles.

PARTNER	ROLE	FUNDING	KPI	EXPENSE
Office of Homeless Services	Leads Home for Good campaign to bring unsheltered homelessness to “low to none” by accelerating rapid rehousing, encampment resolution, and landlord engagement.	Street Response Team Stabilization Beds Income Priority Housing Specialty Case Fund	# Shelter Offers Made % Shelter Acceptance # Housing Referrals # Housing Placements % maintaining shelter/housing 90+ days Use of funds / # days resolved	\$120k/ 2 staff \$22k/bed/ 12 mo. \$112k/ 25 slots \$50k
Mobile Crisis Unit	Operated by Resources for Human Development in partnership with the City's Health Department, MCIU provides civilian-led response to behavioral health crises. Dispatched primarily through NOPD/911, the unit deploys clinicians to de-escalate crises, stabilize individuals on-site, and connect them to care rather than jail or emergency rooms.	3 <sup>rd</sup> Shift of 2 employees and access to clinical interventions staff.	# Crisis Calls % Resolved On Site Average Response Time % Referred to TASGNO/Unity	\$120k/2 staff
TASGNO (Traveler's Aid of Greater NO)  LEAD (Law Enforcement Assisted Diversion)	Provides on-the-ground outreach, crisis problem-solving, case management. They also operate LEAD case management.  A pre-arrest diversion program where, instead of being booked into jail for low-level offenses (quality-of-life or nuisance crimes), diverted to case management, housing, and supportive services. LEAD is run locally through Travelers Aid Society (TASGNO)	case management stabilizations and housing connections  Diverts justice-involved individuals from arrest into case management and treatment. Builds stabilization plans and	# contacts w/shelter offer Outcomes of contacts # of persons transported out of quarter # Stabilized in sheltering/housing process, % connected to mental health/addiction/stabilization support  # diversions % reduction in re-arrests	\$117k / 2 staff

## FQMD | SOS (Safety • Outreach • Stability) Proposal

Coordinated Crisis Response, Case Management & Housing Stabilization in the Quarter

### Proposed Funding Opportunities.

The funding options presented balance the categories identified to deliver results:

#### **SAFETY (Mental Health)**

- Mobile Crisis Unit FQ 3rd shift: 2 employees and access to clinical interventions staff.
- Strategic “Specialty Case” Fund: to tackle the hardest cases no one else can move.

#### **OUTREACH (Services)**

- Case Managers: focus on case management stabilizations and housing connections. 50 people max per Case Manager
- OHS Street Response Team: working close with all partners to make an offer into a shelter process. The goal is to get the person into a stable environment to work on connecting them to much needed resources of housing.

#### **STABILIZATION (Housing)-**

- Stabilization Beds: designated beds allowing us to free up beds of the low barrier shelter for folks in the FQ.
- Income Priority Housing Placements Assistance: this allows individuals with income placement into temporary housing, freeing up beds at low barrier shelter and off the streets.

Combined Committees Recommendation	Cost
<b>Safety Mental Health</b>  Mobile Crisis Unit - SEC, LIV	\$120k
<b>Outreach</b>  Case Management - LIV	\$58k
<b>Stabilization Housing</b>  Income Priority Placements (\$55k/12 slots)- LIV  (6) Shelter Beds (\$22k/ 12mo)- SEC	\$55k  \$132k
<b>TOTAL INVESTMENT</b>	<b>\$365k</b>

## **FQMD | SOS (Safety • Outreach • Stability) Proposal**

Coordinated Crisis Response, Case Management & Housing Stabilization in the Quarter

**Committee Governance.** The SOS Initiative is governed through FQMD's established committee structure to ensure accountability, transparency, and measurable impact. All partner agencies provide monthly KPI reports detailing outcomes and expenditures. These are reviewed through a shared performance dashboard that tracks progress across both program and financial metrics.

- Security & Enforcement Committee — Oversees public safety, mental-health response, crisis stabilization, and short-term housing coordination.
- Livability Committee — Monitors outreach, case management, and housing-placement efforts led by street-level teams.

This dual-committee framework ensures that operational data, funding performance, and program outcomes remain visible, collaborative, and aligned with FQMD's statutory mission.

**Recommended Funding Source.** Either FQ EDD (City) Trust Fund and / or 2025-26 State Appropriations could fund any part of this proposal request a or a combination thereof.

	A	E	G	H	I	J
1	2026 (DRAFT) FQMD Proposed Budget				as of 11.3.2025	24%
2	2026 PROPOSED Budget	2026 FQMD Proposal	2025 BUDGET	VARIANCE	2025 Actuals	Notes
3	Income	\$ 2,812,500	\$ 2,386,783.29		\$ 904,853.13	
4	Admin Fees	\$ 150,000	\$ 150,000		\$ 287,080.24	
5	NOCO			\$ -		
6	FQEDD Trust			\$ -		
7	Contract Revenue			\$ -	\$ 565,371.27	
8	State Appropriations			\$ -		
10	NOCO			\$ 363,846		INCREASE: Resume original \$1.2M funding after Byrne grant ends Q1
11	OJP Byrne (Federal) Grant			\$ 35,294		4 months of 2026
12	Keep Louisiana Beautiful Grant			\$ 8,500		New grant: Recycling
13	Interest Income			\$ 17,800	\$ 52,401.62	Reflects 2025 Actuals
14	FQMA			\$ 277		Reflects 2025 Actuals
15	Expenses		\$ (2,590,557)			
16	Security Personnel	\$ (1,925,000)	\$ (1,600,000)			
18	UQP /E			\$ (325,000)	\$ 1,396,748.02	Increase: addition of LSP + Transport Unit (State)
19	Public Safety					
20	***Unhoused Services					
21	***Covenant House					
22	***License Plate Readers					
23	***Cameras Maintenance					
24	***Pedestrian / Vehicle Safety					
25	Public Safety Improvements			\$ (50,000)		State
27	State Appropriations - TBD			\$ 29,000		\$296k State funding undesignated to date + contingency)
28	Quality of Life	\$ (158,500.00)	\$ (150,000)	\$ -		
29	***Graffiti Abatement					
30	Recycling			\$ (8,500)	\$ 201,153.10	INCREASE: Keep LA Beautiful grant
31	Spanish Tiles			\$ (25,000)		State
32	Bourbon Street Holiday Lights			\$ (50,000)	\$ 50,000.00	State
35	OPERATIONS		\$ (536,473.00)			Added staff + actuals
36	Payroll (Salaries + benefits)	\$ (287,000.00)	\$ (201,660.50)	\$ -		
37	Payroll			\$ (85,340)	\$ 143,322.80	Increase: Added staff position; Eligible Increases TBD December meetings
38	Employee Benefits			\$ (5,500)	\$ 13,304.19	Increase: added staff position
39	Processing Fees			\$ (104)	\$ 1,159.00	Increase: added staff position
40	Taxes			\$ (421)	\$ 13,035.07	Increase: added staff position
41	Retirement Investment			\$ (5,310)		
42	Worker's Compensation			\$ (660)	\$ 685.35	Increase: added staff position
43	Admin			\$ -		
44	Memberships			\$ (1,250)	\$ 2,170.62	Increase: Int'l Downtown Assoc. (\$2901) + local FQ orgs renewals
45	Office Supplies & Misc			\$ (8,800)	\$ 39,220.31	Increase to reflect actuals (catch all category)
46	Mobile Data Charges	\$ (31,200)	\$ (20,916)	\$ (2,160)		Reflects 2025 Actuals
47	Rent			\$ (10,284)	\$ 16,000.00	Increase: added office for new Full time staff position
48	Utilities (Email, RingCentral Phone)			\$ (322)	\$ 4,325.49	Increase: anticipated increase for new staff position
49	Insurance			\$ (15,184)	\$ 24,829.47	INCREASE: Attachment
50	Conferences & Meetings			\$ (10,700)	\$ 1,653.18	INCREASE: \$10k Gov. Affairs Forums+ IDA conferences (Annual Conference)
51	Travel (+ Meals & Ent)			\$ (2,900)	\$ 668.30	INCREASE: Add'l Int'l Downtown Assoc. (Spring Homelessness Conference)
52	Parking			\$ (500)	\$ 428.94	INCREASE: added staff position
53	Bank Fees (+int. paid)			\$ -	\$ 423.26	
54	Professional Fees			\$ -		
55	Program Manager		\$ (61,250.00)	\$ 61,250	\$ 27,288.93	Converted to FQMD staff position, refelcted in Payroll
56	Public Relations	\$ (61,600)	\$ (61,600)	\$ -	\$ 63,837.64	
57	Accounting Fees	\$ (41,500)	\$ (25,000)	\$ (16,500)	\$ 14,458.50	INCREASE: expanded role beyond sole Accounting (State)
58	Audit Fees	\$ (25,000)	\$ (25,000)	\$ -	\$ 14,100.00	
59	Legal Fees	\$ (20,000)	\$ (7,000)	\$ (13,000)	\$ 12,203.56	INCREASE: to align with 2025 actuals (\$~14k, Jan to Aug)
60	QAQC	\$ (30,000)	\$ (30,000)	\$ -		Reflects 2025 Actuals (State)
61	***Marketing	\$ (30,000)	\$ (7,500)	\$ (30,000)		Increase: Hybrid Approved: up to \$45k- 7500 from '25 budget (State)
62	Website	\$ (5,000)	\$ (1,200)	\$ (3,800)	\$ 1,089.80	Increase: to coincide with added marketing (State)
63	FQ EDD Trust Fund Clarification:					
64	Referencing the Cooperative Endeavor Agreement (CEA) #K23-362 between the City of New Orleans and FQMD and FQ EDD:2021 FQEDD CEA-CEA CNO FQMD FQEDD K23-362.pdf					
65	"WHEREAS, the Trust Fund has been established by the Director of Finance for the City and maintained as a separate fund, apart from other funds and accounts of the City or other entities, and shall be used strictly for the purposes set forth in the Act;" (FQMD will) Provide fiscal and operational oversight of the Trust Fund and related services provided by the Trust Fund to ensure that the proceeds of the Designated Sales Tax are being used strictly in accordance with the Proposition, which are subject to quarterly budget and expenditure reports to the City Council."					

## Streetlights Project Amendment

### Executive Summary

The Streetlight Repair Program is nearing the end of its currently authorized \$1.75 million allocation. To ensure completion of queued repairs and continued coverage through the warranty period ending March 2026, Finance Committee direction is required.

### Funding Overview

- Authorized Funding: \$1,750,000
- - Paid to Date: \$1,565,536.30 (including October Invoice in Process-\$99,908)
- Remaining Funds of Authorized Funding \$184,464:

### Proposed Amendment of Use of Remaining Funds Allocated

Category	Cost
Queued Work Orders	\$46,402
Nicolson- QAQC	\$15,420
Recommended Attic Stock	\$34,995
Anticipated Work Orders (thru Warranty Period, March 2026)	\$80,000
Misc. Contingency	\$7,647

Total: \$184,464

### Committee Motion

Recommend to Board of Commissioners contract amendment, authorizing the expenditure of up to \$184,464 from the Streetlight Repair allocation to complete all queued work orders, Nicolson – QAQC, procure recommended attic stock, and support continued warranty coverage and response through March 2026.

### Appendix A – Invoice Detail

Invoice No.	Process Date	Amount	Status
TBD	TBD	\$99,908.00	Incoming
C44SP25A	10/24/2025	\$128,174.00	Scheduled
C044AP25	04/22/2025	\$158,863.80	Cleared
C044MR25	04/07/2025	\$612,191.40	Cleared
C44JA25#	02/19/2025	\$398,169.60	Cleared
C044DC24	12/24/2024	\$168,229.50	Cleared

Thank you for submitting your payment. Please check your inbox for a copy of this receipt.

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**PUBLIC SAFETY SERVICES  
CORP.**

Receipt  
#22392619

mapi2120@yahoo.com

Payment on 2/9/2025

Subtotal \$3,124.53

Fee \$109.36

**Total \$3,233.89**

PAYMENT TYPE VISA XXXXXXXXXXXXX0399

To reverse this payment, please contact Southern Insurance Agency using the information below. Sending an email or leaving a voicemail does not guarantee reversal of the payment.

## NOTES

Binder #1111



**French Quarter**  
MANAGEMENT DISTRICT

**ERPR**  
ellie rand public relations

**2025 Public Relations Snapshot**

**French Quarter**  
MANAGEMENT DISTRICT

**News Media Coverage**

To date in 2025, ERPR has facilitated more than 170 news stories about FQMD in print, digital, television, radio and newsletter media.

Local, national and international footprint

\$1,293,600 total ad value based on outlet media kits and industry averages

SAFETY TIPS FOR SOUTHERN DECADENCE

**French Quarter**  
MANAGEMENT DISTRICT

ERPR strategically pitched and placed news stories to show how FQMD is making the FQ a better place to live, work and visit.

JANE COOPER  
FRENCH QUARTER MANAGEMENT DISTRICT BOARD CHAIR

ERPR facilitated more than 170 news media stories to date in 2025, with an ad value of more than \$1,200,000

**French Quarter**  
MANAGEMENT DISTRICT

**Safety & Security**

THANH TRUONG  
BIZ NEW ORLEANS

LIGHTING THE WAY

**\$1.75 Million Project Enhances French Quarter**

9 individual media stories across April and May, including 5 on-air radio and TV interviews

FQMD's inspection and repair of more than 900 streetlights means a safer and more secure FQ for everyone. The media agreed. ERPR captured b-roll footage of the repairs in action and provided it to news outlets to use in stories about FQMD.

**French Quarter**  
MANAGEMENT DISTRICT

**Bourbon St. Crisis Communications**

BREAKING NEWS  
DEATHS IN NEW ORLEANS TERROR ATTACK RISE TO 15; DOZENS INJURED  
Jane Cooper | Board Chair, NOLA's French Quarter Management District

In January, ERPR fielded over 150 phone calls and emails from local, national and international media.

We coordinated over 18 live interviews with FQMD spokespeople and drafted and distributed statements to local, national and international media.

**French Quarter**  
MANAGEMENT DISTRICT

**Quality of Life**

Love the Boot Week had over 100 different events hosted by different organizations happening concurrently. ERPR used long-standing relationships with media contacts to ensure FQMD's event received coverage.

THE TIMES-PICAYUNE  
NEW ORLEANS ADVOCATE

nola

**French Quarter**  
MANAGEMENT DISTRICT

**Safety & Security**

WWL  
AM 700 - FOX 8 NEWS

FQMD looks to renew "Quarter for the Quarter" tax on Nov 10th, here's what to know.

9 individual media stories in August & September across print, digital, television & radio news outlets

7 total on-air appearances

**French Quarter**  
MANAGEMENT DISTRICT

**2025 Highlight: FQMD Executive Director Michelle Courseault featured on cover of Biz New Orleans Magazine**

NEW AND NOTABLES: Michelle Courseault  
Executive Director, French Quarter Management District

This in-depth, cover story was promoted twice each day in the Biz daily newsletter for the entire month of June, as well on the Biz New Orleans website.

14,200 opt-in newsletter subscribers  
32,445 average readers per issue  
60,000+ website impressions per month

\$17,160 worth of ad space in June issue (front cover & two-page spread) — over \$1 million total with twice daily newsletter inclusions

Read the full feature at <https://bizneworleans.com/new-and-notables-michelle-courseault/>

**French Quarter**  
MANAGEMENT DISTRICT

**Leveraging Our Partners**

MORE PATROLS  
CRIME CAMERAS  
STREET LIGHTS

While FQMD does not have social media accounts, our partners do. ERPR provided partners with social media posts to make it easy on them to promote the good work we are doing.

VOLUNTEER CLEAN UP EVENT  
MAY 10TH, 10AM - 12PM  
NOLA, WGNL

**French Quarter**  
MANAGEMENT DISTRICT

**Website Updates**

ERPR and Studio Mundi updated the FQMD website to highlight our focus areas and show results of our safety and security programs in advance of the Q for Q vote.

Safety has increased significantly in the French Quarter.

Shootings: 41% decrease  
Violent Crimes: 63% decrease  
Auto Break-ins: 70% decrease

FQMD is making the French Quarter a better place to live, work and visit.

MORE PATROLS  
STREET LIGHTS  
CRIME CAMERAS  
FQ TASK FORCE APP

**French Quarter**  
MANAGEMENT DISTRICT

**Media Outreach. Crisis Communications. Publicity for Programs. Website Upgrades. Social Media.**

AXIOS New Orleans  
BIZ NEW ORLEANS  
FOX 8  
NOLA  
New Orleans  
WWL  
PBSO NEWS HOUR  
WVNO 89.9

Together, these Public Relations tactics raise awareness of what the FQMD does everyday, make the French Quarter a better place to live, work and visit.

**French Quarter**  
MANAGEMENT DISTRICT

**ERPR**  
ellie rand public relations

Created by Ellie Rand Public Relations

Ellie Rand  
504.343.6551  
ellie@ellierandpr.com

Jared Florane  
504.762.0477  
jared@ellierandpr.com

For the full report of 2025 media coverage, visit [FQMD 2025 PR](#)

**French Quarter**  
MANAGEMENT DISTRICT

**Q for Q Marketing**

ERPR and Studio Mundi produced strategic marketing materials for the 2025 Q for Q campaign. Tactics include: better website messaging, production of social media graphics and copy for partners, production and mailing of 1 direct mail piece (including mailing list acquisition.) ERPR and Studio Mundi also designed and produced flyers, posters and rack cards.

Q for Q Marketing

**French Quarter**  
MANAGEMENT DISTRICT

**Q for Q News Media Outreach**

Business applaud Bourbon Street vendor curfew crackdown

BY JONAH MEADOWS / Staff writer

Good Monday evening business bustles.

With less than a week to go before the release of the 2025 Census Bureau's estimate to name the "Quarter for the Quarter" (Q for Q) celebration, local business leaders are looking for ways to support the celebration and the French Quarter.

Q for Q News Media Outreach



**2025 Media Coverage**  
October 17, 2025

**Full January Media Response Report:** [FQMD Media Response Report Jan 102025](#)

FQMD Clips 2024 & 2025: [FQMD Media Coverage](#)

**WWL-TV** - October 21, 2025 **Street Markings**

French Quarter driveway lines mispainted, causing access issues and towing concerns

- <https://www.wvltv.com/article/news/local/orleans/french-quarter-driveway-lines-mispainted-causing-access-issues-and-towing-concerns/289-eb31698e-3fa8-4142-b9a5-2482226927f5>

**NOLA.com** - October 19, 2025 **Public Safety**

Vendors, performers have seen a crackdown on Bourbon Street. Will it continue?

- [https://www.nola.com/news/politics/bourbon-street-new-orleans/article\\_52d61fd3-3f71-43c0-9e6a-03af91b71d31.html#uid:9e6a-03af91b71d31.html#uid:](https://www.nola.com/news/politics/bourbon-street-new-orleans/article_52d61fd3-3f71-43c0-9e6a-03af91b71d31.html#uid:9e6a-03af91b71d31.html#uid:)
- Included in 10/20 NOLA Business Insider and Lunch Line newsletters.

**WWL-TV** - October 9, 2025 **Street Markings**

New pavement markings causing confusion and frustration in the French Quarter

- <https://www.wwltv.com/article/news/local/orleans/new-pavement-markings-causing-confusion-and-frustration-in-the-french-quarter/289-eb815606-a17a-42e9-8243-5ba3136827a8>

**Dept. of Public Works** - October 7, 2025 **N. Rampart Improvements**

Safe Streets Ahead: Pedestrian Safety Upgrades Along N. Rampart & N. Peters Streets

- <https://nola.gov/news/public-works/news/2025/october-2025/safer-streets-ahead-pedestrian-safety-upgrades-along-n-rampart-n-peters-streets/>

**WWL-TV** - October 1, 2025 **Public Safety**

NOPD changes Bourbon Street barrier plan after WWL report raises safety concerns

- <https://www.wwltv.com/article/news/investigations/david-hammer/nopd-changes-bourbon-street-barrier-plan-after-wwl-report-raises-safety-concerns/289-710a63e1-f3b9-4a63-b3e4-056ec0777ec6>

**WWL-TV** - September 16, 2025 **Public Safety**

Interview w/ Jane Cooper

[WWL-TV 9.16](#)

**WWL Radio** - September 15, 2025 **Public Safety**

FQMD looks to renew "Quarter for the Quarter" tax on Nov 15th; here's what to know. — Newell

Normand Interview w/ Michelle Courseault

<https://www.audacy.com/wwl/news/local/fqmd-seeks-to-renew-quarter-for-the-quarter-tax-nov-15th>

**FOX 8** - August 5, 2025 **Sanitation**

Appellate court hears arguments in French Quarter sanitation fight

<https://www.fox8live.com/2025/08/05/appellate-court-hears-arguments-french-quarter-sanitation-fight/>

**NOLA.com** - August 5, 2025 **Sanitation**

In French Quarter sanitation drama, appeals court weighs long-term Henry Consulting contract

[https://www.nola.com/news/politics/french-quarter-trash-contract/article\\_bdc20205-e545-44e6-bdd6-a62161a9190b.html#links-source=featured:2utm\\_source=email&utm\\_campaign=nolabusinessinsider&utm\\_medium=newsletter&utm\\_content=articlelink#uid:](https://www.nola.com/news/politics/french-quarter-trash-contract/article_bdc20205-e545-44e6-bdd6-a62161a9190b.html#links-source=featured:2utm_source=email&utm_campaign=nolabusinessinsider&utm_medium=newsletter&utm_content=articlelink#uid:)

Included in 8/6 NOLA Business Insider and Morning Headlines newsletters.

**WWL Radio** - August 5, 2025 **Sanitation**

Appeals court mulls French Quarter trash collection

<https://www.audacy.com/wwl/news/local/appeals-court-mulls-french-quarter-trash-collection>

**Axios New Orleans** - July 31, 2025 **Sanitation**

Daily Newsletter - 1 big thing: [🗑️](#) Garbage turf war

<https://www.axios.com/newsletters/axios-new-orleans-a8b69f3d-a5a8-433b-abf2-31ff39d3a88a.html?stream=top>

**Axios New Orleans** - July 30, 2025 **Sanitation**

French Quarter trash showdown averted for now

<https://www.axios.com/local/new-orleans/2025/07/30/french-quarter-trash-contract-iv-waste-henry-consulting?stream=top>

Included in Axios New Orleans daily newsletter.

**WDSU** - July 30, 2025 **Sanitation**

Louisiana Supreme Court weighs in on French Quarter trash injunction

<https://www.wdsu.com/article/louisiana-supreme-court-french-quarter-trash-ruling/655555963>

**FOX 8** - July 30, 2025 **Sanitation**

Louisiana Supreme Court grants injunction to keep IV Waste in French Quarter pending trial

<https://www.fox8live.com/2025/07/30/louisiana-supreme-court-grants-injunction-keep-iv-waste-french-quarter-pending-trial/>

Included in New in New Orleans and Axios New Orleans daily newsletters.

**NOLA.com** - July 30, 2025 **Sanitation**

Louisiana Supreme Court halts firm's contract in French Quarter sanitation drama

[https://www.nola.com/news/politics/french-quarter-sanitation/article\\_dae635d6-47fc-4a1b-9be8-ac3e9ef6b599.html#uid:](https://www.nola.com/news/politics/french-quarter-sanitation/article_dae635d6-47fc-4a1b-9be8-ac3e9ef6b599.html#uid:)

Included in 7/31 NOLA Business Insider and Lunch Line newsletters.

**WWL Radio** - July 29, 2025 **Sanitation**

Supreme Court could rule on sanitation contract this week

<https://www.msn.com/en-us/news/nopd/supreme-court-could-rule-on-sanitation-contract-this-week/?r=AA1jw8o2apversion=v2&nosevercache=1&domshim=1&renderwebcomponents=1&wcaeo=1&batches=rvrtetelemetry=1&noseveretelemetry=1>

[WWL Radio 9-15](#)

**WBZ2 (Baton Rouge)** - September 9, 2025 **Sanitation**

BREC receives grant money to clean up illegal tire dumping in Monte Sano Park (FQMD mentioned as part of organizations that have received KLB grants)

<https://www.wbrz.com/news/brec-receives-grant-money-to-clean-up-illegal-tire-dumping-in-monte-sano-park/>

**NOLA.com** - September 8, 2025 **Public Safety**

New Orleans mayoral candidates aim to carve out differences on public safety

[https://www.nola.com/news/new-orleans-mayors-race/article\\_dard244e-aed9-4ebe-a899-76826fe32bb.html](https://www.nola.com/news/new-orleans-mayors-race/article_dard244e-aed9-4ebe-a899-76826fe32bb.html)

**NOLA.com** - September 6, 2025 **Public Safety**

Guarding New Orleans: Residents want help with crime, but question if soldiers are the answer

[https://www.nola.com/news/crime\\_police/new-orleans-national-guard-louisiana-trump-landry-crime/article\\_c6100cb2-d1e4-46ae-916d-f9c0ef6d8f62.html](https://www.nola.com/news/crime_police/new-orleans-national-guard-louisiana-trump-landry-crime/article_c6100cb2-d1e4-46ae-916d-f9c0ef6d8f62.html)

Included in 9/5 NOLA Business Insider newsletter.

**FOX 8** - August 29, 2025 **Public Safety**

Interview with Jane Cooper on FOX 8 News Broadcast

[FOX 8 8.29](#)

**WWL Radio** - August 29, 2025 **Public Safety**

Interview with Jane Cooper on The Newell Normand Show

[WWL Radio 8.29](#)

**WDSU** - August 28, 2025 **Public Safety**

Interview Snippet with Jane Cooper on WDSU News Broadcast

[WDSU 8.28](#)

<https://www.wdsu.com/article/french-quarter-security-upgrades-made-ahead-of-southern-decadence/65910943>

**WWL-TV** - August 27, 2025 **Public Safety**

French Quarter Safety During Decadence Fest - Interview w/ Michelle

[WWL-TV 8.27](#)

**WGNO** - August 17, 2025 **Public Safety**

NOPD re-evaluating French Quarter Policing Tactics

<https://wgno.com/news/nopd-re-evaluating-french-quarter-policing-tactics/>

**NOLA.com** - August 14, 2025 **Sanitation**

How a French Quarter sanitation dispute became a proxy battle for New Orleans mayor's race

[https://www.nola.com/news/politics/new-orleans-trash-french-quarter-mayor/article\\_e128f63e-6390-4313-8468-36a591916287.html#uid:](https://www.nola.com/news/politics/new-orleans-trash-french-quarter-mayor/article_e128f63e-6390-4313-8468-36a591916287.html#uid:)

Included in 8/14 NOLA Business Insider and Morning Headlines newsletters.

**WDSU** - July 28, 2025 **Sanitation**

French Quarter Management District votes to keep IV Waste amid trash contract controversy

[📺 French Quarter Management District votes to keep IV Waste amid trash contract controversy](#)

**NOLA.com** - July 28, 2025 **Sanitation**

IV Waste, Henry Consulting to both work in French Quarter as New Orleans trash war escalates

[https://www.nola.com/news/politics/trash-new-orleans-french-quarter/article\\_06bdd901-e459-499e-bb2e-1820e6d4d67.html](https://www.nola.com/news/politics/trash-new-orleans-french-quarter/article_06bdd901-e459-499e-bb2e-1820e6d4d67.html)

Included in 7/29 NOLA Business Insider and Lunch Line newsletters.

**WWL-TV** - July 28, 2025 **Sanitation**

French Quarter Management District approves new sanitation contract amid overlap with existing services

<https://www.wwltv.com/article/news/local/french-quarter-management-district-approves-new-sanitation-contract-amid-overlap-with-existing-services/289-a4fb9a7-0ebf-480f-a67f-d15b5065c7f9>

**WWL Radio** - July 28, 2025 **Sanitation**

French Quarter Management District selects IV Waste to pick up trash

<https://www.audacy.com/wwl/news/local/french-quarter-management-district-picks-trash-collector>

**WGNO** - July 28, 2025 **Sanitation**

Contracts for both companies in French Quarter trash dispute go in effect on same day

<https://wgno.com/news/louisiana/orleans-parish/contracts-for-both-companies-in-french-quarter-trash-dispute-go-in-effect-on-the-same-day/>

**NOLA.com** - July 23, 2025 **Sanitation**

Judge allows controversial French Quarter sanitation contract

[https://www.nola.com/news/french-quarter-sanitation-iv-waste-henry-consulting/article\\_1381b79f-144c-4337-8994-6cb59356eb9a.html](https://www.nola.com/news/french-quarter-sanitation-iv-waste-henry-consulting/article_1381b79f-144c-4337-8994-6cb59356eb9a.html)

**NOLA.com** - July 22, 2025 **Public Safety**

New Orleans enforces 'no sleeping in the French Quarter' policy aimed at homeless residents

[https://www.nola.com/news/new-orleans-enforces-no-sleeping-camping-in-french-quarter/article\\_3a02742a-b8a5-49f4-844d-7c0cd0992760.html](https://www.nola.com/news/new-orleans-enforces-no-sleeping-camping-in-french-quarter/article_3a02742a-b8a5-49f4-844d-7c0cd0992760.html)

**NOLA.com** - July 21, 2025 **Sanitation**

New Orleans officials say Cantrell blindsided them with sanitation contract

[https://www.nola.com/news/cantrell-henry-consulting-emergency-contract-sanitation/article\\_cbe44340-9169-4f58-8b11-eeb4eeec8c11.html](https://www.nola.com/news/cantrell-henry-consulting-emergency-contract-sanitation/article_cbe44340-9169-4f58-8b11-eeb4eeec8c11.html)

**WDSU** - July 21, 2025 **Sanitation**

New Orleans leaders hold emergency meeting over French Quarter trash contract

<https://www.wdsu.com/article/new-orleans-french-quarter-trash-emergency-meeting/65465617>

**WWL** - July 20, 2025 **Sanitation**

Vote underway for French Quarter trash contract in New Orleans

<https://www.wvltv.com/video/news/local/vote-underway-for-french-quarter-trash-contract-in-new-orleans/289-a1a27112-be36-4108-a796-d9c97500814f>

**FOX 8** - July 15, 2025 **Public Safety**

French Quarter homeless sweeps to resume as city steps up enforcement

<https://www.fox8live.com/2025/07/15/french-quarter-homeless-sweeps-resume-city-steps-up-enforcement/>

**NOLA.com** - July 15, 2025 **Sanitation**

Judge denies restraining order on emergency French Quarter sanitation contract. What's next?

[https://www.nola.com/news/henry-consulting-iv-waste-emergency-contract-french-quarter/article\\_b44fd-d3ef-41df-a883-1f4761ab6a5e.html](https://www.nola.com/news/henry-consulting-iv-waste-emergency-contract-french-quarter/article_b44fd-d3ef-41df-a883-1f4761ab6a5e.html)

**NOLA.com** - July 15, 2025 **Public Safety**

'No sleeping in the French Quarter': city plans homeless sweeps, board asks for more police

[https://www.nola.com/news/politics/french-quarter-homeless-sweep/article\\_a9fba333-3c3c-4d38-93af-e2121591cfaf.html](https://www.nola.com/news/politics/french-quarter-homeless-sweep/article_a9fba333-3c3c-4d38-93af-e2121591cfaf.html)

**WDSU** - July 15, 2025 **Public Safety**

French Quarter, Marigny homeless populations will be moved to low-barrier shelter

<https://www.wdsu.com/article/new-orleans-homeless-low-barrier-shelter/65415661>

**NOLA.com** - July 14, 2025 **Sanitation**

New Orleans restaurant owner, resident seek to block emergency French Quarter trash contract

[https://www.nola.com/news/restraining-order-roy-henry-sanitation-contract-iv-waste/article\\_83ce51fb-3262-4c31-b049-bfa5f1defede.html](https://www.nola.com/news/restraining-order-roy-henry-sanitation-contract-iv-waste/article_83ce51fb-3262-4c31-b049-bfa5f1defede.html)

**WWL Radio** - July 14, 2025 **Public Safety**

French Quarter building collapse puts awareness at the forefront

<https://www.msn.com/en-us/money/companies/french-quarter-building-collapse-puts-awareness-at-the-forefront/>

**WWL Radio** - July 11, 2025 **Sanitation**

King: Council standing behind French Quarter, IV Waste

<https://www.audacy.com/wwl/news/local/king-council-standing-behind-french-quarter-iv-waste>

**WWL** - July 10, 2025 **Sanitation**

Latest in fight over French Quarter trash pickup in New Orleans

<https://www.wwltx.com/video/news/local/latest-in-fight-over-french-quarter-trash-pickup-in-new-orleans/289-0ff12387-bc89-4379-8a32-23d758a346dd>

**WWL** - July 10, 2025 **Sanitation**

City Council overrides Mayor Cantrell's emergency declaration in trash contract dispute

<https://www.wwltx.com/video/news/local/orleans/city-council-overrides-mayor-cantrells-emergency-declaration-in-trash-contract-dispute/289-9cc31208-4383-4575-8b7b-5a832c141c7e>

**WWL** - July 10, 2025 **Sanitation**

📌 French Quarter trash collection bill heads to Gov. Jeff Landry's desk

**WDSU** - June 12, 2025 **Sanitation**

Bill allowing French Quarter Management District to takeover trash contracts heads to governor

📌 Bill allowing French Quarter Management District to takeover trash contracts heads to governor

**WWL-TV** - June 10, 2025 **Sanitation**

French Quarter Management District may get power to pick sanitation provider

<https://www.wwltx.com/article/news/local/orleans/french-quarter-management-district-may-get-power-to-pick-sanitation-provider/289-84b39659-4e5e-4e1d-9c12-096e6c5ef9ed>

**WWL-TV** - June 10, 2025 **Sanitation**

State Lawmakers Step in amid French Quarter Trash Dispute

<https://www.wwltx.com/video/news/local/orleans/state-lawmakers-step-in-amid-french-quarter-trash-dispute/289-9bd5f52c-4ed5-48dc-a037-274c09ad495>  
[https://youtu.be/HhanM6k\\_217is-Bv8Fj3lfa2GrsJt](https://youtu.be/HhanM6k_217is-Bv8Fj3lfa2GrsJt)

**FOX 8** - May 23, 2025 **Spanish Tiles**

French Quarter Spanish Tiles Replacement Program

<https://www.fox8live.com/video/2025/05/23/french-quarter-spanish-tiles-replacement-program/>

**WGNO** - May 21, 2025 **Spanish Tiles**

Historic Spanish French Quarter tiles to be revamped through new program

<https://wgno.com/news/louisiana/orleans-parish/historic-spanish-french-quarter-tiles-to-be-revamped-through-new-program/>

**New Orleans Magazine** - May 21, 2025 **Spanish Tiles**

Spanish Ambassador to U.S. Funds Repair of Historic Spanish Tiles Throughout French Quarter

<https://www.myneworleans.com/spanish-ambassador-to-u-s-funds-repair-of-historic-spanish-tiles-throughout-french-quarter/>

Included in weekly 5@4 Renaissance Publishing newsletter.

**NOLA.com** - May 1, 2025 **Sanitation**

Louisiana lawmakers push to change who controls trash pickup in New Orleans' French Quarter

[https://www.nola.com/news/politics/legislature/louisiana-legislature-new-orleans/article\\_8ff1051a-0024-40f2-993c-107c91b6c18a.html](https://www.nola.com/news/politics/legislature/louisiana-legislature-new-orleans/article_8ff1051a-0024-40f2-993c-107c91b6c18a.html)

**St. Charles Avenue Magazine** - May 1, 2025 **Streetlight Repair**

<https://www.myneworleans.com/french-quarter-management-district-strives-to-improve-safety-with-streetlight-repair-project/>

Included in 5/1 newsletter.

**WWL-TV** - April 27, 2025 **Public Safety**

French Quarter bars and restaurants to close early on Cinco de Mayo for safety

<https://www.wwltx.com/article/news/local/cinco-de-mayo-french-quarter-bars-close-early-safety/289-4a6423f9-99cd-4ac7-b7c1-85ef7ec7f64a>

**WDSU** - April 25, 2025 **Streetlight Repair**

'Who's taking care of these buildings?' | French Quarter building collapse raises alarms

<https://www.wwltx.com/article/news/local/orleans/whos-taking-care-of-these-buildings-nola-building-collapse-raises-alarms/289-73b158f5-abf0-4e8b-9ef9-8c8790b51b94>

**NOLA.com** - July 10, 2025 **Sanitation**

Mayor LaToya Cantrell signs emergency French Quarter sanitation deal; council tries to block

[https://www.nola.com/news/new-orleans-city-council-iv-waste-henry-consulting-cantrell/article\\_e09571f1-412d-b4ce-1ee8da0a117e.html](https://www.nola.com/news/new-orleans-city-council-iv-waste-henry-consulting-cantrell/article_e09571f1-412d-b4ce-1ee8da0a117e.html)

**WWL Radio** - July 9, 2025 **Sanitation**

July 9 - WWL First News Interview w/ Jane Cooper

[WWL Radio 7-9 - Google Drive](#)

**FOX 8** - July 9, 2025 **Sanitation**

Mayor Cantrell signs emergency sanitation contract for French Quarter, sources say

<https://www.fox8live.com/2025/07/09/mayor-cantrell-signs-emergency-sanitation-contract-french-quarter-sources-say/>

**WWL** - July 8, 2025 **Sanitation**

The Future of sanitation services in the French Quarter

<https://www.wwltx.com/video/news/local/the-future-of-sanitation-services-in-the-french-quarter/289-5ab0f0e-b346-4906-9937-4480bc7b5a58>

**WWL** - July 8, 2025 **Sanitation**

French Quarter leaders seek emergency trash contract amid sanitation feud

<https://www.wwltx.com/article/news/local/french-quarter-leaders-seek-emergency-trash-contract-amid-sanitation-new-orleans-trash-garbage-pickup/289-65bc434b-b1dd-4e14-85b8-4ba662262f37>

**Biz New Orleans** - June 1-30, 2025 **Feature**

Daily Coverage in Physical & Digital June New & Notables Issue, Front Cover & In-Depth Feature

<https://bizneworleans.com/issue/june-2025/>

Included twice daily in Biz New Orleans' newsletter.

**\$17,160** worth of ad space in June issue (front cover & two-page spread) — over **\$1 million** total with twice daily newsletter inclusions.

**NOLA.com** - June 24, 2025 **Sanitation**

French Quarter restaurant owner sues Mayor LaToya Cantrell over controversial garbage contract

[https://www.nola.com/news/politics/french-quarter-sanitation/article\\_380c520f-a067-4938-8238-39f4958e4838.html](https://www.nola.com/news/politics/french-quarter-sanitation/article_380c520f-a067-4938-8238-39f4958e4838.html)

**Gambit** - June 18, 2025 **Public Safety**

Bourbon Street pedestrian mall is off the table, but long closures still possible

[https://www.nola.com/gambit/news/the\\_latest/bourbon-street-pedestrian-mall-closures/article\\_7763908e-f721-4e0b-8f91-0ecf6a1da1fe.html](https://www.nola.com/gambit/news/the_latest/bourbon-street-pedestrian-mall-closures/article_7763908e-f721-4e0b-8f91-0ecf6a1da1fe.html)

**WDSU** - June 12, 2025 **Sanitation**

French Quarter trash collection bill heads to Gov. Jeff Landry's desk

<https://www.wdsu.com/article/new-orleans-french-quarter-trash-bill-governor-jeff-landry/65050171>

<https://www.wdsu.com/article/french-quarter-street-lights-repaired/64594562>

Live broadcast — story also featured on Yahoo and MSN.

**WWL Radio, Newell Normand Show** - April 24, 2025 **Streetlight Repair**

<https://www.audacy.com/stations/wwl/shows/the-newell-normand-show-16ad6/episodes/0a72d5a72d9ca>

**Biz New Orleans** - April 24, 2025 **Streetlight Repair**

<https://bizneworleans.com/1.75-million-project-enhances-french-quarter/>

Also included in 4/24 newsletter.

**New Orleans Magazine** - April 23, 2025 **Streetlight Repair**

French Quarter Management District Strives to Improve Safety with Streetlight Repair Project

<https://www.myneworleans.com/french-quarter-management-district-strives-to-improve-safety-with-streetlight-repair-project/>

Also included in 4/23 newsletter.

**FOX 8** - April 18, 2025

French Quarter residents hope restored streetlamps will increase sense of safety **Streetlight Repair**

French Quarter residents hope restored streetlamps will increase sense of safety

**FOX 8** - April 6, 2025 **Sanitation**

Volunteers clean up French Quarter ahead of Festival Crowds for 'Love the Boot Week'

<https://www.fox8live.com/2025/04/06/volunteers-clean-up-french-quarter-ahead-festival-crowds-love-the-boot-week/>

**The Times-Picayune | NOLA.com** - Sophia Germer | April 5, 2025 **Sanitation**

Photos: Volunteers clean around the Moonwalk Riverfront Park during Love the Boot Week

[https://www.nola.com/multimedia/photos/love-the-boot-week-french-quarter-management-district-litter-removal/collection\\_45cd5793-6be8-4b92-a866-d298318b2eba.html#1](https://www.nola.com/multimedia/photos/love-the-boot-week-french-quarter-management-district-litter-removal/collection_45cd5793-6be8-4b92-a866-d298318b2eba.html#1)

**Audacy** - Newell Normand | March 5, 2025 **Public Safety**

<https://www.audacy.com/podcast/newell-normand-b9f07/episodes/is-making-bourbon-st-pedestrian-only-safer-for-the-citizens-407c9>

**FOX 8** - March 5, 2025 **Public Safety**

Is New Orleans' SEAR 1 security designation for Mardi Gras here to stay?

**New Orleans CityBusiness** - Meghan Keen-Boehm | March 4, 2025 **Sanitation**

Here's where to recycle all of those Carnival beads

<https://neworleanscitybusiness.com/blog/2025/03/04/heres-where-to-recycle-all-of-those-carnival-beads/7ActOnUniqueID=NOPG89694>

**Biz New Orleans** - Kelly Hite | February 26, 2025 **Sanitation**

New Orleans Hotels Extend Massive Clean-Up Efforts

<https://bizneworleans.com/new-orleans-hotels-extend-massive-clean-up-efforts/>

**Biz New Orleans** - Kim Singletary | January 21, 2025 **Public Safety**

*Biz Talks Podcast Episode 224: Status Report with the French Quarter Management District, Pt. 1*  
<https://bizneworleans.com/episode-224-status-report-with-the-french-quarter-management-district-pt-1/>  
Included in 1/21, 1/22, 1/23, 1/27, 2/1 newsletters.  
*Biz Talks Podcast Episode 225: Status Report with the French Quarter Management District, Pt. 2*  
<https://bizneworleans.com/episode-225-status-report-with-the-french-quarter-management-district-pt-2/>  
Included in 1/28, 1/30, 1/31, 2/3 newsletters.

**NPR | WWNO** - Matt Bloom | January 21, 2025 **Public Safety**  
*After truck attack, New Orleans residents push for car-free areas in French Quarter*  
<https://www.npr.org/2025/01/21/nx-s1-5262454/after-truck-attack-new-orleans-residents-push-for-car-free-areas-in-french-quarter>

**WWL Radio** - Tommy Tucker & Ian Auzenne | January 16, 2025 **Public Safety**  
*French Quarter leader calls for "common sense," dialogue to make area safer*  
<https://www.audacy.com/wwl/news/local/french-quarter-leader-calls-for-common-sense-dialogue>

**WWNO** - Matt Bloom | January 15, 2025 **Public Safety**  
*Should Bourbon Street be a 24/7 pedestrian mall? Truck attack reignites old debate*  
<https://www.wwno.org/wwno/2025-01-15/should-bourbon-street-be-a-24-7-pedestrian-mall-truck-attack-reignites-old-debate>

**The Times-Picayune | NOLA.com** - Joseph Cranney & Jeff Adelson | January 8, 2025 **Public Safety**  
*Bourbon Street attack probes to kick off as criticism of French Quarter divisions revived*  
[https://www.nola.com/news/bourbon-street-attack-investigations-council/article\\_40fb1b72-cd4a-11ef-b6cb-73bd35f953e4.html](https://www.nola.com/news/bourbon-street-attack-investigations-council/article_40fb1b72-cd4a-11ef-b6cb-73bd35f953e4.html)

**CBS** - Rhona Tarrant | January 6, 2025 **Public Safety**  
*Years of warnings preceded Bourbon Street attack as bollard repairs lagged*  
<https://www.cbsnews.com/news/bourbon-street-attack-bollard-repairs-new-orleans/>

**WWL-TV** - Mike Perlstein | January 6, 2025 **Public Safety**  
*Deadly New Year's attack in New Orleans prompts security questions*  
<https://www.wwltv.com/article/news/crime/bourbon-street-attack/new-orleans-bourbon-street-terror-attack-security-carnival-superbowl/289-9353315b-cc4b-4fef-97f4-b7bc78818da1>

**NPR | WWNO** - Debbie Elliot | January 5, 2025 **Public Safety**  
*New Orleans residents say they won't let an act of terror destroy the city's spirit*  
<https://www.npr.org/2025/01/05/nx-s1-5246596/new-orleans-residents-say-they-wont-let-an-act-of-terror-destroy-the-citys-spirit>

**ABC** - Aaron Katersky | January 3, 2025 **Public Safety**  
*New Orleans officials were warned in 2019 that Bourbon Street was vulnerable to car-ramming attack*  
<https://abcnews.go.com/US/new-orleans-officials-warned-2019-bourbon-street-vulnerable/story?id=117309921>

**PBS News Hour** - Laura Barrón-López | January 3, 2025 **Public Safety**

*"They're not going to run us off": French Quarter begins return to normalcy after attack*  
<https://www.pbs.org/newshour/show/theyre-not-going-to-run-us-off-french-quarter-begins-return-to-normalcy-after-attack>

**NBC News** - Laura Strickler | January 3, 2025 **Public Safety**  
*Vehicle attacks are difficult to prevent — but New Orleans fell short, experts say*  
<https://www.nbcnews.com/news/us-news/new-orleans-fell-short-guarding-new-years-vehicle-attacks-say-rcna186140>


**The Times UK** - Samuel Lovett | January 3, 2025 **Public Safety**  
*The warning five years ago that could have stopped New Orleans attack*  
<https://www.thetimes.com/world/us-world/article/new-orleans-bourbon-street-officials-warned-attack-17bnxn30t>

**CBC News (Canada)** - January 3, 2025 **Public Safety**  
Interview facilitated with Jane Cooper.

**The New York Times** - Adam Nossiter | January 2, 2025 **Public Safety**  
*Could Better Security Have Stopped the New Orleans Terror Attack?*  
<https://www.nytimes.com/2025/01/02/us/new-orleans-security-truck-attack.html>

**The Times-Picayune | NOLA.com** - Tony McAuley & Stephanie Riegel | January 1, 2025 **Public Safety**  
*As Super Bowl looms, New Orleans officials to review security in wake of deadly attack*  
[https://www.nola.com/news/business/new-orleans-attack-super-bowl-security/article\\_df656db8-c858-11ef-ba4c-67c05ba87f83.html](https://www.nola.com/news/business/new-orleans-attack-super-bowl-security/article_df656db8-c858-11ef-ba4c-67c05ba87f83.html)

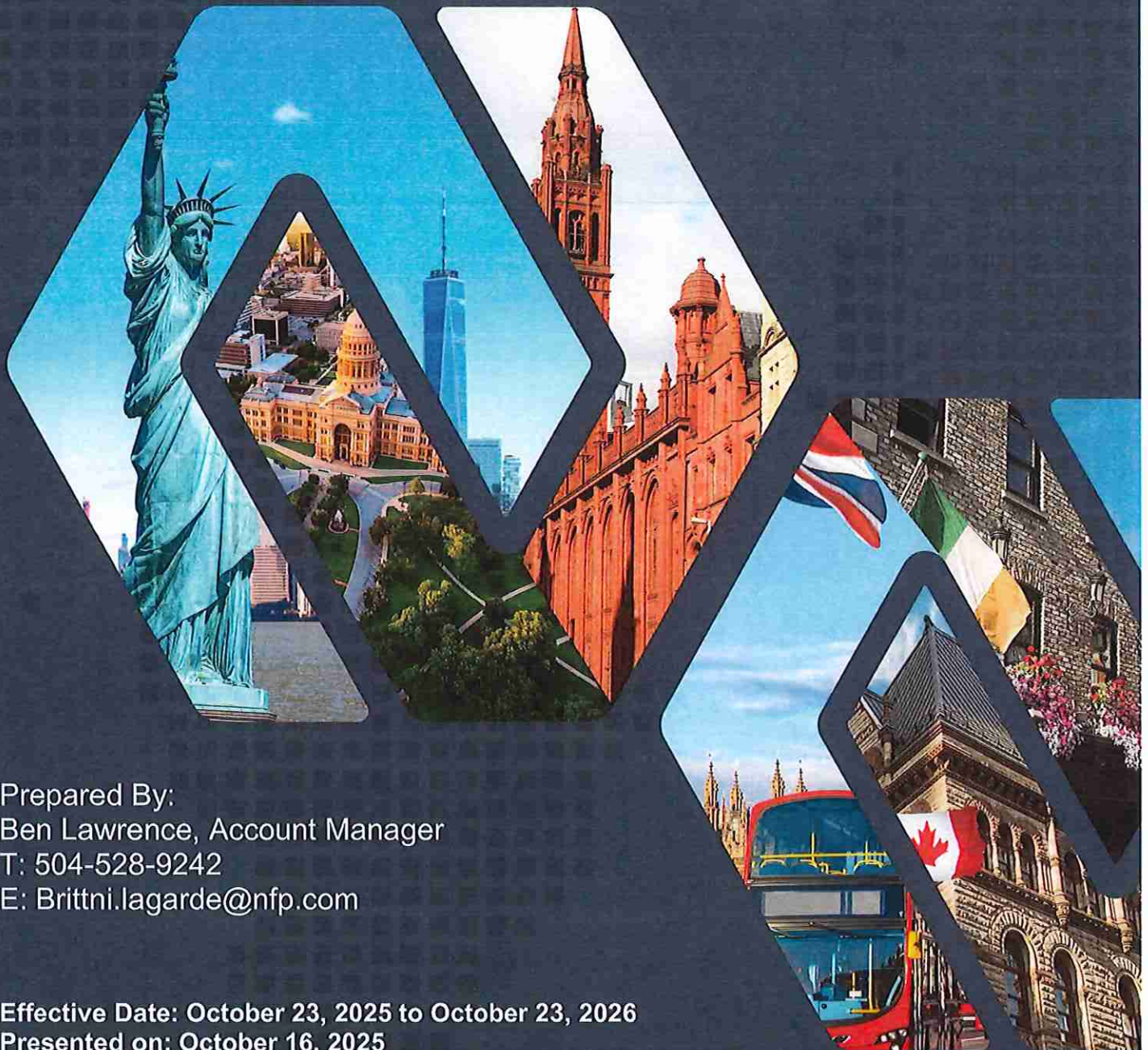
**The Times-Picayune | NOLA.com** - John Simmerman & Ben Myers | January 1, 2025 **Public Safety**  
*Bourbon Street barriers were down, being replaced when driver struck dozens in mass attack*  
[https://www.nola.com/news/new-orleans-bourbon-street-bollards/article\\_19aef1aa-c84d-11ef-bf90-e7ba5e65dc46.html](https://www.nola.com/news/new-orleans-bourbon-street-bollards/article_19aef1aa-c84d-11ef-bf90-e7ba5e65dc46.html)

**CNN** - Erin Burnett | January 1, 2025 **Public Safety**  
Interview facilitated with Jane Cooper.  
 **CNN 1-1**

**BBC** - Lexy O'Connor | January 1, 2025 **Public Safety**  
Interview facilitated with Jane Cooper.



# French Quarter Management District



Prepared By:  
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Effective Date: October 23, 2025 to October 23, 2026  
Presented on: October 16, 2025

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## Producer Introduction



**Louis T. Faust**  
Member/Manager  
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lfaust@siallc.com

**Louis Faust** founded Southern Insurance Agency in 2000 as a boutique agency specializing in insuring high-scale property, such as hotels, condominiums, restaurants, and taverns on a local and national level.

In July 2024, Southern Insurance Agency LLC, a respected commercial property and casualty (P&C) broker based in New Orleans, joined NFP, a leading insurance broker and consultant. This acquisition expanded NFP's footprint in the Gulf South and brought Southern's deep regional expertise, particularly in weather-related and high-risk exposures into a broader national platform.

Southern Insurance continues to serve clients with the same trusted team, now empowered by NFP's national resources and capabilities in:

- Commercial P&C Insurance
- Cyber and Flood Risk Management
- Executive Liability
- Employee Benefits
- Retirement and Wealth Advisory

In April 2024, Aon plc, a global professional services firm with over 50,000 employees in 120+ countries, completed its acquisition of NFP for an enterprise value of \$13 billion. This move accelerates Aon's strategy to expand its presence in the fast-growing middle-market segment and enhances its ability to deliver Risk Capital and Human Capital solutions at scale.

### Key Benefits of This Evolution:

- Local Strength, Global Scale: Southern Insurance's local knowledge is now backed by NFP's national reach and Aon's global infrastructure.
- Independent & Connected: NFP operates as an independent and connected platform within Aon, preserving its entrepreneurial culture while leveraging Aon's advanced analytics and global services.
- Expanded Capabilities: Clients now benefit from a broader suite of services, including advanced risk modeling, workforce strategy, and capital advisory.
- Accelerated Innovation: Aon's Business Services platform enables faster delivery of new tools and insights to clients, especially in the middle market.

This strategic alignment ensures that clients of Southern Insurance receive the personalized service of a local agency, the resources of a national broker, and the innovation of a global leader all working together to help businesses thrive in an increasingly complex risk environment.



**Brandon Lobell**  
Commercial Account  
Executive,  
Vice President  
P: 504-528-9242  
Blobell@siallc.com

**Brandon Lobell** was born and raised in New Orleans, LA. He graduated magna cum laude from Texas Christian University, receiving both a Bachelor's and Master's Degree in Accounting and Finance. Brandon is a Certified Public Accountant as well. Brandon joined the Southern Insurance team in January 2017. His professional career has included:

- 5 years in public accounting with Ernst & Young's Audit department focusing primarily on Oil and Gas related clients in the Dallas-Fort Worth Metroplex.
- 3 years as the Assistant Controller and Controller for Hillwood Properties, a Perot Company responsible for the development and management of Alliance Texas, an 18,000 acre master-planned, mixed-use community located in north Fort Worth. Their real estate holdings ranged from single family homes, multifamily developments, hotels, retail developments, as well as office and industrial buildings.
- 2.5 years as a Vice President at First NBC Bank where he managed a \$90M loan portfolio focusing primarily in real estate development projects along the gulf coast.

Through the years growing up and living in New Orleans, Brandon has been involved in many local real estate ventures and developments through his family's businesses as well. Brandon currently resides in Uptown New Orleans with his wife, Sarah, and their three daughters.

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**Name of Insureds**French Quarter Management District

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**Mailing Address**400 North Peters St, Ste 206  
New Orleans, LA 70130

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**Proposed Policy Term**Effective: October 23, 2025  
Expiration: October 23, 2026**Business Locations**

Location Number	Building Number	Address
1	1	400 North Peters St, Ste 206, New Orleans, LA 70130

***Important Notice – Right of Named Insureds:***

*The First Named Insured is the only entity that may act on behalf of other insureds under the policy with respect to: the giving of notices of claims, giving and receiving notice of cancellation, receiving of any return premiums that may become due under the policy/policies; the receipt and acceptance of any endorsements issued to form a part of the policy, exercising or declining coverages offered during the year.*



### General Liability

Coverage Limits	
\$1,000,000	Each Occurrence
\$2,000,000	General Aggregate
\$2,000,000	Products & Completed Operations
Excluded	Personal & Advertising Injury
\$100,000	Fire Damage
\$5,000	Medical Expense
\$25,000	Assault & Battery – Each Offense
\$50,000	Assault & Battery – Aggregate

Exposure Classes: Non-Profit consultants (not security patrol, no onsite physical activity)

#### **Deductibles**

\$1,000 Per Occurrence

#### **Carrier**

Northfield Insurance Company / Lloyds of London



#### **Carrier Rating**

Rating: A++ (Superior)  
Financial Size: XV (\$2 Billion or greater)

#### **Terms & Conditions**

- 25% Minimum Earned Premium
- City of New Orleans listed as Additional Insured & Blanket Club Members listed as Additional Insured
- **Exclusions:** Terrorism, Nuclear Energy Liability, Claims or Suits By Club Members, Abuse or Molestation, Total Pollution, Punitive or Exemplary Damages, Independent Contractors, Injury to Workers, Absolute Liquor Liability, Violation of Biometric Information Privacy Laws, Aircraft, Auto, Watercraft, All Hazards in Connection with a Designated Exposure, Transportation Broker, Freight Forwarder or Intermediary Operations, Prior Bodily Injury or Property Damage, Firearms or Weapons, Cross Liability, PFAS, Communicable Disease, New Entities, Personal & Advertising Injury, Property Entrusted, Professional Services.

#### **Terms General Liability Premium**

**\$9,253.01** (Includes applicable taxes and fees)

Terrorism Coverage can be added for an addtl premium.

**Excess Liability**

Coverage Limits	
\$3,000,000	Each Occurrence
\$3,000,000	General Aggregate
\$3,000,000	Products & Completed Operations

**Self-Insured Retention:**

None

**In Excess of:**

General Liability

- \$1,000,000 Each Occurrence
- \$2,000,000 Annual Aggregate
- \$2,000,000 Products/Completed Operations Aggregate

**Carrier**

Evanston/Markel Insurance

**Carrier Rating**

Rating: A (Excellent)

Financial Size: IX (\$250 Million to \$500 Million)

**Terms & Conditions**

- 25% Minimum Earned Premium
- Follow Form Coverage
- Exclusions: Terrorism, Breach of Contract, Communicable Disease, Prior Incidents and Prior Construction Defects, Residential Work or Project, Aircraft Products & Grounding, Nuclear Energy Liability, Employment Related Practices, ERISA, Computer Related and Other Electronic Problems, Cyber Incident, Data Compromise, Violation of Statutes Related to Personal Information, Damage to Property, Recall of Products, Work, or Impaired Property, Sublimited Underlying Coverage, Recording and Distribution of Material or Information in Violation of Law, Fungi, Bacteria, Lead, Professional Services, Auto No-Fault and Similar Laws, War Liability, Pollution, Punitive Damages, Silica, Mixed Dust, Asbestos, Unmanned Aircraft, Cross Suits, Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS).

**Total Excess Premium:****\$2,778.53** *(Includes applicable taxes and fees)*

Terrorism Coverage can be added for an addtl premium.

*Please note this is the same premium as last term*

## Hired Non-Owned Auto Liability

Coverage Limits	
\$1,000,000	Combined Single Limit - Bodily Liability & Property Damage

### **Deductible**

\$5,000 Per Accident

### **Carriers**

Lloyds of London

LLOYD'S

### **Carrier Ratings**

Rating: A (Excellent)

Financial Size: XV (\$2 Billion or greater)

### **Terms & Conditions**

- 100% Minimum Earned
- Defense Costs and Expenses are in addition to the limits shown above
- **Exclusions:** Terrorism, Absolute Cyber and Data, War, Nuclear Incident, Public or Livery Passenger Conveyance, Silica, Silica Related Dust, Auto Physical Damage, Sexual Abuse or Molestation, Assault & Battery, Hazardous Materials, Loading and Unloading of Passengers, Controlled Substances, Communicable Disease, Inst. Radioactive
- **Subjectivities:** Confirmation of background checks and MVRs on all employees driving, no owned autos

### **Total Hired Non-Owned Auto Premium**

**\$5,614.72** *(Includes applicable taxes and fees)*



**Crime Coverage**

<b><u>Coverage A: Fidelity</u></b>	
\$50,000	Employee Theft
\$50,000	Third Parties' Property
\$50,000	ERISA
<b><u>Coverage B: Forgery or Alteration</u></b>	
\$50,000	Checks
\$50,000	Credit, Debit or Charge Cards
<b><u>Coverage C: Inside and Outside the Premises</u></b>	
\$50,000	Inside the Premises
\$50,000	Outside the Premises
<b><u>Coverage D: Computer and Funds Transfer Fund</u></b>	
\$50,000	Computer Fraud
\$50,000	Funds Transfer Fraud
<b><u>Coverage E: Money Orders and Counterfeit Money</u></b>	
\$50,000	Counterfeit Money
\$50,000	Cyber Deception

**Retention**

\$1,000 Each Claim (Except \$5,000 Cyber Deception)

**Carrier:**

Hiscox Insurance Company Inc.

**Carrier Rating**

Rating: A (Excellent)

Financial Size: XI (\$750 Million to \$1 Billion)

**Total Crime Premium**

**\$1,046.00** (Includes applicable taxes & fees)

This is a savings of \$125.00 compared to last term.

### **Director's & Officer's & Employment Practices Liability**

Limit	Coverage	Retention
\$1,000,000	Director's & Officer's Liability	\$0
\$1,000,000	Employment Practices Liability <i>Third Party Claims Included</i> <i>Sexual Harassment (Abuse &amp; Molestation) &amp;</i> <i>Workplace Violence Included</i>	\$5,000

### **Claims Made Form Coverage**

#### **Board of Directors:**

- Per Schedule Supplied 9/6/2018
- Pending and Prior Date: 10/2/2014 D&O, 10/02/19 EPL

#### **Carrier**

Travelers Casualty Insurance

**TRAVELERS** 

#### **Carrier Rating**

Rating: A+ (Superior)

Financial Size: XV (\$2 Billion or greater)

### **Total Director's & Officer's / Employment Practices Liability Premium**

**\$1,966.00** (Includes applicable taxes and fees)

This is the same premium as the previous term

### Professional Liability

Coverage Limits	
\$1,000,000	Each Occurrence
\$2,000,000	General Aggregate
\$100,000	Third Party Discrimination

**Retro Active Date 10/23/2021**

**Retention**

\$5,000 Each Claim, Including Costs & Expenses

**Carrier**

Gemini Insurance Company



**Carrier Rating**

Rating: A (Excellent)

Financial Size: XV (\$2 Billion or greater)

**Terms & Conditions**

- 25% Minimum Earned Premium
- Claims Made Form
- Blanket Additional Insured
- Defense Costs are within the limit of liability unless stated otherwise
- Mandatory –Confirmation of whether the insured is hiring subcontractor to perform labor or construction.
- Exclusions – Violation of Trade or Economic Sanctions Laws and Regulations, Specified Claim or Incident, Network Security, Privacy Breach and Biometric Identifiers or Biometric Information.

**Total Professional Liability Premium**

**\$23,782.59** (Includes applicable taxes & fees)

Terrorism Coverage can be added for an addtl premium.

### Market Summary for Professional Liability Coverage

Carrier	Response
Lloyds of London	Renewal Carrier – Increased due to open claim
Gemini Insurance	<b>PROPOSED</b> – Offered Savings
Capsec	Could Not Compete
Convex	Declined – Nature of Service
Greenhill	Declined – Class of Business
Ategrity	Declined – Nature of Service
Hartford	Declined – Outside of Appetite
ERISK	Declined – Nature of Service
BRP	Declined – Outside of Appetite
VOS	Declined – Class of Business
Prorisk	Declined – Loss History
AWAK	Declined – Class of Business



### Premium Summary

Coverage Limits	Premium
General Liability	\$9,253.01
Excess Liability	\$2,778.53
Hired & Non-Owned Automobile Liability	\$5,614.72
Crime Coverage	\$1,046.00
Employment Practices Liability & Directors & Officers Liability	\$1,966.00
Professional Liability	\$23,782.59
<b>Total Annual Premium (including tax/fees)</b>	<b>\$44,440.85</b>

Please remember to contact us immediately if there are any expected changes in operations, ownership, property values, or if out-of- state work is completed.

### Premium Comparison

Coverage Limits	Expiring Premium	Proposed Premium
General Liability	\$8,650.13	\$9,253.01
Excess Liability	\$2,778.53	\$2,778.53
Hired & Non-Owned Automobile Liability	\$5,352.59	\$5,614.72
Crime Coverage	\$1,171.00	\$1,046.00
Employment Practices Liability & Directors & Officers Liability	\$1,966.00	\$1,966.00
Professional Liability	\$5,399.78	\$23,782.59
<b>Total Annual Premium (including tax/fees)</b>	<b>\$25,318.03</b>	<b>\$44,440.85</b>



### Important Information

Please review the proposal carefully as terms and conditions may differ from your current insurance program and also differ from the insurance specifications submitted by you or your representative. The following proposal is intended to be a summary of coverages only. The actual details of coverage, as well as the general terms and conditions, cancellation provisions, and exclusions affecting such coverage, are subject to the actual policy forms. This proposal is an offering of the insurance coverage herein described. All premiums and proposed coverages are based on information provided by you at the time of quotation and are subject to adjustment.

When this proposal contains references to liability limits, note that other limits may be available. Please advise us if you would like alternate liability limits. Please note that limits may extend through excess and/ or umbrella policies and this should be factored into your decision concerning the appropriate limits.

When this proposal contains references to property limits it is understood that it is your responsibility to determine the replacement cost of such property and to select an appropriate limit. We can assist in helping to determine property values however the ultimate decision on limits is yours.

It is important that your insurance company fully understands the nature of your business. Activities other than those specifically insured may not be covered. Please contact us immediately if you need to arrange proper coverage for your new/additional business activities.

### Information Accuracy, Completeness, Changes and Developments

NFP will endeavor to provide coverage based upon the information provided by you, the Client. You are responsible for the accuracy and completeness of the information and NFP accepts no responsibility arising from your failure to provide such information to NFP. In the event of a material change to in operations, nature of risk, exposures, losses, property values or ownership which may affect services and coverages, you must notify NFP of such changes as soon as practicable.

### Claims Reporting

It is your responsibility to directly notify those insurers whose policies may apply to any circumstances, occurrences, claims, suits, demands and losses in accordance with the terms and conditions of your policies. NFP P&C assumes no duty or responsibility with respect to such notifications or monitoring your obligation to place insurers on notice unless undertaken in a separate written agreement. You may send copies of such notices to members of our staff for informational purposes only, but the receipt of such notice by NFP P&C shall not create additional duties or obligations owed by NFP P&C to you nor constitute notice to Your insurers.

### Use of Client Information

NFP gathers data containing information about you and your insurance placements, and that information may be shared between NFP affiliated companies, as well as with third-party service providers acting on our behalf including but not limited to carriers, underwriters, wholesalers and third party intermediaries (Permitted Third Parties). Permitted Third Parties are not considered Representatives of NFP and NFP expressly disclaims and assumes no responsibility for the actions of such Permitted Third Parties. In addition to being used to provide services to you, the information may be used for business administration, business reporting, statistical analysis, marketing of our products or services and providing consulting or other services to insurance companies. When used for the development of products and services NFP will use aggregated, de-identified data, and shall not publish externally or otherwise disclose any information which derives from data originating from you which would identify you without prior consent.

### Logo

Unless otherwise instructed by you, you agree that we may use your company name and logo in marketing materials and for internal business purposes.



## **Important Information and Compensation Disclosure**

### **Insurance Compensation Disclosure**

As an insurance broker/agent, NFP Property & Casualty Services, Inc. (NFP P&C) is licensed as an insurance broker/agent, in all fifty states. Our insurance producers are authorized by their license to confer with the insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

NFP P&C may receive compensation in the form of commissions of either a specific dollar amount or a percentage of premium set at the time of the purchase, renewal or servicing of a particular insurance policy; therefore, the amount of commissions we receive will depend on the policies and the insurance company you select. We may also receive contingent commissions based on the volume of business placed with the insurance company, the profitability of that business and other factors. We generally do not know if a contingent payment will be made, or the amount of any such contingent payment, at the time the insurance contract is placed with an insurance company. In addition to the compensation that NFP P&C receives, our corporate parent or affiliates may receive contingent payments from insurance companies based on factors that are not client-specific, such as the performance or size of the overall book of business produced with an insurance company. We may also participate in insurer-sponsored events such as trips, seminars, and advisory council meetings, based on the volume of business placed with the insurance company you select.

### **NFP Commissions**

Unless applicable state law and regulation or contractual agreement states otherwise, any commission NFP receives for any of your insurance placements is fully earned at inception of the insurance programs and NFP is entitled to retain such commissions in the event of a early cancellation of coverage or a reduction in coverage resulting in a premium adjustment.

You may receive information about NFP P&C's expected compensation on the policy or policies you select and about any policies we have presented to you which you did not select by asking for the information.

### **Premium Remittance**

Premiums paid by the Client to NFP for remittance to insurers and Client premium refunds paid to NFP by insurance companies for remittance to the Client are deposited into fiduciary accounts in accordance with applicable insurance laws until they are due to be paid to the insurance company or the Client. Subject to such laws and the applicable insurance company's consent, where required, NFP will retain the interest or investment income earned while such funds are on deposit in such accounts.

### **Intermediaries**

Where applicable, NFP P&C may recommend the use of intermediaries to assist in the placement and servicing of your insurance program. Intermediaries include but are not limited to co-brokers, managing general agents/managing general underwriters, wholesale brokers, other retail agents/brokers or reinsurance brokers ("Intermediaries"). Any compensation attributed to your insurance program paid to Intermediaries are in addition to fees and/or commissions payable, and shall not be used to offset or reduce the fees and/or commissions. If appropriate, NFP P&C may use an Intermediary that is owned by NFP P&C's parent company, NFP Corp. When a third party Intermediary is used, NFP does not control or take responsibility for the actions of such Intermediaries.

### **Surplus Lines and Other Taxes and Fees**

Should this proposal recommend the use of surplus lines carriers, please be aware that these carriers may not be eligible for financial insolvency protection in the same manner that admitted carriers could be protected. This could lead to potentially uninsured exposure. Also, please be aware that NFP P&C is under no obligation to monitor any financing obligation of your premium or any matter related to premium billing conducted directly by any carrier(s). If there are state surplus lines taxes and/or fees associated with these types of placements, NFP will do its best to identify the amounts in advance. In all instances, the payment of these taxes/fees will remain the responsibility of the Client. To the extent that it is the responsibility of NFP to pay such fees, NFP will invoice the client directly.

### Authorization to Bind Coverage

I/we have fully reviewed the insurance proposal presented by Southern Insurance Agency, LLC dated Monday, October 20, 2025. I/we accept the insurance program outlined in the proposal and as more fully detailed in the insurance policy, subject to the listed exceptions, changes, and terms and conditions outlined.

Bind Coverage as quoted, as I fully understand and accept the limits of insurance coverage.

\_\_\_\_\_  
Initial

Bind all coverages as quoted, except as listed below:

\_\_\_\_\_  
Initial

Obtain quotations or additional information on the following coverages:

\_\_\_\_\_  
Initial

I/we understand that the information contained in this proposal is offered as an outline of the proposed insurance program only. This is only a summary and the terms and conditions of any policy issued will take precedence over this proposal. I am aware that this insurance coverage is not currently in effect. This also confirms my/our understanding of the financial condition of the insurance company (ies) quoting coverage.

In addition, any property values contained in this proposal (quotation) are estimates provided by me/us and based upon the information I/we have furnished to Southern Insurance Agency. I/we understand that Southern Insurance Agency assumes no responsibility for the accuracy of those values, limits, and coverages; I accept full responsibility and agree to hold harmless my insurance agent and agency in lieu of any claims. I fully understand that said limits of coverage may not provide sufficient coverage in the event that a claim is made against my insurance company and/or me.

Southern Insurance Agency LLC cannot place insurance with any carrier without my specific instructions to do so. My signature below confirms that I am authorized to do so on behalf of the entity or entities shown below.

By:

\_\_\_\_\_  
Company

Please print name of Signatory

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**By signing this form you are responsible for the payment associated with the coverage selected. If payment is not remitted at binding, payment is due within five business days. If payment is not received and the policy is cancelled due to non-payment or underwriting reasons, you are responsible for the premium, per the terms and conditions of the policy as well as any minimum earned premium. If it is deemed necessary to involve a collections agency or attorney, you will then be responsible for all fees and penalties associated.**

*Once coverage is bound, please review your policy for accuracy. If you do not receive a copy of your policy from your agency within 60 days, please request it via email or telephone call.*



## Coverage Considerations

In evaluating your exposure to losses, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention.

### Valuation Considerations

#### Coinurance

A policy provision requiring the insured to carry insurance equal to a specific percentage of the value of the property to be covered. It provides for the full payment, up to the amount of the policy, of all losses if the insured has insurance at least equal to the specified percentage of the value of the property covered. The loss payment, in the case of most partial losses, is the reduced proportionately if the amount of insurance falls short of the named percentage. The formula is:  

$$(\text{Amount of insurance purchased}) / (\text{Amount Required}) \times (\text{Amount of Loss}) = (\text{Amount Paid})$$

#### Agreed Amount

The Agreed Amount Endorsement suspends the coinsurance clause. The insurance company and the insured must first agree on the amount of insurance on the property to qualify for the Agreed Amount Endorsement. The property insurance limits must equal 100% of the replacement cost of the property covered.

#### Actual Cash Value

The Actual Cash Value is the value of the damaged or destroyed property, less the depreciation of the damaged property.

#### Replacement Cost

The Replacement Cost is the value of the damaged or destroyed property without any reduction for depreciation.

#### Important note:

We are pleased to assist you in the determination of the appropriate values of your property; however, we are not appraisers and you will have the ultimate responsibility for the values.

#### Minimum & Deposit

The amount of premium due at inception. Although the policy is subject to adjustment based on a rate per exposure, under no circumstance will the annual earned premium be less than the minimum premium. The policy may generate an additional premium on audit, but not a return. If such a policy is cancelled mid-term, the earned premium is the greater of the annual minimum, times the short rate for pro-rata factor, or the actual earned premium as determined by audit, subject to a short rate penalty if applicable.

#### Minimum Earned Premium

A minimum earned premium endorsement can be attached to either a flat charge policy or an adjustable policy. In either case, this amount is the least that will be retained by the insurance company once the policy goes into effect. The amount retained would be the greater of the actual earned premium or the minimum earned premium.

#### Flat Cancellation

Specifically we ask that you review the following items which appear in alphabetical order:

#### Accounts Receivable

Accounts Receivable coverage protects against loss arising out of destruction to your accounts receivable records. Coverages include amounts due from customers that you cannot collect, collection expenses in excess of normal collection expenses, expenses incurred in reconstructing accounts receivable records and interest charged on loans to offset uncollectible amounts pending loss settlement. This coverage may be available.

**Aircraft Liability**

The Commercial General Liability form excludes coverage for ownership, maintenance or use, or entrustment to others of any aircraft. If the excluded exposure exists, coverage may be available.

**Boiler and Machinery**

Property policies traditionally exclude coverage for boilers, machinery, air conditioning equipment, and electrical panels for damage due to mechanical breakdowns, explosion of objects under pressure and artificially generated electricity. This coverage may be available.

**Business Income & Extra Expense**

Business Income and Extra Expense coverage protects against the loss of income, loss of rental income, payment of necessary continuing expenses and costs in excess of normal operating expenses due to direct property damage from an insured peril. This coverage may be available.

**Business Income & Extra Expense – Dependent Property**

This provides coverage for your loss of business income as a result of a loss sustained at the location of a buyer, a supplier, or another store which attracts business to your business. This coverage may be available.

**Business Income & Extra Expense – Extended Period of Indemnity**

Business Income and Extra Expense coverage typically ends on the date that damaged property is or should be repaired or replaced and business operations are or should be resumed. This option extends coverage for loss of income for a specified number of days after operations are resumed. This coverage may be available.

**Broad form Drive Other Car Coverage**

This endorsement is used to afford Liability, Medical Payments, Uninsured Motorists, and Physical Damage for specifically named individuals while they are using a non-owned auto for their personal use. If you or your officers or employees are furnished a company auto and they have no personal auto coverage, this coverage may be available.

**Care, Custody, or Control**

Liability policies exclude coverage for damage to property of others in your care, custody, or control. This coverage may be available.

**Contractors Equipment**

Property policies usually cover contractors' equipment and tools only while located at a described premises. Coverage ceases once the property is transported away from the premises and while it is located at a jobsite. Should you have these exposures, specific coverage may be available.

**Contractual Liability**

In the course of business operations, you may sign a lease, contract or other agreement which could transfer financial risk to you. Any such agreements should be reviewed by your attorney. We also need to transfer financial risk to you. Any such agreements should be reviewed by your attorney. We also need to be made aware of all such agreements to ensure the property insurance treatment for an assumed obligation. It is becoming more common for contractual liability coverage to be limited to only those situations where your actions or premises have contributed to the injury or damages. If you sign a contract where you agree to indemnify a party for their sole acts of negligence, you may not have insurance coverage for that obligation.

**Directors & Officers Liability**

Directors and Officers can be held personally liable if their negligent acts result in loss to the company or its shareholders. Claims can be initiated by shareholders, employees, customers (restraint of trade, deceptive trade practices), competitors (copyright, patent, or business interference), and government regulators. This coverage may be available.

**Earthquake**

Property policies do not include coverage for damage to your building or contents caused by earthquake. The market for earthquake coverage is extremely limited. If you are interested, coverage may be available.

**Electronic Commerce Liability**

Liability policies exclude coverage for a variety of liability exposures resulting from the use of email, maintenance of a customer database and/or use of a company website. These exposures include, but are not limited to, copyright infringement, defamation of an individual or competitor, invasion of privacy and unauthorized access by a hacker to obtain customers' information including but not limited to Social Security numbers, credit card numbers, etc. from your database. This coverage may be available.

**Electronic Data Processing Hardware, Equipment, & Software**

There are specific policies designed to cover computer hardware and software with broader coverage than afforded in a standard property policy. This coverage may be available.

**Employee Benefit Liability**

This provides coverage for negligent acts, errors, or omissions in management and administration of employee benefit plans. This coverage may be available.

**Employee Dishonesty/Crime**

Policies exclude coverages for losses caused by dishonest acts of your employees. Employee Dishonesty Insurance covers losses caused by the dishonest acts of your employees. Crime insurance can also cover losses caused by forgery and alteration, theft, disappearance, and destruction, robbery and safe burglary, computer fraud and funds transfer by third parties. Coverage for all of the above may be available.

**Employees Hired Auto**

This endorsement is used to afford Liability and Physical Damage for your employees while operating an auto, hired, or rented in their individuals names, which is used in the conduct of your business. This coverage may be available.

**Employment Practices Liability**

The relationship between the employer and the employee has become increasingly complex, and this has given rise to new insurance coverages to protect the employer. Coverages include sexual harassment, employment discrimination, wrongful termination, and other coverages. It is important that you understand your exposures to loss in these critical areas. This coverage may be available.

**Federal Workers Compensation**

Your policy of workers compensation and employers liability insurance afford no coverage for workers compensation mandated by federal law including, but not limited to, the U.S. Longshore and Harbor Workers Compensation Act and the Jones Act. If your business has this exposure, coverage may be available.

**Fiduciary Liability**

This provides coverage for ERISA (Employee Retirement Income Security Act) exposure of fiduciaries for specifically designed plans to the extent that the exposure is caused by a "wrongful act". This coverage may be available.

**Fine Arts Floater**

There are policies specifically designed to insure painting, pictures, valuable rugs, statues, antique furniture, rare books, etc. with broader coverage than afforded in a standard property policy. This coverage may be available.

**Flood/Excess Flood**

Property policies do not include coverage for flood losses. A high percentage of flood losses occur to properties located in non flood hazard zones. Flood coverage for your building and contents is available at a reasonable cost through the National Flood Insurance Program (NFIP). NFIP flood insurance provides commercial property coverage on an Actual Cash Value basis with no coverage for Business Income or Extra Expense.

There is a mandated 30 day waiting period, unless required by loan closings, for any new flood policies and for increase in coverage on any existing policies. Excess flood and business income may be available.

**Foreign Coverage**

If your business operates or sells products outside of the United States, foreign coverage may be available.

**Garage Liability & Garage Keepers Legal Liability**

This is specifically designed to protect businesses whose operations involve auto sales, auto servicing and repair, service stations, storage garages, valet services, and delivery and towing operations. This coverage may be available.

**General Liability**

On an Occurrence Form, is designed to provide, in a single contract, the insurance needed to cover liability for injuries or property damage sustained by any member of the public.

**Hired Auto Physical Damage**

This provides coverage for your business in the event a vehicle rented, leased, or borrowed by the business is damaged by a covered peril. If your business has this exposure, this coverage may be available.

**Incidental Property**

Coverage for outdoor fences, lights, radio, and television antennas, satellite dishes, trees, shrubs, and plants, including debris removal is solely for the perils of fire, lightning, explosion, riot, or civil commotion and aircraft but only up to \$1,000 per occurrence. If broader coverage or higher limits are desired, such coverage may be available.

**Kidnap, Ransom, or Extortion**

This provides protection to individuals and corporations on a reimbursement basis for ransom payment, loss of income, medical and psychiatric care and crisis management expenses resulting from kidnap, extortion, wrongful detention, and hijacking. This coverage may be available.

**Limits of Liability**

In today's litigious society, many businesses have found it necessary to increase the limits of liability to ensure they are adequately protecting their assets in the event of a covered loss. Higher limits of liability may be available. Please carefully review your limits to ensure your level of comfort with them.

**Liquor Liability**

The Commercial General Liability form excludes liquor liability exposures if you are in the business of manufacturing, distributing, selling, or serving or furnishing alcoholic beverages. Separate liquor liability coverage may be available.

**Medicare, Medicaid, & SCHIP Extension Act of 2007 (MMSEA)**

New mandatory reporting requirements went into effect on July 1, 2009 for losses involving Medicare and Medicaid claimants. Self insured companies and insurance carriers must now electronically report to the Center for Medicare Services (CMS) any payment made to a Medicare/Medicaid eligible claimant. The reporting requirements include all bodily injury and medical payment claims, including settlements, judgments, awards and other payments. Employers who pay small medical only claims for employers with deductible insurance programs must register as a Responsible Reporting Entity (RRE)

RRE's are liability, no fault and workers compensation insurers, self insurers, and policy holders. Each RRE, including self insured must register with CMS's Coordination of Benefits Contractor. Registration can be done electronically at [www.section111.cms.gov/MRA](http://www.section111.cms.gov/MRA). Further information and computer based training is also available through the CMS website.

**Motor Truck Cargo**

Motor Truck Cargo coverage applies if you transport property of others. Coverage may also be provided for your goods being transported by your own vehicles. This coverage may be available.

**Off Premises Services - Direct Damage**

This coverage applies to damage resulting from an off premises interruption of power or other utility service. This coverage may be available.

**Off Premises Services - Indirect Damage**

Coverage for loss of income resulting from an off premises interruption of power or other utility service. This coverage may be available.

**Ordinance or Law**

Property policies exclude losses or increased costs due to the enforcement of any ordinance or law regulating construction, use or repair of any property. One example of this type of law is Louisiana Act 12, which became effective January 1, 2007. This Act adopts the International Building Codes statewide. This is just one of the many laws that may affect an insured property after a loss. You should research all laws to determine if Ordinance or Law coverage is needed. Coverage for loss to the undamaged part of the building, as well as demolition costs and the increased cost of construction may be available.

**Other States Insurance**

Your policy of Workers Compensation and Employers Liability Insurance Provides coverage for work performed in the states shown in this proposal. If you begin work in another state that is not listed, coverage may be available

**Pollution**

All policies exclude almost all coverage for incidents involving pollutants. Coverage for this exposure may be available.

**Professional liability**

Professional Liability Insurance protects you, as a professional, against claims made by your clients alleging that you were negligent in providing or failing to provide your professional services. If your operations included these exposures, coverage may be available.



**Product Recall Insurance**

Product Recall insurance provides protection for your business in the event you must recall any of your products. Coverage can include recall expenses and liability to third parties seeking damage because your product recall could cause a loss of income or damage their reputation. If your operations include these exposures, coverage may be available.

**Rental Reimbursement**

This coverage is for specified autos and pays rental cost of substitute autos after a covered loss to a covered auto. This coverage may be available.

**Restricted Binding Authority**

From June through November, our agency may become prohibited from binding coverage should a "Tropical Disturbance" threaten the Gulf of Mexico and/or the Caribbean. In these cases, we will be unable to affect the coverages quoted in the proposal until our binding ability has been restored.

**Signs and Glass**

Coverage for outdoor signs and building glass is extremely limited under the Building and Personal Property form. Separate coverage may be available.

**Spoilage**

This covers damage to perishable personal property and stock caused by a change in temperature or humidity resulting from mechanical breakdown on premises or from complete or partial interruption of electrical power on or off premises. This coverage may be available.

**Surplus Lines**

Certain coverages in this proposal may have been arranged through non-admitted carriers. While approved to conduct business in Louisiana, a non-admitted carrier is not protected by the Louisiana Insurance Guaranty Association in the event of insolvency.

**Underground Storage Tank Liability**

If you have underground storage tanks, separate insurance covering this exposure may be available.

**Valuable Papers & Records**

Valuable papers and Records coverage protects your business against accidental loss or damage from a covered cause of loss to valuable papers and records that belong to you or are in your care, custody or control. This coverage may be available.

**Vacancy Provision**

Property policies contain a loss provision which excludes or reduces coverage for certain covered perils while a property is vacant or unoccupied. A building generally is considered vacant when it does not contain enough business personal property to conduct customary operations or if less than 31% of its total square footage is rented to others to conduct customary operations. We recommend that you carefully review this provision, and if your property is going to be vacant or unoccupied for longer than 30 days, you should contact us. This coverage may be available.

**Watercraft Liability & Physical Damage**

The Commercial General Liability form excludes coverage for watercraft owned, operated by, rented, or loaned to any insured. If your operations involve this exposure, there may be coverage available which includes Hull Insurance, Protection & Indemnity, Loss of Charter and Cargo Insurance. This coverage may be available.

## FOURTH AMENDMENT TO LEASE AGREEMENT

This Fourth Amendment to Lease Agreement (this "Amendment"), is effective as of \_\_\_\_\_, 2025 (the "Effective Date") by and between DLBF Marketplace/SS, L.L.C., a Louisiana limited liability company ("Landlord"), and French Quarter Management District, a political subdivision of the State of Louisiana ("Tenant").

### INTRODUCTION

A. Landlord and Tenant entered into the Lease Agreement dated effective January 1, 2022 (the "Original Lease"), as amended by the First Amendment to Lease dated effective January 1, 2023 (the "First Amendment"), as amended by the Second Amendment to Lease Agreement dated effective January 1, 2024 (the "Second Amendment"), as amended by the Third Amendment to Lease Agreement dated effective December 31, 2024 (the "Third Amendment" and together with the Original Lease the First Amendment, and the Second Amendment, the "Lease"), for the office space located in the Jackson Brewery Marketplace described in the Lease as the Leased Premises.

B. The Lease Term is set to expire December 31, 2025.

C. The parties desire to amend certain provisions of the Lease in accordance with the terms of this Amendment.

NOW, THEREFORE, the parties agree as follows.

1. Lease Term. Notwithstanding anything contained in the Lease to the contrary, the Lease Term is hereby extended through December 31, 2030.

2. Leased Premises. The Leased Premises currently consists of Offices #5, #6, and #8. On the date that Landlord notifies Tenant that Office #4 and Office #7 are available for occupancy, which shall occur no later than January 1, 2026, the Leased Premises shall consist of Offices #4, #5, #6, #7, and #8.

3. Rent. Beginning January 1, 2026, the monthly rental specified in Section 2 of the Lease will increase to \$2,600 per month. Thereafter, the monthly rent due by Tenant to Landlord shall increase \$100 per month for each 12-month period following January 1, 2026. Rent shall be payable in accordance with Section 2 of the Lease.

4. Miscellaneous. All capitalized terms used but not defined in this Amendment shall have the meanings assigned to them in the Lease. Except as otherwise expressly amended by this Amendment, the Lease is hereby reaffirmed and shall remain in full force and effect. This Amendment may be executed in any number of counterparts. Each counterpart shall be deemed to be an original instrument, and all counterparts together shall constitute but one and the same instrument.

*[signatures appear on the following page]*

The parties execute this Amendment effective as of the Effective Date.

TENANT:

LANDLORD:

FRENCH QUARTER MANAGEMENT DISTRICT

DLBF MARKETPLACE/SS, L.L.C.

By: Berger Management, LLC, its manager

By: \_\_\_\_\_

Name:

Title:

By: \_\_\_\_\_

Martha Heausler

Secretary/Treasurer