From: Suit, Kristen

Sent: Wednesday, January 8, 2020 2:14 PM

To: David L Farnsworth

Cc: Tim Qualls; Tristan LaNasa

Subject: FW: Harmony CDD- ADA Website Insurance

Hi David,

I reached out to the district's insurance provider regarding the compliance requirements for quarterly website ADA audits. PRIA does not require the district to provide quarterly website audits. PRIA's insurance policies do not provide for a specified coverage option for district websites. Should the district be sued for noncompliance, the coverage would fall under the district's Public Official Liability coverage (see email below).

Regards, Kristen Suit

From: Karen Loraine Bryan

Sent: Thursday, December 26, 2019 10:25 AM

To: Suit, Kristen

**Subject:** RE: Harmony CDD- ADA Website Insurance

## Good morning Kristen,

While PRIA does not require quarterly audits to insure any district, the determination of coverage for a particular claim or suit will depend on the allegations of the complaint and the coverage agreement terms, conditions, endorsements, and exclusions. Thus, it is not appropriate to make a blanket determination of coverage for a particular person, firm, or entity.

As it relates to ADA websites, any coverage would fall under Public Officials Liability which is covered subject to the terms, conditions and exclusions of the coverage agreement. The coverage agreement will provide a defense subject to the terms, conditions, and exclusions of the coverage agreement.

I know that this seems vague or broad, but because it is not blanket coverage, we cannot make any determinations until there is a claim.

Thank You

## Karen L. Bryan

Public Risk Specialist Public Risk Insurance Advisors 220 S. Ridgewood Ave., Suite 210 Daytona Beach, FL 32114