1	AGREEMENT
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3	THIS AGREEMENT is made and entered, in duplicate, as of January 1,
4	2009 for reference purposes only, by and between Marsh USA, Inc., a Delaware
5	corporation, with a place of business at San Francisco, CA ("Broker") and the CITY OF
6	LONG BEACH, a municipal corporation ("City").
7	WHEREAS, the City requires specialized services requiring unique skills to
8	be performed in connection with the marketing of casualty insurance for the City; and
9	WHEREAS, City has selected Broker in accordance with City's
10	administrative procedures and City has ascertained that Broker and its employees are
11	qualified, licensed, if so required, and experienced in performing such specialized
12	Services; and
13	WHEREAS, City desires to have Broker perform said specialized Services,
14	and Broker is willing and able to do so on the terms and conditions in this Agreement;
15	NOW, THEREFORE, in consideration of the mutual terms, covenants, and
16	conditions in this Agreement, the parties agree as follows:
17	1. <u>SCOPE OF SERVICES</u> . Broker shall, at a minimum, provide the
18	following services (hereinafter defined as ("Services"):
19	A. Service existing casualty insurance and excess insurance
20	policies by tendering losses, reviewing coverage issues, assisting in collection of
21	losses, reporting values, issuing Certificates of Insurance and additional insured,
22	loss payee, and other endorsements as needed, and processing policy changes
23	in a timely manner.
24	B. Within sixty (60) days after the effective date or renewal of
25	each policy, present to the City an original and two (2) copies of each policy,
26	provided such is timely received from the insurer.
27	C. Provide Certificates of Insurance requested by the City
28	within one (1) business day after the request to both the City and the third parties
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indicated by the City.

D. Respond in writing within five (5) days after the City's request for new coverages or modifications in existing coverages.

E. Notify the City in a timely manner about changes or proposed changes initiated by parties other than the City affecting the City's insurance coverages.

F. Obtain insurance quotations inclusive of direct or indirect commissions, rebates, profit (contingency) commissions, excess and surplus lines commissions, wholesale commissions, and any other fees on all insurance, excess insurance, and reinsurance placed through the Broker on behalf of the City beginning January 1, 2009. Broker shall disclose all compensation from all sources derived in whole or in part from the City's purchase of insurance coverages through Broker and by Broker's servicing of those coverages on an annual basis.

G. Market the casualty insurance needs of the City, including assistance in the collection of the data necessary for and preparation of packages for the proper marketing of the various coverages in cooperation with and subject to the approval of the City's Risk Manager or designee.

H. At mutually agreed times, preferably at least four months prior to the expiration of insurance policies, meet with City to prepare a written marketing strategy report identifying anticipated marketing conditions and potential markets and proposing a strategy for the City's major loss exposure areas.

I. On receipt of renewal quotations from carriers and at least six weeks prior to each policy's expiration, review quotations for accuracy and meet with City's Risk Manager. Make recommendations on the advantages to the City in terms of policy limits, deductibles/retentions, exposure coverage, markets, etc. At each renewal, prepare written reports presenting parallel

comparisons of at least five (or fewer, if market conditions dictate) competing quotations per line of coverage per renewal that include, but are not limited to, limits, aggregates, retention, premium, coverage, exclusions, effective dates, profit sharing or other loss sensitive mechanism, carrier experience, carrier service, and summaries of "pros" and "cons." Include recommendations about levels of retention by line of coverage and alternative risk financing mechanisms. At the City's discretion, the City may supply report formats.

J. Arrange for direct payment of premiums to insurance companies by the City and for direct payment of claims by insurance companies to the City or to third party claimants.

K. Prepare a written, annual stewardship report to the City including schedule of policies in force, coverage provisions, premiums, comparisons with prior year premiums, insurance claims experience for current and prior policy and accident years on paid, incurred, and ultimate bases, and recommendations for possible adjustments to insurance coverage for the next policy year. The report must include a summary of broker and carrier support services rendered during the prior year, with recommendations for broker and carrier services for the subsequent year.

L. Assist in analyzing the City's exposure to loss, adequacy of coverage, and develop options on coverage not presently purchased by the City. Prepare an annual written report summarizing this analysis.

M. Service casualty, excess casualty, and other appropriate insurance claims, including claims analyses, reporting and monitoring and involvement in loss adjustment, conducting claims audits of insurers in conjunction with City's Risk Manager.

N. In the event the contract expires and incumbent insurers refuse to honor a mid-term Broker of Record change request, service insurance policies in-force at the contract expiration date until their policy expiration dates

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and service claims reported on these policies until their claim closure dates.

O. Respond to any extraordinary needs of the City as requested.

P. Utilize carriers that are included on the California List of Eligible Surplus Line Insurers (see http://www.sla-cal.org/carrier_info/ lesli/index.asp) and have a minimum rating from A.M. Best of "A" and financial category rating of "VIII" or that are authorized (admitted) in the State of California.

Q. Broker understands, acknowledges, and agrees that City must obtain the approval of the City Council when a premium exceeds One Hundred Thousand Dollars (\$100,000) and the City requires four (4) weeks notice to place on the Council agenda. Broker shall not provide any loss control services.

<u>QUALIFICATIONS</u>. Broker shall be authorized to transact business
 in the State of California and shall be in good standing with the California Franchise Tax
 Board and the California Department of Insurance. Broker warrants that it holds all
 necessary and required licenses and permits to provide these services. Broker shall
 immediately give notice to the City of any change in its licensing status.

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INDEPENDENT CONTRACTOR.

A. Broker is and shall act as an independent contractor and not an employee of the City. Broker, at Broker's expense, shall furnish all necessary services and facilities to perform satisfactorily its obligations under this Agreement. Broker shall not have the legal authority to bind the City in any way. Broker shall be free to contract for similar services to be performed for others during this Agreement provided, however, that Broker acts in accordance with Section 4. Broker acknowledges and agrees that a) City will not withhold taxes of any kind from Broker's compensation, b) City will not secure workers' compensation or pay unemployment insurance to, for or on Broker's behalf, and

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c) City will not provide and Broker is not entitled to any of the usual and customary rights, benefits or privileges of City employees. Broker expressly warrants that neither Broker nor any of Broker's employees or agents shall represent themselves to be employees or agents of City.

B. Broker may select the time and place of performance for its services provided, however, that access to City documents, records and the like, if needed by Broker, shall be available only during the City's normal business hours and provided that milestones for performance, if any, are met.

C. Broker shall exercise the degree of skill and care customarily required by the standards in its industry. Any costs incurred due to Broker's failure to meet these standards which require re-performance, as directed by City, shall be paid and borne by Broker. Broker's failure to achieve the performance goals and objectives in Section 1 is not a basis for the City to request re-performance unless work conducted by Broker is deemed by City to have failed these standards.

4. CONFLICT OF INTEREST. Broker, by executing this Agreement, 16 certifies and shall obtain similar certifications from Broker's employees and approved 17 sub-brokers that, at the time Broker executes this Agreement and for its duration, Broker 18 19 does not and will not perform services for any other client which would create a conflict, whether monetary or otherwise, as between the interests of City and the interests of such 20 21 other client, it being understood that Broker may continue to provide services to 22 competitors of City and others which City has business and other relationships, including 23 parties which may have interests adverse to City. In the event of a perceived or potential 24 conflict of interest, City and Broker agree to meet and discuss an equitable solution.

5. <u>NON-DISCRIMINATION.</u> In connection with performance of this Agreement and subject to applicable rules and regulations, Broker shall not discriminate against any employee or applicant for employment because of race, religion, national origin, color, age, sex, sexual orientation, gender identity, AIDS, HIV status, handicap, or

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disability. Broker shall ensure that applicants are employed, and that employees are
 treated during their employment, without regard to these bases. Such actions shall
 include, but not be limited to, the following: Employment, upgrading, demotion or transfer,
 recruitment or recruitment advertising, layoff or termination, rates of pay or other forms of
 compensation, and selection for training, including apprenticeship.

6 6. <u>INSURANCE.</u> As a condition precedent to the effectiveness of this 7 Agreement, Broker shall procure and maintain at Broker's expense for the duration of this 8 Agreement and, with the exception of Broker's Professional Liability insurance, said 9 insurance shall be maintained with insurance companies that are admitted to write 10 insurance in California or from authorized non-admitted insurance companies that have 11 ratings of or equivalent to A:VIII by A.M. Best Company the following insurance:

12 (a) Commercial general liability insurance equivalent in scope to ISO form 13 CG 00 01 11 85 or CG 00 01 10 93 in an amount of \$1,000,000 per each occurrence and 14 \$2,000,000 general aggregate. This coverage shall include but not be limited to broad 15 form contractual liability, cross liability, and products and completed operations liability. The City, its officials and employees shall be included as additional insureds by 16 17 endorsement (on City's endorsement form or on an endorsement equivalent in scope to 18 ISO form CG 20 10 11 85 or to both CG 20 10 10 01 and CG 20 37 10 01), and this 19 insurance shall contain no special limitations on the scope of protection given to the City, 20 its agencies, boards, commissions, officials and employees.

(b) Workers' Compensation insurance as required by the California Labor
Code and employer's liability insurance in an amount of \$1,000,000.

(c) Professional liability or errors and omissions insurance in an amount of
\$5,000,000 per claim.

(d) Commercial automobile liability insurance (equivalent in scope to ISO
form CA 00 01 06 92), covering Auto Symbol 1 (Any Auto) in an amount of \$1,000,000
combined single limit per accident.

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Any self insurance program or self insured retention greater than \$1 million 1 2 per occurrence must be separately approved in writing by City's Risk Manager or 3 designee and shall protect City, its agencies, boards, commissions, officials, and 4 employees in the same manner and to the same extent as they would have been protected had the policy or policies not contained retention provisions. Broker or its 5 insurer shall not materially modify or cancel any of the coverage except after Broker or its 6 insurer has endeavored to give thirty (30) days prior written notice to City, and policies 7 affording coverage to the additional insureds shall be primary and not contributing to any 8 other insurance or self-insurance maintained by City. Broker shall notify the City in 9 writing within five (5) days after any insurance has been voided by the insurer or 10 cancelled by the insured. If this coverage is written on a "claims made" basis, it must 11 12 provide for an extended reporting period of not less than one year, commencing on the 13 date this Agreement expires or is terminated, or Broker shall provide to the City evidence 14 of uninterrupted, continuing coverage for a period of not less than three (3) years, 15 commencing on the date this Agreement expires or is terminated.

Broker shall require that all sub-brokers approved by the City in accordance with Section 10, which Broker uses in the performance of these services, maintain insurance in compliance with this Section unless otherwise agreed in writing by City's Risk Manager or designee.

20 Prior to the start of performance, Broker shall deliver to City certificates of 21 insurance and applicable endorsements for approval as to sufficiency and form. In 22 addition, Broker, shall, within thirty (30) days prior to expiration of the insurance, furnish 23 to City certificates of insurance and endorsements evidencing renewal of the insurance. 24 City reserves the right to require additional detail of all policies of Brokers at any 25 reasonable time, and Broker agrees to provide excerpts of the policies as approved by 26 Broker's Risk Management Department related to this insurance during normal working 27 hours.

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Any modification or waiver of these insurance requirements shall only be made with the approval of City's Risk Manager or designee. Not more frequently than once a year, the City's Risk Manager or designee may require that Broker, Broker's subconsultants and contractors change the amount, scope or types of coverages required in this Section if, in his or her sole opinion, the amount, scope, or types of coverages are not adequate.

The procuring or existence of insurance shall not be construed or deemed
as a limitation on liability relating to Broker's performance or as full performance of or
compliance with the indemnification provisions of this Agreement.

10 7. FEES. City shall pay to Broker, following receipt from Broker and 11 approval by City of invoice, an annual "not to exceed" amount as follows: \$50,000/year. 12 This annual amount represents all compensation for placement and servicing of the 13 following lines of insurance for the City: [Attached Exhibit A –current policy schedule) 14 Prior to each placement by Broker, Broker shall disclose to City and obtain City's 15 approval of any commissions to be collected by Broker or its affiliates. Broker shall credit 16 against the annual fee any retail commissions collected by it or its affiliates. If the retail 17 commissions for a contract year exceed the annual fee, then Broker will return any 18 excess retail commissions to City unless prohibited by anti rebating laws. Broker and its 19 affiliates will not credit any wholesale commissions against the annual fee. In the case of 20 local placements made by Broker's non-U.S. affiliates on behalf of City or City's non-U.S. 21 subsidiaries, Broker's non-U.S. affiliates shall receive commissions, which shall be in 22 addition to and not be credited against the annual fee. Broker shall disclose to City and 23 obtain City's approval of these commissions prior to placement. Broker may make 24 disclosures to and obtain approvals from City's local operating management. City 25 reserves the right to disallow charges when invoiced services are not performed.

8. <u>TERM.</u> The term of this Agreement shall commence at midnight on
January 1, 2009, and shall end at 11:59 p.m. on December 31, 2009, unless sooner
terminated as provided in this Agreement.

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 REVIEW OF EMPLOYEES.
 City reserves the right to review the

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 resumes of any of Broker's employees who perform services for the City.

3 10. ASSIGNMENT. This Agreement contemplates the personal services 4 of Broker's employees, and the parties acknowledge that a substantial inducement to City 5 for entering this Agreement was and is the professional reputation and competence of Broker's employees. Broker shall not assign its rights or delegate its duties, or any 6 7 interest in the Agreement or any portion of it, without the prior approval of City, except 8 that Broker may with the prior approval of the City Manager of City, assign any moneys 9 due or to become due the Broker under it. Any attempted assignment or delegation shall 10 be void, and any assignee or delegate shall acquire no right or interest by reason of such 11 attempted assignment or delegation. Furthermore, Broker shall not subcontract any portion of the performance required hereunder without the prior approval of the City 12 13 Manager or designee, nor substitute an approved subcontractor without said prior 14 approval to the substitution. Nothing stated in this Section 10 shall prevent Broker from 15 employing as many employees as Broker deems necessary for performance of this 16 Agreement.

17 11. INDEMNIFICATION. To the greatest extent allowed by law, Broker 18 shall, with respect to services performed in connection with this Agreement, indemnify 19 and hold harmless the City, its Boards, Commissions, and their officials, employees and 20 agents (collectively in this Section, "City") from and against any and all liability, claims, 21 demands, damage, loss, causes of action, proceedings, penalties, costs and expenses 22 (including attorney's fees, court costs, and expert and witness fees) (collectively "Claims" 23 or individually "Claim"). Claims include allegations and include, by way of example but 24 are not limited to, Claims for property damage, personal injury or death arising in whole 25 or in part from any negligent act or omission of Broker, its officers, employees, agents, 26 sub-consultants, or anyone under Broker's control (collectively "Indemnitor"); Broker's 27 breach of this Agreement; misrepresentation; willful misconduct; and Claims by any 28 employee of Indemnitor relating in any way to worker's compensation. Independent of

OFFICE OF THE CITY ATTORNEY ROBERT E. SHANNON, City Attorney 333 West Ocean Boulevard, 11th Floor Long Beach, CA 90802-4664 the duty to indemnify and as a free-standing duty on the part of Broker, Broker shall defend City and shall continue this defense until the Claim is resolved, whether by settlement, judgment or otherwise. No finding or judgment of negligence, fault, breach, or the like on the part of Indemnitor shall be required for the duty to defend to arise. Broker shall notify the City of any Claim within ten (10) days. Likewise, City shall notify Broker of any Claim, shall tender the defense of the Claim to Broker, and shall assist Broker, as may be reasonably requested, in the defense.

12. <u>OWNERSHIP OF DATA AND INTELLECTUAL PROPERTY</u> <u>RIGHTS</u>.

A. All materials, information and data prepared, developed, or assembled by Broker or furnished to Broker in connection with this Agreement, including but not limited to documents, estimates, calculations, studies, maps, graphs, charts, computer disks, computer source documentation, samples, models, reports, summaries, drawings, designs, notes, plans, information, material, and memorandum ("Data") shall be the exclusive property of City. Data shall be given to City, and City shall have the unrestricted right to use and disclose the Data in any manner and for any purpose without payment of further compensation to Broker. Copies of Data may be retained by Broker but Broker warrants that Data shall not be made available to any person or entity for use without the prior approval of City. This warranty shall survive termination of this Agreement for five (5) years.

B. City shall have the unlimited right to use technical data, including material designated as a trade secret, resulting from the performance of services by the Broker under this Agreement. Broker hereby grants to City a royalty free, nonexclusive, irrevocable license to produce, translate, publish, use, and dispose of all copyrightable material first produced or composed in the performance of this Agreement.

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C. Notwithstanding, anything to the contrary contained in this

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Agreement, it is understood and agreed that Broker shall retain all of its rights in its methodologies and methods of analysis, ideas, concepts, expressions, know how, methods, techniques, skills, knowledge and experience possessed by Broker prior to, or acquired by Broker during, the performance of this Agreement and the same shall not be deemed works made for hire and Broker shall not be restricted in any way with respect thereto.

13. <u>TAXES AND FEES.</u> Broker may place insurance for City that may require the payment of insurance premium taxes (including U.S. federal excise taxes), sales taxes, use taxes, surplus or excess lines and similar taxes and/or fees to federal, state or foreign regulators, boards or associations. City agrees to pay such taxes and fees. Broker will remit any taxes and fees that it collects from City to the appropriate authorities.

13 14. CITY'S RESPONSIBILITIES. City shall be responsible for the 14 accuracy of all information that City directly furnishes to Broker and/or insurers, City shall 15 be responsible for endeavoring to complete all questions asked, and City shall sign any 16 required application for insurance. Broker shall not be responsible to verify the accuracy 17 or completeness of any information that City provides and Broker shall be entitled to rely 18 on information provided by City. Broker shall have no liability for any errors, deficiencies 19 or omissions in any Services provided to City, including the placement of insurance on 20 City's behalf, that are based on inaccurate or incomplete information provided to Broker. 21 City and Broker will mutually review all policy documents provided to City by Broker.

15. <u>DISCLAIMERS; LIMITATION OF LIABILITY.</u> Broker does not speak for any insurer, is not bound to utilize any particular insurer and is not authorized to make binding commitments on behalf of any insurer, except under special circumstances which Broker shall make known to City. Broker shall not be responsible for the solvency of any insurer or its ability or willingness to pay claims, return premiums or other financial obligations. Broker does not guarantee or make any representation or warranty that insurance can be placed on terms acceptable to City. Broker will not take any action to

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Broker will not be 1 replace City's insurers unless City instructs Broker to do so. 2 responsible for the adequacy or effectiveness of any insurance programs or policies 3 implemented by another broker, or any acts or omissions occurring prior to Broker's 4 engagement.

5 16. OTHER REVENUE. Broker earns and retains interest income on 6 premium payments held by Broker on behalf of insurers between the time Broker receives these payments from City and the time Broker remits these payments to the 8 insurers, where permitted by applicable law.

17. CONFIDENTIALITY.

Α. Broker shall keep the City's technical, financial, strategic and other proprietary and confidential information relating to its business, operations and properties ("Data") confidential and shall not disclose the Data or use the Data directly or indirectly other than in the course of performing the Services, during the term of this Agreement and for five (5) years following expiration or termination of this Agreement. In addition, Broker shall keep confidential all information, whether written, oral, or visual, obtained by any means whatsoever in the course of performing its services for the same period of time. Broker shall not disclose any or all of the Data to any third party, or use it for Broker's own benefit or the benefit of others except in furtherance of providing the Services.

В. Broker understands and agrees that City may designate in a conspicuous manner the information that the Broker obtains from City as confidential and the Broker shall:

(a) Ensure that Broker's officers. employees, agents, representatives, and sub-brokers are informed of the confidential nature of that information and assure by agreement or otherwise that they are prohibited from revealing, for any purpose whatsoever, that information or any part of it. Provided, however, the Broker may release such information to insurers and other financial institutions relevant to the underwriting and/or evaluation of the

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City's risks and the processing of its claims, provided that such insurers and financial institutions are informed of the confidential nature of such information;

(b) Give notice to City promptly of circumstances surrounding any possession, use or knowledge of that information or any part of it by any person or entity other than those authorized by this Section to have it;

C. Broker shall not be liable for a breach of confidentiality with respect to Data that: (a) Broker demonstrates Broker knew prior to the time City disclosed it; or (b) is or becomes publicly available without breach of this Agreement by Broker; or (c) a third party who disclosed the Data to the Broker and the Broker had no reason to know such third party was bound by a confidentiality agreement to the City; or (d) must be disclosed pursuant to subpoena or court order.

13 18. <u>PUBLICATION.</u> City shall have the right of prior written approval of 14 any document that shall be disseminated to the public by the Broker in which the Broker 15 utilizes information obtained from City in connection with its performance of this 16 Agreement.

17 19. <u>WAIVER.</u> The acceptance of any services or the payment of any 18 money by City shall not operate as a waiver of any part of this Agreement or of any right 19 to damages or indemnity stated in this Agreement. The waiver of any breach of this 20 Agreement shall not constitute a waiver of a subsequent similar breach or a different 21 breach.

22 20. <u>TERMINATION FOR CONVENIENCE.</u> Either party may terminate 23 this Agreement in whole or in part for its convenience by giving thirty (30) days notice to 24 the other. If Broker terminates this Agreement, Broker's compensation will be adjusted 25 pro-rata to reflect the duration of the Agreement. If City terminates this Agreement, 26 Broker's annual compensation will be deemed earned as follows: 60% at the 27 commencement of the current contract year; 75% after four months of the current 28 contract year; and 100% after seven months of the current contract year.

The obligation of Broker and its affiliates (including its UK affiliates) to provide Services to
City will cease upon the effective date of termination, unless otherwise agreed in writing.
Broker will assist City in arranging a smooth transition process, subject to receipt by
Broker of all amounts due to Broker from City.

AUDIT. City shall have the right at all reasonable times during the
term of this Agreement and for a period of five (5) years after termination or expiration of
this Agreement to examine, audit, inspect, review, extract information from, and copy all
books, records, accounts, and other documents of Broker relating to this Agreement.
Broker shall make those books, records, accounts and documents available for audit
during Broker's normal business hours at its regular place of business.

12 22. <u>NOTICES</u>. Any notice or approval required by this Agreement by
either party shall be in writing and personally delivered or deposited in the U.S. Postal
Service, first class, postage prepaid, addressed to Broker at the address first stated
above, and to the City at 333 West Ocean Boulevard, 13th Floor, Long Beach, CA 90802
Attn: City Manager. Notice of change of address shall be given in the same manner as
stated for other notices. Notice shall be deemed given on the date deposited in the mail
or on the date personal delivery is made, whichever occurs first.

<u>GOVERNING LAW</u>. This Agreement shall be governed by and
 construed pursuant to the laws of the State of California (except those provisions of
 California law pertaining to conflicts of laws). Broker shall comply with all laws,
 ordinances, rules and regulations of and obtain such permits, licenses, and certificates
 required by all federal, state and local governmental authorities.

24 24. <u>AMENDMENT</u>. This Agreement shall not be amended, nor any
provision or breach waived, except in writing signed by the parties which expressly refers
to this Agreement.

27 25. <u>ENTIRE AGREEMENT</u>. This Agreement constitutes the entire 28 understanding between the parties and supersedes all other agreements, oral or written,

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1 || with respect to the subject matter in this Agreement.

2 26. <u>CONTINUATION</u>. Termination or expiration of this Agreement shall
 not affect rights or liabilities of the parties which accrued prior to termination or expiration
 4 of this Agreement.

5 27. <u>ADVERTISING</u>. Broker shall not use the name of City, its officials 6 or employees in any advertising or solicitation for business, nor as a reference, without 7 the prior approval of the City Manager or designee.

8 28. <u>THIRD PARTY BENEFICIARY</u>. This Agreement is intended by the 9 parties to benefit themselves only and is not in any way intended or designed to or 10 entered for the purpose of creating any benefit or right for any person or entity of any kind 11 that is not a party to this Agreement.

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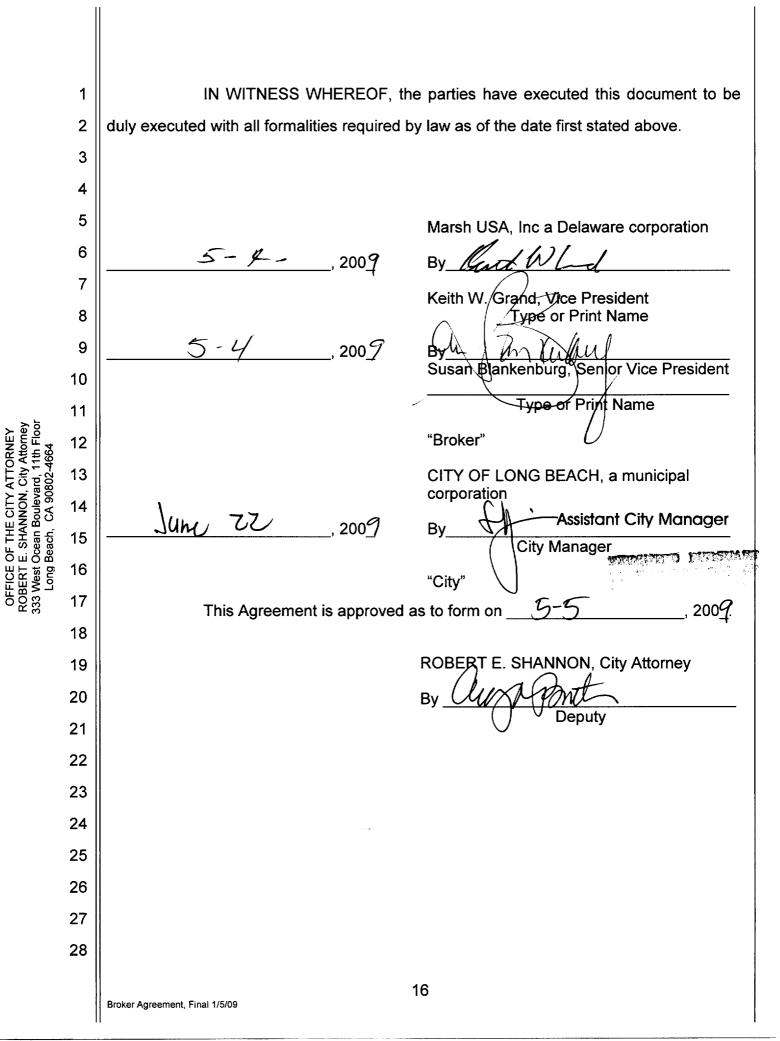
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STATE OF <u>CALIFORNIA</u>)) COUNTY OF <u>SAN FRANCISCO</u>)

On <u>May 4, 2009</u> before me <u>Devan Perona, Notary Public</u> Date Name, Title of Officer, Notary Public personally appeared <u>Keith</u> Grand NAME(S) OF SIGNER(S)

who proved to me on the basis of satisfactory evidence to be the person \bigotimes whose name \bigotimes is/axe subscribed to the within instrument and acknowledged to me that he/sxe/thxy executed the same in his/fxr/thxir authorized capacity(ix), and that by his/hxr/thxir signature \bigotimes on the instrument the person \bigotimes , or the entity upon behalf of which the person \bigotimes acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

IM m Signature of Notary



DEVAN PERONA COMM. # 1801309 NOTARY PUBLIC - CALIFORNIA SAN FRANCISCO COUNTY My Comm. Expires June 12, 2012