

# BELLTOWER CONSULTING GROUP, LLC

*Your Mission is Our Mission*



 Submitted To: **Town of Cutler Bay**

 Date: **August 2019**

 [www.belltowergroup.org](http://www.belltowergroup.org)

 [info@belltowergroup.org](mailto:info@belltowergroup.org)

 786-232-0771





August 12, 2019

Mr. Rafael G. Casals,  
Town Manager  
Town of Cutler Bay  
10720 Caribbean Blvd, Suite 105  
Cutler Bay, Florida 33189

**RE: Grant Writing and Administration Services**

Dear Mr. Casals,

Thank you for considering Bell Tower Consulting Group for your grant writing and grant administration needs. I have enjoyed working closely with the Town as a part-time employee to secure nearly \$7 Million in grants and administering nearly \$40 Million in infrastructure and special projects! Please find enclosed more information about Bell Tower Consulting Group.

**This year Bell Tower celebrates ten (10) years of services!** From our office in Miami, Florida, we create partnerships and foster long-lasting relationships with cities, counties, and state agencies by providing professional assistance, personalized customer service, and quality results. Our staff is readily available to support the Town's team in securing grant awards and complying with all the contractual obligations of the Town's grant awards. Bell Tower is a Florida Certified Women/Minority Business Enterprise (WMBE) that has assisted local governments and non-profit organizations in securing and administering over \$50 million in funding.

Bell Tower consists of a team of well qualified grant writers with over 50 years of experience combined. The team has worked in every aspect of the grant profession, securing federal, state, local government, and private foundation dollars. Bell Tower offers a wide range of services including, but not limited to; strategic planning, funding research, grant writing, policy and procedure development, loan applications, funding agency coordination, post-award management, and preparation for funding agency monitoring visits.

Your grant consultant acts as an extension of your staff and is accessible via phone, email, video conference, and/or in person. Bell Tower is a good fit for the Town's needs because of our organization's experience in working closely with small municipalities that do not have a grants department readily available to comply with the many state and federal regulations that come with grant funding. We understand that most employees of small municipalities wear many hats, and our goal is to take a few tasks off their to-do list.

A few of Bell Tower's municipal clients include;

- North Bay Village, Florida
- Miami Shores Village, Florida
- North Miami Beach, Florida
- Hallandale Beach, Florida
- St. Lucie County, Florida
- Cape Coral, Florida

### **Meet Your Team:**



**Lead Grant Consultant:** Ms. LaKeesha Morris-Moreau, MSW, GPC is the President and CEO of Bell Tower Consulting Group and will personally manage the Town of Cutler Bay's account. LaKeesha manages daily operations and oversees all aspects of the grant writing process. LaKeesha has 18 years of grant writing and management experience. In 2016, LaKeesha earned the esteemed "Grant Professional Certified" credential from the Grant Professional Certification Institute. The difference between the "Grant Professional Certified (GPC)" credential and a "Certified Grant Writer" is proof of experience. The pre-requisite for sitting for the standardized GPC exam is that one must be a practicing grant professional with a successful track record. A "Certified Grant Writer" may be a novice professional that was awarded a certificate after attending a workshop or grant writing course. LaKeesha is one (1) of only four (4) Grant Writers in Miami-Dade County that has the credential. She is also a member of the National Grant Professional Certification Institute's Board of Directors.



**Executive Assistant:** Ms. Melissa Albury, BBA has over 25 years of experience assisting businesses in program management and identifying opportunities to increase efficiency. Melissa maintains high level security clearance with the US Department of Defense and has worked on several federal contracts for private for-profit businesses. Melissa assists the team in organizing required documents, proof-reading grant narratives, following up on checklist items, and ensuring that the entire team is meeting project deadlines.



## Successful Experience and Qualifications of Staff

This chart represents a sample of Bell Tower's grant writing and management efforts for local municipalities in Florida.

	<b>Grant Project</b>	<b>Awarding entity</b>	<b>Municipal Department</b>	<b>Role on the project</b>	<b>Dollar amount</b>
1	Drainage & Roadway Improvement	Florida Department of Environmental Protection	Public Works	Developed Proposal & Post Award Management	\$900,000
2	Disaster Recovery	FEMA	All Departments	Secure FEMA reimbursements for disaster expenses.	\$1.1 Million
3	Outfall Retrofit Project	South Florida Water Management	Public Works	Developed Proposal & Post Award Management	\$150,000
4	Outfall Retrofit Project	Florida Department of Environmental Protection (TMDL)	Public Works	Developed Proposal & Post Award Management	\$150,000
5	Drainage and Water Quality Project	Florida Department of Environmental Protection (TMDL)	Public Works	Developed Proposal & Post Award Management	\$374,000
6	Drainage and Roadway Improvement	Florida Small Cities CDBG	Community Development & Public Works	Facilitated Public Involvement & Developed Proposal	\$750,000
7	Sanitary Sewer Improvements Planning Phase and Implementation Phase	Florida Department of Environmental Protection (SRF Loan)	Public Works	Coordinate with Finance Department to submit accurate reimbursement reports.	\$4.9 Million
<b>Total Amount:</b>					<b>\$8,324,000</b>



## **SCOPE OF WORK**

The Consultant can expect to develop and maintain a comprehensive grant program to support various operations, including investigation of available grant monies, preparation of grant documents, grant writing assistance, development of policies and procedures for the Town regarding grant programs. Services and tasks include, but are not limited to the following:

### **Grant Planning and Research**

- Coordinates grant activities with the Town Manager or his designee.
- Conducts research of available government and private foundation grants, and disseminates grant information regarding availability to appropriate agencies, departments and units.
- Coordinates with Town staff to identify potential projects and supports the planning, designing, and development of new projects based on Town Master Plans and Needs Analysis.
- Attends meetings involving joint venture grants, acts as the department liaison with other agencies and community organizations and may represent the Town at grant seminars, conferences and meetings related to potential funding.

### **Grant Writing**

- Coordinates and writes grant applications, proposals, and grant amendments. Composes Town Council agenda items regarding grant applications and administrative tasks related to grant funded projects.
- Coordinates cooperative efforts from other governmental agencies and their representatives, and community or civic organizations.
- As required, drafts interagency agreements for finalizing by the Town Attorney's Office as part of the grant application process.
- Submit grant applications on behalf of the Town once approved by the Town Manager or his designee.



### **Grant Administration**

- Prepares and submits grant progress reports. Collects data and evaluation information on all grants to determine the effectiveness of each program, performs evaluations on each grant received.
- Monitors grant fiscal records for compliance with local, state and federal policies and grant contracts.
- Prepares and submits monthly financial reimbursement requests and quarterly/annual financial reports.
- Implements and maintains automated tracking of grant status for auditing/budgeting and other informational needs required for statistical reports and analysis.
- Provides grant policy and regulation requirements to other department staff and ensures that grants are processed, and programs are carried out in compliance with local, state and federal policies.
- Establishes and maintains a resource library of completed grants, distributes information regarding training classes, workshops, publications, and other resources available from granting agencies, as necessary.

### **Special Projects**

- Plans, researches, coordinates and administers a variety of special projects related to departmental operations.
- Assists the Town in preparing Legislative Appropriation Packages
- Provide technical assistance to staff as needed to ensure proper day-to-day program management including budget/financial and reporting requirements.

### **FEE SCHEDULE**

The Consultant will provide Grant Writing and Administration Services as detailed in the Scope of Work at a flat monthly rate of **\$3,000.00**

*Additional Services:* The Town may from time to time request additional services that are not listed in the agreement (i.e. staff trainings, project/program management, strategic planning). The parties agree to negotiate in good faith the terms and conditions by which the Consultant would be willing to perform such additional services.

**LaKeesha K. Morris-Moreau, MSW, GPC\***

14876 SW 168 Terrace ~ Miami, FL 33187

Phone/Text: (786) 232-0771

E-mail: [info@belltowergroup.org](mailto:info@belltowergroup.org)

Twitter: @GrantsForCities

## Executive Summary

Solid background in securing government and foundation grants from proposal research and development through to reporting on compliance and fiscal management. Excel in program and organizational planning, with proven success overcoming challenges of limited resources and financial constraints to design high-quality, cost-effective services. Skilled in building community support and participates in key coalitions and strategic interagency partnerships throughout South Florida that maximize community value. Possess excellent organizational, interpersonal, written and verbal communication skills. Skilled and experienced in diverse and fast paced organizations including nonprofit multipurpose organizations. Competent in Microsoft Office programs.

## Experienced and Proficient in

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• Grant Research &amp; Writing</li> </ul>                              | <ul style="list-style-type: none"> <li>• Policy Development &amp; Compliance</li> </ul>   | <ul style="list-style-type: none"> <li>• Quality Assurance Monitoring</li> </ul>             |
| <ul style="list-style-type: none"> <li>• Strategic Planning</li> </ul>  | <ul style="list-style-type: none"> <li>• Best practices in Program Development</li> </ul> | <ul style="list-style-type: none"> <li>• Staff Development &amp; Supervision</li> </ul>      |
| <ul style="list-style-type: none"> <li>• Florida Green Building Coalition Green City Certification</li> </ul> | <ul style="list-style-type: none"> <li>• Case Planning &amp; Management</li> </ul>        | <ul style="list-style-type: none"> <li>• Interagency Partnerships &amp; Referrals</li> </ul> |
| <ul style="list-style-type: none"> <li>• Community Outreach</li> </ul>  | <ul style="list-style-type: none"> <li>• Time Management</li> </ul>                       | <ul style="list-style-type: none"> <li>• Detail Oriented</li> </ul>                          |

## Experience

2009 – Present

*BellTower Consulting Group, LLC*

*Miami, FL*

**President/CEO**

Consulting agency for not-for-profit social service organizations and municipalities. Responsible for researching and writing government, corporate, and foundation grants. Assist organizations and municipalities in fund development and strategic planning. Assist local governments in obtaining Green Cities/Counties certification from the Florida Green Building Coalition. Conduct external mock monitoring visits to ensure compliance with grant contracts. Evaluate and develop policies and procedures for operation (i.e. personnel, quality assurance, disaster preparedness, etc.). Train staff in file management, tracking program progress, fiscal accountability, and preparation of annual or programmatic reports. Foster positive donor and community relations. Website: [www.belltowergroup.org](http://www.belltowergroup.org)

2013 – 2019

*Town of Cutler Bay*

*Cutler Bay, FL*

### Grants Coordinator (Part-Time)

Responsible for the research, development and monitoring of grants on behalf of all departments within the Town of Cutler Bay. Completes all fiscal and programmatic reports and ensures that the Town remains in



November 9, 2016

LaKeesha Morris-Moreau  
14876 SW 168 Terrace  
Miami, FL 33187

Dear LaKeesha:

**Congratulations! You have obtained the Grant Professional Certification and completed the requirements to work as a GPC practitioner.**

The Grant Professional Certification (GPC) is designed to identify individuals with broad-based knowledge and real-world experience in the field of grantsmanship. The GPC will provide widely recognized affirmation of the GPC practitioner as a person of integrity whose broad interest is in building social capital, and helping guide less knowledgeable stakeholders to become truly professional and altruistic practitioners.

You will receive an official notification letter with your certificate within the next few weeks. It will also be posted to our website by November 16, 2016. Your name will appear as: **LaKeesha Morris-Moreau, Miami, FL**. If you need to make a correction to the way your name is presented, please email me prior to that date.

I wish to be among the first to welcome you to the GPC family and on behalf of the board, send our sincerest congratulations for being a trailblazer within our profession. Your willingness to seek credentialing is a testament to your dedication to our work. We applaud and appreciate you!

Sincerely,

Bonnie Houk, GPC  
President-Grant Professional Certification Institute



compliance with all grant contracts. Coordinates with Department Heads at the Town to plan, design, develop and implement grant funded programs in accordance with local, state and federal policies.

2002 – 2011

*GALATA Intergenerational Community Center, Inc.*

*Miami, FL*

### **Deputy Director/Program Director**

Nine (9) years of supervisory and nonprofit management experience overseeing the day-to-day programmatic operations of GALATA, Inc., a community-based organization that provides an array of services such as case management; senior center; congregate meals; youth out-of-school program; youth leadership; and transportation services. Ensure agency compliance with contractual obligations for local, state, and federal grants as well as private foundations. Research and write grant proposals on behalf of the agency. Complete required reports, conduct internal programmatic compliance audits, and make presentations on behalf of the agency throughout the community and to various funding sources. Diligently assist Executive Director in planning fundraising activities, and fostering positive donor relationships. Write agency's annual program reports.

2004-2005

*PsychSolutions, Inc.*

*Coral Gables, FL*

### **Therapist**

Provided mental health therapy and case management to youth 4-16 years of age and their families. Utilized various therapeutic techniques and theories to effectively assist clients in improving relationships with their parents, peers, and other adults and improve behavior at home and in school.

1997-2002

*TracFone Wireless, Inc.*

*Miami, FL*

### **Quality Assurance Representative**

Provided quality assurance monitoring for call center of approximately 200 customer service representatives. Monitored and counseled customer service representatives on the quality of their interaction with new and existing customers. Created the quality assurance training manual which was adopted by the company for use during new hire orientation and facilitated the quality assurance portion of new hire trainings.

### **Education**

1999-2002

*Florida International University*

*Miami, FL*

Masters of Social Work with a concentration in Children and Families. Additional coursework in Industrial/Organizational Psychology (1 year Master level studies) and social service administration.

1993 – 1997

*Jackson State University*

*Jackson, MS*

Bachelors of Science in Psychology. Honors College, Cum Laude graduate, and All American Scholar.

### **Professional Associations/Certifications**

\*Grant Professional Certified – Grant Professional Certification Institute (Certification #1306260)

National Board of Directors - Grant Professional Certification Institute (Term 2019-2021)

GPC Essay Committee Chair – Grant Professional Certification Institute

South Florida Chapter of Grant Professionals Association (Treasurer 2018-2020)

Cutler Bay Club of Toastmasters International (Area Director 2017-18, Club President 2018-2020)

# Melissa Albury

melissa@albury.me · linkedin.com/in/melissa-albury-a5992b19

(305) 338-2061 · Miami, FL

As I have made a career of supporting others success in various roles in Engineering, Admin and Project Management I am looking to bring my successes to bear on individual Entrepreneurs or Management Professionals to help them meet their goals. I also lead an outreach group that supports community members who need a helping hand, I look forward to taking my knowledge in that arena to help organizations that empower others within South Florida and beyond.

## Areas of Expertise include:

- Project Management
- Customer Support & Satisfaction
- Problem Solving skills
- Cultivating productive relationships with clients and external partners
- collaborating effectively across all organizational levels
- Leadership
- Outstanding communication skills
- capable of building and leading cross-functional teams

## INDEPENDENT VIRTUAL EXECUTIVE ASSISTANT AND TELECOMMUNICATIONS CONSULTING •

Miami, FL • February 2017 to Present

### VIRTUAL EXECUTIVE ASSISTANT & PROJECT MANAGER

- Support Executives and Entrepreneurs with administrative tasks such as reviewing email and organize tasks by urgency
- Invoicing, making calls to and visiting clients; being a real team member
- Researching and managing projects to alleviate those time-consuming duties from the Entrepreneurs "to do" list
- My VEA services will be grounded in my 30 years of experience in support to offer ideas and suggestions.

### TELECOMMUNICATIONS PROJECT MANAGER & CONSULTANT

- Providing in-depth consultation services to achieve optimal solutions
- Overseeing entire project lifecycle, from fact-finding phase through to final installation
- Providing post-service customer support, ensuring alignment of results and project vision, and demonstrating dedication to full client satisfaction.

CHRIST THE KING LUTHERAN CHURCH • Miami, FL • January 1998 to Present

### CHAIRPERSON SERVING COMMISSION & COUNCIL MEMBER

- Responsible for organizing outreach to the community
- Maintaining long term programs such as Love In Action supporting Foster and Adopted children
- Creating new opportunities such as Gods Work Our Hands to go out in the community for a day by setting up projects for those who need a hand or just want to share a good time and friendship
- Opening opportunities for those new to the Serving team to forge their dreams to support others such as the Project Hope Ixchgauin in Guatemala

# Melissa Albury

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Page Two of Two

**OPTIVOR TECHNOLOGIES • Annapolis Junction, MD • April 2016 to January 2017****SENIOR SALES ENGINEER**

- Delivered high-level pre-sales support to Account Teams with a dedicated focus on Department of Defense (DoD) and Civilian opportunities.
- Worked closely with vendors (Avaya, Brocade, and others) to design innovative custom turnkey solutions to meet client requirements for networking, ancillary equipment, implementation and professional services.

**BLACK BOX NETWORK SERVICES – FEDERAL SOLUTIONS • Amherst, VA • July 2013 to March 2016****PRESALES ENGINEER**

- Created and implemented complex designs utilizing Avaya One Source/Avaya Solution Designer (ASD) configuration tool
- Worked closely with Account teams to develop end-to-end solutions for Civilian clients, and JITC solutions for DoD clients.
- Demonstrated strong communication skills by working with vendors (Avaya, GENBAND, Cisco and others) to ensure solutions successfully met all client requirements.

**AVAYA GOVERNMENT SOLUTIONS • Fairfax, VA • June 2006 to May 2013****SYSTEMS ENGINEER**

- Worked with DoD military accounts to create complex designs utilizing ASD, ensuring alignment of customer needs with enabling technologies
- Providing pre- and post-sales support in collaboration with Account and Implementation Teams to ensure quality and timely deliverables.
- Served as main point of contact with numerous business partners to ensure full understanding of client business issues, as well as technical liaison between company and clients.

## Education

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**Bachelor of Business Administration**

Florida International University • Miami, FL

DoD Secret Level Clearance

## Insurances and Certifications



Please print this page for your records.

Print

## Registration Summary

### General Vendor Information

**Vendor Name:** BellTower Consulting Group, LLC  
**Short Name (Does Business As):**  
**Ariba Network ID:**  
**Dun and Bradstreet Number:**  
**Web Site:**  
**Federal Tax ID Number:** F272225823  
**Name that appears on 1099 Form:** BellTower Consulting Group, LLC  
**W9 Status:** Valid W-9 on File  
**DFS W9 Last Update Date:** Apr 7, 2017  
**Business Designation:** Corporation

### Contacts

<u>Name</u>	<u>Title</u>	<u>Phone</u>	<u>Fax</u>	<u>Email</u>
LaKeesha Morris	CEO	786-232-0771	888-778-5930	info@belltowergroup.org

### Locations

<u>BellTower Consulting</u>		<u>Sequence 002</u>
<b>P.O. Info:</b> <b>Orders:</b> EMAIL <b>Email:</b> Info@belltowergroup.org <b>Fax:</b> <b>Contact:</b> LaKeesha Morris  14876 SW 168 Terr Miami, FL 33187 Miami-Dade US	<b>Remit To:</b> <b>Fax:</b> <b>Contact:</b> LaKeesha Morris  14876 SW 168 Terr Miami, FL 33187 Miami-Dade US	<b>Billing Contact:</b> <b>Email:</b> <b>Fax:</b> <b>Contact:</b> LaKeesha Morris  14876 SW 168 Terr Miami, FL 33187 Miami-Dade US

### Certified Business Enterprise Info (CBE)

**Minority Business Designation:** African-American, Certified  
**Woman Owned Designation:** Woman-Owned, Certified





# CERTIFICATE OF LIABILITY INSURANCE

Attachment "B" (Page 14 of 16)

DATE (MM/DD/YYYY)

08/08/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Dorsal Insurance Inc 106 N Homestead Blvd Homestead, FL 33030		<b>CONTACT NAME:</b> Josefa Hernandez <b>PHONE (A/C, No, Ext):</b> 786-601-2485 <b>E-MAIL ADDRESS:</b> dorsalinuranceinc@gmail.com <b>FAX (A/C, No):</b> 305-397-0296	
		<b>INSURER(S) AFFORDING COVERAGE</b>	
		<b>INSURER A:</b> Ascendant Insurance Solutions	
		<b>INSURER B:</b>	
		<b>INSURER C:</b>	
		<b>INSURER D:</b>	
		<b>INSURER E:</b>	
		<b>INSURER F:</b>	

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<b>GENERAL LIABILITY</b>			GL-57352-1	08/23/2019	08/23/2020	EACH OCCURRENCE
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY	<input checked="" type="checkbox"/>					\$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)
							\$ 0
							MED EXP (Any one person)
	GEN'L AGGREGATE LIMIT APPLIES PER:						\$ 5,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						PERSONAL & ADV INJURY
							\$ 1,000,000
							GENERAL AGGREGATE
							\$ 2,000,000
							PRODUCTS - COMP/OP AGG
							\$ 1,000,000
							\$
	<b>AUTOMOBILE LIABILITY</b>						COMBINED SINGLE LIMIT (Ea accident)
	<input type="checkbox"/> ANY AUTO						\$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per person)
	<input type="checkbox"/> HIRED AUTOS						\$
	<input type="checkbox"/> SCHEDULED AUTOS						BODILY INJURY (Per accident)
	<input type="checkbox"/> NON-OWNED AUTOS						\$
							PROPERTY DAMAGE (Per accident)
							\$
							\$
	<b>UMBRELLA LIAB</b>						EACH OCCURRENCE
	<input type="checkbox"/> EXCESS LIAB						\$
	<input type="checkbox"/> CLAIMS-MADE						AGGREGATE
	<input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>						WC STATUTORY LIMITS
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED? (Mandatory in NH)	<input type="checkbox"/> Y / <input type="checkbox"/> N	<input type="checkbox"/> N / <input type="checkbox"/> A				OTH-ER
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT
							\$
							E.L. DISEASE - EA EMPLOYEE
							\$
							E.L. DISEASE - POLICY LIMIT
							\$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



# CERTIFICATE OF LIABILITY INSURANCE

Attachment "B" (Page 15 of 16)

DATE (MM/DD/YYYY)

09/25/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Hiscox Inc 520 Madison Avenue 32nd Floor New York, NY 10022		<b>CONTACT NAME:</b> <b>PHONE (A/C, No. Ext):</b> (888) 202-3007 <b>E-MAIL ADDRESS:</b> contact@hiscox.com <b>FAX (A/C, No):</b>	
<b>INSURED</b> BellTower Consulting Group 14876 SW 168th Ter Miami FL 33187		<b>INSURER(S) AFFORDING COVERAGE</b> <b>INSURER A:</b> Hiscox Insurance Company Inc <b>INSURER B:</b> <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>	
		<b>NAIC #</b> 10200	

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:						EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG \$ \$ \$ \$ \$ \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) \$ \$ \$ \$
	<b>UMBRELLA LIAB</b> <b>EXCESS LIAB</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE AGGREGATE \$ \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y/N <input type="checkbox"/> N/A						PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT \$ \$ \$
A	Professional Liability			UDC-1309956-EO-18	11/14/2018	11/14/2019	Each Claim: \$ 1,000,000 Aggregate: \$ 2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

**CERTIFICATE HOLDER****CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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JIMMY PATRONIS  
CHIEF FINANCIAL OFFICER

**STATE OF FLORIDA  
DEPARTMENT OF FINANCIAL SERVICES  
DIVISION OF WORKERS' COMPENSATION**

**\*\* CERTIFICATE OF ELECTION TO BE EXEMPT FROM FLORIDA WORKERS' COMPENSATION LAW \*\***

**NON-CONSTRUCTION INDUSTRY EXEMPTION**

This certifies that the individual listed below has elected to be exempt from Florida Workers' Compensation law.

**EFFECTIVE DATE:** 6/24/2019

**EXPIRATION DATE:** 6/23/2021

**PERSON:** LAKEESHA M MOREAU

**EMAIL:** INFO@BELLTOWERGROUP.ORG

**FEIN:** 272225823

**BUSINESS NAME AND ADDRESS:**

BELL TOWER CONSULTING GROUP, LLC

14876 SW 168 TERRACE

MIAMI, FL 33187

**SCOPE OF BUSINESS OR TRADE:**

Clerical Telecommuter  
Employees

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IMPORTANT: Pursuant to Chapter 440.05(14), F.S., an officer of a corporation who elects exemption from this chapter by filing a certificate of election under this section may not recover benefits or compensation under this chapter. Pursuant to Chapter 440.05(12), F.S., Certificates of election to be exempt... apply only within the scope of the business or trade listed on the notice of election to be exempt. Pursuant to Chapter 440.05(13), F.S., Notices of election to be exempt and certificates of election to be exempt shall be subject to revocation if, at any time after the filing of the notice or the issuance of the certificate, the person named on the notice or certificate no longer meets the requirements of this section for issuance of a certificate. The department shall revoke a certificate at any time for failure of the person named on the certificate to meet the requirements of this section.