

CITY OF FLAGLER BEACH

INSURANCE PROPOSAL

Effective: 10/01/2024 to 10/01/2025

Presented By:

**Don Sciotto
ARM, CRIS, CCIP, RCM
Senior Vice President**



300 North Beach Street, Daytona Beach, FL 32114

This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document. In the event of any differences between the policy and this summary, the policy will prevail.

TABLE OF CONTENTS

TABLE OF CONTENTS 3

CLIENT SERVICE TEAM..... 4

PROPOSED PROPERTY COVERAGE 5

PROPOSED SCHEDULE OF PROPERTY VALUES AND LOCATIONS 10

PROPOSED INLAND MARINE COVERAGE..... 12

PROPOSED SCHEDULE OF INLAND MARINE EQUIPMENT..... 14

PROPOSED CRIME COVERAGE 15

PROPOSED LIABILITY COVERAGE 16

PROPOSED DEADLY WEAPON PROTECTION LIABILITY COVERAGE..... 18

PROPOSED PUBLIC OFFICIALS’ LIABILITY & EMPLOYMENT PRACTICES LIABILITY
COVERAGE 19

PROPOSED CYBER LIABILITY COVERAGE..... 21

PROPOSED AUTOMOBILE COVERAGE 23

PROPOSED SCHEDULE OF AUTOMOBILES 24

PROPOSED WORKERS’ COMPENSATION & EMPLOYERS’ LIABILITY COVERAGE... 27

PROPOSED POLLUTION LIABILITY COVERAGE..... 29

PROPOSED BUSINESS TRAVEL ACCIDENT INSURANCE..... 30

PROPOSED STATUTORY ACCIDENT INSURANCE..... 31

SUMMARY OF PROPOSED PREMIUMS AND RELATED INFORMATION 33

PAYMENT PLAN OPTIONS: 34

BINDING SUBJECTIVITIES 35

A.M. BEST FINANCIAL RATING 36

MUNICIPALITY PRELIMINARY EXCESS INSURANCE STRUCTURE 24-25..... 39

NOTICE OF CARRIER FINANCIAL STATUS 41

APPENDIX 43

COMPENSATION DISCLOSURE 45

* *All coverages, forms and limits are presented strictly for the purpose of this proposal and do not constitute an insurance policy or contract.*

CLIENT SERVICE TEAM

PRODUCER	Don Sciotto ARM, CRIS, CCIP, RCM Senior Vice President
Email	Don.Sciotto@bbrown.com
Phone	(386) 239-5755
ACCOUNT MANAGER	Brianna Rossi Client Account Executive
Email	Brianna.Rossi@bbrown.com
Phone	(386) 267-8940
CLAIMS ANALYST	Jessica Adjemian, AAI
Email	Jessica.Adjemian@bbrown.com
Phone	(386) 333-6060
MAIN OFFICE PHONE	(386) 252-9601
TOLL FREE OFFICE PHONE	(800) 877-2769

Preferred Governmental Insurance Trust

PROPOSED PROPERTY COVERAGE

Client ultimately chooses value insured

Description of Property:	Limits of Coverage:
Building & Contents Total Insured Values – Blanket	\$28,426,835
Flood Limit Per Occurrence and Aggregate	\$5,000,000
Equipment Breakdown	\$28,426,835
<i>Earth Movement</i>	<i>No Coverage</i>
<i>Terrorism</i>	<i>No Coverage</i>

Coinsurance & Valuation:
No Coinsurance Provision
Replacement Cost Valuation Coverage
Limits are Blanket subject to limits shown in policy declaration at time of loss

Deductibles:	
Named Windstorm based on Total Insured Value per Occurrence/Per Location; Location is defined by each itemized listing on the schedule. Minimum Per Occurrence	5% \$35,000
Equipment Breakdown per Occurrence	\$5,000
Flood per Flood Occurrence Except zones A, V: Excess of NFIP, whether purchased or not	\$5,000
All Other Perils per Occurrence	\$5,000

Definition of Flood Zones A or V:
Flood Zones A will include but not be limited to all the sub-classifications of AO, AH, AE, AR, A1 through A99, or any sub-classification with the A prefix or designation. Flood Zones V will include, but not be limited to all of the sub-classifications of VO, VH, VE, VR, V1 through V99 or any other sub-classification with a V prefix or designation.

25% Minimum Earned Premium

The Preferred Property program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhausts the limit purchased by Preferred on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence.

NOTE:

Detached walls, fences, free-standing property improvements such as athletic equipment, windscreens, light poles, or signs are not covered unless specifically scheduled on the policy.

Preferred Governmental Insurance Trust

PROPOSED PROPERTY COVERAGE (Continued)

Client ultimately chooses value insured

Extensions of Coverage:	Limits of Coverage:
Accounts Receivable	\$500,000
Additional Expense	\$1,000,000
Animals	\$40,000
Loss of Business Income	\$500,000
Debris Removal (Whichever is Greater)	\$250,000 / 25% of Loss
Demolition, Ordinance, and ICC	\$500,000
Errors and Omissions	\$250,000
Expediting Expense	\$5,000
Fire Department Charges	\$25,000
Fungus Cleanup Expense (Annual Aggregate)	\$50,000
Lawns, Plants, Trees, and Shrubs	\$25,000
New Locations up to 60 Days	\$2,000,000
Personal Property of Employees	\$50,000
Pollution Cleanup Expense (Annual Aggregate)	\$50,000
Preservation of Property	\$250,000
Professional Fees	\$20,000
Property at Miscellaneous Unnamed Locations	\$150,000
Recertification	\$10,000
Service Interruption Coverage	\$100,000
Transit	\$250,000
Buildings Under Construction	If Shown on Property Schedule
Property Newly Acquired Locations	
During the Proposed Coverage Agreement period, carrier will not charge an additional premium for new locations if the location is acquired after the inception date of the Coverage Agreement.	
If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement then an additional annual premium will be invoiced by endorsement.	
For two year coverage periods, an additional premium will be charged on the second annual installment if premium added during the first year of the coverage agreement.	

Preferred Governmental Insurance Trust

PROPOSED PROPERTY COVERAGE (Continued)

Client ultimately chooses value insured

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
Public Entity Property and Inland Marine Coverage Form PGIT MN 104 (<i>includes but is not limited to the below</i>):
<ul style="list-style-type: none"> * No loss for Dune Walkovers unless loss is at a covered location and from a specified peril other than collapse. No Wind coverage is afforded for Dune Walkovers * Property in the open does not include unscheduled signs which are not attached to buildings * During the proposed Coverage Agreement period, we will not charge additional premium for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000. If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement, then additional annual premium will be invoiced by endorsement. For two (2) year coverage periods, additional premium will be charged on the second annual installment for locations added during the first year of the coverage agreement.
Public Entity Flood Coverage Form
Public Entity Equipment Breakdown Coverage Form
Common Agreement: Consent to Settle
Notable Changes 24-25 (See Separate Detailed Document)
<ul style="list-style-type: none"> * Property and Inland Marine PGIT MN-010 – Extension of Coverage B Animals – limit increased to \$40,000 Annual Aggregate in any one agreement period * Property and Inland Marine PGIT MN-104; 105 – The term covered location(s) has been replaced with the term insured location(s). * Property and Inland Marine PGIT MN-104 – The term Schedule of Declarations has been replaced with the term Schedule. <p>Changes to the following sections:</p> <ul style="list-style-type: none"> o Section I – Coverage Agreements <ul style="list-style-type: none"> ▪ A. Coverage Agreements ▪ C. Limits of Liability o Section III – Exclusions <ul style="list-style-type: none"> ▪ E. Asbestos ▪ F5. Demolition Cost, Operation of Building Laws, and Increased Cost of Construction ▪ G5. Manufacturing or processing operations... damage to stock or materials... coverage shall be afforded only for loss... ▪ G7. But if a covered loss ensues... ▪ G10. But if a loss or damage to covered property by fire or explosion... ▪ G12. But if a covered loss ensues... ▪ G15. Cosmetic loss or damage ADDED o Section V – Valuations <ul style="list-style-type: none"> ▪ B2a – Our obligations for replacement cost will be the lesser of: ...repair or replace (remove rebuild) o Section VI – Conditions <ul style="list-style-type: none"> ▪ D Concealment, Misrepresentation or Fraud ▪ K9(c.) Submit to and examination under oath ▪ K10(b.) Along with proof of loss, you shall also submit ... ▪ K12(a.) (b.) (c.) Requirements for a Claim...

Preferred Governmental Insurance Trust

PROPOSED PROPERTY COVERAGE (Continued)

Client ultimately chooses value insured

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
<ul style="list-style-type: none"> ▪ <i>L Appraisal</i> ▪ <i>W Property Valuation assessment ADDED</i> ○ <i>Section VII – Extensions of Coverage</i> <ul style="list-style-type: none"> ▪ <i>K Lawns, Plants, Trees, or Shrubs</i> ▪ <i>Q2 Professional fees do not include...</i> ○ <i>Section VIII – Definitions</i> <ul style="list-style-type: none"> ▪ <i>B Actual Cash Value (fully re defined)</i> ▪ <i>G (Removed)</i> ▪ <i>J Earth movement....</i> ▪ <i>O Insured Locations (ADDED)</i> ▪ <i>EE Schedule (re-worded)</i> ▪ <i>JJ Water Damage (ADDED)</i> * <i>Property Coverage – Terrorism Coverage PGIT MN-198 (Re-worded)</i> * <i>Property Coverage – Property Valuation Assessment form PGIT MN-106 (ADDED)</i>
Automatic Additional Covered Parties PGIT MN 902
Minimum Earned Premium – 25%
Exclusions: (See policy forms for any specifications)
• War, Military Action, and Terrorism
• Earth Movement
• Pollution
• Nuclear Reaction
• Utility Failure, Except as Provided Under Special Property Coverages
• Demolition and Increased Cost of Construction, Except as Provided Under Special Property Coverages
• Building Ordinance Enforcement
• Mold/Fungus
• Earthquake
• Water, Except as Provided Under Extensions of Coverage
• Asbestos
• Inventory Shortage
• Damage from Offshore Oil Well, Oil Shipping/Tanker Incident, Oil Spill

Preferred Governmental Insurance Trust

PROPOSED PROPERTY COVERAGE (Continued)

Client ultimately chooses value insured

Property Not Covered: (See policy forms for any specifications)	
•	Animals, Water, Land Including Land on Which the Property is Located, Shrubs, Trees, Lawns, Growing Crops or Standing Timber
•	Aircraft
•	Vehicles licensed or designed for highway use, unless shown on the Property Schedule excluding collision with another object. The Named Storm deductible from PGIT 122 applies per vehicle rather than per location. This coverage is paid at actual cash value at time of loss.
•	Property You Sold Under Conditional Sale, Trust Agreement, Installment Payment, or Other Deferred Payment Plan After Such Property Has Been Delivered to the Customer
•	Caves, Caverns, Mines of Any Type or Any Property Contained Within Them
•	Accounts, Records, Bills, Valuable Papers, Abstracts, Deeds, Manuscripts, Currency, Evidence of Debt, Money Notes or Securities, Unless Scheduled in the Declarations
•	Dams, Dikes or Levees
•	Contraband or Property in the Course of Illegal Transportation or Trade
•	Property Covered Under Import or Export Ocean Cargo Policies; Property You Transport as a Common Carrier; Property Shipped by Mail, Unless Sent Registered or Certified
•	Watercraft, unless loss is from a specified peril

PROPOSED SCHEDULE OF PROPERTY VALUES AND LOCATIONS*Client ultimately chooses value insured*

	Location Description	Location Address	Building Value	Content Value	Total Values
001	Lab/Administration	4680 Seminole Woods Blvd	\$1,726,100	\$2,664,980	\$4,391,080
002	Degassifier/Biofiltration	4680 Seminole Woods Blvd	\$605,000	\$0	\$605,000
003	Sewer Control - Admin/Lab Building	220 Avenue A	\$151,600	\$42,000	\$193,600
004	Chemical Feed Bldg	220 Avenue A	\$46,605	\$24,300	\$70,905
005	Sanitation Bldg	220 Avenue A	\$388,800	\$165,400	\$554,200
006	Mobile Generator/Truck Storage	220 Avenue A	\$164,200	\$84,000	\$248,200
007	Clarifier #1 and #2	220 Avenue A	\$1,376,200	\$214,200	\$1,590,400
008	Aeration Tank	220 Avenue A	\$2,083,300	\$214,000	\$2,297,300
009	Digester	220 Avenue A	\$1,061,400	\$0	\$1,061,400
010	Pump & Lift Station Meter # 5J03861	480 Lambert Ave	\$133,100	\$0	\$133,100
011	Pump & Lift Station Meter # 5C 04438	1600 Lambert Ave	\$133,100	\$0	\$133,100
012	Pump & Lift Station Meter # 5J 01954	17 Off Oak Lane	\$133,100	\$0	\$133,100
013	Pump & Lift Station Meter # 5J 53319	339 Palm Dr	\$133,100	\$0	\$133,100
014	Pump & Lift Station Meter # 6J 64988	2400 Leslie St W of JA	\$133,100	\$0	\$133,100
015	Pump & Lift Station Meter # 5J 48745	3500 South Central	\$133,100	\$0	\$133,100
016	City Hall	105 S 2nd St	\$1,336,500	\$262,400	\$1,598,900
017	1 Mil. Gallon Water Tank	305 S Flagler Ave	\$1,414,600	\$0	\$1,414,600
018	Wickline Library	700 S Daytona Ave	\$892,000	\$350,000	\$1,242,000
019	Community Center	800 S Daytona Ave	\$593,900	\$34,400	\$628,300
020	Wickline Center - Classroom	800 S Daytona Ave	\$723,300	\$122,000	\$845,300
021	Maintenance Department	512 Flagler Ave	\$170,200	\$62,800	\$233,000
022	Pump & Lift Station Meter # 5C 54184	Ocean Palm Dr	\$133,100	\$0	\$133,100
023	T&D Street Department	500 South Flagler Ave	\$191,300	\$81,400	\$272,700
024	Pump & Lift Station Meter # 6J 19354	S 20th St	\$133,100	\$0	\$133,100
025	Pump & Lift Station Meter # 5J 05231	N 20th St & Daytona Ave	\$133,100	\$0	\$133,100
026	Pump & Lift Station Meter # 6N 76850	S 25th St & S Flagler Ave	\$133,100	\$0	\$133,100
027	Pump & Lift Station Meter # 6J 25046	S 16th St & S Flagler Ave	\$133,100	\$0	\$133,100
028	Pump & Lift Station Meter # 5J 01464	S 12th St & Flagler Ave	\$133,100	\$0	\$133,100
029	Pump & Lift Station Meter # 5J 04492	S 3rd St & Flagler Ave	\$133,100	\$0	\$133,100
030	Pump & Lift Station Meter # 5N 02227	N 11th St & Daytona Ave	\$133,100	\$0	\$133,100

PROPOSED SCHEDULE OF PROPERTY VALUES AND LOCATIONS*Client ultimately chooses value insured*

	Location Description	Location Address	Building Value	Content Value	Total Values
031	Pump & Lift Station Meter # 5J 28788	N 8th St	\$133,100	\$0	\$133,100
032	Pump & Lift Station Meter # 5J 04438	State Rd 100 & Lantana	\$133,100	\$0	\$133,100
033	Pump & Lift Station Meter # 5C 52636	South A1A	\$133,100	\$0	\$133,100
034	Comfort Station & Bait Shop	215 S A1A	\$222,900	\$0	\$222,900
035	Restaurant	215 South Shore Blvd	\$736,500	\$0	\$736,500
036	Pump & Lift Station Meter # 5C 15484	Ocean Marina	\$133,100	\$0	\$133,100
037	Fire Station	320 S Flagler Ave	\$1,616,600	\$137,900	\$1,754,500
038	Elevated Water Tank	State Road A1A	\$2,351,700	\$0	\$2,351,700
039	Pump & Lift Station Meter # 5J 04322	Windsong Circle	\$133,100	\$0	\$133,100
040	Pump & Lift Station Meter # 6L 87175	N 23rd St	\$133,100	\$0	\$133,100
041	Antennae 50' Tall each	320 S Flagler Ave	\$5,500	\$0	\$5,500
042	Pump & Lift Station Meter # 5J 45479	27th St & Daytona Ave	\$133,100	\$0	\$133,100
043	Police Station	204 2nd Street	\$1,161,600	\$259,400	\$1,421,000
044	Well Pump Station # 10	Near Bunnell Airport	\$115,900	\$0	\$115,900
045	Well Pump Station # 11	Near Bunnell Airport	\$115,900	\$0	\$115,900
046	Well Pump Station # 12	Near Bunnell Airport	\$115,900	\$0	\$115,900
047	Pump Lift Station	Publix Shopping Center	\$133,100	\$0	\$133,100
048	Pump & Lift Station	Palm Avenue	\$133,100	\$0	\$133,100
049	Club House	3600 S Central Ave	\$123,000	\$0	\$123,000
050	Warehouse/Storage	3600 S Central Ave	\$9,750	\$0	\$9,750
051	Parks Department Bldg	220 S. 4th St	\$256,600	\$0	\$256,600
052	Maintenance Bldg at WWTP	220 Ave A	\$373,800	\$0	\$373,800
053	Modular Office Trailer	500 S. Flagler Ave	\$37,500	\$0	\$37,500
054	Water Treatment Plant - Electrical Equipment Storage Building	4680 Seminole Woods Blvd	\$478,200	\$0	\$478,200
	Total Schedule of Values		\$23,707,655	\$4,719,180	\$28,426,835

Preferred Governmental Insurance Trust

PROPOSED INLAND MARINE COVERAGE

Client ultimately chooses value insured

Description of Property:	Limits of Coverage:
Blanket Unscheduled Inland Marine (\$25,000 Max Per Item)	\$850,991
Scheduled Inland Marine	\$1,013,703
Total All Inland Marine	\$1,864,694

Deductibles:	
Named Windstorm based on Total Insured Value per Occurrence/Per Location; Location is defined by each itemized listing on the schedule. Minimum Per Occurrence	5% \$35,000
All Other Perils per Occurrence	\$5,000

Valuation:
Actual Cash Value: Calculated as the amount it would cost to repair or replace covered property, at the time of loss or damage, with material of like kind and quality, subject to a deduction for depreciation. Actual cash value applies to valuation of insured property regardless of whether that property has sustained partial or total loss or damage.

Preferred Governmental Insurance Trust

PROPOSED INLAND MARINE COVERAGE (Continued)

Client ultimately chooses value insured

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
Public Entity Property and Inland Marine Coverage Forms
Minimum Earned Premium – 25%
<p>Notable Changes 24-25 (See Separate Detailed Document)</p> <ul style="list-style-type: none"> * <i>Property and Inland Marine PGIT MN-010 – Extension of Coverage B Animals – limit increased to \$40,000 Annual Aggregate in any one agreement period</i> * <i>Property and Inland Marine PGIT MN-104; 105 – The term covered location(s) has been replaced with the term insured location(s).</i> * <i>Property and Inland Marine PGIT MN-104 – The term Schedule of Declarations has been replaced with the term Schedule.</i> <p>See Changes to the following sections of PGIT MN-104</p> <ul style="list-style-type: none"> ○ <i>Section I – Coverage Agreements</i> <ul style="list-style-type: none"> ▪ <i>A. Coverage Agreements</i> ▪ <i>C. Limits of Liability</i> ○ <i>Section III – Exclusions</i> <ul style="list-style-type: none"> ▪ <i>E. Asbestos</i> ▪ <i>F5. Demolition Cost, Operation of Building Laws, and Increased Cost of Construction</i> ▪ <i>G5. Manufacturing or processing operations... damage to stock or materials... coverage shall be afforded only for loss...</i> ▪ <i>G7. But if a covered loss ensues...</i> ▪ <i>G10. But if a loss or damage to covered property by fire or explosion...</i> ▪ <i>G12. But if a covered loss ensues...</i> ▪ <i>G15. Cosmetic loss or damage</i> ADDED ○ <i>Section V – Valuations</i> <ul style="list-style-type: none"> ▪ <i>B2a – Our obligations for replacement cost will be the lesser of: ...repair or replace (remove rebuild)</i> ○ <i>Section VI – Conditions</i> <ul style="list-style-type: none"> ▪ <i>D Concealment, Misrepresentation or Fraud</i> ▪ <i>K9(c.) Submit to and examination under oath</i> ▪ <i>K10(b.) Along with proof of loss, you shall also submit ...</i> ▪ <i>K12(a.) (b.) (c.) Requirements for a Claim...</i> ▪ <i>L Appraisal</i> ▪ <i>W Property Valuation assessment</i> ADDED ○ <i>Section VII – Extensions of Coverage</i> <ul style="list-style-type: none"> ▪ <i>K Lawns, Plants, Trees, or Shrubs</i> ▪ <i>Q2 Professional fees do not include...</i> ○ <i>Section VIII – Definitions</i> <ul style="list-style-type: none"> ▪ <i>B Actual Cash Value (fully re defined)</i> ▪ <i>G (Removed)</i> ▪ <i>J Earth movement....</i> ▪ <i>O Insured Locations (ADDED)</i> ▪ <i>EE Schedule (re-worded)</i> ▪ <i>JJ Water Damage (ADDED)</i>
Automatic Additional Covered Parties PGIT MN 902

PROPOSED SCHEDULE OF INLAND MARINE EQUIPMENT

Description	Serial Number	Total Values
2014 Caterpillar Skid Steer	CAT0279DKGTL00350	\$70,847
303 E2CR Mini Excavator Model 303ECR	HMO1445	\$39,992
2017 Caterpillar Backhoe Loader	HWD01891	\$93,161
2014 Caterpillar Mulcher	HM315	\$28,509
2022 Sullair Compressor Model 0185-100	202201180038	\$19,400
Caterpillar 400 KW Stationary Generator Model # C13	Engine PW300986/barrel G6B25936	\$187,000
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLBL	\$34,700
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLKM	\$34,700
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLKG	\$34,700
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLKL	\$34,700
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLKJ	\$34,700
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLKH	\$34,700
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLKK	\$34,700
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLBJ	\$34,700
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLBK	\$34,700
2018 Kohler Towable Generators Model #45REOZT4	SGM32NLBH	\$34,700
2020 Eunonautics Inflatable and Aluminum Hull Boat	EUNRA1611920	\$5,600
17' Zumro Dive Rescue Boat, Model DB 1700	PVW000 55A006	\$15,754
2015 Seado Spark Jet Ski	YDV70557J415	\$6,500
Andela Glass Pulverizing System	Model #GPT-1HD	\$199,940
Total Scheduled Values		\$1,013,703

Preferred Governmental Insurance Trust

PROPOSED CRIME COVERAGE

Higher limits may be available upon request

Description of Crime Coverage:	Limits of Coverage:
Employee Dishonesty – Blanket Form Including Faithful Performance, Per Loss	\$250,000
Theft, Disappearance and Destruction	\$10,000
Computer Fraud Including Funds Transfer Fraud	\$250,000

Deductible:	
Each Coverage	\$1,000

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
Public Entity Government Crime Coverage Form - Discovery
Minimum Earned Premium – 25%
No Notable Changes for 24-25 policy form.

Rating Basis:

Classification:	Basis:	Expiring Exposures:	Renewal Exposure:
Employees Handling Money	Each	13	17
Messengers	Each	2	2

Other Coverage Available:
Forgery and Alteration
Robbery and Safe Burglary
Premises Burglary
Extortion
Premises Theft and Robbery Outside
Lessees of Safe Deposit Boxes
Securities Deposited with Others
<i>Social Engineering Cannot be provided on this policy form.</i>

Preferred Governmental Insurance Trust

PROPOSED LIABILITY COVERAGE

Higher limits may be available upon request

Coverage will pay sums which the insured becomes legally liable to pay for damages because of bodily injury or property damage to which this insurance applies.

Commercial General Liability: Occurrence Form	Limits of Coverage:
Bodily Injury and Property Damage Each Occurrence	\$1,000,000
Personal Injury & Advertising Injury	Included
Products / Completed Operations	Included
Fire Damage	Included
Medical Expense (Any One Person)	Not Included
General Aggregate	Not Applicable

Employee Benefits Liability: Occurrence Form	Limits of Coverage:
Per Person	\$2,000,000
Aggregate	Not Applicable

Other Coverage: Occurrence Form	Limits of Coverage:
Herbicide & Pesticide Aggregate	\$1,000,000
Liquor Liability	Not Included
Sewer Backup & Water Damage	
No Fault	\$10,000
At Fault	\$200,000
Aggregate	\$200,000
Bert J Harris Jr. Private Property Rights Protection Act	\$300,000

Law Enforcement Liability: Occurrence Form	Limits of Coverage:
Per Occurrence	\$2,000,000
Aggregate	Not Applicable

Defense Cost is Outside of Limits
Does Not Erode the Limits for General Liability, Law Enforcement Liability

Deductibles: does not apply to defense cost	
General Liability per Occurrence	\$2,000
Employee Benefits Liability per Occurrence	\$2,000
Law Enforcement Liability per Occurrence	\$1,000

Rating Basis:

Classification:	Basis:	Expiring Exposures:	Renewal Exposure:
General Liability	Payroll	\$4,949,831	\$5,621,323
Law Enforcement Liability	Payroll	\$1,386,366	\$1,537,840

Premium is Not Subject to Annual Audit
25% Minimum Earned Premium

Preferred Governmental Insurance Trust

PROPOSED LIABILITY COVERAGE (Continued)

Higher limits may be available upon request

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
Public Entity General Liability Coverage Form
Public Entity General Liability Employee Benefits Liability Coverage Form
Public Entity General Liability Preferred Endorsement
Public Entity Law Enforcement Liability
Unmanned Aircraft Coverage form
Notable Changes 24-25 (See Separate Detailed Document)
<ul style="list-style-type: none"> * <i>General Liability Coverage PGIT MN-200</i> <ul style="list-style-type: none"> ○ <i>Section IV – Commercial General Liability Conditions</i> <ul style="list-style-type: none"> ▪ <i>I Coordination of Coverage with Public Officials Liability</i> ▪ <i>J Other Coverage of Insurance</i>

Preferred Governmental Insurance Trust

**PROPOSED DEADLY WEAPON PROTECTION LIABILITY
COVERAGE**

Higher limits may be available upon request

Deadly Weapon Protection Coverage: <i>Claims Made</i>	Limits of Coverage:
Each Event	\$1,000,000
<i>Sub-limits (these limits do not increase the event limit)</i>	
Business Interruption per Event	Included
Demolition, Clearance and Memorialization per Event	\$250,000
Extra Expense per Event	\$250,000
Crisis Management per Event	Included
Property Damage Extension per Event	\$250,000
Counseling Services per Event	\$250,000
Funeral Expenses per Event	\$250,000
Claims Expenses per Event	Included
<i>Retroactive Date</i>	<i>10/01/2019</i>

Claims Expenses are Included in the Limits of Liability

Deductibles:	
Each Event	None

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
PGIT MN040 1019 Active Assailant Declarations (defines limits and sub-limits)
PGIT MN400 1019 Deadly Weapon Third Party Liability Claims Made Coverage
No Notable Changes for 24-25 policy form.

**Premium is Not Subject to Annual Audit
25% Minimum Earned Premium**

Preferred Governmental Insurance Trust

PROPOSED PUBLIC OFFICIALS' LIABILITY & EMPLOYMENT PRACTICES LIABILITY COVERAGE

Higher limits may be available upon request

Public Officials Liability: <i>Claims Made with Duty to Defend</i>	Limits of Coverage:
Each Claim	\$2,000,000
<i>Aggregate</i>	<i>Not Applicable</i>
<i>Retroactive Date:</i>	<i>10/01/2012</i>
Deductible: per Wrongful Act	\$10,000

Defense Costs are in Addition to the Policy Limit (Company Appoints Counsel)

Supplementary Payments of Public Officials Liability:	Sub – limits:
Pre Termination	
per Employee	\$2,500
Annual Aggregate	\$5,000
Non-Monetary – Defense and Claims Expense Aggregate	\$100,000

Employment Practices Liability: <i>Claims Made w/Duty to Defend</i>	Limits of Coverage:
Each Claim	\$2,000,000
<i>Aggregate</i>	<i>Not Applicable</i>
<i>Retroactive Date</i>	<i>10/01/2012</i>
Deductible: per Wrongful Act	\$10,000

Defense Costs are in Addition to the Policy Limit (Company Appoints Counsel)

Rating Basis:

Classification:	Expiring Exposure:	Renewal Exposure:
Payroll	\$6,336,197	\$7,159,163
Full Time Employees	92	101
Part Time Employees	41	32
Volunteers	14	13

Preferred Governmental Insurance Trust

PROPOSED PUBLIC OFFICIALS' LIABILITY & EMPLOYMENT PRACTICES LIABILITY COVERAGE (Continued)

Higher limits may be available upon request

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
Public Officials & Employment Practices Liability Coverage Form (Claims Made and Reported)
Automatic Extended Reporting Period – 60 Days
PFAS Chemicals Exclusion Endorsement PGIT MN 901
Notable Changes 24-25 (See Separate Detailed Document)
<ul style="list-style-type: none"> * <i>Public Officials and Employment Practices Liability Coverage PGIT MN-500</i> <ul style="list-style-type: none"> ○ <i>Section VII – Limit of Liability</i> <ul style="list-style-type: none"> ▪ <i>E Other Coverage of Insurance</i> * <i>Public Officials and Employment Practices Liability Coverage PGIT MN-510</i> <ul style="list-style-type: none"> ○ <i>Section VI – Limit of Liability</i> <ul style="list-style-type: none"> ▪ <i>E Other Coverage of Insurance</i>

Preferred Governmental Insurance Trust

PROPOSED CYBER LIABILITY COVERAGE

Higher limits may be available upon request

Cyber Liability / Media Content Services, Network Security & Privacy Liability Endorsement: <i>Claims Made and Reported</i>	Limits of Coverage:
Policy Limit Annual Aggregate	\$2,000,000
<i>Third Party Liability Coverage:</i>	
Privacy & Security Liability Each Claim	\$2,000,000
Media Content Services Liability Each Claim	\$2,000,000
PCI DSS Sub-limit	\$1,000,000
<i>First Party Liability Coverage:</i>	
Cyber Extortion & Ransomware Each Claim	\$500,000
Data Breach & Crisis Management Each Claim	\$2,000,000
Data Recovery Each Claim	\$2,000,000
Business Interruption / Extra Expense Each Claim	\$2,000,000
Cyber Crime Sub-limit	\$350,000
Utility Fraud Sub-limit	\$350,000
Bricking Coverage Sub-limit	\$1,000,000
System Failure Business Interruption / Extra Expense Sub-limit	\$2,000,000
Dependent Business Interruption Sub-limit	\$2,000,000
Business Interruption / Extra Expense	Included
System Failure Sub-limit	\$2,000,000
Consequential Reputational Loss Sub-limit	\$1,000,000
<i>Retroactive Date</i>	<i>10/01/2011</i>
Deductible Each Coverage and Claim	\$,000
Waiting Period: All Coverage Relevant to Business Interruption	12 Hours

Defense Costs are in Included in the Policy Limit (Company Appoints Counsel)

Preferred Governmental Insurance Trust

PROPOSED CYBER LIABILITY COVERAGE (Continued)

Higher limits may be available upon request

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
Media Content Services, Network Security, and Privacy Liability Endorsement (Cyber) Coverage form (Claims Made and Reported) Voluntary Notification Endorsement is included
PFAS Chemicals Exclusion Endorsement PGIT MN 901
Notable Changes 24-25 (See Separate Detailed Document) * <i>Media Content Services, Network Security, and Privacy Liability Endorsement (Cyber) Coverage PGIT MN-700</i> <ul style="list-style-type: none"> ○ <i>First Party Coverage Enhancements</i> <ul style="list-style-type: none"> ▪ <i>System Failure sublimit increased to \$2,000,000</i> ▪ <i>Dependent Business Interruption and Extra Expense sublimit increased to \$2,000,000</i> ▪ <i>Dependent Business Interruption – System Failure sublimit increased to \$2,000,000</i> ▪ <i>Bricking sublimit increased to \$1,000,000</i> ▪ <i>Consequential Reputational Loss sublimit increased to \$1,000,000</i> ○ <i>Section V – Definitions</i> <ul style="list-style-type: none"> ▪ <i>TTT Cyber Act (ADDED)</i> ▪ <i>UUU Cyber Terrorism (ADDED)</i> ▪ <i>VVV War (ADDED)</i> ○ <i>Section VI – Exclusions</i> <ul style="list-style-type: none"> ▪ <i>U War (Re-worded)</i> ○ <i>Section VII – Conditions</i> <ul style="list-style-type: none"> ▪ <i>B Assistance and Cooperation (Re-worded)</i>

Preferred Governmental Insurance Trust

PROPOSED AUTOMOBILE COVERAGE

Higher limits may be available upon request

Coverage is provided for all sums the insured legally must pay as damages because of bodily injury or property damage to which this insurance applies caused by an accident and resulting from the ownership, maintenance or use of a covered auto.

Description of Coverage:	Symbol:	Limits of Coverage:	
Bodily Injury & Property Damage	1	\$1,000,000 \$1,000	Combined Single Limit Deductible
Personal Injury Protection Statutory	5	\$10,000	Each Person
Medical Payments	2	\$5,000	Each Person
Uninsured Motorists (Non-Stacked)		Excluded	Combined Single Limit
Owned Physical Damage Comprehensive Collision	2	ACV \$5,000 \$5,000	or Cost of Repair Deductible Deductible
Hired Physical Damage Comprehensive Collision	8	\$35,000 \$1,000 \$1,000	Limit Deductible Deductible

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
Public Entity Automobile Coverage Form
Public Entity Automobile – Florida Changes
Public Entity Automobile – Florida Uninsured Motorist – Non Stacked
Public Entity Automobile – Florida Personal Injury Protection
Public Entity Automobile – Pollution Liability – Broadened Coverage for Covered Autos
Public Entity Automobile – Mutual Aid Form
Subject to favorable motor vehicle reports
Notable Changes 24-25 (See Separate Detailed Document)
* <i>Automobile Coverage PGIT MN-300</i>
o <i>Section II – Liability Coverage</i>
▪ <i>D Other Coverage or Insurance ... (Re-worded)</i>
Automatic Additional Covered Parties PGIT MN 902
PFAS Chemicals Exclusion Endorsement PGIT MN 901

Coverage only applies to vehicles that are owned/titled or leased in the corporate name, or business name in case of a partnership that is specifically listed. If a business owned vehicle is furnished for personal use, an extension of coverage form may be required for proper protection.

25% Minimum Earned Premium

PROPOSED SCHEDULE OF AUTOMOBILES

Unit #	Year	Make	Model	VIN	Reported Value	Deductibles	
						Comp	Coll
1.	2020	Ford	F150	1FTEW1C5XLFB87959	\$32,016	\$5,000	\$5,000
2.	2019	Ford	F250 Super Duty	1FT7X2A60KEC69324	\$25,021	\$5,000	\$5,000
3.	2020	Ford	F150	1FTMF1CB9LFB69762	\$23,153	\$5,000	\$5,000
4.	2015	Chevrolet	Silverado C1500	1GCNCPEH2FZ345636	\$21,212	\$5,000	\$5,000
5.	2004	Ford	F550 Super Duty Attack Truck	1FDAW57P24ED45778	\$83,000	\$5,000	\$5,000
6.	2006	Freightliner	M2 106 Medium Duty	1FVACYDJ66HU63417	\$150,000	\$5,000	\$5,000
7.	2015	Rosenbauer	America Municipal	54F2CC601FWM11246	\$568,241	\$5,000	\$5,000
8.	2003	Chevrolet	Silverado K3500	1GCJK39103E143159	\$18,700	\$5,000	\$5,000
9.	2013	Continental	Boat Trailer - A1412-1200	1ZJBB1416DMO79960	\$1,490	\$5,000	\$5,000
10.	2018	Ford	Interceptor	1FM5K8AR5JGB11966	\$32,904	\$5,000	\$5,000
11.	2018	Ford	Interceptor	1FM5K8AR3JGB11965	\$32,904	\$5,000	\$5,000
12.	2020	Pierce	Enforcer	4P1BAAFF1LA021372	\$546,383	\$5,000	\$5,000
13.	2021	Ford	Ranger Super Cab 4x2 XL	1FTER1EHXMLD76144	\$28,067	\$5,000	\$5,000
14.	2018	Ford	F150	1FTMF1CB1JKE25042	\$21,039	\$5,000	\$5,000
15.	2018	Ford	F250	1FTBF2A69JEC20487	\$33,112	\$5,000	\$5,000
16.	2018	Ford	F250	1FTBF2A60JEC20488	\$30,116	\$5,000	\$5,000
17.	2005	Jeep	Grand Cherokee Lar/Col/FR	1J4GR48K35C662575	\$5,500	\$5,000	\$5,000
18.	2003	Chevrolet	Silverado K2500HD	1GCHK29UX3E269886	\$3,400	\$5,000	\$5,000
19.	2015	Ford	Taurus Police Interceptor	1FAHP2L8XFG133625	\$29,499	\$5,000	\$5,000
20.	2015	Ford	Taurus Police Interceptor	1FAHP2L81FG133626	\$27,499	\$5,000	\$5,000
21.	2016	Ford	Taurus Police Interceptor	1FAHP2L89GG104179	\$30,732	\$5,000	\$5,000
22.	2016	Ford	Taurus SE	1FAHP2D80GG105347	\$18,924	\$5,000	\$5,000
23.	2017	Ford	Taurus Police Interceptor	1FAHP2L85HG102883	\$32,226	\$5,000	\$5,000
24.	2017	Ford	Taurus Police Interceptor	1FAHP2L87HG102884	\$32,226	\$5,000	\$5,000
25.	2018	Ford	Taurus SE	1FAHP2D85JG112639	\$26,008	\$5,000	\$5,000
26.	2018	Ford	F150 Super Cab	1FTEX1CB9JKD23540	\$30,166	\$5,000	\$5,000
27.	2018	Ford	Taurus Police Interceptor	1FAHP2L8XJG110032	\$33,036	\$5,000	\$5,000
28.	2018	Ford	Taurus Police Interceptor	1FAHP2L81JG110033	\$33,036	\$5,000	\$5,000
29.	2019	Ford	Taurus Police Interceptor	1FAHP2L87KG112175	\$32,484	\$5,000	\$5,000
30.	2019	Ford	Explorer Police Interceptor	1FM5K8ARXKGB45029	\$37,211	\$5,000	\$5,000
31.	2020	Ford	Explorer Police Intercept	1FM5K8AB4LGC12907	\$42,448	\$5,000	\$5,000
32.	2020	Ford	Explorer	1FM5K8AB6LGC12908	\$42,448	\$5,000	\$5,000

PROPOSED SCHEDULE OF AUTOMOBILES

Unit #	Year	Make	Model	VIN	Reported Value	Deductibles	
						Comp	Coll
33.	2021	Ford	Explorer Police Interceptor	1FM5K8AB9MGA06497	\$44,544	\$5,000	\$5,000
34.	2021	Ford	Explorer Police Interceptor	1FM5K8AB7MGA06496	\$44,544	\$5,000	\$5,000
35.	2022	Ford	Explorer	1FMSK7DH7NGB04295	\$38,632	\$5,000	\$5,000
36.	2022	Ford	Interceptor	1FM5K8ABXNGB59603	\$45,226	\$5,000	\$5,000
37.	2022	Ford	Interceptor	1FM5K8AB8NGB59566	\$45,226	\$5,000	\$5,000
38.	2023	Other	Alcom Trailer	5WFBE121XPD004803	\$7,925	\$5,000	\$5,000
39.	2015	Chevrolet	Trax 1LT	3GNCJLSB7FL178971	\$13,961	\$5,000	\$5,000
40.	2018	Chevrolet	Silverado K3500	1GB4KYCG1JF171815	\$43,472	\$5,000	\$5,000
41.	2018	Chevrolet	Silverado C1500/C1500LS	1GCNCNEH0JZ256581	\$23,041	\$5,000	\$5,000
42.	2018	Chevrolet	C2500HD	1GB2CUEG5JZ264720	\$34,958	\$5,000	\$5,000
43.	2014	Freightliner	M2 106 Medium Duty Garbage Truck	1FVMCYBS6EHFH7200	\$171,800	\$5,000	\$5,000
44.	2016	Freightliner	108SD Garbage Truck	1FVMG5CY7GHHF5771	\$183,907	\$5,000	\$5,000
45.	2007	Ford	F250 Super Duty	1FTNF21527EA79193	\$18,947	\$5,000	\$5,000
46.	2019	Mack	Granite Garbage Truck	1M2GR2GC7KM004568	\$214,661	\$5,000	\$5,000
47.	2019	Mack	Granite Garbage Truck	1M2GR2GC9KM004569	\$214,661	\$5,000	\$5,000
48.	2019	Mack	Granite Garbage Truck	1M2GR2GC5KM004570	\$214,661	\$5,000	\$5,000
49.	2021	Mack	Granite Garbage Truck	1M2GR6AB5MM001503	\$177,802	\$5,000	\$5,000
50.	2021	Ford	F250	1FT7W2B66MEC40088	\$35,847	\$5,000	\$5,000
51.	2000	Other	Trailer Jet	2435	\$32,000	\$5,000	\$5,000
52.	1999	Other	Pace Cargo	4FPFB0815XG030625	\$10,000	\$5,000	\$5,000
53.	2015	Ford	F150 Supercab	1FTEX1C82FFA60554	\$22,685	\$5,000	\$5,000
54.	2014	Ford	F350 Super Duty	1FD8X3G68EEB47151	\$45,388	\$5,000	\$5,000
55.	2018	Ford	F350 Super Duty	1FDRF3G65JEC25919	\$57,580	\$5,000	\$5,000
56.	2020	Ford	F150	1FTMF1CB6LFA99055	\$23,153	\$5,000	\$5,000
57.	2015	Ford	F250 Super Duty	1FTBF2B68FEC82243	\$31,344	\$5,000	\$5,000
58.	2023	Mack	GR42B	1M2GR1AC3PM001855	\$202,032	\$5,000	\$5,000
59.	2024	Peterbilt	Model 548 Truck	2NP8HJ8X6RM681258	\$234,262	\$5,000	\$5,000
60.	2023	Freightliner	VacHunter Combo 3635 w Freightliner Chassis	1FVAHCFC8PHUM8986	\$367,863	\$5,000	\$5,000
61.	2024	Chevrolet	Silverado 4WD Crew Cab	2GC4YLE7XR1143993	\$34,581	\$5,000	\$5,000
62.	2023	Ford	F150	1FTFW1P8XPKD22881	\$52,032	\$5,000	\$5,000
63.	2024	Chevrolet	Silverado	1GCRAAEK7RZ274292	\$40,482	\$5,000	\$5,000
64.	2004	Pierce	Fire Truck	4P1CE01A54A004249	\$10,000	\$5,000	\$5,000
65.	2004	Pierce	Fire Truck	4P1CT02A44A004229	\$10,000	\$5,000	\$5,000
66.	2024	Chevrolet	Malibu	1G1ZC5STORF172230	\$25,326	\$5,000	\$5,000
67.	2024	Ford	F150	1FTEW1KP3RKD83888	\$32,026	\$5,000	\$5,000

PROPOSED SCHEDULE OF AUTOMOBILES

Unit #	Year	Make	Model	VIN	Reported Value	Deductibles	
						Comp	Coll
68.	2023	Ford	Explorer Police Interceptor	1FM5K8AB9PGB59904	\$56,371	\$5,000	\$5,000
69.	2024	Ford	Explorer Police Interceptor	1FM5K8AB8RGA27025	\$56,371	\$5,000	\$5,000
70.	2023	Chevrolet	Truck Crew Cab	1HTKJPVK0PHOOO930	\$140,143	\$5,000	\$5,000


City of Flagler Beach

Preferred Governmental Insurance Trust

PROPOSED WORKERS' COMPENSATION & EMPLOYERS' LIABILITY COVERAGE

GUARANTEED COST RATES AS OF 01/01/2024

CLASS CODE	CLASSIFICATION DESCRIPTION	PAYROLLS	RATE		
5403	Carpentry NOC	\$ 157,052	\$ 4.54		\$ 7,130
5509	Street or road maintenance or beautification & drivers (FL)	\$ 275,187	\$ 7.53		\$ 20,722
7520	Waterworks operation & drivers	\$ 754,208	\$ 1.88		\$ 14,179
7580	Sewage disposal plant operation & drivers	\$ 305,799	\$ 1.81		\$ 5,535
7704	Firefighters & drivers	\$ 708,571	\$ 3.96		\$ 28,059
7720	Police officers & drivers	\$ 1,257,840	\$ 2.63		\$ 33,081
8601	Architect or engineer-consulting	\$ 248,087	\$ 0.33		\$ 819
8810	Clerical office employees NOC	\$ 1,958,145	\$ 0.13		\$ 2,546
9015	Buildings-operation by owner, lessee or real estate management firm: all other	\$ 245,661	\$ 2.74		\$ 6,731
9102	Park NOC-all employees & drivers	\$ 151,892	\$ 2.81		\$ 4,268
9403	Ashes, garbage or refuse collection & drivers	\$ 406,375	\$ 5.01		\$ 20,359
9410	Municipal, township, county or state employee NOC	\$ 410,346	\$ 1.99		\$ 8,166
	Gross Total Payrolls	\$ 6,879,163			

	PREMIUM ADJUSTMENT		RATE	SUB-TOTAL	
	Manual Premium				\$ 151,595
	AR Adjustment			\$ 48,510	\$ 200,105
	Increased Employers Liability				\$ 200,105
	Safety Credit		2.0%	\$ (4,002)	\$ 196,103
	Drug-Free Credit		5.0%	\$ (9,805)	\$ 186,298
	Experience Modifier		1.37	\$ 68,930	\$ 255,228
	Schedule Rating Modifier			\$ (25,523)	
	Estimated Standard Premium				\$ 229,705
	Discount				\$ (20,647)
	Discounted Premium				\$ 209,058
	Expense Constant				\$ 160
	Terrorism Premium		Included		
	Total Estimated Annual Premium				\$ 209,218

Item 3A of the policy - Workers' Compensation					
States where there is a known or expected exposure					Florida
Item 3B of the policy - Employers' Liability Limit - (Higher Limits are Available Upon Request)					
Applies only to the states listed in 3A					
Bodily Injury by Accident - Each Accident					\$ 1,000,000
Bodily Injury by Disease - Policy Limit					\$ 1,000,000
Bodily Injury by Disease - Each Employee					\$ 1,000,000
Item 3C of the policy - Other States Coverage					
Item 3D of the policy - Other Endorsements					See PGIT WC 002

This exhibit is based on estimated payrolls.

Changes in payroll, rate, class code, or experience modification factor, will affect premium.

An Audit will be performed by the carrier to determine the final cost of the program.

Preferred Governmental Insurance Trust

PROPOSED WORKERS' COMPENSATION & EMPLOYERS' LIABILITY COVERAGE (*Continued*)

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
Information Page
Public Entity Coverage Agreement Forms List
Schedule of Ops – Coverage Agreement
Public Entity Workers Compensation and Employers Liability Coverage Terms
Schedule of Operations – Other Workplaces
Premium Discount Endorsement
Contingent Experience Rating Modification Factor Endorsement
Notification of Change in Ownership Endorsement
Florida Employment and Wage Information Release Endorsement
WC Claim Notice
Informational Contact
Notable Changes 24-25 (See Separate Detailed Document)
* <i>Florida Cancellation and Nonrenewal Endorsement PGIT WC013 (ADDED)</i>

Illinois Union Insurance Company (Chubb)

PROPOSED POLLUTION LIABILITY COVERAGE

Higher limits may be available upon request

Premises Pollution Liability Coverage: Claims Made	Limits of Coverage:
Per Pollution Condition or Indoor Environmental Condition	\$2,000,000
Aggregate All Pollution Conditions or Indoor Environmental Conditions	\$3,000,000
<i>Self-Insured Retention per Pollution Condition or Indoor Environmental Condition</i>	<i>\$25,000</i>

Schedule of Storage Tank Locations	Above Ground Storage Tank (AST)	Retroactive Date:
FEDP Facility ID NO 8519064 #7 204 S Flagler Avenue, Flagler Beach, FL 32136	2,000 Gallons Unleaded Gas	Installed 06/19/2023
FEDP Facility ID NO 8519064 #8 204 S Flagler Avenue, Flagler Beach, FL 32136	1,000 Gallons Vehicular Diesel	Installed 06/19/2023
FEDP Facility ID NO 8519064 #1 Wastewater Plant, 2000 Ave A, Flagler Beach, FL 32136	2,063 Gallons Emergency Generator Diesel	06/04/2020

Forms, Endorsements, Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements, Exclusions as issued by Carrier
Premises Pollution Liability Insurance Coverage form – Claims Made and Reported A. Pollution Conditions Or Indoor Environmental Conditions Coverage B. Transportation Coverage C. Non-Owned Disposal Site Coverage
Communicable, Infectious Or Contagious Diseases Exclusionary Endorsement
Covered Storage Tank Schedule (Financial Responsibility) Endorsement 4 Above Ground Storage Tanks (AST)
Exposure-Specific Dedicated Limits For Financial Responsibility (AST: Via General Aggregate Sublimit; Annual) Endorsement
Business Interruption Coverage Limitations Endorsement - Exclusion
Indoor Environmental Conditions Limitations Endorsement - Exclusion
Other Insurance Amendatory (Primary – Exceptions) Endorsement
Public Entity Coverage Amendatory Endorsement
Schedule of Covered Locations Schedule Endorsement (<i>SOV on file with Agency and Carrier; Dune Walkovers will be included</i>).
Service of Suit Endorsement – Florida
Trade Or Economic Sanctions Endorsement
Florida Surplus Lines Notification
Chubb Producer Compensation Practices & Policies
U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
TRIA Coverage Exclusion If Rejected – <i>Additional Premium to Purchase: \$881</i>

National Union Fire Insurance Company of Pittsburgh, PA (AIG)

PROPOSED BUSINESS TRAVEL ACCIDENT INSURANCE

Eligibility:	
Class 1:	All active, full time and part- time employees of the Policyholder, excluding seasonal employees, police and fire personnel for whom premium has been paid, and not in any other class. Employee Only Coverage: \$31 per person per policy term
Class 2:	All seasonal employees of the Policyholder, excluding police and fire personnel while employed by the Policyholder, for whom premium has been paid, and not in any other class. Employee Only Coverage: \$8 per person per policy term

Plan Benefits & Covered Activities:		
Class 1	Principal Sum	\$50,000
Class 2	Principal Sum	\$50,000
Accidental Death Benefit If Injury to the Insured Person results in death within 365 days of the date of the accident that caused the injury		100% of Principal Sum
Accidental Dismemberment Benefit		% Principal Sum
Both Hands or Both Feet		100%
Sight of Both Eyes		100%
One Hand and One Foot		100%
One Hand and the Sight of One Eye		100%
One Foot and the Sight of One Eye		100%
Speech and Hearing in Both Ears		100%
One Hand or One Foot		50%
Sight of One Eye		50%
Speech or Hearing in Both Ears		50%
Thumb and Index Finger of Same Hand		25%
Quadriplegia		100%
Paraplegia		75%
Hemiplegia		50%
Uniplegia		25%

Forms, Endorsements and Exclusions include (but are not limited to):
Standard Policy Forms, Endorsements and Exclusions as issued by ISO or Carrier

National Union Fire Insurance Company of Pittsburgh, PA (AIG)

PROPOSED STATUTORY ACCIDENT INSURANCE

Class:	Activity: While performing the duties of the Insured's job as outlined below.
1:	All Full-Time Law Enforcement Officers of the Policyholder who are not in any other class.
2:	All Full-Time Firefighters of the Policyholder who are not in any other class.
3:	All Auxiliary Reserve Law Enforcement Officers of the Policyholder who are not in any other class.
4:	All Part-Time Law Enforcement Officers of the Policyholder who are not in any other class.
5:	All Part-Time Firefighters of the Policyholder who are not in any other class.
6:	All Volunteer Firefighters of the Policyholder who are not in any other class.
7:	All Administrative, Clerical and Dispatchers of the Policyholder who are not in any other class.

Plan Benefits:	Limits:	Description:
Accidental Death	\$75,000	a) If an Insured is killed while: i) in fresh pursuit; or ii) responding to an emergency or what he reasonably believed to be an emergency; or iii) responding to a traffic accident; or iv) while enforcing what is reasonably believed to be a traffic law or ordinance; or v) in the case of firefighter, participating in a training exercise; an additional \$75,000 will be paid b) If an Insured is killed as a result of an unlawful and intentional act by another person, an additional \$225,000 will be paid
Accidental Dismemberment	\$75,000	a) If an Insured suffers a dismemberment while: i) in fresh pursuit; or ii) responding to an emergency or what he reasonably believed to be an emergency; or iii) responding to a traffic accident; or iv) while enforcing what is reasonably believed to be a traffic law or ordinance; or v) in the case of firefighter, participating in a training exercise; an additional \$75,000 will be paid b) If an Insured is dismembered as a result of an unlawful and intentional act by another person, an additional \$225,000 will be paid
Burial	\$10,000	Maximum benefit for Class 1 Only
Day Care	\$2,000	Max Years: 2 Due to Accidental Death and Dismemberment
Education	\$2,000	Max Years: 2 Children or Spouse Undergraduate, Post Baccalaureate, Career Certificate
Medical Continuation	\$5,000	Due to Accidental Death

National Union Fire Insurance Company of Pittsburgh, PA (AIG)

PROPOSED STATUTORY ACCIDENT INSURANCE (Continued)

Benefits Applicable to Class 2 Only		
Plan Benefits:	Limits:	Description:
Death by Cancer or the treatment of Cancer (Active Full-Time Firefighters Only, No Retirees)	\$75,000	If an Insured Full-Time Firefighter suffers death as a result of Cancer or the treatment of Cancer, provided the Full-Time Firefighter, upon a diagnosis of Cancer: a) has been employed by his or her employer for at least 5 continuous years b) has not used tobacco products for at least the preceding 5 years; and c) has not been employed in any other position in the preceding 5 years which is proven to create a higher risk for any Cancer.
Cancer Diagnosis Lump Sum Benefit (Active Full-Time Firefighters Only, No Retirees)	\$25,000	Upon an initial diagnosis of Cancer of an Insured Full-Time Firefighter, provided the Full-Time Firefighter: a) has been employed by his or her employer for at least 5 continuous years b) has not used tobacco products for at least the preceding 5 years; and c) has not been employed in any other position in the preceding 5 years which is proven to create a higher risk for any Cancer. Once this benefit becomes payable to an Insured Full-Time Firefighter for any Cancer, no benefit is payable to that Insured for any other initial diagnosis of Cancer under the Florida Cancer Diagnosis Lump Sum Benefit. This benefit will not apply to a Full-Time Firefighter who receives medical benefits under Florida Statutes Chapter 440 - Workers' Compensation.

SUMMARY OF PROPOSED PREMIUMS AND RELATED INFORMATION

Exposures:	Bound Expiring:	Renewal:
Property Values	\$ 28,426,835	\$ 28,426,835
Inland Marine Values	\$ 1,652,744	\$ 1,864,694
Vehicle / Trailer Units	65	70
Employee Count - Liability - FT	92	97
Employee Count - Liability - PT	41	30
Volunteers	14	13
Payroll - Liability / Work Comp	\$ 6,336,197	\$ 6,879,163
Experience Modifier	1.24	1.37
Pollution - Population	5,279	5,541

Premiums:	Bound Expiring:	Renewal:
Package includes:		
Property	\$ 396,157.00	\$ 379,518.00
Inland Marine	\$ 12,264.00	\$ 13,831.00
Crime	\$ 1,187.00	\$ 1,186.00
General Liability	\$ 183,782.00	\$ 206,110.00
Drone Liability	Included	Included
Law Enforcement Liability	\$ 33,803.00	\$ 28,252.00
Deadly Weapon Protection Liability	Included	Included
Public Officials&Employment Practices Liability	\$ 72,464.00	\$ 71,703.00
Cyber Liability	\$ 5,038.00	\$ 5,541.00
Automobile Liability	\$ 33,734.00	\$ 36,427.00
Automobile Physical Damage	\$ 17,454.00	\$ 19,187.00
Fees / Surcharges / Taxes	NA	NA
Workers Compensation	\$ 178,742.00	\$ 209,058.00
Expense Constant	\$ 160.00	\$ 160.00
Pollution Liability - Premises / Storage Tanks	\$ 16,457.00	\$ 17,619.00
Fees / Surcharges / Taxes	\$ 35.00	\$ 35.00
Accidental Death & Dismemberment - Basic	\$ 2,312.40	\$ 2,574.00
Fees / Surcharges / Taxes	NA	NA
Accidental Death & Dismemberment - Statutory	\$ 2,100.00	\$ 2,820.00
Fees / Surcharges / Taxes	NA	NA
Total Proposed Premiums	\$ 955,689.40	\$ 994,021.00

PAYMENT PLAN OPTIONS:

Line of Coverage:	Carrier:	Billing:	Payment Option:
Package	Preferred	Agency Bill	• Annual premium id due in full.
Work Comp	Preferred	Direct Bill	• 25% Down and balance in 9 equal installments.
Pollution Liability	Chubb	Agency Bill	• Annual premium is due in full.
ADD – Basic	AIG	Agency Bill	• Annual premium is due in full.
ADD – Statutory	AIG	Agency Bill	• Annual premium is due in full.

Please refer to the individual proposed coverage parts for terms and conditions that this proposal may be subject to. This proposal is based upon the exposures to loss made known to the Agency. Any changes in these exposures (i.e., new operations, new products, additional states of hire, etc.) need to be promptly reported to us in order that proper coverage(s) may be put into place.

Payment is due within 10 days of binding.

As a course of business, Brown & Brown of Florida, Inc is required to pay premiums to insurers on a monthly basis. In return, we appreciate timely payments by our clients. Outstanding balances over 30 days may be subject to cancellation.

BINDING SUBJECTIVITIES

Line of Coverage:	Carrier:	Items Needed to Bind Coverage:
Package	<i>Preferred</i>	<ul style="list-style-type: none"> Fully completed, signed, dated, and initialed carrier specific application Signed and dated Auto UM form Signed and dated carrier quote signature page During the proposed Coverage Agreement period, we will not charge additional premium for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000. If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement, then additional annual premium will be invoiced by endorsement. For two (2) year coverage periods, additional premium will be charged on the second annual installment for locations added during the first year of the coverage agreement. The quote presented herein is an all or nothing quote. No single line of coverage may be bound without the support of the other lines and WC Coverage Agreement.
Work Comp	<i>Preferred</i>	<ul style="list-style-type: none"> Signed, dated and initialed carrier specific application Fully completed, signed, and dated Drug Free Workplace Credit application Fully completed, signed, and dated Safety Workplace Credit application Conditional upon binding package coverage The Trust requires that the Member maintains valid and current certificates of workers' compensation insurance on all work performed by persons other than its employees. If NCCI re-promulgates a mod, we will honor the mod as promulgated. If the mod changes during the fund year, we reserve the right to apply a correct mod back to the inception date of the Coverage Agreement.
Pollution Liability	Chubb	<ul style="list-style-type: none"> Fully completed, signed, and dated carrier specific application matching coverage bound. Terrorism Rejection form; If Applicable
ADD – Basic	AIG	<ul style="list-style-type: none"> Fully completed, signed, and dated carrier specific application matching coverage bound.
ADD – Statutory	AIG	<ul style="list-style-type: none"> Fully completed, signed, and dated carrier specific application matching coverage bound.

A.M. BEST FINANCIAL RATING

The insurance company providing coverage has the following A. M. Best* Financial rating:

* **Rating Guide:** A++ to C- = Highest to lowest rating
XV to I = Largest to smallest rating

	Line of Coverage:	Carrier:	Rating for Stability:	Rating for Assets / Surplus:
***	Package	Preferred Governmental Insurance Trust	Not Rated	
***	Work Comp	Preferred Governmental Insurance Trust	Not Rated	
**	Pollution Liability	Illinois Union Insurance Company (Chubb)	A++	XV
	ADD – Basic	National Union Fire Insurance Company of Pittsburgh, PA (AIG)	A	XV
	ADD – Statutory	National Union Fire Insurance Company of Pittsburgh, PA (AIG)	A	XV

**** Denotes excess & surplus lines insurance company. See attached Statement Acknowledging that Coverage has been placed with a Non-Admitted Carrier. Please review and return to Brown & Brown. Brown & Brown does not have direct binding authority with this excess and surplus lines market.**

***** PGIT is not protected by the Florida Guarantee Association in the event it becomes unable to meet its claims payment obligations. However, PGIT's excess of loss policies list every individual member a named insured, giving every member direct access to the insurance company of payment of claims.**

A.M. BEST FINANCIAL RATING (Continued)

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Financial Strength Rating Guide	
<i>Secure</i>	<i>Vulnerable</i>
A++, A+ (Superior)	B, B- (Fair)
A, A- (Excellent)	C++, C+ (Marginal)
B++, B+ (Good)	C, C- (Weak)
	D (Poor)
	E (Under Regulatory Supervision)
	F (In Liquidation)
	S (Suspended)

Financial Size Category Guide	
<i>Class</i>	<i>Adj. PHS (\$ Millions)</i>
I	Less than 1
II	1 to 2
III	2 to 5
IV	5 to 10
V	10 to 25
VI	25 to 50
VII	50 to 100
VIII	100 to 250
<i>Class</i>	<i>Adj. PHS (\$ Millions)</i>
IX	250 to 500
X	500 to 750
XI	750 to 1,000
XII	1,000 to 1,250
XIII	1,250 to 1,500
XIV	1,500 to 2,000
XV	2,000 or greater

***Preferred* Governmental Insurance Trust Excess Insurance Structure**

To protect members of the fund from large losses and to protect the financial security of the fund, the *Preferred* Governmental Insurance Trust (*Preferred*) board of trustees has elected to purchase an extremely conservative excess of loss insurance structure. We stress *Preferred*'s excess of loss structure because an excess structure provides *Preferred* members several levels of protection that reinsurance does not.

Foremost among these is the fact that *Preferred*'s excess of loss policies list every individual member as a named insured, giving every member direct access to the insurance company for payment of claims. Reinsurers are only responsible to the trust itself. Therefore, if a trust became financially troubled, there is no guarantee from an insurance company that any individual claim will be paid or even that a reimbursement will go towards the originating claim.

Preferred is a non-assessable Trust authorized under Florida Statue and is not rated by AM Best. *Preferred* is not protected by the Florida Guarantee Association in the event it becomes unable to meet its claims payment obligations. *Preferred* members are not constrained by notice requirements or punitive run-off claims costs to exit. *Preferred* is a non-admitted pool in the state of Florida.

PRU – Public Risk Underwriters

Public Risk Underwriters, as part of Brown & Brown, Inc., is one of the premier insurance service organizations for public entities in the United States. Our exclusive focus and in-depth understanding of the unique risk exposures and operating environment of the public sector allows us to tailor customized products and services to meet our clients' needs.

PGCS – *Preferred* Governmental Claim Solutions

PGCS is dedicated to exclusively serving Florida governmental agencies. PGCS administers and closely controls all claims from start to finish. This team of full-time, licensed adjusters understands federal laws and state statutes governing actions against public entities. A toll-free telephone number is provided to facilitate reporting of claims

Preferred Governmental Insurance Trust
MUNICIPALITY PRELIMINARY EXCESS INSURANCE STRUCTURE 24-25

*Please note this is a preliminary structure. We are still in the midst of negotiating our excess renewals. This is the most likely structure and carrier list available based on the information at this time.

Statutory Limits	All Property Insured by Trust				Higher Limits Available						
	\$330,000,000 Total Limit				\$100,000,000	\$2,000,000	\$1,000,000	\$1,000,000 Per Occurrence Limit			
Arch Insurance Company	Municipal Umbrella \$180,000,000				Travelers	Indian Harbor Insurance Co.	Lloyds	Princeton Excess & Surplus Lines Insurance Co.	Princeton Excess & Surplus Lines Insurance Co.	Princeton Excess & Surplus Lines Insurance Co.	Princeton Excess & Surplus Lines Insurance Co.
\$1,000,000											
Fortegra Specialty	School Umbrella \$50,000,000 Sublimits Including: \$50,000,000 EM \$50,000,000 Flood		Aspen	Lancashire							
			Canopius	Lexington							
	Chubb	Markel									
	Convex	RSUI									
	Fidelis	Starr									
	Houston	StarStone									
	Ironshore	SwissRe									
	Lancashire	Westfield									
\$1,000,000 Retention	Combined \$100,000,000 Primary				\$25,000	\$250,000 Retention	\$10,000 Retention	\$500,000 Retention	\$500,000 Retention	\$500,000 Retention	\$500,000 Retention
	Sublimits Including: \$100,000,000 each for IM, BI, & EE \$100,000,000 Earth Movement \$100,000,000 Flood										
	Ace	Lancashire									
	AWAC	Lexington									
	Axis	Lloyds									
Beazley	Princeton										
Berkshire	RSUI										
Canopius	Starr										
Convex	Velocity										
Fidelis	Westfield										
	\$25,000 AOP										
Workers' Compensation	Property Inland Marine and Automobile PD				Equipment Breakdown	Cyber Liability	Active Assailant	Automobile Liability	General Liability	Law Enforcement Liability	Public Officials & Employment Practices

**Preferred Governmental Insurance Trust
Municipality Excess Insurance Structure 24-25**

Carrier	A.M. Best Rating	Status
Allied World Assurance Company U.S. (AWAC)	A XV	Non-admitted
Arch Insurance Co	A+ XV	Admitted
Aspen Specialty Insurance Co	A XV	Non-admitted
AXIS Surplus Insurance Company	A XV	Non-admitted
Beazley Excess and Surplus Insurance, Inc	A XV	Non-admitted
Canopus US Insurance, Inc	A- XII	Non-admitted
Chubb Bermuda Insurance Ltd	A++ XV	Non-admitted
Convex Insurance UK Limited	A XV	Non-admitted
Evanston Insurance Co	A XV	Non-admitted
Fidelis Underwriting Limited	A XV	Non-admitted
Fortegra Specialty Insurance Co	A- IX	Non-admitted
Houston Specialty Insurance Co	A- X	Non-admitted
Indian Harbor Insurance Co	A+ XV	Non-admitted
Ironshore Specialty Insurance Co	A XV	Non-admitted
Kinsale Insurance Company	A XII	Non-admitted
Lancashire Insurance Company (UK) Limited	A XIII	Non-admitted
Landmark American Insurance Co	A++ XIV	Non-admitted
Lexington Insurance Co	A XV	Non-admitted
Lloyds	A XV	Non-admitted
National Fire and Marine Insurance Co	A++ XV	Non-admitted
Princeton Excess and Surplus Lines Insurance Company	A+ XV	Non-admitted
Starr Surplus Lines Insurance Co	A XV	Non-admitted
StarStone Specialty Insurance Co	A- XII	Non-admitted
Swiss Re Insurance Co	A+ XV	Non-admitted
Travelers Indemnity Co	A++ XV	Non-admitted
Velocity Specialty Insurance Co	A- XII	Non-admitted
Westchester Surplus Lines Insurance Co	A++ XV	Non-admitted
Westfield Specialty Insurance Co	A XV	Non-admitted

This is a summary of the excess structure and is for illustrative purposes only. It is not intended to provide full details regarding retentions, limits, sub-limits and aggregates. Please refer to your coverage agreement for details of applicable coverage.

Coverage placed with carriers that are non-admitted does not have the protection of the Florida Insurance Guaranty Act retentions, limits, sub-limits and aggregates. Please refer to your coverage agreement for details of applicable coverage.

NOTICE OF CARRIER FINANCIAL STATUS

Brown & Brown of Florida – Daytona Beach, and its parent company, Brown & Brown, Inc. (collectively “Brown & Brown”) do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer entity. We endeavored to place your coverage with an insurance carrier with an A.M. Best Company financial rating of “A-” or better.* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of a company or otherwise predict whether the financial condition of a company might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of insurance coverage. Accordingly, this will serve as notice of the following with regard to the placement of the insurance indicated below and with regard to any subsequent renewal of such insurance:

- Brown & Brown presented other options for your insurance placement, including quotations with insurance carriers holding an “A-” or better rating from A.M. Best Company, but we were unable to secure such a quote.
- Coverage is being placed through ***Preferred Governmental Insurance Trust (“Preferred”)***, which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such ***Preferred*** is not rated by the A.M. Best Company.
- ***Preferred*** is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and other coverage providers including local government self-insurance funds like ***Preferred*** may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from ***Preferred*** and agree to abide by the conditions of membership established by ***Preferred***.
- You should consider the information provided, including the ***Preferred*** coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.

Named Insured: City of Flagler Beach
Policy Number: TBD
Policy Period: 10/01/2024 to 10/01/2025
Date of Notice: Date of this proposal

* A.M. Best Rating Guide: Rating for Stability: A++ to D = Highest to lowest rating
Rating for Assets/ Surplus: 15 to 1 - Largest to smallest rating

**STATEMENT ACKNOWLEDGING THAT COVERAGE HAS
BEEN PLACED WITH A NON-ADMITTED CARRIER**

At my direction, Brown & Brown of Florida, Inc. – Daytona has placed my coverage in the surplus lines market. As required by [Florida Statute 626.916], I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the [Florida Insurance Guaranty Association] with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

City of Flagler Beach
Named Insured

Signature of Insured’s Authorized Representative Date

Printed Name of Authorized Representative Date

Illinois Union Insurance Company (Chubb)
Name of Excess and Surplus Lines Carrier

Pollution Liability – Premises / Storage Tanks
Type of Insurance

10/01/2024
Effective Date of Coverage

Don Sciotto W088665
Producing Agent Name License Number

APPENDIX



INSURANCE COVERAGE REVIEW

Insured:

Policy

Term Date:

Please advise if quotations for increased limits of liability or for any coverage listed below are requested:

E = Exposure; C = Coverage through Brown & Brown (if indicated with an "L", such coverage is being provided on a limited basis through an extension or enhanced endorsement and not by a stand-alone coverage form); Q = Quote for Limited or Uncovered

If coverage placed through another agent or broker and/or insured declines to discuss, mark section **CLIENT DECLINED QUOTE**

	E	C	Q
	Y/N	Y/L/N	Y/N
PROPERTY			
Buildings			
Business Personal Property			
Personal Property of Others			
Tenants Improvements & Betterments			
Business Income/Rental Income			
Extra Expense			
Leaseholder's Interests			
Boiler & Machinery (Equipment Breakdown)			
Building Ordinance or Law			
A. Loss to Undamaged Portion of Bldg			
B. Demolition Cost			
C. Increased Cost of Construction			
Earthquake			
Difference in Conditions			
Flood (Primary)			
Flood (Excess)			
Wind			
Off Premises Power Interruption			
Overhead Transmission Lines			
Glass			
Spoilage			
Mold / Fungi			
EIFS			
AUTOMOBILE			
Auto Liability			
Auto Physical Damage			
Drive Other Car Liability			
Drive Other Car Physical Damage			
Hired & Non Owned Liability			
Hired Car Physical Damage			
PIP: Ext Additional, Broad			
Rental Reimbursement (Private Passenger)			
Rental Reimbursement (Commercial Vehicles)			
Uninsured/Underinsured Motorist (Primary)			
Garage Liability			
Garage Keepers Liability			
Garage Keepers Physical Damage			
Trucker's Liability			
Unladen Liability			
Trucker's Physical Damage			
Trailer Interchange			
CRIME			
Employee Dishonesty (1st Party)			
Employee Dishonesty (3rd Party)			
Computer Fraud/Funds Transfer			
Forgery or Alteration			
Social Engineering			
Money & Securities			
ERISA Bond			

	E	C	Q
	Y/N	Y/L/N	Y/N
LIABILITY			
General Liability			
Liquor Liability			
Employee Benefits Liability			
Errors & Omissions Liability/Professional			
Cyber Liability (1st Party)			
Cyber Liability (3rd Party)			
Intellectual Property			
Directors & Officers Liability			
Fiduciary Liability			
Employment Related Practices Liability			
Third Party Discrimination			
Owners/Contractors Protective Liability			
Pollution Liability (1st Party)			
Pollution Liability (3rd Party)			
Products Liability			
Product Recall			
Warehouse (or Bailee's) Legal Liability			
Watercraft Liability (Hull & P +I)			
Mold / Fungi			
Umbrella / Excess Liability			
EIFS			
INLAND MARINE			
Accounts Receivable			
Valuable Papers			
Bailee Coverage			
Computer/EDP			
Contractor's / Mobile Equipment			
Signs			
Installation Floater			
Rented / Leased Equipment			
Motor Truck Cargo			
Ocean Cargo			
Transit / Transportation			
Builders Risk / Course of Construction			
WORKERS' COMPENSATION			
Workers' Compensation			
Other States			
USL&H / Jones Act			
Stop Gap Liability			
Excess Employers Liability			
AIRCRAFT			
Aviation - Owned			
Aviation - Non-Owned			
MISCELLANEOUS			
International / Foreign Exposures			
Kidnap & Ransom			
Travel Accident			
Credit Insurance			
Terrorism			
Subsidence/Sinkhole			

This list of insurance coverage is for information purposes only and is not meant to be a complete list for all your insurance needs. The above analysis is based solely on information provided by the client. Coverage indicated by an "L" reflects coverage provided on a limited basis which may not be as broad as coverage purchased on a stand-alone coverage form, and may include lower limits, sub-limits, or few covered perils.

Insured Representative's Name / Title

Date, Time & Location Process Was Completed With Insured

Brown & Brown Representative Signature

Public Risk Underwriters, Inc.

COMPENSATION DISCLOSURE

We appreciate the opportunity to assist with your insurance needs. Information concerning compensation paid to other entities for this placement and related services appears below. Please do not hesitate to contact us if any additional information is required.

PRU is owned by Brown & Brown, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so.

For the Coverage Term referenced above, your insurance was placed through Preferred Governmental Insurance Trust (Preferred). Preferred is an independent entity formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services.

Preferred has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services. Preferred has contracted with Public Risk Underwriters of Florida Inc. (PRU), a company owned by Brown & Brown, Inc., to administer Preferred's operations. The administrative services provided by PRU to Preferred include:

Underwriting / Coverage review / Marketing / Policy Review / Accounting / Issuance of Preferred Coverage Agreements / Preferred Member Liaison / Risk Assessment and Control

Pursuant to its contract with Preferred, Public Risk Underwriters of Florida Inc. (PRU) receives an administration fee, based on the size and complexity of the account, of up to 9.75% of the Preferred premiums billed and collected.

Preferred has also contracted with Preferred Governmental Claims Solutions (PGCS), a company owned by Brown & Brown, Inc., for purposes of administering the claims of Preferred members. The services provided by PGCS to Preferred may include:

Claims Liaison with Insurance Company / Claims Liaison with Preferred Members / Claims Adjustment

Pursuant to its contract with Preferred, PGCS receives a claims administration fee for those accounts which PGCS services of up to 3.85% of the non-property portion of the premiums you pay to Preferred.

Preferred also utilizes wholesale insurance brokers, some of which (such as Peachtree Special Risk Brokers and Apex Insurance Services) are owned by Brown & Brown, Inc., for the placement of Preferred's insurance policies. The wholesale insurance broker may provide the following services to Preferred:

- ❖ Risk Placement
- ❖ Coverage review
- ❖ Claims Liaison with Insurance Company
- ❖ Policy Review
- ❖ Current Market Intelligence

The wholesale insurance broker's compensation is largely dictated by the insurance company. It typically ranges between 5% and 10% of the premiums you pay to Preferred for your coverage.

RELATED INFORMATION

Compensation. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not customer-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests: Should you have any questions, or require additional information, please contact this office at 1-800-877-2769 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>

LIABILITY TERMS

Contractual Liability - Extends coverage to liability assumed under contract. Applies to both oral and written agreements relating to named insured's business.

Personal Injury Liability & Advertising Injury Liability - Covers false arrest, detention or imprisonment, malicious prosecution, libel, slander, wrongful eviction or entry, or other invasion of the right of private occupancy.

Premises Medical Expense - Made if there is reason to believe that the resulting injury would not have occurred but for some condition on the insured premises or operations conducted by the insured. Negligence of the insured need not be established.

Fire Damage - Intended for tenant or lessee of a commercial building who does not agree under contract to be responsible for the building, or for that part of the building, which is in its care, custody or control. Coverage is for one peril, fire, when fire is the result of an insured's negligence.

Non-Owned Watercraft Liability Coverage - (Under 26 feet in length) Provides coverage for liability which arises from any watercraft as long as the watercraft is not owned by the insured nor being used to carry persons or property for a fee.

Limited Worldwide Coverage - Intended to extend the scope of "policy territories" to anywhere in the world. This is limited to the activities of any insured who is domiciled in the United States and the original suit for damage is brought within the United States, its territories, possessions, or in Canada.

Extended Bodily Injury Coverage - Amends definition of occurrence to include any intentional act by or at the direction of the insured, which results in bodily injury, but only if such bodily injury results from the use of "reasonable" force for purposes of protecting persons or property.

Newly Acquired Organizations - Automatic protection for newly acquired organizations until the new organizations are specifically added to the policy or 90 days, whichever occurs first.

Additional Persons Insured - Includes as insureds: (1) Any spouse of a partner concerning business activities of the partnership and (2) any employee of the named insured while acting within the scope of his or her duties. Does not apply to bodily injury or personal injury sustained by a fellow employee which occurs during the course of employment.

Employee Benefits - Provides coverage against damages because of a "Negligent Act" in the "Administration" of "your employee benefits program".

Liquor Liability - Provides coverage against claims for "damages" sustained by any person or organization if such liability is imposed on the insured by reason of the selling, serving, or furnishing of any alcoholic beverage.

AUTOMOBILE TERMS

Owned Automobiles - Covers the liability arising out of the ownership, maintenance or use of automobiles.

Personal Injury Protections - Coverage is included for passenger vehicle under No-Fault Law provisions.

Uninsured Motorists - Protects insureds who are not contributory negligent against bodily injury caused by negligent underinsured or uninsured drivers and hit-and-run motorists.

Uninsured Motorists Coverage is offered in two different forms.

Non-Stacked UM - This will provide the limit of Uninsured Motorists coverage shown in the policy schedule, regardless of how many vehicles are owned.

Stacked UM - This will provide the sum of limit of Uninsured Motorists coverage shown in the policy schedule. If there is more than one covered auto, the limit of insurance for the accident would be the sum of the limits for all those owned autos which are covered autos. (If the limit is \$100,000 and there are three insured vehicles, the maximum paid would be the sum of the coverage, or \$300,000).

Stacked UM coverage is only available when the named insured is an individual; entities do not qualify for stacked coverage. Non-stacked UM coverage is available for both entities (corporations, partnerships, etc.) and individuals.

Hired Automobiles - Covers the liability for the use of hired automobiles in your business.

Non-Owned Automobiles - Covers the liability for the use of non-owned automobiles in your business. An example would be an employee using his/her own car on an errand for you.

Comprehensive - Pays for loss of, or damage to, automobiles from perils other than collision.

Collision - Pays for loss of, or damage to, automobiles from collision with another object or upset.

Broad Form Drive Other Car Coverage - Provides coverage for individual named on endorsement and spouse for use of non-owned car, sometimes referred to as "Borrowed Car" coverage. This should be purchased if you do not have a personal auto policy.

NOTE: These coverages may not apply in all states.

AUTOMOBILE SYMBOL DEFINITIONS

<u>Symbol</u>	<u>Description</u>
1	<i>Any Auto.</i>
2	<i>Owned Autos only.</i> Only those autos you own (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	<i>Owned private passenger autos only.</i> Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	<i>Owned autos other than private passenger autos only.</i> Only those autos, you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	<i>Owned autos subject to no-fault.</i> Only those autos you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
6	<i>Owned autos subject to a compulsory uninsured motorists law.</i> Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	<i>Specifically Described Autos.</i> Only those autos described in item three of the declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to any power unit described in item three).
8	<i>Hired Autos Only.</i> Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent or borrow from any of your employees or partners or members of their households.
9	<i>Non-owned Autos Only.</i> Only those "autos" you do not own, lease, hire, rent or borrow and that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.

If symbol is not provided in summary, please refer to policy

WORKERS' COMPENSATION DEFINITIONS

PART A:

Workers' Compensation pays for all medically necessary remedial treatment, care, and attendance by a health care provider for as long as necessary to enable the employer to fully recover. There are no deductibles and no limits on payments.

Compensation for Disability is designed to partially reimburse the injured employee for inability to perform normal work, following a compensable injury.

There are specific classifications of disabilities:

- Permanent Total
- Temporary Total
- Permanent Impairment
- Temporary Partial

Compensation for death is payable if resulting within one year from the accident causing injury, or if it follows continuous disability and results from the accident within five years, thereafter the total amount that may be paid out over time is \$150,000.

PART B:

This coverage will pay for all sums which you are legally obligated to pay because of bodily injury by accident or disease sustained by any employee arising out of their employment. This coverage is distinct from any Workers' Compensation claim. Recent suits have been successfully based on a variety of grounds from a number of different parties including spouses and children.

"MONOPOLISTIC STATES INCLUDING A COMMONWEALTH IN ASSOCIATION WITH THE UNITED STATES STOP LOSS COVERAGE"

This endorsement is used to provide Part B - Employers Liability coverage for operations that are conducted in a monopolistic fund state. It is needed because Workers' Compensation policies written by these state fund do not provide this coverage.

Monopolistic States: North Dakota, Ohio, Washington, Wyoming, and Puerto Rico

The client must contact the above states directly to obtain Workers' Compensation coverage.

EXPERIENCE MODIFICATION FACTOR

For eligible risks, the National Council on Compensation insurance (NCCI) computes an experience modification which is a multiplier that must be applied to the manual premium for any eligible risk by any company insuring the risk.

Rating is based on the experience period which is the past three years, excluding the immediate preceding year. The experience period includes only completed policy periods within the three years.

Your experience modification applies for a period of one year from the effective date of it's promulgation.

SURETY BONDS

Brown & Brown has the capability to handle surety bonds. Our experienced professionals are proficient in Construction and Commercial Bonds. Construction bonds typically include Bid, Performance, Payment, Maintenance and Warranty bonds. Commercial bonds cover obligations typically required by law, statute or regulation. The following are just a few of the industry types that we can service:

- Condominium Associations
- Developers
- General Contractors
- Financial Services Industry
- Hazardous Materials and Waste
- Healthcare
- Manufacturing
- Oil & Gas
- Property Managers
- Restaurants
- Retail Industry
- Service Contractors
- Subcontractors
- Wholesalers/Suppliers/Distributors

Types of Commercial Bonds commonly written by Brown & Brown include:

Agricultural Dealers Bond	Medicare/Medicaid Bonds	Release of Lien Bonds
Appeal Bonds	Miscellaneous Bonds	Replevin Bonds
Citrus Dealer Bonds	Mobile Home Dealer Bonds	Right-of-Way Bonds
Court Bonds	Mortgage Broker Bonds	Seller of Travel Bonds
Customs Bonds	Motor Vehicle Dealer Bonds	Supply Bonds
Employee Dishonesty Bonds	Notary Public Bonds	Tax Bonds
Fidelity Bonds	Patient Trust Bonds	Title Agents Bonds
Franchise Dealer Bonds	Professional Solicitors Bonds	Utility Deposit/Payment Bonds
Fuel Tax Bonds	Public Official Bonds	Warehouse Bonds
Garnishment Bonds	Reclamation Bonds	Workers' Compensation Bonds
License & Permit Bonds	Recreational Vehicle Dealer Bonds	Yacht Broker/Salesman Bonds

For more information or questions, please contact our Bond Manager, Tyler DeBord at 386-239-5703 or email at Tyler.DeBord@bbrown.com.

EMPLOYEE BENEFITS

Brown & Brown is an insurance intermediary for Employee Benefits insurance. We are experts in analyzing plan design information and claim experience in order to make sure our clients have the best employee benefits package for their employee's at the most competitive cost. We broker the following products:

- Medical Insurance – Fully Insured / Self Insured / Dividend Plans
- Consumer Driven Health Plans – H.S.A's / HRA's
- Dental Insurance
- Basic and Voluntary Life Insurance
- Short and Long Term Disability
- Vision Insurance
- Flex Spending Accounts
- Employee Assistance Plan
- COBRA Administration
- Voluntary Products
- Legal Plans

We also realize the service intensive nature of Employee Benefits packages. Therefore, we have experienced Account Executives and Account Managers to assist our clients with all aspects of employee benefit plans including:

- Guarantee Renewals 45-60 days in advance
- Billing, Claims, Eligibility issues
- Electronic Enrollment
- Open Enrollment Assistance
- Benefits at a Glance / Benefit Business Cards
- Compensation Statements
- HR/ Benefits Website
- Employee Surveys

For more information or questions, please contact our Employee Benefits Manager, Dustin Smurdon at 386-239-8889 or email at Dustin.Smurdon@bbrown.com