

**Named Covered Party:** City of Lake City**Term:** 10/01/2025 to 10/01/2027**Coverage Provided by:** Preferred Governmental Insurance Trust**Quote Number:** PK2FL1 0122002 25-01 01

Arthur J. Gallagher Risk Management Services, Inc. - Yulee
City of Lake City
PK2FL1 0122002 25-01

Public Risk Underwriters of Florida, Inc. is pleased to provide you with the quote for:
City of Lake City

Please review the quote carefully as, coverage terms and conditions may not encompass all requested coverage indicated in the application.

As a reminder you do not have any binding authority. Written request to bind must be received prior to the effective date of coverage or the expiration date of the quote, whichever is earlier. If written request to bind is not received within the described time frame, the quote is no longer valid, and the file will be closed. Coverage is not bound without written confirmation from a representative of Public Risk Underwriters of Florida, Inc.

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If you have any questions or need further assistance, please feel free to contact us.

**THIS PAGE IS FOR INFORMATIONAL PURPOSES ONLY
AND IS NOT PART OF THE QUOTE**

Quote Number: PK2FL1 0122002 25-01 01

Effective Date: 10/01/2025

Quote Expiration Date: 10/01/2025

QUOTE FOR

City of Lake City

501 Riverside Avenue, Suite 1000
Lake City, Florida, 32055-3918

Presented by Public Risk Underwriters for:

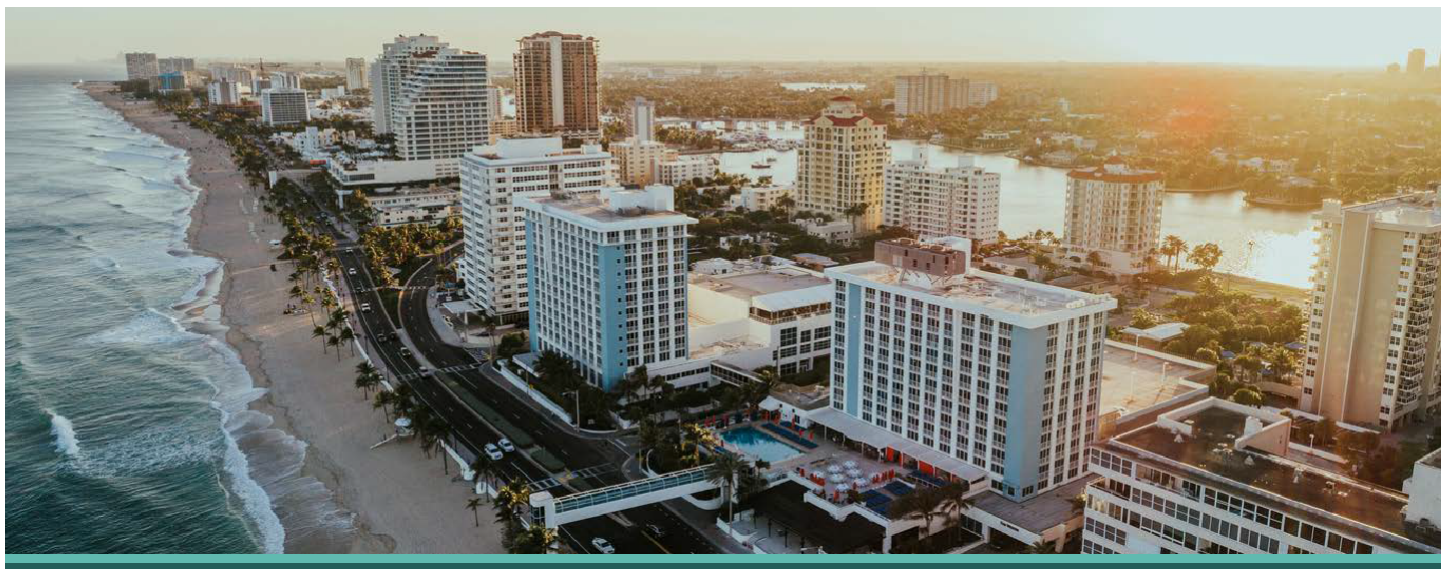
Arthur J. Gallagher Risk Management Services, Inc. - Yulee

501 Riverside Avenue, Suite 1000, Jacksonville, Florida, 32202

9/25/2025 4:59:05 PM

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Service is the heart of what we do



Insuring Florida's Future

Founded in 1999, Preferred is a non-assessable insurance risk pool made of and for its members, focusing on the unique needs of Florida's public sector. Our robust membership and financial strength stem from a conservative platform of managed risk. Program administration is provided by Public Risk Underwriters of Florida (PRU).

A key distinguishing feature and advantage of Preferred is the exclusive utilization of independent agents who specialize in public sector risk throughout the state for distribution.

WHY IS THIS IMPORTANT?

Our members receive local, personalized service and have built-in representation and advocacy to achieve optimal results.

Preferred's membership is represented by Elected Officials from all segments of Florida's Public Sector. Our Board of Trustees understands your needs and works diligently to bring you enhanced programs and services.

Specialized member-oriented claims service is provided by Preferred Governmental Claims Solutions (PGCS). With more than 40 years in claims experience, PGCS is Florida's foremost governmental third-party administrator. The cornerstones of their claims administration are communication, quick access, and sound return-to-work policies.

Preferred is a proven structure of strength created to protect Florida's public sector.

Service is the heart of what we do

*Our Loss Control & Member Services team takes a proactive approach designed to reduce and prevent claims by customizing our services to your needs **at no additional cost.***



DEDICATED LOSS CONTROL CONSULTANTS PROVIDE:

- + Onsite safety inspections
- + Safety training on hundreds of topics
- + Safety program development, review & evaluation
- + Claims analysis & management
- + Claims reviews and Claims 101's
- + Disaster preparedness services

PREFERRED RISK MANAGEMENT RESOURCE CENTER FOR MEMBERS WHO PURCHASE THEIR EPLI COVERAGE FROM PREFERRED:

Cyber Security Resources

- + Breach health check
- + Customizable Incident Response Plan
- + Unlimited Access to Cybersecurity Experts
- + Immediate crisis management & response
- + Digital Forensic, IR Readiness and Data Review services and consultations available

HR Helpline Services

- + Unlimited access to HR and Employment Law experts

ADA Website Compliance Resources

- + WAVE by WebAIM accessibility evaluation tool
- + Expert guidance on ADA compliance

VECTOR SOLUTIONS Online training platform with over 600 training courses on HR/Employment Practices, OSHA Compliance, Motor Vehicle Safety, etc.

PREFERRED VIRTUAL TRAINING ACADEMY

Virtual training on a wide variety of topics provided by our Loss Control Consultants and industry experts.

STREAMERY 24/7 mobile streaming from anywhere with over 700 training topics

PREFERRED TIPS 50/50 matching safety & loss control grant program up to \$5,000.

60,000+

Completed Training Courses

\$3,500,000+

in TIPS Grants

74%

Risk Management Resource Center Utilization

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Your Member Services & Loss Control Team



Kevin Meehan oversees Trust Services. He is responsible for implementing service initiatives for Preferred members and agents. He develops and improves educational training programs, member service platforms, and member safety incentive programs. He is ultimately responsible for increasing member engagement to improve member loss experience and reduce out of pocket costs.



Christopher H. Kittleson has more than 25 years of risk management and loss control experience. Chris has developed industry expertise in the areas of Public Entity Safety Program Development, Return to Work Programs, Regulatory Compliance, Accident Investigation and Safety Training. Chris graduated Cum Laude from St. Cloud State University with a BS in Engineering Technology. He earned his Associate in Risk Management (ARM). He was awarded the 2013 Safety Professional of the Year Award by the South Florida Chapter of the American Society of Safety Engineers (ASSE). Chris has presented on behalf of National Associations and has published several articles in loss control and risk management trade publications.



Pam Hancock leads the Loss Control team. She has been in the insurance industry for more than 25 years and has worked primarily with governmental entities during her career. She provides safety training, program/policy development, safety committee oversight, performs claims reviews, trending analysis and inspections. With an emphasis on education and a deep understanding of the claims process, Pam has become a valuable resource to Preferred members. Pam is a Certified ADA Coordinator.



Mike Marinan has a degree in Industrial Safety Engineering and more than 35 years experience in the safety and risk management field. Mike's primary objectives include safety and loss control initiatives, reconciling issues between Preferred members and third party claims administrators, and developing opportunities for the Trust's participants to gather knowledge, skills, and information to effectively govern and manage insurance costs. Mike is a member of ASSE, was appointed by the Governor to the Task Force on Workplace Safety and has provided multiple trainings to state agencies.



Mike Stephens has been involved with Loss Control and Member Services since 2004. Mike has completed the OSHA 501 Trainer Course in Occupational Safety and Health Standards (General Industry) and has attained certification as a Safety Auditor. Mike's safety awareness and dedication to customer service are what make him an essential part of the Member Services and Loss Control team. Mike is the resources and services coordinator and support specialist for all Preferred members.

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Personalized Top-Tier Claims Service



450

Government Entities
Served by PGCS

20

Average Years of Teammate
Industry Experience

12

Average Years of
Teammate Tenure at
PGCS

3

Decades of Claims Service

24/7

Claims Service



PGCS Leadership Team



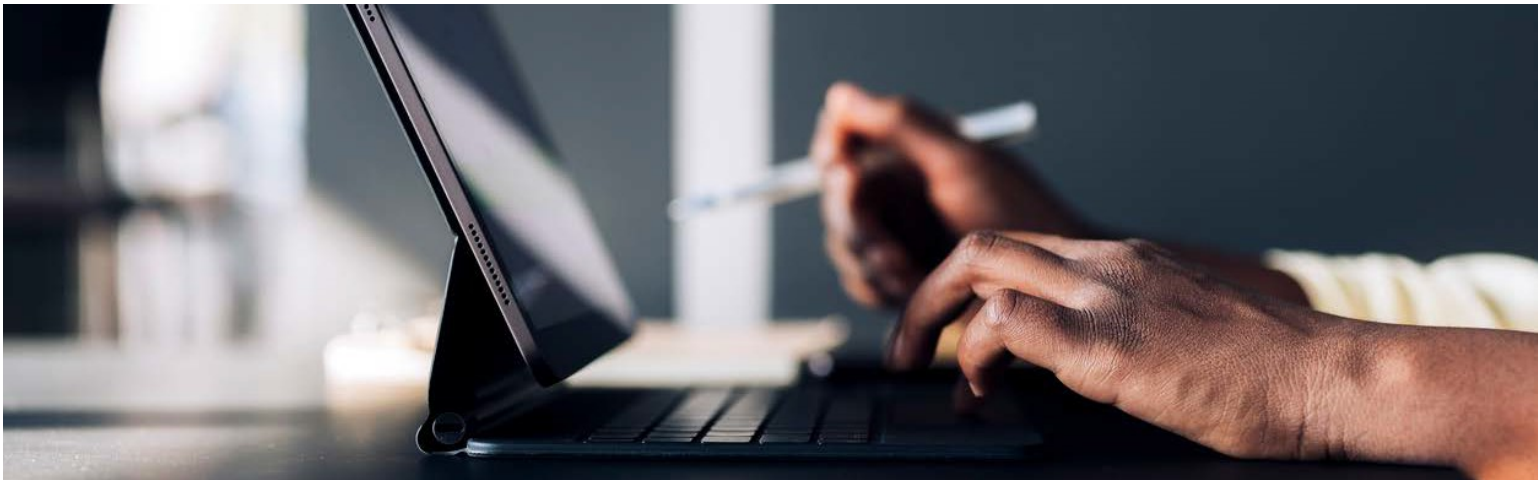
Stacy Hargrove, Vice President of Liability Claims is responsible for the daily operations of the Liability Claims Department at PGCS. Stacy Hargrove has more than 33 years of experience handling all types of liability claims and subrogation matters. She has held various positions within the claims industry and has proactively handled a variety of liability claim types including auto accident, slip and fall, premises liability, employer liability, and subrogation recovery; all with client accolades for excellent customer service and knowledge. Stacy has extensive litigation management experience and works directly with defense counsel in defending litigated claims. She has also monitored several trials and has been successful in partnering with her legal team to achieve favorable defense verdicts as well as other positive resolutions. Stacy has a wealth of knowledge in the liability arena and is an integral and valued member of the PGCS team.



Cheryl Riley, Director of WC Claims is responsible for the overall direction and leadership of the PGCS workers' compensation claims unit. While at PGCS, Cheryl has steadily promoted and held the positions of Account Manager, Quality Assurance Manager and Workers' Compensation Claims Manager prior to her current position of Director of Workers' Compensation Claims. Cheryl's dedication to customer-centric solutions and focus on building strong 'partner' relationships has been successful for PGCS and its customers. Cheryl holds a Florida All Lines license, and has earned the designation of a Board Certified Workers' Compensation Litigation Claims Specialist.

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Innovative Solutions. Accurate Valuations.



In partnership with Centurisk, Preferred provides property appraisals **for all property locations at no cost to our members**. The field appraisals provide critical information on primary and secondary building characteristics, flood zones, and valuations. Field appraisals are conducted by Centurisk on a rolling five-year schedule, trending reports are available in the interim upon request. Once the appraisal is completed, members then have the choice to insure at appraised values to maintain blanket coverage. If a Member chooses to underinsure the property, the coverage agreement will be endorsed to “stated value”.



You receive exclusive access to the AMP platform, which offers an innovative approach for property tracking and valuation management. AMP provides dynamic reporting capabilities and features an intuitive design, which allows your team to get up and running in minutes. Vital property information is maintained in AMP, including a change history for each asset.

Up-to-date property valuations and information are automatically imported into AMP and our experienced team offers personalized training to optimize your use of the system and reporting tools.



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Disaster Preparedness and Response

Preferred Priority is with you every step of the way

Preferred Priority is an enhanced disaster recovery service designed for Preferred members to streamline the disaster recovery process. This customized service starts with preparedness. Our loss control consultants work with members to develop and implement a customized disaster recovery plan that will stand up to the worst of disasters. In advance of a storm, resources like temporary buildings, generators and dry out equipment are deployed to member locations. Members have priority status during a disaster and have access to a 24/7 Emergency Response Center, immediate onsite evaluations of property, complete build and restoration services, FEMA closeout packets and direct payments to vendors. When disaster strikes Preferred Priority is there for you.



Preferred Priority is a member-centric emergency response partnership with BluSky Restoration, ensuring each member receives top-priority service without delays. This partnership is designed to provide immediate access to essential resources and expertise in times of crisis. BluSky Restoration's dedicated team is ready 24/7, including holidays and weekends, to deliver rapid and effective mitigation and property restoration services. Our agreement guarantees that every member benefits from a seamless, efficient response, helping them quickly return to normal operations with minimal disruption.



When a named storm is approaching, our field adjusters from Engle Martin are staged nearby with all contact and policy information for each member so that they can provide damage inspections immediately after a storm. Engle Martin uses cutting edge drone technology to identify damage mitigation opportunities that you may not have known existed. The EM adjusters also have access to prior appraisals and COPE data, which helps streamline and expedite the claims process. This real time response enables us to get advance claim payments in your hands **within days**.

To finalize your claim, we provide a claim resolution packet, which includes all documentation to support your claim in addition to FEMA closeout assistance.

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Liability Defense Panel



ROPER, TOWNSEND, SUTPHEN

2707 E. Jefferson
Street Orlando, FL
32803
(407) 897-5150
www.roperpa.com

BRIONEZ & BRIONEZ, P.A.

322 W. Burleigh Blvd
Tavares, FL 32778
(352) 432-4044
www.bblawfl.com

CARR ALLISON

305 S. Gadsden St.
Tallahassee, FL
32301
(850) 222-2107

208 N. Laura Street
Suite 1100
Jacksonville, FL 32202
(904) 328-6456
www.carrallison.com

KELLEY KRONENBERG

1475 Centrepark Blvd,
Suite 275
West Palm Beach, FL 33401
(561) 684-5956
Tampa Jacksonville/ Fort
Lauderdale Locations
www.kelleykronenberg.com

QUINTAIROS, PRIETO, WOOD & BOYER, P.A.

4190 Belfort Rd, Suite 450
Jacksonville, FL 32216
Trinity, FL 34655
(904) 354-5500
www.qpwblaw.com

ROBERTS, REYNOLDS, BEDARD & TUZZIO, P.A.

470 Columbia Drive
West Palm Beach, FL 33409
(561) 688-6560
www.rrbpa.com

5237 Summerlin Commons Blvd.
Ft. Myers, FL 33907
(239) 275-2268
www.rrbpa.com

RUMBERGER, KIRK & CALDWELL P.A.

101 N. Monroe Street,
Suite 120
Tallahassee, FL 32301
(850) 222-6550
www.rumberger.com

LLOPIZ WIZEL

1451 W Cypress Creek
Rd Suite 300
Fort Lauderdale, FL 33309
(754) 312-7389
www.l-wfirm.com

UNICE, SALZMAN & JENSEN, P.A.

1815 Little Road
Trinity, FL 34655
(727) 723-3772
www.unicesalzman.com

WARNER LAW FIRM, P.A.

501 W 11th St.
Panama City, FL
32401 (850) 784-
7772
timwarner@warnerlaw.us

WALTON, LANTAFF, SCHROEDER & CARSON LLP

931 Village Blvd, Suite 905
West Palm Beach, FL 33401
(561) 689-6700
www.waltonlantaff.com

WEISS, SEROTA, HELFMAN, COLE & BIERMAN

2525 Ponce De Leon Blvd,
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Coral Gables, FL 33134
(305) 854-0800
www.wsh-law.com

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Workers' Compensation Defense Panel



BARBAS, NUNEZ, SANDERS, BUTLER & HOVSEPIAN

1802 W. Cleveland Street
Tampa, Florida 33606
(813) 279-2686

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www.roperpa.com

CHARTWELL LAW OFFICES, LLP

2984 Wellington Circle
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(850) 668-7900

833 Highland Avenue, Suite 202
Orlando, FL 32803
(407) 203-3600

www.chartwelllaw.com

COLE, STONE & STOUDEMIRE, P.A.

201 North Hogan Street #400
Jacksonville, FL 32202
(904) 352-9664

HERNANDEZ, HICKS & VALOIS

5800 N. Andrews Avenue
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dhernandez@hhdefense.com

KELLEY KRONENBERG

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www.kellevkronenberg.com

PUBLIC ENTITY LEGAL SOLUTIONS

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www.waltonlantaff.com

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Coverage Advantages

+ **SUPERIOR WINDSTORM COVERAGE:** While other risk pools exclude wharves, piers, docks, signs, antennas, and communication towers, our program provides wind coverage for these scheduled locations.

+ **PREFERRED PROPERTY PROGRAM** is a shared limit. The amount of limit purchased is determined annually. In responding to numerous windstorm events for more than 20 years, Preferred's losses have never exceeded the shared limit purchased.



- + \$100,000 of Non Non-Monetary coverage for Injunctive Relief, EEOC, Public Records and Inverse Condemnation allegations.
- + Professional Liability offered on either claims made or occurrence form.
- + Cyber Liability limits up to \$2,000,000 for both 1st and 3rd party claims.
- + Available Limits up to \$10,000,000 on all liability lines.
- + Public Officials and Employment Practices liability with no aggregate limit.
- + Defense costs are outside of the limit of liability, deductible does not apply to defense.
- + Deadly Weapon protection coverage free of charge. Crisis Response provided by CrisisRisk, a leading national response firm.
- + Unmanned Aircraft (Drone) Liability coverage of \$500,000.

- + Most competitive windstorm deductibles in the state.
- + No wind exclusions for locations near the coast.
- + No additional premium charged for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000.
- + Property in the open (PITO) coverage is provided up to 1,000 feet of an existing location with no valuation restrictions.
- + Blanket Inland Marine Coverage for individual equipment valued less than \$25,000.

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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 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.

IMPORTANT NOTE

This quote covers two (2) annual twelve month periods, from 10/01/2025 12:01:00 AM to 10/01/2026 12:01:00 AM and from 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM. The following conditions apply in addition to all other conditions of this coverage agreement:

- A. All Aggregate limits reset for the period 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM. Losses applying to the annual period from 10/01/2025 12:01:00 AM to 10/01/2026 12:01:00 AM will erode the Aggregate(s) for the first annual period, but will not erode the Aggregate(s) for the period from 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM.
- B. The premium for the period 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM will be determined based on updated exposure values for this period.
- C. Rates for the period 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM will be identical to those for the period commencing 10/01/2025 12:01:00 AM, with premium subject to the following:
 - 1. Changes to scheduled values for property, inland marine, automobiles, payroll, and number of employees.
 - 2. NCCI Experience modification factors will be applied as promulgated.
- D. In the event of cancellation of any line of business within 90 days after the first day of either annual coverage period, the premium for such line(s) shall be 25% minimum earned. In the event of cancellation of any line of business following the initial 90 days of each annual coverage period, a penalty equal to 60 days premium of such line(s) of business shall become earned, any provision of the agreement to the contrary notwithstanding.
 - 1. This penalty is earned and payable regardless of when notice of such cancellation is given, or effective date of such cancellation.

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

Property Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Value Building & Contents Limit, per attached schedule	\$133,832,126	\$10,000 Per Occurrence - All other perils 5% Per Occurrence - Named Storm, subject to minimum of \$10,000
Boiler & Machinery	\$100,000,000	\$10,000 Per Occurrence

Schedule of Sublimits- These limits do not increase any other applicable limit of liability.

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Flood Limit – Per Occurrence Excess of NFIP, whether purchased or not	\$5,000,000	\$10,000 Per Flood, except zones A,V excess of NFIP whether purchased or not
Earth Movement Limit – Per Occurrence	\$2,000,000	\$10,000 Per Occurrence
Terrorism (Includes Inland Marine if applicable)	\$5,000,000	\$10,000 Per Occurrence

Extensions of Coverage- These limits do not increase any other applicable limit of liability. Deductible per terms of the Coverage Agreement.

<u>Coverage Description</u>	<u>Limit</u>
Accounts Receivable	\$500,000
Additional Expense	\$1,000,000
Animals (annual aggregate limit)	\$40,000
Business Income	\$1,000,000
Buildings Under Construction	If shown on Property Schedule
Debris Removal- limit shown or 25% of loss, whichever is greater, per occ	\$250,000 or 25% of loss, whichever is greater, per occurrence
Demolition, Ordinance, and ICC	\$3,000,000
Duty to Defend	Included
Errors and Omissions	\$250,000
Expediting Expense	\$1,000,000
Fire Department Charges	\$25,000
Fungus Cleanup Expense (annual aggregate limit)	\$50,000
Lawns, Plants, Trees and Shrubs	\$25,000
Leasehold Interest	\$100,000 Annual Aggregate
New Locations	\$2,000,000
Personal Property of Employees	\$50,000
Pollution Cleanup Expense (annual aggregate limit)	\$100,000
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
Vehicle Property Coverage	\$0

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Inland Marine Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Unscheduled Inland Marine (subject to \$25,000 any one item, excludes Watercraft)	\$1,000,000	Per attached schedule
Scheduled Inland Marine	\$1,535,778	Per attached schedule
Total All Inland Marine	\$2,535,778	Per attached schedule

Crime Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Forgery and Alteration	\$500,000	\$0
Theft, Disappearance or Destruction	\$500,000	\$0
Computer Fraud including Funds Transfer Fraud	\$500,000	\$0
Employee Dishonesty, Including faithful performance, per loss	\$500,000	\$0

Deadly Weapon Protection (Claims Made)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Third Party Liability Coverage	\$1,000,000	\$0
Crisis Management Services	Included	
Counseling Services	\$250,000 sublimit	
Funeral Expenses	\$250,000 sublimit	
Retro Date: 10/01/2019		
Coverage Highlights: Broad definition of Deadly Weapon Event, 24 hour Crisis Response Team Services		
Claims expenses are inside the limit of liability. Automatic Extended Reporting Period is 60 days.		

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Quote Number: PK2FL1 0122002 25-01 01

Public Officials Liability Coverage (Occurrence)

<u>Public Officials Liability Limit</u>	<u>Deductible</u>	<u>Retroactive Date</u>
\$3,000,000 per claim	\$10,000	
Aggregate Limit: N/A		
Total Payroll: \$14,092,156		
Supplementary Payments: Pre-termination \$2,500 per employee/ \$5,000 annual aggregate		
Non Monetary: \$100,000 Aggregate		

Employment Practices Liability Coverage (Occurrence)

<u>Employment Practices Liability Limit</u>	<u>Deductible</u>	<u>Retroactive Date</u>
\$3,000,000 per claim	\$10,000	
Aggregate Limit: N/A		
#FT emp: 262	# PT Emp: 3	#Volunteers: 0

Cyber Liability (Claims Made)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Policy Limit	\$2,000,000 annual agg	Applies per below
Third Party Liability Coverage:		
• Privacy & Security Liability	\$2,000,000 each claim	\$25,000
• Media Content Services Liability	\$2,000,000 each claim	\$25,000
• PCI DSS	\$1,000,000 sublimit	\$25,000
First Party Liability Coverage:		
• Cyber Extortion & Ransomware	\$500,000 each claim	\$25,000
• Data Breach & Crisis Management	\$2,000,000 each claim	\$25,000
• Data Recovery	\$2,000,000 each claim	\$25,000
• Business Interruption/ Extra Expense	\$2,000,000 each claim	\$25,000 /Waiting Period:12 Hrs
• Cyber Crime	\$500,000 Agg - see form for sublimits	\$25,000
• Utility Fraud	\$500,000 Agg - see form for sublimits	\$25,000
• Bricking Coverage	\$1,000,000 sublimit	\$25,000
• System Failure- BI/EE	\$2,000,000 sublimit	\$25,000 /Waiting Period:12 Hrs
• Dependent Business Interruption	\$2,000,000 sublimit	\$25,000 /Waiting Period:12 Hrs
o BI/EE	Included in above sublimit	\$25,000 /Waiting Period:12 Hrs
o System Failure	\$2,000,000 sublimit	\$25,000 /Waiting Period:12 Hrs
Retroactive date: 10/1/2011		
Voluntary Notification endorsement is included, see coverage form for all limits and sublimits.		

Extended Reporting Periods POL/EPLI/Cyber (only applicable for claims made)

If the Trust terminates or does not renew this Coverage Agreement (other than for failure to pay a premium when due), or if the Public Entity terminates or does not renew this Coverage Agreement and does not obtain replacement coverage as of the effective date of such cancellation or non-renewal, the Public Entity shall have the right, upon payment of the additional premium described below, to a continuation of the coverage granted by this Coverage Agreement for at least one Extended Reporting Period as follows:

A. Automatic Extended Reporting Period - 60 days per PGIT MN 500 & PGIT MN 700 (Cyber form)

B. Optional Extended Reporting Period - 12 months at additional premium per PGIT MN 500 & PGIT MN 700 (Cyber Form)

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

General Liability Coverage (Occurrence Form)

<u>Coverage Description</u>	<u>Limit</u>
Bodily Injury and Property Damage Limit	\$3,000,000
Personal and Advertising Injury	Included
Products & Completed Operations Limit	Included
Employee Benefits Liability Limit, per person	\$3,000,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	N/A
Fire Damage	Included
Sewer Backup and Water Damage Limit	\$10,000 no fault /\$200,000 at fault; subject to \$200,000 aggregate
PGIT MN-203 Part B Limit (Bert Harris, Inverse Condemnation, Takings claims; See Form for specifics)	\$300,000
General Liability Deductible:	\$10,000
Rating Basis	
Ratable Payroll:	\$10,891,434

Unmanned Aircraft

Coverage is limited, see specimen form for policy details

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Unmanned Aircraft	N/A	N/A

Law Enforcement Liability Coverage (Occurrence Form)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Law Enforcement Liability	\$3,000,000 Per Person \$3,000,000 Per Occurrence	\$10,000
Rating Basis		
Full Time Officers: 55	Part Time Officers: 3	Vol Officers:

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

Excess Workers' Compensation Coverage	
<u>Coverage Description</u>	<u>Limit</u>
Self Insured Retention:	N/A
Part I Workers' Compensation Limit:	N/A
Part II Employers Liability Limit:	
Bodily Injury By Accident	N/A
Bodily Injury By Disease	N/A
Bodily Injury By Disease	N/A
Estimated Payroll- Police & Fire	N/A
Estimated Payroll- All other Employees	N/A

Stop Loss Aggregate		
Stop Loss Aggregate Limit:		
Applies to: (X)		
() Property	() General Liability	() Public Officials Liability
() Windstorm/ Hailstorm	() Law Enforcement Liability	() Employment Practices Liability
() Flood	() Auto Liability	() Excess Workers Compensation
() Inland Marine	() Auto Physical Damage	() Workers Compensation
() Crime	() Garagekeepers	

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

Automobile Coverage			
Coverage	Symbol	Limit	Deductible
Liability	1	\$1,000,000	\$0
Personal Injury Protection	5	Statutory	\$0
Added PIP	N/A	Not Included	N/A
Auto Medical Payments	N/A	N/A	N/A
Uninsured/ Underinsured Motorist	N/A	N/A	N/A
Physical Damage Comprehensive Coverage	2, 8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Comprehensive limit: \$500,000	Per attached schedule Hired deductible: \$0
Physical Damage Collision Coverage	2, 8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Collision limit: \$500,000	Per attached schedule Hired deductible: \$0
Garagekeepers Comprehensive Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule, but no deductible applies to loss caused by fire or lightning.	N/A
Garagekeepers Collision Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule.	N/A

Automobile Symbols	
1	Any "Auto"
2	Owned "Autos" only
3	Owned private passenger "Autos" only
4	Owned "Autos" other than private passenger "Autos" only
5	Owned "Autos" subject to No-Fault
6	Owned "Autos" subject to a Compulsory Uninsured Motorist Law
7	Scheduled "Autos" only
8	Hired "Autos" only
9	Non-owned "Autos" only
30	"Autos" left with you for service, repair, storage, or safekeeping.
* These are abbreviated descriptions. A full description of symbols is included in the coverage agreements	

Symbol 10 comp & collision: N/A

Symbol 10 liability: N/A

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

Total Premium Due

First Year
\$810,892

Second Year
\$810,892

Pay Term: Annual

IMPORTANT NOTE

Defense Costs- Outside of the limit, does not erode the limit for General Liability, Law Enforcement Liability, Public Officials Liability, and Employment Practices Liability.

Deductible does not apply to defense costs. Self Insured Retention does apply to defense cost.

QUOTATION TERMS & CONDITIONS INCLUDING BUT NOT LIMITED TO:

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages indicated on the application.
2. The Coverage Agreement shall be 25% minimum earned as of the first day of the "Coverage Period".
3. Premium is late if not paid within 30 days of due date, unless otherwise stated.
4. Deletion of any line of coverage presented, Package and/or Workers Compensation, may result in re-pricing of account.
5. 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.
6. Coverage is not bound until confirmation is received from an authorized representative of Public Risk Underwriters.

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ADDITIONAL TERMS & CONDITIONS

- ☐ Initialed and signed Preferred Application within 30 days of effective date of coverage
- ☐ Initialed and signed POL/EPLI application within 30 days of effective date of coverage
- ☐ Signed first page of the Preferred Application (Florida Fraud Statement) within 30 days of effective date of coverage
- ☐ Receipt of signed Signature Page form within 30 days of effective date of coverage
- ☐ Receipt of signed UM form within 30 days of effective date of coverage
- ☐ Receipt of signed Participation agreement within 30 days of effective date of coverage
- ☐ Meet with Preferred Loss Control within 60 days of effective date of coverage.
- ☐ 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
- ☐ Preferred will be appraising all property currently scheduled. At time of finalization of appraisal, building values are to be adjusted accordingly or Stated Value endorsement will be applied with immediate effect
- ☐ 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
- ☐ For two year coverage periods, additional premium will be charged on the second annual installment for locations added during the first year of the coverage agreement
- ☐ Commission will remain the same for the two years of this policy
- ☐ 2 Year Coverage Agreement Option:
 - ☐ Property Coverage – Losses that occur between the quote date and effective date of coverage, may trigger a pre-inspection of damaged locations prior to binding coverage. This includes losses from Named Windstorm, Catastrophic Sinkhole and Fire events. Agent shall provide a report describing the extent of the damage and location(s) affected.
 - ☐ Please note, proposal excludes all property damage, including damage to inland marine equipment and automobiles, known or unknown, relating to any event occurring prior to 10/01/2025.
 - ☐ At time of finalization of the appraisal, any midterm additional premium due will be waived and not charged until renewal.
 - ☐ Equipment Breakdown Sublimits are increased as follows:
 - ☐ Data Restoration - \$500,000
 - ☐ Off Premises Equipment Breakdown - \$250,000
 - ☐ Spoilage - \$500,000
 - ☐ Inland Marine Named Storm Deductible: 5% per Occurrence per Covered Equipment/Item subject to \$35,000 minimum per

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Occurrence. For any Blanket coverage listed on the applicable Inland Marine Schedule, the Deductible shall be calculated based upon the total Insured Value, not on the per item value. For individually scheduled inland marine items, the deductible is calculated based upon the scheduled value of the item.



Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

PREMIUM BREAKDOWN	
Property	\$514,174
Inland Marine	\$10,179
Crime	\$1,725
General Liability (Includes Drone coverage if applicable)	\$65,240
Law Enforcement Liability	\$76,704
Public Officials and Employment Practices Liability	\$54,285
Cyber	\$6,714
Automobile Liability	\$50,577
Automobile Physical Damage	\$31,294
Garage Keepers	N/A
Excess Workers Compensation	N/A
Stop Loss Aggregate	N/A
Deadly Weapon	\$0
Grand Total	\$810,892
Commission	0.00%
Payment Terms	Annual

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORISTS LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting there from. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the Coverage Agreement. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability coverage agreements include Uninsured Motorist coverage at limits equal to the Bodily Injury limits in your coverage agreement unless you select a lower limit offered by the Trust or reject Uninsured Motorist entirely. Please indicate whether you desire to entirely reject Uninsured Motorist coverage, or, whether you desire this coverage at limits lower than the Bodily Injury Liability limits of your Coverage Agreement:

☒

a. I hereby reject Uninsured Motorist coverage.

☐

b. I hereby select the following Uninsured Motorist limits which are lower than my Bodily Injury Liability Limits:
 each person (enter limit if applicable):
 each accident.

☐

c. I hereby select Uninsured Motorist coverage limits equal to my Bodily Injury Liability limits. (If you select this option disregard the bold face statement above.)

ELECTION OF NON-STACKED COVERAGE

(Do not complete if you have rejected Uninsured Motorist)

You have the option to purchase, at a reduced rate, non-stacked (limited) type of Uninsured Motorists coverage. Under this form if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this Coverage Agreement will apply only to the extent of coverage (if any) which applies to that vehicle in this Coverage Agreement. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of Uninsured Motorist coverage available on any one vehicle for which you are a Named Covered Party, covered family member, or covered resident of the Named Covered Party's household. This Coverage Agreement will not apply if you select the coverage available under any other Coverage Agreement issued to you or the Coverage Agreement of any other family member who resides with you.

If you do not elect to purchase the non-stacked form, your Coverage Agreement limit(s) for each motor vehicle are added together (stacked) for all covered injuries. Thus, your Coverage Agreement limits would automatically change during the Coverage Agreement term if you increase or decrease the number of autos covered under the Coverage Agreement.

☐

I hereby elect the non-stacked form of Uninsured Motorist coverage.

I understand and agree that selection of any of the above options applies to my liability Coverage Agreement and future renewals or replacements of such Coverage Agreement which are issued at the same Bodily Injury Liability limits. If I decide to select another option at some future time, I must let the Trust or my agent know in writing.

Signature _____
Name _____

Title _____
Date _____

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Signature Page

I hereby confirm that the limits/coverages as shown here, corresponding with the Coverage Agreement, are correct:

X	Property TIV: \$133,832,126 Building and Contents combined
X	Inland Marine Blanket Unscheduled IM: \$1,000,000 Scheduled Inland Marine: \$1,535,778 Total All Inland Marine: \$2,535,778
X	Property TRIA (Terrorism Risk Insurance Act) coverage
X	Crime
X	General Liability Ratable Payroll: \$10,891,434
X	Law Enforcement Liability Officers: 58
X	Professional Liability Employees: 265
X	Automobile 186 Units - Auto Liability 183 Units - Comprehensive 183 Units - Collision
N/A	Stop Loss Aggregate: Not Included Applies to:
N/A	Excess Workers' Compensation Payroll: Not Included
X	I confirm that I have received a copy of Preferred's Current Interlocal Agreement (last amended October 1, 2004) and Amendment A (effective October 1, 2013).
X	I confirm having read and agreed to the terms as laid out in the attached Preferred Participation Agreement (which also requires a signature).

A signed copy of the following is also required where applicable: First Page of Preferred Application; Professional Liability Application; Uninsured Motorist Rejection/Election Form; SIR Signature Page.

Signature _____ Title _____
 Name _____ Date _____

Coverage is provided by Preferred Governmental Insurance Trust

Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

PROPERTY SCHEDULE

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
001	Teen Town Building	533 NW Desoto Street Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$758,500	\$0
002	Women's Club Building	655 NE Martin Luther King St Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$754,800	\$0
003	Sewage Plant and Laboratory Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$203,152	\$13,297
004	Chemical Building and MCC	527 SW St. Margarets Road Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$367,500	\$0
005	Aeration Basins (2): 1MG: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$2,500,000	\$0
006	Digesters (2): 300000 Gallons: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$750,000	\$0
007	Chlorine Contact Chamber: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$75,000	\$0
008	De-Gritter (Head Works)	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$95,000	\$0
009	Bio-Solids Handling Station	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$382,950	\$0
010	Return Sludge Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$300,000	\$0
011	Influent Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$478,008	\$0
012	Chlorine Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$134,400	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
013	Maintenance Storage Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$30,000	\$0
014	Records Storage Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$10,000	\$0
015	Chlorine Pump Station (Above Ground and Vaulted Equipment)	527 SW St. Margarets Road Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
016	Generator: 1500 kW	527 SW St. Margarets Road Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$1,200,000	\$0
017	Clarifier #2: 250000 Gallons: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$375,000	\$0
018	Clarifier #1: 250000 Gallons: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$375,000	\$0
019	Clarifier #3: 500000 Gallons: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$750,000	\$0
020	Effluent Pump Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$390,000	\$0
021	Warehouse Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$62,400	\$0
022	Workshop Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$220,000	\$0
023	City Maintenance Garage/Main Office Building	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,887,200	\$300,000
024	Pole Barn and Office Building	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$274,950	\$0
025	Mower Shed and Sign Shop Building	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$225,000	\$0
026	Purchasing Department Building	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$582,400	\$500,000
027	Highway Equipment Maintenance & Storage	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,000,000	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
028	Pole Barn: Metal and Wood	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$234,000	\$0
029	Generator: 35 kW: Natural Gas	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$19,200	\$0
030	Generator: 150 kW: Natural Gas	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$72,000	\$0
031	Car Wash Pavilion	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$36,050	\$0
032	Utilities Annex Building	901 W. St. Margarets Road Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,504,900	\$14,775
033	Lights (4): Storage Area: 20 ft: Concrete/Metal	901 W. St. Margarets Road Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$19,840	\$0
034	Generator: 250 kW: Diesel	901 W. St. Margarets Road Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$105,000	\$0
035	Maintenance Building and Airport Equipment	3524 US-90 Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$115,000	\$21,000
036	Lift Station #16 (Above ground and vaulted equipment)	3524 US-90 Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
037	Rotating Beacon	3524 US-90 Lake City, Lake City, FL 32055	236 - Broadcast Towers	10/01/2025	10/01/2026	\$40,000	\$0
038	Jet Fuel Tank: 12000 gal	3524 US-90 Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$86,400	\$0
039	Aviation Gas Tank: 10000 gal	3524 US-90 Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$72,000	\$0
040	Airport Tower Building	3524 US-90 Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$650,000	\$125,000
041	Automatic Weather Station	3524 US-90 Lake City, Lake City, FL 32055	234 - Electrical Transmission Tower	10/01/2025	10/01/2026	\$175,000	\$0
042	Airport Terminal Building	3524 US-90 Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$2,444,460	\$0
043	Hangar C Building	3524 US-90 Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$962,000	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
044	Hangar B Building	3524 US-90 Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,436,000	\$0
045	Generator: 200 kW	3524 US-90 Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$99,000	\$0
046	Generator: Airport Tower: 50 kW	3524 US-90 Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$25,000	\$0
047	Automatic Gates (8)	3524 US-90 Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$112,000	\$0
048	Electrical Vault Building	3524 US-90 Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$100,000	\$0
049	Fuel Farm Electronics Shed	3524 US-90 Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$32,000	\$0
050	Generator: Next to Electrical Vault: 80 kW	3524 US-90 Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$40,000	\$0
051	Hangar D Building	3524 US-90 Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,200,000	\$0
052	Jet Fuel Storage Tank: 20000 gal	3524 US-90 Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$144,000	\$0
053	PAPI Approach Systems (2)	3524 US-90 Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$7,000	\$0
054	PAPI Approach Systems (2): East End	3524 US-90 Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$7,000	\$0
055	Runway Signs (37)	3524 US-90 Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$74,000	\$0
056	Runway Signs (8): Numbered 1-8	3524 US-90 Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$24,000	\$0
057	Runway/Taxiway Lights (800)	3524 US-90 Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$240,000	\$0
058	Strobe Reil Lights (4)	3524 US-90 Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$6,000	\$0
059	Safety Building	218 NW Hilton Avenue Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,012,500	\$25,328
060	Restroom Building	218 NW Hilton Avenue Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$95,000	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
061	Storage Building	218 NW Hilton Avenue Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$70,000	\$0
062	Medium Multi-Play Structure: Metal/Plastic	218 NW Hilton Avenue Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$35,000	\$0
063	Small Multi-Play Structure	218 NW Hilton Avenue Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$22,500	\$0
064	Basketball Courts (2): Concrete	218 NW Hilton Avenue Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$45,000	\$0
065	IT Department Building	218 NW Hilton Avenue Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$600,000	\$0
066	Park Storage Building: Behind IT Department	218 NW Hilton Avenue Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$30,000	\$0
067	Pavilions (5)	218 NW Hilton Avenue Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$60,000	\$0
068	Storage Building: N.E. Corner of Tennis Courts	218 NW Hilton Avenue Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$8,000	\$0
069	Lift Station #00 (Above ground and vaulted equipment)	142 NE Gump Swamp Rd Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
070	Lift Station #05 (Above Ground & Vaulted Equipment) (Includes 090001)	183 NE Bascom Norris Dr Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
071	Lift Station #10 (Above ground and vaulted equipment)	881 NE Richardson Terrace Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
072	Lift Station #15 (Above ground and vaulted equipment)	1001 NE Bascom Norris Dr Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
073	Lift Station #20 (Above ground and vaulted equipment) (Includes 097001)	210 SE Agriculture Lane Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
074	Lift Station #25 (Above ground and vaulted equipment)	1533 County Road 100A Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
075	Lift Station #30 (Above ground and vaulted equipment) (Includes 093001)	SE Baxter Lane Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
076	Lift Station #35 (Above ground and vaulted equipment) (Includes 100001)	(VA Home) NE Sycamore and SE Magnolia Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
077	Lift Station #40 (Above ground and vaulted equipment)	523 SE Melrose Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
078	Lift Station #41 (Above ground and vaulted equipment)	213 NE Collum Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
079	Lift Station #45 (Above ground and vaulted equipment)	328 SE Clements Place, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
080	Lift Station #50 (Above ground and vaulted equipment) (includes 099001)	1462 SE Valencia Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
081	Lift Station #55 (Above ground and vaulted equipment)	1608 SE Inglewood Avenue, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
082	Lift Station #60 (Above Ground & Vaulted Equipment)	2959 S MARION AVE., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
083	Lift Station #65 (Above ground and vaulted equipment)	419 SW Michigan St., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
084	Lift Station #70 (Above Ground & Vaulted Equipment)	333 SW Ace Ln, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
085	Lift Station #75 (Above ground and vaulted equipment)	SR-47 and SW Michigan St., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
086	Lift Station #80 (Above ground and vaulted equipment)	2425 SW Bascom Norris Dr., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
087	Lift Station #85 (Above ground and vaulted equipment)	1489 SW Main Blvd., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
088	Lift Station #90 (Above ground and vaulted equipment)	St. Margarets Road / S.W. 47, South Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
089	Lift Station #95 (Above ground and vaulted equipment)	549 SW Baya Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
090	Lift Station #100 (Above Ground & Vaulted Equipment)	314 SW Grouse Place, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
091	Lift Station #105 (Above ground and vaulted equipment)	Old Troy Road, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
092	Lift Station #110 (Above ground and vaulted equipment)	1850 SW Grandview St, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
093	Lift Station #115 (Above ground and vaulted equipment)	769 Patti Way SW, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
094	Lift Station #123 (Above ground and vaulted equipment)	State Road. 247 3 Miles S. of U.S. 90 - Quail Heights, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
095	Lift Station #130 (Above ground and vaulted equipment)	332 NW Cole Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
096	Lift Station #135 (Above ground and vaulted equipment)	SW Real Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
097	Lift Station #140 (Above ground and vaulted equipment)	151 NW Streamside Ct, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
098	Lift Station #145 (Above ground and vaulted equipment) (Includes 096001)	482 NW Fairway Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
099	Lift Station #125 (Above ground and vaulted equipment)	2089 West US 90, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
100	Lift Station #150 (Above ground and vaulted equipment)	Fairway Drive and Egret Road - #2, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
101	Lift Station #152 (Above ground and vaulted equipment)	216 NW Harvey Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
102	Lift Station #155 (Above ground and vaulted equipment) (Includes 095001)	270 SW Florida Gateway Dri, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
103	Lift Station #160 (Above ground and vaulted equipment)	300 SW Commerce Boulevard, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
104	Lift Station #161 (Above Ground and Vaulted Equipment)	2830 W US 90, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
105	Lift Station #162 (Above ground and vaulted equipment)	454 SW Bellflower Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
106	Lift Station #170 (Above ground and vaulted equipment)	1386 NW Shelter Glen, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
107	Lift Station #175 (Above ground and vaulted equipment)	891 NW Wilson Street, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
108	Lift Station #180 (Above ground and vaulted equipment)	808 NW Georgia Ave, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
109	Lift Station #185 (Above ground and vaulted equipment)	NW Quinten St, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
110	Women's Club Building: By Lake	257 SE Hernando Ave., Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$959,140	\$0
111	Effluent Pump Station / Office / Warehouse	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$943,800	\$6,078
112	Control Building	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$90,000	\$0
113	Lights (8): Parking Lot: 16 ft: Metal	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$24,320	\$0
114	Effluent Pump Station: Under Canopy (Above Ground and Vaulted Equipment)	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$400,000	\$0
115	Storage Pavilion: Wood: 22 ft.	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$418,800	\$0
116	Fence with Gate: Perimeter: 6 ft	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$138,191	\$0
117	Generator: 60 kW (Address Change)	3997 Sisters Welcome Rd., Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$43,500	\$0
118	Disc Filter: Under Storage Pavilion	3997 Sisters Welcome Rd., Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$225,000	\$0
119	Storage Building (Address Change)	3997 Sisters Welcome Rd., Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$31,200	\$0
120	S. End Locker Rooms	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$338,550	\$0
121	S. End Racquet Ball Courts (4): 20 ft: Concrete	605 Desoto Street NW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$255,000	\$0
122	Storage Building: NW Corner of Memorial Stadium	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$35,000	\$5,250
123	Stadium Seating w/ Attached Buildings: 25 Rows (Includes 058004 and 058007)	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$770,000	\$0
124	Lights (4): Sports Field: 40 ft: Steel	605 Desoto Street NW, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$91,200	\$0
125	Scoreboard: Football Field: 19 ft: Metal	605 Desoto Street NW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$12,995	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
126	Lights (8): Tennis Courts: 20 ft: Metal	605 Desoto Street NW, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$48,000	\$0
127	Bleachers (2): 15 ft: Metal	605 Desoto Street NW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$38,880	\$0
128	Lake City Columbia Tennis Association Building	605 Desoto Street NW, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$30,000	\$0
129	N. End Locker Rooms	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$388,500	\$0
130	Storage Building: Near Scoreboard	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$74,000	\$0
131	Storage Building: S.W. Corner of Football Field	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$44,450	\$0
132	Storage Buildings (2): Metal	605 Desoto Street NW, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$40,000	\$0
133	Tennis Courts (4): Concrete	605 Desoto Street NW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$64,000	\$0
134	Lift Station #171 (Above ground and vaulted equipment)	2111 NW Bascom Norris Road, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
135	Tank #2 RTU (Control Unit): W/metal tower	172 SE Murray Street, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$20,000	\$0
136	Elevated Tank #2: 500000 Gallons: 165 ft	172 SE Murray Street, Lake City, FL 32055	225 - Elevated Liquid Storage Tank	10/01/2025	10/01/2026	\$2,500,000	\$0
137	Lift Station #158 (Above ground and vaulted equipment)	156 SW Terry Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
138	Lift Station #190 (Above ground and vaulted equipment)	Bell Road and U. S. 441 North, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
139	Lift Station #154	650 NW Lake City Ave., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
140	Lift Station #156 (Above ground and vaulted equipment)	NW Hall of Fame Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
141	Lift Station #157 (Above ground and vaulted equipment)	SW Red Maple Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
142	Lift Station #121 (Above ground and vaulted equipment)	544 SW Mary Ethel Lane, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
143	Lift Station #141 (Above ground and vaulted equipment)	466 NW Commerce Blvd., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
144	Lift Station #153 (Above ground and vaulted equipment)	SW Commerce Ave & US 90 W, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
145	Water Tank: 1000000 Gallons: Concrete	NW Shana Way, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,580,000	\$0
146	Water Tank #2: 1000000 Gallons: Concrete	NW Shana Way, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,580,000	\$0
147	Service Building	NW Shana Way, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$542,400	\$400,000
148	Flow Monitor to Fill Valve	NW Shana Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$60,000	\$0
149	Generator: 300 kW: Diesel	NW Shana Way, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$115,200	\$0
150	Lift Station #165 (Above ground and vaulted equipment) (Includes 091001)	1352 NW Ricketson Gln, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
151	Fire Department/Police Department Building	225 NW Main Boulevard, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$9,762,500	\$454,619
152	Generator: 450 kW: Diesel	225 NW Main Boulevard, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$135,000	\$0
153	City Hall Building	205 N Marion Avenue (Parcel #00-00-00-126678-0), Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$9,002,220	\$0
154	Drive Thru / Restrooms Building	205 N Marion Avenue (Parcel #00-00-00-126678-0), Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$263,250	\$0
155	Lights (3): Parking Lot: 24 ft: Metal	205 N Marion Avenue, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$16,200	\$0
156	Decorative Walkway Lights (24): 14 ft: Metal	205 N Marion Avenue, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$120,960	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
157	Monument: 16 ft: Concrete	205 N Marion Avenue, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$10,500	\$0
158	Gazebo	205 N Marion Avenue, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$81,900	\$0
159	Restroom Building	205 N Marion Avenue, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$20,000	\$0
160	Submersible Wastewater Pumps (2): 3 hp (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$75,000	\$0
161	Vertical Turbine Pumps (8) (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$1,200,000	\$0
162	Water Treatment Plant Chemical Building (with Fire Alarm System \$40,000)	144 SE Ozone Loop, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$600,000	\$40,000
163	Water Treatment Plant Administrative Building	144 SE Ozone Loop, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,167,540	\$0
164	Water Treatment Plant Ozone Contact Basin	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$275,000	\$0
165	Water Treatment Plant Maintenance Building	144 SE Ozone Loop, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$333,000	\$0
166	Water Treatment Plant Ozone/Electrical & Generator Building	144 SE Ozone Loop, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$3,759,500	\$0
167	Storage Building	144 SE Ozone Loop, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$18,750	\$0
168	Ground Storage Tank #1: 1.5 MG	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$2,370,000	\$0
169	Ground Storage Tank #2: 1.5 MG	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$2,370,000	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
170	Diesel Tank: 5200 Gallons: Concrete	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$37,440	\$0
171	Well Station #1 (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$125,000	\$0
172	Well Station #9 (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$125,000	\$0
173	Diesel Tank (well 9): 1000 Gallons: Concrete	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$7,200	\$0
174	Generator (Well 9): 250 kW	144 SE Ozone Loop, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$105,000	\$0
175	Well Station #8 (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$125,000	\$0
176	Generator (Well 8): 250 kW	144 SE Ozone Loop, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$105,000	\$0
177	Diesel Tank (Well 8): Concrete	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$7,200	\$0
178	Well Station #2 (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$125,000	\$0
179	Warehouse Building #3	1304 State Road 100 SE, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$9,660,000	\$0
180	Small Multi-Purpose Building	1304 State Road 100 SE, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$2,066,400	\$0
181	Welders Shop Building w/ Shade Structure	1304 State Road 100 SE, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$259,200	\$0
182	Lake City Natural Gas Dept. Building	590 SW Arlington Boulevard, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$2,395,680	\$0
183	Generator: 100 kW: Natural Gas	590 SW Arlington Boulevard, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$47,500	\$0
184	High-Pressure Gate System w/ Shade Structure	590 SW Arlington Boulevard, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$60,000	\$0

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Service is the heart of what we do

Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
185	Low Pressure Gate System	590 SW Arlington Boulevard, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$55,000	\$0
186	Oxidation Ditches Aerators (2): 75000 Gallons: Concrete	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$425,778	\$0
187	Effluent Pump Station: 50 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
188	RAS Pumps (3): 12 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
189	Digester Sludge Transfer Pumps (2): 3.7 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$150,000	\$0
190	Digester Tanks (3) w/ Blowers (4): 350000 Gallons: Concrete	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,312,500	\$0
191	Plant Drain Pump Station (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$100,000	\$0
192	Clarifier Scum Pumps (3): 3 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$100,000	\$0
193	Clarifier Units (3): 300000 Gallons: Concrete	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,350,000	\$0
194	In-Plant Reuse System Pumps (2): 15 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
195	Headworks with Cylindrical Drum Screen (1) (Includes 089011)	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$340,000	\$0
196	Operations Building	259 SW Kicklighter Terrace, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$666,000	\$83,545

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
197	Bleach Storage Tanks (2): 1600 Gallons: Plastic	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$92,160	\$0
198	Chemical Feed Pump Skid Building	259 SW Kicklighter Terrace, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$78,950	\$0
199	Centrifuge Skid w/ Shelter	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$334,640	\$0
200	Flow Meters (3)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$195,000	\$0
201	Generator: 1500 kW: Diesel	259 SW Kicklighter Terrace, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$1,050,000	\$0
202	Chlorine Contact Chambers (2): 50000 gal: Concrete	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$550,000	\$0
203	Maintenance Storage Building	259 SW Kicklighter Terrace, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$60,000	\$0
204	MCC Building	259 SW Kicklighter Terrace, Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$400,000	\$0
205	WAS Pumps (2): 3.7 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$100,000	\$0
206	Generator: 50 kW: Natural Gas	524 SW Arlington Blvd., Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$23,000	\$0
207	Lift Station #122 (Above Ground & Vaulted Equipment)	2580 SW Windsong Circle, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
208	Corporate Airport Hangar: A1	196 SE Airport Glen, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,448,370	\$0
209	Lake City Customer Service	173 NW Hillsboro St., Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$2,207,560	\$400,000
210	Historic Bank	129 NW Hillsboro Street, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,100,000	\$300,000
211	Storage Building: Behind Historic Bank	129 NW Hillsboro Street, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$194,400	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
212	Control Building	3996 County Road 341, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$90,000	\$0
213	Generator: 155 kW: Diesel	3996 County Road 341, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$77,500	\$0
214	Ground Storage Tank: 1500000 Gallons: Concrete	3996 County Road 341, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,425,000	\$0
215	Pump Station: 75 hp (Address Change)	3996 County Road 341, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$225,000	\$0
216	Chlorine Station Canopy: Metal: 25 ft (Structure Only)	3996 County Road 341, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$10,000	\$0
217	Hydro Tank: Metal: 8000 Gallons (Address Change)	3996 County Road 341, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$57,600	\$0
218	Chlorine Station	3996 County Road 341, Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$60,000	\$0
219	Communications Antenna: 20 ft: Metal	3996 County Road 341, Lake City, FL 32055	236 - Broadcast Towers	10/01/2025	10/01/2026	\$12,000	\$0
220	New Fire Station	383 NW Hall of Fame Drive, Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$2,946,000	\$0
221	Signalized Intersection	Grandview Street and McFarlane Ave, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$140,200	\$0
222	Warehouse Building #1: NE End of Compound	1823 SR 100, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$2,100,000	\$0
223	Warehouse Building #2	1823 SR 100, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$8,862,900	\$0
224	Warehouse Maintenance Building: Behind Warehouse #2	1823 SR 100, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$407,400	\$0
225	Warehouse Storage Building #2	1823 SR 100, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,080,000	\$0
226	Capital Warehouse Building	629 SE Industrial Circle, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$600,000	\$0
227	Tubular Warehouse Building	629 SE Industrial Circle, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,279,250	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
228	Fuel Station Building with Equipment/Shelter	923 State Road 100, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,275,000	\$0
229	Darby Pavilion	200 NE Hillsboro Street, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$720,000	\$0
230	Decorative Light Poles (28) w/ Speakers (26): 15 ft: Concrete	200 NE Hillsboro Street, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$126,000	\$0
231	Multi-play Structure w/ Shade Structure	200 NE Hillsboro Street, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$50,000	\$0
232	Powerhouse Stations (24)	200 NE Hillsboro Street, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$47,400	\$0
233	Server Building	524 SW Arlington Blvd., Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$93,450	\$0
234	Tower/Radio Control Site: 300 ft: Metal	524 SW Arlington Blvd., Lake City, FL 32055	236 - Broadcast Towers	10/01/2025	10/01/2026	\$150,000	\$0
235	Lift Station #117 (Above Ground & Vaulted Equipment)	1085 SW Business Point Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$100,000	\$0
236	Lift Station #120 (Above Ground & Vaulted Equipment)	506 SW State Rd 247, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
237	Lift Station #151 (Above Ground & Vaulted Equipment)	3847 W US Hwy 90, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$100,000	\$0
238	Lift Station #159 (Above Ground & Vaulted Equipment)	253 SW Stonegate Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
239	Lift Station #163 (Above ground and vaulted equipment)	910 SW Pinemount Rd, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$200,000	\$0
240	Lift Station #164 (Above Ground & Vaulted Equipment)	SW Executive Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
241	Lift Station #166 (Above Ground & Vaulted Equipment)	102 SW Bre Ln, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
242	Lift Station #18 (Above Ground & Vaulted Equipment)	152 SW Process Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
243	Lift Station #191 (Above Ground & Vaulted Equipment)	3325 N US Hwy 441, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
244	Lift Station #192 (Above Ground & Vaulted Equipment)	1003 NW Bell Rd, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
245	Lift Station #46 (Above Ground & Vaulted Equipment)	1479 SE Loquat Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
246	Lift Station #76 (Above ground and vaulted equipment)	218 SW Ring Ct, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
247	Lift Station #77 (Above Ground & Vaulted Equipment)	238 SW Windswept Glen, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$300,000	\$0
Total						\$131,143,234	\$2,688,892
TIV						\$133,832,126	

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INLAND MARINE SCHEDULE

Item #	Description	Serial Number	Classification Code	Effective Date	Value	Deductible
				Term Date		
001	Blanket Unscheduled Equipment		Blanket Unscheduled	10/01/2025	\$1,000,000	\$1,000
				10/01/2026		
002	Unscheduled Items- Rented Borrowed Leased Equipment		Rented, Borrowed, Leased Equipment - ACV	10/01/2025	\$1,000,000	\$1,000
				10/01/2026		
003	CAT BACK-HOE LOADER 4-WD	0BFD16563	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$50,000	\$1,000
				10/01/2026		
004	CAT LOADER 928 GTD	0DJD02357	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$45,000	\$1,000
				10/01/2026		
005	301.8C EXCAVATOR	0JSB02074	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$43,000	\$1,000
				10/01/2026		
006	312 CL EXCAVATOR	0CBA04368	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$59,700	\$1,000
				10/01/2026		
007	SULLAIR TOWABLE AIR COMP-- MODEL 185	20085200088	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$25,495	\$1,000
				10/01/2026		
008	CAT 287 MULTI-TERRAIN LOADER	MAS00825	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$40,000	\$1,000
				10/01/2026		
009	SULLAIR PORTABLE AIR COMPRESSOR	201105130015	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$25,495	\$1,000
				10/01/2026		
010	CAT 329 E1 HYD. EXCAVATOR	0PLW00338	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$56,000	\$1,000
				10/01/2026		
011	750 C JOHN DEERE DOZIER	TO750CX812153	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$49,900	\$1,000
				10/01/2026		
012	544 H--JOHN DEERE LOADER	DW544HX576029	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$32,500	\$1,000
				10/01/2026		
013	310 D 1995 JD BACKHOE	TO310DA807737	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$31,500	\$1,000
				10/01/2026		
014	310 SE JD BACKHOE	TO301SE88449	Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$36,500	\$1,000
				10/01/2026		
015	ATCO Bypass Pump Trailer		Contractor's / Mobile Equipment - Agreed Value	10/01/2025	\$40,688	\$1,000
				10/01/2026		
				Total	\$2,535,778	

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9/25/2025 4:59:17 PM

Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

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FL License #L0554
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VEHICLE SCHEDULE

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
001	American LaFrance	Lafrance Fire Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$57,500
	1926	5729	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
002	Lowboy	35 Ton Muvall Trailer		10/1/2025				\$12,000
	1982	3066	Trailer - NO CHARGE	10/1/2026				Actual Cash Value
003	Other	Trailer		10/1/2025				\$0
	1981	4591	Trailer - NO CHARGE	10/1/2026				Actual Cash Value
004	Other	Hobb Limerock Trailer		10/1/2025				\$0
	1972	6303	Trailer - NO CHARGE	10/1/2026				Actual Cash Value
005	Vac-Con	Sewer Cleaner		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$174,905
	1995	5690	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
006	Ford	LT-9000 Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$62,524
	1997	4211	Garbage Truck		\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
				10/1/2026				
007	Ford	L-9501 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$46,817
	1997	6443	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
008	Ford	L-9000 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$46,817
	1997	4464	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
009	Sterling	M8500 SA Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$49,893
	2001	4125	Garbage Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
010	Other	Terex Amida Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$4,537
	2000	6541	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
011	Ford	Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$70,469
	2002	6674	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
012	Chevrolet	Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,000
	2002	1671	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
013	Other	Orr Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$4,600
	2002	5627	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
014	Ford	F-750 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,000
	2004	2287	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
015	Interstate	Tilting Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$15,000
	2006	7657	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
016	Freightliner	Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$61,979
	2007	5589	Garbage Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
017	E-One	Ladder Fire Truck	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$595,260
	2006	1519	Fire Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
018	International	Lift Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$100,000
	2007	2478	Semi Trailer	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
019	Other	Soue Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$5,840

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2008	8176	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
020	Chevrolet	High Cube Van		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$216,600
	2008	7208	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
021	Mack	Semi Truck Tractor		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$96,760
	2010	6394	Semi Trailer	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
022	GMC	Savana		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$29,560
	2011	3432	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
023	Mack	Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$132,585
	2012	5294	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
024	Mack	Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$132,585
	2012	5295	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
025	E-One	Rescue Pumper	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$299,960
	2011	6736	Fire Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
026	Other	Hurricane Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$3,400
	2012	6846	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
027	Ford	F-650 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$135,600
	2012	9766	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
028	Cargo	Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$3,000
	2011	716TA	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
029	E-One	Rescue/Pumper	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$350,000
	2013	8182	Fire Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
030	Ford	F-150		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$15,000
	2008	1587	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
031	Big Tex	Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$6,770
	2013	2266	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
032	Ford	F550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$82,500

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Service is the heart of what we do

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2014	6773	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
033	Ford	F-650 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$122,465
	2015	3220	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
034	International	Jet Refueler	Airport	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$222,000
	2015	8179	Semi Trailer	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
035	Ford	F-150 Reg Cab 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,240
	2016	2566	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
036	Ford	F-150 Reg Cab 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$15,993
	2016	2565	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
037	Ford	F-150 Super Cab 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$17,160
	2016	2568	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
038	Utility	Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$1,000
	2015	8406	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
039	Ford	F-350		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$56,465
	2016	6459	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
040	Ford	Transit Connect		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$12,286
	2016	2210	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
041	International	Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$141,192
	2016	4102	Semi Trailer	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
042	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,982
	2016	7069	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
043	Ford	Van		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$20,714
	2016	4036	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
044	Kenworth	T300 Fire Engine 1	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$50,000
	2006	7819	Fire Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
045	Mack	GU713		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$50,000

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Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2012	2149	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
046	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4213	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
047	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4210	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
048	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4214	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
049	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4211	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
050	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4209	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
051	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4208	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
052	Diamond Back	Cargo 5200 Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$7,400
	2017	9595	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
053	Ford	Interceptor Suv	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,000
	2017	4206	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
054	Chevrolet	Truck-White		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$105,000
	2000	3709	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
055	Ford	Taurus		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,500
	2006	2402	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
056	Polaris	Ranger		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$11,000
	2017	9670	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
057	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600
	2017	2630	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
058	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600

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Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2017	3123	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
059	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600
	2017	2626	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
060	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600
	2017	2628	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
061	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600
	2017	2629	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
062	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$36,000
	2017	3122	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
063	Ford	F-250		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000
	2019	7143	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
064	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,000
	2019	5307	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
065	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,000
	2019	5308	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
066	Ford	F-250		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000
	2019	5007	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
067	Ford	F-250		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$20,000
	2019	5006	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
068	Big Tex	22PH-208K-SMR		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$11,000
	2019	6373	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
069	Ford	F-150		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$36,000
	2019	1128	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
070	Ford	Fusion		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000
	2019	5787	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
071	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,000

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2019	5097	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
072	Other	Texas Trailer FB2320		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$11,000
	2020	5216	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
073	Cargo	BL824TA3 Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$9,500
	2020	9811	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
074	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$17,000
	2020	7566	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
075	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$22,000
	2020	7714	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
076	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$22,000
	2020	7656	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
077	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$22,000
	2020	7396	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
078	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,000
	2020	3795	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
079	Chevrolet	Colorado		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000
	2020	7621	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
080	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$20,000
	2020	2938	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
081	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,000
	2020	3608	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
082	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,000
	2020	7309	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
083	Chevrolet	Silverado 2500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2020	3174	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
084	Chevrolet	Colorado		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000

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Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2020	7620	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
085	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$17,000
	2020	2660	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
086	GMC	Terrain		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$23,700
	2020	7794	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
087	GMC	Terrain		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$23,700
	2020	7433	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
088	GMC	Terrain		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$23,200
	2020	6233	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
089	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,200
	2020	7394	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
090	Chevrolet	Silverado		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,500
	2020	3064	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
091	Chevrolet	Silverado 1500 DBL C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,500
	2020	2989	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
092	Chevrolet	Silverado 1500 CRW C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$24,700
	2020	3476	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
093	Chevrolet	Silverado 1500 CRW C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$30,000
	2020	3179	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
094	GMC	Terrain		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$23,200
	2020	6083	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
095	Chevrolet	Silverado 2500HD DBL		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$30,200
	2020	4910	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
096	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$29,900
	2020	7371	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
097	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600

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Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2020	7441	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
098	Chevrolet	Silverado 1500 Dbl C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,800
	2020	7249	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
099	Chevrolet	Silverado 1500 Crew		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$26,400
	2020	4745	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
100	Chevrolet	2500 Hd DBL Cab		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$30,200
	2020	3910	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
101	Other	Kemi Util Hydraulic TRLR		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$30,600
	2020	6227	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
102	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,900
	2020	4732	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
103	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,300
	2020	3966	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
104	Chevrolet	Malibu		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$12,700
	2020	2961	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
105	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,200
	2020	3664	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
106	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,200
	2020	3508	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
107	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,400
	2020	7114	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
108	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,000
	2020	2815	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
109	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,300
	2020	3987	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
110	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$18,200

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Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2020	6925	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
111	Mack	Flatbed Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$119,200
	2021	1517	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
112	Mack	Flatbed Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$119,200
	2021	1518	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
113	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$134,400
	2020	8474	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
114	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,900
	2020	4553	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
115	Ford	Transit 150		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$18,300
	2020	1535	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
116	Ford	F-150		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$36,000
	2020	5830	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
117	Ford	Police Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,500
	2020	2774	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
118	Ford	Police Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,500
	2020	2776	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
119	Ford	Police Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,200
	2020	2777	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
120	Ford	Police Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$38,400
	2020	2775	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
121	Ford	F-350		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$39,200
	2020	106	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
122	Other	6X12 Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$2,900
	2021	4728	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
123	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,300

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Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2020	3972	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
124	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,600
	2020	4055	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
125	Sterling	4X4 Altec Bucket TRK		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$54,200
	2009	3676	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
126	Utility	Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$1,900
	2021	1122	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
127	Ford	F-150 XL 4X4 Super C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$41,002
	2020	1061	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
128	Chevrolet	Silverado 5500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$54,885
	2020	2163	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
129	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$31,641
	2021	6513	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
130	Vac-Con	Sewer Cleaner		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$402,610
	2021	9720	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
131	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$27,301
	2021	3257	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
132	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,004
	2021	6909	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
133	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$40,104
	2021	6854	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
134	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$40,556
	2021	6696	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
135	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,813
	2021	5679	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
136	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$41,599

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2021	6079	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
137	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$41,184
	2021	6239	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
138	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$26,389
	2021	2466	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
139	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$27,226
	2021	413	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
140	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,318
	2021	4055	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
141	Ford	F350 XI 4X4		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$52,223
	2020	165	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
142	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$27,599
	2021	9107	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
143	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$32,047
	2021	898	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
144	Chevrolet	Silverado 3500H Reg		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$39,741
	2021	7572	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
145	Freightliner	Lift Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$109,449
	2006	4713	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
146	Ford	F-550	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$140,690
	2022	9057	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
147	Chevrolet	Silverado 1500 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$26,763
	2021	3285	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
148	Chevrolet	Traverse SUV		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$34,764
	2021	3127	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
149	Chevrolet	Silverado 2500HD 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,813

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2021	5679	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
150	Chevrolet	Silverado 2500HD 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$41,599
	2021	6079	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
151	Chevrolet	Silverado 1500 4X4		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$32,161
	2021	898	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
152	Chevrolet	Silverado 5500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$54,408
	2021	6267	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
153	Chevrolet	Silverado 5500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$54,061
	2021	6266	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
154	Chevrolet	Silverado 5500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$52,777
	2021	6265	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
155	Chevrolet	Silverado 5500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$58,321
	2021	6039	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
156	Ford	Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$46,526
	2021	5582	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
157	Ford	Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$47,082
	2021	5581	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
158	Ford	Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$47,082
	2021	5580	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
159	Chevrolet	Silverado 3500HD 4X4		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$37,316
	2021	4514	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
160	Tymco	600 Street Sweeper		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$309,159
	2022	3109	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
161	Chevrolet	Silverado 3500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,922
	2021	4579	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
162	Mack	Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$130,470

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2023	2061	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
163	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2303	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
164	Dodge	Ram Cargo Van		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,778
	2022	8537	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
165	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2580	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
166	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2281	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
167	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2472	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
168	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2499	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
169	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	5298	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
170	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2474	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
171	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	4481	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
172	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	5172	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
173	Other	Texas Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$8,100
	2024	5150	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
174	Other	AVS Custom Utility TRLR		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$2,450
	2023	3127	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
175	Other	Texas Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$14,305

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2024	5161	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
176	Chevrolet	2500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$42,737
	2024	9303	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
177	Chevrolet	2500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$42,737
	2024	6664	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
178	Other	J&E Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$6,923
	2023	1689	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
179	Other	J&E Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$6,923
	2023	1690	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
180	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$42,737
	2024	1138	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
181	Big Tex	Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$12,830
	2024	6685	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
182	Chevrolet	Silverado 2500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$65,532
	2024	5045	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
183	Other	J&E Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$6,923
	2024	1135	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
184	Dodge	Ram 5500 W/Jet-Eye		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$162,600
	2019	7031	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
185	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,902
	2024	9712	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
186	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,200
	2020	9807	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
TOTAL AUTO PHYSICAL DAMAGE VALUE:								\$9,648,870

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Service is the heart of what we do

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#L055432 PO Box 958455 Lake Mary, FL 32795 |
321.832.1450 | pgit.org

PARTICIPATION AGREEMENT

Application for Membership in the Preferred Governmental Insurance Trust

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Trust for continuing workers' compensation, liability, property and/or casualty coverage through membership in the Preferred Governmental

Insurance Trust, to become effective 12:01 a.m. 10/01/2025 (effective date of coverage agreement), and if accepted by the Fund's duly authorized representative, does hereby agree as follows:

- (a) To accept and be bound by the provisions of the Florida Workers' Compensation Act;
- (b) That, by this reference, the terms and provisions of the Amended Interlocal Agreement creating the Preferred Governmental Insurance Trust date October 1, 2004 are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Amended Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Amended Interlocal Agreement as provided therein;
- (c) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys' fees;
- (d) To abide by the rules and regulations adopted by the Board of Trustees of the Fund;
- (e) That should either the Applicant or the Fund desire to cancel coverage, it will give not less than thirty (30) days prior written notice of cancellation;
- (f) That all information contained in the underwriting application provided to the Fund as a condition precedent to participation in the Fund is true, correct and accurate in all respects.

(Name of Local Governmental Entity)

Witness Signature

By: _____
Signature

Printed Name

Printed Name

Witness Signature

Title: _____

Printed Name

For Internal Use only

IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE THE ____ DAY OF _____, 20__ SIGNED THIS ____ DAY OF _____, 20__ .

By: _____
Administrator/Trustee

AMENDED INTERLOCAL AGREEMENT CREATING THE PREFERRED GOVERNMENTAL INSURANCE TRUST

This Amended Interlocal Agreement, restating and modifying the Preferred Governmental Insurance Trust, is made and entered into effective October 1, 2004, by and among the Local Governmental Entities who have executed Participation Agreements (Application for Membership in the Preferred Governmental Insurance Trust) to become effective October 1, 2004, such Local Governmental Entities representing one hundred percent (100%) of the Governmental Entities participating in the Preferred Governmental Insurance Trust, together with such other Local Governmental Entities who hereafter become members of the Fund, for the purposes and subject to the conditions and restrictions, as hereinafter set forth.

WITNESSETH:

WHEREAS, Article VIII, Section 2, Florida Constitution, provides municipalities shall have governmental, corporate and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes except as otherwise provided by law; and

WHEREAS, Section 125.01, Florida Statutes, provides that counties shall have the power to carry on county government and to exercise all powers and privileges not specifically prohibited by law; and

WHEREAS, Section 166.021, Florida Statutes, provides in part that "...municipalities shall have the governmental, corporate, and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes, except when expressly prohibited by law."; and

WHEREAS, Section 163.01, Florida Statutes, commonly known as the "Florida Interlocal Cooperation Act of 1969", provides that Local Governmental Entities may enter into interlocal agreements in order to make the most efficient use of their powers by enabling them to cooperate with other Local Governmental Entities on a basis of mutual advantage, thereby providing services and facilities in a manner, and pursuant to forms of governmental organization, that will best accord with geographic, economic, population, and other factors influencing the needs and development of Local Communities; and

WHEREAS, Section 624.4622, Florida Statutes, provides that any two or more Local Governmental Entities may enter into an interlocal agreement for the purpose of securing the payment of benefits under Chapter 440, Florida Statutes, provided such local governmental self- insurance fund created thereby has an annual normal premium in excess of five million dollars (\$5,000,000.00), maintains a continuing program of excess insurance coverage, submits annual audited year-end financial statements, and has a governing body which is comprised entirely of local elected officials; and

WHEREAS, Section 768.28, Florida Statutes, provides that the state and its agencies and subdivisions are authorized to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage they may choose, or to have any combination thereof, in anticipation of any claim, judgment, and claims bill which they may be liable to pay pursuant to such section; and

WHEREAS, Section 111.072, Florida Statutes, authorizes any county, municipality, or political subdivision to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage it may choose, or to have any combination thereof in anticipation of any judgment or settlement which its officers, employees, or agents may be liable to pay pursuant to a civil or civil rights lawsuit described in s. 111.07, Florida Statutes; and

WHEREAS, Section 624.462, Florida Statutes, provides that a governmental self-insurance pool created pursuant to Section 768.28(16), Florida Statutes, shall not be considered a commercial self-insurance fund; and

WHEREAS, each of the participating Local Governmental Entities which are party to this Agreement, and all subsequent Local Governmental Entities which become party to this Agreement, are public agencies as defined in Section 163.01, Florida Statutes, and are authorized to enter into this Interlocal Agreement by executing a Participation Agreement; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under Chapter 440, Florida Statutes; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under risk management programs or liability insurance programs; and

WHEREAS, it is in the public interest, and in the best interest of the parties hereto, that they join together to establish a consolidated and comprehensive Fund for the payment of benefits under the Florida Workers' Compensation Law, payment of claims, judgments and claims bills which they may become liable to pay, payment of certain civil rights liabilities, payment of casualty and property losses, and the purchase of appropriate policies of insurance, excess insurance and reinsurance to provide protection against such claims and liabilities; and

WHEREAS, the governing authority of each of the Local Governmental Entities which are a party to this Agreement have duly authorized the execution and delivery of a Participation Agreement obligating such Governmental Entity to full performance of this Agreement; and

WHEREAS, it is the intent of this Agreement to allow participation by additional Local Governmental Entities in the self-insurance fund created hereby, pursuant to the terms and conditions of this Interlocal Agreement;

NOW, THEREFORE, by virtue of the execution and delivery of a Participation Agreement, the parties hereto do hereby covenant and agree as follows

SECTION I

INCORPORATION OF RECITALS

The foregoing WHEREAS clauses are incorporated in, and made a part of, this Amended Interlocal Agreement.

SECTION II

DEFINITIONS

The following definitions shall apply to the provisions of this Amended Interlocal Agreement:

- 2.1 ADMINISTRATOR.** An individual, partnership or corporation engaged by the Fund to carry out the policies of the Fund and provide the day-to-day executive management and oversight of the Fund's operations, including, but not limited to, administration, marketing, underwriting, quoting, issuance, maintenance and auditing of coverage terms, coordinating other third party service providers retained by the Fund and ensuring that the policies and decisions of the Board of Trustees are implemented.

- 2.2 CLAIMS MANAGEMENT.** “Claims Management” shall mean the process of identifying, receiving, handling, adjusting, reserving, resolving and planning for the funding of eligible claims made by or against any Member of the Trust and any other necessary risk management operations.
- 2.3 CONTRIBUTION(S).** “Contribution(s)” shall mean any premium charge or other consideration imposed or collected by, or on behalf of the Trust, from its Members based on criteria adopted from time to time by the Board of Trustees. Contributions may be determined and set with respect to all Members, any individual Member or otherwise. The terms “Contribution(s)”, “Premium(s)” and “Premium Contribution(s)” are used interchangeably and synonymously throughout this Agreement.
- 2.4 COVERAGE TERMS.** “Coverage Terms” or “Coverage Agreements” shall mean the terms and conditions of certificates of insurance, policies of insurance, endorsements to policies of insurance, excess insurance policies and reinsurance policies which are provided to Fund Members from time to time which comprehensively set forth the insurance coverages provided to the Fund Members, as may be modified or altered from time to time with respect to all Members, any individual Member, or otherwise, within the applicable notice and procedural requirements of law, or in any other rules and regulations adopted by the Board of Trustees.
- 2.5 FUND.** “Fund” shall mean the group self-insurer’s fund or trust fund which is hereby created for the purposes set forth herein, known as the Preferred Governmental Insurance Trust. The terms “Fund”, “Trust” and “Trust Fund” are used interchangeably and synonymously throughout this Agreement.
- 2.6 LOCAL GOVERNMENTAL ENTITY OR ENTITIES.** “Local Governmental Entity or Entities” shall mean any “public agency” as defined by Section 163.01(3)(b), Florida Statutes.
- 2.7 MEMBER.** “Member” shall mean a Local Governmental Entity which has duly executed a Participation Agreement and otherwise has complied with all provisions of this Agreement, and which thereafter is entitled to all the rights and benefits conferred by, and subject to all conditions and obligations imposed by, this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees.
- 2.8 NON-COMPLIANCE.** “Non-Compliance” shall mean the failure to comply with the terms of this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees, but only to the extent that such Non-Compliance is deemed material by, and within the sole discretion of, the Board of Trustees.

- 2.9** **PARTICIPATION AGREEMENT.** "Participation Agreement" shall mean the application for membership in the Preferred Governmental Insurance Trust pursuant to which an applying member agrees to be bound by the provisions of the Florida Workers' Compensation Act, this Amended Interlocal Agreement, the rules and regulations adopted by the Board of Trustees of the Fund, and when accepted by the Board of Trustees or their duly authorized representative, becomes a part of the Interlocal Agreement between the applying member and the Fund.
- 2.10** **PREMIUM(S).** "Premium(s)" shall mean "Contribution(s)".
- 2.11** **PREMIUM CONTRIBUTION(S).** "Premium Contribution(s)" shall mean Contribution(s).
- 2.12** **THIRD-PARTY CLAIMS MANAGER.** "Third-Party Claims Manager" shall mean an individual or organization providing claims management services to the Fund.
- 2.13** **TRUST.** "Trust" shall mean the "Fund".
- 2.14** **TRUSTEES.** "Trustees" or "Board of Trustees" shall mean the collegial body charged with the operation and administration of the Fund pursuant to the provisions of this Agreement.
- 2.15** **TRUST FUND.** "Trust Fund" shall mean the "Fund".

SECTION III
ESTABLISHMENT OF "PREFERRED
GOVERNMENTAL INSURANCE TRUST"
AS A SELF-INSURED FUND

- 3.1** **ESTABLISHMENT.** The Preferred Governmental Insurance Trust is hereby established and created pursuant to the provisions of Article VIII, Section 2, of the Florida Constitution, Sections 125.01, 163.01, 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, for the purposes, and with the powers, duties and obligations, as herein set forth.
- 3.2** **LOCATION.** The location of the principal office of the Trust shall be determined from time to time by the Board of Trustees.
- 3.3** **PURPOSES.** This Amended Interlocal Agreement is made and executed, and the Fund created hereby is established for the purposes of:
- (a) Pooling Member's resources to fulfill Members' legal liabilities and obligations, including, but not limited to, providing for the payment of benefits under the Florida Workers' Compensation Law;

- (b) To minimize the cost of providing workers' compensation coverage by developing and refining specialized claim services, by developing and refining, internally or through third party service providers, a managed care system, together with the development and refining of loss prevention programs for the Members;
- (c) To pay or provide for general liability and casualty coverage to participating Members, including, but not limited to, public officials errors and omissions, employment practices liability and law enforcement liability claims;
- (d) To pay or provide for property coverage to participating Members;
- (e) To pay for or provide to its participating Members coverage in anticipation of any judgment or settlement resulting from a civil rights action arising under federal law;
- (f) To pay for or provide to participating Members coverage in anticipation of any claims bill passed by the Legislature;
- (g) To pay for or provide to participating Members coverage for any other risk authorized under Florida law to be self-insured;
- (h) To pay for or provide to participating Members all or a part of such coverages.

This Agreement is not intended to create a partnership or other legal entity whereby one Member assumes the obligations of another Member, or the obligations of the Fund in general.

3.4 NON-ASSESSABILITY. Should a deficit develop in the Trust, after excess reinsurance recoveries, whereby claims or other expenses cannot be paid, each individual Member shall assume liability for the costs of claims brought against that Member as if such Member were individually self-insured. Each individual Member shall thereafter be responsible for its individual costs including, but not limited to, claims administration without an obligation to, or a right of contribution from, other Members.

3.5 POWERS. The Trust shall have all the rights, powers, duties and privileges as set forth in Article VIII, Section 2 of the Florida Constitution, and Sections 163.01, et seq., 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, and any other applicable Florida Statutes, which are necessary to accomplish the purposes described in Section 3.3, including but not limited to the following:

- (a) Securing the payment of benefits under Chapter 440, Florida Statutes.

- (b) Collecting premiums from Members for the purpose of paying for or providing casualty, property, and liability coverage, and securing the payment of claims associated therewith.
- (c) Paying for or providing coverage for any other risk authorized under Florida law to be self-insured.
- (d) Paying for or providing all or a part of such coverages.
- (e) To make, enter into, and arrange for insurance, reinsurance, excess insurance, catastrophic insurance, stop-loss insurance, or any other coverage as the Fund shall deem necessary and appropriate, without such purchase being deemed a waiver of sovereign immunity.
- (f) To pay, or approve the payment of, any expenses and fees associated with the operation of the Fund.
- (g) To indemnify and hold harmless any Trustee, officer of the Fund, or any person acting on behalf of the Fund, to the fullest extent such indemnification is permitted by law, against (1) reasonable expenses actually and necessarily incurred in connection with any threatened, pending or completed action, suit or proceeding, whether civil, administrative or civil investigative, including any action, suit or proceeding by or on behalf of the Fund, seeking to hold said person liable by reason of the fact that he or she was acting in such capacity, and (2) reasonable payments made by him or her in satisfaction of any judgment, monetary decree or settlement for which he or she may have become liable in any such action, suit or proceeding by reason of the fact that he or she was acting in such capacity. This indemnification is not intended to, and does not, waive any immunities provided to Members of the Fund, Trustees serving in their capacity as Trustees to the Fund, or to officers or employees of the Fund, by virtue of the laws of the state of Florida, but is merely in addition to such rights, privileges and immunities. (Ref. 624.489 and 768.28, FS).

SECTION IV

ADMINISTRATION OF FUND

- 4.1 MEETINGS.** The Board of Trustees shall meet at such time and in such location as may be acceptable to a majority of the Board of Trustees. The Chairman of the Board of Trustees or his designee shall set the date, time and location of each meeting, and notice thereof shall be furnished to each Trustee by the Chairman or his designee not less than ten (10) days prior to the date of such meeting.

Such notice shall specify the date, time and location of such meeting and may specify the purpose thereof, and any action proposed to be taken there at. Such notice shall be directed to each Trustee by mail to the address of such Trustee as is recorded in the office or offices of the Fund. In no event shall the Board of Trustees meet less than quarterly.

The Chairman of the Board or any three (3) Trustees may call a special meeting and direct the Administrator to send the prerequisite notice for any special meeting of the Board of Trustees. Special meetings of the Board of Trustees may be held at any time and place without notice, or with less than the prerequisite notice, provided all Trustees execute a waiver of notice and consent to said meeting.

For purposes of a duly called meeting of the Board of Trustees, a quorum shall exist if a majority of the members of the Board of Trustees are present. The Administrator shall keep minutes of all meetings, proceedings and acts of the Board of Trustees, but such minutes need not be verbatim. Copies of all minutes of the Board of Trustees shall be sent by the Administrator to all Trustees.

4.2 VOTING. All actions by, and decisions of, the Board of Trustees shall be by vote of a majority of the Trustees attending a duly called meeting of the Board of Trustees at which a quorum is present; however, in the event of a duly called special meeting, all actions by, and decisions of, the Board of Trustees may be by vote of a majority of the Trustees present and attending such special meeting if a proper waiver of notice and consent was obtained as provided herein.

4.3 OFFICE OF THE FUND. The Board of Trustees shall establish, maintain and provide adequate funding for an office or offices for the administration of the Fund. The address of such office or offices shall be made known to the units of local governments eligible to participate in, or participating in, the Fund. The books and records pertaining to the Fund and its administration shall be kept and maintained at the office or offices of the Fund.

4.4 EXECUTION OF DOCUMENTS. A certificate, document, or other instrument signed by the Chairman or the Administrator of the Fund shall be evidence of the action of the Board of Trustees and any such certificate, document, or other instrument so signed shall conclusively be presumed to be authentic. Likewise, all acts and matters stated therein shall conclusively be presumed to be true.

- 4.5 APPOINTMENT OF ADMINISTRATOR.** The trustees shall designate and provide compensation for an Administrator to administer the affairs of the Fund. Any Administrator so designated shall furnish the board of Trustees with a fidelity bond with the Trustees as named obligee. The amount of such bond shall be determined by the Trustees and the evidence thereof shall be available to all units of government eligible to participate, or participating in, the Fund.
- 4.6 COMPENSATION AND REIMBURSEMENT OF TRUSTEES.** The Board of Trustees may from time to time establish a reasonable amount of compensation to cover attendance at a duly called meeting by the Board of Trustees, or to cover the performance of the normal duties of a Trustee. Such compensation shall include reimbursement for reasonable and necessary expenses incurred therewith.

SECTION V
NUMBER, QUALIFICATION, TERM OF OFFICE
AND POWER AND DUTIES OF TRUSTEES

- 5.1 NUMBER AND QUALIFICATION OF TRUSTEES.** The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Each Trustee shall be an elected official of a Member. No two (2) Trustees may be elected officials from the same Member. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee's term of office as an elected official of the Member, whichever shall first occur. A Trustee may serve successive four (4) year terms provided such Trustee continues to remain an elected official of a Member. Each and every Trustee named, and each successor Trustee, shall acknowledge and consent to their election as a Trustee by giving written notice of acceptance of such appointment to the chairman, or acting chairman of the Board of Trustees.
- 5.2 RESIGNATION AND REMOVAL OF A TRUSTEE.** A Trustee may resign and become and remain fully discharged from all further duties or responsibilities hereunder, by giving at least sixty (60) days prior written notice sent by certified mail, overnight delivery or other appropriate method of delivery to the chairman or acting chairman of the Board of Trustees. Such notice shall state the date said resignation shall take effect, and such resignation shall take effect on the date designated unless a successor Trustee has been elected at an earlier date as herein provided, in which event resignation shall take

effect immediately upon the election of such successor Trustee. Additionally, oral notice of resignation may be given at any duly convened meeting of the Trustees, which said oral notice of resignation shall be incorporated, and made a part of, the minutes of such duly convened meeting. A Trustee may be removed by a majority vote of the Board of Trustees or by a majority vote of the Members. Any Trustee, upon leaving office, shall forthwith turn over and deliver to the chairman or the secretary of the Trustees at the principal office of the Trust any and all records, books, documents or other property in such Trustees possession, or under such Trustees control, which belongs to the Trust.

5.3 ELECTION OF SUCCESSOR TRUSTEES. Successor Trustees shall be elected by a majority vote of the Board of Trustees. Nominations for the election of Trustees may be made by the Board of Trustees or by any Member of the Fund.

5.4 TRUSTEE TITLE. In the event of death, resignation, refusal or inability to act by any one or more of the Trustees, the remaining Trustees shall have all the powers, rights, estates and interests of this Trust and shall be charged with its duties and responsibilities; provided, however, that in such case(s), no action may be taken unless it is concurred in by a majority of the remaining Trustees.

5.5 TRUSTEE OFFICERS. The Trustees shall elect from among themselves a chairman, vice-chairman and secretary of the Board of Trustees. Such officers shall be elected annually at the end of the fiscal year of the Trust, and may succeed themselves.

5.6 POWER AND AUTHORITY. The Board of Trustees shall be charged with the duty of the general supervision and operation of the Fund, and shall conduct the business activities of the Fund in accordance with this Agreement, its by-laws, rules and regulations and applicable federal and state statutes and rules and regulations. In connection therewith, the Board of Trustees may exercise the following authority and powers:

(a) To collect premiums from participating Members in an amount individually agreed to by the Fund and said Members for the purpose of paying for or providing the coverages provided in this Agreement to participating Members.

(b) To pay for or provide such excess insurance or reinsurance coverage as is necessary to accomplish the purpose of the Fund.

- (c) To borrow funds, issue bonds and other certificates of indebtedness, and arrange for lines or letters of credit to assist in providing the coverages provided in this Agreement to participating Members.
- (d) To pay for or provide appropriate liability and other types of insurance to cover the acts of the Board of Trustees of the Fund.
- (e) To contract with appropriate professional service providers to meet the purposes of the Fund, and to expend funds for the reasonable operating and administrative expenses of the Fund, including but not limited to, all reasonable and necessary expenses which may be incurred in connection with the establishment of the Fund, in connection with the employment of such administrative, legal, accounting, and other expert or clerical assistance to the Fund, and in connection with the leasing and purchase of such premise, material, supplies and equipment as the Board, in its discretion, may deem necessary for or appropriate to the performance of its duties, or the duties of the Administrator or the other agents or employees of the Fund.
- (f) To pay claims the Fund becomes legally obliged to pay pursuant to the Coverage Agreements entered into by and between the Fund and participating Members.
- (g) To establish and accumulate as part of the Fund adequate reserves to carry out the purposes of the Fund.
- (h) To pay premiums on, and to otherwise secure or provide, insurance products that are ancillary to the coverages authorized by this Agreement.
- (i) To invest and reinvest funds that may come into the possession of the Fund.
- (j) To assume the assets and liabilities of the Fund.
- (k) To take such actions and expend such funds as are reasonably necessary to facilitate the cessation of the business of the Fund.
- (l) To exercise such powers that are authorized to be exercised by trustees under and pursuant to the laws of Florida.
- (m) To take such other action and expend such funds as are reasonably necessary to accomplish the purposes of the Fund.

5.7 APPROVAL OF MEMBERS. The Board of Trustees, after the inception of the Fund, shall receive applications for membership from prospective new participants in the Fund and shall approve applications for membership in accordance with the terms of this Agreement, any Participation Agreement, applicable federal and state statutes and rules and regulations, and the rules and regulations established by the Board of Trustees for the admission of new members into the Fund; provided, however, no prospective member may

participate in the Fund unless such prospective member is a public agency of the state. As used herein, the phrase "public agency" includes, but is not limited to, the state, its agencies, counties, municipalities, special districts, school districts, and other governmental entities; the independent establishments and constitutional officers of the state, counties, municipalities, school districts, special districts, and other governmental entities; and corporations primarily acting as instrumentalities or agencies of the state, counties, municipalities, special districts, school districts, and other governmental entities. The Board of Trustees shall be the sole judge of whether or not an applicant for membership shall be eligible to participate in the Fund; provided, however, the Board of Trustees may delegate the functions associated with approval of Members to the Administrator.

- 5.8 REPORTING.** The Board of Trustees shall be responsible for and shall cause to be prepared and filed such annual or other periodic audits, reports and disclosures as may be required from time to time pursuant to applicable federal and state statutes and rules and regulations, including, but not limited to, periodic payroll audits, periodic summary loss reports, periodic statements of financial condition, certified audits, appropriate applications filed by prospective new members, reports as to financial standings, payroll records, reports relating to coverage, experience, loss and compensation payments, summary loss data statements, periodic status reports, and any other such reports as may be required from time to time to accomplish the purpose of the Fund or to satisfy the requirements of appropriate governmental entities.
- 5.9 TRUSTEES' LIABILITY.** The Trustees and their agents and employees shall not be liable for any act of omission or commission taken pursuant to this Agreement unless such act constitutes a willful breach of fiduciary duties nor shall any Trustee be liable for any act of omission or commission by any other Trustee or by any employee or agent of the Fund. The Fund hereby agrees to save, hold harmless and indemnify the Trustees and their agents and employees for any loss, damage or expense incurred by said persons or entities while acting in their official capacity on behalf of the Fund, unless such action constitutes a willful breach of fiduciary duties.
- 5.10 RELIANCE ON COUNSEL'S OPINION.** The Board of Trustees may employ and consult with legal counsel concerning any questions which may arise with reference to the duties and powers of the Board of Trustees or with reference to any other matter pertaining to this Agreement or the Fund created thereby; and the opinion of such counsel shall be full and complete authorization and protection from liability arising out of or in respect to any action taken or

suffered by the Board of Trustees or an individual Trustee acting hereunder in good faith and in accordance with the opinion of such counsel.

- 5.11 BY-LAWS, RULES AND REGULATIONS.** The Board of Trustees may adopt and enforce such by-laws, rules and regulations as between the Members of the Fund and the Fund governing the operation of the Fund as are consistent with the terms of this Agreement and as are reasonably necessary to accomplish the purposes of the Fund.

SECTION VI

POWERS AND DUTIES OF THE ADMINISTRATOR

- 6.1 RESPONSIBILITIES.** The Administrator shall have the power and authority to implement the directives of the Board of Trustees and the policy matters set forth by the Board of Trustees as they relate to the on-going operation and supervision of the Fund, the by-laws, rules and regulations established by the Board of Trustees, the provisions of this Agreement, and applicable federal and state statutes, rules and regulations. The powers, duties and responsibilities of the Administrator retained by the Board of Trustees shall be set forth in an Administrative Agreement executed between the Board of Trustees and the Administrator.
- 6.2 CONTRIBUTIONS.** The Administrator shall deposit into the account or accounts designated by the Board of Trustees, at the financial institution or institutions designated by the Board of Trustees, all contributions as and when collected from the Members and said monies shall be disbursed only in the manner provided by this Agreement, the Coverage Agreements, the rules, regulations and by-laws of the Board of Trustees, and the Agreement entered into by and between the Board of Trustees and the Administrator.

SECTION VII

MEMBERS

- 7.1 MEMBERSHIP CANCELLATION, SUSPENSION OR EXPULSION.** The Board of Trustees shall be the sole judge of whether membership in the Fund may be cancelled, or whether a member may be suspended or expelled from the Fund; provided, however, the Board of Trustees may delegate the functions associated with cancellation, suspension or expulsion of a Member to the Administrator. Written notice of any such cancellation, suspension or expulsion shall be provided by the Fund to the member no less than thirty

(30) days prior to the effective date of such cancellation, suspension or expulsion, and no liability under this Agreement or any other agreement, certificate, document, or other instrument executed by the Fund and the member pursuant to this Agreement, shall accrue to the Fund following the effective date of such cancellation, suspensions or expulsion. The minimal notice provisions of this paragraph shall not apply in the event a member fails to make the requisite contributions for coverages under this Agreement when such contributions are due.

- 7.2** **RESPONSIBILITIES OF MEMBERS.** By execution of a Participation Agreement agreeing to be bound by the terms and conditions of this Amended Interlocal Agreement, each Member agrees to abide by the following rules and regulations:
- (a) The Trustees have the sole responsibility to govern and direct the affairs of the Fund pursuant to this Agreement.
 - (b) Any Member who formally applies for Membership in this Fund, and who is accepted by the Board of Trustees, shall thereupon become a party to this Amended Interlocal Agreement and shall be bound by all of the terms and conditions contained herein. The Participation Agreement shall constitute a counterpart of this Amended Interlocal Agreement, and this Amended Interlocal Agreement shall constitute a counterpart of the Participation Agreement.
 - (c) To maintain a reasonable loss prevention program in order to provide the maximum in safety and lawful practices as such may relate to the potential liability assumed by the Fund under this Agreement or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.
 - (d) To comply with the conditions of the Florida Workers' Compensation Law.
 - (e) To provide immediate notification in the event an accident or incident occurs which is likely to give rise to a claim within the scope of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.
 - (f) To promptly make all contributions for coverages arising under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement, at the time and in the manner directed by the Board of Trustees.

Said contributions may be reduced by any discount, participation credit, or other contribution reduction program established by the Board of Trustees.

(g) In the event of the payment of any loss by the Fund on behalf of the Member, the Fund shall be subrogated to the extent of such payment to all the rights of the Member against any party or other entity legally responsible for damages resulting from said loss, and in such event, the Member hereby agrees, on behalf of itself, its officers, employees and agents, to execute and deliver such instruments and papers as is required, and do whatever else is reasonably necessary, to secure such right to the Fund, and to cooperate with and otherwise assist the Fund as may be necessary to effect any recovery sought by the Fund pursuant to such subrogated rights.

(h) The Board of Trustees, its Administrator, and any of their agents, servants, employees or attorneys, shall be permitted at all reasonable times and upon reasonable notice to inspect the property, work places, plants, works, machinery and appliance covered pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and shall be permitted at all reasonable times while the Member participates in the Fund, and up to and including two (2) years following the termination of its membership in the Fund, to examine the Members' books, vouchers, contracts, documents and records of any and every kind which show or tend to show or verify any loss that may be paid or may have been paid by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, or which show or verify the accuracy of any contribution which is paid or payable by the Member pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(i) The Fund is to defend in the name and on behalf of the Member any claims, suits or other legal proceedings which may at any time be instituted against the Member on account of bodily injury liability, property damage, property damage liability, errors and omissions liability or any other such liability, monetary or otherwise, to the extent such defense and liability has been assumed by the Fund pursuant to his Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, subject to any and all of the definitions, terms, conditions and exclusion contained in said

agreements, or any other agreement, certificate, document, or other instruments, although such claims, suits, allegations or demands are wholly groundless, false, fraudulent, and to pay all costs taxed against the Member in any such legal proceedings defended by the Fund or the Member, all interest, if any, legally accruing before and after entry of judgment in such proceedings, and all expense incurred in the investigation, negotiation or defense of such claims, suits, allegations or demands. Such defense shall be subject to the control of the Fund and its Administrator, which may make such investigations and settlement of any such claim, suit, or other legal proceeding, monetary or otherwise, as they deem expedient. The Member agrees to cooperate fully with the Fund, its administrator and their agents, with respect to the investigation, adjustment, litigation, settlement and defense of any claim, suit, or other legal proceeding, monetary or otherwise, which would be covered by the terms of this Agreement and/or any policies of insurance, excess insurance or re-insurance which have been purchased to provide protection against such claims and liabilities. The Member acknowledges that failure to cooperate fully in the investigation, defense or litigation of such claims, suits, or liabilities may constitute grounds for denial of coverage pursuant to this Agreement and/or the applicable policies of insurance.

(j) The liability of the Fund is specifically limited to the discharge of the liability of its Members assumed pursuant to this Agreement or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement; the coverage of the Fund does not apply to punitive or exemplary damages.

(k) Unless the Fund and the Member otherwise expressly agree in writing, coverage by the Fund for a Member under the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire automatically on the last day of September of each calendar year, and no liability under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall accrue to the Fund beyond such expiration date unless such Member renews its coverage.

(l) Except as otherwise provided herein, a Member's coverage may be cancelled by the Fund or the Member at any time upon no less than thirty (30) days prior written notice by the Board of Trustees or Administrator to

the Member, or by the Member to the Board of Trustees. The notice shall state the date such cancellation shall become effective.

(m) Excess monies remaining after the payment of claims and claims expenses, and after provision has been made for the payment of open claims and outstanding reserves, may be distributed by the Board of Trustees to the Members participating in the Fund in such manner as the Board of Trustees shall deem to be equitable.

(n) There will be no disbursements out of the reserve fund established by the Fund by way of dividends or distributions of accumulated reserves to Members until after provision has been made for all obligations against the Fund and except at the discretion of the Board of Trustees.

(o) Qualified service providers, including attorneys selected by the Fund, shall defend, investigate, settle and otherwise process and dispose of all claims, suits, allegations or demands that may result in liability assumed by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(p) The Member, through the Board of Trustees, does hereby appoint the Administrator as its agent and attorney-in-fact, to act on its behalf and to execute all necessary contracts, reports, waivers, agreements, excess insurance contracts, service contracts, and other documents reasonably necessary to accomplish the purposes and to fulfill the responsibilities of the Fund; to make or arrange for the payment of claims, claims expenses, and all other matters required or necessary insofar as they affect the matters covered pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and the rules and regulations now or hereafter promulgated by the Board of Trustees.

(q) To make prompt payment of all contributions and penalties as required by the Board of Trustees, said contributions or penalties to be determined by the Board of Trustees. Any disputes concerning contributions or penalties shall be resolved after the payment of said contributions or penalties.

(r) To pay reasonable penalties as determined by the Board of Trustees for late payment of contributions required under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(s) Coverage by the Fund under the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire and be cancelled, upon no less than ten (10) days prior written notice from the Fund to the Member, for nonpayment of contributions.

(t) To abide by all the terms and conditions of this Agreement, the Participation Agreement, the Fund's by-laws, the rules and regulations, the terms of any coverage document issued by the Fund to the Member, and any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(u) Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member's sovereign immunity and the applicable limitations of the Member's liability to \$100,000.00 per individual claim, and to \$200,000.00 for multiple claims, arising out of the same transaction. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

SECTION VIII

ACCOUNTING

True and complete accounts shall be kept of all transactions and of all assets and liabilities of the Trust. The accounts of the Trust shall be audited annually by a firm of independent certified public accountants, which shall be selected by the Board of Trustees.

SECTION IX

DURATION

This Agreement shall continue in full force and effect until it is terminated by the mutual consent of all the Members; provided, however, that this Section IX shall not be construed to preclude the termination and winding up of the Trust within the discretion of the Board of Trustees, or the amendment of this Agreement pursuant to Section X.

SECTION X
AMENDMENT

This Agreement may be amended upon the written consent of the Members of the Fund. Execution of a Participation Agreement or renewal of coverages provided by the Fund shall constitute such written consent.

SECTION XI
STATUTES, RULES AND REGULATIONS

The Trust shall at all times act in accordance with the provisions of statutes, rules and regulations of the State of Florida.

SECTION XII
MISCELLANEOUS PROVISIONS

- 12.1 PROHIBITION AGAINST ASSIGNMENT.** No Member may assign any right, claim, or interest it may have under this Agreement, or any coverage term, and no creditor, assignee, or third-party beneficiary of any Member shall have any right, claim, or title to any part, share, interest, funds, or assets of the Trust except as specifically may be agreed to by the Trust.
- 12.2 APPLICABLE LAW.** This Agreement shall be governed by and construed in accordance with the statutes, rules and regulations of the State of Florida, and all questions pertaining to its validity, construction, and administration shall be determined in accordance with the laws of the State of Florida.
- 12.3 ENFORCEMENT.** The Trust and its Members shall have the power to enforce this Agreement by action brought in any court of appropriate jurisdiction within the State of Florida.
- 12.4 SEVERABILITY.** If any term or provision of this Agreement, or the application of such term or provision to any person or circumstance, shall to any extent be invalid or unenforceable, the remainder of this Agreement and the application of such term or provision to persons or circumstances other than those to which it is held invalid or unenforceable shall not be effected, and each term or provision of this Agreement shall be valid and enforceable to the full extent permitted by law.
- 12.5 CONSTRUCTION.** Whenever any words are used in this Agreement in the masculine gender, they shall be construed as thought they were also used in the feminine or neutral gender in all situations where they would so apply.

Whenever any words are used in this Agreement in the singular, they shall be construed as though they were also used in the plural from in all situations where they would so apply. Whenever any words are used in this Agreement in the plural form, they shall be construed as they thought were used in the singular form in all situations where they would so apply.

12.6 FISCAL YEAR. The Fund shall operate on a fiscal year from 12:01 a.m., October 1, to midnight the last day of September of the succeeding year. Application for membership, when approved in writing by the Board of Trustees or its designee, shall constitute a continuing contract for each succeeding fiscal year unless cancelled by the Board of Trustees or the participating Member in the manner herein provided.

By execution of the attached Participation Agreement or renewal of coverages provided by the Fund, and upon acceptance by the Board of Trustees, or their designated agent, the Member agrees to be fully bound by the terms and conditions of the Amended Interlocal Agreement, effective October 1, 2004, and thereafter.

**AMENDMENT "A" TO THE
AMENDED INTERLOCAL AGREEMENT
CREATING
THE PREFERRED GOVERNMENTAL INSURANCE TRUST**

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively "Preferred", "Fund" or "Trust") provides that the Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS , in order to protect the integrity of Preferred, its continued success and provide security as to its operation and administration, it is essential that the provisions of the Interlocal Agreement, relating to who may serve as a Trustee of Preferred, be fully compliant with applicable Florida Statutes;

NOW, THEREFORE , by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend subsection 5.1 of the Amended Interlocal Agreement to read as follows:

5.1 NUMBER AND QUALIFICATION OF TRUSTEES. The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Upon initial election to the Board of Trustees, a Trustee shall be a local elected official of a member of the Trust. No two (2) Trustees may be local elected officials from the same governmental entity. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee's term of office as a local elected official. Following a Trustees' initial term of office, such Trustee may continue to serve as a Trustee of Preferred provided: (1) such Trustee holds an office as an elected local official (as required by s. 624.4622(1) (d) Florida Statutes); and (2) a majority of the Board of Trustees, in their sole discretion, determine that it is in the best interest of the Trust that such Trustee continue to serve as a Trustee of Preferred, and so elects such Trustee to continue to serve a successive term, or terms. Each and every Trustee named, and each successor Trustee, shall acknowledge and consent to their election as a Trustee by giving written notice of acceptance of such election to the Chairman, or acting Chairman, of the Board of Trustees.

Effective Date: October 1, 2013

**AMENDMENT “B” TO THE
AMENDED INTERLOCAL AGREEMENT
CREATING
THE PREFERRED GOVERNMENTAL INSURANCE TRUST**

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively “Preferred”, “Fund” or “Trust”) provides that the Amended Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS, due to legislative changes to Florida Statutes over time, it is necessary to amend certain provisions of the Amended Interlocal Agreement to be fully compliant with applicable amended Florida Statutes;

NOW, THEREFORE, by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend the Amended Interlocal Agreement set forth as follows:

1. Sections 3.1 and 3.5 of the Amended Interlocal Agreement, references to Section 768.28(15)(a), are hereby amended and restated to read 768.28(**16**)(a).
2. Section 7.2(u) of the Amended Interlocal Agreement is hereby fully amended and restated as follows:

Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member’s sovereign immunity and the applicable limitations of the Member’s liability set forth therein as amended from time to time. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

3. Except as expressly modified and amended hereby, the terms and conditions of the Amended Interlocal Agreement are hereby ratified and affirmed and shall remain in full force and effect, and the parties promise to continue to perform all obligations of the Amended Interlocal Agreement.

Effective Date: October 1, 2025