

RESOLUTION NO 2025 - 141

CITY OF LAKE CITY, FLORIDA

A RESOLUTION OF THE CITY OF LAKE CITY, FLORIDA APPROVING PREFERRED GOVERNMENTAL INSURANCE TRUST AS THE PROPERTY AND CASUALTY INSURANCE CARRIER FOR THE CITY COMMENCING ON OCTOBER 1, 2025; MAKING CERTAIN FINDINGS OF FACT IN SUPPORT OF THE CITY APPROVING SAID AGREEMENT; AUTHORIZING THE CITY MANAGER TO DIRECT THE PAYMENT OF INSURANCE PREMIUMS IN SUPPORT THEREOF; DIRECTING THE CITY MANAGER TO TAKE SUCH OTHER ACTIONS AS ARE NECESSARY AND PRUDENT TO FINALIZE SUCH INSURANCE POLICY INSURING THE CITY; REPEALING ALL PRIOR RESOLUTIONS IN CONFLICT; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City of Lake City ("City") has determined it is necessary and prudent to seek competitive quotes from property and casualty insurance vendors (the "Providers") to procure the best bargain for the City's property and casualty insurance coverage (the "Services"); and

WHEREAS, the City contracted with Arthur J. Gallagher & Company (the "Consultant") to obtain quotes from qualified Providers; and

WHEREAS, the Consultant returned quotes from three Providers to present to the City for consideration; and

WHEREAS, notwithstanding the City's procurement policy provides an open and formal procurement process is required for acquisitions in excess of \$35,000, such as the instant procurement process for the Services, the City Council has determined seeking quotes from multiple qualified Providers is the best means of providing a competitive procurement process and simultaneously obtaining meaningful results to be considered by the City Council; and

WHEREAS, accordingly, the City Council has determined it is in the best interests of the City to waive the formal procurement process required by the City's procurement policy; and

WHEREAS, the City Council has reviewed the three quotes provided by the Providers to provide the Services; and

WHEREAS, Preferred Governmental Insurance Trust (the "Vendor") has presented a proposal to provide the Services, which proposal requires the City to pay the lowest insurance premium in the annual amount of \$1,121,651.00, while also providing the broadest scope of Services; and

WHEREAS, engaging the Vendor to provide the Services is in the public interest and in the interests of the City; now therefore

BE IT RESOLVED by the City Council of the City of Lake City, Florida:

1. Waiving the formal procurement process set forth in the City's procurement policy is in the best interests of the City and the public, and accordingly such process is waived by the City Council in favor of obtaining quotes from qualified Providers; and
2. Engaging the Vendor to provide the Services is in the public or community interest and for public welfare; and
3. In furtherance thereof, the City Manager is authorized and directed to direct the payment of such insurance premiums as are necessary to bind coverage in support of obtaining the Services from the Vendor; and
4. In furtherance thereof, the City Manager is authorized and directed to take such other actions as are necessary and prudent to finalize obtaining the Services from the Vendor; and
5. All prior resolutions of the City Council of the City of Lake City in conflict with this resolution are hereby repealed to the extent of such conflict; and
6. This resolution shall become effective and enforceable upon final passage by the City Council of the City of Lake City.

APPROVED AND ADOPTED, by an affirmative vote of a majority of a quorum present of the City Council of the City of Lake City, Florida, at a regular meeting, this ____ day of September, 2025.

BY THE MAYOR OF THE CITY OF LAKE CITY,
FLORIDA

Noah E. Walker, Mayor

ATTEST, BY THE CLERK OF THE CITY COUNCIL
OF THE CITY OF LAKE CITY, FLORIDA:

Audrey E. Sikes, City Clerk

APPROVED AS TO FORM AND LEGALITY:

Clay Martin, City Attorney

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. _____ (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 though 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 form 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



Executive Summary

October 1, 2025 - 2026

City of Lake City

Arthur J Gallagher Risk Management Services, Inc.

Justin Terry | Area Senior Vice President
Justin_Terry@ajg.com | 904.421.5394

Gary Smid | Client Service Executive
Gary_Smid@ajg.com | 813.367.5602

Corey Markle | Client Service Manager II
Corey_Markle@ajg.com | 904.421.54320



Insurance | Risk Management | Consulting

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Attachments

- PGIT Authorized Attorney List
- PGIT Services Guide
- PGIT Claims Handling Guide
- PGIT Cyber Proactive Services Guide
- FMIT Authorized Attorney List
- FMIT Services and Solutions Guide

Introduction

Thank you for this opportunity to present your renewal proposal program options and recommendations for your October 2025 insurance policies. This Executive Summary is a shorter version of your proposal and is intended to summarize the highlights and point you to any decisions that need to be made prior to binding. We highlight each **CORE360®** cost driver, beginning with Insurance Premiums and ending with Contractual Liability. This will not only organize the document but ensure that we are deliberate in driving value to each of your six cost drivers which represent your total cost of risk. It also follows the decisions made and action items we discussed in our Strategic Review; which serves as the basis for this proposal. We know that you have a choice and we appreciate your business and continued support.



CORE360® Executive Summary Scorecard

Your **CORE360** Executive Summary Scorecard has been developed for you to get a quick snapshot of how we've impacted your total cost of risk for the policies detailed in this proposal.

 <p>Insurance Premiums</p>	<ul style="list-style-type: none"> • Obtained quotes from three carriers / trusts including the incumbent • Total insurance program cost reduction ranges between 18.1% and 28.6% • All carriers included a 2 year rate guarantees for some or all coverages • All carriers offer payment options that include four quarterly installment payment plans
 <p>Program Structure</p>	<ul style="list-style-type: none"> • Key improvements to coverage program include: <ul style="list-style-type: none"> - Increased auto liability limit from \$500K to \$1M - Increased some cyber limits from \$1M to \$2M with options for additional coverages - Increased expiring crime coverage limits from \$100K to \$500K with options for additional coverages • Also refer to Coverage – Material Differences slides and attached detailed program Comparative Analysis for additional Program Structure details
 <p>Coverage Gaps</p>	<ul style="list-style-type: none"> • Primary flood coverage
 <p>Uninsured & Uninsurable Losses</p>	<ul style="list-style-type: none"> • Airport Owners & Operators Liability • Environmental Liability – premium estimate for Scheduled Location Pollution Liability coverage from Allied World Assurance Company: \$1M limit with \$50K deductible = \$20K - \$25K Premium (subject to underwriting) • Fiduciary Liability • Unmanned Aircraft (drone) Liability
 <p>Loss Prevention & Claims</p>	<ul style="list-style-type: none"> • From Gallagher: <ul style="list-style-type: none"> - Assigned dedicated claims advocate to assist with claims - eRiskHub for Cyber - Gallagher STEP • - Loss Control and Safety Consulting • Also refer to attached carrier attorney lists and additional information
 <p>Contractual Liability</p>	<ul style="list-style-type: none"> • Review policies for accuracy • Provide contract reviews as needed • Issue certificates of insurance as needed • Process coverage endorsements as needed

Insurance Premium Summary



Coverage	FMIT	PGIT	PRM
General / Professional Liability	\$315,280	\$212,212	\$269,569
Cyber Liability	\$4,099	\$7,059	Included with GL/PL
Auto Liability	\$60,591	\$57,393	Included with GL/PL
Auto Physical Damage	\$78,156	\$35,524	Included with GL/PL
Property	\$343,775	\$609,281	\$687,430
Equipment Breakdown	Included with Property	Included with Property	Included with Property
Inland Marine	Included with Property	Included with Property	Included with Property
Crime	Included with Property	Included with Property	Included with Property
Workers Compensation	\$405,192	\$341,493	\$348,884
Insurance Premium	\$1,207,093	\$1,121,651	\$1,305,883
Premium to Increase Auto Liability Limit to \$1M	\$10,246	Included	N/A
Premium to Increase Cyber First Party Limits to \$2M	\$820	Included	N/A
Premium to Increase Crime Limits to \$500K	\$2,657	Included	N/A
Total Insurance Premium with Increased Limits	\$1,220,816	\$1,121,651	\$1,305,883
Total Insurance Premium Change Compared to Expiring (not including Gallagher Fee)	-\$525,964	-\$625,129	-\$440,897
Gallagher Fee	\$125,000	\$125,000	\$125,000
Total Program Cost	\$1,345,816	\$1,246,651	\$1,430,883
Expiring Premium	\$1,746,780	\$1,746,780	\$1,746,780
Program Cost (\$) Below Expiring	-\$400,964	-\$500,129	-\$315,897
Program Cost (%) Below Expiring	-23.0%	-28.6%	-18.1%

Multi-Year	2 Year Rate Guarantee for GL/PL, Auto, and Property Coverages	2 Year Rate Guarantee	2 Year Rate Guarantee
Payment Plan	Four Quarterly Installments	Four Quarterly Installments	Four Quarterly Installments
All Coverages Required to be Bound with Carrier	Yes	Yes	Yes

Quote Subjectivities



-
1. Signed WC Participation Agreement
 2. Signed Preferred WC application
 3. Signed WC Drug Free application
 4. Signed WC Safety Program application
 5. Receipt of Employee Concentration form (WC)
 6. Meet with Preferred Loss Control within 60 Days (WC)
 7. Signed / Initial Package application
 8. Signed Package Participation Agreement
 9. Initialed / Signed POL/EPL application
 10. Receipt of signed UM form
 11. Meet with Preferred Loss Control within 60 Days (Package)
 12. All property currently scheduled will be appraised and building values will be adjusted; additional premium will apply at renewal
-

Coverage – Material Differences



Property & Inland Marine	Option # 1 (FMIT) 10/01/2025-26	Option #2 (PGIT) 10/01/2025-26
Property Total Insured Value	\$133,832,126	\$133,832,126
Appraisal Adjustment to TIV	Performed on all locations; increases in value subject to negotiation, otherwise coverage is changed from blanket to scheduled values with 90% or 100% coinsurance	Performed on all locations and increase in TIV applied with A/P; agreed to wait to charge any increase at the first renewal (requires two year option purchased) ; can change to scheduled (from blanket) with no coinsurance
Named Storm / Wind Limit	Full Limit; No Aggregate Per Carrier	Full Limit / Subject to \$375,000,000 Shared Aggregate
Excess Flood Coverage (excess of NFIP)	\$5,000,000 Per Occurrence / Subject to \$150,000,000 Shared Aggregate	\$5,000,000 Per Occurrence / Subject to \$375,000,000 Shared Aggregate
Business Income	\$500,000 Annual Aggregate	\$1,000,000; No Aggregate - Per occurrence
Extra Expense	\$1,000,000 Annual Aggregate	\$1,000,000; No Aggregate - Per occurrence
Extra Expense Limits on Loss Payment	40% / 80% / 100%	n/a- sublimit of coverage
Period of Restoration and % Paid		
30 Days or Less	40%	N/A
60 Days or Less / >30	80%	N/A
More Than 60 Days	100%	N/A
Earth Movement	Excluded	\$2,000,000
Property Deductibles		
Named Windstorm Deductible	5% Per Item Per Occurrence / Per Location (No Minimum)	5% Per Item Per Occurrence / Per Location Subject to \$10,000 Minimum Per Occurrence

Coverage – Material Differences



Additional Coverages & Coverage Extensions		
Buildings Under Construction	Covers Additions and Alterations Under Construction	Property Schedule must indicate any ongoing or intended construction only value limitation is \$25,000,000 final contract value (limitation is only for new buildings being erected at sites other than an insured location)
Debris Removal	\$10,000	Greater of \$250,000 or 25% of loss - Per Occurrence
Fire Department Service Charge	\$1,000 / No Deductible	\$25,000
Fungus Clean Up and Removal	\$25,000 Annual Aggregate	\$50,000
Increased Cost of Construction Required by Ordinance or Law	Less of \$10,000 or 5% of Limit of Insurance	\$3,000,000
Newly Acquired or Constructed Property	50% of Total Limit of Insurance up to \$2,000,000 Building Coverage and \$500,000 Personal Property Coverage / Additional Premium Charged if Total Insured Value of Newly Acquired or Constructed Property Exceeds \$2,500,000	\$2,000,000 - New Locations No Additional Premium Subject to \$15,000,000 Maximum Valuation
Preservation of Property	\$100,000 Annual Aggregate	\$250,000
Equipment Breakdown Sublimits		
Limit	\$50,000,000	\$100,000,000
Business Income (part of Property Coverage Extension Limit)	\$500,000	\$2,000,000
Water Damage	\$500,000	\$1,000,000
Service Interruption	\$500,000	\$2,000,000
Inland Marine Coverage		
All Watercraft	Included	Would Need To Be scheduled on IM
Newly Acquired Property	Automatic Coverage up to \$10,000 for Up To 30 Days	Full Value 60 Days

Coverage – Material Differences



Crime		
Crime	Loss Sustained	Discovery
Forgery or Alteration	\$500,000	\$500,000
Bond		
Faithful Performance Blanket Bond	\$500,000	\$500,000
Employee Theft - Per Loss Coverage	\$500,000	\$500,000
Theft, Disappearance or Destruction - Money and Securities Only	\$0	\$500,000
Computer Fraud including Funds Transfer Fraud	\$0	\$500,000
Cancellation		
30 Days for Any Other Reason	Applies	60 days all other
Active Assailant Coverage / Deadly Weapons Protection	Option # 1 (FMIT) 10/01/2025-26	Option #2 (PGIT) 10/01/2025-26
Property Damage Deductible	\$2,500	\$0
Extended Period of Liability	90 Days	365 days
Liability Deductible	\$10,000	\$0
Counseling Costs	\$10,000 Per Person for Those Physically Present ad \$5,000 Per Person for Those Physically Present But Not Affected	\$250,000
Funeral Expense	\$10,000 per person/\$150,000 aggregate	\$250,000
Medical and Dental Expenses	\$20,000 Per Person	\$25,000 Per Person
General Liability / Professional Liability	Option # 1 (FMIT) 10/01/2025-26	Option #2 (PGIT) 10/01/2025-26
Consent to Settle	Consent Not Required	Consent Required
Stoploss Deductible	\$10,000	N/A - Can off stop loss aggregate, if needed
Deductible Stop Loss Amount	\$354,758	N/A - Can off stop loss aggregate, if needed
Sewer line Backup Initial Cleanup Expense	\$10,000 Per Affected Property / \$200,000 Annual Aggregate / Excludes Flood and Named Storm	\$10,000 No Fault / \$200,000 At Fault / \$200,000 Aggregate No Flood or Named Storm Exclusion

Coverage – Material Differences



Breach Response & Cyber Liability	Option # 1 (FMIT) 10/01/2025-26	Option #2 (PGIT) 10/01/2025-26
Retroactive Date		
Agreement Limit - Annual Aggregate (Not Including Breach Response Services)		
Breach Response Services		
Third Party Liability Coverage		
Data & Network Liability		
Media Liability		
First Party Liability Coverage		
Cyber Extortion		
Data Recovery		
Business Interruption		
Dependent Business Interruption		
Computer Hardware Replacement Cost		
Retention		
Waiting Period		
Commercial Auto (including Hired & Non-Owned Liability)	Option # 1 (FMIT) 10/01/2025-26	Option #2 (PGIT) 10/01/2025-26
Limit	\$1,000,000	\$1,000,000
Liability Symbol	7	1
Take Home Vehicles Coverage Restricted to Permissible Use Policy	Yes	No
Physical Damage		
Newly Acquired Automobiles	Additional Premium Due if Value is \$100,000 or Over	No AP or RP for auto changes during the year
Hired Auto Physical Damage	\$50,000 Per Rental Vehicle / \$100,000 Annual Aggregate	\$500,000
Workers' Compensation (FL)	Option # 1 (FMIT) 10/01/2025-26	Option #2 (PGIT) 10/01/2025-26

No Material Differences

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1927

\$8.4B

Total Adjusted Brokerage & Risk Management revenues (2022)

43,000+

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1,200+

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130+

Countries served

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Credit & Political Risk

Human Resources & Compensation

Cyber

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Automotive



Construction



Energy



Enterprise Risk Management



Entertainment



Environmental



Equity and M&A



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Fine Arts



Food & Agriculture



Healthcare



Higher Education



Law Firms



Life Sciences



Manufacturing



Marine



Nonprofit



Public Sector & K-12 Education



PEO & Temporary Staffing



Real Estate & Hospitality



Religious



Restaurant



Risk Management



Senior Living



Technology



Transportation

ETHICS IS IN OUR DNA.

Gallagher has been named one of the World's Most Ethical Companies® — a 13-time honoree.

We believe in always doing what is right for our clients, their communities and their people. It's what we were founded on 95 years ago. And it's why we continue to be recognized year after year.



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As Gallagher grows, we're not getting bigger. We're getting closer. Closer to our clients and their communities. We bring an unmatched level of experience and industry knowledge, a reputation for doing business the right way and a client-centric worldview that informs every action we take.

Thank You for Your Business

We have enjoyed our partnership and appreciate the continued time, support and confidence you have placed in us as your risk management team. This past year has been successful as evidenced by your scorecard. Your total cost of risk is being impacted favorably and our strategy for this upcoming renewal continues to focus on ways to improve this positive impact on your profitability. Thank you.

Legal Disclaimer

The information contained herein is offered as insurance Industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete Insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

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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,
Suite 700
Coral Gables, FL 33134
(305) 854-0800
www.wsh-law.com

The brief description of coverage contained in this document is provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

Workers' Compensation Defense Panel



BARBAS, NUNEZ, SANDERS, BUTLER & HOVSEPIAN

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

www.barbaslaw.com

ROPER, TOWNSEND, SUTPHEN

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

www.roperpa.com

CHARTWELL LAW OFFICES, LLP

2984 Wellington Circle
Tallahassee, FL 32309
(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
Ft. Lauderdale, Florida 33309
(954) 938-1920

dhernandez@hhdefense.com

KELLEY KRONENBERG

10245 Centurion Pkwy N. Suite 300
Jacksonville, FL 32256
(904) 549-7700

www.kellevkronenberg.com

PUBLIC ENTITY LEGAL SOLUTIONS

P.O. Box 958464
Lake Mary, FL 32795
(321) 832-1400

ghelm@pelsusa.com

www.bha-law.com

WALTON, LANTAFF, SCHROEDER & CARSON LLP

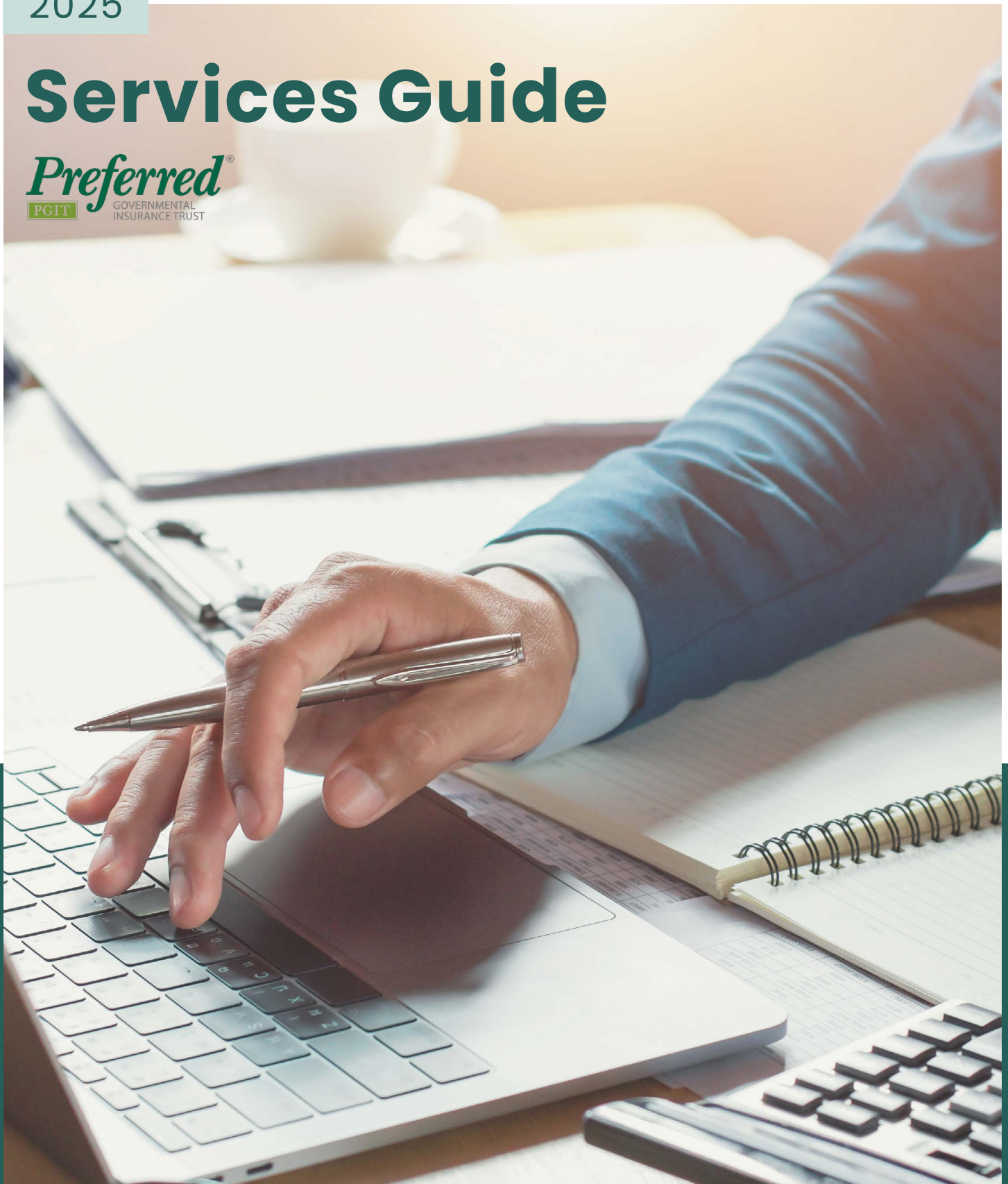
931 Village Blvd, Suite 905
West Palm Beach, FL 33401
(561) 689-6700

www.waltonlantaff.com

The brief description of coverage contained in this document is provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

2025

Services Guide



Preferred Governmental Insurance Trust (Preferred) is a member-owned insurance risk pool serving Florida's public entities since 1999. With a statewide presence and localized options, Preferred is the only Insurance Trust in Florida that uses a totally dedicated and independent agency distribution system for optimal member service.

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Service is the heart of what we do.

This Services Guide is designed to outline and describe the comprehensive resources and services available to the members of the Preferred Governmental Insurance Trust. The Preferred Loss Control team is available to assist members with their loss control service and risk management needs.



To effectively serve our members, we will implement the following additional measures as needed:

- Maintain effective relationships with agents by keeping them informed of each member's resource requirements and service needs.
- Work closely with PGCS Claim Services to share information and refine data that is used to evaluate our members and target specific areas where services may be required to assist in improving member claims costs.

It is of paramount importance that the level of service we provide meets or exceeds the expectations of our members. We take a pro-active approach to serving our members and encourage you to contact us with your thoughts and input.

Loss Control Consultants & Service Regions



Pam Hancock

Director of Loss Control Services

Cell: (321)960-3432 | Email: PHancock@PublicRisk.com

Pam has worked for more than 15 years for Public Risk Underwriters of Florida, Inc. Her experience includes working in program development, marketing, training and liaison between members and Underwriting, Claims and of course Risk Management. She is a Certified ADA Coordinator and has completed the 10-hour OSHA Outreach Training course in General Industry Safety and Health. Pam also completed the Fundamentals of Employment Law with State College of Florida. Her educational background is in business and computer programming. She is an active member of Southwest Florida PRIMA, as well as a Professional Member of the American Society of Safety Professionals (ASSP).

Pam serves our Southwest Regional members located within the following Florida counties: Charlotte, Citrus, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Manatee, Lee, Okeechobee, Osceola, Pasco, Pinellas, Polk, Sarasota.

Chris Kittleson

Director of Loss Control Technical Services

Cell: (321)525-0353 | Email: CKittleson@PublicRisk.com

Christopher H. Kittleson is the Director of Loss Control Technical Services for Public Risk Underwriters of Florida and provides Loss Control services for public entities in the Southeast Florida region. With over 25 years of Safety & Health consulting experience in both the public/private sector, Chris has developed expertise in the areas of Safety Program Development, Return-to-Work Programs, Regulatory Compliance, Accident Investigation and Safety Training. Chris graduated Cum Laude from St. Cloud State University, St. Cloud, MN with a Bachelor's of Science in Engineering Technology, has earned his Associate in Risk Management (ARM), is a National Safety Council Certified Defensive Driving Course Instructor, as well as a Professional Member of the American Society of Safety Professionals (ASSP), Past President of the South Florida Chapter of ASSP and was awarded the 2013 Safety Professional of the Year Award by the South Florida Chapter of ASSP.

Chris serves the Southeast Regional members located within the following Florida counties: Brevard, Broward, Dade, Indian River, Martin, Monroe, Palm Beach, St. Lucie.

Mike Marinan

Director of Member Services

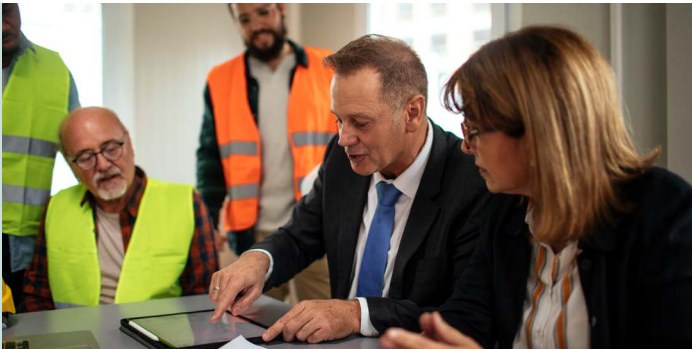
Phone: (321)832-1473 | Cell: (407)725-6858 | Email: MMarinan@PublicRisk.com

Mike has a degree in Industrial Safety Engineering and over 38 years' experience in the Safety and Risk Management field. He has been part of the Public Risk Underwriters of Florida team for more than 20 years. He holds an RMPE designation, General Lines 220 and 218 licenses, is an active member of Central Florida PRIMA, as well as an active member of ASSP and numerous related Safety and Health organizations. He was a Governor appointee to the Task Force on Workplace Safety.

Mike serves the Panhandle/Central Region members located within the following Florida counties: Alachua, Baker, Bay, Bradford, Calhoun, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Lake, Leon, Levy, Liberty, Madison, Marion, Nassua, Okaloosa, Orange, Putnam, Santa Rosa, Seminole, St. Johns, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, Washington.

Please contact the Preferred Loss Control Team with any questions you have.

Safety & Risk Management Services Overview



To better serve our members, we provide a full complement of services, resources and support. All services and resources are free to Preferred members.

Below is a quick summary of the many resources provided to Preferred members:

+ Safety & Risk Management Consultative Services

The Preferred Loss Control Team provides safety and risk management consultative services based on the best practices of accident prevention and claims management. Through the development and implementation of a customized service plan, your Loss Control Consultant will assist you and your organization in reducing claims frequency/severity as well as controlling insurance costs.

+ Claims Management

Your Public Risk Underwriters of Florida Loss Control Consultant will assist with the coordination of Claims Reviews and Claims 101 training, which are provided by Preferred Governmental Claims Solutions (PGCS). The intent is to assist members with posturing claims for positive outcomes as well as educate members on the best practices of claims management.

+ Preferred TIPS Program

Provides a reimbursement of up to 50 percent for relevant safety equipment/risk management training up to a maximum of \$5,000 per policy period.

The success of any Public Entity is tied to its ability to protect and preserve its human and physical assets. This basic premise serves as the cornerstone of an effective safety and risk management program and underscores the importance of safety and risk management to the community. Preferred Loss Control Consultants are very aware of the valuable contribution that a comprehensive Loss Control Program can make to your bottom line.

+ Online Learning Center

An online training platform offering more than 700 training courses covering topics related to HR/employment practices, OSHA compliance, motor vehicle safety and cyber awareness.

+ Streaming Video Training

An on-line video streaming service offering an extensive video library of over 700 videos allows you to watch videos 24/7 on your preferred mobile device. Topics include transport safety, hazmat, workplace safety, construction safety and human resource/legal compliance.

+ Preferred Risk Management Resource Center

Available to members who have their EPLI coverage with Preferred. The Center provides access to numerous resources on employment law, cyber security, ADA website compliance, safety and emergency/disaster response, as well as access to Florida-based employment law experts. HR and cyber experts can be contacted via phone or email.

+ My Community Workplace

A valuable on-line resource that provides up-to-date information, expert commentary, cutting edge training and information on topics ranging from workplace sexual harassment and workplace discrimination to wrongful termination, cyber awareness, ethical behavior and child protection.

+ Preferred News

We provide a quarterly newsletter covering key governmental insurance issues, relevant articles and member news.

+ Preferred Seminars/Webinars

Educational seminars/webinars offered throughout the policy year on relevant topics that include presentations by Public Entity experts and Preferred's panel of defense attorneys.

Claims Management & Training



Preferred Governmental Claims Solutions (PGCS) provides members with the ability to manage their claims more effectively. By accessing the online claims management database, members can report claims online, obtain copies of loss runs, create reports to monitor trends and review claim notes to get up-to-date information on a claim as well as determine claim status.



Registering for PGCS Online Claims Data Access:

To register, visit www.pgcs-tpa.com and click the Member/Client button or contact your Preferred Loss Consultant today.



Loss Control Assistance with Claims Management:

Upon activation of the online claims management database, your Regional Loss Control Consultant is available to assist you with claims management activities that include the following:

- Coordinate claims review by line of coverage
- Coordinate Claims 101 training
- On-site registration assistance with the PGCS claims database
- PGCS database training to include database features/benefits, report generation as well as current claims status
- Assist with the development/implementation of your Return-to-Work (RTW) Program
- Assist with the development/implementation of your claims reporting policy
- Conduct Worker's Compensation Fraud training

Members can report claims online, obtain copies of loss runs, create reports to monitor trends and review claim notes to get up-to-date information on a claim as well as determine claim status.

Preferred TIPS

The Preferred TIPS matching grant program allows for all members to receive up to \$5,000 in a given policy year for up to \$10,000 spent on eligible items.



Program information and requirements can be found on the current Preferred TIPS application.

Examples of eligible reimbursements include:

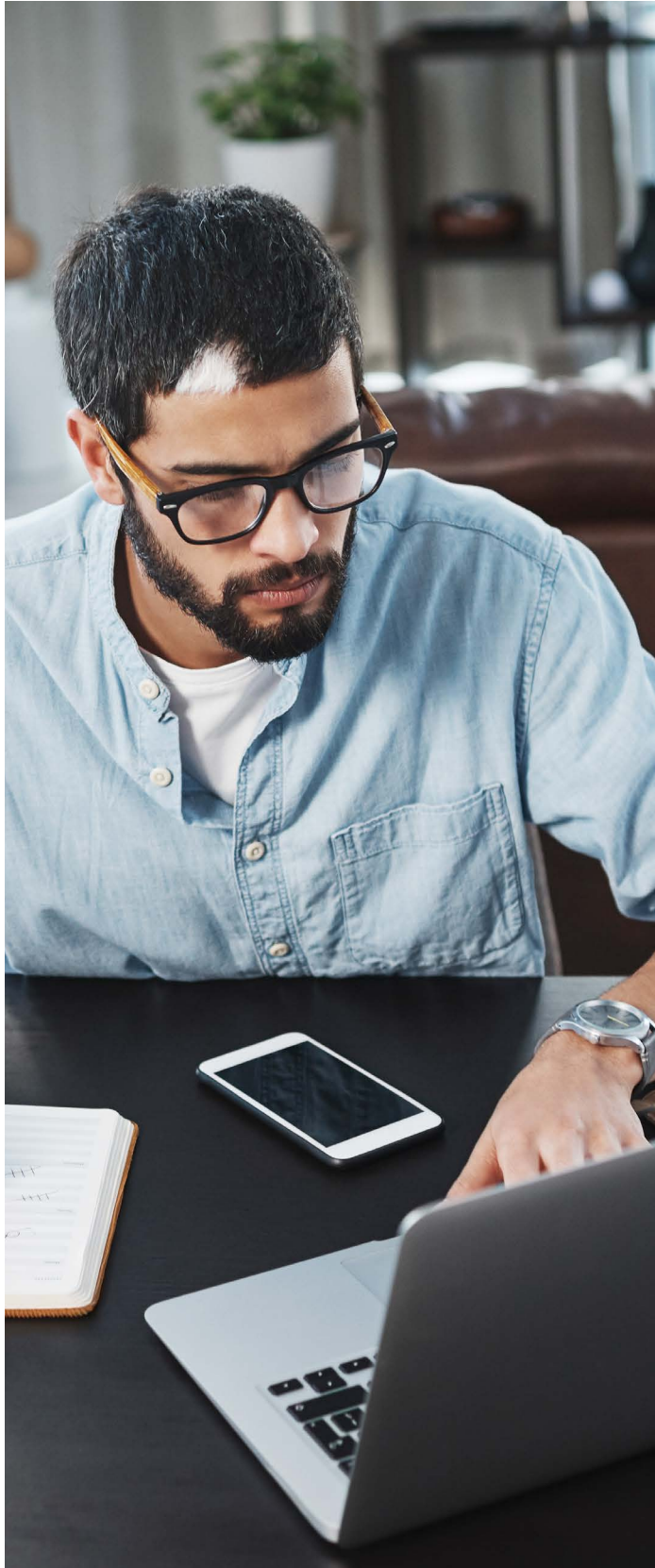
- Safety related signs
- ADA compliance measures
- Police accreditation program fees
- Driver training
- Ergonomic training
- Sidewalk repairs
- Most any safety related training or equipment
- Employment practices related training



Contact

Please contact your regional Loss Control Consultant or email PreferredTIPS@PublicRisk.com should you have any questions, or need a copy of the current Preferred TIPS application. You can also complete a TIPS application online at: pgit.org/tips.

Online Learning Center



Effective training and records management is vital in today's workplace. Reducing claims, controlling losses and streamlining efficiencies are critical. To support these initiatives, Preferred provides our members with innovative web-based training platforms.

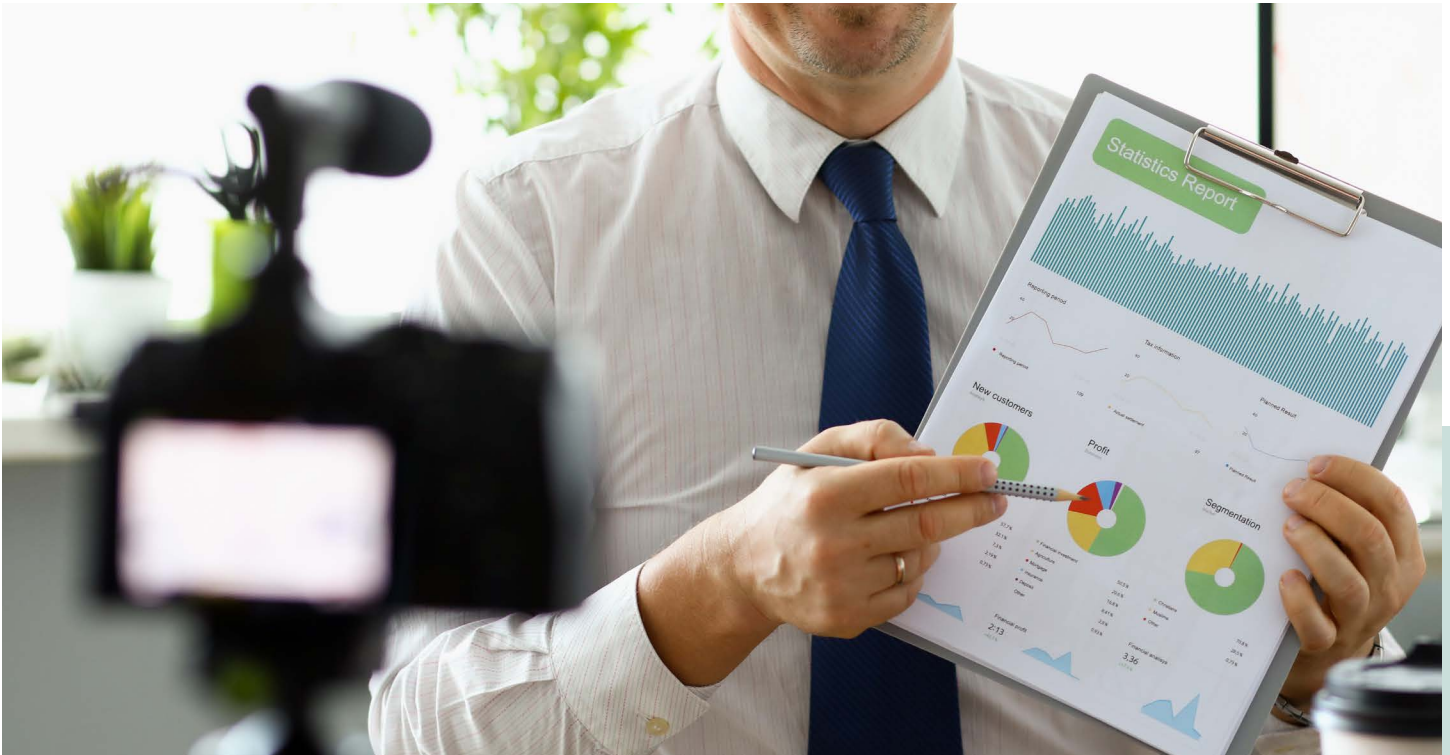
Features and benefits of online learning powered by Vector Solutions include:

- Access to more than 700 training courses covering topics related to HR/employment practices, OSHA compliance, motor vehicle safety, cyber awareness and more!
- Online training enables members to define, measure and monitor key risk metrics that help keep their employees safe and protect assets. With the platform, onsite administrators can create risk mitigation tools specific for their organization, making it possible to analyze the fundamentals and take action where needed.
- Our web-based training management platform is accessible 24/7. Users can navigate captivating, cross-browser compatible courses with cutting-edge interactions at a pace and time that is convenient for them.
- Our risk management platform makes it possible for member onsite administrators to assign and deliver online training courses to their users. The system also provides the ability to track, document and report assignments. Tracking training, generating reports and analyzing deficiencies has never been easier.

Preferred provides our members with innovative web-based training platforms

For further details on this valuable resource tool, please contact your Regional Loss Control Consultant.

Streaming Video Training



This training resource gives our members unlimited access to Streamery's extensive video streaming library of videos covering workplace safety, driving safety, construction safety, and human resource/legal compliance. Video titles are available in both English and Spanish to support your organization's training initiatives.

Features of Streamery video streaming service include:

- An easily accessible, extensive video library of over 700 training videos
- Video course materials to include leader guides, quizzes and completion certificates
- Tablet and mobile capable – Now you can watch videos on your preferred mobile device, such as tablets and smartphones. Videos available 24/7.

As part of Preferred's initiative to provide improved products/services offered to our members, we encourage you to use the Streamery video streaming service for assistance with your safety and risk management training needs.

To learn more on how your organization can take advantage of this exciting free training resource, contact your Preferred Control Consultant.

Risk Management Resource Center



The Preferred Risk Management Resource Center (PRMRC) is available to members who have their EPLI coverage with Preferred. The Resource Center is an employment law, cyber security, ADA compliance and safety-focused resource designed to control costs, save time and complement the valuable services that Preferred provides.

The PRMRC has been recently improved to include:

- Over 22,000 pieces of relevant content and applications
- More than 200 online training courses
- And more!

Human Resource (HELPLINE) Services include:

- Confidential, documented and real time responses to your employment law questions from experts in human resource and employment law. This service is available to members via phone and email.
- Online Unlawful Harassment Training for all supervisors and employees
- A Florida specific employee handbook building tool
- Customizable HR risk management resources including federal and state-specific forms and posters

Cyber security resources include:

- Cyber Assessment – Easy-to-use tool to measure data breach exposure with instant feedback on how to protect your organization from potential cyber risks
- Robust privacy and security templates, including a customizable incident response plan (IRP), which can be specifically tailored to meet industry and regulatory requirements
- Unlimited access to cybersecurity experts via phone or email
- Resources for keeping staff up to date on a range of issues related to privacy, data security and compliance
- Latest news and events regarding data breaches, regulations, class-action lawsuits, cyber threats and protective technologies

ADA website compliance:

- ADA compliance fact sheet and checklist - Resource tools to review an organization's online presence
- WAVE® by WebAIM Accessibility Evaluation Tool - Evaluate accessibility of an organization's website

Safety resources include:

- Safety procedures & practices
- Workers' compensation resources
- Union relations resources
- Unemployment compensation resources
- Layoff resources
- OSHA training videos

Emergency and disaster resources include:

- Sample communications
- Plans
- Policies
- Posters and notices
- Federal and state resources
- Helpful checklists

Members who have their EPLI coverage with Preferred may register to use this valuable service by speaking to their Preferred Loss Control Consultant.

My Community Workplace Website

The My Community Workplace is available to all Preferred members. This free online resource that can save you time and money by providing cutting edge training and information for your workplace. Members may register to use this valuable resource at MyCommunityWorkplace.org.

Online Training

Online training modules for managers and supervisors are available 24/7 at no cost to the member. This could result in a potential savings of thousands of dollars a year in training costs.

Training courses available:

- Preventing Workplace Sexual Harassment
- Preventing Workplace Discrimination
- Preventing Wrongful Termination
- Promoting Ethical Behavior
- Promoting Child Safe Environments

Up-to-Date Information and Expert Commentary

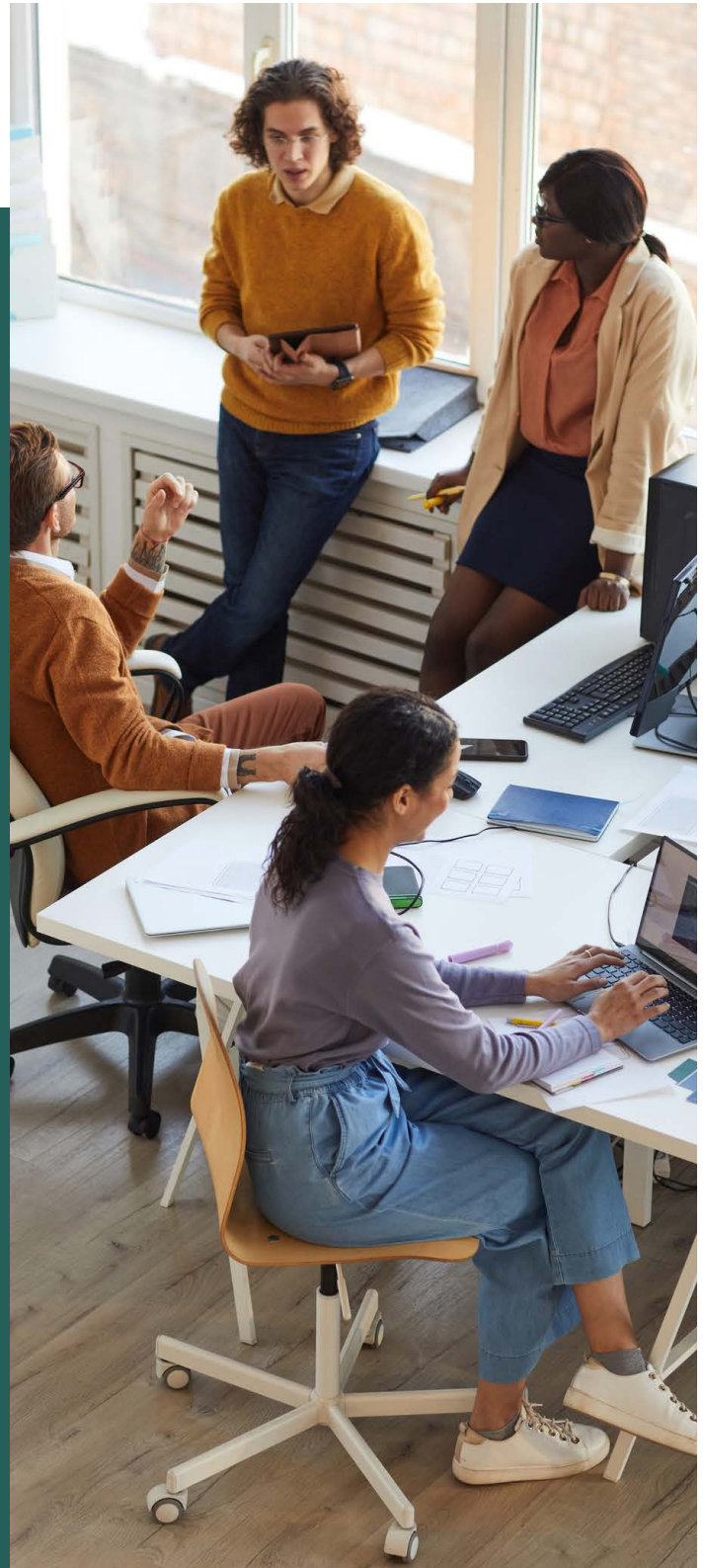
Topics include:

- Best practices for employment practices and child protection
- Leadership and management skills
- Cyber awareness
- Exclusive articles written for the specialized interests, such as government entities, schools and not-for-profits

Knowledge Vault

- Library and checklists – Thousands of articles covering vital workplace issues, grouped according to topic, as well as self-audit checklists
- Links to important federal and state government websites
- Model Handbook – Over 95 model policies on workplace issues ranging from equal employment opportunity to social media (certain key policies are available in English and Spanish)
- Loss Scenarios – Examples of situations that have caused liability for organizations like yours

Notice: MyCommunityWorkplace.org is a product of The McCalmon Group, Inc., platform administrator solely responsible for its content.



Preferred Virtual Training Academy



The Preferred Virtual Training Academy provides virtual training by our experienced Loss Control Consultants, as well as industry experts on a variety of topics such as workplace safety and claims handling, human resources and cyber security. Training is interactive and customized to better meet the educational needs of your organization. As always, training is provided at no additional cost to Preferred members. Some of the benefits of using virtual training include:



Convenience

Employees can take training at their workstation at the traditional workplace or from a remote location.



Productivity

Virtual training allows employees to use their time more effectively. Safety: Employees do not have to physically gather in groups.



Efficiency

No requirement to reserve/setup training room, as well as coordinate setup of audio/visual equipment.



Cost effectiveness

Employees do not need to travel off site to receive training.

We encourage you to contact your Preferred Loss Control Consultant to learn more about our Virtual Training Academy and begin the process of selecting training topics. In addition, a comprehensive list of customized training topics to meet your needs is available upon request.

Onsite Safety Survey Program



Our Loss Control Consultants are always available to meet your onsite/in person needs including conducting training on hundreds of topics and assisting members with safety surveys and inspections.

The primary goal is to identify unsafe conditions and/or unsafe behavior that could contribute to an accident, injury and/or illness. General surveys/inspections can be provided as well as surveys/inspections with a specific emphasis, i.e., slip, trip and fall hazards or ADA. We have developed safety inspection checklists to assist our members in providing regular and recurring inspections on a proactive basis. These checklists allow members to proactively identify workplace safety hazards and provide corrective action before an accident, injury and/or illness occurs.

We can assist in finding and reducing these hazards!

- + Public Beach
- + Cafeteria / Kitchen
- + City Hall
- + Public Dog Park
- + Fire Station
- + Meeting / Exhibit Hall
- + Public Park
- + Park Trails
- + Playground
- + Police Station
- + Schools
- + Skate Park
- + Sports Complex (indoor)
- + Sports Complex (outdoor)
- + Public Swimming Pool
- + Trenching & Shoring
- + Public Utilities
- + Vehicle Maintenance Garage

iMPACT for Public Safety: Program Brief

A NEW MEMBER SERVICE OF **Preferred** PG&T GOVERNMENTAL INSURANCE TRUST IN PARTNERSHIP WITH **BENCHMARK** ANALYTICS

Elevating outcomes through evidence-based practices

Benchmark Analytics is a research-based organization that assesses risk and statistically measures what top performing public safety agencies do differently. Preferred's loss control consultants are now delivering these insights through the **iMPACT** program. iMPACT delivers Benchmark's evidence-based practices, helping agencies of all sizes prioritize ways to:

- + Ensure the well-being of its citizens
- + Reduce risk of liability claims
- + Improve officer engagement and retention



How the iMPACT Program works:

PART 1

Agency completes survey

Your agency receives customized access to Benchmark's Evidence-Based Practices research. This program spans over 550 law enforcement agencies around the United States analyzing claims patterns for over 16,000 policy years. The result is a customized report identifying programs or practices your command staff can consider that shows strong statistical evidence of reducing officer injuries and agency claims.

To get started, command staff members complete a survey about their agency. Preferred's loss control consultant will follow-up to schedule a 2-hour briefing for command staff.

PART 2

Evidence-based practices discussion and follow-up

In this interactive discussion, Preferred's loss control consultant and agency command staff:

- + Meet command staff; discuss agency and community context
- + Clarify survey answers
- + Discuss innovation and successes
- + Identify opportunities to deploy new evidence-based practices
- + Follow-up support

Benchmark Research Consortium includes:

555 Agencies tracking Evidence-Based Practices

Over a 25 - year time series spanning

16,000+ claims years

For more information, please reach out to your Preferred loss control consultant.



PGCS is Florida's leading third-party administrator specializing in public entities. With over three decades of proven expertise, we've proudly partnered with more than 450 government organizations — from school districts and municipalities to counties, and special districts.

Our experienced team across Claims, Case Management, IT, and Accounting is committed to delivering exceptional service. We provide efficient, reliable, and customized claims administration solutions tailored to meet the unique needs of Preferred members — helping public entities thrive with confidence.

Services we Provide:

Top-Notch Claims Management Services

- ✓ **Workers' Compensation**
 - + Specializing in Presumption claims
 - + Managed Care & Medical Management Solutions
- ✓ **Property & Casualty**
 - + All coverages
- ✓ **Excess Reporting**
- ✓ **Subrogation Recovery**
- ✓ **Regulatory Reporting**
 - + State Agencies
 - + Medicare Reporting

Preferred Claim Team:


- ✓ Dedicated claim specialists ensure timely communication
- ✓ Prompt action on new claims – urgent action plan on high-risk, complex claims

24-hour Claim Reporting:

- ✓ Report Injuries to a dedicated line
- ✓ Report Claims with immediate response & special handling instructions

Where to Report a Claim:

 www.pgcs-tpa.com

 wclclaims@pgcs-tpa.com
LiabilityClaims@pgcs-tpa.com
hurricane@pgcs-tpa.com

 800.237.6617

 321.832.1448



Report a Claim here

Distinctive Benefits:

- + **Engages Preferred members** through collaborative claims reviews, ongoing training sessions, workshops, and access to educational resources.
- + **Promotes transparent communication** among members, adjusters, and supervisors to streamline processes and build trust.
- + **Cultivates strong member relationships** by understanding and addressing their unique needs.
- + **Collaborates across the Preferred team** to deliver seamless and coordinated claims support.
- + **Delivers member-friendly technology solutions**, including intuitive web portals and dynamic reporting tools.
- + **Helps members manage and reduce claims costs** by tracking trends, analyzing metrics, and implementing strategic interventions. Timeline for initial contact and claim handling focusing on fast & outcome-focused services.
- + **Simplifies the claims process** with client-focused, efficient, and responsive solutions with a dedicated account management & claim specialists.
- + **Deep expertise in Florida-specific statutes and public sector risk management** ensures compliancy while minimizing exposure.

Preferred Priority & Catastrophic Claims:

- ✓ Disaster recovery program designed for members to expedite restoration through use of dedicated partner resources with rapid response capabilities and enhanced communication through the life of the claim.

State-of-the-art Online Services:

- ✓ Member Portal
- ✓ Injured Worker Portal
- ✓ Advanced Reporting Tools



Backed by over 20 years of cyber risk expertise, AXA XL provides more than just a safety net. We deliver comprehensive support and cyber services that shields your business, reputation, and bottom line from day one as an AXA XL client. With AXA XL, you're not just covered—you're confidently prepared for whatever comes next. Maximize your coverage with cyber security services by taking advantage of AXA XL's full suite of cyber service offerings. [Click here](#) to schedule a one-hour consult call with AXA XL's Incident Response and Cyber Services Lead for North America. Let's discuss your needs and discover how AXA XL can help you achieve the solutions that matter most.

	Complimentary Proactive Services	Discounted Proactive Services
Protect Tools, software, and services designed to protect computer systems, networks, and data from online attacks and threats.	<ul style="list-style-type: none">• KnowBe4 – Phishing security tests, Phish Alert Button, Automated Security Awareness Program, Security Training Preview, Compliance Training Preview, Weak Password Test, Domain Spoof Test, Email Exposure Check, Domain Doppelganger Searches, Ransomware Simulator. Click here to access these services.• One FREE phishing takedown• One FREE domain name activity snapshot• Security Control Reviews• Data Management and Mapping Consultation Calls• Training Session on how to maximize existing or default security features• Training session on protecting against credential stuffing attacks• Training session on how to protect against cyber extortion events and business email compromise	<ul style="list-style-type: none">• Endpoint Detection and Response Tool. Click here to access this service.• MDR Services• Virtual CISO Services• Phishing Resistant MFA Keys• Secure Remote Access• Vulnerability and Patch Management Services• Security software, consulting, and penetration testing• Domain security, brand protection and fraud protection services• Wireless Penetration Testing• Password Management• Back up and Configuration Testing• Cloud and Firewall Configuration Review
Learn Engage in discussions on risk, exposure strategies, sharing of industry trends, threat intelligence, best practices, cyber metric insights, and train your end users, C-Suite, Board, and incident response, finance, communications, risk management, legal, and technical teams.	<ul style="list-style-type: none">• Access to AXA XL's CyberRiskConnect portal through NetDiligence• Threat Landscaping Briefings• Quarterly consultation calls with AXA XL's Cyber Claims Team on Cyber Trends, including third party risk (Tech, Media, and Cyber E&O)• One-hour consultation calls with industry experts on more than forty available topics (see our proactive brochure for more information)• Webinars and pre-recorded workshops and trainings• Two-hour Strategic Workshop• One-hour Security Awareness Training	<ul style="list-style-type: none">• Cyber Security Consultation Service• Advanced Security Awareness Training• 90-minute End User Security Awareness Training• Attack simulation and response testing• Board and Director Training• Advanced Crisis Communication Training Program for CISOs and Senior Leaders• Cyber First Responder Class
Manage Risk Vendor risk management, data privacy & compliance, attack surface management, dark web monitoring.	<ul style="list-style-type: none">• Vulnerability Scanning and monitoring services through SecurityScoreCard, BitSight, DarkWebIQ• One-hour Consultation on governance, risk and compliance topics<ul style="list-style-type: none">• Privacy law compliance• Preliminary understanding of biometric privacy laws• Board cybersecurity governance considerations• New and Emerging Trends in Data Privacy Litigation• Cybersecurity and privacy compliance issues for critical infrastructure and financial institutions• New technology – best practices and emerging risks• and more• One-hour Consultation call with AXA XL's Incident Response and Cyber Services Lead for North America	<ul style="list-style-type: none">• Advanced scanning tools and services• Active Directory Security, Threat Hunting, Web API, Mobile App Security• Cybersecurity Controls and Program Assessments (NIST, HIPAA, PIC & more)• Vendor Risk Management Tools and Advisory Services• Red Team Testing• Data Classification, Labeling and Data Loss Prevention• Data Mapping, Data Lifecycle Management, Records Management• Insider Risk Management• Information Barriers and Compliance Boundaries• Microsoft CoPilot Deployment• Cyber Health Check/Data Analysis• Privacy Policy/Contract Review
Prepare Preparing for a cybersecurity event means putting in place proactive measures to anticipate, detect, respond and recover from an actual or suspected cyber security incident.	<ul style="list-style-type: none">• One-hour Live Training Webinar on Incident Response• On-boarding calls and consultation calls with AXA XL's Cyber Claims Team• Crisis Communication Playbook Review• Incident Response and Business Continuity Plan reviews• One-hour Readiness Assessment• One-hour Strategic Risk Workshop and complimentary incident response plan review/creation• Business Interruption Readiness Session with AXA XL• Consultation calls to discuss your policy and coverage• Cyber Extortion Readiness Session with AXA XL• Understanding External Partners and the Incident Response Session with AXA XL• Access to resources and templates	<ul style="list-style-type: none">• Adversary Emulation and Simulation• Tabletop Exercises• Crisis Communication Playbook Creation• Incident Response and Business Continuity Creation• Bespoke Webinars and advance tabletop exercises

Shield your business from every angle

FLC AUTHORIZED LIABILITY DEFENSE ATTORNEYS

(Updated May 1, 2024)

**GARGANESE, WEISS &
D'AGRESTA, & Salzman, P.A. (conflict)**

P.O. Box 2873
Orlando, FL 32802-2873
111 No. Orange Ave. Suite 2000
Orlando, FL 32801
Phone: (407) 425-9566
Fax: (407) 425-9596

agarganese@orlandolaw.net
jweiss@orlandolaw.net
Tax ID #: 59-3372519

Anthony A. Garganese – Partner/Senior Counsel

Cell: (407) 595-3766
Board Certified City, County Local Government;
City Attorney for Cape Canaveral, Cocoa and Orchid

Jeffrey Weiss – Partner /Senior Counsel

Board Certified Civil Trial Practice
(Federal/State Litigation)

Counties Served

Conflict

Brevard Sumter
Indian River Lake
Volusia

Marion
Orange
Osceola
Polk
Seminole
St. Lucie

Erin J. O'Leary – Partner/Senior Counsel

Board Certified Appellate Practice
(Federal/State Appeals; Complex Dispositive Motions)

Bill Reischmann – Partner/Senior Counsel

City Attorney of Palm Coast

Katie Reischmann – Partner/Senior Counsel

Board Certified City, County Local Government;
City Attorney for Casselberry

Debra Babb Nutter – Partner/Senior Counsel

Board Certified City County Local Government;
Federal/State Litigation

Gary Glassman – Partner/Senior Counsel

Employment and Federal Litigation

Cherish Benedict – Associate

(Federal/State Litigation support)

Tina Garcia – Associate

(Federal/State Litigation support)

Nicole Turcotte – Associate

(Federal/State Litigation support)

City Attorneys/primary for the following members only:

1. City of Cocoa
2. City of Winter Springs
3. City of Casselberry
4. City of Palm Coast
5. City of Cape Canaveral

BOWMAN LAW, LLC (conflict)

5535 John Givens Road
Crestview, FL 32539
Cell (850) 428-1755

J. Bruce Bowman

Bruce@emeraldcoastlawyers.com

Tax ID#: 86-2305501

Counties Served (conflict)

Bay	Holmes	Lafayette	Wakulla	Walton	Taylor
Franklin	Santa Rosa	Suwannee	Gulf	Leon	Liberty
Gilchrist	Jefferson	Calhoun	Jackson	Madison	Dixie
Washington	Escambia	Gadsden	Hamilton	Okaloosa	

**COPPINS, MONROE, ADKINS (primary)
& DINCMAN, P.A**

2316 Killearn Blvd, Suite 202
Tallahassee, FL 32309
Phone: (850) 422-2420
Fax: (850) 422-2730

gadkins@coppinsmonroe.com
hdinceman@coppinsmonroe.com
Tax ID#: 59-3122671

Counties Served Primary

Bay
Calhoun
Dixie
Escambia
Franklin
Gadsden
Gilchrist
Gulf
Holmes
Jackson
Jefferson
Lafayette
Leon
Liberty
Madison
Okaloosa
Santa Rosa
Suwannee
Taylor
Wakulla
Walton
Washington

Michael F. Coppins - Partner

(Federal/State) Civil Law, Real Property
Commercial, Corporate, Construction and
Employment Litigation

Gwendolyn Palmer Adkins – Partner

Cell: (850) 545-8555
Civil Rights/Employment Discrimination Defense,
Civil Trial Law, Auto and Premises Liability,
Business and Commercial Litigation, Police
Liability Defense and Local Government Defense

Holly Ashby Dincman – Partner

Labor and Employment Law

D. Lloyd Monroe- Partner/Of Counsel

Civil Rights, Employment Discrimination and
Tort Liability

Scott J. Seagle – Associate

Civil Trial Law, Civil Rights, Employment

Discrimination/Retaliation, Construction Law,
Business and Commercial Litigation,
Contract Law and Construction Litigation

Zackery A. Scharlepp – Associate

Civil Litigation, Tort Claims, Employment
Discrimination Defense, Breach of Contract,
Construction Law and Professional Negligence

Reid M. Wakefield – Associate

Civil Litigation, Tort Claims, Civil Rights,
Employment Discrimination Defense,
Commercial and Real Property Matter,
Construction Law and Professional Negligence

Melissa S. Leonard – Associate

Private and Governmental Entities in all areas
of Civil Litigation, Construction Law, Professional
Negligence and Various Other Causes of Action

**DEAN, RINGERS, MORGAN
& LAWTON, P.A. (primary)**

P.O. Box 2928
201 East Pine Street, Suite 1200
Orlando, FL 32802
Phone: (407) 422-4310
Fax: (407) 648-0233

William E. Lawton

Cell: (407) 247-0294
Tort Claims; State and Federal Law Claims; Constitutional
Injunctive Relief and Bert Harris Claims, etc.

Scott Pendley (Of Counsel)

Tort Claims; State and Federal Law Claims; Constitutional
Injunctive Relief and Bert Harris Claims, etc.

wlawton@drml-law.com

Tax ID #: 59-1788062

Counties Served Primary:

Brevard
Indian River
Lake
Marion
Osceola
Polk
Seminole
St. Lucie
Sumter
Volusia
City of Tarpon
Springs
Orange

Counties Served Conflict:

Citrus
Hernando
Pasco
Hillsborough
Pinellas
Manatee
Hardee
Highlands
Desoto
Sarasota

Joseph Flood

Tort Claims; State and Federal Law Claims; Constitutional
Injunctive Relief and Bert Harris Claims, etc.

Lamar Oxford (Of Counsel)

Coverage and Opinion Letters; Appellate Matters

Doug Noah

Employment Law; Civil Rights, Land Use

Gail Bradford

Employment Law; Civil Rights; Land Use; False Arrest
and Matters Involving Law Enforcement

Gloria Carr

General Litigation Matters; Automobile Negligence;
Premises Negligence and Wrongful Termination

John Joyce

Property and Property Rights; Wrongful Taking And
Discrimination Claims

Patti Rego Chapman

Provides Support in all areas; Federal Claims & Wrongful
takings

John Robinson

Friendly Suits; Minor's Claims and General Matters that deal
with Property and Probate

Clay Morris

General Liability Claims; Various State Law Claims; Bert Harris;
Breach of Contract; Sunshine Law; Public Records; Inverse
Condemnation; Breach of Contract and Fl. Constitutional Claims

Renee Lundy

Federal and State Claims; Land Taking; Constitutionally of
Ordinances; General Liability; Auto Negligence; Improper
Improper Maintenance of Buildings; Negligent Supervisor
Federal Employment Discrimination and 1983 Claims

Michael Lowe

Workers Compensation; General Civil Litigation

James Wilkinson

Amusement & Recreation Law; Products Liability; Premises
Liability; Automobile Negligence; Insurance Litigation
And Intellectual Property Disputes

**DENNIS, JACKSON, MARTIN
& FONTELA, P.A. (conflict)**
1591 Summit Lake Dr., Suite 200
Tallahassee, FL 32317
Phone: (850) 422-3345
Fax: (850) 422-1325

craig@djmf-law.com
Tax ID#: 59-3131982

Craig A. Dennis

Civil Rights; Employment Practice; General Liability

Peter Martin

Civil Rights; Employment Practice; General Liability

Ben Carter

Civil Rights; Employment Practice; General Liability

Primary For:

Emerald Coast Utility Authority

Counties Served Conflict:

Bay, Calhoun, Dixie, Escambia, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Suwannee, Taylor, Washington, Wakulla, Walton

TRASK, METZ & DAIGNEAULT LLP (primary)
Harbor Oaks Professional Center
1001 South Fort Harrison Avenue, Suite 201
Clearwater, Florida 33756
Phone: (727) 733-0494
Fax: 727-733-2991

<http://tmdlawfirm.com/>
jay@cityattorneys.legal
Jennifer@cityattorneys.legal
Tax ID#: 59-3642714

Jay Daigneault

Civil Rights; Law Enforcement;
Land Use

Counties Served Primary:

Pinellas	Hillsborough
Hernando	Highlands
Sarasota	Manatee
Citrus	Pasco
Desoto	Hardee
Except City of Tarpon Springs	

**JOHNSON, ANSELMO,
MURDOCH, BURKE, PIPER
& HOCHMAN, P.A. (primary)**
2455 East Sunrise Blvd., Suite 1000
Ft. Lauderdale, FL 33304
Phone: (954) 463-0100
Fax: (954) 463-2444

E-mail: 'last name'@JAMBG.com
Tax ID #: 65-0220140

E. Bruce Johnson-Partner

Cell: (954) 629-8009
Civil Trial Law, Employment Law,
Governmental Defense, Civil Rights
Litigation, Personal Injury Law

Scott D. Alexander-Partner

Civil Trial Law, Local Government,
Personal Injury Law

Counties Served Primary:

Broward Palm Beach
Charlotte
Collier
Miami-Dade
Hendry
Lee
Glades
Martin
Monroe
Okeechobee

Except For:

City of Doral
City of Miami Gardens

Michael Burke – Partner

Civil Trial, Local Government, Civil Rights
Litigation, Appellate Law

Hudson C. Gill – Partner

Civil Trial Lawyer, Commercial Litigation
Civil Rights Law, Local Government,
Appellate Law

Jeffrey L. Hochman – Partner

Commercial Litigation, Civil Trial Law,
Local Government, Appellate Law

Hampton W. Johnson, IV – Associate

Civil Trial Law, Employment Law,
Governmental Defense, Civil Rights
Litigation, Personal Injury Law

Robert E. Murdoch – Partner

Real Estate Acquisitions, Leasing &
Finance, Commercial & Contract Law

Michael R. Piper – Partner

Civil Trial Law, Local Government Law,
Civil Rights Litigation, Employment Litigation,
Personal Injury Law

Christopher J. Stearns – Partner

Civil Trial Law, Local Government,
Civil Rights Litigation, Personal Injury Law

Melissa Johnson – Partner

Jonathan Railey – Associate

David Schweiger – Partner

Damian Albert – Partner

Will Harris – Senior Partner

STEPHANIE C. DEUTSCH, ESQ, (conflict)

FRANK, WEINBERG, & BLACK, P.L.

1875 NW Corporate Blvd., Suite 100
Boca Raton, Florida 33431

Phone: (561) 989-0700

Fax: (954) 474-9850

scd@fwblaw.net

Tax I.D#: 65-1030319

Stephanie Deutsch

Counties Served Conflict:

Broward, Monroe, Martin
Palm Beach, Miami-Dade, Glades
Collier, Hendry, Lee, Charlotte

MARKS GRAY, P.A. (primary)

P.O. Box 447
Jacksonville, FL 32201
1200 Riverplace Blvd., Suite 800
Jacksonville, FL 32207
Phone: (904) 398-0900
Fax: (904) 399-8440

serdelyi@marksgray.com

Tax ID#: 59-1514046

Susan Erdelyi

Civil Rights; Employment; Land Use;
Law Enforcement; Public Records;
Council/Commissioner liability

Johnny Sarber

Law Enforcement; Auto; Personal
Injury

Heath Vickers

Civil Rights; Law Enforcement;
Employment Law; Personal Injury;
Auto Liability

Counties Served Primary:

Alachua Hamilton
Baker Union
Bradford
Clay
Columbia
Duval
Flagler
Levy
Nassau
Putnam
St. Johns

WYDLER LAW (conflict)

Douglas Centre, PH-4
2600 Douglas Road, PH-4
Coral Gables, Fl. 33134
Phone: (305) 446-5528
Fax:: (305) 446-0995

Lew@wydlerlaw.com

Tax ID #: 03-0486999

Lourdes Espino Wydler - Partner

Police Civil Liability; Employment
Discrimination/Retaliation; Civil Rights;
Premises Liability; Wrongful Death;
Negligent Security; Constitutional Torts;
Title VII, FMLA, ,Fair Labor Standards Act,
ADA, FCRA, Age Discrimination, Whistle
Blower; Retaliation Matters; Section 1983
cases

Counties Served Conflict:

Broward, Miami-Dade,
Glades Martin, Monroe,
Palm Beach, Collier,
Hendry, Lee, Charlotte

LYDECKER DIAZ

1221 Brickell Avenue 19th Floor
Miami, FL 33131
Phone (305) 416 3180
Fax (305) 416 3190

RL@LydeckerDiaz.com

Tax ID #: 82-2361028

Richard Lydecker

Cell: (305) 467-8883
(Asst: Esther Toribio evt@lydeckerdiaz.com)

Margaret Mevers: EPLI—Shareholder

Alan Persaud—Associate

Jacky Beda—Associate

Mark Emanuele—Partner

Onier Llopiz—Shareholder (General Muni)

Stephen Hunter Johnson—

Shareholder (General Muni/Coverage)

Joan Carlos Wize—Partner

Trey Evans—Associate

Angel Bermudez—Associate

Peter Harutunian—Partner

Natalie Meruelo—Associate

**Mark Hendricks—Muni Bodily Injury and
Large Loss**

Meaghan Franks—Shareholder

Eric McAliley—Partner

Michelle Diverio —Shareholder (Property)

Erik Gruber—Shareholder

Brittney Polo—Associate

Primary For:

City of Doral
City of Miami Gardens

SNIFFEN & SPELLMAN, PA (conflict)

123 North Monroe Street

Tallahassee, Fl. 32301

Phone (850) 205-1996

Fax (850) 205-3004

mspellman@sniffenlaw.com

Tax ID #: 20-2446163

Michael P. Spellman

Cell: (850) 545-2974

Counties Served Conflict:

Bay	Alachua
Calhoun	Baker
Dixie	Bradford
Escambia	Clay
Franklin	Columbia
Gadsden	Duval
Gilchrist	Flagler
Jackson	Hamilton
Jefferson	Levy
Lafayette	Nassau
Leon	Putnam
Liberty	St. Johns
Madison	Union
Suwannee	
Taylor	
Wakulla	
Washington	

2025

SERVICES AND SOLUTIONS GUIDE

*Florida Municipal
Insurance Trust*



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The **Florida League of Cities**, administrator of the **Florida Municipal Insurance Trust**, is the state association for cities, towns and villages of Florida. The League administers every facet of the FMIT's operations, from claims handling to rate development, and offers unparalleled claims-paying ability and equity returns for its membership.

Contact Us

125 E. Colonial Dr
Orlando, FL 32801
Local: 407.425.9142
Toll Free: 800.445.6248
Fax: 407.425.9378
insurance.flcities.com



OUR STORY

PROTECTING THE COMMUNITIES WE CALL HOME

About the Florida League of Cities

Founded in 1922, the Florida League of Cities is the united voice for Florida's cities, towns, and villages. A nonpartisan organization, the League advocates on behalf of Florida's cities and supports local leaders through specialized events, training, and resources. Guided by the principle of local voices making local choices, the organization highlights the vital role citizens and city leaders play in shaping Florida's cities.

FMIT's Mission

When private insurers pulled away from the municipal market, cities across Florida were left without options. FMIT was created to change that.

Since day one, our mission has been clear: deliver long-term insurance solutions that serve cities through every season. We are grounded in responsible rates, sound policy, and a deep commitment to public service. We understand your budget cycle, we recognize and value your responsibility to taxpayers, and we do everything in our power to help you protect your community. This isn't just a mission statement. It's our record. We're built for the long haul and proud to stand with Florida's cities, rain or shine.

Our Partnerships

The Florida League of Cities administers a full range of statewide professional development associations that elevate local government leadership, promote best practices, and keep us closely aligned with the real-time issues facing Florida's public entities. Through these partnerships, we learn from the shared challenges and participate in the innovations shaping local government across Florida.

- ▶ Florida City and County Management Association (FCCMA)
- ▶ Florida Government Finance Officers Association (FGFOA)
- ▶ Florida Association of City Clerks (FACC)
- ▶ Florida Municipal Attorneys Association (FMAA)
- ▶ Florida Local Government Information Systems Association (FGLISA)
- ▶ Florida Municipal Communicators Association (FMCA)
- ▶ Florida Redevelopment Association (FRA)

Our disaster recovery program leads the industry.

Financial Strength, Claims-Paying Power

We are built for stability. There are times in life when you may want to take big risks, but choosing an insurance partner isn't one of them. That's why we operate a safe and sustainable business that prioritizes the long-term protection of our members.



Best-in-Class Disaster Response and Recovery

Following a series of catastrophic hurricanes, we can confidently say that, by every measure, our disaster recovery program leads the industry. After years of development, this world-class member service proved that it could pass the ultimate test. We assisted members during their most vulnerable moments through expedited mitigation and recovery services that reduced millions of dollars of out-of-pocket costs. From fires to floods to hurricanes, the FMIT helps you return to normal in record time.

SERVICE Is Where We SHINE

When it comes to service, we don't just meet expectations, we exceed them.

From onboarding to renewal, our FLC in-house Member Services team provides personalized, knowledgeable support at every stage.

We bring deep industry expertise, clear communication, and a proactive mindset to every interaction. Whether it's resolving a coverage question or guiding you through a complex claim, we're responsive, reliable, and ready to help.

What Sets Us Apart

- ▶ Dedicated In-House FLC Member Service Coverage Built for Cities
- ▶ Our Decision-Making Philosophy:
- ▶ Putting Cities First

*It's not just
what we
do; it's how
we do it.*

Why Financial Strength Matters

The purpose of insurance is simple: to pay claims when you need them most. That's why financial strength isn't just important, it's everything.

Larger insurance companies with more surplus and a broader premium base can better protect their members.

Here's the difference it makes:

Think of a storm hitting a cruise ship versus a rowboat. Both face the same waves, but only one is built to steady through it. When you're in a strong pool, big losses don't knock you off course.

The takeaway:

- ▶ A financially strong pool can withstand more disasters without putting members at risk.
- ▶ It helps keep rates stable, even after severe events.
- ▶ Most importantly, it ensures claims are paid fully, fairly, and without delay.

*Strength matters.
Especially when
it's your
community
on the line.*



FMIT OVERVIEW

MORE THAN A PROVIDER, A PARTNER

From custom coverage to disaster recovery, these services show our commitment to protecting and supporting your community as a trusted partner.

IN-HOUSE FLC MEMBER SERVICE AND CLAIMS MANAGEMENT

- ▶ Direct, in-house support makes doing business simple
- ▶ Claims are managed internally: a major differentiator
- ▶ Lower claim counts per adjuster means more attention for you
- ▶ Licensed adjusters with deep municipal experience
- ▶ 24/7 claims intake and member portal access

COVERAGE BUILT FOR CITIES

- ▶ Custom coverages designed specifically for local governments
- ▶ Access to additional markets for ancillary services (drone, liquor, event, flood, etc.)
- ▶ Coverage updates informed by member feedback
- ▶ No annual aggregate limits on professional liability
- ▶ Unconditional dedicated property limits — no “shared pools”
- ▶ \$0 deductible on Property Damage Mitigation Coverage
- ▶ At-fault sewer backup claims covered up to full policy limits
- ▶ Legal defense costs are paid in addition to your liability limits for virtually every line of coverage
- ▶ Free coverage for non-scheduled property (PITO)
- ▶ No premium charge for most mid-year changes, ensuring budget certainty

OUR DECISION-MAKING PHILOSOPHY: CITIES FIRST

- ▶ Administered by the Florida League of Cities (FLC), a not-for-profit association of cities, not shareholders
- ▶ Over 45 years of municipal insurance experience
- ▶ Over 100 years of municipal governance experience
- ▶ FLC is the trusted administrator of statewide municipal programs and affiliates
 - ◆ Florida City and County Management Association (FCCMA)
 - ◆ Florida Government Finance Officers Association (FGFOA)
 - ◆ Florida Association of City Clerks (FACC)
 - ◆ Florida Municipal Attorneys Association (FMAA)
 - ◆ Florida Local Government Information Systems Association (FGLISA)
 - ◆ Florida Municipal Communicators Association (FMCA)
 - ◆ Florida Redevelopment Association (FRA)

BEST-IN-CLASS DISASTER RECOVERY BEFORE, DURING, AND AFTER

- ▶ Pre-staging of resources **before** storm disasters hit
- ▶ “Ride-Out” teams embedded in local Emergency Operations Centers **during** storms
- ▶ Immediate stabilization and mitigation **after** disasters
- ▶ Damage assessments begin right **after** the storm
- ▶ 15+ years of **FMIT TurnKey RecoverySM** program success
- ▶ Recovery model that can reduce rebuild costs by up to 95%
- ▶ Exclusive to Florida, FEMA-compliant

ENTERPRISE RISK MANAGEMENT

- ▶ Dedicated Risk and Safety Consultant for every member
- ▶ Training and development
- ▶ Customized risk assessments to reduce loss trends
- ▶ Dashboard tools to identify claim hotspots by department
- ▶ Safety Excellence Initiative (SEI) rewards safety culture improvements through financial incentives
- ▶ Reimbursement funds available for safety-related purchases



IN-HOUSE FLC MEMBER SERVICE

PERSONALIZED SUPPORT EVERY STEP OF THE WAY

We are committed to providing cities with exceptional, hands-on service, ensuring that every member has the guidance, expertise, and support they need throughout the policy year. Our dedicated team, deep industry knowledge, and responsive service model set us apart, making insurance simpler, more transparent, and more tailored to your city's needs.

Your In-House FLC Support Team

Dedicated Account Executive:

Each member is assigned a dedicated Account Executive, a licensed agent who serves as a single point of contact. Your Account Executive is not just familiar with your policy; they are an expert in your specific coverage details, claims history, and evolving risks. Acting as a solution provider, they work closely with our claims and underwriting teams daily, ensuring that your city receives coordinated, proactive service at every turn.

Member-Driven Claims Team:

This team oversees the claims process, manages investigations, evaluates damages, and collaboratively negotiates settlements to ensure fair and timely resolutions.

Experienced Underwriting Team:

This team analyzes exposures and ensures that every policy is tailored to your city's unique needs. From insured property schedule changes to premium calculations, they are available to guide members through every aspect of their coverage.

Experienced Legal Team:

Our in-house FLC legal experts craft clear, reliable insurance policy terms and conditions tailored to the needs of Florida municipalities.

Risk and Safety Partnership:

Every member also benefits from a dedicated Risk and Safety Consultant, who acts as an extension of your team. These experts provide guidance on training programs, mitigation strategies, and incentive programs designed to reduce risk, improve safety, and ultimately lower costs for cities.

Our approach to account management is designed to make the renewal cycle effortless.

Key Benefits**Proactive Communication**

We take pride in our immediate response time, ensuring that when a city reaches out, they receive answers fast. Whether it's a policy update, an emerging risk, or a service need, our team is always available to support you.

Seamless Policy Management

Our approach to account management is designed to make the renewal cycle effortless. With a streamlined onboarding process, we ensure that policy updates and renewals are handled with ease. Members also have access to a self-serve dashboard, providing instant visibility into policy details, reports, and key data points, giving you the transparency and control you need.

A True Partner for Cities

Our service model isn't just about managing policies; it's about building relationships and providing the tools and expertise that cities need to navigate risks, manage claims, and plan with confidence. With a dedicated team, responsive service, and in-house FLC expertise, we stand ready to support your city every step of the way.

IN-HOUSE FLC CLAIMS MANAGEMENT: A TRUE DIFFERENTIATOR

Unlike many insurers, we manage all claims in-house with FLC, allowing for faster processing, tailored support, and decisions focused on our members' best interests. This results in lower case volumes, a custom system built for public entities, and dedicated claims professionals who oversee each case from start to finish.



Our Claims Services include:

- ▶ **24-hour, 7 days a week intake service** to report accidents and/or injuries
- ▶ Notice of injury immediately after an accident is reported for Workers' Compensation
- ▶ Handling **all communications with medical providers** for Workers' Compensation
- ▶ Adjuster services, including **scheduling inspections** immediately after an accident
- ▶ Reporting to the State of Florida and maintaining Florida Statutes as applicable for Workers' Compensation
- ▶ **Quarterly claims reports** upon request
- ▶ **Member dashboard** for access to policy details, claims status updates, loss run reports, and the ability to revise property, inland marine and vehicle schedules
- ▶ Tracking software for property claims that is FEMA compliant and connects with your unique property schedule for **live asset tracking**
- ▶ **Special Investigation and Recovery Unit** where trained adjusters and claims investigation professionals assess files for signs of fraud and refer matters to the State of Florida Department of Financial Services, Criminal Investigations Division for prosecution and seek financial recoveries that help drive down costs for members
- ▶ **Dedicated subrogation specialist** who recovers funds for our members

Claims Process: Comprehensive Support from First Report to Resolution

We offer a responsive, structured approach to claims handling across all lines – Property, Liability, and Workers' Compensation—with dedicated adjusters and support staff to guide you every step of the way.

Step 1: Report the Claim

We're available 24/7. Claims can be reported via web form, email, phone, or fax – whichever method works best for you.

Step 2: Claim Intake and Verification

Our intake team will:

- ▶ Capture the details of your claim,
- ▶ Verify coverage, and
- ▶ Issue a personal claim number for easy reference.



Step 3: Assignment to a Specialized Team

- ▶ All claims are assigned to experienced adjusters based on claim type.
- ▶ For Workers' Compensation, if a claim requires a high level of medical coordination, it is assigned to a field case medical manager from our experienced vendor list.

Step 4: Investigation and Early Communication

- ▶ For Property and Liability, the adjuster will conduct a detailed investigation to determine coverage and/or liability.
- ▶ For Workers' Compensation, the adjuster will connect with the injured worker and treating facility to gather medical details and coordinate care. They'll also reach out to both the employee and employer to explain the available benefits and outline the next steps.

Step 5: Ongoing Review and Status Updates

As the claim progresses, adjusters will review new information and adjust as needed. Throughout the process, you'll receive regular updates on claim status.

Step 6: Resolution and Legal Support (If Applicable)

- ▶ For all lines, if a claim involves litigation, we assign a designated expert defense attorney to handle the case.
- ▶ In Workers' Compensation, we partner with trusted attorneys to resolve disputes efficiently while protecting your interests.

Step 7: Compliance and Claim Closure

- ▶ For Workers' Compensation, we handle all required filings with the Florida Division of Workers' Compensation, including Electronic Data Interchange (EDI) transactions.
- ▶ The adjuster monitors the injured worker's progress and supports a safe return to work.
 - ◆ Our Risk and Safety Consultants stand ready to assist with developing a framework for return to work, and provide guidance on preventing reoccurrence.
- ▶ For all claim types, your adjuster remains your point of contact through resolution and final closure.

Legal Representation

In cases requiring litigation services, our designated defense attorneys diligently represent your city. FMIT claim defense is provided by teams of Florida Bar board-certified civil trial lawyers with decades of experience defending FMIT members. For ECL (Excess Coverage Liability) matters, we're happy to use your preferred counsel.

A significant and unique benefit FMIT offers is that the costs associated with defense is outside the liability coverage policy limits on virtually every coverage. Therefore, expenses related to loss adjustment, including legal services, will not erode your coverage limit.

If a claim results in litigation, an FMIT-designated defense attorney takes is directed to protect your legal interests. You are notified immediately and will remain in touch with your assigned adjuster who will track suit progress, participate in mediations and manage all other developments until your claim is resolved. Members are welcome to join mediations at their discretion, whether in person, virtually or by phone. Your adjuster and assigned defense attorney are there to provide you with a measure of reassurance and guidance whenever litigated matters arise.

*FMIT claim defense
is provided by
teams of Florida
Bar board-certified
civil trial lawyers
with decades of
experience defending
FMIT members.*



Our coverage approach is designed to provide comprehensive protection, financial stability, and adaptability to meet your city's evolving needs. This approach ensures that cities receive broad, reliable coverage, giving city leaders the confidence to focus on serving their communities.

- ▶ **Dedicated Property Coverage Limits:** Dedicated coverage limits ensure full loss protection when you need it.
- ▶ **Blanket Property Coverage for Maximum Protection:** Instead of separate limits for individual properties, our blanket approach provides flexibility to apply coverage where it's needed most.
- ▶ **Predictable Budgeting:** We work to defer most endorsement activity until your next renewal, minimizing unexpected costs and helping cities plan with confidence.
- ▶ **Full Limits on At-Fault Sewer Backup Claims:** Unlike policies with sub-limits, we provide full coverage and built-in flexibility to address unexpected challenges without restrictive conditions.
- ▶ **World Class Disaster Response and Recovery:** When disaster strikes, every hour counts. And that's exactly where FMIT stands apart. Our disaster response and recovery program is a field-proven system built over years of experience, with one goal in mind: helping members recover faster, safer, and with less financial disruption.

OUR DECISION-MAKING PHILOSOPHY: PUTTING CITIES FIRST

Our approach to decision-making is guided by service, stability, and long-term commitment, ensuring that every choice we make benefits the members we serve.

Service Over Profits: As a not-for-profit organization created by cities, for cities, the League has been responsible for the delivery of municipal insurance services for over 40 years. Our decisions have always been driven by what's best for our members, never by profits or shareholder returns.

A True Partner for the Long Run: The FMIT's financial strength gives cities confidence that we will be there when they need us, providing stable, long-term support rather than chasing short-term gains.



*The Florida Municipal Insurance Trust is administered by the **Florida League of Cities**, an organization with over 100 years of service to municipalities.*



Our Risk and Safety Management team works as an extension of your staff, helping you anticipate, identify, evaluate and control potential issues *before* they turn into real problems.

We partner with you to create safer work environments, protect your employees, and support your operations with practical, hands-on guidance.

Our risk and safety experts are locally based and accessible whenever you need us, just a phone call, text, or email away. You'll get expert support, not just advice, and solutions that fit the way your organization works.

RISK AND SAFETYMANAGEMENT OVERVIEW

Consulting Services

- ▶ Onsite Analysis
- ▶ Evaluation
- ▶ Action Plan and Reduction Strategy
- ▶ Program Development and Implementation

Accreditation and Incentives

- ▶ Enterprise Risk Management: Safety Excellence Initiative (SEI)
- ▶ Safety Grants
- ▶ Comprehensive Training
- ▶ In-Person Training
- ▶ Online Virtual Training
- ▶ Convenient Streaming Services via HSI
- ▶ Topical Monthly Webinars

- ▶ Claims Management Training and Best Practices
- ▶ FLC Insurance Summit
- ▶ Regional Safety Round Table Meetings

Resources

- ▶ Robust Risk and Safety Resource Library
- ▶ Employment Law Advisor Hotline
- ▶ Member Services Exclusive Newsletter
- ▶ Community Connection Online Forum

Health and Safety Fair Participation

Customized Data and Member Insights

- ▶ Loss Reports on Demand
- ▶ 24/7 Membership Portal

Consulting Services

A PROACTIVE, THREE-STEP APPROACH TO RISK AND SAFETY MANAGEMENT

The Florida Municipal Insurance Trust (FMIT) offers a comprehensive, hands-on approach to risk and safety management, designed specifically for Florida's public entities. Led by a team of six dedicated risk professionals, our consultants bring decades of municipal experience to help members build safer, more resilient organizations. All services are provided at no additional cost to members with applicable coverage.

Step 1: On-site Analysis

We begin with an in-person visit to your entity to understand your operations and assess exposures. Using historical loss data and trend analysis, we identify the materials, equipment, and activities most likely to result in high-frequency or high-severity loss incidents.

On-site services include:

- ▶ Site safety walkthroughs to evaluate physical and operational risks
- ▶ Loss control surveys to identify fire, theft, liability, and other exposures
- ▶ Exposure analysis to determine scope and magnitude of potential losses
- ▶ Technical consultation and hazard mitigation strategies

Step 2: Evaluation

Next, we evaluate all available information (on-site observations, claims history, and exposure data) to identify root causes of loss. This helps focus your time and resources where they will have the greatest impact.

Evaluation services include:

- ▶ Historical claims review and trend analysis
- ▶ Risk prioritization by location, department, or activity
- ▶ Identification of systemic issues contributing to recurring claims

Step 3: Action Plan and Reduction Strategy

We work alongside your team to develop a tailored, results-driven action plan. Our guidance is grounded in traditional risk management principles and designed to complement your existing programs.

Strategic support includes:

- ▶ Customized recommendations for safety management improvements
- ▶ Development or refinement of written policies and procedures
- ▶ Alignment with FMIT's Safety Excellence Initiative and other member incentives

Program Development and Implementation

FMIT Risk and Safety Consultants develop customized written programs tailored to your specific operations. Our goal is to deliver technically sound guidance that's easy to apply in the real world, helping your team take action, not just read policy. Depending on your needs, we provide ready-made solutions that may include supporting forms, checklists, and clear implementation steps.



Common programs we assist with include:

- ▶ Confined and Enclosed Spaces Program
- ▶ Emergency Response Program
- ▶ Facilities and Parks Safety Inspection Program
- ▶ Fleet Safety Program
- ▶ Hazard Analysis and Change Management Program
- ▶ Heavy/Mobile Equipment Operator Programs
- ▶ Playground Safety Program
- ▶ Pre-Job Planning Program
- ▶ Return-to-Work Program
- ▶ Sidewalk Inspection Program

Full List of Programs

- ▶ AED Management Plan
- ▶ Aerial Lift-Scissor Lift Program
- ▶ Annual Safety Performance Goals and Objectives Program
- ▶ Anti-Harassment Policy and Complaint Procedure
- ▶ ATV Operator Program
- ▶ Backhoe Operator Program
- ▶ Behavior-Based Safety Program
- ▶ Bloodborne Pathogens Program
- ▶ Bucket Truck Operator Program
- ▶ Claims Management and Return to Work Program
- ▶ Confined and Enclosed Spaces Program
- ▶ Contractor and Visitor Safety Management Program
- ▶ Drug Free Workplace Program
- ▶ Electrical Safety Program
- ▶ Emergency Response Program
- ▶ Ergonomic Assessment Program
- ▶ Excavation Safety Program
- ▶ Excavator Operator Program
- ▶ Fall Protection Program
- ▶ Fire Prevention Program
- ▶ First Aid Equipment Management Plan
- ▶ Flammable Liquid Storage and Handling Program
- ▶ Fleet Safety Program
- ▶ Forklift Operator Program
- ▶ Front End Loader Operator Program
- ▶ Hazard Analysis and Change Management Program
- ▶ Hazard Communication Program
- ▶ Hazardous and Universal Waste Sample Program
- ▶ Heat Stress Prevention Program
- ▶ Incident Reporting and Investigation Program
- ▶ Law Enforcement Training Safety Policy
- ▶ Law Enforcement Warmup and Stretching
- ▶ Lightning Strike Mitigation Program
- ▶ Lock Out/Tag Out Program
- ▶ Mini Excavator Program
- ▶ Noise and Hearing Conservation Program
- ▶ Off-Road Forklift Operator Program
- ▶ Officer Physical Readiness Program
- ▶ Operational Continuity Plans
- ▶ Personal Protective Equipment and Clothing Program
- ▶ Playground Safety Program
- ▶ Pre-Job Planning Program
- ▶ Respirator Program
- ▶ Safety Action Team (Committee) Program
- ▶ Safety Inspection Program
- ▶ Safety Training and Communication Program
- ▶ Sample Claims Management and Return to Work Policies
- ▶ Sample Municipal Safety Policies
- ▶ Sample Roles and Responsibilities
- ▶ Scaffolding Program
- ▶ Sewer Backup Management Policy
- ▶ Sidewalk Inspection Program
- ▶ Skid Steer Operator Program
- ▶ Street Sweeper Operator Program
- ▶ Tree Inspection and Maintenance Program
- ▶ Unmanned Aircraft Systems (UAS-Drone) Program
- ▶ Utility Vehicle Program
- ▶ Vendor Contractual Risk Transfer Program
- ▶ Warehouse Safety Program
- ▶ Welding Cutting and Hot Work Permit Program

Our mission is to help you protect your people, property, and operations before a claim ever occurs. FMIT's risk consultants are a direct extension of your team, offering practical solutions and ongoing support to reduce loss and improve safety outcomes across your organization.

Accreditation and Incentives

ENTERPRISE RISK MANAGEMENT: SAFETY EXCELLENCE INITIATIVE (SEI)

The Safety Excellence Initiative (SEI) is a **one-of-a-kind safety accreditation program** offered exclusively through our risk pool that recognizes, supports, and rewards public entities for their commitment to proactive safety management.



By guiding members through a structured and proven process, SEI enables the implementation of comprehensive safety management systems that drive measurable results, including reduced losses, fewer workplace injuries, and improved organizational resilience.

All participating members benefit from a self-evaluation and Safety Improvement Assessment, which identifies focus areas for ongoing refinement and supports a culture of continuous improvement.

Accreditation Support

Our experienced risk and safety professionals provide hands-on support to members throughout the SEI process, offering expert guidance tailored to each organization's unique needs.

The Safety Excellence Initiative is more than an accreditation; it's a practical pathway to a safer, more sustainable work environment, supported by trusted professionals every step of the way.

For members without a formal safety management system:

SEI offers a step-by-step action plan that includes written resources, templates, and best practices needed to build a fully customized health and safety program that meets recognized standards.

For members with established systems:

SEI serves as a benchmarking tool, enabling members to compare their current programs against industry-leading practices. The process includes a self-evaluation and a safety improvement assessment, helping organizations identify gaps, refine existing processes, and achieve continuous improvement.

SAFETY GRANTS: INVESTING IN SAFER COMMUNITIES

To support member efforts in creating safer work environments, we offer a **Safety Grant Program** that provides financial reimbursement assistance for the purchase of safety and health resources.

This program empowers members to proactively address risk, reduce exposure, and promote long-term loss prevention.

Since its inception, the program has awarded millions in grants to support impactful safety initiatives across Florida.

We're extremely flexible on eligible uses. If it improves safety, we're open to it.

Examples include:

- ▶ Purchasing equipment or materials that address emerging or persistent loss trends
- ▶ Repairing infrastructure, such as sidewalks
- ▶ Funding specialized safety training to build internal capacity and awareness



Comprehensive Training

- ▶ In-Person Training
- ▶ Online Virtual Training via Lexipol
- ▶ Convenient Streaming Services via HSI
- ▶ Topical Monthly Webinars
- ▶ Claims Management Training and Best Practices
- ▶ FLC Insurance Summit
- ▶ Regional Roundtables



OVERVIEW

FMIT Risk and Safety Consultants deliver expert training on more than 85 safety topics, all tailored to the unique needs of Florida's local governments. We also offer custom courses and can modify existing content to align with your internal policies and operations. Our training is technically sound, easy to understand, and designed for real-world use at every level of your organization.

TRAINING THAT WORKS FOR YOU

- ▶ **Flexible Delivery:** Choose from on-site, regional, or virtual options. We offer monthly live webinars for both frontline employees and supervisors, plus a robust on-demand video library, with many sessions available in Spanish.
- ▶ **Member-Driven Content:** Courses are built around your needs and cover the most requested topics in municipal safety and risk management.

Popular in-person training courses include:

- ▶ Aerial Lift Safety
- ▶ Bucket Truck Safety
- ▶ Defensive Driving
- ▶ Drug and Alcohol
- ▶ Exposure Control for Law Enforcement
- ▶ Hand and Power Tool Safety
- ▶ Hostile Workplace Prevention
- ▶ Playground Safety
- ▶ Public Works Safety
- ▶ Storm Preparation and Response

TRAIN-THE-TRAINER COURSES

FMIT Risk and Safety Consultants offer train-the-trainer programs tailored to the heavy and mobile equipment your organization uses. Each course includes customized presentation materials with images of your actual equipment, pre-use inspection checklists, and operator evaluation forms, giving your internal trainers the tools they need to assess and document operator competency with confidence.

Popular train-the-trainer courses include:

- ▶ Boom Lift/Aerial Lift Operator
- ▶ Bucket Truck Operator
- ▶ Forklift Operator
- ▶ Front End Loader Operator
- ▶ Skid Steer Operator
- ▶ Solid Waste Truck Operator
- ▶ Street Sweeper Operator
- ▶ Truck Crane Operator
- ▶ Utility Vehicle Operator
- ▶ Vac Truck Operator

LAW ENFORCEMENT SUPPORT

FMIT offers a full range of resources tailored to law enforcement, including training, operational programs, and best practice guidance. All materials are developed with input from our Law Enforcement Advisory Panel to ensure they're practical, relevant, and aligned with the needs of Florida's municipal police departments.

Courses:

- ▶ Law Enforcement Defensive Driver
- ▶ Law Enforcement Life Saver
- ▶ Ballistic Protection for Law Enforcement
- ▶ Respirators for Law Enforcement
- ▶ Exposure Control for Law Enforcement
- ▶ Law Enforcement Safety Training Officer

Written Programs and Forms:

- ▶ Law Enforcement Training Safety Policy
- ▶ Law Enforcement Training Planning Worksheet
- ▶ Law Enforcement Pre-Training Site Inspection
- ▶ Law Enforcement After Training Review and Evaluation
- ▶ Law Enforcement Pre-Training Briefing
- ▶ Law Enforcement Warmup and Stretching
- ▶ Law Enforcement Physical Readiness Program

WRITTEN SAFE WORK PRACTICES

FMIT provides hundreds of easy-to-follow Safe Work Practices covering tools, equipment, and tasks commonly used in Florida municipalities. Each guide outlines clear pre-use, operational, and post-use steps, along with the required personal protective equipment (PPE) for the job.

Frequently used Safe Work Practices include:

- ▶ Aerial Lift (Boom)
- ▶ Angle Grinder
- ▶ Chain Saw Operation
- ▶ Circular Saw
- ▶ Damaged Underground Utility
- ▶ Dangerous Insects
- ▶ Dangerous Plants
- ▶ Electrical Cords
- ▶ Sewer Machine
- ▶ Table Saw

FLEXIBLE, ON-DEMAND VIRTUAL TRAINING AND STREAMING SERVICES

Through our partnerships with LocalGovU/Lexipol and HSI, your team gains access to a comprehensive library of hundreds of programs and courses for environmental, health, and safety training available anytime, anywhere.

Training is delivered through the Learning Management System, offering a streamlined, cost-effective solution that helps you meet regulatory requirements and strengthen workplace safety, without disrupting operations.

TOPICAL MONTHLY WEBINARS

Each month, our Risk and Safety Management team hosts live webinars that cover timely topics, emerging trends, and practical strategies to support your day-to-day work.

These sessions are designed to keep members informed, prepared, and equipped with tools they can apply right away. You'll hear from subject matter experts—many of whom are familiar faces from our own team—who bring real-world experience and insight into everything from regulatory updates to on-the-ground safety challenges.

Whether you're new to risk management or looking to stay ahead of the curve, these webinars are a valuable resource tailored to the needs of Florida's local governments. In addition, each webinar is recorded and available for your viewing on demand.



CLAIMS MANAGEMENT TRAINING AND BEST PRACTICES

Our goal is to help you understand what to do, when to do it, and how to do it in a way that protects your people and your organization.

This guidance goes hand in hand with our risk and safety management efforts, because preventing incidents and managing claims effectively are two sides of the same coin. When you know how to respond quickly, document clearly, and avoid common pitfalls, you not only reduce claim costs but also create a safer, more informed workplace overall.



We provide practical training, education, and best practices to help members navigate every stage of the claims management process, from initial reporting to resolution.

FLC Insurance Summit

The **Florida League of Cities Insurance Summit** is designed to provide education to local government staff who manage insurance, risk, and HR responsibilities, and offer real-world training and guidance to strengthen your day-to-day work. In addition to expert-led sessions, the event provides a clear, timely overview of Florida's evolving insurance landscape: what's changing, what to watch for, and how it impacts your organization.

Attendees also have valuable opportunities to connect with peers, exchange ideas, and explore emerging trends shaping public sector risk and insurance.



Regional Roundtables

We host regional roundtables across the state to connect with our insurance members in **person**. These sessions bring local governments together to talk through challenges, share solutions, and hear updates that matter. The conversations are practical and focused on what's happening in your region. You'll have the chance to ask questions, learn from your peers, and leave with ideas you can use right away.



Resources

ROBUST RISK AND SAFETY RESOURCE LIBRARY

Access everything you need to strengthen your organization's risk and safety practices all in one place.

Our Risk and Safety Resource Library offers over **500 expert-developed tools** designed to support your city's day-to-day operations, training needs, and safety goals. These resources are practical, field-tested, and created with the needs of local government teams in mind.

Each resource is designed to help you **train staff, prevent injuries, meet compliance standards, and improve overall safety culture.**

What You'll Find

Resources span a wide variety of formats to fit different learning styles and operational needs:

- ▶ Full Courses for Your Use
- ▶ Checklists
- ▶ Worksheets
- ▶ Quizzes
- ▶ Operator Evaluations
- ▶ Forms and Templates
- ▶ Written Programs
- ▶ Safe Work Practices
- ▶ Real-World Case Studies

*This is your one-stop shop
for building a stronger,
safer organization, whether
you need a quick checklist
or a complete safety
program template.*

Key Topics Covered

The portal addresses everything from high-risk operations to day-to-day safety, including:

- ▶ Claims and Incident Reporting
- ▶ Equipment Operation (e.g., Aerial Lifts, Forklifts, ATVs, Backhoes)
- ▶ Environmental Hazards (Asbestos, Compressed Gases, Abrasive Blasting)
- ▶ Law Enforcement and Public Safety (First Amendment Auditing, Collision Reporting)
- ▶ Ergonomics and Behavioral Safety
- ▶ Heat Stress, BBP, AED Use, and More

MEMBER SERVICES EXCLUSIVE NEWSLETTER

Stay In the Know Every Month: Our members-only email delivers the latest industry news, timely risk and safety tips, emerging trends, and practical resources straight to your inbox. You'll also find member spotlights, helpful reminders, and real-world insights from peers across the state. It's a quick, valuable roundup designed to keep you informed, connected, and ahead of the curve.

COMMUNITY CONNECTION ONLINE FORUM

Community Connection is a secure, members-only online forum where participants can share best practices, ask questions, and exchange ideas. It's a practical space for collaboration—covering everything from operational challenges to employee-related issues. Members use the forum to crowdsource solutions and learn how others are addressing similar needs. This resource is one of many exclusive tools available to FMIT members.

MEMBER SERVICES EXCLUSIVE

Insurance | Risk | Finance | Innovation

Hurricane Season Begins June 1: Prepare Today

Hurricane season officially kicks off June 1, and while we can't control the weather, we can control how ready we are for it. Now is the time to check your preparedness playbook and make sure your community is prepared before a storm.

Here are a few reminders from the [National Oceanic and Atmospheric Administration's hurricane prep guide](#).

- **Review Your Evacuation Plans.** Double-check your evacuation zones, routes, and signage. Make sure residents know where to go—and how to get there safely.
- **Communicate Early and Often.** Update emergency communication plans and draft clear language messaging for all platforms.
- **Inspect and Secure Infrastructure.** From storm drains to streetlights, make sure critical infrastructure is reinforced and ready to weather high winds and heavy rain.
- **Prep Your Emergency Supplies.** Check your city's emergency stockpiles and supply chains. Don't forget backup fuel, generators, and PPE for staff.
- **Coordinate with Local Partners.** Touch base with county emergency management, first responders, and all key partners.
- **Keep Staff Informed.** Ensure your internal communication channels are up-to-date and tested—everyone should know their role before, during, and after the storm.

🔗 [Click here](#) to view FMIT's comprehensive Hurricane Preparedness Self-Assessment Tool.



Top 10 Claims-Related Risks: Hurricane Preparation

The [Florida Municipal Insurance Trust's](#) Top 10 Claims-Related Risks resource helps local governments manage workplace risks and hazards. The guide highlights topics including hurricane/storm preparation and cleanup.

[View All Top 10 Claims-Related Risks](#)

Health and Safety Fair Participation

Planning a Health and Safety Fair? Our Risk, Safety, and Health Consultants are ready to join you on-site to support your efforts and engage your employees.

We can provide handouts, brochures, booklets, and other educational materials tailored to your organization's needs. Whether you're looking for wellness tips, injury prevention resources, or interactive safety demonstrations, our team brings practical expertise and a friendly presence.

Common requests include ergonomic guidance, bloodborne pathogens information, heat stress awareness, safe driving resources, and more.

We're here to help make your event informative, approachable, and impactful—just let us know what you need, and we'll help you make it happen.



Artificial Intelligence Education and Resources

Artificial intelligence is rapidly evolving, bringing both opportunities and risks for local governments. We offer informational tools and learning sessions to help members stay informed, assess potential impacts, and connect with trusted resources as they navigate this emerging space.

We provide educational opportunities and curated content to help local governments in the following key areas:

PRACTICAL GUIDANCE

- ▶ AI concepts and their relevance to municipal operations
- ▶ Cybersecurity considerations
- ▶ Public records implications
- ▶ Operational impacts

RISK AWARENESS AND MITIGATION

- ▶ Common risks associated with AI use
- ▶ Considerations for implementation in local government contexts
- ▶ Available risk management tools and resources

We're here to support Florida's local governments with timely information, practical tools, and access to trusted resources. As the landscape continues to evolve, our goal is to help members stay prepared, informed, and confident in navigating AI-related considerations.

Customized Data and Member Insights

FMIT equips members with real-time data and decision-ready insights through secure, always-available tools designed specifically for the needs of public entities.

LOSS REPORTS ON DEMAND

Instantly access detailed claims history, loss trends, and performance metrics by line of coverage, department, or timeframe. Our on-demand reporting helps you monitor exposure, identify patterns, and drive smarter risk management decisions.

Whether you're presenting to staff, planning a budget, or preparing for renewal, FMIT gives you access to the data you need—on your schedule.

24/7 MEMBERSHIP PORTAL

The FMIT Member Dashboard puts control at your fingertips.

- ▶ Make Payments
- ▶ Submit Claims
- ▶ Download Policy Documents
- ▶ Generate Certificates of Insurance
- ▶ Update Property Schedules and Run Reports

Anytime, from anywhere. It's your all-in-one hub for managing coverage, tracking activity, and staying audit-ready year-round.



Natural Disasters

When disaster strikes, every hour counts. And that's exactly where FMIT stands apart.

Our disaster response and recovery program is a field-proven system built over years of experience, with one goal in mind: helping members recover faster, safer, and with less financial disruption.

Our exclusive partnership with **SynergyNDS** ensures that you get expert support, state-of-the-art tools, and boots on the ground when you need them the most—without the confusion of outside vendors.

What Sets Us Apart

Pre-Storm Support You Can Count On.

While most providers wait for the storm to pass, FMIT mobilizes **ride-out teams** before impact. These trained personnel are stationed in your community ahead of the storm, ready to respond immediately when it's safe to do so. You're not left wondering who to call; we're already there.

Before the storm, we work with you to walk through what to expect: how damages will be assessed, how repairs will be funded, and what FMIT will do to help. That means no guessing, no delays, and no confusion.

Together During the Storm

We activate **Catastrophic Property Claims Teams (CAT Teams)** to work during the storm in our office with a generator backup supply. This team includes FMIT property claims management staff as well as SynergyNDS management staff. The CAT Team diligently tracks the storm as it makes landfall and compares the storm track to your assets. The team flags your key buildings (city hall, police and fire stations, utility buildings and assets, etc.) as priority items to evaluate once the winds subside.

Rapid Damage Assessment and Immediate Response

Our **Critical Incident Response Teams (CIRTs)** are on the ground as soon as it's safe, working alongside your team to assess damage, document losses, and get recovery moving. Unlike traditional carriers who wait for you to call, compile your own list, and file your own paperwork, our teams are already there, gathering what's needed and streamlining the claims process.

Catastrophe Response Claims Support

Our **FLC in-house claims team** manages all claims activity, including during disasters. To expand capacity during large-scale events, we maintain exclusive partnerships with independent adjusting firms that work only with FMIT members. These trusted partners act as an extension of our team, ensuring fast, prioritized response and consistent service when it matters most.



Stabilization and Recovery Without the Red Tape

We deploy emergency generators, lighting, fuel, temporary facilities, communications systems, and more—fast. Our goal is to stop further damage and protect your covered assets from additional loss. Then we help manage the build-back process, from scoping and procurement to overseeing repairs and sending you daily progress updates. You stay informed every step of the way.

Know Your Assets. Protect What Matters.

Our **Asset ID Program** helps you identify and document every insured property: photos, dimensions, construction details, GPS locations, and more. That means faster claims processing, fewer surprises, and protection from underinsurance or co-insurance penalties. It's provided at no cost and saves members up to tens of thousands in appraisal fees every three to five years.

FMIT Alerts

Get real-time storm tracking, pre-event projections, and post-event updates sent straight to your inbox and phone. These alerts give you the information you need to make smart decisions early and often.

simpliCity: Real-Time Recovery Support

Our proprietary **simpliCity** platform helps track every step of your property recovery, insurance claim, and FEMA Public Assistance documentation. It's designed to reduce risk, maximize reimbursement, and keep your recovery on track and audit-ready.

FMIT TurnKey RecoverySM: A Smarter Path to Restoration

FMIT's **TurnKey RecoverySM Program** removes the burden of upfront expenses and accelerates your path to repair. We manage the logistics, documentation, and contractors so your team can stay focused on your community. No added cost. No reimbursement lag.



FEMA Data Support That Doesn't Leave You Guessing

We gather and store all the data you'll need for FEMA cost estimates, inventory forms, and audit documentation. If your city qualifies for Public Assistance, you won't be starting from scratch. We've already done the groundwork.

When it comes to disaster response, there's no time for slow claims or vague promises. FMIT brings real resources, real people, and real results faster than any traditional insurance model can match.

*Your recovery starts before the storm hits.
And with FMIT, it starts with confidence.*

OPERATIONAL THREATS

FMIT Cyber Protection Suite

Purpose-Built Security for Florida's Public Entities

Protecting your organization's data isn't optional; it's essential. As cybercriminals grow more sophisticated, many local governments face resource challenges that make prevention and response difficult. That's where FMIT's Cyber Protection Suite comes in.

Exclusively available to FMIT general liability policyholders, this two-part program combines expert risk management tools with real insurance protection, all tailored to the needs of Florida's cities and public entities.

Cyber Solutions

Tools and Training to Strengthen Your Front Line

Cyber Solutions helps you prevent, investigate, and respond to cyber-security threats with expert resources and ready-to-use materials.

Breach Prevention

One click can compromise your network. FMIT provides turnkey employee training, incident response planning, tabletop exercises, risk assessments, and monthly webinars, focused on real-world municipal threats.

Breach Solutions Cyber Risk Management Portal

- ▶ **Risk Assessments:** Provides quick overview of how cyber-safe an employee is based on assessment and training action plans
- ▶ **Training and Education:** Can assign specific courses with videos & quizzes
- ▶ **Phishing Simulation:** Track employee performance for continuous improvement
- ▶ **Policy Management:** Create, distribute, edit, publish company policies
- ▶ **Procedure Requirements:** Templates to ensure compliance
- ▶ **Dashboard:** Manage resources and track staff

Investigative Tools

When something goes wrong, it's critical to know where to start. FMIT's tools, like our Incident Response Guide, help you identify what happened, assess the impact, and take the right next steps.

Dedicated Support

Our cybersecurity experts are ready to help assess the severity of an incident and connect you with trusted legal, technical, and communication resources.

Privacy Builder Toolkit

Prevention goes beyond IT. FMIT offers a modular privacy program to help you build or strengthen your internal security policies, whether you're starting from scratch or improving existing frameworks

Protecting your organization's data isn't optional; it's essential.

Cyber Liability Coverage

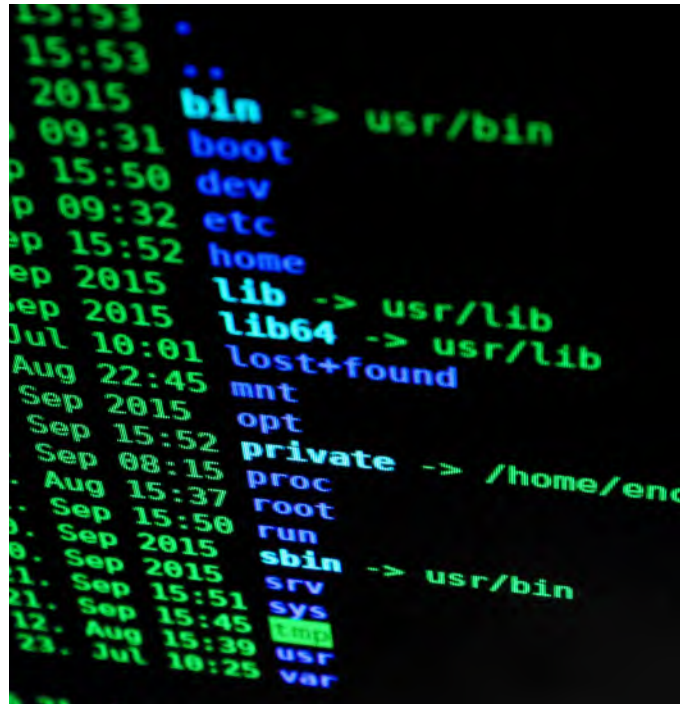
Comprehensive Insurance, Built for the Public Sector

FMIT's Cyber Liability endorsement provides robust coverage and breach response support.

It includes:

First-Party Coverage

- ▶ **Business Interruption Loss:** Covers lost income, investigation, and extra expenses after a cyber incident.
- ▶ **Cyber Extortion Response:** Helps respond to ransomware and digital extortion events.
- ▶ **Data Recovery Support:** Covers restoration of data compromised in a breach (with routine backups in place).



Liability Protection

- ▶ **Data and Network Liability:** Covers damages from breaches, intrusions, or privacy violations.
- ▶ **Regulatory Defense and Penalties:** Includes legal help and penalty coverage tied to state or federal proceedings.
- ▶ **Payment Card Liabilities:** Covers certain post-breach costs related to merchant services.
- ▶ **Media Liability:** Protects against defamation, copyright claims, and online content disputes.

eCrime Coverage

- ▶ **Fraudulent Instruction:** Covers losses from impersonation or social engineering scams.
- ▶ **Funds Transfer Fraud:** Protects against unauthorized wire transfers.
- ▶ **Telephone Fraud:** Covers unauthorized use of your phone system.
- ▶ **Invoice Manipulation:** Covers revenue lost due to fake invoices or payment requests.
- ▶ **Cryptojacking:** Covers utility costs from illicit use of your systems to mine cryptocurrency.
- ▶ **Criminal Reward Coverage:** Supports reward payments for tips that lead to cybercrime convictions (with prior approval).

Breach Response Services

When a breach occurs, FMIT helps members respond swiftly and effectively. Covered services include:

- ▶ Legal guidance on notification requirements
- ▶ Computer forensic investigations
- ▶ Call center support and public inquiries
- ▶ Credit monitoring for affected individuals
- ▶ Public relations and crisis communication support

Built for Cities. Backed by FMIT.

FMIT's cyber programs are built with the unique needs of Florida's cities in mind. From risk reduction to post-incident recovery, FMIT provides expert guidance, powerful resources, and real coverage when it matters most.

This is a summary of benefits only. Refer to your policy for full terms, conditions, and exclusions.

FMIT Active Assailant Insurance

Coverage for the Unthinkable. Support You Can Count On.

In today's world, preparation matters. FMIT's Active Assailant Insurance offers critical protection and crisis response services for Florida's public entities when the unimaginable happens.

This specialized coverage is designed to supplement your existing General Liability, Workers' Compensation, and Property Insurance by offering immediate, expert-driven support in the event of a covered violent incident.

What's Covered

This policy provides financial coverage and rapid deployment of pre- and post-incident crisis management services, including:

- ▶ Bodily Injury and Property Damage
- ▶ Denial of Access
- ▶ Medical, Dental, and Counseling Costs
- ▶ Employee Retraining and Funeral Expenses
- ▶ Dedicated Crisis Management Support

Crisis Response Partner: Security Exchange

FMIT has partnered with **Security Exchange** (se24.com), a leading global crisis management firm, to provide 24/7 response and recovery services. These services are available **immediately** upon a covered event.

Response Timeline

BEFORE AN EVENT	DURING AN EVENT	AFTER AN EVENT
Threat of violence surveys and benchmarking	Onsite triage and stakeholder coordination	Ongoing victim support
		Family assistance (travel, funerals)
Staff training access	Legal support under attorney-client privilege	Investigation and legal support
		Psychological first aid
Threat assessment	Media management	Brand and reputation management
		Social media and intelligence monitoring
Enhanced security planning	Evidence preservation	Memorial planning
		Security enhancement

IMPORTANT: *Always call 911 first for any emergency situation.*

Essential Support When It Counts

When tragedy strikes, cities need more than a policy; they need a partner. FMIT's **Active Assailant Insurance** provides both immediate crisis response and long-term recovery support so you can focus on your people and your community. For questions about this coverage, reach out to your FMIT Account Executive or Risk and Safety Consultant.



EMPLOYMENT LAW ADVISOR HOTLINE

ACCESS EMPLOYMENT LAW ATTORNEYS AT NO COST

The FMIT's exclusive Employment Law Advisor (ELA) program gives members direct access to a Florida-based attorney with deep public-sector experience handling management-side employment law defense and strategies. Available as an added benefit to FMIT members with employment practices liability coverage, you can receive this valuable legal guidance on employment-related issues at no cost.

We can help with a wide range of employment-related matters, including:

- ▶ Hiring
- ▶ Discipline
- ▶ Promotion/Demotion
- ▶ Transfer
- ▶ Reassignment
- ▶ Layoff
- ▶ Termination
- ▶ ADA Compliance
- ▶ Complaints of Discrimination, Harassment, Unfair Treatment and Retaliation

Speak with an Employment Law Advisor attorney:

Monday – Friday, 9:00 a.m. – 5:00 p.m. ET., 1.888.368.FMIT (3648)



SPECIAL INVESTIGATION AND RECOVERY UNIT (SIRU)

Established in 1999 to combat fraud, the team expanded in 2014 to include subrogation efforts—recovering costs from third parties when they’re partially or fully at fault for losses paid by FMIT. SIRU uses advanced tools and proven techniques to identify and investigate suspicious claims.

The team’s efforts have led to:

- ▶ Criminal prosecutions for insurance fraud and court-ordered restitution payments back to the FMIT
- ▶ Reduced claim settlements
- ▶ Amended physician and judicial decisions
- ▶ Subrogation recoveries that can help offset member deductibles or reduce member loss experience

We protect member funds by investigating, litigating, and recovering money tied to questionable or fraudulent claims.



LAW ENFORCEMENT ADVISORY PANEL

The Law Enforcement Advisory Panel (LEAP) is a trusted forum of law enforcement officer leaders, primarily Police Chiefs, who meet quarterly in Central Florida to exchange ideas, elevate practice, and shape the future of municipal policing in Florida.

Each session includes insights from subject matter experts as well as peer-to-peer discussion on emerging trends, operational challenges, policy innovation, and lessons learned from real-world events. It's a space designed for candid dialogue, practical takeaways, and professional collaboration.



Participation in LEAP reflects a commitment to continuous improvement and shared leadership.



Our proactive quarterly approach delivers year-round support, keeping your city's insurance comprehensive, cost-effective, and aligned with your evolving needs.

ONGOING SUPPORT AND MEMBER SERVICES

- ▶ **24/7 Access to Policies and Documents:**

All insurance materials are available via email and the member dashboard for easy reference.

- ▶ **Proactive Member Outreach and Customer Service:**

Our team remains responsive and engaged throughout the year.

- ▶ **Ongoing Risk Control Meetings:**

Continuous collaboration to enhance safety, reduce claims, and maximize city resources.

- ▶ **Claims Advocacy and Support:**

Dedicated assistance to guide cities through claims processes and ensure fair resolutions.

Q1 Strategic Planning and Policy Review

- ▶ **Comprehensive Year-in-Review**
Evaluate past-year performance, claims trends, and policy effectiveness.
- ▶ **Goal Setting**
Establish priorities for the upcoming fiscal year to align coverage with your evolving needs.
- ▶ **Project and Budget Planning**
Identify upcoming projects or payroll changes that may impact coverage.
- ▶ **Policy Enhancements**
Review any coverage adjustments or policy improvements for added protection and budget certainty.

Q2 Asset and Risk Evaluation

- ▶ **Property and Auto Schedule Audit**
Ensure accuracy in covered assets and align valuations with records.
- ▶ **Complimentary Asset Survey Review**
Identify any gaps or opportunities for optimizing coverage.
- ▶ **Loss Analysis and Risk Mitigation Planning**
Assess historical claims data and implement strategies to reduce future losses.

Q3 Market Insights and Budget Planning

- ▶ **Engagement with City Leadership:**
Attend key meetings and workshops to align insurance strategy with city objectives.
- ▶ **Market and Rate Forecasting:**
Provide insights into industry trends, anticipated rate adjustments, and market conditions.
- ▶ **Preliminary Budget and Coverage Planning:**
Set expectations for the upcoming renewal cycle and align insurance goals with financial planning.

Q4 Renewal and Implementation

- ▶ **Renewal Proposal Presentation:**
Review recommended coverage options, policy updates, and pricing with city staff.
- ▶ **Final Review and Approval:**
Ensure clarity on terms, conditions, and any final policy refinements.
- ▶ **Seamless Renewal Process:**
Issue invoices, policy binders, and updated certificates for uninterrupted coverage.



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PROTECTING THE COMMUNITIES WE CALL HOME