

## City of Lake City

## Premium and Exposure Summary

Property & Inland Marine	Expiring 10/1/24-25	Renewal 10/01/2025-26	Renewal Option #2 10/01/2025-27
	Florida Municipal Insurance Trust	Florida Municipal Insurance Trust	Preferred Governmental Insurance Trust
A.M. Best Rating	N/A	N/A	N/A
Admitted or Non Admitted	N/A	N/A	N/A
From - Basic, Broad, Special	Special	Special	Special
Total Real Property Insured Value	\$131,143,234	\$131,143,234	\$131,143,234
Total Personal Property Insured Value	\$2,688,892	\$2,688,892	\$2,688,892
Property Total Insured Value	\$133,832,126	\$133,832,126	\$133,832,126
Appraisal Adjustment to TIV	Last was performed during the 2022-23 Policy Period; increases in value subject to negotiation, otherwise coverage is changed from blanket to scheduled values with 90% or 100% coinsurance	Last was performed during the 2022-23 Policy Period; 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; PGIT 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
Property Valuation	RCV	RCV	RCV
Coinsurance	N/A	N/A	N/A
Blanket	Yes	Yes	Yes
Named Storm / Wind Limit	Full Limit; No Aggregate Per FMIT	Full Limit; No Aggregate Per FMIT	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 \$150,000,000 Shared Aggregate	\$5,000,000 Per Occurrence / Subject to \$375,000,000 Shared Aggregate
Business Income	\$500,000 Annual Aggregate	\$500,000 Annual Aggregate	\$1,00,000; No Aggregate - Per occurrence
Extra Expense	\$1,000,000 Annual Aggregate	\$1,000,000 Annual Aggregate	\$1,000,000; No Aggregate - Per occurrence
Extra Expense Limits on Loss Payment	40% / 80% / 100%	40% / 80% / 100%	n/a- sublimit of coverage
Period of Restoration and Percentage Paid			
30 Days or Less	40%	40%	N/A
60 Days or Less But More Than 30 Days	80%	80%	N/A
More Than 60 Days	100%	100%	N/A
Sinkhole Collapse Coverage	Included by Endorsement	Included by Endorsement	Included in the Earth Movement coverage below
Catastrophic Gound Coverage Collapse	Included by Endorsement	Included by Endorsement	Included in the Earth Movement coverage below
Earth Movement	Excluded	Excluded	\$2,000,000
Anti-Concurrent Cause of Loss	Applies - Page 76	Applies - Page 76	Yes on certain exclusions, but ensuing loss provided on certain exclusions
<b>Property Deductibles</b>			
Named Windstorm Deductible	5% Per Item Per Occurrence / Per Location (No Minimum)	5% Per Item Per Occurrence / Per Location (No Minimum)	5% Per Item Per Occurrence / Per Location Subject to \$10,000 Minimum Per Occurrence
Other Wind / Hail Deductible	Subject to All Other Perils Deductible	Subject to All Other Perils Deductible	Subject to All Other Perils Deductible
Other Flood Deductible			
All Other Perils Deductible - per occurrence	\$10,000	\$10,000	\$10,000
Inland Marine Deductible - per occurrence	\$1,000	\$1,000	\$1,000
Business Income Deductible	72 Hours	72 Hours	\$0
Extra Expense Deductible	\$0	\$0	\$0
Earth Movement Deductible	N/A	N/A	\$10,000
Valuable Papers Deductible	\$500	\$500	Peril Deductible Applies
Accounts Receivable Deductible	\$0	\$0	Peril Deductible Applies

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## Premium and Exposure Summary

Claims			
Claim Notice Requirements			
Initial Claim or Reopened Claim	1 Year After Date of Loss or Damage	1 Year After Date of Loss or Damage	1 Year After Date of Loss or Damage
Supplemental Claim	18 Months After Date of Loss or Damage	18 Months After Date of Loss or Damage	18 Months After Date of Loss or Damage
Additional Coverages & Coverage Extensions			
Accounts Receivable	\$500,000 Per Occurrence	\$500,000 Per Occurrence	\$500,000 Per Occurrence
Antiques and Objects of Art	\$15,000 Per Item / \$250,000 Annual Aggregate	\$15,000 Per Item / \$250,000 Annual Aggregate	Fine Arts included in Blanket unscheduled IM up to 25K, can be separately scheduled for higher value
Arson Award	\$5,000 Per Occurrence	\$5,000 Per Occurrence	N/A
Asbestos Testing and Detection	Included	Included	Coverage if asbestos that was physically incorporated in covered building/structure is physically damages by a specified peril
Buildings Under Construction	Covers Additions and Alterations 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	25% of Loss	25% of loss	Greater of \$250,000 or 25% of loss - Per Occurrence
Electronic Data	\$2,500 Annual Aggregate	\$2,500 Annual Aggregate	Excluded but given back for cause of fire or explosion
Electronic Data Processing Equipment (Software)	\$250,000 Per Occurrence	\$250,000 Per Occurrence	Covered Equipment means the following unless specified otherwise in an endorsement to this Coverage Agreement: 1. Equipment at an insured location that generates, transmits or utilizes energy including electronic communications and electronic data processing equipment.
Errors and Unintentional Omissions	\$250,000 Annual Aggregate	\$250,000 Annual Aggregate	\$250,000
Expediting Expense	\$1,000,000	\$1,000,000	\$1,000,000
Fire Department Service Charge	\$1,000 / No Deductible	\$1,000 / No Deductible	\$25,000
Fungus Clean Up and Removal	\$25,000 Annual Aggregate	\$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	Less of \$10,000 or 5% of Limit of Insurance	\$3,000,000
Law Enforcement Canine / Equine Expense	\$15,000 Per Animal / \$30,000 Annual Aggregate	\$15,000 Per Animal / \$30,000 Annual Aggregate	Same as Animals (\$40,000)
Lawns, Plants, Trees, Shrubs	\$250 per item/\$1,000 per occurrence	\$250 per item/\$1,000 per occurrence	\$25,000
Leasehold Interest Coverage	\$100,000 Annual Aggregate	\$100,000 Annual Aggregate	\$100,000 Annual Aggregate
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	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
Non-Owned Detached Trailers	\$5,000	\$5,000	Depends
Non-scheduled PITO Sub-Limit	\$500,000	\$500,000	No Sublimit, Included in 1000 ft. of Scheduled Location or Picked Up Under Blanket Inland Marine
Non-Scheduled Property in the Open (PITO)	\$25,000 Per Item Subject to \$500,000 Annual Aggregate	\$25,000 Per Item Subject to \$500,000 Annual Aggregate	No Sublimit, Included in 1000 ft. of Scheduled Location or Picked Up Under Blanket Inland Marine

## City of Lake City

## Premium and Exposure Summary

Outdoor Property	\$1,000 Per Occurrence Subject to \$250 for any one tree, shrub or plant / \$25,000 Per Outdoor Sign (Not Attached to Building) / \$10,000 Subject to \$2,500 Deductible for Vehicular Damage to Outdoor Signs	\$1,000 Per Occurrence Subject to \$250 for any one tree, shrub or plant / \$25,000 Per Outdoor Sign (Not Attached to Building) / \$10,000 Subject to \$2,500 Deductible for Vehicular Damage to Outdoor Signs	1,000 foot rule applied
Personal Effects and Property of Others	\$50,000 Per Premises	\$50,000 Per Premises	\$50,000 (personal property of employees only)
Piers, Wharves, and Docks	Included for Basic Form; This Extension Excludes Coverage for Damage Caused By Windstorm, Hail, or Flood	Included for Basic Form; This Extension Excludes Coverage for Damage Caused By Windstorm, Hail, or Flood	Covered except for cause by freezing & thawing, impact of watercraft, waves and debris by waves, pressure or weight of ice or water, or sinking settling. There is wind/hail/fire/vandalism coverage.
Pollutant Clean Up and Removal	\$100,000	\$100,000	\$100,000
Preservation of Property	\$100,000 Annual Aggregate	\$100,000 Annual Aggregate	\$250,000
Professional Fees	\$25,000	\$25,000	\$20,000
Property at Miscellaneous Unnamed Locations	TBD	TBD	\$150,000
Property Off Premises	\$250,000	\$250,000	IM Coverage
Recertification / Recharge of Equipment	\$250 Per Occurrence	\$250 Per Occurrence	10,000
Service Interruption Coverage	\$100,000 Annual Aggregate / Limited to Direct Damage Within 1,000 Feet of Property Line; Subject to \$5,000 Deductible and 72 Hour Waiting Period	\$100,000 Annual Aggregate / Limited to Direct Damage Within 1,000 Feet of Property Line; Subject to \$5,000 Deductible and 72 Hour Waiting Period	\$100,000
Transit	\$250,000	\$250,000	\$250,000
Underground Pipes, Flues, and Drains	Basic Form Coverage	Basic Form Coverage	Excluded except at covered locations from a specified peril other than collapse.
Valuable Papers	\$500,000	\$500,000	Inland Marine- Included in blanket all other, or we can schedule
<b>Terrorism</b>			
Terrorism	\$5,000,000 Annual Aggregate	\$5,000,000 Annual Aggregate	\$5,000,000 Annual Aggregate
Terrorism Deductible	\$25,000 Per Occurrence	\$25,000 Per Occurrence	Same as AOP Deductible
Terrorism Crisis Management Costs	\$250,000 Sublimit; Included in Terrorism Limit	\$250,000 Sublimit; Included in Terrorism Limit	N/A
<b>Equipment Breakdown Sublimits</b>			
Limit	\$50,000,000	\$50,000,000	\$100,000,000
Business Income (part of Property Coverage Extension Limit)	\$500,000	\$500,000	\$2,000,000
Extra Expense (part of Property Coverage Extension Limit)	\$1,000,000	\$1,000,000	\$1,000,000
Ammonia Contamination	\$1,000,000	\$1,000,000	\$1,000,000
Water Damage	\$500,000	\$500,000	\$1,000,000
Data Restoration	\$500,000	\$500,000	\$500,000
Expediting Expense	\$1,000,000	\$1,000,000	\$1,000,000
Ordinance or Law			\$1,000,000
Future Loss Avoidance	\$10,000 or 10% of Eligible Payment, Whichever is Less	\$10,000 or 10% of Eligible Payment, Whichever is Less	\$0
Green	\$25,000	\$25,000	\$0
Mobile Robots	\$50,000	\$50,000	\$0
Mold	\$25,000	\$25,000	Included in Fungus
Fungus, Wet Rot, Dry Rot	\$25,000	\$25,000	\$15,000
Off Premises Equipment Breakdown	\$250,000	\$250,000	\$50,000
Public Relations	\$25,000	\$25,000	\$0
Resultant Damage to Animals	\$25,000	\$25,000	\$0
Hazardous Substances	\$1,000,000	\$1,000,000	\$1,000,000
Service Interruption	\$500,000	\$500,000	\$2,000,000
Spoilage and Consequential Damages	\$500,000	\$500,000	\$500,000
Equipment Breakdown Deductible	\$10,000	\$10,000	\$10,000

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## Premium and Exposure Summary

Inland Marine Coverage			
All Watercraft	Included	Included	If Any, Would Need to Be scheduled on IM
Scheduled Items over \$25,000	Included	Included	\$2,027,913
Unscheduled Inland Marine	Maximum \$1,000,000 Limit Per Policy Period	Maximum \$1,000,000 Limit Per Policy Period	\$1,000,000
Communication Equipment	Included	Included	Included in Blanket- 25K per item, unless specifically scheduled otherwise
Emergency Service Portable Equipment	Included	Included	Included in Blanket- 25K per item, unless specifically scheduled otherwise
Miscellaneous Inland Marine Equipment	\$25,000 or Less	\$25,000 or Less	Included in Blanket- 25K per item, unless specifically scheduled otherwise
Non-Owned Inland Marine Equipment	Rented, Leased, Borrowed: \$50,000 Annual Aggregate	Rented, Leased, Borrowed: \$50,000 Annual Aggregate	Rented, Leased, Borrowed: \$250,000 per item, \$1M per occ
Valuation	Agreed Value	Agreed Value	ACV- but we can do agreed value if requested
Deductible	Per Schedule	Per Schedule	Per Schedule
Named Storm Deductible	Same as Property Coverage	Same as Property Coverage	% per item, or % per blanket limit
Newly Acquired Property	Automatic Coverage up to \$10,000 for Up To 30 Days	Automatic Coverage up to \$10,000 for Up To 30 Days	Full Value 60 Days
Limited Contractor's Equipment Replacement Cost	Maximum \$250,000 if Equipment is o More than Two Years Old and Within the First 24 Months of Being Scheduled	Maximum \$250,000 if Equipment is o More than Two Years Old and Within the First 24 Months of Being Scheduled	Can do agreed value as schedule no cap. There is a lot specifically scheduled under the 25K and under the ded. We can put that on an blanket limit
Rental Reimbursement Coverage	\$250 Per Day / \$5,000 Annual Aggregate	\$250 Per Day / \$5,000 Annual Aggregate	Included With Coverage
Crime			
Crime	Loss Sustained	Loss Sustained	Discovery
Forgery or Alteration	\$100,000	\$500,000	\$500,000
Bond			
Faithful Performance Blanket Bond	\$100,000	\$500,000	\$500,000
Employee Theft - Per Loss Coverage	\$100,000	\$500,000	\$500,000
Crime - Volunteer Workers	Included	Included	Included
Theft, Disappearance or Destruction - Money and Securities Only	\$0	\$0	\$500,000
Computer Fraud including Funds Transfer Fraud	\$0	\$0	\$500,000
Forgery or Alteration Deductible	\$0	\$0	\$0
Faithful Performance Blanket Bond Deductible	\$0	\$0	\$0
Employee Theft Deductible	\$0	\$0	\$0
Theft, Disappearance or Destruction - Money and Securities Only Deductible	N/A	N/A	\$0
Computer Fraud including Funds Transfer Fraud Deductible	N/A	N/A	\$0
Cancellation			
10 Days for Non-payment of Premium	Applies	Applies	Applies
30 Days for Any Other Reason	Applies	Applies	60 days all other

## City of Lake City

## Premium and Exposure Summary

Active Assailant Coverage / Deadly Weapons Protection	Expiring 10/1/24-25	Expiring 10/1/24-25	Renewal Option #2 10/01/2025-26
Claims Made or Occurrence Form	Claims Made	Claims Made	Claims Made
Per Occurrence Limit of Liability	\$1,000,000	\$1,000,000	\$1,000,000
Aggregate Limit of Liability	\$1,000,000	\$1,000,000	\$1,000,000
Property Damage Deductible	\$2,500	\$2,500	\$0
Waiting Period	12 Hours	12 Hours	N/A
Extended Period of Liability	90 Days	90 Days	365 days
Denial of Access Waiting Period	12 Hours	12 Hours	N/A
Retroactive Date	10/1/2019	10/1/2019	10/1/2019
Location Limitation	At or Within 650 Feet of an Insured Location	At or Within 650 Feet of an Insured Location	Event at location permitted or planned for more than 15,000 attendees needs prior authorization from Trust
Liability Deductible	\$10,000	\$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	\$10,000 Per Person for Those Physically Present ad \$5,000 Per Person for Those Physically Present But Not Affected	\$250,000
Crisis Management Response Service Sublimit	\$100,000 Per Occurrence	\$100,000 Per Occurrence	Included
Funeral Expense	\$10,000 per person/\$150,000 aggregate	\$10,000 per person/\$150,000 aggregate	\$250,000
Medical and Dental Expenses	\$20,000 Per Person	\$20,000 Per Person	\$25,000 Per Person
General Liability / Professional Liability	Expiring 10/1/24-25	Renewal 10/01/2025-26	Renewal Option #2 10/01/2025-26
Claims Made or Occurrence Form	Occurrence	Occurrence	Occurrence
Investigation and Defense Costs	Does Not Reduce the Limit of Liability	Does Not Reduce the Limit of Liability	Does Not Reduce the Limit of Liability
Consent to Settle	Consent Not Required	Consent Not Required	Consent Required
Aggregate Limit	Per Occurrence / No Aggregate	Per Occurrence / No Aggregate	Per Occurrence / No Aggregate
General Liability			
Per Occurrence	\$3,000,000	\$3,000,000	\$3,000,000
Florida Claims Bill Coverage	Included	Included	Included
Personal Injury	Included	Included	Included
Products / Completed Operations Coverage	Included	Included	Included
Broad Form Property Damage	Included	Included	Included
Extra Contractual Legal Expense (No Deductible)	\$100,000 Per Action / Annual Aggregate	\$100,000 Per Action / Annual Aggregate	\$100,000 Non-Monetary
Fire Legal Liability	\$500,000 Per Occurrence	\$500,000 Per Occurrence	Included
Medical Attendants / Medical Director Malpractice Liability	\$3,000,000	\$3,000,000	\$3,000,000
General Liability Deductible	\$10,000	\$10,000	\$10,000
Errors & Omissions (Including Public Officials E&O)	\$3,000,000	\$3,000,000	\$3,000,000
Employment Practices Liability	\$3,000,000	\$3,000,000	\$3,000,000
Employee Benefits Program Administration Liability	\$3,000,000	\$3,000,000	\$3,000,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000	\$1,000,000	\$1,000,000
Law Enforcement	\$3,000,000	\$3,000,000	\$3,000,000
Full Time with Arrest Powers	40	42	58
Full or Part Time w/out Arrest Powers	5	5	Included Above
Volunteers	11	11	Covered
Clerical	13	13	Covered
Dogs	4	4	Included
Law Enforcement Florida Claims Bill Coverage	Included	Included	Included
Law Enforcement Deductible	\$10,000	\$10,000	\$10,000

## City of Lake City

## Premium and Exposure Summary

Stoploss Deductible	\$10,000	\$10,000	N/A - Can off stop loss aggregate, if needed
Deductible Stop Loss Amount	\$354,758	\$354,758	N/A - Can off stop loss aggregate, if needed
Inverse Condemnation and Bert J. Jarris Jr. Private Property Rights Act Sub-Limit and Deductible	\$300,000 Per Claim and Annual Aggregate	\$300,000 Per Claim and Annual Aggregate	\$300,000 Per Claim and Annual Aggregate
Crisis Intervention Expense Endorsement	\$25,000 Annual Aggregate	\$25,000 Annual Aggregate	Included With Coverage (uncommon)
Sewer line Backup Initial Cleanup Expense	\$10,000 Per Affected Property / \$200,000 Annual Aggregate / Excludes Flood and Named Storm	\$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
Sexual Abuse	\$3,000,000 Annual Aggregate	\$3,000,000 Annual Aggregate	\$3,000,000 Annual Aggregate (included with GL)
Legal Fee Reimbursement	\$100,000	\$100,000	\$100,000 non-monetary / Not Reimbursement
Additional Insureds	Public Entities Only	Public Entities Only	PGIT MN 904
Primary / Non-Contributory	No	No	Primary
Waiver of Subrogation	No	No	No

Some Exclusions			
Aviation Related	Exclusion Applies	Exclusion Applies	Exclusion Applies
Pollution	Exclusion Applies	Exclusion Applies	Exclusion Applies
Professional Services Related to Services Provided By Any Doctor, Surgeon, Dentist, Nurse, Physician's Assistant, Paramedic, Emergency Medical Technician or Other Medical Professional	Exclusion Applies; Coverage Endorsed Back for Paramedics, Emergency Medical Technicians, and Medical Directors	Exclusion Applies; Coverage Endorsed Back for Paramedics, Emergency Medical Technicians, and Medical Directors	Exclusion Applies; Coverage Endorsed Back for Paramedics, Emergency Medical Technicians, and Medical Directors
Violation of ERISA or Related Statute (Fiduciary Liability)	Exclusion Applies	Exclusion Applies	Exclusion Applies
Punitive, Exemplary or Non-Compensatory Damages or Penalties	Exclusion Applies	Exclusion Applies	Exclusion Applies
Communicable Disease	Exclusion Applies	Exclusion Applies	Exclusion Applies- for Jails, detention facilities, or elder care/nursing homes

Breach Response & Cyber Liability	Expiring 10/1/24-25	Renewal 10/01/2025-26	Renewal Option #2 10/01/2025-26
Claims Made or Occurrence Form	Claims Made	Claims Made	Claims Made
Retroactive Date	N/A	N/A	10/1/2011
Agreement Limit - Annual Aggregate (Not Including Breach Response Services)	\$1,000,000	\$1,000,000	\$2,000,000
Breach Response Services	\$1,000,000 - In Addition to Aggregate Limit	\$1,000,000 - In Addition to Aggregate Limit	\$2,000,000 - Part of Aggregate Limit
Third Party Liability Coverage			
Data & Network Liability	\$1,000,000	\$1,000,000	\$2,000,000
Regulatory Defense & Penalties	\$1,000,000	\$1,000,000	\$1,000,000
PCI DSS	\$1,000,000	\$1,000,000	\$1,000,000
Media Liability	\$1,000,000	\$1,000,000	\$2,000,000
First Party Liability Coverage			
Cyber Extortion	\$1,000,000	\$2,000,000	\$500,000 - Public Entities Cannot Legally Pay Ransom in FL
Data Recovery	\$1,000,000	\$2,000,000	\$2,000,000
Business Interruption	\$1,000,000	\$2,000,000	\$2,000,000
Dependent Business Interruption	\$0	\$0	\$2,000,000
Computer Hardware Replacement Cost	\$350,000	\$350,000	\$1,000,000
Reputation Loss	\$1,000,000	\$1,000,000	\$1,000,000
eCrime Coverages	\$350,000 Aggregate Limit	\$350,000 Aggregate Limit	\$350,000 Aggregate Limit
Fraudulent Instruction	\$350,000	\$350,000	\$350,000
Funds Transfer Fraud	\$350,000	\$350,000	\$350,000
Telephone Fraud	\$350,000	\$350,000	\$350,000
Criminal Reward	\$5,000	\$5,000	\$0
Invoice Manipulation Coverage	\$350,000	\$350,000	\$350,000
Cryptojacking	\$350,000	\$350,000	\$350,000
Retention	\$35,000	\$10,000	\$25,000
Waiting Period	8 Hours	8 Hours	12 Hours
Waiting Period - Consequential Loss	N/A	N/A	2 Weeks
Period of Indemnity - Consequential Loss	N/A	N/A	6 Months

## City of Lake City

## Premium and Exposure Summary

Commercial Auto (including Hired & Non-Owned Liability)	Expiring 10/1/24-25	Expiring 10/1/24-25	Renewal Option #2 10/01/2025-26
Limit	\$500,000	\$1,000,000	\$1,000,000
Liability Symbol	7 (Specifically Described Autos)	7 (Specifically Described Autos)	1 (Any Auto)
Uninsured Motorist Protection	Rejected	Rejected	Rejected
Personal Injury Protection	\$10,000	\$10,000	Statutory
Medical Payments	\$0	\$0	\$0
Physical Damage	Per Schedule	Per Schedule	Per Schedule
Hired / Non-Owned Autos	Included; Excess Over Any Other Valid and Collectible Insurance Available to the Designated Member	Included; Excess Over Any Other Valid and Collectible Insurance Available to the Designated Member	Included
Rental Reimbursement Coverage	\$50 Per Day / \$5,000 Annual Aggregate	\$50 Per Day / \$5,000 Annual Aggregate	\$50 Per Day / \$5,000 Annual Aggregate
Take Home Vehicles Coverage Restricted to Permissible Use Policy	Yes	Yes	No
Liability Deductible	\$0	\$0	\$0
Physical Damage			
Newly Acquired Automobiles	Additional Premium Due if Value is \$100,000 or Over	Additional Premium Due if Value is \$100,000 or Over	No AP or RP for auto changes during the year
Deductible	Per Schedule	Per Schedule	Per Schedule
Hired Comp/Collision Deductible	\$0	\$0	\$0
Limited Replacement Cost	Applies if Vehicle Has Less Than 18,000 Miles and is Within the First 12 months of Being Scheduled	Applies if Vehicle Has Less Than 18,000 Miles and is Within the First 12 months of Being Scheduled	18,000 miles first 12 months. Are willing to do agreed value on certain larger vehicles like Fire trucks or ambulance
Towing	\$100 Per Occurrence	\$100 Per Occurrence	Included
Hired Auto Physical Damage	\$50,000 Per Rental Vehicle / \$100,000 Annual Aggregate	\$50,000 Per Rental Vehicle / \$100,000 Annual Aggregate	\$500,000
Non-Owned Auto Physical Damage	\$0	\$0	\$0
Accidental Inflation of Airbags	\$1,500	\$1,500	\$0
<b>Exposures</b>			
# of Vehicles (Liability)	218	186	186
Actual Cash Value of Autos (Physical Damage)	\$13,519,422	\$9,648,870	\$9,648,870
<b>Workers' Compensation (FL)</b>	<b>Expiring 10/1/24-25</b>	<b>Expiring 10/1/24-25</b>	<b>Renewal Option #2 10/01/2025-26</b>
Employers Liability Limits	\$1,000,000 / \$1,000,000 / \$1,000,000	\$1,000,000 / \$1,000,000 / \$1,000,000	\$1,000,000 / \$1,000,000 / \$1,000,000
Gross Payroll	\$13,112,293	\$14,092,156	\$14,092,156
Number of Employees	244	244	265
Experience Mod	1.15	1.18	1.18
Deductible	\$0	\$0	\$0
Drug Free Credit Applied	Yes	Yes	Yes
Safety Credit Applied	Yes		Yes
Terrorism Coverage	Included	Included	Included
All Officers and Employees Not Subject to the Workers Compensation Law Except Masters or Members of the Crew of Any Vessel	Coverage Applies	Coverage Applies	Included
Waiver of Subrogation	No	No	No
<b>Total Municipality Program</b>	<b>\$1,746,780</b>	<b>\$1,207,092</b>	<b>\$1,121,651.00</b>
<b>Premium Change</b>			
Premium to increase Auto Liability to \$1M		-\$539,688	-\$625,129
Premium to Increase Cyber to \$2M		\$10,246	N/A
Premium to Increase Crime to \$500K		\$820	N/A
Premium to Increase Crime to \$500K		\$2,657	N/A
<b>Total Premium with Increases</b>		<b>\$1,220,815</b>	<b>\$1,121,651</b>
<b>Premium Change</b>		<b>-\$525,965</b>	<b>-\$625,129</b>
<b>Gallagher Fee</b>		<b>\$125,000</b>	<b>\$125,000</b>
<b>Total Program Cost</b>		<b>\$1,345,815</b>	<b>\$1,246,651</b>
<b>Change in Program Cost</b>		<b>-\$400,965</b>	<b>-\$500,129</b>