



Protecting the **Communities** We Call **Home**

July 30, 2025

Town of Lake Park
535 Park Avenue
Lake Park, FL 33403

Re: Big Truck Rental, LLC

To Whom It May Concern:

The Florida Municipal Insurance Trust is unable to name Big Truck Rental, LLC as an additional insured due to the operation of § 768.28, Florida Statutes, affecting sovereign immunity.

Specifically, entities that are not themselves governmental entities cannot avail themselves the protections afforded through Florida law governing sovereign immunity. This self-insurance program is predicated upon the concept of sovereign immunity among its insureds. Therefore, entities that do not qualify for protection under this statute are not eligible to be an additional insured.

We appreciate your understanding, and should there be any additional questions, please feel free to contact the undersigned.

Sincerely,

A handwritten signature in blue ink that reads "Bobby Livingston".

Bobby Livingston
Underwriter - South

BL/MV



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Orlando, FL 32853-8135



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