



Levy County Board of County Commissioners Agenda Item Summary Form

1. **Name and Title:** Mary-Ellen Harper, County Manager
2. **Department:** Board of County Commissioners
3. **Meeting Date:** Tuesday, September 22, 2026
4. **Requested Action:**
Request Board approval to proceed with the proposed upgrades to the County's Property and Casualty Insurance coverage with Florida League of Cities effective October 1, 2026.
5. **Cost & Funding Source:**
The total cost associated with this request is \$194,779 and will be funded by the General Fund.
6. **Justification of Request:**
The proposed coverage upgrades are being requested to provide the County with enhanced protection and to maintain coverage comparable to the County's previous Property and Casualty Insurance program. The upgrades address several areas of coverage that are important to the County's operations and property exposures:
 - **Four Years Prior Acts Coverage** – \$8,992: Provides coverage for eligible claims arising from acts occurring during the four years prior to the effective date of the new policy. This is a one-time charge payable over four years.
 - **Multi-Class Liability/Errors & Omissions Liability** – \$65,000: Increases the County's liability and Errors & Omissions coverage to levels comparable to the County's previous coverage.
 - **Property Coverage** – \$113,090: Expands coverage to include wind coverage for piers, wharves, docks, boardwalks, and bridges, providing additional protection for these County-owned structures.
 - **Automobile Comprehensive and Collision Coverage** – \$7,697: Reduces the County's deductible from \$10,000 to \$5,000, providing greater financial protection in the event of covered vehicle damage.

These upgrades are being requested to ensure the County maintains appropriate and comparable insurance protection while addressing specific property, liability, and vehicle risks.