

RESOLUTION NO. 2023 – 4127

A RESOLUTION OF THE MAYOR AND CITY COUNCIL OF THE CITY OF MIAMI SPRINGS, FLORIDA, SELECTING BROWN & BROWN OF FLORIDA, INC. FOR THE CITY'S GENERAL, PROPERTY, AUTO, WORKERS' COMPENSATION, CYBER, AND OTHER LIABILITY INSURANCE COVERAGE; PROVIDING FOR A WAIVER OF COMPETITIVE BIDDING; PROVIDING FOR AUTHORIZATION; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the City of Miami Springs (the "City") solicited price quotes for the City's General, Property, Auto, Workers' Compensation, and other liability insurance coverage (the "Services"); and

WHEREAS, City staff obtained quotes from the two leading vendors that provide the Services for municipalities in the State of Florida; and

WHEREAS, Brown & Brown of Florida, Inc. (the "Contractor") provided the lowest proposal ("Proposal") for the Services in the amount of \$995,833 for fiscal year 2023-24, which Proposal is attached hereto as Exhibit "A"; and

WHEREAS, the City Manager recommends that the City Council waive the competitive procurement requirements of the City Code pursuant to Section 31-11(E)(6)(g) of the City Code for the Services as being in the best interest of the City; and

WHEREAS, pursuant to Section 31-11(E)(6)(g) of the City Code, the City Council desires to select the Contractor for the Services and authorize the City Manager to negotiate and execute an agreement with the Contractor for the Services in an amount not to exceed budgeted funds consistent with the Proposal attached hereto as Exhibit "A," and any required or related agreements, amendments, or documents which are required to implement the purposes of this Resolution and the Proposal; and

WHEREAS, the City Council finds that this Resolution is in the best interest and welfare of the residents of the City.

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF MIAMI SPRINGS, FLORIDA, AS FOLLOWS:

Section 1. Recitals. The above recitals are confirmed, adopted, and incorporated herein and made a part hereof by reference.

Section 2. Selection. That the City Council hereby selects the Contractor for the Services.

Section 3. Waiver. That the City Council hereby waives the competitive procurement requirements of the City Code pursuant to Section 31-11(E)(6)(g) of the City Code for the Services as being in the best interest of the City.

Section 4. Authorization. That the City Council hereby authorizes the City Manager to negotiate and execute an agreement with the Contractor in an amount not to exceed budgeted funds consistent with the Proposal attached hereto as Exhibit "A" and any required or related agreements, amendments, or documents which are required to implement the purposes of this Resolution and the Proposal, subject to the approval of the City Attorney as to form, content, and legal sufficiency.

Section 5. Effective Date. That this Resolution shall be effective immediately upon adoption.

The foregoing Resolution was offered by Councilman Vazquez who moved its adoption. The motion was seconded by Councilwoman Bravo and upon being put to a vote, the vote was as follows:

Vice Mayor Jorge Santin	<u>YES</u>
Councilmember Jacky Bravo	<u>YES</u>
Councilmember Dr. Walter Fajet, Ph.D.	<u>YES</u>
Councilmember Dr. Victor Vazquez, Ph.D.	<u>YES</u>
Mayor Maria Puente Mitchell	<u>YES</u>

PASSED AND ADOPTED this 25th day of September, 2023.



MARIA PUENTE MITCHELL
MAYOR

ATTEST:


ERIKA GONZALEZ, MMC
CITY CLERK



APPROVED AS TO FORM AND LEGAL SUFFICIENCY
FOR THE USE AND RELIANCE OF THE CITY OF MIAMI SPRINGS ONLY:


WEISS SEROTA HELFMAN COLE & BIERMAN, P.L.
CITY ATTORNEY



09/21/2023 Final Proposal
Full document updated with
occurrence-based coverage

PROPERTY & CASUALTY
Proposal Prepared for
City of Miami Springs
Policy Period 10/01/2023 - 10/01/2024



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Who We Are

Growth has no finish line.

No matter where you are on your growth journey, we can help you find solutions to meet your ever-evolving insurance and risk management needs. If you are a highly complex multinational company, an individual or anything in between, our experienced teams can help every step of the way.

Discover Our Capabilities

As a successful business, you plan for the future and adapt as circumstances change your course. At Brown & Brown, we help you navigate the path forward, by taking a different approach to how you view, analyze and purchase insurance. Your exposures are unique, and you deserve coverage options designed to help protect your assets, interests and reputation. Our teams work to understand your business and your risk management plan by providing personalized local service complemented by the exceptional resources and capabilities of a national brokerage.

Our History

Brown & Brown Insurance was founded in Daytona Beach, Florida, in 1939 by cousins J. Adrian Brown and Charles Covington Owen. In 1959, Adrian's son, Hyatt, took leadership of the family business. Under his direction, the Brown & Brown vision of a lean and profit-oriented organization came into focus. Following a merger in 1993, the company became Poe & Brown, Inc., publicly traded on Nasdaq. In 1998, Poe & Brown was changed back to Brown & Brown and became listed on the New York Stock Exchange (NYSE: BRO), joining the S&P 500 in 2021. The company has continued to thrive under Chief Executive Officer (CEO) J. Powell Brown, who became the third generation to lead the organization in 2009. We consistently deliver high-quality solutions and services to a broad array of customers. With a precise and focused acquisition strategy, Brown & Brown has become one of the insurance industry's most powerful and influential leaders.

Our Mission

We are dedicated to making a positive difference in the lives of our customers by helping to protect what they value most. With 350+ locations and growing, we have teammates across the globe who are dedicated to serving our customers and local communities.

Our Culture

We believe in doing what is best for our customers, communities, teammates, carrier partners and shareholders—always. Powered by a culture that values high performance and perseverance, the cornerstone of Brown & Brown's guiding principles are people, service and innovation.



5TH LARGEST

Insurance Brokerage in the Nation



350+ LOCATIONS

And Growing



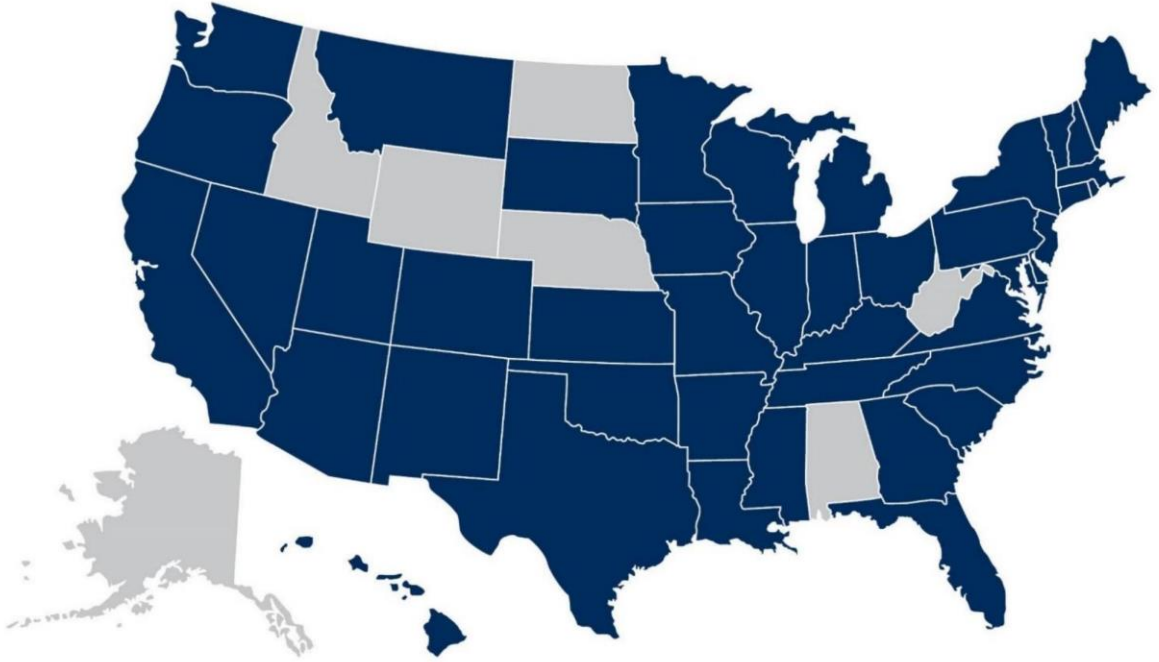
8,000+

Retail Teammates



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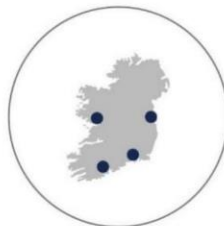
Brown & Brown



Canada



London, England



Ireland



Bermuda & Grand Cayman

In the map above, blue indicates states or countries with Brown & Brown locations.



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Preparing You for Tomorrow's Risks—Today™

We pride ourselves on our ability to couple national strength with local, personalized service. Our Brown & Brown of Florida, Inc. - based team is as connected to the more than 11,000 teammates across Brown & Brown and our team of companies as it is here in our community.

We have become a leading insurance brokerage because we view insurance differently and utilize our vast experience and wide-reaching network to deliver superior service and solutions to our customers, both big and small.

We believe that our teammates and the relationships they form with our customers are our strength. Our reputation has been built on a solid foundation of teamwork, strengthened by people who are dedicated to providing the highest degree of service. Our team thanks you for the opportunity to work together. Please find our contact information below.

Service Team

Name	Role	Title	Email	Business Phone
Amanda Slemaker	Account Executive	Account Manager	Amanda.Slemaker@bbrown.com	(305)714-4428
Alexander Sanchez	Account Executive	Account Manager	Alec.sanchez@bbrown.com	(305)714-4528
Nancye Batista AAI	Account Representative	Team Lead	Nancye.Batista@bbrown.com	(305)364-7816
Gabriela Hernandez-Trujillo	Claims Representative	Claims Representative	Gabriela.Hernandez-Trujillo@bbrown.com	(305)246-7526
Brandon Peraza	Certificates of Insurance	Certificates of Insurance	Brandon.Peraza@bbrown.com	(305) 714-4505



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Named Insured

Named Insured
City of Miami Springs

This list includes all the named insureds we presently have on your policies. Should any revisions to this listing be required, please notify our office immediately.



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Locations

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
001	Recreation Center	1401 Westward Drive Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$10,582,821	\$500,000
002	Pool and Aquatic Center	1401 Westward Drive Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$1,509,813	\$0
003	Generator: Recreation Center: 200 kW: Generac: Natural Gas	1401 Westward Drive Miami Springs Florida 33166	244 - Mechanical Equipment	10/01/2023	10/01/2024	\$117,000	\$0
004	Restrooms/Pool Room	1401 Westward Drive Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$686,790	\$0
005	Concession Stand: Aquatic Center	1401 Westward Drive Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$91,800	\$0
006	Water Slide: Pool: 34 ft: Fiberglass	1401 Westward Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$229,181	\$0
007	Large Shade Structure: Aquatic Center: 38 ft x 24 ft: Fabric/Metal	1401 Westward Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$35,280	\$0
008	Slide Funbrella: Aquatic Center: 20 ft: Fabric/Metal	1401 Westward Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$4,800	\$0
009	Generator: Aquatic Center: 70 kW Stamford: LPG	1401 Westward Drive Miami Springs Florida 33166	244 - Mechanical Equipment	10/01/2023	10/01/2024	\$31,500	\$0
010	Pool: Outdoor	1401 Westward Drive Miami Springs Florida 33166	223 - On Ground Liquid Storage Tank	10/01/2023	10/01/2024	\$432,000	\$0
011	Fence: Baseball: 8 ft, 10 ft & 12 ft: Chain Link	101 Apache Street Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$54,054	\$0



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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
012	Lights (12): Baseball: 45 ft & 60 ft: Concrete	101 Apache Street Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$182,650	\$0
013	Backstops (2): Baseball: 15 ft: Metal	101 Apache Street Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$162,000	\$0
014	Generator: Senior Center: 150 kW: MTU: Natural Gas	101 Apache Street Miami Springs Florida 33166	244 - Mechanical Equipment	10/01/2023	10/01/2024	\$64,800	\$0
015	Playground Equipment (3): Composite & Metal	101 Apache Street Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$271,000	\$0
016	Shade Structure: Playground: 30 ft x 45 ft: Fabric/Metal	101 Apache Street Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$45,360	\$0
017	Canopy: Playground: 30 ft x 28 ft: Fabric/Metal	101 Apache Street Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$30,240	\$0
018	Equipment Storage Shed (equipment building 10x20)	101 Apache Street Miami Springs Florida 33166	101 - Frame	10/01/2023	10/01/2024	\$6,300	\$0
019	Storage Shed (equipment storage 10x20)	101 Apache Street Miami Springs Florida 33166	101 - Frame	10/01/2023	10/01/2024	\$6,300	\$0
020	Recreation Office & Storage	501 East Drive Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$199,800	\$0
021	Restrooms/Concessions Building	501 East Drive Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$93,240	\$1,800
022	Fence: Baseball/Soccer: 6 ft & 8 ft: Metal	501 East Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$50,895	\$0



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023	Lights (12): Baseball: 55 ft & 65 ft: Poles	501 East Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$286,470	\$0
024	Dugout Shelters: Baseball: Metal	501 East Drive Miami Springs Florida 33166	152 - NC	10/01/2023	10/01/2024	\$64,854	\$0
025	Backstops (2): Baseball: 15 ft & 18 ft: Metal	501 East Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$171,000	\$0



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026	Multi-Play Structure: Metal & Plastic Canopies (2):	501 East Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$50,580	\$0
027	Playground: Fabric/Metal	501 East Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$63,000	\$0
028	Public Works Administration Building	345 N. Poinciana Blvd Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$302,580	\$32,000
029	Repair Garage	345 N. Poinciana Blvd Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$545,292	\$65,000
030	Stock Room Building (Includes 004007)	345 N. Poinciana Blvd Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$513,540	\$44,000
031	Fuel Pump Station	345 N. Poinciana Blvd Miami Springs Florida 33166	251 - Pump/Lift Station	10/01/2023	10/01/2024	\$45,000	\$0
032	Community Policing Office	261 Westward Drive Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$0	\$75,000
033	Golf & Country Club Clubhouse	650 Curtiss Parkway Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$4,116,312	\$188,000
034	Maintenance Building	650 Curtiss Parkway Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$620,550	\$84,000
035	Tank: Maintenance: Fuel Storage	650 Curtiss Parkway Miami Springs Florida 33166	223 - On Ground Liquid Storage Tank	10/01/2023	10/01/2024	\$25,000	\$0
036	West Irrigation Pump (Above Ground and Vaulted Equipment)	650 Curtiss Parkway Miami Springs Florida 33166	251 - Pump/Lift Station	10/01/2023	10/01/2024	\$142,222	\$0



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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
037	West Restrooms Building	650 Curtiss Parkway Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$89,100	\$0
038	Chemical Storage Building	650 Curtiss Parkway Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$168,750	\$0
039	Lights (5): Golf Range: 50ft: Concrete Poles	650 Curtiss Parkway Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$121,500	\$0
040	Fence: Maintenance: 12 ft: Chain Link	650 Curtiss Parkway Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$26,100	\$0
041	East Restrooms Building	650 Curtiss Parkway Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$120,960	\$0
042	Lost & Found Shed (10x16 building)	650 Curtiss Parkway Miami Springs Florida 33166	131 - FR	10/01/2023	10/01/2024	\$7,200	\$0
043	City Hall	201 Westward Drive Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$6,117,120	\$429,000
044	Generator: 300 kW: Caterpillar: Diesel	201 Westward Drive Miami Springs Florida 33166	244 - Mechanical Equipment	10/01/2023	10/01/2024	\$135,000	\$0
045	Library	401 Westward Drive Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$787,500	\$0
046	Tennis Court Pro Shop	401 Westward Drive Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$83,214	\$0
047	Fence: Tennis: 10 ft: Chain Link	401 Westward Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$40,000	\$0
048	Gazebo: Wood	Curtiss Parkway-Miami Springs Circle Miami Springs Florida 33166	131 - FR	10/01/2023	10/01/2024	\$48,600	\$0
049	Bathroom/Concessions Building	751 Dove Avenue Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$96,570	\$0



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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
050	Old Bathroom Building	751 Dove Avenue Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$20,700	\$0
051	Storage Shed	751 Dove Avenue Miami Springs Florida 33166	101 - Frame	10/01/2023	10/01/2024	\$2,750	\$0
052	Backstop: Baseball: 14 ft: Metal	751 Dove Avenue Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$68,040	\$0
053	Fence: 4 ft, 5 ft, 6 ft, 7 ft: Chain Link	751 Dove Avenue Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$38,232	\$0
054	Playground Equipment: Metal & Plastic	751 Dove Avenue Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$45,000	\$0
055	Shade Structure: Dog Park: 14 ft x 14 ft: Fabric/Metal	751 Dove Avenue Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$18,000	\$0
056	Yacht Basin Storage	61 Hook Square Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$61,200	\$0
057	Building Yacht Basin Pump House	61 Hook Square Miami Springs Florida 33166	251 - Pump/Lift Station	10/01/2023	10/01/2024	\$53,100	\$0
058	Curtiss Mansion	500 Deer Run Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$4,500,000	\$0
059	Bus Shelters (7): 12 ft x 5 ft: Metal	NW 36 Street, Chippewa, Apache, DeSoto Drive Miami Springs Florida 33166	152 - NC	10/01/2023	10/01/2024	\$504,000	\$0
060	Golf East Irrigation Pump Station	Corner of Curtiss Parkway & Eldron Dr Miami Springs Florida 33166	251 - Pump/Lift Station	10/01/2023	10/01/2024	\$112,500	\$0
061	Lights (94): North Royal Pathway: 15 ft: Steel Pole	North Royal Poinciana Blvd Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$456,840	\$0



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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
062	Lights (34): Westward Street: 30 ft: Steel	Westward Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$330,480	\$0
063	Curtiss Memorial	142 Curtiss Parkway Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$45,000	\$0
064	Town Clock :16 ft: Metal	100 Curtiss Parkway-Miami Springs Circle Miami Springs Florida 33166	119 - JM	10/01/2023	10/01/2024	\$38,002	\$0
065	Tiki Hut: Boat Ramp: 10 ft x 15 ft: Wood	701 North Royal Poinciana Blvd Miami Springs Florida 33166	131 - FR	10/01/2023	10/01/2024	\$8,100	\$0
066	Tiki Hut: 10 ft x 15 ft: Wood	500 Ludlum Drive Miami Springs Florida 33166	101 - Frame	10/01/2023	10/01/2024	\$8,100	\$0
067	Tiki Hut: 10 ft x 15 ft: Wood	1244 Ludlum Drive Miami Springs Florida 33166	101 - Frame	10/01/2023	10/01/2024	\$8,100	\$0
068	Tiki Hut: 10 ft x 15 ft: Wood	1900 Ludlum Drive Miami Springs Florida 33166	101 - Frame	10/01/2023	10/01/2024	\$8,100	\$0
069	Tiki Hut: 10 ft x 15 ft: Wood	2500 Ludlum Drive Miami Springs Florida 33166	101 - Frame	10/01/2023	10/01/2024	\$8,100	\$0
070	New Senior Center	101 Apache Street Miami Springs Florida 33166	111 - MNC	10/01/2023	10/01/2024	\$5,000,000	\$1,000,000
071	Ragan Park Playground	1500 LaBaron Drive Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$100,000	\$0
072	Lights (3): Pedestrian Crosswalk: 15 ft: Steel	45-52 Curtiss Parkway Miami Springs Florida 33166	102 - PITO	10/01/2023	10/01/2024	\$15,299	\$0

Total	\$41,125,281	\$2,418,800
TIV	\$43,544,081.00	



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Inland Marine Schedule

Item #	Description	Serial Number	Classification Code	Effective Date	Value	Deductible
				Term Date		
001	Blanket Inland Marine		Blanket Unscheduled	10/01/2023	\$1,000,000.00	\$1,000
				10/01/2024		
002	Reelmaster 5400D	0223	Contractor's / Mobile Equipment - ACV	10/01/2023	\$26,794.00	\$1,000
				10/01/2024		
003	GR3100-18hp, GR3000 C/U 11 P/SDA GM3000		Contractor's / Mobile Equipment - ACV	10/01/2023	\$52,498.00	\$1,000
				10/01/2024		
004	04' Johnson Engine	0427	Contractor's / Mobile Equipment - ACV	10/01/2023	\$2,375.00	\$1,000
				10/01/2024		
005	95' Tractor Front Loader	3190	Contractor's / Mobile Equipment - ACV	10/01/2023	\$30,000.00	\$1,000
				10/01/2024		
006	05' Toro Groundsmaster	0320	Contractor's / Mobile Equipment - ACV	10/01/2023	\$40,850.00	\$1,000
				10/01/2024		
007	05' Toro 5700D Mower	0133	Contractor's / Mobile Equipment - ACV	10/01/2023	\$29,052.00	\$1,000
				10/01/2024		
008	2006 John Deere 4WD Backhoe	9634	Contractor's / Mobile Equipment - ACV	10/01/2023	\$59,815.00	\$1,000
				10/01/2024		
009	GM3500D W/Std Seat	0126	Contractor's / Mobile Equipment - ACV	10/01/2023	\$26,627.00	\$1,000
				10/01/2024		
010	Two (2) Greenmasters	3150	Contractor's / Mobile Equipment - ACV	10/01/2023	\$46,830.00	\$1,000
				10/01/2024		
011	09 Bobcat Skid Steer Loader	1609	Contractor's / Mobile Equipment - ACV	10/01/2023	\$32,594.00	\$1,000
				10/01/2024		



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Inland Marine Schedule

Item #	Description	Serial Number	Classification Code	Effective Date	Value	Deductible
				Term Date		
012	09 John Deere Landscape Loader	0193	Contractor's / Mobile Equipment - ACV	10/01/2023	\$64,911.00	\$1,000
				10/01/2024		
013	09 JD 7700 Precision Cut	0002	Contractor's / Mobile Equipment - ACV	10/01/2023	\$37,649.00	\$1,000
				10/01/2024		
014	RSE Base Loader	7526	Contractor's / Mobile Equipment - ACV	10/01/2023	\$123,000.00	\$2,500
				10/01/2024		
015	Greenmaster Mower	1416	Contractor's / Mobile Equipment - ACV	10/01/2023	\$28,998.00	\$1,000
				10/01/2024		
016	GM 4700-D	0223	Contractor's / Mobile Equipment - ACV	10/01/2023	\$64,862.00	\$1,000
				10/01/2024		
017	Reelmaster 7000-D	0122	Contractor's / Mobile Equipment - ACV	10/01/2023	\$46,920.00	\$1,000
				10/01/2024		
018	Reelmaster 7000-D	0138	Contractor's / Mobile Equipment - ACV	10/01/2023	\$46,920.00	\$1,000
				10/01/2024		
019	New Rake O Vac	0182	Contractor's / Mobile Equipment - ACV	10/01/2023	\$29,736.00	\$1,000
				10/01/2024		
020	Multi Pro 5800	0216	Contractor's / Mobile Equipment - ACV	10/01/2023	\$35,413.00	\$1,000
				10/01/2024		
021	2015 John Deere 310SL Backhoe		Contractor's / Mobile Equipment - ACV	10/01/2023	\$79,526.00	\$2,500
				10/01/2024		
022	Groundsmaster 3500 D Mower	0141	Contractor's / Mobile Equipment - ACV	10/01/2023	\$30,363.00	\$2,500
				10/01/2024		



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Inland Marine Schedule

023	MP5800-G w/Excelerate	9278	Contractor's / Mobile Equipment - ACV	10/01/2023	\$52,243.00	\$1,000
				10/01/2024		
024	Reelmaster 7000/5 Blades	9750	Contractor's / Mobile Equipment - ACV	10/01/2023	\$79,489.00	\$1,000
				10/01/2024		
025	Groundmaster 4500-D	0410	Contractor's / Mobile Equipment - ACV	10/01/2023	\$64,495.00	\$1,000
				10/01/2024		
026	Groundmaster 4500-D	0412	Contractor's / Mobile Equipment - ACV	10/01/2023	\$64,495.00	\$1,000
				10/01/2024		
027	Toro Greenmaster 31500	3562/Blade	Contractor's / Mobile Equipment - ACV	10/01/2023	\$30,313.00	\$1,000
				10/01/2024		
028	Toro Greenmaster 31501	3588/Blade	Contractor's / Mobile Equipment - ACV	10/01/2023	\$30,313.00	\$1,000
				10/01/2024		
029	Toro Greenmaster 31502	7319/Blade	Contractor's / Mobile Equipment - ACV	10/01/2023	\$30,313.00	\$1,000
				10/01/2024		
030	Toro Greenmaster 31503	7301/Blade	Contractor's / Mobile Equipment - ACV	10/01/2023	\$30,313.00	\$1,000
				10/01/2024		
031	Toro 1750 Multipro Sprayer	5033	Contractor's / Mobile Equipment - ACV	10/01/2023	\$36,760.00	\$1,000
				10/01/2024		
032	02' Lowe Aluminum Boat	C202	Watercraft - ACV	10/01/2023	\$1,295.00	\$1,000
				10/01/2024		

Total	\$2,355,762.00
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Property

Personal Property of Employees	\$50,000
Pollution Cleanup Expense (annual aggregate limit)	\$50,000
Preservation of Property	\$250,000
Professional Fees	\$ 20,000
Property at Miscellaneous Unnamed Locations	\$150,000
Recertification	\$10,000
Service Interruption Coverage	\$100,000
Transit	\$250,000
Vehicle Property Coverage	\$0

Property Coverage

Coverage Description	Limit	Deductible
Blanket Value Building & Contents Limit, per attached schedule	\$43,544,081	\$2,500 Per Occurrence - All other perils 5% Per Occurrence - Named Storm subject to minimum of \$50,000
Boiler & Machinery	\$43,544,081	\$2,500 Per Occurrence

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

Coverage Description	Limit	Deductible
Flood Limit – Per Occurrence Excess of NFIP, whether purchased or not	\$1,000,000	\$2,500 Per Flood, except zones A,V excess of NFIP whether purchased or not
Earth Movement Limit – Per Occurrence	\$5,000,000	\$2,500 Per Occurrence
TRIA (Includes Inland Marine if applicable)	\$1,000,000	\$2,500 Per Occurrence

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

Coverage Description	Limit
Accounts Receivable	\$500,000
Additional Expense	\$1,000,000
Animals (annual aggregate limit)	\$5,000
Business Income	\$500,000
Buildings Under Construction	If shown on Property Schedule
Debris Removal- limit shown or 25% of loss, whichever is greater, per occurrence	\$250,000 or 25% of loss, whichever is greater, per occurrence
Demolition, Ordinance, and ICC	\$500,000
Duty to Defend	Included
Errors and Omissions	\$250,000
Expediting Expense	\$5,000
Fire Department Charges	\$25,000
Fungus Cleanup Expense (annual aggregate limit)	\$50,000
Lawns, Plants, Trees and Shrubs	\$25,000
Leasehold Interest	\$0
New Locations	\$2,000,000



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Personal Property of Employees	\$50,000
Pollution Cleanup Expense (annual aggregate limit)	\$50,000
Preservation of Property	\$250,000
Professional Fees	\$ 20,000
Property at Miscellaneous Unnamed Locations	\$150,000
Recertification	\$10,000
Service Interruption Coverage	\$100,000
Transit	\$250,000
Vehicle Property Coverage	\$0

Inland Marine Coverage		
Coverage Description	Limit	Deductible
Blanket Unscheduled Inland Marine (subject to \$25,000 any one item, excludes Watercraft)	\$1,000,000	Per attached schedule
Scheduled Inland Marine	\$1,355,762	Per attached schedule
Total All Inland Marine	\$2,355,762	Per attached schedule

Crime Coverage		
Coverage Description	Limit	Deductible
Forgery and Alteration	\$50,000	\$1,000
Theft, Disappearance or Destruction	\$50,000	\$1,000
Computer Fraud including Funds Transfer Fraud	\$50,000	\$1,000
Employee Dishonesty, Including faithful performance, per loss	\$50,000	\$1,000

Deadly Weapon Protection (Claims Made)		
Coverage Description	Limit	Deductible
Third Party Liability Coverage	\$1,000,000	\$0
Crisis Management Services	Included	
Counseling Services	\$ 250,000 sublimit	
Funeral Expenses	\$ 250,000 sublimit	
Retro Date: 10/01/2023		
Coverage Highlights: Broad definition of Deadly Weapon Event, 24 hour Crisis Response Team Services		
Claims expenses are inside the limit of liability. Automatic Extended Reporting Period is 60 days.		

Public Officials Liability Coverage (Occurrence)		
Public Officials Liability Limit	Deductible	Retroactive Date
\$2,000,000 per Occurrence Aggregate Limit: N/A	\$1,000	
Total Payroll: \$10,825,266		
Supplementary Payments: Pre-termination \$2,500 per employee/ \$5,000 annual aggregate		
Non Monetary: \$100,000 Aggregate		



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Employment Practices Liability Coverage (Occurrence)

Employment Practices Liability Limit	Deductible	Retroactive Date
\$2,000,000 per Occurrence Aggregate Limit: N/A	\$1,000	
#FT emp: 134	# PT Emp: 60	#Volunteers: 0

Cyber Liability (Claims Made)

Coverage Description	Limit	Deductible
Policy Limit	\$2,000,000 annual aggregate	Applies per below
Third Party Liability Coverage:		
• Privacy & Security Liability	\$2,000,000 each claim	\$25,000
• Media Content Services Liability	\$2,000,000 each claim	\$25,000
• PCI DSS	\$1,000,000 sublimit	\$25,000
First Party Liability Coverage:		
• Cyber Extortion & Ransomware	\$500,000 each claim	\$25,000
• Data Breach & Crisis Management	\$2,000,000 each claim	\$25,000
• Data Recovery	\$2,000,000 each claim	\$25,000
• Business Interruption/ Extra Expense	\$2,000,000 each claim	\$25,000 / Waiting Period:12 Hrs
• Cyber Crime	\$250,000 Agg - see form for sublimits	\$25,000
• Utility Fraud	\$100,000 Agg - see form for sublimits	\$25,000
• Bricking Coverage	\$500,000 sublimit	\$25,000
• System Failure- BI/EE	\$1,000,000 sublimit	\$25,000 / Waiting Period:12 Hrs
• Dependent Business Interruption	\$1,000,000 sublimit	\$25,000 / Waiting Period:12 Hrs
o BI/EE	Included in above sublimit	\$25,000 / Waiting Period:12 Hrs
o System Failure	\$1,000,000 sublimit	\$25,000 / Waiting Period:12 Hrs

Retroactive date: 10/01/2023

Voluntary Notification endorsement is included, see coverage form for all limits and sublimits

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

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

- A.** Automatic Extended Reporting Period - 60 days per PGIT MN 500 & PGIT MN 700 (Cyber form)
- B.** Optional Extended Reporting Period - 12 months at additional premium per PGIT MN 500 & PGIT MN 700 (Cyber Form)



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General Liability

General Liability Coverage (Occurrence Form)	
Coverage Description	Limit
Bodily Injury and Property Damage Limit	\$2,000,000
Personal and Advertising Injury	Included
Products & Completed Operations Limit	Included
Employee Benefits Liability Limit, per person	\$2,000,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	N/A
Fire Damage	Included
Sewer Backup and Water Damage Limit	\$10,000 no fault /\$200,000 at fault; subject to \$200,000 aggregate
PGIT MN-203 Part B Limit (Bert Harris, Inverse Condemnation, Takings claims; See Form for specifics)	\$300,000 Aggregate
<i>General Liability Deductible:</i>	\$0
<i>Rating Basis</i>	
<i>Ratable Payroll:</i>	\$6,276,315

Unmanned Aircraft		
Coverage is limited, see specimen form for policy details		
Coverage Description	Limit	Deductible
Unmanned Aircraft	N/A	N/A

Law Enforcement Liability Coverage (Occurrence Form)		
Coverage Description	Limit	Deductible
Law Enforcement Liability	\$2,000,000 Per Person \$2,000,000 Per Occurrence	\$1,000
<i>Rating Basis</i>		
<i>Full Time Officers: 47</i>	<i>Part Time Officers:</i>	<i>Vol Officers:</i>



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Commercial Automobile

Automobile Coverage			
Coverage	Symbol	Limit	Deductible
Liability	1	\$1,000,000	\$0
Personal Injury Protection	5	Statutory	\$0
Added PIP	N/A	Not Included	N/A
Auto Medical Payments	N/A	N/A	N/A
Uninsured/ Underinsured Motorist	2	\$100,000	N/A
Physical Damage Comprehensive Coverage	2	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Comprehensive limit: N/A	Per attached schedule Hired deductible: N/A
Physical Damage Collision Coverage	2	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Collision limit: N/A	Per attached schedule Hired deductible: N/A
Garagekeepers Comprehensive Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule, but no deductible applies to loss caused by fire or lightning.	N/A
Garagekeepers Collision Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule.	N/A

Automobile Symbols

1	Any "Auto"
2	Owned "Autos" only
3	Owned private passenger "Autos" only
4	Owned "Autos" other than private passenger "Autos" only
5	Owned "Autos" subject to No-Fault
6	Owned "Autos" subject to a Compulsory Uninsured Motorist Law
7	Scheduled "Autos" only
8	Hired "Autos" only
9	Non-owned "Autos" only
30	"Autos" left with you for service, repair, storage, or safekeeping.

* These are abbreviated descriptions. A full description of symbols is included in the coverage agreements

Symbol 10 comp & collision:



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	Make	Model Description	Department	Comprehensive Deductible	Value
	Year	VIN #	Vehicle Type	Collision Deductible	Valuation Type
001	Ford	F350 DUMP TRUCK	Heavy Truck	\$1,000	\$27,000
	1994	4208	Heavy Truck	\$1,000	Actual Cash Value
002	Ford	EXPLORER		\$1,000	\$22,000
	2002	7120	Light Truck	\$1,000	Actual Cash Value
003	International	BUCKET TRUCK		\$1,000	\$35,000
	2001	1428	Heavy Truck	\$1,000	Actual Cash Value
004	International	FLATBED TRUCK		\$1,000	\$42,000
	2000	1864	Heavy Truck	\$1,000	Actual Cash Value
005	International	FLATBED TRUCK		\$1,000	\$75,000
	2001	3905	Heavy Truck	\$1,000	Actual Cash Value
006	Sterling	FLATBED TRUCK		\$1,000	\$72,463
	2001	5905	Heavy Truck	\$1,000	Actual Cash Value
007	Ford	750 DUMP TRUCK		\$1,000	\$55,000
	2002	3202	Heavy Truck	\$1,000	Actual Cash Value
008	Ford	750 DUMP TRUCK		\$1,000	\$55,000
	2002	3201	Heavy Truck	\$1,000	Actual Cash Value
009	Tandem	6X12 TRAILER		\$1,000	\$5,000
	1995	2146	Trailer - NO CHARGE	\$1,000	Actual Cash Value
010	Tandem	5X15 TRAILER		\$1,000	\$5,000
	1996	4682	Trailer - NO CHARGE	\$1,000	Actual Cash Value
011	Other	TRAILER		\$1,000	\$6,000
	1985	6109	Trailer - NO CHARGE	\$1,000	Actual Cash Value
012	Chevrolet	IMPALA		\$1,000	\$15,140
	2004	3218	Private Passenger	\$1,000	Actual Cash Value
013	Ford	FLATBED TRUCK		\$1,000	\$18,500
	1997	3858	Heavy Truck	\$1,000	Actual Cash Value



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014	Ford	150		\$1,000	\$23,165
	2004	5258	Light Truck	\$1,000	Actual Cash Value
015	Ford	250		\$1,000	\$22,293
	2004	7208	Light Truck	\$1,000	Actual Cash Value
016	Ford	550		\$1,000	\$33,991
	2004	7210	Heavy Truck	\$1,000	Actual Cash Value
017	Haulmark	6X12 TRAILER		\$1,000	\$5,000
	2005	1637	Trailer - NO CHARGE	\$1,000	Actual Cash Value
018	Chevrolet	PICKUP		\$1,000	\$15,218
	2005	6018	Light Truck	\$1,000	Actual Cash Value
019	Chevrolet	PICKUP		\$1,000	\$15,218
	2005	322	Light Truck	\$1,000	Actual Cash Value
020	Auto Car	GARBAGE TRUCK		\$1,000	\$147,056
	2006	3168	Garbage Truck	\$1,000	Actual Cash Value
021	Chevrolet	EXPRESS VAN		\$1,000	\$15,879
	2006	5576	Bus >20 Pass, No Lift	\$1,000	Actual Cash Value
022	Ford	POLICE INTERCEP		\$1,000	\$20,115
	2007	6841	Police Car	\$1,000	Actual Cash Value
023	Ford	F250 SD		\$1,000	\$19,880
	2007	5807	Light Truck	\$1,000	Actual Cash Value
024	Chevrolet	MALIBU SEDAN		\$1,000	\$14,739
	2007	6542	Private Passenger	\$1,000	Actual Cash Value
025	Chevrolet	MALIBU SEDAN		\$1,000	\$14,739
	2007	4498	Private Passenger	\$1,000	Actual Cash Value
026	Chevrolet	MALIBU SEDAN		\$1,000	\$14,739
	2007	5287	Private Passenger	\$1,000	Actual Cash Value
027	Bluebird	66 PASS BUS		\$1,000	\$81,450
	2008	2920	Bus <20 Pass, No Lift	\$1,000	Actual Cash Value
028	Ford	14 PASS BUS		\$1,000	\$41,602
	2007	3663	Bus >20 Pass, w/ Lift	\$1,000	Actual Cash Value
029	Ford	EXPLORER XLT		\$1,000	\$23,600
	2008	8641	Light Truck	\$1,000	Actual Cash Value
030	Ford	CROWN VICTORIA		\$1,000	\$20,554
	2009	1926	Private Passenger	\$1,000	Actual Cash Value



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031	Dodge	RAM 1500 TRK		\$1,000	\$17,458
	2009	2466	Light Truck	\$1,000	Actual Cash Value
032	Dodge	RAM 1500 TRK		\$1,000	\$17,458
	2009	2467	Light Truck	\$1,000	Actual Cash Value
033	Cascade	SANITATION TRAC		\$1,000	\$98,700
	1995	3190	Garbage Truck	\$1,000	Actual Cash Value
034	Ford	BUCKET TRUCK		\$1,000	\$36,000
	2005	4605	Heavy Truck	\$1,000	Actual Cash Value
035	Dodge	CHARGER		\$1,000	\$24,998
	2009	8502	Private Passenger	\$1,000	Actual Cash Value
036	Ford	PRIUS		\$1,000	\$25,263
	2009	1632	Private Passenger	\$1,000	Actual Cash Value
037	Ford	PRIUS		\$1,000	\$25,525
	2009	486	Private Passenger	\$1,000	Actual Cash Value
038	International	LOADER		\$1,000	\$122,732
	2010	8888	Heavy Truck	\$1,000	Actual Cash Value
039	Chevrolet	SILVERADO 2WD		\$1,000	\$20,213
	2009	5920	Light Truck	\$1,000	Actual Cash Value
040	Ford	EXPLORER		\$1,000	\$19,821
	2010	6639	Light Truck	\$1,000	Actual Cash Value
041	Auto Car	GARBAGE TRUCK		\$1,000	\$206,598
	2010	678	Garbage Truck	\$1,000	Actual Cash Value
042	Ford	RANGER		\$1,000	\$12,121
	2010	201	Light Truck	\$1,000	Actual Cash Value
043	Ford	150		\$1,000	\$14,362
	2010	3923	Light Truck	\$1,000	Actual Cash Value
044	Ford	CROWN VICTORIA		\$1,000	\$24,806
	2011	7706	Private Passenger	\$1,000	Actual Cash Value
045	Dodge	CHARGER		\$1,000	\$23,484
	2012	3017	Private Passenger	\$1,000	Actual Cash Value
046	Dodge	CHARGER		\$1,000	\$23,484
	2012	3018	Private Passenger	\$1,000	Actual Cash Value
047	Toyota	PRIUS		\$1,000	\$25,926
	2011	5756	Private Passenger	\$1,000	Actual Cash Value
048	Toyota	CHARGER		\$1,000	\$23,735
	2013	9678	Private Passenger	\$1,000	Actual Cash Value

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049	Dodge	CHARGER		\$1,000	\$23,735
	2013	9679	Private Passenger	\$1,000	Actual Cash Value
050	Dodge	CHARGER		\$1,000	\$23,735
	2013	9680	Private Passenger	\$1,000	Actual Cash Value
051	Toyota	PRIUS		\$1,000	\$28,061
	2013	4038	Private Passenger	\$1,000	Actual Cash Value
052	Ford	150		\$1,000	\$15,986
	2013	7883	Light Truck	\$1,000	Actual Cash Value
053	Freightliner	VAC-CON TRUCK		\$1,000	\$271,195
	2014	9524	Heavy Truck	\$1,000	Actual Cash Value
054	Toyota	PRIUS		\$1,000	\$28,061
	2013	7311	Private Passenger	\$1,000	Actual Cash Value
055	Ford	150		\$1,000	\$15,986
	2013	7884	Light Truck	\$1,000	Actual Cash Value
056	Volvo	GARBAGE TRUCK		\$1,000	\$235,346
	2014	6844	Garbage Truck	\$1,000	Actual Cash Value
057	Volvo	GARBAGE TRUCK		\$1,000	\$235,346
	2014	6845	Garbage Truck	\$1,000	Actual Cash Value
058	Dodge	CHARGER		\$1,000	\$23,763
	2014	5951	Private Passenger	\$1,000	Actual Cash Value
059	Dodge	CHARGER		\$1,000	\$23,763
	2014	5952	Private Passenger	\$1,000	Actual Cash Value
060	Ford	TAURUS		\$1,000	\$27,982
	2014	4875	Private Passenger	\$1,000	Actual Cash Value
061	Dodge	CHARGER		\$1,000	\$25,269
	2015	TBD	Private Passenger	\$1,000	Actual Cash Value
062	Ford	EXPLORER		\$1,000	\$51,725
	2015	8478	Light Truck	\$1,000	Actual Cash Value
063	Ford	EXPLORER		\$1,000	\$31,361
	2015	2080	Light Truck	\$1,000	Actual Cash Value
064	Ford	EXPLORER POLICE		\$1,000	\$32,340
	2016	1811	Light Truck	\$1,000	Actual Cash Value
065	Ford	EXPLORER		\$1,000	\$34,309
	2016	1312	Light Truck	\$1,000	Actual Cash Value



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066	Ford	EXPLORER		\$1,000	\$35,284
	2016	1311	Light Truck	\$1,000	Actual Cash Value
067	Freightliner	M2 106 CRANE		\$1,000	\$155,548
	2017	6631	Heavy Truck	\$1,000	Actual Cash Value
068	Ford	EXPLORER POLICE		\$1,000	\$39,033
	2016	2228	Police Car	\$1,000	Actual Cash Value
069	Freightliner	M2 106 CRANE		\$1,000	\$155,548
	2017	6332	Heavy Truck	\$1,000	Actual Cash Value
070	Other	PW TRAILER		\$1,000	\$11,500
	2016	1490	Trailer - NO CHARGE	\$1,000	Actual Cash Value
071	Freightliner	GARBAGE TRUCK		\$1,000	\$155,548
	2017	6632	Garbage Truck	\$1,000	Actual Cash Value
072	Dodge	RAM 1500		\$1,000	\$24,000
	2016	220	Light Truck	\$1,000	Actual Cash Value
073	Ford	TAURUS POLICE		\$1,000	\$23,309
	2017	5596	Private Passenger	\$1,000	Actual Cash Value
074	Ford	TAURUS POLICE		\$1,000	\$23,309
	2017	5598	Private Passenger	\$1,000	Actual Cash Value
075	Ford	SILVERADO		\$1,000	\$19,063
	2017	9416	Light Truck	\$1,000	Actual Cash Value
076	Ford	TAURUS POLICE		\$1,000	\$23,309
	2017	5597	Police Car	\$1,000	Actual Cash Value
077	Ford	750		\$1,000	\$86,560
	2017	5821	Heavy Truck	\$1,000	Actual Cash Value
078	Ford	750		\$1,000	\$86,560
	2017	5822	Heavy Truck	\$1,000	Actual Cash Value
079	Ford	TAURUS		\$1,000	\$23,309
	2017	5595	Private Passenger	\$1,000	Actual Cash Value
080	Ford	TRANSIT VAN		\$1,000	\$29,765
	2017	7054	Bus >20 Pass, No Lift	\$1,000	Actual Cash Value
081	Ford	FUSION		\$1,000	\$21,472
	2018	7953	Private Passenger	\$1,000	Actual Cash Value
082	Ford	FUSION		\$1,000	\$21,472
	2018	7954	Private Passenger	\$1,000	Actual Cash Value



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083	Ford	FUSION S		\$1,000	\$21,472
	2018	7952	Private Passenger	\$1,000	Actual Cash Value
084	Ford	FUSION S FWD		\$1,000	\$21,472
	2018	6331	Private Passenger	\$1,000	Actual Cash Value
085	Ford	150		\$1,000	\$23,594
	2018	2625	Light Truck	\$1,000	Actual Cash Value
086	Ford	350		\$1,000	\$62,561
	2017	2778	Medium Truck	\$1,000	Actual Cash Value
087	Ford	INTERCEPTOR		\$1,000	\$31,425
	2018	835	Private Passenger	\$1,000	Actual Cash Value
088	Ford	EXPLORER		\$1,000	\$33,112
	2018	4307	Light Truck	\$1,000	Actual Cash Value
089	Dodge	CHARGER		\$1,000	\$28,722
	2019	7600	Private Passenger	\$1,000	Actual Cash Value
090	Dodge	CHARGER		\$1,000	\$28,722
	2019	7591	Private Passenger	\$1,000	Actual Cash Value
091	Dodge	CHARGER		\$1,000	\$28,722
	2019	7598	Private Passenger	\$1,000	Actual Cash Value
092	Ford	EXPLORER		\$1,000	\$39,641
	2019	2793	Light Truck	\$1,000	Actual Cash Value
093	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	8883	Light Truck	\$1,000	Actual Cash Value
094	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	6857	Light Truck	\$1,000	Actual Cash Value
095	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	2082	Light Truck	\$1,000	Actual Cash Value
096	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	8510	Light Truck	\$1,000	Actual Cash Value
097	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	7877	Light Truck	\$1,000	Actual Cash Value
098	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	6835	Light Truck	\$1,000	Actual Cash Value
099	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	8904	Light Truck	\$1,000	Actual Cash Value
100	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	3399	Light Truck	\$1,000	Actual Cash Value



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101	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	2478	Light Truck	\$1,000	Actual Cash Value
102	Chevrolet	TAHOE		\$1,000	\$31,715
	2019	3899	Light Truck	\$1,000	Actual Cash Value
103	Ford	POLICE INTERCEP		\$1,000	\$26,375
	2019	7752	Police Car	\$1,000	Actual Cash Value
104	Ford	F750 GARBAGE TR		\$1,000	\$152,348
	2018	1556	Garbage Truck	\$1,000	Actual Cash Value
105	Ford	F1C100A		\$1,000	\$22,698
	2021	5453	Light Truck	\$1,000	Actual Cash Value
106	Chevrolet	TAHOE		\$1,000	\$33,643
	2021	7892	Light Truck	\$1,000	Actual Cash Value
107	Harley Davidson	FLHP MOTORCYCLE		\$1,000	\$19,200
	2021	5130	Motorcycle	\$1,000	Actual Cash Value
108	Harley Davidson	FLHP MOTORCYCLE		\$1,000	\$19,200
	2021	5744	Motorcycle	\$1,000	Actual Cash Value
109	Harley Davidson	FLHP MOTORCYCLE		\$1,000	\$19,200
	2021	6601	Motorcycle	\$1,000	Actual Cash Value
110	Harley Davidson	FLHP MOTORCYCLE		\$1,000	\$19,200
	2021	8059	Motorcycle	\$1,000	Actual Cash Value
111	Ford	CROWN VICTORIA		\$1,000	\$22,000
	2005	1130	Private Passenger	\$1,000	Actual Cash Value
112	Ford	CROWN VICTORIA		\$1,000	\$20,554
	2008	2497	Private Passenger	\$1,000	Actual Cash Value
113	Other	U/COVER POLICE		\$1,000	\$28,285
	2021	TBD	Police Car	\$1,000	Actual Cash Value
114	Other	U/COVER POLICE		\$1,000	\$38,325
	2022	TBD	Police Car	\$1,000	Actual Cash Value
115	Ford	150		\$1,000	\$24,544
	2022	TBD	Light Truck	\$1,000	Actual Cash Value
116	Ford	EXPLORER POLICE		\$1,000	\$44,296
	2021	TBD	Police Car	\$1,000	Actual Cash Value
117	Ford	EXPLORER POLICE		\$1,000	\$45,153
	2022	TBD	Police Car	\$1,000	Actual Cash Value
118	Other	U/COVER POLICE		\$1,000	\$31,990
	2021	TBD	Police Car	\$1,000	Actual Cash Value
119	Ford	150		\$1,000	\$24,554
	2022	TBD	Light Truck	\$1,000	Actual Cash Value



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120	Other	U/COVER POLICE		\$1,000	\$50,021
	2020	TBD	Police Car	\$1,000	Actual Cash Value
121	Ford	EXPLORER		\$1,000	\$45,153
	2022	TBD	Light Truck	\$1,000	Actual Cash Value
122	Dodge	CHARGER		\$1,000	\$32,645
	2022	TBD	Private Passenger	\$1,000	Actual Cash Value
123	Chevrolet	MALIBU LT		\$1,000	\$26,800
	2021	TBD	Private Passenger	\$1,000	Actual Cash Value



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Coverage is not bound until confirmation is received from a licensed representative of Public Risk

IMPORTANT NOTE

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

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

QUOTATION TERMS & CONDITIONS INCLUDING BUT NOT LIMITED TO:

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages indicated on the application.
2. The Coverage Agreement shall be 25% minimum earned as of the first day of the "Coverage Period".
3. Premium is late if not paid within 30 days of due date, unless otherwise stated.
4. Deletion of any line of coverage presented, Package and/or Workers Compensation, may result in re-pricing of account.
5. The Preferred Property program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhausts the limit purchased by Preferred on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence.
6. Coverage is not bound until confirmation is received from an authorized representative of Public Risk Underwriters.

ADDITIONAL TERMS & CONDITIONS

- Receipt of full Vehicle Identification Numbers prior to binding.
- Initialed and signed POL/EPLI application within 30 days of effective date of coverage
- Initialed and signed Preferred Application within 30 days of effective date of coverage
- Receipt of signed Signature Page form within 30 days of effective date of coverage
- Receipt of signed UM form within 30 days of effective date of coverage
- Signed first page of the Preferred Application (Florida Fraud Statement) within 30 days of effective date of coverage
- During the proposed Coverage Agreement period, we will not charge additional premium for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000. If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement then additional annual premium will be invoiced by endorsement. For two year coverage periods, additional premium will be charged on the second annual installment for locations added during the first year of the coverage agreement.
- Preferred will be appraising all property currently scheduled. At time of finalization of appraisal, building values are to be adjusted accordingly or Stated Value endorsement will be applied with immediate effect.
- The quote presented herein is an all or nothing quote. No single line of coverage may be bound without the support of the other lines.
- Property Coverage – Losses that occur between the quote date and effective date of coverage, may trigger a pre-inspection of damaged locations prior to binding coverage. This includes losses from Named Windstorm, Catastrophic Sinkhole and Fire events. Agent shall provide a report describing the extent of the damage and location(s) affected. Please note, proposal excludes all property damage, known or unknown, relating to any event occurring prior to 10/01/2023.
- Inland Marine Named Storm Deductible: 5% per Occurrence per Covered Equipment/Item subject to \$50,000 minimum per Occurrence. For any Blanket coverage listed on the applicable Inland Marine Schedule, the Deductible shall be calculated based upon the total Insured Value, not on the per item value. For individually scheduled inland marine items, the deductible is calculated based upon the scheduled value of the item.



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Workers Compensation

Proposed Policy Period: From: 10/01/2023 To: 10/01/2024

Employers Liability Limits: 1,000,000/1,000,000/1,000,000

Quotation Schedule of Operations

State: FL	<u>Experience Mod</u>	<u>Status</u>	<u>Effective Date</u>
	0.82	FINAL	10/01/2023

Policy Insured				Premium		Estimated
Loc	Loc	Code	Classifications	Basis	Rate	Premium
0000	N/A	5509	STREET OR ROAD MAINTENANCE OR BEAUTIFICATION & DRIVERS	626,577	8.51	\$53,322
0000	N/A	7380	DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL	25,351	4.82	\$1,222
0000	N/A	7720	POLICE OFFICERS & DRIVERS	4,548,951	3.11	\$141,472
0000	N/A	8810	CLERICAL OFFICE EMPLOYEES NOC	3,266,634	0.15	\$4,900
0000	N/A	9015	BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES	93,478	3.30	\$3,085
0000	N/A	9102	PARK NOC- All EMPLOYEES & DRIVERS	1,316,090	3.39	\$44,615
0000	N/A	9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	500,967	5.22	\$26,150
0000	N/A	9410	MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC	447,218	2.44	\$10,912
Total-Manual Premium				10,825,266		\$285,679

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Workers Compensation

Quotation Schedule of Operations

State Level Summary

Coverage	Factor	Deductible	Est. Annual Premium
Manual Premium			\$285,679
Total Manual Premium			\$285,679
Subject Premium			\$285,679
Safety Program	2%		\$(5,714)
Drug-Free Workplace	5%		\$(13,998)
Total Subject Premium			\$265,967
Experience Mod	0.820		\$(47,874)
Total Modified Premium			\$218,093
Total Standard Premium			\$218,093
Premium Discount			\$(19,335)
Expense Constant			\$160
	Estimated Standard State Premium:		\$198,918



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Terms and Conditions Including but Not Limited To

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages indicated in the application.
2. Quote subject to review and acceptance by Preferred Board of Trustees.
3. The Coverage Agreement premium shall be pro-rated as of the first day of coverage from the minimum policy premium.
4. Down payment is due at inception.
5. The Trust requires that the Member maintains valid and current certificates of workers' compensation insurance on all work performed by persons other than its employees.
6. If NCCI re-promulgates a mod, we will honor the mod as promulgated. If the mod changes during the fund year, we reserve the right to apply a correct mod back to the inception date of the Coverage Agreement.
7. Quote was prepared using payrolls supplied by your agency.
8. Safety and Drug Free program credits (if applicable) are subject to program requirements.
9. Payrolls are subject to final audit.
10. Deletion of any coverage presented, Package and/or Workers' Compensation, will result in repricing of account.

ADDITIONAL TERMS AND CONDITIONS INCLUDING BUT NOT LIMITED TO :

- Receipt of signed Safety Program application within 30 days of effective date of coverage
- Receipt of signed Preferred Work Comp application within 30 days of effective date of coverage
- All lines of coverage (Package & Worker's Compensation) must be accepted in order to bind coverage with Preferred. Worker's Compensation agreement is conditional upon binding Package coverage. This is an ALL or nothing quote.

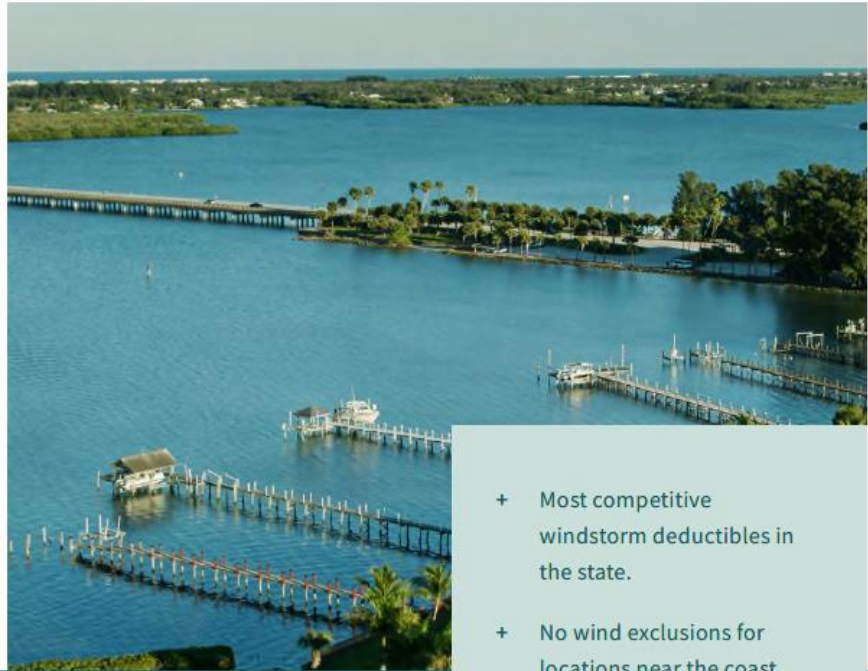


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Coverage Advantages

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

+ **PREFERRED PROPERTY PROGRAM** is a shared limit. The amount of limit purchased is determined annually. In our 22 years of operation and responding to numerous windstorm events, Preferred's total losses have never exceeded the shared limit purchased.



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

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

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Insuring Florida's Future

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

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

WHY IS THIS IMPORTANT?

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

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

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

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

FL Company Code #03684
PO Box 958455 Lake Mary, FL 32795 | 321.832.1450 | pgit.org

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BROWN & BROWN

Liability Defense Panel



ROPER, P.A.

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.bblaw.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,
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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-wirm.com

UNICE, SALZMAN & JENSEN, P.A.

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Trinity, FL 34655
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www.unicesalzman.com

WARNER LAW FIRM, P.A.

501 W 11th St.
Panama City, FL 32401
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timwarner@warnerlaw.us

WALTON, LANTAFF, SCHROEDER & CARSON LLP

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(561) 689-6700
www.waltonlantaff.com

WEISS, SEROTA, HELFMAN, COLE & BIERMAN

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

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Service is the heart of what we do

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



DEDICATED LOSS CONTROL CONSULTANTS PROVIDE:

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

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

Cyber Security Resources

- + Breach health check
- + Customizable Incident Response Plan
- + Unlimited Access to Cybersecurity Experts
- + Immediate crisis management & response

HR Helpline Services

- + Unlimited access to HR and Employment Law experts

ADA Website Compliance Resources

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

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

PREFERRED VIRTUAL TRAINING ACADEMY – Virtual training on a wide variety of topics provided by our Loss Control Consultants and industry experts.

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

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

60,000+

Completed Training Courses

\$3,250,000+

in TIPS Grants

74%

Risk Management Resource Center Utilization

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information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

BROWN & BROWN

Innovative Solutions. Accurate Valuations.



In partnership with AssetWorks, Preferred provides property appraisals **for all property locations at no cost to our Members.** The field appraisals provide critical information on primary and secondary building characteristics, flood zones, and valuations. Field appraisals are conducted by AssetWorks on a rolling five-year schedule, trending reports are available in the interim upon request. Once the appraisal is completed, Members then have the choice to insure at appraised values to maintain blanket coverage. If a Member chooses to underinsure the property, the coverage agreement will be endorsed to “stated value” with an 80% coinsurance clause.

AssetWORKS

You receive exclusive access to the AMP platform which offers an innovative approach for property tracking and valuation management. AMP provides dynamic reporting capabilities and features an intuitive design which allows your team to get up and running in minutes. Vital property information is maintained in AMP, including a change history for each asset. Up-to-date property valuations and information are automatically imported into AMP and our experienced team offers personalized training to optimize your use of the system and reporting tools.

 **AMP**
ASSET MANAGEMENT PLATFORM

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Disaster Preparedness and Response

We are with you every step of the way

We take a multiprong approach to disaster response and recovery and it begins with **preparedness**. Our loss control consultants work with you to review and implement a disaster recovery plan that will stand up to the worst of disasters. We provide one on one training on the claims process and distribute an annual preparedness guide with an abundance of resources to make sure that you are ready should a disaster strike. We also provide hurricane kits so that you have the necessary policy information at your fingertips in the event of a power outage.



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



Preferred has partnered with First Onsite Property Restoration company to provide **turn-key emergency response mitigation and property restoration** with a 24/7 response including holidays and weekends. Their project managers will complete an initial scope and get the equipment you need to get back up and running immediately. First Onsite can supply backup generators, portables or temporary structures, and anything else you need. The project manager from First Onsite will provide a seamless delivery of service to get you back to your pre-disaster state. If your preference instead is a local contractor, you can use any vendor that you choose or select from our preapproved list of vendors. Payments can be made directly to vendors for a seamless process.

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

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Proposal Premium Summary

Line of Business	Expiring Premium	Premium
Property	\$ 297,799.00	\$ 497,727.00
Fees	0.00	\$ 0.00
Taxes	0.00	\$ 0.00
Total	\$ 297,799.00	\$ 497,727.00
Inland Marine	Included with Property	\$ 8,779.00
Fees		\$ 0.00
Taxes		\$ 0.00
Total	Included with Property	\$ 8,779.00
Crime		\$ 1,050.00
Fees		\$ 0.00
Taxes		\$ 0.00
		\$ 1,050.00
General Liability	\$232,363.00	\$ 89,463.00
Fees		\$ 0.00
Taxes		\$ 0.00
Total		\$ 89,463.00
Law Enforcement Liability	Included with General Liability	\$ 46,990.00
Fees		\$ 0.00
Taxes		\$ 0.00
\$46,990.00		\$ 46,990.00
Public Officials and Employment Practices Liability	Included with General Liability	\$ 79,981.00
Fees		\$ 0.00
Taxes		\$ 0.00
Total		\$ 79,981.00
Cyber Liability	\$ 2,732.00	\$ 3,500.00
Fees	\$ 0.00	\$ 0.00
Taxes	\$ 0.00	\$ 0.00
Total	\$ 2,732.00	\$ 3,500.00
Auto Liability	\$ 59,813.00	\$ 44,425.00
Fees	0.00	\$ 0.00
Taxes	0.00	\$ 0.00
Total	\$ 59,813.00	\$ 44,425.00
Auto Physical Damage	\$ 27,888.00	\$ 25,000.00
Fees	\$ 0.00	\$ 0.00
Taxes	\$ 0.00	\$ 0.00
Total	\$ 27,888.00	\$ 25,000.00
Sub Total	\$ 620,595.00	\$ 796,915.00
Workers Compensation Continue to Next Page		



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Line of Business	Expiring Premium	Premium
Workers Compensation	\$ 210,915.00	\$ 198,758.00
Fees	\$ 160.00	\$ 160.00
Taxes	\$ 0.00	\$ 0.00
Total	\$ 211,075.00	\$ 198,918.00
Grand Total	\$ 831,670.00	\$ 995,833.00

This quote is valid for (30) days or until the proposed effective date.

Payment Plans

Line of Business	Payment Plan	Billing Plan
All Proposed Coverage Lines of Business except Workers Compensation	Agency Bill	50% Down Payment at inception, 25% due at 75 Days, and 25% Due at 166 Days from Inception.
Workers Compensation	Agency Bill	Quarterly Installments

Subjectivities:

Signed ACORD application and PIGIT Agreement

Completed/signed supplemental application provided by PIGIT.

Signed/completed terrorism forms. You must elect or reject coverage. The additional premium plus any fees and taxes will apply if signed rejection is not received by company or if electing coverage.

Binding requirements:

Payment is Due Upon Binding- 25% of amount of premiums Bound.

25% Minimum Earned Premium applies to the PGIT Package



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A. M. Best

A. M. Best Rating of Proposed Carriers:

Basic Policy Info

Line of Business	Insurance Company	Rating	Admitted / Non-Admitted
Property, Inland Marine, General Liability, Auto, Cyber, Workers Compensation	Preferred Governmental Insurance Trust (PGIT)	N/R	N/A

General Rating:

Rating Categories	Rating Symbols
Superior	A+ to A++
Excellent	A to A-
Good	B+ to B++
Fair	B to B-
Marginal	C+ to C++
Weak	C to C-
Poor	D

These rating classifications reflect AM BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

Financial Size Category:

Class	Range (\$ in Thousands)
Class I	Up-\$1,000
Class II	\$1,000-\$2,000
Class III	\$2,000- \$5,000
Class IV	\$5,000-\$10,000
Class V	\$10,000-\$25,000
Class VI	\$25,000-\$50,000
Class VII	\$50,000-\$100,000
Class VIII	\$100,000-\$250,000
Class IX	\$250,000-\$500,000
Class X	\$500,000-\$750,000
Class XI	\$750,000-\$1,000,000
Class XII	\$1,000,000-\$1,250,000
Class XIII	\$1,250,000-\$1,500,000
Class XIV	\$1,500,000-\$2,000,000
Class XV	\$2,000,000-Greater



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NOTICE AND ACKNOWLEDGEMENT OF FINANCIAL CONDITION

Brown & Brown of Miami and its parent company, Brown & Brown, Inc. (collectively “Brown & Brown”) do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity. We endeavored to place your coverage with an insurance carrier with an AM Best Company financial rating of “A-” or better.* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity or otherwise predict whether the financial condition of any such entity might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement and any subsequent renewal of the coverage indicated below:

- Brown & Brown may have other options for your insurance placement, including quotations with insurance carriers holding an “A-” or better rating from AM Best Company. Alternative quotes may be available with an A- or better rated carrier upon your request.
- Coverage is being renewed through **Preferred Governmental Insurance Trust (“Preferred”)**, which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such **Preferred** is not rated by the AM Best Company.
- **Preferred** is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and other coverage providers including local government self-insurance funds like **Preferred** may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from **Preferred** and agree to abide by the conditions of membership established by **Preferred**.
- You should consider the information provided, including the **Preferred** coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.

City of Miami Springs Preferred Governmental [Name of authorized Representative of Insured]

Named Insured: City of Miami Springs
Line of Coverage(s): Commercial Package
Policy Number(s): TBD
Policy Period(s): 10/01/2023 - 10/01/2024
Date of Notice: 10/01/2023

* **AM Best Rating Guide: Rating for Stability: A++ to F = Highest to lowest rating**
Financial Size Category: XV to I - Largest to smallest rating



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Understanding Claims-Made Policy

The claims-made policy provides coverage that is triggered when a claim is made against the insured during the policy period, providing the claim occurred after the retroactive date.

Current Policy Year:

The policy year begins on the effective date shown on the policy and expires on the expiration date also shown on the policy.

Prior Acts or Retroactive Date:

This date is shown on the policy. This provision eliminates coverage for claims that took place prior to the specified retroactive date, even if the claim is first made during the policy period.

Supplemental Extended Reporting Period (Tail Coverage):

This is a provision found within the claims-made policy that extends the length of the reporting period allowing the insured to report claims that are made against the insured after the policy has expired or been canceled, provided the claim took place during the expired/canceled policy. The ERP/Tail Coverage requires an additional premium and must be requested within the time frame as outlined in the policy.



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Compensation Disclosure

Compensation. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at (305) 714-4400 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>



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Named Covered Party: City of Miami Springs

Term: 10/01/2023 to 10/01/2024

Coverage Provided By: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0132016 23-01 11 - 1

Compensation Disclosure

We appreciate the opportunity to assist with your insurance needs. Information concerning compensation paid to other entities for this placement and related services appears below. Please do not hesitate to contact us if any additional information is required.

PRU is owned by Brown & Brown, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so.

For the Coverage Term referenced above, your insurance was placed through Preferred Governmental Insurance Trust (Preferred). Preferred is an independent entity formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. Preferred has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

Preferred has contracted with Public Risk Underwriters of Florida Inc. (PRU), a company owned by Brown & Brown, Inc., to administer Preferred's operations. The administrative services provided by PRU to Preferred include:

Underwriting / Coverage review / Marketing / Policy Review / Accounting / Issuance of Preferred Coverage Agreements / Preferred Member Liaison / Risk Assessment and Control

Pursuant to its contract with Preferred, Public Risk Underwriters of Florida Inc. (PRU) receives an administration fee, based on the size and complexity of the account, of up to 9.75% of the Preferred premiums billed and collected.

Preferred has also contracted with Preferred Governmental Claims Solutions (PGCS), a company owned by Brown & Brown, Inc., for purposes of administering the claims of Preferred members. The services provided by PGCS to Preferred may include:

Claims Liaison with Insurance Company / Claims Liaison with Preferred Members / Claims Adjustment

Pursuant to its contract with Preferred, PGCS receives a claims administration fee for those accounts which PGCS services of up to 3.85% of the non-property portion of the premiums you pay to Preferred.

Preferred also utilizes wholesale insurance brokers, some of which (such as Peachtree Special Risk Brokers and Apex Insurance Services) are owned by Brown & Brown, Inc., for the placement of Preferred's insurance policies. The wholesale insurance broker may provide the following services to Preferred:

- Risk Placement
- Coverage review
- Claims Liaison with Insurance Company
- Policy Review
- Current Market Intelligence

The wholesale insurance broker's compensation is largely dictated by the insurance company. It typically ranges between 5% and 10% of the premiums you pay to Preferred for your coverage.

The brief description of coverage contained in the document is being 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.



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Electronic Selection / Rejection Option Form

This is to comply with the Uniform Electronic Transactions Act. This will allow us to provide quality, consistent delivery of documents according to your preference.

Selection of Electronic Insurance Policy Delivery Option

I select the option to receive the following documents in connection with my insurance policy(ies) electronically.
I acknowledge I may no longer receive paper policies, auto identification cards and other supporting documents you have in connection with my insurance policies unless specifically requested by me.

Please initial here

Rejection of Electronic Delivery Option

I reject the option to receive my insurance policy(ies) and /or other supporting documents in connection with my insurance policy(ies) electronically for myself and all those covered under the policy.
I elect to receive paper copies of such documents.

Please initial here

Electronic Delivery Disclosure

The policyholder who elects to allow for insurance policy and/or other supporting documents in connection with the insurance policy(ies) to be sent to the electronic mail address provided should be diligent in updating the electronic mail address provided to Brown & Brown of Florida, Inc., in the event that the address should change.

Insured _____ City of Miami Springs

Email Address to receive documents: _____

Duly Authorized Representative Name: _____

Date: _____



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Insurance Coverage Review

Insured: _____

Policy Term Date: _____

Please advise if quotations for any coverage listed below are requested:

E = Exposure; C = Coverage through Brown & Brown; Q = Quote for Limited or Uncovered Exposure. Mark entire section CLIENT DECLINED QUOTE or DECLINED TO DISCUSS if applicable.

	E	C	Q
PROPERTY	Y/N	Y/N	Y/N
Buildings			
Business Personal Property			
Personal Property of Others			
Tenants Betterments & Improvements			
Business Income/Rental Income			
Extra Expense			
Leaseholders Interests			
Boiler & Machinery (Equipment Breakdown)			
Building Ordinance or Law:			
A. Loss to Undamaged Portion of Building			
B. Demolition Cost			
C. Increased Cost of Construction			
Earthquake			
Difference in Condition			
Flood (Primary)			
Flood (Excess)			
Wind			
Off Premises Power Interruption			
Overhead Transmission Lines			
Glass			
Spoilage			
AUTOMOBILE			
Auto Liability			
Auto Physical Damage			
Drive Other Car Liability			
Drive Other Car Physical Damage			
Hired/Non Owned Liability			
Hired Car Physical Damage			
PIP: Ext Additional, Broad			
Rental Reimbursement (Private Passenger)			
Rental Reimbursement (Commercial Vehicles)			
Uninsured Motorist			
Underinsured Motorist			
Garage Liability			
Garage Keepers Liability			
Garage Keepers Physical Damage			
Trucker's Liability			
Unladen Liability			
Trucker's Physical Damage			
Trailer Interchange			
CRIME			
Employee Dishonesty (1st Party)			
Employee Dishonesty (3rd Party)			
Computer Fraud/Funds Transfer			
Forgery or Alteration			
Social Engineering			
Money & Securities			
BONDS			
ERISA Bond			
Other Bonds			

	E	C	Q
LIABILITY	Y/N	Y/N	Y/N
General Liability			
Liquor Liability			
Employee Benefits Liability			
Errors or Omissions/Professional Liability			
Cyber Liability (1st Party)			
Cyber Liability (3rd Party)			
Intellectual Property			
Directors & Officers Liability			
Fiduciary Liability			
Employment Related Practices Liability			
Third Party Discrimination			
Owners/Contractors Protective Liability			
Pollution Liability (1st Party)			
Pollution Liability (3rd Party)			
Products Liability			
Product Recall			
Warehouse (or Bailee's) Legal Liability			
Watercraft Liability (Hull & P+I)			
Umbrella/Excess Liability			
INLAND MARINE			
Accounts Receivable			
Valuable Papers			
Bailee Coverage			
Computer/EDP			
Contractors Equipment			
Signs			
Installation Floater			
Mobile Equipment			
Rented/Leased Equipment			
Motor Truck Cargo			
Transit/Transportation			
Builders Risk / Course of Construction			
Ocean Cargo			
WORKERS COMPENSATION			
Workers Compensation			
Other States			
USL&H			
Jones Act			
Stop Gap Liability			
Excess Employers Liability			
AIRCRAFT			
Aviation – Owned/Non-Owned			
MISCELLANEOUS			
International/Foreign Exposures			
Kidnap & Ransom			
Travel Accident			
Credit Insurance			
Mold/Fungi			
EIFS			
Terrorism			
Subsidence/Sinkhole			

This list of insurance coverage is for information purposes only and is not meant to be a complete list for all your insurance needs. The above analysis is based solely on information provided by the client.

Insured Representative _____

Date - Place Completed with Insured _____

Brown & Brown Representative Signature _____

Rev. 07-01-23



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