
SPECIAL CALLED COUNCIL MEETING

CITY OF LAKE CITY

September 29, 2025 at 6:00 PM

Venue: City Hall

AGENDA

FOURTH REVISION

Revised 9/26/2025: Additional supporting documentation added to Item #1

Revised 9/25/2025: Supporting documentation added to Items #1 and 2

Revised 9/29/2025: Modification of verbiage in Roll Call section relating to firearms

Revised 9/29/2025: Removal of verbiage in Roll Call section relating to firearms

This meeting will be held in the City Council Chambers on the second floor of City Hall located at 205 North Marion Avenue, Lake City, FL 32055. Members of the public may also view the meeting on our YouTube channel. YouTube channel information is located at the end of this agenda.

Pledge of Allegiance

Invocation (Mayor Noah Walker)

Roll Call

Ladies and Gentlemen; The Lake City Council has opened its public meeting. Since 1968, the City Code has prohibited any person from making personal, impertinent, or slanderous remarks or becoming boisterous while addressing the City Council. Yelling or making audible comments from the audience constitutes boisterous conduct. Such conduct will not be tolerated. There is only one approved manner of addressing the City Council. That is, to be recognized and then speak from the podium.

Failure to abide by the rules of decorum will result in removal from the meeting.

Approval of Agenda

Public Participation - Persons Wishing to Address Council

Citizens are encouraged to participate in City of Lake City meetings. The City of Lake City encourages civility in public discourse and requests that speakers direct their comments to the Chair. Those attendees wishing to share a document and or comments in writing for inclusion into the public record must email the item to submissions@lcfla.com no later than noon on the day of the meeting. Citizens may also provide input to individual council members via office visits, phone calls, letters and e-mail that will become public record.

Presentations

1. Property and Casualty Procurement Process and Recommendation (Human Resources Director BillieJo Bible)

New Business

Resolutions

2. City Council Resolution No. 2025-141 - A resolution of the City of Lake City, Florida, approving Preferred Governmental Insurance Trust as the Property and Casualty Insurance carrier for the City commencing October 1, 2025; making certain findings of fact in support of the City approving said agreement; authorizing the City Manager to direct the payment of insurance premiums in support thereof; directing the City Manager to take such other actions as are necessary and prudent to finalize such insurance policy insuring the City; repealing all prior resolutions in conflict; and providing an effective date.

Other Items

Comments by Council Members

Adjournment

YouTube Information

Members of the public may also view the meeting on our YouTube channel at:
<https://www.youtube.com/c/CityofLakeCity>

Pursuant to 286.0105, Florida Statutes, the City hereby advises the public if a person decides to appeal any decision made by the City with respect to any matter considered at its meetings or hearings, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

SPECIAL REQUIREMENTS: Pursuant to 286.26, Florida Statutes, persons needing special accommodations to participate in these meetings should contact the **City Manager's Office at (386) 719-5768**.

File Attachments for Item:

1. Property and Casualty Procurement Process and Recommendation (Human Resources Director BillieJo Bible)



Executive Summary

October 1, 2025 - 2026

City of Lake City

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Gallagher

Insurance | Risk Management | Consulting

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Attachments

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

Introduction

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



CORE360® Executive Summary Scorecard

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

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

Insurance Premium Summary



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

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

Quote Subjectivities



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

Coverage – Material Differences



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

Coverage – Material Differences



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

Coverage – Material Differences



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

Coverage – Material Differences



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

No Material Differences

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

Thank You for Your Business

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

Legal Disclaimer

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

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(Updated May 1, 2024)

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Counties Served

Conflict

Brevard Sumter
Indian River Lake
Volusia

Marion
Orange
Osceola
Polk
Seminole
St. Lucie

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4. City of Palm Coast
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Franklin	Santa Rosa	Suwannee	Gulf	Leon	Liberty
Gilchrist	Jefferson	Calhoun	Jackson	Madison	Dixie
Washington	Escambia	Gadsden	Hamilton	Okaloosa	

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Counties Served Primary

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

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

Counties Served Conflict:

Citrus
Hernando
Pasco
Hillsborough
Pinellas
Manatee
Hardee
Highlands
Desoto
Sarasota

Joseph Flood

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

Lamar Oxford (Of Counsel)

Coverage and Opinion Letters; Appellate Matters

Doug Noah

Employment Law; Civil Rights, Land Use

Gail Bradford

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

Gloria Carr

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

John Joyce

Property and Property Rights; Wrongful Taking And Discrimination Claims

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

Clay Morris

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

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Counties Served Conflict:

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Counties Served Primary:

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Hernando	Highlands
Sarasota	Manatee
Citrus	Pasco
Desoto	Hardee

Except City of Tarpon Springs

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Local Government, Appellate Law

Counties Served Primary:

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

Except For:

City of Doral
City of Miami Gardens

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Johnny Sarber

Law Enforcement; Auto; Personal
Injury

Heath Vickers

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

Counties Served Primary:

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

WYDLER LAW (conflict)

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

Lew@wydlerlaw.com

Tax ID #: 03-0486999

Lourdes Espino Wydler - Partner

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

Counties Served Conflict:

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

LYDECKER DIAZ

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

RL@LydeckerDiaz.com

Tax ID #: 82-2361028

Richard Lydecker

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

Margaret Mevers: EPLI—Shareholder

Alan Persaud—Associate

Jacky Beda—Associate

Mark Emanuele—Partner

Onier Llopiz—Shareholder (General Muni)

Stephen Hunter Johnson—

Shareholder (General Muni/Coverage)

Joan Carlos Wize—Partner

Trey Evans—Associate

Angel Bermudez—Associate

Peter Harutunian—Partner

Natalie Meruelo—Associate

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

Meaghan Franks—Shareholder

Eric McAliley—Partner

Michelle Diverio —Shareholder (Property)

Erik Gruber—Shareholder

Brittney Polo—Associate

Primary For:

City of Doral
City of Miami Gardens

SNIFFEN & SPELLMAN, PA (conflict)

123 North Monroe Street
Tallahassee, Fl. 32301
Phone (850) 205-1996
Fax (850) 205-3004

mspellman@sniffenlaw.com

Tax ID #: 20-2446163

Michael P. Spellman

Cell: (850) 545-2974

Counties Served Conflict:

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

Liability Defense Panel



ROPER, TOWNSEND, SUTPHEN

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

BRIONEZ & BRIONEZ, P.A.

322 W. Burleigh Blvd
Tavares, FL 32778
(352) 432-4044
www.bblawfl.com

CARR ALLISON

305 S. Gadsden St.
Tallahassee, FL
32301
(850) 222-2107

208 N. Laura Street
Suite 1100
Jacksonville, FL 32202
(904) 328-6456
www.carrallison.com

KELLEY KRONENBERG

1475 Centrepark Blvd,
Suite 275
West Palm Beach, FL 33401
(561) 684-5956
Tampa Jacksonville/ Fort
Lauderdale Locations
www.kelleykronenberg.com

QUINTAIROS, PRIETO, WOOD & BOYER, P.A.

4190 Belfort Rd, Suite 450
Jacksonville, FL 32216
Trinity, FL 34655
(904) 354-5500
www.qpwblaw.com

ROBERTS, REYNOLDS, BEDARD & TUZZIO, P.A.

470 Columbia Drive
West Palm Beach, FL 33409
(561) 688-6560
www.rrbpa.com

5237 Summerlin Commons Blvd.
Ft. Myers, FL 33907
(239) 275-2268
www.rrbpa.com

RUMBERGER, KIRK & CALDWELL P.A.

101 N. Monroe Street,
Suite 120
Tallahassee, FL 32301
(850) 222-6550
www.rumberger.com

LLOPIZ WIZEL

1451 W Cypress Creek
Rd Suite 300
Fort Lauderdale, FL 33309
(754) 312-7389
www.l-wfirm.com

UNICE, SALZMAN & JENSEN, P.A.

1815 Little Road
Trinity, FL 34655
(727) 723-3772
www.unicesalzman.com

WARNER LAW FIRM, P.A.

501 W 11th St.
Panama City, FL
32401 (850) 784-
7772
timwarner@warnerlaw.us

WALTON, LANTAFF, SCHROEDER & CARSON LLP

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

WEISS, SEROTA, HELFMAN, COLE & BIERMAN

2525 Ponce De Leon Blvd,
Suite 700
Coral Gables, FL 33134
(305) 854-0800
www.wsh-law.com

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

Workers' Compensation Defense Panel



BARBAS, NUNEZ, SANDERS, BUTLER & HOVSEPIAN

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

www.barbaslaw.com

ROPER, TOWNSEND, SUTPHEN

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

www.roperpa.com

CHARTWELL LAW OFFICES, LLP

2984 Wellington Circle
Tallahassee, FL 32309
(850) 668-7900

833 Highland Avenue, Suite 202
Orlando, FL 32803
(407) 203-3600

www.chartwelllaw.com

COLE, STONE & STOUDEMIRE, P.A.

201 North Hogan Street #400
Jacksonville, FL 32202
(904) 352-9664

HERNANDEZ, HICKS & VALOIS

5800 N. Andrews Avenue
Ft. Lauderdale, Florida 33309
(954) 938-1920

dhernandez@hhdefense.com

KELLEY KRONENBERG

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

www.kellevkronenberg.com

PUBLIC ENTITY LEGAL SOLUTIONS

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

ghelm@pelsusa.com

www.bha-law.com

WALTON, LANTAFF, SCHROEDER & CARSON LLP

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

www.waltonlantaff.com

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PGIT provides insurance for 365 total members throughout the state of Florida, 102 of which are municipalities which include:

Aventura, City of
Avon Park, City of
Coconut Creek, City of
Columbia County BOCC
Columbia County Housing Authority
Dania Beach, City of
Daytona Beach, City of
Edgewater, City of
Fernandina Beach, City of
Flagler Beach, City of
Fort Walton Beach, City of
Fort White, Town of
Haines City, City of
Homestead, City of
Kissimmee & Tohopekaliga Water Authority, City of
Kissimmee, City of
Lake Worth Beach, City of
Lighthouse Point, City of
Marathon, City of
Marco Island, City of
Mt. Dora, City of
Naples, City of
North Port, City of
Palm Bay, City of
Port Orange, City of
St Cloud, City of
Sunny Isles Beach, City of
Weston, City of



Proposal for 2025-2026

**City of Lake City
FMIT 0314**

PROPERTY COVERAGE

Limit

Blanket Real & Personal Property

\$133,832,126

An Asset Valuation will be provided at no charge.

Insured assets adjusted due to valuation will be endorsed onto the policy. Additional premium or return premium will be included on the next installment billing.

Electronic Data Processing:

- | | |
|------------------------|----------------------|
| - Equipment: | Included in Contents |
| - Software: | Included in Contents |
| - Equipment Breakdown: | Included in Contents |

Agreed Amount

Valuation Basis:

Replacement Cost

Coverage Form:

Special

Deductibles: \$10,000 Per Occurrence - Real & Personal Property, Other Property

Named Storm Deductible is 5% of the scheduled Building, Personal Property, Other Property (including property in the open) and Business Income. The percentages are calculated using the Schedule of Values on file with FMIT. The Named Storm deductible is calculated separately and applied individually to each Building, Personal Property, Other Property and Business Income per occurrence.

Business Income waiting period is 72 hours.

Piers, wharves, docks, boardwalks and bridges are wind excluded with cause of loss – Basic Form applied. See options page for wind quote if applicable.

Antennas, towers and similar structures, including but not limited to transmitting and receiving, over \$100,000 are wind excluded.

PROPERTY COVERAGE EXTENSIONS:

Excess Flood Coverage	\$5,000,000
Flood Zones A & V deductible is excess of NFIP (\$500,000 per building)	
Other Flood Zones - AOP deductible or other flood limits purchased, whichever is greater, per occurrence	
Terrorism	\$5,000,000
Newly Acquired or Constructed Property	\$2,000,000
Extra Expense	\$1,000,000
Newly Acquired Business Personal Property	\$500,000
Business Income	\$500,000
Valuable Papers & Records	\$500,000
Accounts Receivable	\$500,000
Property Damage Mitigation Coverage (Named Storm)	\$500,000
Unintentional Errors & Omissions	\$250,000
Electronic Data Processing Equipment (Software)	\$250,000
Personal Property Off Premises	\$250,000
Property In Transit	\$250,000
Off Premises Power Failure	\$100,000
Pollutant Clean Up & Removal	\$100,000
Preservation of Property	\$100,000
Service Interruption Coverage	\$100,000
Leasehold interest	\$100,000
Personal Property of Others	\$50,000
Fungus Clean Up & Removal	\$25,000
Debris Removal	25% of Loss
Building Ordinance Coverage, Including Demolition	25% of Loss
Recertification of Equipment/Fire Extinguisher Recharge	\$250/Day
Police Dogs & Horses	
Death in line of duty	\$15,000
Annual Maximum	\$30,000
Antiques & Objects of Art	
Per Item	\$15,000
Annual Maximum	\$250,000
Arson Reward	\$5,000
Non-Scheduled Property in the Open	\$500,000

INLAND MARINE COVERAGE:

SCHEDULED INLAND MARINE EQUIPMENT - Items over \$25,000

Limit:

\$1,342,984

Deductible: \$1,000

Items valued \$25,001 - \$50,000

Items \$50,000 - \$100,000 have minimum of \$1,000 deductible

Items greater than \$100,000 have minimum of \$2,000 deductible or 2% of the item's scheduled limit, whichever is greater.

BLANKET INLAND MARINE EQUIPMENT - Items \$25,000 or Less

Limit:

\$1,000,000

Deductible: \$500

Blanket Inland Marine coverage is defined as: Coverage for all unscheduled Inland Marine equipment, Emergency Portable Equipment and Communications Equipment valued at \$25,000 or less is subject to \$500 deductible.
(Note: All Watercraft must be scheduled.)

Coverage Basis: Actual Cash Value

Deductible: Applies per occurrence

INLAND MARINE COVERAGE EXTENSIONS:

- | | |
|--------------------------------------------------------------------|-----------|
| ➤ Rental Reimbursement for Contractor's Equipment for Covered Loss | \$5,000 |
| ➤ Limited Contractor's Equipment Replacement Cost | \$250,000 |
| ➤ Installation Floater - Member's Building Materials | \$100,000 |

EQUIPMENT BREAKDOWN COVERAGE

Subject to any applicable limits on the Property, Allied Lines and Crime Declarations, the Equipment Breakdown Limit is the most we will pay for loss or damage arising from any "one accident."

These coverages apply to all locations covered on the policy, unless otherwise specified.

I. Coverages

Limits

Equipment Breakdown	Subject to the Real and Personal Property Limit described in proposal or \$50,000,000, whichever is less.
Business Income	Subject to the Business Income Limit described in proposal.
Extra Expense	Subject to the Extra Expense Limit described in proposal.
Expediting Expense	\$1,000,000
Hazardous Substances	\$1,000,000
Spoilage	\$500,000
Data Restoration	\$500,000
"Fungus," Wet Rot, Dry Rot And Bacteria	\$25,000
Service Interruption*	Subject to Business Income, Extra Expense, and Spoilage Limits
Water Damage	Included in Property Coverage.

II. Deductibles

Direct Coverages	Subject to the Real and Personal Property deductible described in proposal.
Indirect Coverages	Subject to the Time Element deductible described in proposal.

III. Other Conditions

*Unless the interruption exceeds 24 hours, we will not pay for any loss under Service Interruption.

"Covered equipment" does not include "electrical generating equipment"; however, this exclusion does not apply to emergency generators.

GENERAL LIABILITY COVERAGE

Comprehensive General Liability

Limits

Limit Per Occurrence:	\$3,000,000
Annual Aggregate:	Unlimited
Deductible:	\$10,000

Public Officials E & O / Employment Practices Liability

Limits

Limit Per Occurrence:	\$3,000,000
Annual Aggregate:	Unlimited
Deductible:	\$10,000

Law Enforcement Liability

Limits

Limit Per Occurrence:	\$3,000,000
Annual Aggregate:	Unlimited
Deductible:	\$10,000

FMIT Advantage: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for General Liability.

ADDITIONAL BENEFITS:

Defense Costs paid in addition to policy limits

Premises Operations

Products/Completed Operations

Contractual Liability (Designated Contracts Only)

Owners & Contractors' Protective Liability

Personal Injury Liability

Host Liquor Liability

Incidental Medical Malpractice Liability

Watercraft Liability

Fire Legal Liability - Maximum \$500,000 in any one Trust Year

Broad Form Property Damage - Maximum \$500,000 in any one Trust Year

Advertising Injury Liability

Skate Facility Liability

Employment Practices Liability

Employment Law Advisor

Free Legal Advice For Employment Related Matters

Employee Benefits Program Administration Liability

Extra Contractual Legal Expense - \$100,000 Aggregate Limit

(EEOC, Florida Commission on Human Relations, Ethics)

Sewerline Backup and Initial Cleanup Expense - \$10,000 per affected property/\$200,000 Aggregate Limit

Crisis Intervention

HR Helpline - Full Legal Support and Online Services

Herbicide/Pesticide Spraying

Limit is the General Liability limit or \$1,000,000 aggregate per fund year, whichever is the lesser amount.

Bert Harris Act/Inverse Condemnation - \$300,000 Limit Per Occurrence/Aggregate. Limit includes Defense Costs.

Deductible is \$5,000 or the policy deductible, whichever is greater.

Optional Cyber Liability Coverage

Cyber Coverages including Privacy, Network Security and Data Breach.

Fraudulent Instructions and Electronic Crime.

\$1,000,000 Annual Aggregate

Claims Made

Deductible: GL deductible or \$35,000, whichever is less.

Cyber Risk Management Tools Web Site.

Note: The premium is included on the Premium Summary Page

AUTOMOBILE COVERAGE

Limits

Comprehensive Automobile Liability	\$500,000
Deductible:	\$0

Personal Injury Protection	\$10,000
Deductible:	\$0

Automobile Physical Damage

Comprehensive Coverage	\$1,000 Deductible
------------------------	--------------------

Collision Coverage	\$1,000 Deductible
--------------------	--------------------

Note: "Vehicles with \$0 value on schedule provided were not included in the quote for APD."

Coverage Includes:

- Hired & Non-Owned Liability
- Rental Reimbursement - scheduled vehicles
- Lease Differential - scheduled vehicles
- Limited Replacement Cost - owned private passenger vehicles, SUVs, Pickup Trucks
- Member's Personal Effects

FMIT Advantage: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for Automobile Liability.

CRIME & BOND COVERAGE

Limits

Bond Coverage:

Employee Theft - Per Loss	\$100,000
Deductible:	\$0
Faithful Performance - Per Loss	\$100,000
Deductible:	\$0
Finance Director	\$100,000
Deductible:	\$0

Crime Coverage:

Forgery or Alteration	\$100,000
Deductible:	\$0

WORKERS' COMPENSATION PAYROLLS

	Limit
Workers' Compensation	Statutory
Employers Liability	\$1,000,000 / \$1,000,000 / \$1,000,000

CODE	DESCRIPTION	PAYROLL
5509	STREET OR ROAD MAINTENANCE	1,083,719
7403	AIRCRAFT OR HELICOPTER OPERATION	198,732
7502	GAS OPERATIONS	652,061
7520	WATERWORKS OPERATION	1,345,247
7580	SEWAGE DISPOSAL PLANT OPERATION	1,737,606
7704	FIREFIGHTERS	1,780,791
7720	POLICE OFFICERS	3,200,722
8380	AUTOMOBILE SERVICE OR REPAIR	147,931
8810	CLERICAL	3,381,978
9410	MUNICIPAL, TOWNSHIP, COUNTY EMPLOYEES NOC	563,369
TOTAL PAYROLL		\$14,092,156

Deductible: \$0

Experience Modification Factor: 10/1/2025 1.18

Safety Credit: Yes

Drug Free Credit: Yes

Payrolls and WC premium, including any applicable incentive credits, are subject to Final Audit.

PREMIUM SUMMARY

Coverage Line	Annual Premium
Blanket Real & Personal Property FMIT Disaster Preparedness and Recovery Program	\$343,775 INCLUDED
Inland Marine	INCLUDED
Equipment Breakdown Coverage	INCLUDED
Crime & Bond Coverage	INCLUDED
General Liability Coverage	\$92,976
Public Officials E&O / Employment Practices Liability	\$160,314
Law Enforcement Liability	\$61,990
Cyber Liability	\$4,099
Automobile Liability	\$60,591
Automobile Physical Damage	\$78,156
Workers' Compensation Coverage	\$405,192
GRAND TOTAL PREMIUM	\$1,207,092

FMIT will offer a fixed 2-year rate guarantee for General/Professional Liability, Automobile, and Property coverage lines. Changes in exposure information, coverage lines and limits, or scope of risks will impact the premiums. In the event of Member cancellation of any line of coverage within the current coverage year or subsequent coverage year, Member shall owe the greater of sixty (60) days of fully earned premium for all cancelled line(s) of coverage or the amount calculated pursuant to any other cancellation provisions specified in the coverage agreement.

Note: Coverage summaries provided herein are intended as an outline of coverage only and are necessarily brief. In the event of loss, all terms, conditions, and exclusions of the actual FMIT Insuring Agreement(s) and/or Policies will apply.

Please Read the following Important Notes

The premiums quoted above are priced according to the coverage lines presented. Any change or deletion of coverages may result in re-pricing of remaining coverage lines.

INTEREST FREE INSTALLMENT PLAN

<u>First Installment</u>	<u>Second Installment</u>	<u>Third Installment</u>	<u>Fourth Installment</u>
25% minimum due	25% minimum due	25% minimum due	25% minimum due
October 1, 2025	January 1, 2026	April 1, 2026	July 1, 2026

Payment will be forwarded to the Florida League of Cities in Tallahassee

DEDUCTIBLE / LIMIT OPTIONS

	Limit	Annual Premium	Check Accepted	Option Rejected
Property - Crime				
Option 1	\$100,000	\$1,446	<input type="radio"/>	<input type="radio"/>
Option 2	\$250,000	\$2,688	<input type="radio"/>	<input type="radio"/>
Option 3	\$500,000	\$4,103	<input type="radio"/>	<input type="radio"/>
Option 4	\$1,000,000	\$6,851	<input type="radio"/>	<input type="radio"/>
Cyber				
Option 1	\$1,000,000	\$4,099	<input type="radio"/>	<input type="radio"/>
Option 2	\$2,000,000	\$4,919	<input type="radio"/>	<input type="radio"/>
Automobile				
Option 1	\$500,000	\$60,591	<input type="radio"/>	<input type="radio"/>
Option 2	\$1,000,000	\$70,837	<input type="radio"/>	<input type="radio"/>

Please note: All descriptions of coverage provided herein are intended for illustration and general discussion purposes. Do not rely upon this communication for coverage. Refer to the FMIT Property Coverage Agreement for applicable coverage terms, conditions, limits, and obligations.

**Named Covered Party:** City of Lake City**Term:** 10/01/2025 to 10/01/2027**Coverage Provided by:** Preferred Governmental Insurance Trust**Quote Number:** PK2FL1 0122002 25-01 01

Arthur J. Gallagher Risk Management Services, Inc. - Yulee
City of Lake City
PK2FL1 0122002 25-01

Public Risk Underwriters of Florida, Inc. is pleased to provide you with the quote for:
City of Lake City

Please review the quote carefully as, coverage terms and conditions may not encompass all requested coverage indicated in the application.

As a reminder you do not have any binding authority. Written request to bind must be received prior to the effective date of coverage or the expiration date of the quote, whichever is earlier. If written request to bind is not received within the described time frame, the quote is no longer valid, and the file will be closed. Coverage is not bound without written confirmation from a representative of Public Risk Underwriters of Florida, Inc.

The brief description of coverage contained in this 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. In the event of differences, the Coverage Agreement form prevails. Specimen forms are available upon request.

If you have any questions or need further assistance, please feel free to contact us.

**THIS PAGE IS FOR INFORMATIONAL PURPOSES ONLY
AND IS NOT PART OF THE QUOTE**

Quote Number: PK2FL1 0122002 25-01 01

Effective Date: 10/01/2025

Quote Expiration Date: 10/01/2025

QUOTE FOR

City of Lake City

501 Riverside Avenue, Suite 1000
Lake City, Florida, 32055-3918

Presented by Public Risk Underwriters for:

Arthur J. Gallagher Risk Management Services, Inc. - Yulee

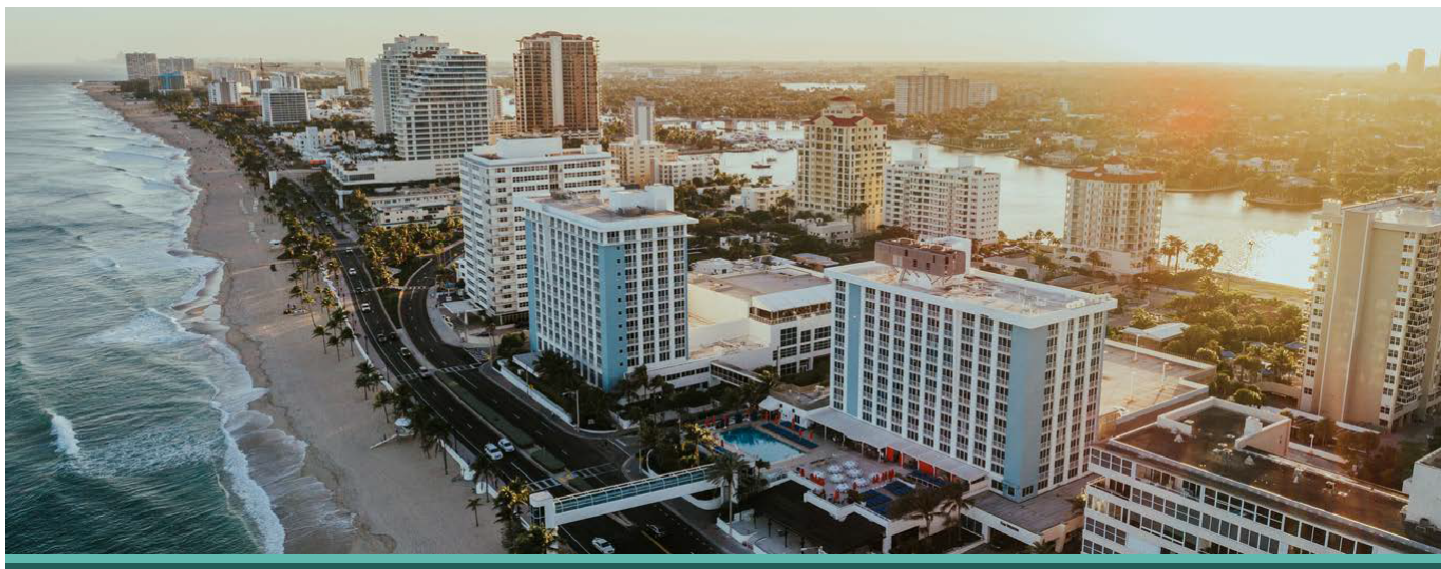
501 Riverside Avenue, Suite 1000, Jacksonville, Florida, 32202

9/25/2025 4:59:05 PM

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Service is the heart of what we do

FL License #L055432
PO Box 958455 Lake Mary, FL 32795 | 321.832.1450 | pgit.org
Page 1



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.

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
- + Disaster preparedness services

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
- + Digital Forensic, IR Readiness and Data Review services and consultations available

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

\$3,500,000+

in TIPS Grants

74%

Risk Management Resource Center Utilization

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

Your Member Services & Loss Control Team



Kevin Meehan oversees Trust Services. He is responsible for implementing service initiatives for Preferred members and agents. He develops and improves educational training programs, member service platforms, and member safety incentive programs. He is ultimately responsible for increasing member engagement to improve member loss experience and reduce out of pocket costs.



Christopher H. Kittleson has more than 25 years of risk management and loss control experience. Chris has developed industry expertise in the areas of Public Entity Safety Program Development, Return to Work Programs, Regulatory Compliance, Accident Investigation and Safety Training. Chris graduated Cum Laude from St. Cloud State University with a BS in Engineering Technology. He earned his Associate in Risk Management (ARM). He was awarded the 2013 Safety Professional of the Year Award by the South Florida Chapter of the American Society of Safety Engineers (ASSE). Chris has presented on behalf of National Associations and has published several articles in loss control and risk management trade publications.



Pam Hancock leads the Loss Control team. She has been in the insurance industry for more than 25 years and has worked primarily with governmental entities during her career. She provides safety training, program/policy development, safety committee oversight, performs claims reviews, trending analysis and inspections. With an emphasis on education and a deep understanding of the claims process, Pam has become a valuable resource to Preferred members. Pam is a Certified ADA Coordinator.



Mike Marinan has a degree in Industrial Safety Engineering and more than 35 years experience in the safety and risk management field. Mike's primary objectives include safety and loss control initiatives, reconciling issues between Preferred members and third party claims administrators, and developing opportunities for the Trust's participants to gather knowledge, skills, and information to effectively govern and manage insurance costs. Mike is a member of ASSE, was appointed by the Governor to the Task Force on Workplace Safety and has provided multiple trainings to state agencies.



Mike Stephens has been involved with Loss Control and Member Services since 2004. Mike has completed the OSHA 501 Trainer Course in Occupational Safety and Health Standards (General Industry) and has attained certification as a Safety Auditor. Mike's safety awareness and dedication to customer service are what make him an essential part of the Member Services and Loss Control team. Mike is the resources and services coordinator and support specialist for all Preferred members.

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Personalized Top-Tier Claims Service



450

Government Entities
Served by PGCS

20

Average Years of Teammate
Industry Experience

12

Average Years of
Teammate Tenure at
PGCS

3

Decades of Claims Service

24/7

Claims Service



PGCS Leadership Team



Stacy Hargrove, Vice President of Liability Claims is responsible for the daily operations of the Liability Claims Department at PGCS. Stacy Hargrove has more than 33 years of experience handling all types of liability claims and subrogation matters. She has held various positions within the claims industry and has proactively handled a variety of liability claim types including auto accident, slip and fall, premises liability, employer liability, and subrogation recovery; all with client accolades for excellent customer service and knowledge. Stacy has extensive litigation management experience and works directly with defense counsel in defending litigated claims. She has also monitored several trials and has been successful in partnering with her legal team to achieve favorable defense verdicts as well as other positive resolutions. Stacy has a wealth of knowledge in the liability arena and is an integral and valued member of the PGCS team.



Cheryl Riley, Director of WC Claims is responsible for the overall direction and leadership of the PGCS workers' compensation claims unit. While at PGCS, Cheryl has steadily promoted and held the positions of Account Manager, Quality Assurance Manager and Workers' Compensation Claims Manager prior to her current position of Director of Workers' Compensation Claims. Cheryl's dedication to customer-centric solutions and focus on building strong 'partner' relationships has been successful for PGCS and its customers. Cheryl holds a Florida All Lines license, and has earned the designation of a Board Certified Workers' Compensation Litigation Claims Specialist.

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Innovative Solutions. Accurate Valuations.



In partnership with Centurisk, 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 Centurisk 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”.



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.



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Disaster Preparedness and Response

Preferred Priority is with you every step of the way

Preferred Priority is an enhanced disaster recovery service designed for Preferred members to streamline the disaster recovery process. This customized service starts with preparedness. Our loss control consultants work with members to develop and implement a customized disaster recovery plan that will stand up to the worst of disasters. In advance of a storm, resources like temporary buildings, generators and dry out equipment are deployed to member locations. Members have priority status during a disaster and have access to a 24/7 Emergency Response Center, immediate onsite evaluations of property, complete build and restoration services, FEMA closeout packets and direct payments to vendors. When disaster strikes Preferred Priority is there for you.



Preferred Priority is a member-centric emergency response partnership with BluSky Restoration, ensuring each member receives top-priority service without delays. This partnership is designed to provide immediate access to essential resources and expertise in times of crisis. BluSky Restoration's dedicated team is ready 24/7, including holidays and weekends, to deliver rapid and effective mitigation and property restoration services. Our agreement guarantees that every member benefits from a seamless, efficient response, helping them quickly return to normal operations with minimal disruption.



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**.

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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Liability Defense Panel



ROPER, TOWNSEND, SUTPHEN

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

BRIONEZ & BRIONEZ, P.A.

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Tavares, FL 32778
(352) 432-4044
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CARR ALLISON

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West Palm Beach, FL 33409
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5237 Summerlin Commons Blvd.
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RUMBERGER, KIRK & CALDWELL P.A.

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www.waltonlantaff.com

WEISS, SEROTA, HELFMAN, COLE & BIERMAN

2525 Ponce De Leon Blvd,
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Coral Gables, FL 33134
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Workers' Compensation Defense Panel



BARBAS, NUNEZ, SANDERS, BUTLER & HOVSEPIAN

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Tampa, Florida 33606
(813) 279-2686

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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 responding to numerous windstorm events for more than 20 years, Preferred's 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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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 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.

IMPORTANT NOTE

This quote covers two (2) annual twelve month periods, from 10/01/2025 12:01:00 AM to 10/01/2026 12:01:00 AM and from 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM. The following conditions apply in addition to all other conditions of this coverage agreement:

- A. All Aggregate limits reset for the period 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM. Losses applying to the annual period from 10/01/2025 12:01:00 AM to 10/01/2026 12:01:00 AM will erode the Aggregate(s) for the first annual period, but will not erode the Aggregate(s) for the period from 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM.
- B. The premium for the period 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM will be determined based on updated exposure values for this period.
- C. Rates for the period 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM will be identical to those for the period commencing 10/01/2025 12:01:00 AM, with premium subject to the following:
 - 1. Changes to scheduled values for property, inland marine, automobiles, payroll, and number of employees.
 - 2. NCCI Experience modification factors will be applied as promulgated.
- D. In the event of cancellation of any line of business within 90 days after the first day of either annual coverage period, the premium for such line(s) shall be 25% minimum earned. In the event of cancellation of any line of business following the initial 90 days of each annual coverage period, a penalty equal to 60 days premium of such line(s) of business shall become earned, any provision of the agreement to the contrary notwithstanding.
 - 1. This penalty is earned and payable regardless of when notice of such cancellation is given, or effective date of such cancellation.

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

Property Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Value Building & Contents Limit, per attached schedule	\$133,832,126	\$10,000 Per Occurrence - All other perils 5% Per Occurrence - Named Storm, subject to minimum of \$10,000
Boiler & Machinery	\$100,000,000	\$10,000 Per Occurrence

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

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Flood Limit – Per Occurrence Excess of NFIP, whether purchased or not	\$5,000,000	\$10,000 Per Flood, except zones A,V excess of NFIP whether purchased or not
Earth Movement Limit – Per Occurrence	\$2,000,000	\$10,000 Per Occurrence
Terrorism (Includes Inland Marine if applicable)	\$5,000,000	\$10,000 Per Occurrence

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

<u>Coverage Description</u>	<u>Limit</u>
Accounts Receivable	\$500,000
Additional Expense	\$1,000,000
Animals (annual aggregate limit)	\$40,000
Business Income	\$1,000,000
Buildings Under Construction	If shown on Property Schedule
Debris Removal- limit shown or 25% of loss, whichever is greater, per occ	\$250,000 or 25% of loss, whichever is greater, per occurrence
Demolition, Ordinance, and ICC	\$3,000,000
Duty to Defend	Included
Errors and Omissions	\$250,000
Expediting Expense	\$1,000,000
Fire Department Charges	\$25,000
Fungus Cleanup Expense (annual aggregate limit)	\$50,000
Lawns, Plants, Trees and Shrubs	\$25,000
Leasehold Interest	\$100,000 Annual Aggregate
New Locations	\$2,000,000
Personal Property of Employees	\$50,000
Pollution Cleanup Expense (annual aggregate limit)	\$100,000
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

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Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

Inland Marine Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Unscheduled Inland Marine (subject to \$25,000 any one item, excludes Watercraft)	\$1,000,000	Per attached schedule
Scheduled Inland Marine	\$1,535,778	Per attached schedule
Total All Inland Marine	\$2,535,778	Per attached schedule

Crime Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Forgery and Alteration	\$500,000	\$0
Theft, Disappearance or Destruction	\$500,000	\$0
Computer Fraud including Funds Transfer Fraud	\$500,000	\$0
Employee Dishonesty, Including faithful performance, per loss	\$500,000	\$0

Deadly Weapon Protection (Claims Made)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Third Party Liability Coverage	\$1,000,000	\$0
Crisis Management Services	Included	
Counseling Services	\$250,000 sublimit	
Funeral Expenses	\$250,000 sublimit	
Retro Date: 10/01/2019		
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.		

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Public Officials Liability Coverage (Occurrence)

<u>Public Officials Liability Limit</u>	<u>Deductible</u>	<u>Retroactive Date</u>
\$3,000,000 per claim	\$10,000	
Aggregate Limit: N/A		
Total Payroll: \$14,092,156		
Supplementary Payments: Pre-termination \$2,500 per employee/ \$5,000 annual aggregate		
Non Monetary: \$100,000 Aggregate		

Employment Practices Liability Coverage (Occurrence)

<u>Employment Practices Liability Limit</u>	<u>Deductible</u>	<u>Retroactive Date</u>
\$3,000,000 per claim	\$10,000	
Aggregate Limit: N/A		
#FT emp: 262	# PT Emp: 3	#Volunteers: 0

Cyber Liability (Claims Made)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Policy Limit	\$2,000,000 annual agg	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	\$500,000 Agg - see form for sublimits	\$25,000
• Utility Fraud	\$500,000 Agg - see form for sublimits	\$25,000
• Bricking Coverage	\$1,000,000 sublimit	\$25,000
• System Failure- BI/EE	\$2,000,000 sublimit	\$25,000 /Waiting Period:12 Hrs
• Dependent Business Interruption	\$2,000,000 sublimit	\$25,000 /Waiting Period:12 Hrs
o BI/EE	Included in above sublimit	\$25,000 /Waiting Period:12 Hrs
o System Failure	\$2,000,000 sublimit	\$25,000 /Waiting Period:12 Hrs
Retroactive date: 10/1/2011		
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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Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

General Liability Coverage (Occurrence Form)

<u>Coverage Description</u>	<u>Limit</u>
Bodily Injury and Property Damage Limit	\$3,000,000
Personal and Advertising Injury	Included
Products & Completed Operations Limit	Included
Employee Benefits Liability Limit, per person	\$3,000,000
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
General Liability Deductible:	\$10,000
Rating Basis	
Ratable Payroll:	\$10,891,434

Unmanned Aircraft

Coverage is limited, see specimen form for policy details

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Unmanned Aircraft	N/A	N/A

Law Enforcement Liability Coverage (Occurrence Form)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Law Enforcement Liability	\$3,000,000 Per Person \$3,000,000 Per Occurrence	\$10,000
Rating Basis		
Full Time Officers: 55	Part Time Officers: 3	Vol Officers:

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

Excess Workers' Compensation Coverage

Coverage Description	Limit
Self Insured Retention:	N/A
Part I Workers' Compensation Limit:	N/A
Part II Employers Liability Limit:	
Bodily Injury By Accident	N/A
Bodily Injury By Disease	N/A
Bodily Injury By Disease	N/A
Estimated Payroll- Police & Fire	N/A
Estimated Payroll- All other Employees	N/A

Stop Loss Aggregate

Stop Loss Aggregate Limit: Applies to: (X)		
() Property	() General Liability	() Public Officials Liability
() Windstorm/ Hailstorm	() Law Enforcement Liability	() Employment Practices Liability
() Flood	() Auto Liability	() Excess Workers Compensation
() Inland Marine	() Auto Physical Damage	() Workers Compensation
() Crime	() Garagekeepers	

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Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

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	N/A	N/A	N/A
Physical Damage Comprehensive Coverage	2, 8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Comprehensive limit: \$500,000	Per attached schedule Hired deductible: \$0
Physical Damage Collision Coverage	2, 8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Collision limit: \$500,000	Per attached schedule Hired deductible: \$0
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: N/A

Symbol 10 liability: N/A

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

Total Premium Due

First Year

\$810,892

Second Year

\$810,892

Pay Term: Annual

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.

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

ADDITIONAL TERMS & CONDITIONS

- ☐ Initialed and signed Preferred Application within 30 days of effective date of coverage
- ☐ Initialed and signed POL/EPLI application 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
- ☐ 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
- ☐ Receipt of signed Participation agreement within 30 days of effective date of coverage
- ☐ Meet with Preferred Loss Control within 60 days of effective date of coverage.
- ☐ 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 and WC 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
- ☐ 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
- ☐ 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
- ☐ Commission will remain the same for the two years of this policy
- ☐ 2 Year Coverage Agreement Option:
 - ☐ 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, including damage to inland marine equipment and automobiles, known or unknown, relating to any event occurring prior to 10/01/2025.
 - ☐ At time of finalization of the appraisal, any midterm additional premium due will be waived and not charged until renewal.
 - ☐ Equipment Breakdown Sublimits are increased as follows:
 - ☐ Data Restoration - \$500,000
 - ☐ Off Premises Equipment Breakdown - \$250,000
 - ☐ Spoilage - \$500,000
 - ☐ Inland Marine Named Storm Deductible: 5% per Occurrence per Covered Equipment/Item subject to \$35,000 minimum per

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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.



Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

PREMIUM BREAKDOWN	
Property	\$514,174
Inland Marine	\$10,179
Crime	\$1,725
General Liability (Includes Drone coverage if applicable)	\$65,240
Law Enforcement Liability	\$76,704
Public Officials and Employment Practices Liability	\$54,285
Cyber	\$6,714
Automobile Liability	\$50,577
Automobile Physical Damage	\$31,294
Garage Keepers	N/A
Excess Workers Compensation	N/A
Stop Loss Aggregate	N/A
Deadly Weapon	\$0
Grand Total	\$810,892
Commission	0.00%
Payment Terms	Annual

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK2FL1 0122002 25-01 01

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORISTS LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting there from. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the Coverage Agreement. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability coverage agreements include Uninsured Motorist coverage at limits equal to the Bodily Injury limits in your coverage agreement unless you select a lower limit offered by the Trust or reject Uninsured Motorist entirely. Please indicate whether you desire to entirely reject Uninsured Motorist coverage, or, whether you desire this coverage at limits lower than the Bodily Injury Liability limits of your Coverage Agreement:

☒

a. I hereby reject Uninsured Motorist coverage.

☐

b. I hereby select the following Uninsured Motorist limits which are lower than my Bodily Injury Liability Limits:
 each person (enter limit if applicable):
 each accident.

☐

c. I hereby select Uninsured Motorist coverage limits equal to my Bodily Injury Liability limits. (If you select this option disregard the bold face statement above.)

ELECTION OF NON-STACKED COVERAGE

(Do not complete if you have rejected Uninsured Motorist)

You have the option to purchase, at a reduced rate, non-stacked (limited) type of Uninsured Motorists coverage. Under this form if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this Coverage Agreement will apply only to the extent of coverage (if any) which applies to that vehicle in this Coverage Agreement. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of Uninsured Motorist coverage available on any one vehicle for which you are a Named Covered Party, covered family member, or covered resident of the Named Covered Party's household. This Coverage Agreement will not apply if you select the coverage available under any other Coverage Agreement issued to you or the Coverage Agreement of any other family member who resides with you.

If you do not elect to purchase the non-stacked form, your Coverage Agreement limit(s) for each motor vehicle are added together (stacked) for all covered injuries. Thus, your Coverage Agreement limits would automatically change during the Coverage Agreement term if you increase or decrease the number of autos covered under the Coverage Agreement.

☐

I hereby elect the non-stacked form of Uninsured Motorist coverage.

I understand and agree that selection of any of the above options applies to my liability Coverage Agreement and future renewals or replacements of such Coverage Agreement which are issued at the same Bodily Injury Liability limits. If I decide to select another option at some future time, I must let the Trust or my agent know in writing.

Signature _____
Name _____

Title _____
Date _____

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Signature Page

I hereby confirm that the limits/coverages as shown here, corresponding with the Coverage Agreement, are correct:

X	Property TIV: \$133,832,126 Building and Contents combined
X	Inland Marine Blanket Unscheduled IM: \$1,000,000 Scheduled Inland Marine: \$1,535,778 Total All Inland Marine: \$2,535,778
X	Property TRIA (Terrorism Risk Insurance Act) coverage
X	Crime
X	General Liability Ratable Payroll: \$10,891,434
X	Law Enforcement Liability Officers: 58
X	Professional Liability Employees: 265
X	Automobile 186 Units - Auto Liability 183 Units - Comprehensive 183 Units - Collision
N/A	Stop Loss Aggregate: Applies to: Not Included
N/A	Excess Workers' Compensation Payroll: Not Included
X	I confirm that I have received a copy of Preferred's Current Interlocal Agreement (last amended October 1, 2004) and Amendment A (effective October 1, 2013).
X	I confirm having read and agreed to the terms as laid out in the attached Preferred Participation Agreement (which also requires a signature).

A signed copy of the following is also required where applicable: First Page of Preferred Application; Professional Liability Application; Uninsured Motorist Rejection/Election Form; SIR Signature Page.

Signature _____ Title _____
Name _____ Date _____

Coverage is provided by Preferred Governmental Insurance Trust

Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

PROPERTY SCHEDULE

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
001	Teen Town Building	533 NW Desoto Street Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$758,500	\$0
002	Women's Club Building	655 NE Martin Luther King St Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$754,800	\$0
003	Sewage Plant and Laboratory Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$203,152	\$13,297
004	Chemical Building and MCC	527 SW St. Margarets Road Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$367,500	\$0
005	Aeration Basins (2): 1MG: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$2,500,000	\$0
006	Digesters (2): 300000 Gallons: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$750,000	\$0
007	Chlorine Contact Chamber: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$75,000	\$0
008	De-Gritter (Head Works)	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$95,000	\$0
009	Bio-Solids Handling Station	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$382,950	\$0
010	Return Sludge Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$300,000	\$0
011	Influent Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$478,008	\$0
012	Chlorine Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$134,400	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
013	Maintenance Storage Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$30,000	\$0
014	Records Storage Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$10,000	\$0
015	Chlorine Pump Station (Above Ground and Vaulted Equipment)	527 SW St. Margarets Road Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
016	Generator: 1500 kW	527 SW St. Margarets Road Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$1,200,000	\$0
017	Clarifier #2: 250000 Gallons: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$375,000	\$0
018	Clarifier #1: 250000 Gallons: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$375,000	\$0
019	Clarifier #3: 500000 Gallons: Concrete	527 SW St. Margarets Road Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$750,000	\$0
020	Effluent Pump Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$390,000	\$0
021	Warehouse Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$62,400	\$0
022	Workshop Building	527 SW St. Margarets Road Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$220,000	\$0
023	City Maintenance Garage/Main Office Building	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,887,200	\$300,000
024	Pole Barn and Office Building	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$274,950	\$0
025	Mower Shed and Sign Shop Building	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$225,000	\$0
026	Purchasing Department Building	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$582,400	\$500,000
027	Highway Equipment Maintenance & Storage	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,000,000	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
028	Pole Barn: Metal and Wood	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$234,000	\$0
029	Generator: 35 kW: Natural Gas	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$19,200	\$0
030	Generator: 150 kW: Natural Gas	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$72,000	\$0
031	Car Wash Pavilion	180 NE Gum Swamp Rd Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$36,050	\$0
032	Utilities Annex Building	901 W. St. Margarets Road Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,504,900	\$14,775
033	Lights (4): Storage Area: 20 ft: Concrete/Metal	901 W. St. Margarets Road Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$19,840	\$0
034	Generator: 250 kW: Diesel	901 W. St. Margarets Road Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$105,000	\$0
035	Maintenance Building and Airport Equipment	3524 US-90 Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$115,000	\$21,000
036	Lift Station #16 (Above ground and vaulted equipment)	3524 US-90 Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
037	Rotating Beacon	3524 US-90 Lake City, Lake City, FL 32055	236 - Broadcast Towers	10/01/2025	10/01/2026	\$40,000	\$0
038	Jet Fuel Tank: 12000 gal	3524 US-90 Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$86,400	\$0
039	Aviation Gas Tank: 10000 gal	3524 US-90 Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$72,000	\$0
040	Airport Tower Building	3524 US-90 Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$650,000	\$125,000
041	Automatic Weather Station	3524 US-90 Lake City, Lake City, FL 32055	234 - Electrical Transmission Tower	10/01/2025	10/01/2026	\$175,000	\$0
042	Airport Terminal Building	3524 US-90 Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$2,444,460	\$0
043	Hangar C Building	3524 US-90 Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$962,000	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
044	Hangar B Building	3524 US-90 Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,436,000	\$0
045	Generator: 200 kW	3524 US-90 Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$99,000	\$0
046	Generator: Airport Tower: 50 kW	3524 US-90 Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$25,000	\$0
047	Automatic Gates (8)	3524 US-90 Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$112,000	\$0
048	Electrical Vault Building	3524 US-90 Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$100,000	\$0
049	Fuel Farm Electronics Shed	3524 US-90 Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$32,000	\$0
050	Generator: Next to Electrical Vault: 80 kW	3524 US-90 Lake City, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$40,000	\$0
051	Hangar D Building	3524 US-90 Lake City, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,200,000	\$0
052	Jet Fuel Storage Tank: 20000 gal	3524 US-90 Lake City, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$144,000	\$0
053	PAPI Approach Systems (2)	3524 US-90 Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$7,000	\$0
054	PAPI Approach Systems (2): East End	3524 US-90 Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$7,000	\$0
055	Runway Signs (37)	3524 US-90 Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$74,000	\$0
056	Runway Signs (8): Numbered 1-8	3524 US-90 Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$24,000	\$0
057	Runway/Taxiway Lights (800)	3524 US-90 Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$240,000	\$0
058	Strobe Reil Lights (4)	3524 US-90 Lake City, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$6,000	\$0
059	Safety Building	218 NW Hilton Avenue Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,012,500	\$25,328
060	Restroom Building	218 NW Hilton Avenue Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$95,000	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
061	Storage Building	218 NW Hilton Avenue Lake City, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$70,000	\$0
062	Medium Multi-Play Structure: Metal/Plastic	218 NW Hilton Avenue Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$35,000	\$0
063	Small Multi-Play Structure	218 NW Hilton Avenue Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$22,500	\$0
064	Basketball Courts (2): Concrete	218 NW Hilton Avenue Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$45,000	\$0
065	IT Department Building	218 NW Hilton Avenue Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$600,000	\$0
066	Park Storage Building: Behind IT Department	218 NW Hilton Avenue Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$30,000	\$0
067	Pavilions (5)	218 NW Hilton Avenue Lake City, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$60,000	\$0
068	Storage Building: N.E. Corner of Tennis Courts	218 NW Hilton Avenue Lake City, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$8,000	\$0
069	Lift Station #00 (Above ground and vaulted equipment)	142 NE Gump Swamp Rd Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
070	Lift Station #05 (Above Ground & Vaulted Equipment) (Includes 090001)	183 NE Bascom Norris Dr Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
071	Lift Station #10 (Above ground and vaulted equipment)	881 NE Richardson Terrace Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
072	Lift Station #15 (Above ground and vaulted equipment)	1001 NE Bascom Norris Dr Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
073	Lift Station #20 (Above ground and vaulted equipment) (Includes 097001)	210 SE Agriculture Lane Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
074	Lift Station #25 (Above ground and vaulted equipment)	1533 County Road 100A Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
075	Lift Station #30 (Above ground and vaulted equipment) (Includes 093001)	SE Baxter Lane Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
076	Lift Station #35 (Above ground and vaulted equipment) (Includes 100001)	(VA Home) NE Sycamore and SE Magnolia Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
077	Lift Station #40 (Above ground and vaulted equipment)	523 SE Melrose Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
078	Lift Station #41 (Above ground and vaulted equipment)	213 NE Collum Lake City, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
079	Lift Station #45 (Above ground and vaulted equipment)	328 SE Clements Place, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
080	Lift Station #50 (Above ground and vaulted equipment) (includes 099001)	1462 SE Valencia Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
081	Lift Station #55 (Above ground and vaulted equipment)	1608 SE Inglewood Avenue, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
082	Lift Station #60 (Above Ground & Vaulted Equipment)	2959 S MARION AVE., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
083	Lift Station #65 (Above ground and vaulted equipment)	419 SW Michigan St., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
084	Lift Station #70 (Above Ground & Vaulted Equipment)	333 SW Ace Ln, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
085	Lift Station #75 (Above ground and vaulted equipment)	SR-47 and SW Michigan St., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
086	Lift Station #80 (Above ground and vaulted equipment)	2425 SW Bascom Norris Dr., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
087	Lift Station #85 (Above ground and vaulted equipment)	1489 SW Main Blvd., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
088	Lift Station #90 (Above ground and vaulted equipment)	St. Margarets Road / S.W. 47, South Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
089	Lift Station #95 (Above ground and vaulted equipment)	549 SW Baya Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
090	Lift Station #100 (Above Ground & Vaulted Equipment)	314 SW Grouse Place, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
091	Lift Station #105 (Above ground and vaulted equipment)	Old Troy Road, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
092	Lift Station #110 (Above ground and vaulted equipment)	1850 SW Grandview St, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
093	Lift Station #115 (Above ground and vaulted equipment)	769 Patti Way SW, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0

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Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
094	Lift Station #123 (Above ground and vaulted equipment)	State Road. 247 3 Miles S. of U.S. 90 - Quail Heights, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
095	Lift Station #130 (Above ground and vaulted equipment)	332 NW Cole Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
096	Lift Station #135 (Above ground and vaulted equipment)	SW Real Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
097	Lift Station #140 (Above ground and vaulted equipment)	151 NW Streamside Ct, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
098	Lift Station #145 (Above ground and vaulted equipment) (Includes 096001)	482 NW Fairway Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
099	Lift Station #125 (Above ground and vaulted equipment)	2089 West US 90, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
100	Lift Station #150 (Above ground and vaulted equipment)	Fairway Drive and Egret Road - #2, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
101	Lift Station #152 (Above ground and vaulted equipment)	216 NW Harvey Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
102	Lift Station #155 (Above ground and vaulted equipment) (Includes 095001)	270 SW Florida Gateway Dri, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
103	Lift Station #160 (Above ground and vaulted equipment)	300 SW Commerce Boulevard, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
104	Lift Station #161 (Above Ground and Vaulted Equipment)	2830 W US 90, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
105	Lift Station #162 (Above ground and vaulted equipment)	454 SW Bellflower Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
106	Lift Station #170 (Above ground and vaulted equipment)	1386 NW Shelter Glen, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
107	Lift Station #175 (Above ground and vaulted equipment)	891 NW Wilson Street, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
108	Lift Station #180 (Above ground and vaulted equipment)	808 NW Georgia Ave, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
109	Lift Station #185 (Above ground and vaulted equipment)	NW Quinten St, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
110	Women's Club Building: By Lake	257 SE Hernando Ave., Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$959,140	\$0
111	Effluent Pump Station / Office / Warehouse	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$943,800	\$6,078
112	Control Building	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$90,000	\$0
113	Lights (8): Parking Lot: 16 ft: Metal	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$24,320	\$0
114	Effluent Pump Station: Under Canopy (Above Ground and Vaulted Equipment)	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$400,000	\$0
115	Storage Pavilion: Wood: 22 ft.	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$418,800	\$0
116	Fence with Gate: Perimeter: 6 ft	3997 Sisters Welcome Rd. SW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$138,191	\$0
117	Generator: 60 kW (Address Change)	3997 Sisters Welcome Rd., Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$43,500	\$0
118	Disc Filter: Under Storage Pavilion	3997 Sisters Welcome Rd., Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$225,000	\$0
119	Storage Building (Address Change)	3997 Sisters Welcome Rd., Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$31,200	\$0
120	S. End Locker Rooms	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$338,550	\$0
121	S. End Racquet Ball Courts (4): 20 ft: Concrete	605 Desoto Street NW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$255,000	\$0
122	Storage Building: NW Corner of Memorial Stadium	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$35,000	\$5,250
123	Stadium Seating w/ Attached Buildings: 25 Rows (Includes 058004 and 058007)	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$770,000	\$0
124	Lights (4): Sports Field: 40 ft: Steel	605 Desoto Street NW, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$91,200	\$0
125	Scoreboard: Football Field: 19 ft: Metal	605 Desoto Street NW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$12,995	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
126	Lights (8): Tennis Courts: 20 ft: Metal	605 Desoto Street NW, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$48,000	\$0
127	Bleachers (2): 15 ft: Metal	605 Desoto Street NW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$38,880	\$0
128	Lake City Columbia Tennis Association Building	605 Desoto Street NW, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$30,000	\$0
129	N. End Locker Rooms	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$388,500	\$0
130	Storage Building: Near Scoreboard	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$74,000	\$0
131	Storage Building: S.W. Corner of Football Field	605 Desoto Street NW, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$44,450	\$0
132	Storage Buildings (2): Metal	605 Desoto Street NW, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$40,000	\$0
133	Tennis Courts (4): Concrete	605 Desoto Street NW, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$64,000	\$0
134	Lift Station #171 (Above ground and vaulted equipment)	2111 NW Bascom Norris Road, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
135	Tank #2 RTU (Control Unit): W/metal tower	172 SE Murray Street, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$20,000	\$0
136	Elevated Tank #2: 500000 Gallons: 165 ft	172 SE Murray Street, Lake City, FL 32055	225 - Elevated Liquid Storage Tank	10/01/2025	10/01/2026	\$2,500,000	\$0
137	Lift Station #158 (Above ground and vaulted equipment)	156 SW Terry Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
138	Lift Station #190 (Above ground and vaulted equipment)	Bell Road and U. S. 441 North, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
139	Lift Station #154	650 NW Lake City Ave., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
140	Lift Station #156 (Above ground and vaulted equipment)	NW Hall of Fame Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
141	Lift Station #157 (Above ground and vaulted equipment)	SW Red Maple Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
142	Lift Station #121 (Above ground and vaulted equipment)	544 SW Mary Ethel Lane, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
143	Lift Station #141 (Above ground and vaulted equipment)	466 NW Commerce Blvd., Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
144	Lift Station #153 (Above ground and vaulted equipment)	SW Commerce Ave & US 90 W, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
145	Water Tank: 1000000 Gallons: Concrete	NW Shana Way, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,580,000	\$0
146	Water Tank #2: 1000000 Gallons: Concrete	NW Shana Way, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,580,000	\$0
147	Service Building	NW Shana Way, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$542,400	\$400,000
148	Flow Monitor to Fill Valve	NW Shana Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$60,000	\$0
149	Generator: 300 kW: Diesel	NW Shana Way, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$115,200	\$0
150	Lift Station #165 (Above ground and vaulted equipment) (Includes 091001)	1352 NW Ricketson Gln, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
151	Fire Department/Police Department Building	225 NW Main Boulevard, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$9,762,500	\$454,619
152	Generator: 450 kW: Diesel	225 NW Main Boulevard, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$135,000	\$0
153	City Hall Building	205 N Marion Avenue (Parcel #00-00-00-126678-0), Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$9,002,220	\$0
154	Drive Thru / Restrooms Building	205 N Marion Avenue (Parcel #00-00-00-126678-0), Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$263,250	\$0
155	Lights (3): Parking Lot: 24 ft: Metal	205 N Marion Avenue, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$16,200	\$0
156	Decorative Walkway Lights (24): 14 ft: Metal	205 N Marion Avenue, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$120,960	\$0

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157	Monument: 16 ft: Concrete	205 N Marion Avenue, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$10,500	\$0
158	Gazebo	205 N Marion Avenue, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$81,900	\$0
159	Restroom Building	205 N Marion Avenue, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$20,000	\$0
160	Submersible Wastewater Pumps (2): 3 hp (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$75,000	\$0
161	Vertical Turbine Pumps (8) (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$1,200,000	\$0
162	Water Treatment Plant Chemical Building (with Fire Alarm System \$40,000)	144 SE Ozone Loop, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$600,000	\$40,000
163	Water Treatment Plant Administrative Building	144 SE Ozone Loop, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,167,540	\$0
164	Water Treatment Plant Ozone Contact Basin	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$275,000	\$0
165	Water Treatment Plant Maintenance Building	144 SE Ozone Loop, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$333,000	\$0
166	Water Treatment Plant Ozone/Electrical & Generator Building	144 SE Ozone Loop, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$3,759,500	\$0
167	Storage Building	144 SE Ozone Loop, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$18,750	\$0
168	Ground Storage Tank #1: 1.5 MG	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$2,370,000	\$0
169	Ground Storage Tank #2: 1.5 MG	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$2,370,000	\$0

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170	Diesel Tank: 5200 Gallons: Concrete	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$37,440	\$0
171	Well Station #1 (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$125,000	\$0
172	Well Station #9 (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$125,000	\$0
173	Diesel Tank (well 9): 1000 Gallons: Concrete	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$7,200	\$0
174	Generator (Well 9): 250 kW	144 SE Ozone Loop, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$105,000	\$0
175	Well Station #8 (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$125,000	\$0
176	Generator (Well 8): 250 kW	144 SE Ozone Loop, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$105,000	\$0
177	Diesel Tank (Well 8): Concrete	144 SE Ozone Loop, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$7,200	\$0
178	Well Station #2 (Above Ground and Vaulted Equipment)	144 SE Ozone Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$125,000	\$0
179	Warehouse Building #3	1304 State Road 100 SE, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$9,660,000	\$0
180	Small Multi-Purpose Building	1304 State Road 100 SE, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$2,066,400	\$0
181	Welders Shop Building w/ Shade Structure	1304 State Road 100 SE, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$259,200	\$0
182	Lake City Natural Gas Dept. Building	590 SW Arlington Boulevard, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$2,395,680	\$0
183	Generator: 100 kW: Natural Gas	590 SW Arlington Boulevard, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$47,500	\$0
184	High-Pressure Gate System w/ Shade Structure	590 SW Arlington Boulevard, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$60,000	\$0

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185	Low Pressure Gate System	590 SW Arlington Boulevard, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$55,000	\$0
186	Oxidation Ditches Aerators (2): 75000 Gallons: Concrete	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$425,778	\$0
187	Effluent Pump Station: 50 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
188	RAS Pumps (3): 12 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
189	Digester Sludge Transfer Pumps (2): 3.7 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$150,000	\$0
190	Digester Tanks (3) w/ Blowers (4): 350000 Gallons: Concrete	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,312,500	\$0
191	Plant Drain Pump Station (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$100,000	\$0
192	Clarifier Scum Pumps (3): 3 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$100,000	\$0
193	Clarifier Units (3): 300000 Gallons: Concrete	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,350,000	\$0
194	In-Plant Reuse System Pumps (2): 15 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
195	Headworks with Cylindrical Drum Screen (1) (Includes 089011)	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$340,000	\$0
196	Operations Building	259 SW Kicklighter Terrace, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$666,000	\$83,545

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Service is the heart of what we do

Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
197	Bleach Storage Tanks (2): 1600 Gallons: Plastic	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$92,160	\$0
198	Chemical Feed Pump Skid Building	259 SW Kicklighter Terrace, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$78,950	\$0
199	Centrifuge Skid w/ Shelter	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$334,640	\$0
200	Flow Meters (3)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$195,000	\$0
201	Generator: 1500 kW: Diesel	259 SW Kicklighter Terrace, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$1,050,000	\$0
202	Chlorine Contact Chambers (2): 50000 gal: Concrete	259 SW Kicklighter Terrace, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$550,000	\$0
203	Maintenance Storage Building	259 SW Kicklighter Terrace, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$60,000	\$0
204	MCC Building	259 SW Kicklighter Terrace, Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$400,000	\$0
205	WAS Pumps (2): 3.7 hp (Above Ground and Vaulted Equipment)	259 SW Kicklighter Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$100,000	\$0
206	Generator: 50 kW: Natural Gas	524 SW Arlington Blvd., Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$23,000	\$0
207	Lift Station #122 (Above Ground & Vaulted Equipment)	2580 SW Windsong Circle, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
208	Corporate Airport Hangar: A1	196 SE Airport Glen, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,448,370	\$0
209	Lake City Customer Service	173 NW Hillsboro St., Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$2,207,560	\$400,000
210	Historic Bank	129 NW Hillsboro Street, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,100,000	\$300,000
211	Storage Building: Behind Historic Bank	129 NW Hillsboro Street, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$194,400	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
212	Control Building	3996 County Road 341, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$90,000	\$0
213	Generator: 155 kW: Diesel	3996 County Road 341, Lake City, FL 32055	244 - Mechanical Equipment	10/01/2025	10/01/2026	\$77,500	\$0
214	Ground Storage Tank: 1500000 Gallons: Concrete	3996 County Road 341, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$1,425,000	\$0
215	Pump Station: 75 hp (Address Change)	3996 County Road 341, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$225,000	\$0
216	Chlorine Station Canopy: Metal: 25 ft (Structure Only)	3996 County Road 341, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$10,000	\$0
217	Hydro Tank: Metal: 8000 Gallons (Address Change)	3996 County Road 341, Lake City, FL 32055	223 - On Ground Liquid Storage Tank	10/01/2025	10/01/2026	\$57,600	\$0
218	Chlorine Station	3996 County Road 341, Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$60,000	\$0
219	Communications Antenna: 20 ft: Metal	3996 County Road 341, Lake City, FL 32055	236 - Broadcast Towers	10/01/2025	10/01/2026	\$12,000	\$0
220	New Fire Station	383 NW Hall of Fame Drive, Lake City, FL 32055	111 - MNC	10/01/2025	10/01/2026	\$2,946,000	\$0
221	Signalized Intersection	Grandview Street and McFarlane Ave, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$140,200	\$0
222	Warehouse Building #1: NE End of Compound	1823 SR 100, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$2,100,000	\$0
223	Warehouse Building #2	1823 SR 100, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$8,862,900	\$0
224	Warehouse Maintenance Building: Behind Warehouse #2	1823 SR 100, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$407,400	\$0
225	Warehouse Storage Building #2	1823 SR 100, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,080,000	\$0
226	Capital Warehouse Building	629 SE Industrial Circle, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$600,000	\$0
227	Tubular Warehouse Building	629 SE Industrial Circle, Lake City, FL 32055	152 - NC	10/01/2025	10/01/2026	\$1,279,250	\$0

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
228	Fuel Station Building with Equipment/Shelter	923 State Road 100, Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$1,275,000	\$0
229	Darby Pavilion	200 NE Hillsboro Street, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$720,000	\$0
230	Decorative Light Poles (28) w/ Speakers (26): 15 ft: Concrete	200 NE Hillsboro Street, Lake City, FL 32055	243 - Electrical Equipment	10/01/2025	10/01/2026	\$126,000	\$0
231	Multi-play Structure w/ Shade Structure	200 NE Hillsboro Street, Lake City, FL 32055	102 - PITO	10/01/2025	10/01/2026	\$50,000	\$0
232	Powerhouse Stations (24)	200 NE Hillsboro Street, Lake City, FL 32055	101 - Frame	10/01/2025	10/01/2026	\$47,400	\$0
233	Server Building	524 SW Arlington Blvd., Lake City, FL 32055	119 - JM	10/01/2025	10/01/2026	\$93,450	\$0
234	Tower/Radio Control Site: 300 ft: Metal	524 SW Arlington Blvd., Lake City, FL 32055	236 - Broadcast Towers	10/01/2025	10/01/2026	\$150,000	\$0
235	Lift Station #117 (Above Ground & Vaulted Equipment)	1085 SW Business Point Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$100,000	\$0
236	Lift Station #120 (Above Ground & Vaulted Equipment)	506 SW State Rd 247, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
237	Lift Station #151 (Above Ground & Vaulted Equipment)	3847 W US Hwy 90, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$100,000	\$0
238	Lift Station #159 (Above Ground & Vaulted Equipment)	253 SW Stonegate Terrace, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
239	Lift Station #163 (Above ground and vaulted equipment)	910 SW Pinemount Rd, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$200,000	\$0
240	Lift Station #164 (Above Ground & Vaulted Equipment)	SW Executive Drive, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
241	Lift Station #166 (Above Ground & Vaulted Equipment)	102 SW Bre Ln, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
242	Lift Station #18 (Above Ground & Vaulted Equipment)	152 SW Process Loop, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
243	Lift Station #191 (Above Ground & Vaulted Equipment)	3325 N US Hwy 441, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
244	Lift Station #192 (Above Ground & Vaulted Equipment)	1003 NW Bell Rd, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0

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Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
245	Lift Station #46 (Above Ground & Vaulted Equipment)	1479 SE Loquat Way, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$150,000	\$0
246	Lift Station #76 (Above ground and vaulted equipment)	218 SW Ring Ct, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$250,000	\$0
247	Lift Station #77 (Above Ground & Vaulted Equipment)	238 SW Windswept Glen, Lake City, FL 32055	251 - Pump/Lift Station	10/01/2025	10/01/2026	\$300,000	\$0
Total						\$131,143,234	\$2,688,892
TIV						\$133,832,126	

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INLAND MARINE SCHEDULE

Item #	Description	Serial Number	Classification Code	Effective Date	Value	Deductible
				Term Date		
001	Blanket Unscheduled Equipment		Blanket Unscheduled	10/01/2025 10/01/2026	\$1,000,000	\$1,000
002	Unscheduled Items- Rented Borrowed Leased Equipment		Rented, Borrowed, Leased Equipment - ACV	10/01/2025 10/01/2026	\$1,000,000	\$1,000
003	CAT BACK-HOE LOADER 4-WD	0BFD16563	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$50,000	\$1,000
004	CAT LOADER 928 GTD	0DJD02357	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$45,000	\$1,000
005	301.8C EXCAVATOR	0JSB02074	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$43,000	\$1,000
006	312 CL EXCAVATOR	0CBA04368	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$59,700	\$1,000
007	SULLAIR TOWABLE AIR COMP-- MODEL 185	20085200088	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$25,495	\$1,000
008	CAT 287 MULTI-TERRAIN LOADER	MAS00825	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$40,000	\$1,000
009	SULLAIR PORTABLE AIR COMPRESSOR	201105130015	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$25,495	\$1,000
010	CAT 329 E1 HYD. EXCAVATOR	0PLW00338	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$56,000	\$1,000
011	750 C JOHN DEERE DOZIER	TO750CX812153	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$49,900	\$1,000
012	544 H--JOHN DEERE LOADER	DW544HX576029	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$32,500	\$1,000
013	310 D 1995 JD BACKHOE	TO310DA807737	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$31,500	\$1,000
014	310 SE JD BACKHOE	TO301SE88449	Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$36,500	\$1,000
015	ATCO Bypass Pump Trailer		Contractor's / Mobile Equipment - Agreed Value	10/01/2025 10/01/2026	\$40,688	\$1,000
Total					\$2,535,778	

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VEHICLE SCHEDULE

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
001	American LaFrance	Lafrance Fire Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$57,500
	1926	5729	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
002	Lowboy	35 Ton Muvall Trailer		10/1/2025				\$12,000
	1982	3066	Trailer - NO CHARGE	10/1/2026				Actual Cash Value
003	Other	Trailer		10/1/2025				\$0
	1981	4591	Trailer - NO CHARGE	10/1/2026				Actual Cash Value
004	Other	Hobb Limerock Trailer		10/1/2025				\$0
	1972	6303	Trailer - NO CHARGE	10/1/2026				Actual Cash Value
005	Vac-Con	Sewer Cleaner		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$174,905
	1995	5690	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
006	Ford	LT-9000 Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$62,524
	1997	4211	Garbage Truck		\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
				10/1/2026				
007	Ford	L-9501 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$46,817
	1997	6443	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
008	Ford	L-9000 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$46,817
	1997	4464	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
009	Sterling	M8500 SA Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$49,893
	2001	4125	Garbage Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
010	Other	Terex Amida Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$4,537
	2000	6541	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
011	Ford	Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$70,469
	2002	6674	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
012	Chevrolet	Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,000
	2002	1671	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
013	Other	Orr Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$4,600
	2002	5627	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
014	Ford	F-750 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,000
	2004	2287	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
015	Interstate	Tilting Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$15,000
	2006	7657	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
016	Freightliner	Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$61,979
	2007	5589	Garbage Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
017	E-One	Ladder Fire Truck	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$595,260
	2006	1519	Fire Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
018	International	Lift Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$100,000
	2007	2478	Semi Trailer	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
019	Other	Soue Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$5,840

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2008	8176	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
020	Chevrolet	High Cube Van		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$216,600
	2008	7208	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
021	Mack	Semi Truck Tractor		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$96,760
	2010	6394	Semi Trailer	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
022	GMC	Savana		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$29,560
	2011	3432	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
023	Mack	Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$132,585
	2012	5294	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
024	Mack	Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$132,585
	2012	5295	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
025	E-One	Rescue Pumper	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$299,960
	2011	6736	Fire Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
026	Other	Hurricane Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$3,400
	2012	6846	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
027	Ford	F-650 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$135,600
	2012	9766	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
028	Cargo	Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$3,000
	2011	716TA	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
029	E-One	Rescue/Pumper	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$350,000
	2013	8182	Fire Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
030	Ford	F-150		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$15,000
	2008	1587	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
031	Big Tex	Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$6,770
	2013	2266	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
032	Ford	F550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$82,500

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2014	6773	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
033	Ford	F-650 Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$122,465
	2015	3220	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
034	International	Jet Refueler	Airport	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$222,000
	2015	8179	Semi Trailer	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
035	Ford	F-150 Reg Cab 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,240
	2016	2566	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
036	Ford	F-150 Reg Cab 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$15,993
	2016	2565	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
037	Ford	F-150 Super Cab 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$17,160
	2016	2568	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
038	Utility	Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$1,000
	2015	8406	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
039	Ford	F-350		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$56,465
	2016	6459	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
040	Ford	Transit Connect		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$12,286
	2016	2210	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
041	International	Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$141,192
	2016	4102	Semi Trailer	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
042	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,982
	2016	7069	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
043	Ford	Van		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$20,714
	2016	4036	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
044	Kenworth	T300 Fire Engine 1	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$50,000
	2006	7819	Fire Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
045	Mack	GU713		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$50,000

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2012	2149	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
046	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4213	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
047	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4210	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
048	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4214	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
049	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4211	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
050	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4209	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
051	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2017	4208	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
052	Diamond Back	Cargo 5200 Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$7,400
	2017	9595	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
053	Ford	Interceptor Suv	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,000
	2017	4206	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
054	Chevrolet	Truck-White		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$105,000
	2000	3709	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
055	Ford	Taurus		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,500
	2006	2402	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
056	Polaris	Ranger		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$11,000
	2017	9670	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
057	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600
	2017	2630	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
058	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600

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Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2017	3123	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
059	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600
	2017	2626	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
060	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600
	2017	2628	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
061	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600
	2017	2629	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
062	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$36,000
	2017	3122	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
063	Ford	F-250		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000
	2019	7143	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
064	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,000
	2019	5307	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
065	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,000
	2019	5308	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
066	Ford	F-250		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000
	2019	5007	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
067	Ford	F-250		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$20,000
	2019	5006	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
068	Big Tex	22PH-208K-SMR		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$11,000
	2019	6373	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
069	Ford	F-150		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$36,000
	2019	1128	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
070	Ford	Fusion		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000
	2019	5787	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
071	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,000

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2019	5097	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
072	Other	Texas Trailer FB2320		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$11,000
	2020	5216	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
073	Cargo	BL824TA3 Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$9,500
	2020	9811	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
074	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$17,000
	2020	7566	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
075	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$22,000
	2020	7714	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
076	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$22,000
	2020	7656	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
077	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$22,000
	2020	7396	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
078	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,000
	2020	3795	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
079	Chevrolet	Colorado		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000
	2020	7621	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
080	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$20,000
	2020	2938	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
081	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,000
	2020	3608	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
082	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,000
	2020	7309	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
083	Chevrolet	Silverado 2500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,000
	2020	3174	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
084	Chevrolet	Colorado		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,000

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2020	7620	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
085	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$17,000
	2020	2660	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
086	GMC	Terrain		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$23,700
	2020	7794	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
087	GMC	Terrain		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$23,700
	2020	7433	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
088	GMC	Terrain		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$23,200
	2020	6233	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
089	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,200
	2020	7394	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
090	Chevrolet	Silverado		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,500
	2020	3064	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
091	Chevrolet	Silverado 1500 DBL C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,500
	2020	2989	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
092	Chevrolet	Silverado 1500 CRW C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$24,700
	2020	3476	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
093	Chevrolet	Silverado 1500 CRW C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$30,000
	2020	3179	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
094	GMC	Terrain		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$23,200
	2020	6083	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
095	Chevrolet	Silverado 2500HD DBL		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$30,200
	2020	4910	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
096	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$29,900
	2020	7371	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
097	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,600

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2020	7441	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
098	Chevrolet	Silverado 1500 Dbl C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,800
	2020	7249	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
099	Chevrolet	Silverado 1500 Crew		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$26,400
	2020	4745	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
100	Chevrolet	2500 Hd DBL Cab		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$30,200
	2020	3910	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
101	Other	Kemi Util Hydraulic TRLR		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$30,600
	2020	6227	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
102	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,900
	2020	4732	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
103	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,300
	2020	3966	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
104	Chevrolet	Malibu		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$12,700
	2020	2961	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
105	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,200
	2020	3664	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
106	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$16,200
	2020	3508	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
107	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,400
	2020	7114	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
108	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,000
	2020	2815	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
109	Chevrolet	Tahoe		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,300
	2020	3987	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
110	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$18,200

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2020	6925	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
111	Mack	Flatbed Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$119,200
	2021	1517	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
112	Mack	Flatbed Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$119,200
	2021	1518	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
113	Ford	F-550		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$134,400
	2020	8474	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
114	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,900
	2020	4553	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
115	Ford	Transit 150		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$18,300
	2020	1535	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
116	Ford	F-150		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$36,000
	2020	5830	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
117	Ford	Police Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,500
	2020	2774	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
118	Ford	Police Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,500
	2020	2776	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
119	Ford	Police Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,200
	2020	2777	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
120	Ford	Police Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$38,400
	2020	2775	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
121	Ford	F-350		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$39,200
	2020	106	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
122	Other	6X12 Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$2,900
	2021	4728	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
123	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$28,300

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Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2020	3972	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
124	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,600
	2020	4055	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
125	Sterling	4X4 Altec Bucket TRK		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$54,200
	2009	3676	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
126	Utility	Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$1,900
	2021	1122	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
127	Ford	F-150 XL 4X4 Super C		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$41,002
	2020	1061	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
128	Chevrolet	Silverado 5500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$54,885
	2020	2163	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
129	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$31,641
	2021	6513	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
130	Vac-Con	Sewer Cleaner		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$402,610
	2021	9720	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
131	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$27,301
	2021	3257	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
132	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,004
	2021	6909	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
133	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$40,104
	2021	6854	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
134	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$40,556
	2021	6696	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
135	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,813
	2021	5679	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
136	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$41,599

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2021	6079	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
137	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$41,184
	2021	6239	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
138	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$26,389
	2021	2466	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
139	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$27,226
	2021	413	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
140	Chevrolet	Silverado 2500HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$35,318
	2021	4055	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
141	Ford	F350 XI 4X4		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$52,223
	2020	165	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
142	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$27,599
	2021	9107	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agreement Period: 10/1/2025 through 10/01/2027

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
143	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$32,047
	2021	898	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
144	Chevrolet	Silverado 3500H Reg		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$39,741
	2021	7572	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
145	Freightliner	Lift Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$109,449
	2006	4713	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
146	Ford	F-550	Fire Rescue	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$140,690
	2022	9057	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
147	Chevrolet	Silverado 1500 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$26,763
	2021	3285	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
148	Chevrolet	Traverse SUV		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$34,764
	2021	3127	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
149	Chevrolet	Silverado 2500HD 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$33,813

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2021	5679	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
150	Chevrolet	Silverado 2500HD 4X2		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$41,599
	2021	6079	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
151	Chevrolet	Silverado 1500 4X4		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$32,161
	2021	898	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
152	Chevrolet	Silverado 5500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$54,408
	2021	6267	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
153	Chevrolet	Silverado 5500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$54,061
	2021	6266	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
154	Chevrolet	Silverado 5500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$52,777
	2021	6265	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
155	Chevrolet	Silverado 5500 HD		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$58,321
	2021	6039	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
156	Ford	Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$46,526
	2021	5582	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
157	Ford	Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$47,082
	2021	5581	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
158	Ford	Interceptor	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$47,082
	2021	5580	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
159	Chevrolet	Silverado 3500HD 4X4		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$37,316
	2021	4514	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
160	Tymco	600 Street Sweeper		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$309,159
	2022	3109	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
161	Chevrolet	Silverado 3500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,922
	2021	4579	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
162	Mack	Dump Truck		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$130,470

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2023	2061	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
163	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2303	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
164	Dodge	Ram Cargo Van		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$44,778
	2022	8537	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
165	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2580	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
166	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2281	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
167	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2472	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
168	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2499	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
169	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	5298	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
170	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	2474	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
171	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	4481	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
172	Ford	Interceptor SUV	Police	10/1/2025	\$1,000	10/1/2025	10/1/2026	\$55,770
	2023	5172	Police Car	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
173	Other	Texas Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$8,100
	2024	5150	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
174	Other	AVS Custom Utility TRLR		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$2,450
	2023	3127	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
175	Other	Texas Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$14,305

The brief description of coverage contained in this 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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321.832.1450 | pgit.org

Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
	2024	5161	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
176	Chevrolet	2500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$42,737
	2024	9303	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
177	Chevrolet	2500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$42,737
	2024	6664	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
178	Other	J&E Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$6,923
	2023	1689	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
179	Other	J&E Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$6,923
	2023	1690	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
180	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$42,737
	2024	1138	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
181	Big Tex	Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$12,830
	2024	6685	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value

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Agreement Period: 10/1/2025 through 10/01/2027

Named Covered Party: City of Lake City

Quote #: PK2FL1 0122002 25-01 01

Agency: Arthur J. Gallagher Risk Management Services, Inc. - Yulee

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
182	Chevrolet	Silverado 2500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$65,532
	2024	5045	Medium Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
183	Other	J&E Utility Trailer		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$6,923
	2024	1135	Trailer - NO CHARGE	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
184	Dodge	Ram 5500 W/Jet-Eye		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$162,600
	2019	7031	Heavy Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
185	Chevrolet	Traverse		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$43,902
	2024	9712	Private Passenger	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
186	Chevrolet	Silverado 1500		10/1/2025	\$1,000	10/1/2025	10/1/2026	\$25,200
	2020	9807	Light Truck	10/1/2026	\$1,000	10/1/2025	10/1/2026	Actual Cash Value
TOTAL AUTO PHYSICAL DAMAGE VALUE:								\$9,648,870

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PARTICIPATION AGREEMENT

Application for Membership in the Preferred Governmental Insurance Trust

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Trust for continuing workers' compensation, liability, property and/or casualty coverage through membership in the Preferred Governmental

Insurance Trust, to become effective 12:01 a.m. 10/01/2025 (effective date of coverage agreement), and if accepted by the Fund's duly authorized representative, does hereby agree as follows:

- (a) To accept and be bound by the provisions of the Florida Workers' Compensation Act;
- (b) That, by this reference, the terms and provisions of the Amended Interlocal Agreement creating the Preferred Governmental Insurance Trust date October 1, 2004 are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Amended Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Amended Interlocal Agreement as provided therein;
- (c) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys' fees;
- (d) To abide by the rules and regulations adopted by the Board of Trustees of the Fund;
- (e) That should either the Applicant or the Fund desire to cancel coverage, it will give not less than thirty (30) days prior written notice of cancellation;
- (f) That all information contained in the underwriting application provided to the Fund as a condition precedent to participation in the Fund is true, correct and accurate in all respects.

(Name of Local Governmental Entity)

Witness Signature

By: _____
Signature

Printed Name

Printed Name

Witness Signature

Title: _____

Printed Name

For Internal Use only

IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE THE ____ DAY OF _____, 20__ SIGNED THIS ____ DAY OF _____, 20__ .

By: _____
Administrator/Trustee

AMENDED INTERLOCAL AGREEMENT CREATING THE PREFERRED GOVERNMENTAL INSURANCE TRUST

This Amended Interlocal Agreement, restating and modifying the Preferred Governmental Insurance Trust, is made and entered into effective October 1, 2004, by and among the Local Governmental Entities who have executed Participation Agreements (Application for Membership in the Preferred Governmental Insurance Trust) to become effective October 1, 2004, such Local Governmental Entities representing one hundred percent (100%) of the Governmental Entities participating in the Preferred Governmental Insurance Trust, together with such other Local Governmental Entities who hereafter become members of the Fund, for the purposes and subject to the conditions and restrictions, as hereinafter set forth.

WITNESSETH:

WHEREAS, Article VIII, Section 2, Florida Constitution, provides municipalities shall have governmental, corporate and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes except as otherwise provided by law; and

WHEREAS, Section 125.01, Florida Statutes, provides that counties shall have the power to carry on county government and to exercise all powers and privileges not specifically prohibited by law; and

WHEREAS, Section 166.021, Florida Statutes, provides in part that “...municipalities shall have the governmental, corporate, and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes, except when expressly prohibited by law.”; and

WHEREAS, Section 163.01, Florida Statutes, commonly known as the “Florida Interlocal Cooperation Act of 1969”, provides that Local Governmental Entities may enter into interlocal agreements in order to make the most efficient use of their powers by enabling them to cooperate with other Local Governmental Entities on a basis of mutual advantage, thereby providing services and facilities in a manner, and pursuant to forms of governmental organization, that will best accord with geographic, economic, population, and other factors influencing the needs and development of Local Communities; and

WHEREAS, Section 624.4622, Florida Statutes, provides that any two or more Local Governmental Entities may enter into an interlocal agreement for the purpose of securing the payment of benefits under Chapter 440, Florida Statutes, provided such local governmental self- insurance fund created thereby has an annual normal premium in excess of five million dollars (\$5,000,000.00), maintains a continuing program of excess insurance coverage, submits annual audited year-end financial statements, and has a governing body which is comprised entirely of local elected officials; and

WHEREAS, Section 768.28, Florida Statutes, provides that the state and its agencies and subdivisions are authorized to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage they may choose, or to have any combination thereof, in anticipation of any claim, judgment, and claims bill which they may be liable to pay pursuant to such section; and

WHEREAS, Section 111.072, Florida Statutes, authorizes any county, municipality, or political subdivision to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage it may choose, or to have any combination thereof in anticipation of any judgment or settlement which its officers, employees, or agents may be liable to pay pursuant to a civil or civil rights lawsuit described in s. 111.07, Florida Statutes; and

WHEREAS, Section 624.462, Florida Statutes, provides that a governmental self-insurance pool created pursuant to Section 768.28(16), Florida Statutes, shall not be considered a commercial self-insurance fund; and

WHEREAS, each of the participating Local Governmental Entities which are party to this Agreement, and all subsequent Local Governmental Entities which become party to this Agreement, are public agencies as defined in Section 163.01, Florida Statutes, and are authorized to enter into this Interlocal Agreement by executing a Participation Agreement; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under Chapter 440, Florida Statutes; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under risk management programs or liability insurance programs; and

WHEREAS, it is in the public interest, and in the best interest of the parties hereto, that they join together to establish a consolidated and comprehensive Fund for the payment of benefits under the Florida Workers' Compensation Law, payment of claims, judgments and claims bills which they may become liable to pay, payment of certain civil rights liabilities, payment of casualty and property losses, and the purchase of appropriate policies of insurance, excess insurance and reinsurance to provide protection against such claims and liabilities; and

WHEREAS, the governing authority of each of the Local Governmental Entities which are a party to this Agreement have duly authorized the execution and delivery of a Participation Agreement obligating such Governmental Entity to full performance of this Agreement; and

WHEREAS, it is the intent of this Agreement to allow participation by additional Local Governmental Entities in the self-insurance fund created hereby, pursuant to the terms and conditions of this Interlocal Agreement;

NOW, THEREFORE, by virtue of the execution and delivery of a Participation Agreement, the parties hereto do hereby covenant and agree as follows

SECTION I

INCORPORATION OF RECITALS

The foregoing WHEREAS clauses are incorporated in, and made a part of, this Amended Interlocal Agreement.

SECTION II

DEFINITIONS

The following definitions shall apply to the provisions of this Amended Interlocal Agreement:

- 2.1 ADMINISTRATOR.** An individual, partnership or corporation engaged by the Fund to carry out the policies of the Fund and provide the day-to-day executive management and oversight of the Fund's operations, including, but not limited to, administration, marketing, underwriting, quoting, issuance, maintenance and auditing of coverage terms, coordinating other third party service providers retained by the Fund and ensuring that the policies and decisions of the Board of Trustees are implemented.

- 2.2 CLAIMS MANAGEMENT.** “Claims Management” shall mean the process of identifying, receiving, handling, adjusting, reserving, resolving and planning for the funding of eligible claims made by or against any Member of the Trust and any other necessary risk management operations.
- 2.3 CONTRIBUTION(S).** “Contribution(s)” shall mean any premium charge or other consideration imposed or collected by, or on behalf of the Trust, from its Members based on criteria adopted from time to time by the Board of Trustees. Contributions may be determined and set with respect to all Members, any individual Member or otherwise. The terms “Contribution(s)”, “Premium(s)” and “Premium Contribution(s)” are used interchangeably and synonymously throughout this Agreement.
- 2.4 COVERAGE TERMS.** “Coverage Terms” or “Coverage Agreements” shall mean the terms and conditions of certificates of insurance, policies of insurance, endorsements to policies of insurance, excess insurance policies and reinsurance policies which are provided to Fund Members from time to time which comprehensively set forth the insurance coverages provided to the Fund Members, as may be modified or altered from time to time with respect to all Members, any individual Member, or otherwise, within the applicable notice and procedural requirements of law, or in any other rules and regulations adopted by the Board of Trustees.
- 2.5 FUND.** “Fund” shall mean the group self-insurer’s fund or trust fund which is hereby created for the purposes set forth herein, known as the Preferred Governmental Insurance Trust. The terms “Fund”, “Trust” and “Trust Fund” are used interchangeably and synonymously throughout this Agreement.
- 2.6 LOCAL GOVERNMENTAL ENTITY OR ENTITIES.** “Local Governmental Entity or Entities” shall mean any “public agency” as defined by Section 163.01(3)(b), Florida Statutes.
- 2.7 MEMBER.** “Member” shall mean a Local Governmental Entity which has duly executed a Participation Agreement and otherwise has complied with all provisions of this Agreement, and which thereafter is entitled to all the rights and benefits conferred by, and subject to all conditions and obligations imposed by, this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees.
- 2.8 NON-COMPLIANCE.** “Non-Compliance” shall mean the failure to comply with the terms of this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees, but only to the extent that such Non-Compliance is deemed material by, and within the sole discretion of, the Board of Trustees.

- 2.9 PARTICIPATION AGREEMENT.** “Participation Agreement” shall mean the application for membership in the Preferred Governmental Insurance Trust pursuant to which an applying member agrees to be bound by the provisions of the Florida Workers’ Compensation Act, this Amended Interlocal Agreement, the rules and regulations adopted by the Board of Trustees of the Fund, and when accepted by the Board of Trustees or their duly authorized representative, becomes a part of the Interlocal Agreement between the applying member and the Fund.
- 2.10 PREMIUM(S).** “Premium(s)” shall mean “Contribution(s)”.
- 2.11 PREMIUM CONTRIBUTION(S).** “Premium Contribution(s)” shall mean Contribution(s).
- 2.12 THIRD-PARTY CLAIMS MANAGER.** “Third-Party Claims Manager” shall mean an individual or organization providing claims management services to the Fund.
- 2.13 TRUST.** “Trust” shall mean the “Fund”.
- 2.14 TRUSTEES.** “Trustees” or “Board of Trustees” shall mean the collegial body charged with the operation and administration of the Fund pursuant to the provisions of this Agreement.
- 2.15 TRUST FUND.** “Trust Fund” shall mean the “Fund”.

SECTION III
ESTABLISHMENT OF “PREFERRED
GOVERNMENTAL INSURANCE TRUST”
AS A SELF-INSURED FUND

- 3.1 ESTABLISHMENT.** The Preferred Governmental Insurance Trust is hereby established and created pursuant to the provisions of Article VIII, Section 2, of the Florida Constitution, Sections 125.01, 163.01, 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, for the purposes, and with the powers, duties and obligations, as herein set forth.
- 3.2 LOCATION.** The location of the principal office of the Trust shall be determined from time to time by the Board of Trustees.
- 3.3 PURPOSES.** This Amended Interlocal Agreement is made and executed, and the Fund created hereby is established for the purposes of:
- (a) Pooling Member’s resources to fulfill Members’ legal liabilities and obligations, including, but not limited to, providing for the payment of benefits under the Florida Workers’ Compensation Law;

- (b) To minimize the cost of providing workers' compensation coverage by developing and refining specialized claim services, by developing and refining, internally or through third party service providers, a managed care system, together with the development and refining of loss prevention programs for the Members;
- (c) To pay or provide for general liability and casualty coverage to participating Members, including, but not limited to, public officials errors and omissions, employment practices liability and law enforcement liability claims;
- (d) To pay or provide for property coverage to participating Members;
- (e) To pay for or provide to its participating Members coverage in anticipation of any judgment or settlement resulting from a civil rights action arising under federal law;
- (f) To pay for or provide to participating Members coverage in anticipation of any claims bill passed by the Legislature;
- (g) To pay for or provide to participating Members coverage for any other risk authorized under Florida law to be self-insured;
- (h) To pay for or provide to participating Members all or a part of such coverages.

This Agreement is not intended to create a partnership or other legal entity whereby one Member assumes the obligations of another Member, or the obligations of the Fund in general.

3.4 NON-ASSESSABILITY. Should a deficit develop in the Trust, after excess reinsurance recoveries, whereby claims or other expenses cannot be paid, each individual Member shall assume liability for the costs of claims brought against that Member as if such Member were individually self-insured. Each individual Member shall thereafter be responsible for its individual costs including, but not limited to, claims administration without an obligation to, or a right of contribution from, other Members.

3.5 POWERS. The Trust shall have all the rights, powers, duties and privileges as set forth in Article VIII, Section 2 of the Florida Constitution, and Sections 163.01, et seq., 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, and any other applicable Florida Statutes, which are necessary to accomplish the purposes described in Section 3.3, including but not limited to the following:

- (a) Securing the payment of benefits under Chapter 440, Florida Statutes.

- (b) Collecting premiums from Members for the purpose of paying for or providing casualty, property, and liability coverage, and securing the payment of claims associated therewith.
- (c) Paying for or providing coverage for any other risk authorized under Florida law to be self-insured.
- (d) Paying for or providing all or a part of such coverages.
- (e) To make, enter into, and arrange for insurance, reinsurance, excess insurance, catastrophic insurance, stop-loss insurance, or any other coverage as the Fund shall deem necessary and appropriate, without such purchase being deemed a waiver of sovereign immunity.
- (f) To pay, or approve the payment of, any expenses and fees associated with the operation of the Fund.
- (g) To indemnify and hold harmless any Trustee, officer of the Fund, or any person acting on behalf of the Fund, to the fullest extent such indemnification is permitted by law, against (1) reasonable expenses actually and necessarily incurred in connection with any threatened, pending or completed action, suit or proceeding, whether civil, administrative or civil investigative, including any action, suit or proceeding by or on behalf of the Fund, seeking to hold said person liable by reason of the fact that he or she was acting in such capacity, and (2) reasonable payments made by him or her in satisfaction of any judgment, monetary decree or settlement for which he or she may have become liable in any such action, suit or proceeding by reason of the fact that he or she was acting in such capacity. This indemnification is not intended to, and does not, waive any immunities provided to Members of the Fund, Trustees serving in their capacity as Trustees to the Fund, or to officers or employees of the Fund, by virtue of the laws of the state of Florida, but is merely in addition to such rights, privileges and immunities. (Ref. 624.489 and 768.28, FS).

SECTION IV

ADMINISTRATION OF FUND

- 4.1 MEETINGS.** The Board of Trustees shall meet at such time and in such location as may be acceptable to a majority of the Board of Trustees. The Chairman of the Board of Trustees or his designee shall set the date, time and location of each meeting, and notice thereof shall be furnished to each Trustee by the Chairman or his designee not less than ten (10) days prior to the date of such meeting.

Such notice shall specify the date, time and location of such meeting and may specify the purpose thereof, and any action proposed to be taken there at. Such notice shall be directed to each Trustee by mail to the address of such Trustee as is recorded in the office or offices of the Fund. In no event shall the Board of Trustees meet less than quarterly.

The Chairman of the Board or any three (3) Trustees may call a special meeting and direct the Administrator to send the prerequisite notice for any special meeting of the Board of Trustees. Special meetings of the Board of Trustees may be held at any time and place without notice, or with less than the prerequisite notice, provided all Trustees execute a waiver of notice and consent to said meeting.

For purposes of a duly called meeting of the Board of Trustees, a quorum shall exist if a majority of the members of the Board of Trustees are present. The Administrator shall keep minutes of all meetings, proceedings and acts of the Board of Trustees, but such minutes need not be verbatim. Copies of all minutes of the Board of Trustees shall be sent by the Administrator to all Trustees.

4.2 VOTING. All actions by, and decisions of, the Board of Trustees shall be by vote of a majority of the Trustees attending a duly called meeting of the Board of Trustees at which a quorum is present; however, in the event of a duly called special meeting, all actions by, and decisions of, the Board of Trustees may be by vote of a majority of the Trustees present and attending such special meeting if a proper waiver of notice and consent was obtained as provided herein.

4.3 OFFICE OF THE FUND. The Board of Trustees shall establish, maintain and provide adequate funding for an office or offices for the administration of the Fund. The address of such office or offices shall be made known to the units of local governments eligible to participate in, or participating in, the Fund. The books and records pertaining to the Fund and its administration shall be kept and maintained at the office or offices of the Fund.

4.4 EXECUTION OF DOCUMENTS. A certificate, document, or other instrument signed by the Chairman or the Administrator of the Fund shall be evidence of the action of the Board of Trustees and any such certificate, document, or other instrument so signed shall conclusively be presumed to be authentic. Likewise, all acts and matters stated therein shall conclusively be presumed to be true.

- 4.5 APPOINTMENT OF ADMINISTRATOR.** The trustees shall designate and provide compensation for an Administrator to administer the affairs of the Fund. Any Administrator so designated shall furnish the board of Trustees with a fidelity bond with the Trustees as named obligee. The amount of such bond shall be determined by the Trustees and the evidence thereof shall be available to all units of government eligible to participate, or participating in, the Fund.
- 4.6 COMPENSATION AND REIMBURSEMENT OF TRUSTEES.** The Board of Trustees may from time to time establish a reasonable amount of compensation to cover attendance at a duly called meeting by the Board of Trustees, or to cover the performance of the normal duties of a Trustee. Such compensation shall include reimbursement for reasonable and necessary expenses incurred therewith.

SECTION V

NUMBER, QUALIFICATION, TERM OF OFFICE

AND POWER AND DUTIES OF TRUSTEES

- 5.1 NUMBER AND QUALIFICATION OF TRUSTEES.** The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Each Trustee shall be an elected official of a Member. No two (2) Trustees may be elected officials from the same Member. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee's term of office as an elected official of the Member, whichever shall first occur. A Trustee may serve successive four (4) year terms provided such Trustee continues to remain an elected official of a Member. Each and every Trustee named, and each successor Trustee, shall acknowledge and consent to their election as a Trustee by giving written notice of acceptance of such appointment to the chairman, or acting chairman of the Board of Trustees.
- 5.2 RESIGNATION AND REMOVAL OF A TRUSTEE.** A Trustee may resign and become and remain fully discharged from all further duties or responsibilities hereunder, by giving at least sixty (60) days prior written notice sent by certified mail, overnight delivery or other appropriate method of delivery to the chairman or acting chairman of the Board of Trustees. Such notice shall state the date said resignation shall take effect, and such resignation shall take effect on the date designated unless a successor Trustee has been elected at an earlier date as herein provided, in which event resignation shall take

effect immediately upon the election of such successor Trustee. Additionally, oral notice of resignation may be given at any duly convened meeting of the Trustees, which said oral notice of resignation shall be incorporated, and made a part of, the minutes of such duly convened meeting. A Trustee may be removed by a majority vote of the Board of Trustees or by a majority vote of the Members. Any Trustee, upon leaving office, shall forthwith turn over and deliver to the chairman or the secretary of the Trustees at the principal office of the Trust any and all records, books, documents or other property in such Trustees possession, or under such Trustees control, which belongs to the Trust.

5.3 ELECTION OF SUCCESSOR TRUSTEES. Successor Trustees shall be elected by a majority vote of the Board of Trustees. Nominations for the election of Trustees may be made by the Board of Trustees or by any Member of the Fund.

5.4 TRUSTEE TITLE. In the event of death, resignation, refusal or inability to act by any one or more of the Trustees, the remaining Trustees shall have all the powers, rights, estates and interests of this Trust and shall be charged with its duties and responsibilities; provided, however, that in such case(s), no action may be taken unless it is concurred in by a majority of the remaining Trustees.

5.5 TRUSTEE OFFICERS. The Trustees shall elect from among themselves a chairman, vice-chairman and secretary of the Board of Trustees. Such officers shall be elected annually at the end of the fiscal year of the Trust, and may succeed themselves.

5.6 POWER AND AUTHORITY. The Board of Trustees shall be charged with the duty of the general supervision and operation of the Fund, and shall conduct the business activities of the Fund in accordance with this Agreement, its by-laws, rules and regulations and applicable federal and state statutes and rules and regulations. In connection therewith, the Board of Trustees may exercise the following authority and powers:

(a) To collect premiums from participating Members in an amount individually agreed to by the Fund and said Members for the purpose of paying for or providing the coverages provided in this Agreement to participating Members.

(b) To pay for or provide such excess insurance or reinsurance coverage as is necessary to accomplish the purpose of the Fund.

- (c) To borrow funds, issue bonds and other certificates of indebtedness, and arrange for lines or letters of credit to assist in providing the coverages provided in this Agreement to participating Members.
- (d) To pay for or provide appropriate liability and other types of insurance to cover the acts of the Board of Trustees of the Fund.
- (e) To contract with appropriate professional service providers to meet the purposes of the Fund, and to expend funds for the reasonable operating and administrative expenses of the Fund, including but not limited to, all reasonable and necessary expenses which may be incurred in connection with the establishment of the Fund, in connection with the employment of such administrative, legal, accounting, and other expert or clerical assistance to the Fund, and in connection with the leasing and purchase of such premise, material, supplies and equipment as the Board, in its discretion, may deem necessary for or appropriate to the performance of its duties, or the duties of the Administrator or the other agents or employees of the Fund.
- (f) To pay claims the Fund becomes legally obliged to pay pursuant to the Coverage Agreements entered into by and between the Fund and participating Members.
- (g) To establish and accumulate as part of the Fund adequate reserves to carry out the purposes of the Fund.
- (h) To pay premiums on, and to otherwise secure or provide, insurance products that are ancillary to the coverages authorized by this Agreement.
- (i) To invest and reinvest funds that may come into the possession of the Fund.
- (j) To assume the assets and liabilities of the Fund.
- (k) To take such actions and expend such funds as are reasonably necessary to facilitate the cessation of the business of the Fund.
- (l) To exercise such powers that are authorized to be exercised by trustees under and pursuant to the laws of Florida.
- (m) To take such other action and expend such funds as are reasonably necessary to accomplish the purposes of the Fund.

5.7 APPROVAL OF MEMBERS. The Board of Trustees, after the inception of the Fund, shall receive applications for membership from prospective new participants in the Fund and shall approve applications for membership in accordance with the terms of this Agreement, any Participation Agreement, applicable federal and state statutes and rules and regulations, and the rules and regulations established by the Board of Trustees for the admission of new members into the Fund; provided, however, no prospective member may

participate in the Fund unless such prospective member is a public agency of the state. As used herein, the phrase “public agency” includes, but is not limited to, the state, its agencies, counties, municipalities, special districts, school districts, and other governmental entities; the independent establishments and constitutional officers of the state, counties, municipalities, school districts, special districts, and other governmental entities; and corporations primarily acting as instrumentalities or agencies of the state, counties, municipalities, special districts, school districts, and other governmental entities. The Board of Trustees shall be the sole judge of whether or not an applicant for membership shall be eligible to participate in the Fund; provided, however, the Board of Trustees may delegate the functions associated with approval of Members to the Administrator.

- 5.8 REPORTING.** The Board of Trustees shall be responsible for and shall cause to be prepared and filed such annual or other periodic audits, reports and disclosures as may be required from time to time pursuant to applicable federal and state statutes and rules and regulations, including, but not limited to, periodic payroll audits, periodic summary loss reports, periodic statements of financial condition, certified audits, appropriate applications filed by prospective new members, reports as to financial standings, payroll records, reports relating to coverage, experience, loss and compensation payments, summary loss data statements, periodic status reports, and any other such reports as may be required from time to time to accomplish the purpose of the Fund or to satisfy the requirements of appropriate governmental entities.
- 5.9 TRUSTEES’ LIABILITY.** The Trustees and their agents and employees shall not be liable for any act of omission or commission taken pursuant to this Agreement unless such act constitutes a willful breach of fiduciary duties nor shall any Trustee be liable for any act of omission or commission by any other Trustee or by any employee or agent of the Fund. The Fund hereby agrees to save, hold harmless and indemnify the Trustees and their agents and employees for any loss, damage or expense incurred by said persons or entities while acting in their official capacity on behalf of the Fund, unless such action constitutes a willful breach of fiduciary duties.
- 5.10 RELIANCE ON COUNSEL’S OPINION.** The Board of Trustees may employ and consult with legal counsel concerning any questions which may arise with reference to the duties and powers of the Board of Trustees or with reference to any other matter pertaining to this Agreement or the Fund created thereby; and the opinion of such counsel shall be full and complete authorization and protection from liability arising out of or in respect to any action taken or

suffered by the Board of Trustees or an individual Trustee acting hereunder in good faith and in accordance with the opinion of such counsel.

- 5.11 BY-LAWS, RULES AND REGULATIONS.** The Board of Trustees may adopt and enforce such by-laws, rules and regulations as between the Members of the Fund and the Fund governing the operation of the Fund as are consistent with the terms of this Agreement and as are reasonably necessary to accomplish the purposes of the Fund.

SECTION VI

POWERS AND DUTIES OF THE ADMINISTRATOR

- 6.1 RESPONSIBILITIES.** The Administrator shall have the power and authority to implement the directives of the Board of Trustees and the policy matters set forth by the Board of Trustees as they relate to the on-going operation and supervision of the Fund, the by-laws, rules and regulations established by the Board of Trustees, the provisions of this Agreement, and applicable federal and state statutes, rules and regulations. The powers, duties and responsibilities of the Administrator retained by the Board of Trustees shall be set forth in an Administrative Agreement executed between the Board of Trustees and the Administrator.
- 6.2 CONTRIBUTIONS.** The Administrator shall deposit into the account or accounts designated by the Board of Trustees, at the financial institution or institutions designated by the Board of Trustees, all contributions as and when collected from the Members and said monies shall be disbursed only in the manner provided by this Agreement, the Coverage Agreements, the rules, regulations and by-laws of the Board of Trustees, and the Agreement entered into by and between the Board of Trustees and the Administrator.

SECTION VII

MEMBERS

- 7.1 MEMBERSHIP CANCELLATION, SUSPENSION OR EXPULSION.** The Board of Trustees shall be the sole judge of whether membership in the Fund may be cancelled, or whether a member may be suspended or expelled from the Fund; provided, however, the Board of Trustees may delegate the functions associated with cancellation, suspension or expulsion of a Member to the Administrator. Written notice of any such cancellation, suspension or expulsion shall be provided by the Fund to the member no less than thirty

(30) days prior to the effective date of such cancellation, suspension or expulsion, and no liability under this Agreement or any other agreement, certificate, document, or other instrument executed by the Fund and the member pursuant to this Agreement, shall accrue to the Fund following the effective date of such cancellation, suspensions or expulsion. The minimal notice provisions of this paragraph shall not apply in the event a member fails to make the requisite contributions for coverages under this Agreement when such contributions are due.

- 7.2** **RESPONSIBILITIES OF MEMBERS.** By execution of a Participation Agreement agreeing to be bound by the terms and conditions of this Amended Interlocal Agreement, each Member agrees to abide by the following rules and regulations:
- (a) The Trustees have the sole responsibility to govern and direct the affairs of the Fund pursuant to this Agreement.
 - (b) Any Member who formally applies for Membership in this Fund, and who is accepted by the Board of Trustees, shall thereupon become a party to this Amended Interlocal Agreement and shall be bound by all of the terms and conditions contained herein. The Participation Agreement shall constitute a counterpart of this Amended Interlocal Agreement, and this Amended Interlocal Agreement shall constitute a counterpart of the Participation Agreement.
 - (c) To maintain a reasonable loss prevention program in order to provide the maximum in safety and lawful practices as such may relate to the potential liability assumed by the Fund under this Agreement or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.
 - (d) To comply with the conditions of the Florida Workers' Compensation Law.
 - (e) To provide immediate notification in the event an accident or incident occurs which is likely to give rise to a claim within the scope of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.
 - (f) To promptly make all contributions for coverages arising under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement, at the time and in the manner directed by the Board of Trustees.

Said contributions may be reduced by any discount, participation credit, or other contribution reduction program established by the Board of Trustees.

(g) In the event of the payment of any loss by the Fund on behalf of the Member, the Fund shall be subrogated to the extent of such payment to all the rights of the Member against any party or other entity legally responsible for damages resulting from said loss, and in such event, the Member hereby agrees, on behalf of itself, its officers, employees and agents, to execute and deliver such instruments and papers as is required, and do whatever else is reasonably necessary, to secure such right to the Fund, and to cooperate with and otherwise assist the Fund as may be necessary to effect any recovery sought by the Fund pursuant to such subrogated rights.

(h) The Board of Trustees, its Administrator, and any of their agents, servants, employees or attorneys, shall be permitted at all reasonable times and upon reasonable notice to inspect the property, work places, plants, works, machinery and appliance covered pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and shall be permitted at all reasonable times while the Member participates in the Fund, and up to and including two (2) years following the termination of its membership in the Fund, to examine the Members' books, vouchers, contracts, documents and records of any and every kind which show or tend to show or verify any loss that may be paid or may have been paid by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, or which show or verify the accuracy of any contribution which is paid or payable by the Member pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(i) The Fund is to defend in the name and on behalf of the Member any claims, suits or other legal proceedings which may at any time be instituted against the Member on account of bodily injury liability, property damage, property damage liability, errors and omissions liability or any other such liability, monetary or otherwise, to the extent such defense and liability has been assumed by the Fund pursuant to his Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, subject to any and all of the definitions, terms, conditions and exclusion contained in said

agreements, or any other agreement, certificate, document, or other instruments, although such claims, suits, allegations or demands are wholly groundless, false, fraudulent, and to pay all costs taxed against the Member in any such legal proceedings defended by the Fund or the Member, all interest, if any, legally accruing before and after entry of judgment in such proceedings, and all expense incurred in the investigation, negotiation or defense of such claims, suits, allegations or demands. Such defense shall be subject to the control of the Fund and its Administrator, which may make such investigations and settlement of any such claim, suit, or other legal proceeding, monetary or otherwise, as they deem expedient. The Member agrees to cooperate fully with the Fund, its administrator and their agents, with respect to the investigation, adjustment, litigation, settlement and defense of any claim, suit, or other legal proceeding, monetary or otherwise, which would be covered by the terms of this Agreement and/or any policies of insurance, excess insurance or re-insurance which have been purchased to provide protection against such claims and liabilities. The Member acknowledges that failure to cooperate fully in the investigation, defense or litigation of such claims, suits, or liabilities may constitute grounds for denial of coverage pursuant to this Agreement and/or the applicable policies of insurance.

(j) The liability of the Fund is specifically limited to the discharge of the liability of its Members assumed pursuant to this Agreement or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement; the coverage of the Fund does not apply to punitive or exemplary damages.

(k) Unless the Fund and the Member otherwise expressly agree in writing, coverage by the Fund for a Member under the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire automatically on the last day of September of each calendar year, and no liability under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall accrue to the Fund beyond such expiration date unless such Member renews its coverage.

(l) Except as otherwise provided herein, a Member's coverage may be cancelled by the Fund or the Member at any time upon no less than thirty (30) days prior written notice by the Board of Trustees or Administrator to

the Member, or by the Member to the Board of Trustees. The notice shall state the date such cancellation shall become effective.

(m) Excess monies remaining after the payment of claims and claims expenses, and after provision has been made for the payment of open claims and outstanding reserves, may be distributed by the Board of Trustees to the Members participating in the Fund in such manner as the Board of Trustees shall deem to be equitable.

(n) There will be no disbursements out of the reserve fund established by the Fund by way of dividends or distributions of accumulated reserves to Members until after provision has been made for all obligations against the Fund and except at the discretion of the Board of Trustees.

(o) Qualified service providers, including attorneys selected by the Fund, shall defend, investigate, settle and otherwise process and dispose of all claims, suits, allegations or demands that may result in liability assumed by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(p) The Member, through the Board of Trustees, does hereby appoint the Administrator as its agent and attorney-in-fact, to act on its behalf and to execute all necessary contracts, reports, waivers, agreements, excess insurance contracts, service contracts, and other documents reasonably necessary to accomplish the purposes and to fulfill the responsibilities of the Fund; to make or arrange for the payment of claims, claims expenses, and all other matters required or necessary insofar as they affect the matters covered pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and the rules and regulations now or hereafter promulgated by the Board of Trustees.

(q) To make prompt payment of all contributions and penalties as required by the Board of Trustees, said contributions or penalties to be determined by the Board of Trustees. Any disputes concerning contributions or penalties shall be resolved after the payment of said contributions or penalties.

(r) To pay reasonable penalties as determined by the Board of Trustees for late payment of contributions required under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(s) Coverage by the Fund under the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire and be cancelled, upon no less than ten (10) days prior written notice from the Fund to the Member, for nonpayment of contributions.

(t) To abide by all the terms and conditions of this Agreement, the Participation Agreement, the Fund's by-laws, the rules and regulations, the terms of any coverage document issued by the Fund to the Member, and any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(u) Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member's sovereign immunity and the applicable limitations of the Member's liability to \$100,000.00 per individual claim, and to \$200,000.00 for multiple claims, arising out of the same transaction. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

SECTION VIII

ACCOUNTING

True and complete accounts shall be kept of all transactions and of all assets and liabilities of the Trust. The accounts of the Trust shall be audited annually by a firm of independent certified public accountants, which shall be selected by the Board of Trustees.

SECTION IX

DURATION

This Agreement shall continue in full force and effect until it is terminated by the mutual consent of all the Members; provided, however, that this Section IX shall not be construed to preclude the termination and winding up of the Trust within the discretion of the Board of Trustees, or the amendment of this Agreement pursuant to Section X.

SECTION X
AMENDMENT

This Agreement may be amended upon the written consent of the Members of the Fund. Execution of a Participation Agreement or renewal of coverages provided by the Fund shall constitute such written consent.

SECTION XI
STATUTES, RULES AND REGULATIONS

The Trust shall at all times act in accordance with the provisions of statutes, rules and regulations of the State of Florida.

SECTION XII
MISCELLANEOUS PROVISIONS

- 12.1 PROHIBITION AGAINST ASSIGNMENT.** No Member may assign any right, claim, or interest it may have under this Agreement, or any coverage term, and no creditor, assignee, or third-party beneficiary of any Member shall have any right, claim, or title to any part, share, interest, funds, or assets of the Trust except as specifically may be agreed to by the Trust.
- 12.2 APPLICABLE LAW.** This Agreement shall be governed by and construed in accordance with the statutes, rules and regulations of the State of Florida, and all questions pertaining to its validity, construction, and administration shall be determined in accordance with the laws of the State of Florida.
- 12.3 ENFORCEMENT.** The Trust and its Members shall have the power to enforce this Agreement by action brought in any court of appropriate jurisdiction within the State of Florida.
- 12.4 SEVERABILITY.** If any term or provision of this Agreement, or the application of such term or provision to any person or circumstance, shall to any extent be invalid or unenforceable, the remainder of this Agreement and the application of such term or provision to persons or circumstances other than those to which it is held invalid or unenforceable shall not be effected, and each term or provision of this Agreement shall be valid and enforceable to the full extent permitted by law.
- 12.5 CONSTRUCTION.** Whenever any words are used in this Agreement in the masculine gender, they shall be construed as thought they were also used in the feminine or neutral gender in all situations where they would so apply.

Whenever any words are used in this Agreement in the singular, they shall be construed as though they were also used in the plural from in all situations where they would so apply. Whenever any words are used in this Agreement in the plural form, they shall be construed as they thought were used in the singular form in all situations where they would so apply.

- 12.6 FISCAL YEAR.** The Fund shall operate on a fiscal year from 12:01 a.m., October 1, to midnight the last day of September of the succeeding year. Application for membership, when approved in writing by the Board of Trustees or its designee, shall constitute a continuing contract for each succeeding fiscal year unless cancelled by the Board of Trustees or the participating Member in the manner herein provided.

By execution of the attached Participation Agreement or renewal of coverages provided by the Fund, and upon acceptance by the Board of Trustees, or their designated agent, the Member agrees to be fully bound by the terms and conditions of the Amended Interlocal Agreement, effective October 1, 2004, and thereafter.

**AMENDMENT "A" TO THE
AMENDED INTERLOCAL AGREEMENT
CREATING
THE PREFERRED GOVERNMENTAL INSURANCE TRUST**

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively "Preferred", "Fund" or "Trust") provides that the Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS , in order to protect the integrity of Preferred, its continued success and provide security as to its operation and administration, it is essential that the provisions of the Interlocal Agreement, relating to who may serve as a Trustee of Preferred, be fully compliant with applicable Florida Statutes;

NOW, THEREFORE , by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend subsection 5.1 of the Amended Interlocal Agreement to read as follows:

5.1 NUMBER AND QUALIFICATION OF TRUSTEES. The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Upon initial election to the Board of Trustees, a Trustee shall be a local elected official of a member of the Trust. No two (2) Trustees may be local elected officials from the same governmental entity. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee's term of office as a local elected official. Following a Trustees' initial term of office, such Trustee may continue to serve as a Trustee of Preferred provided: (1) such Trustee holds an office as an elected local official (as required by s. 624.4622(1) (d) Florida Statutes); and (2) a majority of the Board of Trustees, in their sole discretion, determine that it is in the best interest of the Trust that such Trustee continue to serve as a Trustee of Preferred, and so elects such Trustee to continue to serve a successive term, or terms. Each and every Trustee named, and each successor Trustee, shall acknowledge and consent to their election as a Trustee by giving written notice of acceptance of such election to the Chairman, or acting Chairman, of the Board of Trustees.

Effective Date: October 1, 2013

**AMENDMENT “B” TO THE
AMENDED INTERLOCAL AGREEMENT
CREATING
THE PREFERRED GOVERNMENTAL INSURANCE TRUST**

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively “Preferred”, “Fund” or “Trust”) provides that the Amended Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS, due to legislative changes to Florida Statutes over time, it is necessary to amend certain provisions of the Amended Interlocal Agreement to be fully compliant with applicable amended Florida Statutes;

NOW, THEREFORE, by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend the Amended Interlocal Agreement set forth as follows:

1. Sections 3.1 and 3.5 of the Amended Interlocal Agreement, references to Section 768.28(15)(a), are hereby amended and restated to read 768.28(**16**)(a).

2. Section 7.2(u) of the Amended Interlocal Agreement is hereby fully amended and restated as follows:

Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member’s sovereign immunity and the applicable limitations of the Member’s liability set forth therein as amended from time to time. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

3. Except as expressly modified and amended hereby, the terms and conditions of the Amended Interlocal Agreement are hereby ratified and affirmed and shall remain in full force and effect, and the parties promise to continue to perform all obligations of the Amended Interlocal Agreement.

Effective Date: October 1, 2025



Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: WC2FL1 0122002 25-01 01

Arthur J. Gallagher Risk Management Services, Inc. - Yulee
City of Lake City
WC2FL1 0122002 25-01

Public Risk Underwriters of Florida, Inc. is pleased to provide you with the quote for:
City of Lake City

Please review the quote carefully as, coverage terms and conditions may not encompass all requested coverage indicated in the application.

As a reminder you do not have any binding authority. Written request to bind must be received prior to the effective date of coverage or the expiration date of the quote, whichever is earlier. If written request to bind is not received within the described time frame, the quote is no longer valid and the file will be closed. Coverage is not bound without written confirmation from a representative of Public Risk Underwriters of Florida, Inc.

The brief description of coverage contained in this 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. In the event of differences, the Coverage Agreement form prevails. Specimen forms are available upon request.

If you have any questions or need further assistance, please feel free to contact us.

**THIS PAGE IS FOR INFORMATIONAL PURPOSES ONLY
AND IS NOT PART OF THE QUOTE**

Quote Number: WC2FL1 0122002 25-01 01

Effective Date: 10/01/2025

Quote Expiration Date: 10/01/2025

QUOTE FOR

City of Lake City

501 Riverside Avenue, Suite 1000, Lake City, FL, 32055-3918

Presented by Public Risk Underwriters for:

Arthur J. Gallagher Risk Management Services, Inc. - Yulee

501 Riverside Avenue, Suite 1000, Jacksonville, FL 32202

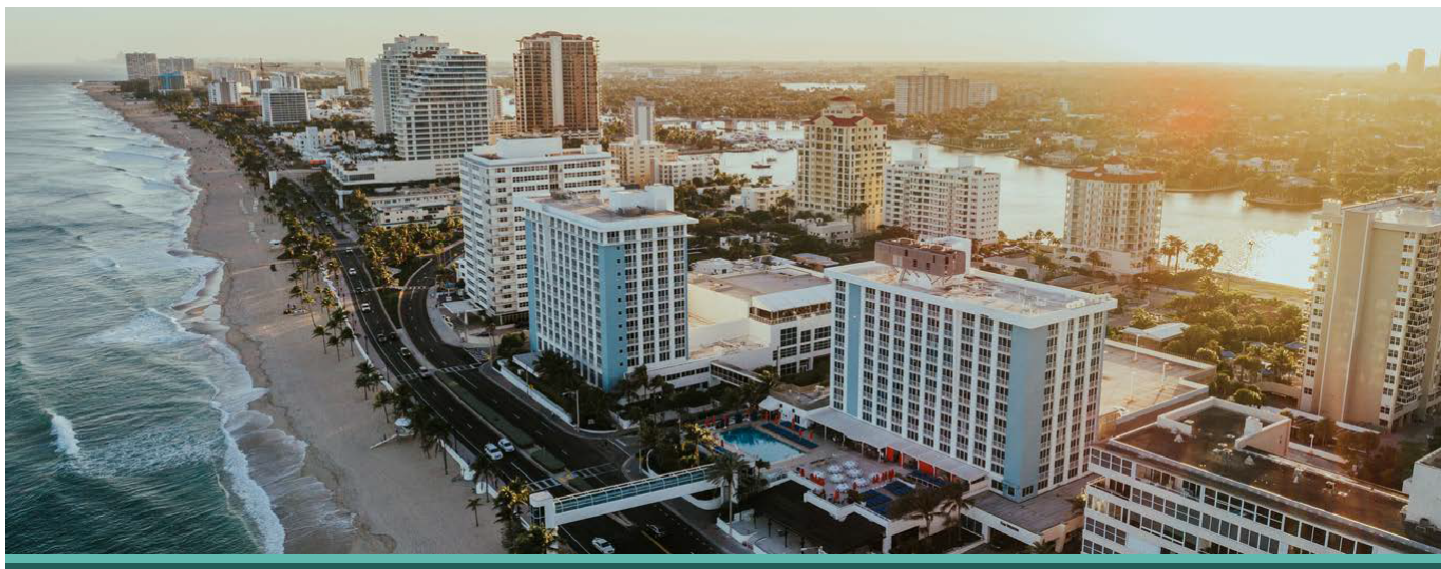
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Service is the heart of what we do

#L055432 PO Box 958455 Lake Mary, FL 32795 |
321.832.1450 | pgit.org

FL License
32795 |



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.

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
- + Disaster preparedness services

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
- + Digital Forensic, IR Readiness and Data Review services and consultations available

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

\$3,500,000+

in TIPS Grants

74%

Risk Management Resource Center Utilization

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

Your Member Services & Loss Control Team



Kevin Meehan oversees Trust Services. He is responsible for implementing service initiatives for Preferred members and agents. He develops and improves educational training programs, member service platforms, and member safety incentive programs. He is ultimately responsible for increasing member engagement to improve member loss experience and reduce out of pocket costs.



Christopher H. Kittleson has more than 25 years of risk management and loss control experience. Chris has developed industry expertise in the areas of Public Entity Safety Program Development, Return to Work Programs, Regulatory Compliance, Accident Investigation and Safety Training. Chris graduated Cum Laude from St. Cloud State University with a BS in Engineering Technology. He earned his Associate in Risk Management (ARM). He was awarded the 2013 Safety Professional of the Year Award by the South Florida Chapter of the American Society of Safety Engineers (ASSE). Chris has presented on behalf of National Associations and has published several articles in loss control and risk management trade publications.



Pam Hancock leads the Loss Control team. She has been in the insurance industry for more than 25 years and has worked primarily with governmental entities during her career. She provides safety training, program/policy development, safety committee oversight, performs claims reviews, trending analysis and inspections. With an emphasis on education and a deep understanding of the claims process, Pam has become a valuable resource to Preferred members. Pam is a Certified ADA Coordinator.



Mike Marinan has a degree in Industrial Safety Engineering and more than 35 years experience in the safety and risk management field. Mike's primary objectives include safety and loss control initiatives, reconciling issues between Preferred members and third party claims administrators, and developing opportunities for the Trust's participants to gather knowledge, skills, and information to effectively govern and manage insurance costs. Mike is a member of ASSE, was appointed by the Governor to the Task Force on Workplace Safety and has provided multiple trainings to state agencies.



Mike Stephens has been involved with Loss Control and Member Services since 2004. Mike has completed the OSHA 501 Trainer Course in Occupational Safety and Health Standards (General Industry) and has attained certification as a Safety Auditor. Mike's safety awareness and dedication to customer service are what make him an essential part of the Member Services and Loss Control team. Mike is the resources and services coordinator and support specialist for all Preferred members.

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Personalized Top-Tier Claims Service



450

Government Entities
Served by PGCS

20

Average Years of Teammate
Industry Experience

12

Average Years of
Teammate Tenure at
PGCS

3

Decades of Claims Service

24/7

Claims Service



PGCS Leadership Team



Stacy Hargrove, Vice President of Liability Claims is responsible for the daily operations of the Liability Claims Department at PGCS. Stacy Hargrove has more than 33 years of experience handling all types of liability claims and subrogation matters. She has held various positions within the claims industry and has proactively handled a variety of liability claim types including auto accident, slip and fall, premises liability, employer liability, and subrogation recovery; all with client accolades for excellent customer service and knowledge. Stacy has extensive litigation management experience and works directly with defense counsel in defending litigated claims. She has also monitored several trials and has been successful in partnering with her legal team to achieve favorable defense verdicts as well as other positive resolutions. Stacy has a wealth of knowledge in the liability arena and is an integral and valued member of the PGCS team.



Cheryl Riley, Director of WC Claims is responsible for the overall direction and leadership of the PGCS workers' compensation claims unit. While at PGCS, Cheryl has steadily promoted and held the positions of Account Manager, Quality Assurance Manager and Workers' Compensation Claims Manager prior to her current position of Director of Workers' Compensation Claims. Cheryl's dedication to customer-centric solutions and focus on building strong 'partner' relationships has been successful for PGCS and its customers. Cheryl holds a Florida All Lines license, and has earned the designation of a Board Certified Workers' Compensation Litigation Claims Specialist.

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Innovative Solutions. Accurate Valuations.



In partnership with Centurisk, 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 Centurisk 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”.



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.



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Disaster Preparedness and Response

Preferred Priority is with you every step of the way

Preferred Priority is an enhanced disaster recovery service designed for Preferred members to streamline the disaster recovery process. This customized service starts with preparedness. Our loss control consultants work with members to develop and implement a customized disaster recovery plan that will stand up to the worst of disasters. In advance of a storm, resources like temporary buildings, generators and dry out equipment are deployed to member locations. Members have priority status during a disaster and have access to a 24/7 Emergency Response Center, immediate onsite evaluations of property, complete build and restoration services, FEMA closeout packets and direct payments to vendors. When disaster strikes Preferred Priority is there for you.



Preferred Priority is a member-centric emergency response partnership with BluSky Restoration, ensuring each member receives top-priority service without delays. This partnership is designed to provide immediate access to essential resources and expertise in times of crisis. BluSky Restoration's dedicated team is ready 24/7, including holidays and weekends, to deliver rapid and effective mitigation and property restoration services. Our agreement guarantees that every member benefits from a seamless, efficient response, helping them quickly return to normal operations with minimal disruption.



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**.

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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Liability Defense Panel



ROPER, TOWNSEND, SUTPHEN

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

BRINEZ & BRINEZ, P.A.

322 W. Burleigh Blvd
Tavares, FL 32778
(352) 432-4044
www.bblawfl.com

CARR ALLISON

305 S. Gadsden St.
Tallahassee, FL
32301
(850) 222-2107

208 N. Laura Street
Suite 1100
Jacksonville, FL 32202
(904) 328-6456
www.carrallison.com

KELLEY KRONENBERG

1475 Centrepark Blvd,
Suite 275
West Palm Beach, FL 33401
(561) 684-5956
Tampa Jacksonville/ Fort
Lauderdale Locations
www.kelleykronenberg.com

QUINTAIROS, PRIETO, WOOD & BOYER, P.A.

4190 Belfort Rd, Suite 450
Jacksonville, FL 32216
Trinity, FL 34655
(904) 354-5500
www.qpwblaw.com

ROBERTS, REYNOLDS, BEDARD & TUZZIO, P.A.

470 Columbia Drive
West Palm Beach, FL 33409
(561) 688-6560
www.rrbpa.com

5237 Summerlin Commons Blvd.
Ft. Myers, FL 33907
(239) 275-2268
www.rrbpa.com

RUMBERGER, KIRK & CALDWELL P.A.

101 N. Monroe Street,
Suite 120
Tallahassee, FL 32301
(850) 222-6550
www.rumberger.com

LLOPIZ WIZEL

1451 W Cypress Creek
Rd Suite 300
Fort Lauderdale, FL 33309
(754) 312-7389
www.l-wfirm.com

UNICE, SALZMAN & JENSEN, P.A.

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Trinity, FL 34655
(727) 723-3772
www.unicesalzman.com

WARNER LAW FIRM, P.A.

501 W 11th St.
Panama City, FL
32401 (850) 784-
7772
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WALTON, LANTAFF, SCHROEDER & CARSON LLP

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

WEISS, SEROTA, HELFMAN, COLE & BIERMAN

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

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Workers' Compensation Defense Panel



BARBAS, NUNEZ, SANDERS, BUTLER & HOVSEPIAN

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

www.barbaslaw.com

ROPER, TOWNSEND, SUTPHEN

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CHARTWELL LAW OFFICES, LLP

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Tallahassee, FL 32309
(850) 668-7900

833 Highland Avenue, Suite 202
Orlando, FL 32803
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www.chartwelllaw.com

COLE, STONE & STOUDEMIRE, P.A.

201 North Hogan Street #400
Jacksonville, FL 32202
(904) 352-9664

HERNANDEZ, HICKS & VALOIS

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www.kellevkronenberg.com

PUBLIC ENTITY LEGAL SOLUTIONS

P.O. Box 958464
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931 Village Blvd, Suite 905
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(561) 689-6700

www.waltonlантаff.com

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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 responding to numerous windstorm events for more than 20 years, Preferred's 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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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 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.

IMPORTANT NOTE

This quote covers two (2) annual twelve month periods, from 10/01/2025 12:01:00 AM to 10/01/2026 12:01:00 AM and from 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM. The following conditions apply in addition to all other conditions of this coverage agreement:

- A. All Aggregate limits reset for the period 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM. Losses applying to the annual period from 10/01/2025 12:01:00 AM to 10/01/2026 12:01:00 AM will erode the Aggregate(s) for the first annual period, but will not erode the Aggregate(s) for the period from 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM.
- B. The premium for the period 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM will be determined based on updated exposure values for this period.
- C. Rates for the period 10/01/2026 12:01:00 AM to 10/01/2027 12:01:00 AM will be identical to those for the period commencing 10/01/2025 12:01:00 AM, with premium subject to the following:
 - 1. Changes to scheduled values for property, inland marine, automobiles, payroll, and number of employees.
 - 2. NCCI Experience modification factors will be applied as promulgated.
- D. In the event of cancellation of any line of business within 90 days after the first day of either annual coverage period, the premium for such line(s) shall be 25% minimum earned. In the event of cancellation of any line of business following the initial 90 days of each annual coverage period, a penalty equal to 60 days premium of such line(s) of business shall become earned, any provision of the agreement to the contrary notwithstanding.
 - 1. This penalty is earned and payable regardless of when notice of such cancellation is given, or effective date of such cancellation.

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: WC2FL1 0122002 25-01

Workers' Compensation Coverage

Employers' Liability Limits

Bodily Injury by Accident	\$1,000,000	Each Accident
Bodily Injury by Disease	\$1,000,000	Agreement Limit
Bodily Injury by Disease	\$1,000,000	Each Employee

Experience Mod: 1.18

Effective Date: 10/1/2025

Estimated Annual Payroll

<u>Class Code</u>	<u>Description</u>	<u>Payroll</u>	<u>Rate</u>	<u>Premium</u>
5509	Street Or Road Maintenance	\$1,083,719	6.87	\$74,451
7403	Aviation-All Other Employees And Drivers	\$198,732	2.83	\$5,624
7502	Gas Company	\$652,061	1.69	\$11,020
7520	Waterworks Operation and Drivers.	\$1,345,247	1.79	\$24,080
7580	Sewage Disposal Plant Operation and Drivers	\$1,737,606	1.79	\$31,103
7704	Fire Patrol or Protective Corps and Drivers.	\$1,780,791	4.03	\$71,766
7720	Detective or Patrol Agency and Drivers	\$3,200,722	2.83	\$90,580
8380	Air Conditioning Systems—Automobile—Installation, Service or Repair and Drivers	\$147,931	1.72	\$2,544
8810	Clerical Office Employees NOC.	\$3,381,978	0.11	\$3,720
9410	Municipal, Township, County, or State Employee NOC.	\$563,369	2.07	\$11,662
Total		\$14,092,156		\$326,550

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: WC2FL1 0122002 25-01

Estimated Billing

Manual Premium	\$326,550.00
AR Adjusted Premium	\$431,046.00
Deductible Credit	(\$0.00)
Safety Program	(\$8,621.00)
Drug-Free Workplace	(\$21,121.00)
Subject Premium	\$401,304.00
Experience Modification	\$473,539.00
Schedule Adjustment	\$344,182.00
Premium Discount	(\$33,583.00)
Expense Constant	\$160
Estimated Premium*	\$310,759

*Premium is subject to audit

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Named Covered Party: City of Lake City
Term: 10/01/2025 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: WC2FL1 0122002 25-01

	First Year	Second Year
Total Premium Due	\$310,759	\$310,759
Commission	0.00%	
Payment Plan	Annual	

QUOTATION 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 re-pricing of account.
11. Coverage is not bound until confirmation is received from a licensed representative of Public Risk Underwriters.

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ADDITIONAL TERMS AND CONDITIONS INCLUDING BUT NOT LIMITED TO

- ☐ Receipt of signed Participation agreement within 30 days of effective date of coverage
- ☐ Receipt of signed Preferred Work Comp application within 30 days of effective date of coverage
- ☐ Receipt of signed Drug Free application within 30 days of effective date of coverage
- ☐ Receipt of signed Safety Program application within 30 days of effective date of coverage
- ☐ Receipt of Employee Concentration form prior to binding
- ☐ Meet with Preferred Loss Control within 60 days of effective date of coverage.
- ☐ Commission will remain the same for the two years of this policy
- ☐ 2 Year Coverage Agreement Option:, 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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EMPLOYER WORKPLACE SAFETY PROGRAM PREMIUM CREDIT APPLICATION

Contact Person: _____

Telephone Number: _____

I am submitting a copy of my workplace safety program which meets the requirements of Section 440.1025, Florida Statutes. I certify that this Safety Program has been implemented in the workplace and is being maintained as submitted to "Preferred (The Trust)".

This is to certify that the Workplace Safety program meets or exceeds the following provisions as provided for in Section 440.1025, Florida Statutes:

1. Written Safety Policy and Safety Rules
2. Safety Inspections
3. Preventive Maintenance
4. Safety Training
5. First Aid
6. Accident Investigation
7. Necessary Record Keeping

I am aware that we may be subject to on-site inspections by "The Trust", for the purpose of validation the accuracy of this information.

Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information with the purpose of avoiding or reducing the amount of premiums for workers compensation coverage is guilty of a felony of the third degree, punishable as provided in Section 775.082, s.775.083 or s.775.084, Florida Statutes.

Under penalties of perjury, I declare that I have read the foregoing Certification or Employer Workplace Safety Program Premium Credit, and that the facts stated in it are true.

Employer Name: _____

Date: _____

Officer/Owner Signature*: _____

Title: _____

*Application must be signed by an officer or owner.

DRUG-FREE WORKPLACE PREMIUM CREDIT APPLICATION

Testing:

Procedures for drug testing have been established and/or drug testing has been conducted in the following areas:

- | | |
|-----------------------------------------------|---------------------------------------------------------------------------|
| <input type="checkbox"/> Job Applicant | <input type="checkbox"/> Routing fitness for duty |
| <input type="checkbox"/> Reasonable suspicion | <input type="checkbox"/> Follow-up testing to Employee Assistance Program |

Notice of Employer's Drug Testing Policy:

- | | |
|------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Copy to all employees prior to testing | <input type="checkbox"/> Show notice of drug testing on vacancy announcements |
| <input type="checkbox"/> Posted on/at employer's premises | <input type="checkbox"/> Copies available to personnel office or other suitable locations |
| <input type="checkbox"/> Copy to job applicants prior to testing | <input type="checkbox"/> No notice required because drug testing program in place prior to July 1, 1990 |
| <input type="checkbox"/> General notice given 60 days prior to testing | |

Education:

- | |
|------------------------------------------------------|
| <input type="checkbox"/> Resource file on providers |
| <input type="checkbox"/> Employee Assistance Program |
| <input type="checkbox"/> Education |

Name of Medical Review Officer: _____

A. Name of approved Agency for Health Care Administration lab or United States Department of Health and human Services Certified Laboratory: _____

B. Phone Number: _____

C. Address: _____

Your certification is subject to physical verification by "Preferred (The Trust)". Your coverage agreement is subject to additional premium for reimbursement of premium credit, and cancellation provisions of the Coverage Agreement if it is determined that you misrepresented your compliance with Florida law. Any person who knowingly and with intent in injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information with the purpose of avoiding or reducing the amount of premiums for workers compensation coverage is guilty of a felony of the third degree, punishable as provided in Section 775.082, s. 775.083, or s. 775.084, Florida Statutes.

Under penalties of perjury, I declare that I have read the foregoing Application for Drug-Free Workplace Premium Credit Program, and that the facts stated in it are true.

Employer Name

Officer/Owner Signature*

Date

Title

*Application must be signed by an officer or owner.

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PARTICIPATION AGREEMENT

Application for Membership in the Preferred Governmental Insurance Trust

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Trust for continuing workers' compensation, liability, property and/or casualty coverage through membership in the Preferred Governmental

Insurance Trust, to become effective 12:01 a.m. 10/01/2025 (effective date of coverage agreement), and if accepted by the Fund's duly authorized representative, does hereby agree as follows:

- (a) To accept and be bound by the provisions of the Florida Workers' Compensation Act;
- (b) That, by this reference, the terms and provisions of the Amended Interlocal Agreement creating the Preferred Governmental Insurance Trust date October 1, 2004 are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Amended Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Amended Interlocal Agreement as provided therein;
- (c) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys' fees;
- (d) To abide by the rules and regulations adopted by the Board of Trustees of the Fund;
- (e) That should either the Applicant or the Fund desire to cancel coverage, it will give not less than thirty (30) days prior written notice of cancellation;
- (f) That all information contained in the underwriting application provided to the Fund as a condition precedent to participation in the Fund is true, correct and accurate in all respects.

(Name of Local Governmental Entity)

Witness Signature

By: _____
Signature

Printed Name

Printed Name

Witness Signature

Title: _____

Printed Name

For Internal Use only

IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE THE ____ DAY OF _____, 20__ SIGNED THIS ____ DAY OF _____, 20__ .

By: _____
Administrator/Trustee

AMENDED INTERLOCAL AGREEMENT CREATING THE PREFERRED GOVERNMENTAL INSURANCE TRUST

This Amended Interlocal Agreement, restating and modifying the Preferred Governmental Insurance Trust, is made and entered into effective October 1, 2004, by and among the Local Governmental Entities who have executed Participation Agreements (Application for Membership in the Preferred Governmental Insurance Trust) to become effective October 1, 2004, such Local Governmental Entities representing one hundred percent (100%) of the Governmental Entities participating in the Preferred Governmental Insurance Trust, together with such other Local Governmental Entities who hereafter become members of the Fund, for the purposes and subject to the conditions and restrictions, as hereinafter set forth.

WITNESSETH:

WHEREAS, Article VIII, Section 2, Florida Constitution, provides municipalities shall have governmental, corporate and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes except as otherwise provided by law; and

WHEREAS, Section 125.01, Florida Statutes, provides that counties shall have the power to carry on county government and to exercise all powers and privileges not specifically prohibited by law; and

WHEREAS, Section 166.021, Florida Statutes, provides in part that “...municipalities shall have the governmental, corporate, and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes, except when expressly prohibited by law.”; and

WHEREAS, Section 163.01, Florida Statutes, commonly known as the “Florida Interlocal Cooperation Act of 1969”, provides that Local Governmental Entities may enter into interlocal agreements in order to make the most efficient use of their powers by enabling them to cooperate with other Local Governmental Entities on a basis of mutual advantage, thereby providing services and facilities in a manner, and pursuant to forms of governmental organization, that will best accord with geographic, economic, population, and other factors influencing the needs and development of Local Communities; and

WHEREAS, Section 624.4622, Florida Statutes, provides that any two or more Local Governmental Entities may enter into an interlocal agreement for the purpose of securing the payment of benefits under Chapter 440, Florida Statutes, provided such local governmental self- insurance fund created thereby has an annual normal premium in excess of five million dollars (\$5,000,000.00), maintains a continuing program of excess insurance coverage, submits annual audited year-end financial statements, and has a governing body which is comprised entirely of local elected officials; and

WHEREAS, Section 768.28, Florida Statutes, provides that the state and its agencies and subdivisions are authorized to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage they may choose, or to have any combination thereof, in anticipation of any claim, judgment, and claims bill which they may be liable to pay pursuant to such section; and

WHEREAS, Section 111.072, Florida Statutes, authorizes any county, municipality, or political subdivision to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage it may choose, or to have any combination thereof in anticipation of any judgment or settlement which its officers, employees, or agents may be liable to pay pursuant to a civil or civil rights lawsuit described in s. 111.07, Florida Statutes; and

WHEREAS, Section 624.462, Florida Statutes, provides that a governmental self-insurance pool created pursuant to Section 768.28(16), Florida Statutes, shall not be considered a commercial self-insurance fund; and

WHEREAS, each of the participating Local Governmental Entities which are party to this Agreement, and all subsequent Local Governmental Entities which become party to this Agreement, are public agencies as defined in Section 163.01, Florida Statutes, and are authorized to enter into this Interlocal Agreement by executing a Participation Agreement; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under Chapter 440, Florida Statutes; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under risk management programs or liability insurance programs; and

WHEREAS, it is in the public interest, and in the best interest of the parties hereto, that they join together to establish a consolidated and comprehensive Fund for the payment of benefits under the Florida Workers' Compensation Law, payment of claims, judgments and claims bills which they may become liable to pay, payment of certain civil rights liabilities, payment of casualty and property losses, and the purchase of appropriate policies of insurance, excess insurance and reinsurance to provide protection against such claims and liabilities; and

WHEREAS, the governing authority of each of the Local Governmental Entities which are a party to this Agreement have duly authorized the execution and delivery of a Participation Agreement obligating such Governmental Entity to full performance of this Agreement; and

WHEREAS, it is the intent of this Agreement to allow participation by additional Local Governmental Entities in the self-insurance fund created hereby, pursuant to the terms and conditions of this Interlocal Agreement;

NOW, THEREFORE, by virtue of the execution and delivery of a Participation Agreement, the parties hereto do hereby covenant and agree as follows

SECTION I

INCORPORATION OF RECITALS

The foregoing WHEREAS clauses are incorporated in, and made a part of, this Amended Interlocal Agreement.

SECTION II

DEFINITIONS

The following definitions shall apply to the provisions of this Amended Interlocal Agreement:

- 2.1 ADMINISTRATOR.** An individual, partnership or corporation engaged by the Fund to carry out the policies of the Fund and provide the day-to-day executive management and oversight of the Fund's operations, including, but not limited to, administration, marketing, underwriting, quoting, issuance, maintenance and auditing of coverage terms, coordinating other third party service providers retained by the Fund and ensuring that the policies and decisions of the Board of Trustees are implemented.

- 2.2 CLAIMS MANAGEMENT.** “Claims Management” shall mean the process of identifying, receiving, handling, adjusting, reserving, resolving and planning for the funding of eligible claims made by or against any Member of the Trust and any other necessary risk management operations.
- 2.3 CONTRIBUTION(S).** “Contribution(s)” shall mean any premium charge or other consideration imposed or collected by, or on behalf of the Trust, from its Members based on criteria adopted from time to time by the Board of Trustees. Contributions may be determined and set with respect to all Members, any individual Member or otherwise. The terms “Contribution(s)”, “Premium(s)” and “Premium Contribution(s)” are used interchangeably and synonymously throughout this Agreement.
- 2.4 COVERAGE TERMS.** “Coverage Terms” or “Coverage Agreements” shall mean the terms and conditions of certificates of insurance, policies of insurance, endorsements to policies of insurance, excess insurance policies and reinsurance policies which are provided to Fund Members from time to time which comprehensively set forth the insurance coverages provided to the Fund Members, as may be modified or altered from time to time with respect to all Members, any individual Member, or otherwise, within the applicable notice and procedural requirements of law, or in any other rules and regulations adopted by the Board of Trustees.
- 2.5 FUND.** “Fund” shall mean the group self-insurer’s fund or trust fund which is hereby created for the purposes set forth herein, known as the Preferred Governmental Insurance Trust. The terms “Fund”, “Trust” and “Trust Fund” are used interchangeably and synonymously throughout this Agreement.
- 2.6 LOCAL GOVERNMENTAL ENTITY OR ENTITIES.** “Local Governmental Entity or Entities” shall mean any “public agency” as defined by Section 163.01(3)(b), Florida Statutes.
- 2.7 MEMBER.** “Member” shall mean a Local Governmental Entity which has duly executed a Participation Agreement and otherwise has complied with all provisions of this Agreement, and which thereafter is entitled to all the rights and benefits conferred by, and subject to all conditions and obligations imposed by, this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees.
- 2.8 NON-COMPLIANCE.** “Non-Compliance” shall mean the failure to comply with the terms of this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees, but only to the extent that such Non-Compliance is deemed material by, and within the sole discretion of, the Board of Trustees.

- 2.9 PARTICIPATION AGREEMENT.** “Participation Agreement” shall mean the application for membership in the Preferred Governmental Insurance Trust pursuant to which an applying member agrees to be bound by the provisions of the Florida Workers’ Compensation Act, this Amended Interlocal Agreement, the rules and regulations adopted by the Board of Trustees of the Fund, and when accepted by the Board of Trustees or their duly authorized representative, becomes a part of the Interlocal Agreement between the applying member and the Fund.
- 2.10 PREMIUM(S).** “Premium(s)” shall mean “Contribution(s)”.
- 2.11 PREMIUM CONTRIBUTION(S).** “Premium Contribution(s)” shall mean Contribution(s).
- 2.12 THIRD-PARTY CLAIMS MANAGER.** “Third-Party Claims Manager” shall mean an individual or organization providing claims management services to the Fund.
- 2.13 TRUST.** “Trust” shall mean the “Fund”.
- 2.14 TRUSTEES.** “Trustees” or “Board of Trustees” shall mean the collegial body charged with the operation and administration of the Fund pursuant to the provisions of this Agreement.
- 2.15 TRUST FUND.** “Trust Fund” shall mean the “Fund”.

SECTION III
ESTABLISHMENT OF “PREFERRED
GOVERNMENTAL INSURANCE TRUST”
AS A SELF-INSURED FUND

- 3.1 ESTABLISHMENT.** The Preferred Governmental Insurance Trust is hereby established and created pursuant to the provisions of Article VIII, Section 2, of the Florida Constitution, Sections 125.01, 163.01, 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, for the purposes, and with the powers, duties and obligations, as herein set forth.
- 3.2 LOCATION.** The location of the principal office of the Trust shall be determined from time to time by the Board of Trustees.
- 3.3 PURPOSES.** This Amended Interlocal Agreement is made and executed, and the Fund created hereby is established for the purposes of:
- (a) Pooling Member’s resources to fulfill Members’ legal liabilities and obligations, including, but not limited to, providing for the payment of benefits under the Florida Workers’ Compensation Law;

- (b) To minimize the cost of providing workers' compensation coverage by developing and refining specialized claim services, by developing and refining, internally or through third party service providers, a managed care system, together with the development and refining of loss prevention programs for the Members;
- (c) To pay or provide for general liability and casualty coverage to participating Members, including, but not limited to, public officials errors and omissions, employment practices liability and law enforcement liability claims;
- (d) To pay or provide for property coverage to participating Members;
- (e) To pay for or provide to its participating Members coverage in anticipation of any judgment or settlement resulting from a civil rights action arising under federal law;
- (f) To pay for or provide to participating Members coverage in anticipation of any claims bill passed by the Legislature;
- (g) To pay for or provide to participating Members coverage for any other risk authorized under Florida law to be self-insured;
- (h) To pay for or provide to participating Members all or a part of such coverages.

This Agreement is not intended to create a partnership or other legal entity whereby one Member assumes the obligations of another Member, or the obligations of the Fund in general.

3.4 NON-ASSESSABILITY. Should a deficit develop in the Trust, after excess reinsurance recoveries, whereby claims or other expenses cannot be paid, each individual Member shall assume liability for the costs of claims brought against that Member as if such Member were individually self-insured. Each individual Member shall thereafter be responsible for its individual costs including, but not limited to, claims administration without an obligation to, or a right of contribution from, other Members.

3.5 POWERS. The Trust shall have all the rights, powers, duties and privileges as set forth in Article VIII, Section 2 of the Florida Constitution, and Sections 163.01, et seq., 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, and any other applicable Florida Statutes, which are necessary to accomplish the purposes described in Section 3.3, including but not limited to the following:

- (a) Securing the payment of benefits under Chapter 440, Florida Statutes.

- (b) Collecting premiums from Members for the purpose of paying for or providing casualty, property, and liability coverage, and securing the payment of claims associated therewith.
- (c) Paying for or providing coverage for any other risk authorized under Florida law to be self-insured.
- (d) Paying for or providing all or a part of such coverages.
- (e) To make, enter into, and arrange for insurance, reinsurance, excess insurance, catastrophic insurance, stop-loss insurance, or any other coverage as the Fund shall deem necessary and appropriate, without such purchase being deemed a waiver of sovereign immunity.
- (f) To pay, or approve the payment of, any expenses and fees associated with the operation of the Fund.
- (g) To indemnify and hold harmless any Trustee, officer of the Fund, or any person acting on behalf of the Fund, to the fullest extent such indemnification is permitted by law, against (1) reasonable expenses actually and necessarily incurred in connection with any threatened, pending or completed action, suit or proceeding, whether civil, administrative or civil investigative, including any action, suit or proceeding by or on behalf of the Fund, seeking to hold said person liable by reason of the fact that he or she was acting in such capacity, and (2) reasonable payments made by him or her in satisfaction of any judgment, monetary decree or settlement for which he or she may have become liable in any such action, suit or proceeding by reason of the fact that he or she was acting in such capacity. This indemnification is not intended to, and does not, waive any immunities provided to Members of the Fund, Trustees serving in their capacity as Trustees to the Fund, or to officers or employees of the Fund, by virtue of the laws of the state of Florida, but is merely in addition to such rights, privileges and immunities. (Ref. 624.489 and 768.28, FS).

SECTION IV

ADMINISTRATION OF FUND

- 4.1 MEETINGS.** The Board of Trustees shall meet at such time and in such location as may be acceptable to a majority of the Board of Trustees. The Chairman of the Board of Trustees or his designee shall set the date, time and location of each meeting, and notice thereof shall be furnished to each Trustee by the Chairman or his designee not less than ten (10) days prior to the date of such meeting.

Such notice shall specify the date, time and location of such meeting and may specify the purpose thereof, and any action proposed to be taken there at. Such notice shall be directed to each Trustee by mail to the address of such Trustee as is recorded in the office or offices of the Fund. In no event shall the Board of Trustees meet less than quarterly.

The Chairman of the Board or any three (3) Trustees may call a special meeting and direct the Administrator to send the prerequisite notice for any special meeting of the Board of Trustees. Special meetings of the Board of Trustees may be held at any time and place without notice, or with less than the prerequisite notice, provided all Trustees execute a waiver of notice and consent to said meeting.

For purposes of a duly called meeting of the Board of Trustees, a quorum shall exist if a majority of the members of the Board of Trustees are present. The Administrator shall keep minutes of all meetings, proceedings and acts of the Board of Trustees, but such minutes need not be verbatim. Copies of all minutes of the Board of Trustees shall be sent by the Administrator to all Trustees.

4.2 VOTING. All actions by, and decisions of, the Board of Trustees shall be by vote of a majority of the Trustees attending a duly called meeting of the Board of Trustees at which a quorum is present; however, in the event of a duly called special meeting, all actions by, and decisions of, the Board of Trustees may be by vote of a majority of the Trustees present and attending such special meeting if a proper waiver of notice and consent was obtained as provided herein.

4.3 OFFICE OF THE FUND. The Board of Trustees shall establish, maintain and provide adequate funding for an office or offices for the administration of the Fund. The address of such office or offices shall be made known to the units of local governments eligible to participate in, or participating in, the Fund. The books and records pertaining to the Fund and its administration shall be kept and maintained at the office or offices of the Fund.

4.4 EXECUTION OF DOCUMENTS. A certificate, document, or other instrument signed by the Chairman or the Administrator of the Fund shall be evidence of the action of the Board of Trustees and any such certificate, document, or other instrument so signed shall conclusively be presumed to be authentic. Likewise, all acts and matters stated therein shall conclusively be presumed to be true.

- 4.5 APPOINTMENT OF ADMINISTRATOR.** The trustees shall designate and provide compensation for an Administrator to administer the affairs of the Fund. Any Administrator so designated shall furnish the board of Trustees with a fidelity bond with the Trustees as named obligee. The amount of such bond shall be determined by the Trustees and the evidence thereof shall be available to all units of government eligible to participate, or participating in, the Fund.
- 4.6 COMPENSATION AND REIMBURSEMENT OF TRUSTEES.** The Board of Trustees may from time to time establish a reasonable amount of compensation to cover attendance at a duly called meeting by the Board of Trustees, or to cover the performance of the normal duties of a Trustee. Such compensation shall include reimbursement for reasonable and necessary expenses incurred therewith.

SECTION V
NUMBER, QUALIFICATION, TERM OF OFFICE
AND POWER AND DUTIES OF TRUSTEES

- 5.1 NUMBER AND QUALIFICATION OF TRUSTEES.** The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Each Trustee shall be an elected official of a Member. No two (2) Trustees may be elected officials from the same Member. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee's term of office as an elected official of the Member, whichever shall first occur. A Trustee may serve successive four (4) year terms provided such Trustee continues to remain an elected official of a Member. Each and every Trustee named, and each successor Trustee, shall acknowledge and consent to their election as a Trustee by giving written notice of acceptance of such appointment to the chairman, or acting chairman of the Board of Trustees.
- 5.2 RESIGNATION AND REMOVAL OF A TRUSTEE.** A Trustee may resign and become and remain fully discharged from all further duties or responsibilities hereunder, by giving at least sixty (60) days prior written notice sent by certified mail, overnight delivery or other appropriate method of delivery to the chairman or acting chairman of the Board of Trustees. Such notice shall state the date said resignation shall take effect, and such resignation shall take effect on the date designated unless a successor Trustee has been elected at an earlier date as herein provided, in which event resignation shall take

effect immediately upon the election of such successor Trustee. Additionally, oral notice of resignation may be given at any duly convened meeting of the Trustees, which said oral notice of resignation shall be incorporated, and made a part of, the minutes of such duly convened meeting. A Trustee may be removed by a majority vote of the Board of Trustees or by a majority vote of the Members. Any Trustee, upon leaving office, shall forthwith turn over and deliver to the chairman or the secretary of the Trustees at the principal office of the Trust any and all records, books, documents or other property in such Trustees possession, or under such Trustees control, which belongs to the Trust.

5.3 ELECTION OF SUCCESSOR TRUSTEES. Successor Trustees shall be elected by a majority vote of the Board of Trustees. Nominations for the election of Trustees may be made by the Board of Trustees or by any Member of the Fund.

5.4 TRUSTEE TITLE. In the event of death, resignation, refusal or inability to act by any one or more of the Trustees, the remaining Trustees shall have all the powers, rights, estates and interests of this Trust and shall be charged with its duties and responsibilities; provided, however, that in such case(s), no action may be taken unless it is concurred in by a majority of the remaining Trustees.

5.5 TRUSTEE OFFICERS. The Trustees shall elect from among themselves a chairman, vice-chairman and secretary of the Board of Trustees. Such officers shall be elected annually at the end of the fiscal year of the Trust, and may succeed themselves.

5.6 POWER AND AUTHORITY. The Board of Trustees shall be charged with the duty of the general supervision and operation of the Fund, and shall conduct the business activities of the Fund in accordance with this Agreement, its by-laws, rules and regulations and applicable federal and state statutes and rules and regulations. In connection therewith, the Board of Trustees may exercise the following authority and powers:

(a) To collect premiums from participating Members in an amount individually agreed to by the Fund and said Members for the purpose of paying for or providing the coverages provided in this Agreement to participating Members.

(b) To pay for or provide such excess insurance or reinsurance coverage as is necessary to accomplish the purpose of the Fund.

- (c) To borrow funds, issue bonds and other certificates of indebtedness, and arrange for lines or letters of credit to assist in providing the coverages provided in this Agreement to participating Members.
- (d) To pay for or provide appropriate liability and other types of insurance to cover the acts of the Board of Trustees of the Fund.
- (e) To contract with appropriate professional service providers to meet the purposes of the Fund, and to expend funds for the reasonable operating and administrative expenses of the Fund, including but not limited to, all reasonable and necessary expenses which may be incurred in connection with the establishment of the Fund, in connection with the employment of such administrative, legal, accounting, and other expert or clerical assistance to the Fund, and in connection with the leasing and purchase of such premise, material, supplies and equipment as the Board, in its discretion, may deem necessary for or appropriate to the performance of its duties, or the duties of the Administrator or the other agents or employees of the Fund.
- (f) To pay claims the Fund becomes legally obliged to pay pursuant to the Coverage Agreements entered into by and between the Fund and participating Members.
- (g) To establish and accumulate as part of the Fund adequate reserves to carry out the purposes of the Fund.
- (h) To pay premiums on, and to otherwise secure or provide, insurance products that are ancillary to the coverages authorized by this Agreement.
- (i) To invest and reinvest funds that may come into the possession of the Fund.
- (j) To assume the assets and liabilities of the Fund.
- (k) To take such actions and expend such funds as are reasonably necessary to facilitate the cessation of the business of the Fund.
- (l) To exercise such powers that are authorized to be exercised by trustees under and pursuant to the laws of Florida.
- (m) To take such other action and expend such funds as are reasonably necessary to accomplish the purposes of the Fund.

5.7 APPROVAL OF MEMBERS. The Board of Trustees, after the inception of the Fund, shall receive applications for membership from prospective new participants in the Fund and shall approve applications for membership in accordance with the terms of this Agreement, any Participation Agreement, applicable federal and state statutes and rules and regulations, and the rules and regulations established by the Board of Trustees for the admission of new members into the Fund; provided, however, no prospective member may

participate in the Fund unless such prospective member is a public agency of the state. As used herein, the phrase “public agency” includes, but is not limited to, the state, its agencies, counties, municipalities, special districts, school districts, and other governmental entities; the independent establishments and constitutional officers of the state, counties, municipalities, school districts, special districts, and other governmental entities; and corporations primarily acting as instrumentalities or agencies of the state, counties, municipalities, special districts, school districts, and other governmental entities. The Board of Trustees shall be the sole judge of whether or not an applicant for membership shall be eligible to participate in the Fund; provided, however, the Board of Trustees may delegate the functions associated with approval of Members to the Administrator.

- 5.8 REPORTING.** The Board of Trustees shall be responsible for and shall cause to be prepared and filed such annual or other periodic audits, reports and disclosures as may be required from time to time pursuant to applicable federal and state statutes and rules and regulations, including, but not limited to, periodic payroll audits, periodic summary loss reports, periodic statements of financial condition, certified audits, appropriate applications filed by prospective new members, reports as to financial standings, payroll records, reports relating to coverage, experience, loss and compensation payments, summary loss data statements, periodic status reports, and any other such reports as may be required from time to time to accomplish the purpose of the Fund or to satisfy the requirements of appropriate governmental entities.
- 5.9 TRUSTEES’ LIABILITY.** The Trustees and their agents and employees shall not be liable for any act of omission or commission taken pursuant to this Agreement unless such act constitutes a willful breach of fiduciary duties nor shall any Trustee be liable for any act of omission or commission by any other Trustee or by any employee or agent of the Fund. The Fund hereby agrees to save, hold harmless and indemnify the Trustees and their agents and employees for any loss, damage or expense incurred by said persons or entities while acting in their official capacity on behalf of the Fund, unless such action constitutes a willful breach of fiduciary duties.
- 5.10 RELIANCE ON COUNSEL’S OPINION.** The Board of Trustees may employ and consult with legal counsel concerning any questions which may arise with reference to the duties and powers of the Board of Trustees or with reference to any other matter pertaining to this Agreement or the Fund created thereby; and the opinion of such counsel shall be full and complete authorization and protection from liability arising out of or in respect to any action taken or

suffered by the Board of Trustees or an individual Trustee acting hereunder in good faith and in accordance with the opinion of such counsel.

- 5.11 BY-LAWS, RULES AND REGULATIONS.** The Board of Trustees may adopt and enforce such by-laws, rules and regulations as between the Members of the Fund and the Fund governing the operation of the Fund as are consistent with the terms of this Agreement and as are reasonably necessary to accomplish the purposes of the Fund.

SECTION VI

POWERS AND DUTIES OF THE ADMINISTRATOR

- 6.1 RESPONSIBILITIES.** The Administrator shall have the power and authority to implement the directives of the Board of Trustees and the policy matters set forth by the Board of Trustees as they relate to the on-going operation and supervision of the Fund, the by-laws, rules and regulations established by the Board of Trustees, the provisions of this Agreement, and applicable federal and state statutes, rules and regulations. The powers, duties and responsibilities of the Administrator retained by the Board of Trustees shall be set forth in an Administrative Agreement executed between the Board of Trustees and the Administrator.
- 6.2 CONTRIBUTIONS.** The Administrator shall deposit into the account or accounts designated by the Board of Trustees, at the financial institution or institutions designated by the Board of Trustees, all contributions as and when collected from the Members and said monies shall be disbursed only in the manner provided by this Agreement, the Coverage Agreements, the rules, regulations and by-laws of the Board of Trustees, and the Agreement entered into by and between the Board of Trustees and the Administrator.

SECTION VII

MEMBERS

- 7.1 MEMBERSHIP CANCELLATION, SUSPENSION OR EXPULSION.** The Board of Trustees shall be the sole judge of whether membership in the Fund may be cancelled, or whether a member may be suspended or expelled from the Fund; provided, however, the Board of Trustees may delegate the functions associated with cancellation, suspension or expulsion of a Member to the Administrator. Written notice of any such cancellation, suspension or expulsion shall be provided by the Fund to the member no less than thirty

(30) days prior to the effective date of such cancellation, suspension or expulsion, and no liability under this Agreement or any other agreement, certificate, document, or other instrument executed by the Fund and the member pursuant to this Agreement, shall accrue to the Fund following the effective date of such cancellation, suspensions or expulsion. The minimal notice provisions of this paragraph shall not apply in the event a member fails to make the requisite contributions for coverages under this Agreement when such contributions are due.

- 7.2** **RESPONSIBILITIES OF MEMBERS.** By execution of a Participation Agreement agreeing to be bound by the terms and conditions of this Amended Interlocal Agreement, each Member agrees to abide by the following rules and regulations:
- (a) The Trustees have the sole responsibility to govern and direct the affairs of the Fund pursuant to this Agreement.
 - (b) Any Member who formally applies for Membership in this Fund, and who is accepted by the Board of Trustees, shall thereupon become a party to this Amended Interlocal Agreement and shall be bound by all of the terms and conditions contained herein. The Participation Agreement shall constitute a counterpart of this Amended Interlocal Agreement, and this Amended Interlocal Agreement shall constitute a counterpart of the Participation Agreement.
 - (c) To maintain a reasonable loss prevention program in order to provide the maximum in safety and lawful practices as such may relate to the potential liability assumed by the Fund under this Agreement or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.
 - (d) To comply with the conditions of the Florida Workers' Compensation Law.
 - (e) To provide immediate notification in the event an accident or incident occurs which is likely to give rise to a claim within the scope of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.
 - (f) To promptly make all contributions for coverages arising under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement, at the time and in the manner directed by the Board of Trustees.

Said contributions may be reduced by any discount, participation credit, or other contribution reduction program established by the Board of Trustees.

(g) In the event of the payment of any loss by the Fund on behalf of the Member, the Fund shall be subrogated to the extent of such payment to all the rights of the Member against any party or other entity legally responsible for damages resulting from said loss, and in such event, the Member hereby agrees, on behalf of itself, its officers, employees and agents, to execute and deliver such instruments and papers as is required, and do whatever else is reasonably necessary, to secure such right to the Fund, and to cooperate with and otherwise assist the Fund as may be necessary to effect any recovery sought by the Fund pursuant to such subrogated rights.

(h) The Board of Trustees, its Administrator, and any of their agents, servants, employees or attorneys, shall be permitted at all reasonable times and upon reasonable notice to inspect the property, work places, plants, works, machinery and appliance covered pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and shall be permitted at all reasonable times while the Member participates in the Fund, and up to and including two (2) years following the termination of its membership in the Fund, to examine the Members' books, vouchers, contracts, documents and records of any and every kind which show or tend to show or verify any loss that may be paid or may have been paid by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, or which show or verify the accuracy of any contribution which is paid or payable by the Member pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(i) The Fund is to defend in the name and on behalf of the Member any claims, suits or other legal proceedings which may at any time be instituted against the Member on account of bodily injury liability, property damage, property damage liability, errors and omissions liability or any other such liability, monetary or otherwise, to the extent such defense and liability has been assumed by the Fund pursuant to his Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, subject to any and all of the definitions, terms, conditions and exclusion contained in said

agreements, or any other agreement, certificate, document, or other instruments, although such claims, suits, allegations or demands are wholly groundless, false, fraudulent, and to pay all costs taxed against the Member in any such legal proceedings defended by the Fund or the Member, all interest, if any, legally accruing before and after entry of judgment in such proceedings, and all expense incurred in the investigation, negotiation or defense of such claims, suits, allegations or demands. Such defense shall be subject to the control of the Fund and its Administrator, which may make such investigations and settlement of any such claim, suit, or other legal proceeding, monetary or otherwise, as they deem expedient. The Member agrees to cooperate fully with the Fund, its administrator and their agents, with respect to the investigation, adjustment, litigation, settlement and defense of any claim, suit, or other legal proceeding, monetary or otherwise, which would be covered by the terms of this Agreement and/or any policies of insurance, excess insurance or re-insurance which have been purchased to provide protection against such claims and liabilities. The Member acknowledges that failure to cooperate fully in the investigation, defense or litigation of such claims, suits, or liabilities may constitute grounds for denial of coverage pursuant to this Agreement and/or the applicable policies of insurance.

(j) The liability of the Fund is specifically limited to the discharge of the liability of its Members assumed pursuant to this Agreement or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement; the coverage of the Fund does not apply to punitive or exemplary damages.

(k) Unless the Fund and the Member otherwise expressly agree in writing, coverage by the Fund for a Member under the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire automatically on the last day of September of each calendar year, and no liability under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall accrue to the Fund beyond such expiration date unless such Member renews its coverage.

(l) Except as otherwise provided herein, a Member's coverage may be cancelled by the Fund or the Member at any time upon no less than thirty (30) days prior written notice by the Board of Trustees or Administrator to

the Member, or by the Member to the Board of Trustees. The notice shall state the date such cancellation shall become effective.

(m) Excess monies remaining after the payment of claims and claims expenses, and after provision has been made for the payment of open claims and outstanding reserves, may be distributed by the Board of Trustees to the Members participating in the Fund in such manner as the Board of Trustees shall deem to be equitable.

(n) There will be no disbursements out of the reserve fund established by the Fund by way of dividends or distributions of accumulated reserves to Members until after provision has been made for all obligations against the Fund and except at the discretion of the Board of Trustees.

(o) Qualified service providers, including attorneys selected by the Fund, shall defend, investigate, settle and otherwise process and dispose of all claims, suits, allegations or demands that may result in liability assumed by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(p) The Member, through the Board of Trustees, does hereby appoint the Administrator as its agent and attorney-in-fact, to act on its behalf and to execute all necessary contracts, reports, waivers, agreements, excess insurance contracts, service contracts, and other documents reasonably necessary to accomplish the purposes and to fulfill the responsibilities of the Fund; to make or arrange for the payment of claims, claims expenses, and all other matters required or necessary insofar as they affect the matters covered pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and the rules and regulations now or hereafter promulgated by the Board of Trustees.

(q) To make prompt payment of all contributions and penalties as required by the Board of Trustees, said contributions or penalties to be determined by the Board of Trustees. Any disputes concerning contributions or penalties shall be resolved after the payment of said contributions or penalties.

(r) To pay reasonable penalties as determined by the Board of Trustees for late payment of contributions required under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(s) Coverage by the Fund under the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire and be cancelled, upon no less than ten (10) days prior written notice from the Fund to the Member, for nonpayment of contributions.

(t) To abide by all the terms and conditions of this Agreement, the Participation Agreement, the Fund's by-laws, the rules and regulations, the terms of any coverage document issued by the Fund to the Member, and any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(u) Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member's sovereign immunity and the applicable limitations of the Member's liability to \$100,000.00 per individual claim, and to \$200,000.00 for multiple claims, arising out of the same transaction. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

SECTION VIII

ACCOUNTING

True and complete accounts shall be kept of all transactions and of all assets and liabilities of the Trust. The accounts of the Trust shall be audited annually by a firm of independent certified public accountants, which shall be selected by the Board of Trustees.

SECTION IX

DURATION

This Agreement shall continue in full force and effect until it is terminated by the mutual consent of all the Members; provided, however, that this Section IX shall not be construed to preclude the termination and winding up of the Trust within the discretion of the Board of Trustees, or the amendment of this Agreement pursuant to Section X.

SECTION X
AMENDMENT

This Agreement may be amended upon the written consent of the Members of the Fund. Execution of a Participation Agreement or renewal of coverages provided by the Fund shall constitute such written consent.

SECTION XI
STATUTES, RULES AND REGULATIONS

The Trust shall at all times act in accordance with the provisions of statutes, rules and regulations of the State of Florida.

SECTION XII
MISCELLANEOUS PROVISIONS

- 12.1 PROHIBITION AGAINST ASSIGNMENT.** No Member may assign any right, claim, or interest it may have under this Agreement, or any coverage term, and no creditor, assignee, or third-party beneficiary of any Member shall have any right, claim, or title to any part, share, interest, funds, or assets of the Trust except as specifically may be agreed to by the Trust.
- 12.2 APPLICABLE LAW.** This Agreement shall be governed by and construed in accordance with the statutes, rules and regulations of the State of Florida, and all questions pertaining to its validity, construction, and administration shall be determined in accordance with the laws of the State of Florida.
- 12.3 ENFORCEMENT.** The Trust and its Members shall have the power to enforce this Agreement by action brought in any court of appropriate jurisdiction within the State of Florida.
- 12.4 SEVERABILITY.** If any term or provision of this Agreement, or the application of such term or provision to any person or circumstance, shall to any extent be invalid or unenforceable, the remainder of this Agreement and the application of such term or provision to persons or circumstances other than those to which it is held invalid or unenforceable shall not be effected, and each term or provision of this Agreement shall be valid and enforceable to the full extent permitted by law.
- 12.5 CONSTRUCTION.** Whenever any words are used in this Agreement in the masculine gender, they shall be construed as thought they were also used in the feminine or neutral gender in all situations where they would so apply.

Whenever any words are used in this Agreement in the singular, they shall be construed as though they were also used in the plural from in all situations where they would so apply. Whenever any words are used in this Agreement in the plural form, they shall be construed as they thought were used in the singular form in all situations where they would so apply.

- 12.6 FISCAL YEAR.** The Fund shall operate on a fiscal year from 12:01 a.m., October 1, to midnight the last day of September of the succeeding year. Application for membership, when approved in writing by the Board of Trustees or its designee, shall constitute a continuing contract for each succeeding fiscal year unless cancelled by the Board of Trustees or the participating Member in the manner herein provided.

By execution of the attached Participation Agreement or renewal of coverages provided by the Fund, and upon acceptance by the Board of Trustees, or their designated agent, the Member agrees to be fully bound by the terms and conditions of the Amended Interlocal Agreement, effective October 1, 2004, and thereafter.

**AMENDMENT "A" TO THE
AMENDED INTERLOCAL AGREEMENT
CREATING
THE PREFERRED GOVERNMENTAL INSURANCE TRUST**

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively "Preferred", "Fund" or "Trust") provides that the Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS , in order to protect the integrity of Preferred, its continued success and provide security as to its operation and administration, it is essential that the provisions of the Interlocal Agreement, relating to who may serve as a Trustee of Preferred, be fully compliant with applicable Florida Statutes;

NOW, THEREFORE , by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend subsection 5.1 of the Amended Interlocal Agreement to read as follows:

5.1 NUMBER AND QUALIFICATION OF TRUSTEES. The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Upon initial election to the Board of Trustees, a Trustee shall be a local elected official of a member of the Trust. No two (2) Trustees may be local elected officials from the same governmental entity. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee's term of office as a local elected official. Following a Trustees' initial term of office, such Trustee may continue to serve as a Trustee of Preferred provided: (1) such Trustee holds an office as an elected local official (as required by s. 624.4622(1) (d) Florida Statutes); and (2) a majority of the Board of Trustees, in their sole discretion, determine that it is in the best interest of the Trust that such Trustee continue to serve as a Trustee of Preferred, and so elects such Trustee to continue to serve a successive term, or terms. Each and every Trustee named, and each successor Trustee, shall acknowledge and consent to their election as a Trustee by giving written notice of acceptance of such election to the Chairman, or acting Chairman, of the Board of Trustees.

Effective Date: October 1, 2013

**AMENDMENT “B” TO THE
AMENDED INTERLOCAL AGREEMENT
CREATING
THE PREFERRED GOVERNMENTAL INSURANCE TRUST**

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively “Preferred”, “Fund” or “Trust”) provides that the Amended Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS, due to legislative changes to Florida Statutes over time, it is necessary to amend certain provisions of the Amended Interlocal Agreement to be fully compliant with applicable amended Florida Statutes;

NOW, THEREFORE, by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend the Amended Interlocal Agreement set forth as follows:

1. Sections 3.1 and 3.5 of the Amended Interlocal Agreement, references to Section 768.28(15)(a), are hereby amended and restated to read 768.28(**16**)(a).

2. Section 7.2(u) of the Amended Interlocal Agreement is hereby fully amended and restated as follows:

Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member’s sovereign immunity and the applicable limitations of the Member’s liability set forth therein as amended from time to time. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

3. Except as expressly modified and amended hereby, the terms and conditions of the Amended Interlocal Agreement are hereby ratified and affirmed and shall remain in full force and effect, and the parties promise to continue to perform all obligations of the Amended Interlocal Agreement.

Effective Date: October 1, 2025



CITY OF LAKE CITY

Property & Casualty
Insurance Quote 25-26



Presented by:

Joshua Hallon, CCP
Vice President

20 N. Orange Avenue, Orlando, FL 32801
P: (407) 720-8284 | E: joshua.hallon@wrmlc.com

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PROPOSAL EXECUTIVE SUMMARY



City of Lake City
205 North Marion Ave.
Lake City, FL 32055

RE: PRM P&C Insurance Quote 2025-2026

To Whom it May Concern:

On behalf of Public Risk Management of Florida (PRM) and World Risk Management (WRM), we would like to thank the City of Lake City for the opportunity to demonstrate our capabilities and team qualifications for its upcoming Property & Casualty Insurance renewal.

Enclosed is PRM's complete quote for the City's Property & Casualty Insurance renewal for 2025-2026.

Public Risk Management of Florida (PRM) is a premier risk management and self-insurance pool, dedicated to serving governmental agencies across the State of Florida. Established under Florida Statutes Sections 768.28(6)(A), 624.4621, and 163.01, PRM is a member-driven organization that empowers its members with voting rights on critical organizational decisions.

Historical Context and Evolution: PRM originated in 1987 as the Southwest Florida Intergovernmental Risk Management Association, with the mission to provide a cost-effective alternative to the challenging commercial insurance market for government entities. The pooling structure offered by PRM ensures economies of scale, collaboration, and, most importantly, stability. In 1994, the organization rebranded to Public Risk Management of Florida to reflect its statewide growth and expanded services.

Expertise and Governmental Insight: PRM's team is composed of professionals with extensive governmental backgrounds, including the Executive Director, a former county administrator for Okeechobee County. This deep understanding of governmental operations and risk management intricacies allows PRM to deliver tailored solutions that effectively address the unique challenges faced by Florida's governmental agencies.

Strategic Partnership with World Risk Management (WRM): PRM is exclusively supported by World Risk Management (WRM), a brokerage firm renowned for its expertise in the public entity sector. WRM is part of the AssuredPartners (AP) family of companies, a national partnership of leading independent property & casualty and employee benefits brokerage firms. Since AssuredPartners' founding, it has grown to over \$2 billion in annualized revenue and is one of the fastest-growing insurance brokerage firms in the United States. WRM has developed a reputation as insurance industry leaders specializing in Public Agency, Aerospace & Aviation, Scholastic and Alternative Risk (e.g., pools, risk retention groups, captives, etc.). The WRM office houses the administrator and exclusive broker for five governmental or quasi-governmental insurance pools in the State of Florida and multiple other pools and trusts across the country, which total \$5 billion of industry-specific premiums for property & casualty and employee benefits. WRM's team averages 15 years of experience working with public agencies, collectively amassing over 100 years of industry knowledge. This strategic partnership enables PRM to leverage exclusive relationships and economies of scale, ensuring that our clients receive optimal coverage options in the most cost-effective manner.

Commitment to Excellence: PRM's unwavering commitment to providing best-in-class risk management solutions is evident in our continuous evolution of coverage, resources, and services. Our member-run structure, combined with the expertise of PRM and WRM, positions us uniquely to meet and exceed the property and casualty insurance needs of Florida's governmental agencies.

We are proud to present a comprehensive overview of the enhancements contained within our proposal, which are designed to provide unparalleled value and protection for the City. Our offering includes:



Summary of Enhanced Coverages & Services Proposed:

1. **Governmental Experience & Qualifications** – Our team works with over 80 public agencies throughout the State of Florida, bringing extensive backgrounds in governmental operations and risk management to the clients we serve. With over 200 years of combined experience in the governmental arena, we possess the expertise and insight necessary to address the unique challenges faced by governmental agencies. The City can rest assured that we have the knowledge, expertise, and relationships to deliver on the needs and expectations of the City.
2. **Broadest Coverage Available in Florida** – PRM offers the broadest coverage available in Florida for public agencies. The coverage enhancements available through PRM are considerable and are briefly highlighted below:
 - The PRM offering includes limits of \$5 million for all liability lines;
 - NWS limit is shared with only 7 members spread throughout the state – none in Columbia County;
 - Ordinance & Law coverage increased to \$25M;
 - Unintentional Errors & Omissions coverage increased to \$25M;
 - Inland Marine is valued at Replacement Cost;
 - Standard Crime limit of \$500k offered, \$1M limit available;
 - PRM has replacement cost available for autos available;
 - Competitive Deductible Stop Loss Offering;
 - Two-Year rate guarantee included;
3. **Program Stability/Voting Rights/Participation Credits** - The financial position of Public Risk Management of Florida (PRM) is categorized as notably stable and secure. Formed in 1987, PRM has consistently provided a quality and constant alternative to the general insurance marketplace. PRM is not a rapid growth association and has retained a tremendous percentage of long-term clients; currently including 78 members that comprise of counties, cities and special districts in Florida. The pool does not retain any risk on catastrophic property coverage (wind or flood) and cedes all the risk to A.M. Best “A-Rated” or better carriers. PRM’s premium-to-surplus ratio exceeds pooling industry standards. Additionally, PRM is the only association of its kind that is **Membership Driven**. Entities that purchase all lines of insurance from PRM are automatically granted a seat on the board of directors, which is comprised of representatives of each association member (**One Member, One Vote**). Our member-driven structure empowers our members to have a say in important decisions, such as requests for improved services, expanded coverages, utilization of surplus to reduce insurance costs, etc., fostering a collaborative and supportive environment. PRM holds quarterly board meetings, which all board members are encouraged to attend, for updates and to exercise their right to vote.
4. **Risk Management & Loss Control Services** – PRM provides a full suite of risk management services to support the HCAA’s risk management objectives, including but not limited to:
 - **Employment Practices Hotline:** Members can seek timely legal advice regarding specific employment issues within their respective organizations. The program covers matters involving claims or potential claims of illegal discrimination, denial of due process and other matters involving potential violations of employment related laws that apply to Florida Public Employers.
 - **Law Enforcement Hotline:** Members can seek expert advice to minimize the impact of critical incidents related to items such as questionable violation of civil rights, use of deadly force, wrongful arrest, etc.
 - **Safety Training:** PRM can conduct a comprehensive review of the City’s existing risk management practices, make recommendations for enhancements, assist in the creation of safety programs, etc.



5. **Competitive Pricing & Stability** – In addition to the enhanced coverages available within the PRM offering, PRM affords its members long-term pricing stability. ***The PRM offering is materially competitive, saving the City over \$400k on renewal while also providing a two-year rate guarantee, locking in the rate of insurance through October 1, 2027.***

We sincerely appreciate the opportunity to present the unique capabilities of our company to City of Lake City. By choosing PRM, the City will benefit from a stable, collaborative, and cost-effective insurance solution, backed by unparalleled expertise and a deep understanding of governmental risk management. We look forward to the opportunity to serve and protect the City's interests with our comprehensive insurance offerings.

Thank you,

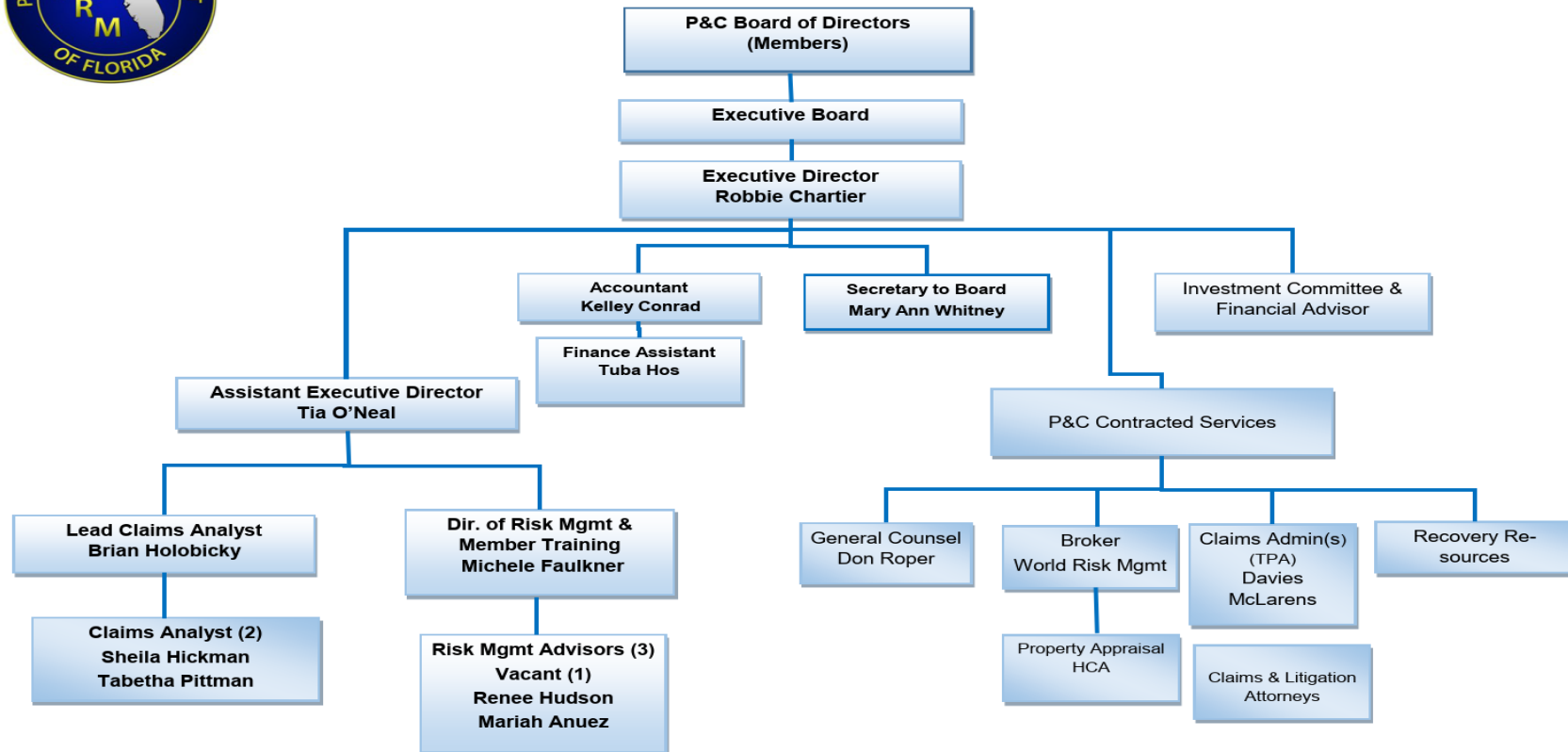


Joshua Hallon
Vice President

PRM Organizational Chart



Public Risk Management of Florida Property & Casualty Pool



NAMED INSURED

NAMED INSURED AND MAILING ADDRESS

**CITY OF LAKE CITY
205 NORTH MARION AVENUE
LAKE CITY, FL 32055**

This proposal contains most terms, conditions, limits and deductibles provided under the program. However, refer to the PRM Coverage Document for specific and complete terms and conditions.

PREPARED BY

WORLD
Risk Management
an **accretive** company

**20 NORTH ORANGE AVE, SUITE 500
ORLANDO, FL 32801
PHONE: (407) 445-2414
FAX: (407) 445-2868
TOLL FREE: (888) 501-0014**



PROPERTY	
RENEWAL 10/01/2025 TO 10/01/2026	
COMPANY	PUBLIC RISK MANAGEMENT OF FLORIDA
TOTAL INSURED VALUES	\$142,416,924
DEDUCTIBLES	
▪ ALL OTHER PERILS, EXCEPT:	\$10,000
▪ AUTO PHYSICAL DAMAGE	\$1,000
▪ ALL OTHER FLOOD – PER UNIT	\$10,000
▪ FLOOD – SPECIAL FLOOD HAZARD AREAS	EXCESS OF NFIP
▪ NAMED WINDSTORM	5% PER UNIT; NO MIN
▪ INLAND MARINE	\$1,000
VALUATION	
▪ AUTO PHYSICAL DAMAGE	ACTUAL CASH VALUE
▪ BUSINESS INCOME	ACTUAL LOSS SUSTAINED
▪ COINSURANCE	NONE
▪ INLAND MARINE	REPLACEMENT COST
▪ PROPERTY	REPLACEMENT COST
ASSOCIATION LIMITS	
ALL PERILS, COVERAGE'S AND INSURED'S/MEMBERS COMBINED – PER OCCURRENCE, SUBJECT TO THE FOLLOWING SUB-LIMITS:	\$250,000,000
▪ FLOOD – PER OCCURRENCE ANNUAL AGGREGATE	\$50,000,000
▪ FLOOD SUBLIMIT – ANNUAL AGGREGATE	
- CONTRACTORS EQUIPMENT	
- FINE ARTS	\$5,000,000
- LICENSED VEHICLES	
- UNLICENSED VEHICLES	
▪ FLOOD SUBLIMIT	
- PER OCCURRENCE	\$10,000,000
- MISCELLANEOUS UNNAMED LOCATIONS	
▪ EARTHQUAKE SHOCK LIMIT	
- PER OCCURRENCE & IN THE ANNUAL AGGREGATE	\$50,000,000
▪ WIND/HAIL LIMIT PER OCCURRENCE NAMED WINDSTORM	\$75,000,000
▪ AUTO PHYSICAL DAMAGE	
▪ ON AND OFF PREMISES	\$10,000,000
▪ OVER THE ROAD	

The limits represented for PRM are Association Limits and are shared for property only. Limits apply on a per occurrence basis unless otherwise stated. Included denotes full policy limits apply



PROPERTY	
RENEWAL 10/01/2025 TO 10/01/2026	
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE...]	
▪ ACCIDENTAL CONTAMINATION	\$250,000/\$500,000
▪ ACCOUNT RECEIVABLES	INCLUDED
▪ ANIMALS	INCLUDED
▪ UNSCHEDULED ANIMALS	\$50,000 FOR ANY ONE ANIMAL / \$250,000 PER OCCURRENCE
▪ ASBESTOS CLEAN-UP & REMOVAL (RESULTANT)	LIMITED COVERAGE
▪ AUTOMATIC ACQUISITION LIMIT	\$25,000,000
▪ AUTOMATIC ACQUISITION LIMIT FOR - VEHICLES - SPECIAL FLOOD HAZARD AREAS	\$10,000,000 \$10,000,000 ANNUAL AGGREGATE
▪ BUILDING ORDINANCE UNDAMAGED PORTION OF BUILDING	INCLUDED
▪ BUSINESS INTERRUPTION	\$75,000,000
▪ CIVIL AUTHORITY WITHIN 10 MILES OF INSURED PREMISE	30 DAYS
▪ CLAIM PREPARATION EXPENSE	\$1,000,000
▪ CONTINGENT BUSINESS INTERRUPTION	\$5,000,000 EXCEPT TAX REVENUE EXCLUDED
▪ COURSE OF CONSTRUCTION & ADDITIONS	\$50,000,000 EXCLUDES FRAME BUILDERS RISK
▪ DEBRIS REMOVAL	INCLUDED
▪ DEMOLITION	INCLUDED
▪ EARTH MOVEMENT <i>EXCEPT</i> ▪ VEHICLES, CONTRACTORS EQUIPMENT, FINE ARTS COMBINED	\$50,000,000 ANNUAL AGGREGATE \$5,000,000 COMBINED AGGREGATE
▪ ELECTRONIC DATA PROCESSING (EDP)	INCLUDED
▪ ERRORS & OMISSIONS	\$25,000,000
▪ EXPEDITING EXPENSE	\$50,000,000
▪ EXTENDED PERIOD OF INDEMNITY	180 DAYS
▪ EXTRA EXPENSE	\$50,000,000
▪ FINE ARTS	INCLUDED
▪ UNSCHEDULED FINE ARTS	\$2,500,000
▪ FIRE FIGHTING EXPENSE	INCLUDED
▪ FLOOD <i>EXCEPT</i> ▪ SPECIAL FLOOD HAZARD AREAS ▪ VEHICLES, CONTRACTORS EQUIPMENT, FINE ARTS COMBINED	\$50,000,000 INCLUDED \$5,000,000 COMBINED AGGREGATE
▪ IMPROVEMENT & BETTERMENT	INCLUDED
▪ INCREASED COST OF CONSTRUCTION	\$25,000,000

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PROPERTY	
RENEWAL 10/01/2025 TO 10/01/2026	
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE...]	
▪ INGRESS & EGRESS WITHIN 10 MILES OF INSURED PREMISE	30 DAYS
▪ JEWELRY, FURS, & PRECIOUS METALS – SEPARATELY	\$500,000
▪ LANDSCAPING, TEES, SAND TRAPS, GREENS, ATHLETIC GREENS <i>EXCEPT</i> ▪ UNSCHEDULED LANDSCAPING, TEES, SAND TRAPS, GREENS, ATHLETIC GREENS	\$5,000,000 \$1,000,000
▪ LEASEHOLD INTEREST	INCLUDED
▪ MISCELLANEOUS UNNAMED LOCATIONS <i>EXCEPT</i> ▪ SPECIAL FLOOD HAZARD AREAS	\$25,000,000 \$10,000,000 ANNUAL AGGREGATE
▪ MOLD (RESULTANT)	\$35,000 AGGREGATE
▪ MONEY AND SECURITIES	\$2,500,000
▪ OFF PREMISES SERVICE INTERRUPTION INCLUDING EXTRA EXPENSE	\$25,000,000
▪ PERSONAL EFFECTS	INCLUDED
PERSONAL PROPERTY OF OTHERS	INCLUDED
▪ PERSONAL PROPERTY OUTSIDE THE USA	\$1,000,000
▪ PROTECTION AND PRESERVATION OF PROPERTY	INCLUDED
▪ PROPERTY OFF PREMISES	INCLUDED
▪ SIGNS	INCLUDED
▪ TRANSIT	\$25,000,000
▪ TUNNELS, BRIDGES, DAMS, CATWALKS – UNSCHEDULED	\$500,000
▪ VALUABLE PAPERS AND RECORDS	INCLUDED
▪ WATERCRAFT ▪ UP TO 27 FEET, UNSCHEDULED ▪ OVER 27 FEET, SCHEDULED	\$250,000 UNSCHEDULED ALL SCHEDULED INCLUDED
EXCLUSIONS [INCLUDING BUT NOT LIMITED TO]	
▪ RUST, WET/DRY ROT, LAND & LAND VALUES, COMMUNICABLE DISEASE, PROPERTY CYBER & DATA	EXCLUDED

The limits represented for PRM are Association Limits and are shared for property only. Limits apply on a per occurrence basis unless otherwise stated. Included denotes full policy limits apply

RATING EXPOSURES	
PROPERTY INFORMATION	
TOTAL INSURANCE VALUES	2025 – 2026
TOTAL BUILDING VALUES	\$131,143,234
TOTAL CONTENT VALUES	\$2,688,892
DECLARED/PROP IN OPEN	Not Applicable
EDP EQUIPMENT (HARDWARE)	Not Applicable
BUSINESS INTERRUPTION/EXTRA EXPENSE	Not Applicable
EQUIPMENT VALUES	\$1,805,563
AUTOMOBILE VALUES – ACTUAL CASH VALUE	\$5,779,235
AUTOMOBILE VALUES – REPLACEMENT COST	Not Applicable
RENTAL VALUES	Not Applicable
MISCELLANEOUS PROPERTY	Not Applicable
TOTAL INSURABLE VALUES	\$142,416,924

PROPERTY TERRORISM & SABOTAGE	
RENEWAL 10/01/2025 TO 10/01/2026	
CARRIER	LLOYDS OF LONDON
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
TERRORISM & SABOTAGE	\$25,000,000 PER OCCURRENCE \$25,000,000 AGGREGATE
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
DEDUCTIBLE	\$25,000
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE]	
▪ BUSINESS INTERRUPTION SUBLIMIT	\$25,000,000
▪ CIVIL OR MILITARY AUTHORITY SUBLIMIT	\$1,000,000, 30 DAY(S), AND 1 MILE(S)
▪ DEBRIS REMOVAL EXPENSES SUBLIMIT	\$250,000
▪ DECONTAMINATION COSTS EXCLUDING NCBR SUBLIMIT	\$250,000
▪ DEMOLITION & INCREASED COST OF CONSTRUCTION SUBLIMIT	\$1,000,000
▪ ERRORS & OMISSIONS SUBLIMIT	\$250,000
▪ ELECTRONIC DATA PROCESSING MEDIA SUBLIMIT	\$1,000,000
▪ EXTENDED PERIOD OF INDEMNITY SUBLIMIT	\$0 AND 180 DAY(S)
▪ FINE ART SUBLIMIT	\$ 250,000
▪ INGRESS/EGRESS SUBLIMIT	\$ 1,000,000, 30 DAY(S), AND 1 MILE(S)
▪ PRESERVATION OF PROPERTY SUBLIMIT	\$ 250,000
▪ PROFESSIONAL FEES SUBLIMIT	\$ 250,000
▪ RELOCATION EXPENSE SUBLIMIT	\$ 250,000
▪ SERVICE INTERRUPTION SUBLIMIT	\$ 1,000,000, 30 DAY(S), AND 1 MILE(S)
▪ TRANSIT SUBLIMIT	\$ 250,000
▪ VALUABLE PAPERS SUBLIMIT	\$ 250,000
▪ ACCOUNTS RECEIVABLE SUBLIMIT	\$ 250,000
▪ ASBESTOS SUBLIMIT	\$ 500,000
▪ AUTOMATIC COVERAGE SUBLIMIT	\$ 1,000,000 AND 30 DAY(S)
▪ COMMISSIONS, PROFITS, & ROYALTIES SUBLIMIT	\$ 250,000
▪ DELAY IN STARTUP COSTS SUBLIMIT	\$ 250,000
▪ FIRE PROTECTIVE SYSTEMS SUBLIMIT	\$ 10,000
▪ GREEN BUILDING ADDITIONAL EXPENSE SUBLIMIT	\$ 250,000
▪ KEY & LOCK EXPENSE SUBLIMIT	\$ 250,000
▪ LANDSCAPING SUBLIMIT	\$ 10,000
▪ LOSS OF ATTRACTION SUBLIMIT	\$0, 0 DAY(S), AND 0 MILE(S)
▪ MISCELLANEOUS UNNAMED LOCATIONS SUBLIMIT	\$ 1,000,000 AND 30 DAY(S)
▪ NEWLY ACQUIRED LOCATIONS SUBLIMIT	\$ 1,000,000 AND 90 DAY(S)
▪ PROPERTY IN COURSE OF CONSTRUCTION SUBLIMIT	\$1,000,000
▪ RENTAL INCOME SUBLIMIT	NOT INCLUDED
▪ SOFT COST SUBLIMIT	\$250,000

ACTIVE SHOOTER & MALICIOUS ATTACK	
RENEWAL 10/01/2025 TO 10/01/2026	
CARRIER	LLOYDS OF LONDON
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
ACTIVE SHOOTER & MALICIOUS ATTACK	\$2,000,000 PER OCCURRENCE \$2,000,000 AGGREGATE
DEDUCTIBLE	\$25,000
ASSOCIATION SUBLIMITS [NOT ALL INCLUSIVE]	
▪ ADDITIONAL SECURITY MEASURES SUBLIMIT	\$250,000
▪ COUNSELING SUBLIMIT	\$250,000
▪ PUBLIC RELATIONS COSTS SUBLIMIT	\$250,000
▪ MISCELLANEOUS CRISIS MANAGEMENT EXPENSES SUBLIMIT	\$250,000
▪ WAITING PERIOD	0 HOURS

	CRIME
	RENEWAL 10/01/2025 TO 10/01/2026
COMPANY	NATIONAL UNION INSURANCE COMPANY
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
DEDUCTIBLE	\$1,000
LIMITS	
▪ EMPLOYEE THEFT-PER LOSS COVERAGE	\$500,000
▪ FORGERY OR ALTERATION	\$500,000
▪ INSIDE PREMISES-THEFT OF MONEY & SECURITIES	\$500,000
▪ INSIDE PREMISES-ROBBERY, SAFE BURGLARY-OTHER PROP	\$500,000
▪ OUTSIDE THE PREMISES	\$500,000
▪ COMPUTER FRAUD	\$500,000
▪ FUNDS TRANSFER FRAUD	\$500,000
▪ MONEY ORDERS AND COUNTERFEIT PAPER CURRENCY	\$500,000
▪ IMPERSONATION FRAUD/ SOCIAL ENGINEERING	\$100,000
CONDITIONS [NOT ALL INCLUSIVE]	
▪ BONDED EMPLOYEES	INCLUDED

GENERAL LIABILITY	
RENEWAL 10/01/2025 to 10/01/2026	
COMPANY	PUBLIC RISK MANAGEMENT OF FLORIDA
COVERAGE FORM	OCCURRENCE
DEDUCTIBLE	\$10,000
LIMITS	
LIMIT OF LIABILITY (INCLUSIVE OF SIR)	\$2,000,000
COVERAGE [INCLUDING BUT NOT LIMITED TO]	
▪ EMPLOYEE BENEFIT LIABILITY	INCLUDED
▪ LAW ENFORCEMENT LIABILITY	INCLUDED
TERMS [INCLUDING BUT NOT LIMITED TO]	
▪ COMMUNICABLE DISEASE*	\$200,000 PER CLAIMANT/\$300,000 PER OCC/\$300,000 MEMBER AGG/\$3,000,000 POOL AGG

	PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY
COVERAGE FORM	EACH CLAIM
DEDUCTIBLE	\$10,000
RETROACTIVE DATE	10/01/2025
LIMITS	
LIMIT OF LIABILITY	\$2,000,000/\$6,000,000
SUBLIMITS [INCLUDING BUT NOT LIMITED TO]	
▪ BERT HARRIS	\$300,000
RETROACTIVE DATE: TBD	
▪ INVERSE CONDEMNATION	\$100,000/\$100,000
RETROACTIVE DATE: TBD	
▪ NON-MONETARY DAMAGES	\$100,000/\$100,000
RETROACTIVE DATE: TBD	
▪ SEXUAL MISCONDUCT	EXCLUDED – CAN BE ADDED NO AP
RETROACTIVE DATE: TBD	
TERMS [INCLUDING BUT NOT LIMITED TO]	
▪ COMMUNICABLE DISEASE*	\$200,000 PER CLAIMANT/\$300,000 PER OCC/\$300,000 MEMBER AGG/\$3,000,000 POOL AGG
▪ ETHICS VIOLATIONS REIMBURSEMENT	\$5,000 PER COMMISSIONER/\$15,000 MEMBER AGGREGATE/\$500,000 ANNUAL POOL AGGREGATE
▪ SEXUAL HARASSMENT	INCLUDED
▪ ERRORS & OMISSIONS & WRONGFUL ACTS	INCLUDED

AUTO LIABILITY	
RENEWAL 10/01/2025 TO 10/01/2026	
COMPANY	PUBLIC RISK MANAGEMENT OF FLORIDA
COVERAGE FORM	OCCURRENCE
DEDUCTIBLE	NIL
LIMITS	
LIABILITY COMBINED SINGLE LIMIT (INCLUSIVE OF SIR)	\$2,000,000
COVERAGE [INCLUDING BUT NOT LIMITED TO]	
▪ PERSONAL INJURY PROTECTION	STATUTORY
▪ PHYSICAL DAMAGE	EXCLUDED - COVERED UNDER PROPERTY EXCLUDED - COVERED UNDER PROPERTY
- COLLISION	
- COMPREHENSIVE	
▪ HIRED/BORROWED LIABILITY	INCLUDED
▪ HIRED/BORROWED PHYSICAL DAMAGE	INCLUDED
▪ NON-OWNED LIABILITY	INCLUDED
▪ NON-OWNED PHYSICAL DAMAGE	INCLUDED
▪ TAKE HOME VEHICLES	\$200,000 PER PERSON/\$300,000 PER OCCURRENCE
EXCLUSIONS [INCLUDING BUT NOT LIMITED TO]	
▪ AUTO PHYSICAL DAMAGE	EXCLUDED – COVERED UNDER PROPERTY
▪ MEDICAL PAYMENTS	EXCLUDED
▪ UNINSURED/UNDERINSURED MOTORIST	EXCLUDED

	EXCESS LIABILITY		
	RENEWAL 10/01/2024 TO 10/01/2025		
COMPANY	PUBLIC RISK MANAGEMENT OF FLORIDA		
COVERAGES INCLUDED			
▪ AUTO LIABILITY	▪ EMPLOYMENT PRACTICES LIABILITY	▪ GENERAL LIABILITY	
▪ EMPLOYEE BENEFITS LIABILITY	▪ ERRORS & OMISSIONS LIABILITY	▪ LAW ENFORCEMENT LIABILITY	
EXCLUSIONS [INCLUDING BUT NOT LIMITED TO]			
▪ ABUSE OR MOLESTATION	▪ EMPLOYERS' LIABILITY/WORKERS' COMPENSATION	▪ POLLUTION LIABILITY EXCLUSION-HOSTILE FIRE COVERAGE	
▪ AIRPORT LIABILITY	▪ FAILURE TO SUPPLY EXCLUSION-UTILITIES	▪ SILICA OR DUST	
▪ ASBESTOS	▪ FUNGI OR BACTERIA	▪ WAR	
▪ AUTOMOBILE FIRST PARTY COVERAGE	▪ NURSING HOME	▪ WHARFINGERS' LIABILITY	
▪ DAMS, LEVEES, DIKES OR RESERVOIRS	▪ PROPERTY DAMAGE EXCLUSION-REAL AND/OR PERSONAL PROPERTY		
LINE OF COVERAGE	LIMIT	EXCESS OF LIMITS	COVERAGE TRIGGER
▪ AUTO LIABILITY	\$3,000,000	\$2,000,000	PER OCCURRENCE
▪ EMPLOYEE BENEFIT LIABILITY	\$3,000,000	\$2,000,000	PER CLAIM
▪ EMPLOYMENT PRACTICES LIABILITY	\$3,000,000	\$2,000,000	PER CLAIM
▪ GENERAL LIABILITY INCL. LAW ENFORCEMENT	\$3,000,000	\$2,000,000	PER OCCURRENCE
▪ MISCELLANEOUS PROFESSIONAL	\$3,000,000	\$2,000,000	PER CLAIM
\$3,000,000 COMBINED EXCESS LIABILITY AGGREGATE APPLIES PER MEMBER FOR EMPLOYEE BENEFITS LIABILITY, PUBLIC OFFICIALS ERRORS & OMISSIONS AND EMPLOYMENT PRACTICES LIABILITY ONLY			
RETRO DATES			
▪ PUBLIC OFFICIALS ERRORS & OMISSIONS		10/01/2025	

WORKERS' COMPENSATION	
RENEWAL 10/01/2025 TO 10/01/2026	
COMPANY	PUBLIC RISK MANAGEMENT OF FLORIDA
DEDUCTIBLE	NIL
LIMITS	
<ul style="list-style-type: none"> WORKERS' COMPENSATION <ul style="list-style-type: none"> MEDICAL DISABILITY DEATH 	STATUTORY
<ul style="list-style-type: none"> EMPLOYERS' LIABILITY <ul style="list-style-type: none"> EACH ACCIDENT EACH EMPLOYEE FOR DISEASE 	\$2,000,000 \$2,000,000
TERMS & CONDITIONS [NOT ALL INCLUSIVE]	
BROAD FORM ALL STATES	INCLUDED
MARITIME COVERAGE ENDORSEMENT	INCLUDED
VOLUNTARY COMPENSATION ENDORSEMENT	INCLUDED
ANNUAL POLICY AUDIT	
COMPOSITE RATE*	0.024757

CLASS CODE	DESCRIPTION	2025 – 2026 ESTIMATED PAYROLL
5509	Street or Rd Const or Reconst by State, County, or Munic.	\$ 1,083,719
7403	Aviation – All Other Employees & Drivers	\$ 198,732
7502	Gas Company – Gas Co – Natural Gas – Local Distribution	\$ 652,061
7520	Waterworks Operations	\$1,345,247
7580	Sewage Disposal Plant Operation & Drivers	\$1,737,606
7704	Firefighters & Drivers	\$1,780,791
7720	Police Officers & Drivers	\$3,200,722
8380	Automobile Service or Repair Center & Drivers	\$147,931
8810	Clerical Office Employees	\$3,381,978
9410	Municipal, Township, County or State Employee NOC	\$563,369
TOTAL PAYROLL		\$ 14,092,156

	CYBER LIABILITY
	RENEWAL 10/01/2025 to 10/01/2026
CARRIER	GREAT AMERICAN INSURANCE
NAMED INSURED	PUBLIC RISK MANAGEMENT OF FLORIDA
COVERAGE FORM	CLAIMS MADE
RETROACTIVE DATE	TBD
DEDUCTIBLE	\$25,000
LIMITS	
LIMIT OF LIABILITY	\$1,000,000
ANNUAL AGGREGATE	\$10,000,000 POOL AGGREGATE
COVERAGE (INCLUDING BUT NOT LIMITED TO)	
▪ BUSINESS INCOME/EXTRA EXPENSE	INCLUDED
▪ CONTINGENT BUSINESS INTERRUPTION	\$100,000
▪ CYBER EXTORTION THREATS	INCLUDED
▪ MEDIA LIABILITY	INCLUDED
▪ PUBLIC RELATIONS EXPENSE	INCLUDED
▪ REPLACEMENT/RESTORATION OF ELECTRONIC DATA	INCLUDED
▪ SECURITY BREACH EXPENSE	INCLUDED
▪ SECURITY BREACH LIABILITY [INCLUDES REGULATORY FINES/PENALTIES AND PCI FINES]	INCLUDED

PROPOSAL PRICING & BINDING AUTHORITY

AFTER CAREFUL CONSIDERATION OF THE REFERENCED PROPOSAL, WE ACCEPT YOUR INSURANCE PROGRAM AS INDICATED WITH AN "X" BELOW:

OPTION 1: \$5M LIABILITY LIMITS ; \$10,000 DEDUCTIBLE (GL/LEL/E&O/EPLI) - \$180K STOP LOSS (ALL LIABILITY & PROPERTY)

Property	Crime	Auto Liab	GL/LEL/E&O/EPLI	Workers' Comp
\$10,000	\$1,000 - Maintenance	\$0	\$10,000	\$0

PROPERTY & CASUALTY COVERAGES	PREMIUM BREAKDOWN		BIND	
	2025 – 20256	% CHANGE	YES	NO
PRM PROPERTY & CRIME	\$674,134			
PRM GL/LEL/AL/E&O/CYBER	\$255,824			
EQUIPMENT BREAKDOWN	\$13,296			
EXCESS LIABILITY	\$13,745			
PRM WORKERS' COMPENSATION	\$348,884			
TOTAL	\$1,305,883			
ADDITIONAL PREMIUMS				
CYBER LIABILITY	INCLUDED			
GRAND TOTAL	\$1,305,883			

A NEW PREFERRED MEMBER JOINING PRM SHALL REMAIN A MEMBER FOR AN INITIAL TWO-YEAR TERM. A NEW PREFERRED MEMBER'S RATES ARE GUARANTEED FOR THEIR INITIAL TWO-YEAR TERM. THE INITIAL TWO-YEAR TERM GUARANTEES RATES, NOT PREMIUMS, WILL REMAIN THE SAME FOR THE 10/1/2025 TO 10/1/2027 COVERAGE PERIOD [COVERAGE PERIOD (I)10/1/2025 12:01AM TO 10/1/2026 12:01AM (II)10/1/2026 12:01AM TO 10/1/2027 12:01AM].

PAYMENT PLAN: PRM ALLOWS THEIR MEMBERS TO PAY THEIR TOTAL COSTS IN FOUR (4) QUARTERLY INSTALLMENTS. THE FIRST INSTALLMENT IS DUE AT INCEPTION AND IS EQUAL TO 25% OF ALL COSTS. THE REMAINING COSTS WILL BE PAID OVER THE NEXT THREE (3) QUARTERS.

THIS WARRANTS THAT YOU HAVE NO KNOWLEDGE OF ANY CLAIM, OR INCIDENT THAT MAY RESULT IN A CLAIM, THAT HAS NOT BEEN REPORTED TO THE INSURANCE CARRIER.

IT IS UNDERSTOOD AND AGREED THAT REFERENCED PROPOSAL PROVIDES ONLY A SUMMARY OF THE INSURANCE PROGRAM OPTIONS OFFERED. THE ACTUAL POLICIES WILL CONTAIN THE COMPLETE TERMS, CONDITIONS, DEDUCTIBLES, EXCLUSIONS, ETCETERA. PLEASE REVIEW POLICY LANGUAGE FOR A FULL UNDERSTANDING OF PURCHASED PROGRAM.

Member Signature

Date

Print Member Name

SIGNED BINDING AUTHORITY TO BE RETURNED BY 9/15/2025

THIS DOCUMENT IN ITS ENTIRETY IS CONFIDENTIAL & PROPRIETARY IN NATURE - NOT FOR PUBLIC RECORD.



PROPOSAL PRICING & BINDING AUTHORITY

AFTER CAREFUL CONSIDERATION OF THE REFERENCED PROPOSAL, WE ACCEPT YOUR INSURANCE PROGRAM AS INDICATED WITH AN "X" BELOW:

OPTION 1: \$5M LIABILITY LIMITS ; \$10,000 DEDUCTIBLE ALL LINES - \$300K STOP LOSS (ALL LINES EXCL. CRIME)				
Property	Crime	Auto Liab	GL/LEL/E&O/EPLI	Workers' Comp
\$10,000	\$1,000 - Maintenance	\$10,000	\$10,000	\$10,000

PROPERTY & CASUALTY COVERAGES	PREMIUM BREAKDOWN		BIND	
	2025 – 20256	% CHANGE	YES	NO
PRM PROPERTY & CRIME	\$674,134			
PRM GL/LEL/AL/E&O/CYBER	\$214,699			
EQUIPMENT BREAKDOWN	\$13,296			
EXCESS LIABILITY	\$13,745			
PRM WORKERS' COMPENSATION	\$337,134			
TOTAL	\$1,253,007			
ADDITIONAL PREMIUMS				
CYBER LIABILITY	NOT QUOTED			
GRAND TOTAL	\$1,253,007			

A NEW PREFERRED MEMBER JOINING PRM SHALL REMAIN A MEMBER FOR AN INITIAL TWO-YEAR TERM. A NEW PREFERRED MEMBER'S RATES ARE GUARANTEED FOR THEIR INITIAL TWO-YEAR TERM. THE INITIAL TWO-YEAR TERM GUARANTEES RATES, NOT PREMIUMS, WILL REMAIN THE SAME FOR THE 10/1/2025 TO 10/1/2027 COVERAGE PERIOD [COVERAGE PERIOD (I)10/1/2025 12:01AM TO 10/1/2026 12:01AM (II)10/1/2026 12:01AM TO 10/1/2027 12:01AM].

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Member Signature

Date

Print Member Name

SIGNED BINDING AUTHORITY TO BE RETURNED BY 9/15/2025

THIS DOCUMENT IN ITS ENTIRETY IS CONFIDENTIAL & PROPRIETARY IN NATURE - NOT FOR PUBLIC RECORD.



2025

Risk Management Resource Guide

www.prm-fl.com



Welcome to Public Risk Management of Florida

Since 1987 PRM has been providing its members with a vast array of services to aid in the prevention of losses associated with Property and Casualty, Workers' Compensation, Safety, and all areas of Liability including Law Enforcement and Employment Practices. We value members' input and recommendations and are continually adding and improving our services to meet those needs and requests.

Through our comprehensive online training courses, workshops, and seminars, to on-site programs such as comprehensive safety and facilities inspection, employment practices review, and customized training, the PRM Risk Management Advisory Team has the experience and expertise to work with each member in meeting their individual needs.

We work with each member to reduce or eliminate losses. If you do not find exactly what you are looking for in the following pages, please give us a call. Thank you for your continued support and valuable input. PRM welcomes the opportunity to be of assistance to you.

1

Risk Management Safety & Employment Practices

In an ever-changing risk management world, are your safety practices up to date? PRM's Risk Management Advisory Team can help by reviewing your organization's procedures for safety, risk management and employment practices.

Safety and Risk Management Review

- Review of external and internal forms
- Reporting processes and procedures
- Accident & injury Investigation process, procedures, and documentation
- Safety Policy-written policy, rules, and procedures
- Facilities Inspections
- Review of annual training schedule

Employment Practices Review

- Hiring Process
- Job Descriptions and Job Postings
- Employment Application
- Interviewing
- Employee Handbooks
- Performance Management
- Discipline and Documentation
- State and Federal Compliance

Once a review has been completed, your Risk Management Advisor will arrange a meeting to discuss recommendations. PRM can also assist by providing sample policies or documents that meet necessary state and federal compliance requirements.

2

Online Training Tools

PRM provides members with five free online training portals to help prevent losses associated with Property & Casualty, Workers' Compensation, Safety, Employee Related and all areas of Liability.

All are accessible through our website at www.prm-fl.com.

LocalGov

Learning Management System

- New Hire Training Bundle
- Course of the Month
- Training Tracking Tool
- Training Certificates
- Report Feature

STREAMERY

- 600+ Video Safety Topics
- One Single Login For Your Entire Organization
- Quizzes
- Supplemental Materials



PRM Online Video Library

- Employment & Labor
- General Liability
- Law Enforcement
- Risk & Safety



- 700+ Safety Topics
- One Single Login For Your Entire Organization

3

Additional First Responder Resources



- A portable, innovative way to provide Firearms Training
- 24 hour onsite gun range
- Less use of manpower
- PRM will sponsor a portion of the cost to purchase the DART simulation training for Law Enforcement.

For more information contact your Risk Management Advisor.

Also, click [here](#) to learn more.

First Responder Mental Health Wellness Law Enforcement and Fire Rescue



24/7 Support Line 866-4FL-HERO (866-435-4376)



Additional information is located at
<https://www.myflfamilies.com/first-responder-resiliency>

4

Pre-Defense Review

PRM offers two Pre-Defense Review Programs (PDRs): Law Enforcement Pre-Defense Review Program and Employment Practices Pre-Defense Review Program. Using a PDR can prevent your agency from being the focus of a lawsuit. Our legal experts will provide you with immediate and timely advice to help contain issues for both Law Enforcement and Employment Practices.

Dayes Law Firm, PLLC

Andrew I. Dayes
Office: (727) 240-1332
Cell: (727) 479-9739
Email: aid@dayeslaw.com

Shelton|McKean

Sean Conahan
Office: (727) 316-6363
Email: sconahan@sheltonmckean.com
Available 24/7

Law Enforcement Pre-Defense Review

Law Enforcement activities may result in a need for immediate legal advice. We recommend using a PDR in the following situations:

- Injury/ Death
- Questionable Civil Rights Violations/ Wrongful Arrests
- Use of Excessive/ Deadly Force
- High Speed Chase resulting in injuries/ death
- Any Incident involving Injury, Death or Constitutional Rights in a County Jail or Municipal Holding Facility

For a Law Enforcement Pre-Defense Review, please contact one of the attorneys listed above. When calling, please mention that you're an active PRM member.



Pre-Defense Review continued

Employment Practices Pre-Defense Review Program

Employment Practice activities may result in a need for immediate legal advice. We recommend using the PDR in the following situations:

Allen, Norton & Blue

Brian Koji
Office: (813) 251-1210
Email: bkoji@anblaw.com

- Before Terminating an Employee
- Receipt of Pre-Suit Notice
- Harassment/Discrimination Allegations
- FMLA Issues
- Denial of Due Process
- All matters involving potential violations of employment related laws

For an Employment Practices Pre-Defense Review, please contact the attorney listed above. When calling, please mention that you're an active PRM member.

6

Seminars and Training

Law Enforcement Liability

PRM sponsors an annual Law Enforcement Liability Seminar that covers current issues relevant to our criminal justice professionals. The seminar not only provides recent case law but presents the subject matter with practical applications and an open discussion among the participants. Presented by professionals with expertise in the field.

HR & Supervisory Roundtable

PRM sponsors an annual HR & Supervisory Roundtable event presented by professionals with expertise in the field. Human Resource Staff, managers, and supervisors receive up-to-date employment-related information on current issues and an opportunity to ask questions about "hot topics" in Employment Law.

On Site Training

A PRM Risk Management Advisor can develop and present customized onsite training to meet your workforce training needs and regulatory compliance.

Webinars

Webinars are designed to provide members with up-to-date information about pending legislation or proposed changes in employment law, workers' compensation, and trending topics in Risk Management and Safety.





Other Resources

Board Meetings

PRM Pool Board Members and Board Alternates are invited to attend all scheduled general board meetings in April, June, and November each year.

These meetings are held to provide members with information and updates relevant to insurance coverages, PRM resources, and other activities concerning your membership in the PRM Pool. The meetings also allow members to network with other members and talk with PRM Staff. The board meetings are also when voting takes place for applicable agenda items and the opportunity for your voice to be heard.

Annual Educational Conference

PRM sponsors an Annual Educational Conference for members in June. The multi-day conference includes informational sessions and the opportunity to meet and network with other PRM Members.

Member Surveys

As a PRM member, you have a unique opportunity to share information with other members. Our Risk Management Advisors can design and send surveys on various topics to obtain feedback from other members and provide you with the results.

Loss Analysis

Our Loss Analysis report will provide you with an overview of the organization's past claims and accidents by frequency and severity and identify accidents by injury type. Your Risk Management Advisor will arrange a meeting with you annually to review the report and make recommendations for training correlated to your losses.



Insurance Premium Discount

The State of Florida offers two Premium Credit Programs that can provide savings towards your entity's insurance costs.

Workplace Safety Credit

The Workplace Safety Credit is awarded to members who develop and implement a written safety program meeting the requirements established by Florida Statute 440.1025. Obtaining this credit is a significant achievement that demonstrates a high level of management commitment and employee involvement in workplace safety. Below is the list of the 7 required elements included in the credit program:

- | | |
|-----------------------------|----------------------------------------|
| 1. Accident Investigation | 5. Safety Rules, Policies & Procedures |
| 2. Preventative Maintenance | 6. Safety & Health Training Program |
| 3. First Aid Procedures | 7. Safety Inspection Program |
| 4. Record-keeping | |

Drug-Free Workplace Credit

The Drug-Free Workplace Credit is awarded to members who develop and implement a Drug-Free Workplace in accordance with Florida Statutes 440.101 and 102. A Drug-Free Workplace program contains the following elements:

1. Written Policy and Procedures
2. Substance Testing
3. Employee Notification and Training
4. Employee Assistance Program (EAP)



Claims Management

PRM utilizes Davies North America (Davies) as our Third-Party Administrator (TPA) of choice. Davies is renowned as one of the premier Public Entity TPA's.

Davies has a dedicated and experienced team of licensed adjusters and supervisors who possess all the skills to successfully handle PRM's claims promptly, courteously, and cost-effectively. In addition, members can file claims online via the [AIM/Claims Vision](#) system by fax, e-mail, or phone.

If you have any questions regarding the submittal of claims, please contact Tia O'Neal at (239) 203-6447 or toneal@prm-fl.com.

Workers' Compensation Claims

Email Submissions

FROI@us.davies-group.com

Phone Submissions

833-959-0122

Fax Submissions

813-402-7918

Property & Casualty Claims

Email Submissions

ClaimsNA_FNOL@us.davies-group.com

Phone Submissions

833-959-0122

Fax Submissions

813-402-7943

Catastrophic Property Claims

PRM is dedicated to supporting its members following catastrophic property events and has partnered with McLarens to provide Catastrophic Property Claims adjudication services. PRM provides its members with step-by-step hurricane claims processing information and assistance, should the need arise.

McLarens Dedicated Adjuster

Ying Tse

Senior Executive General Adjuster

(813) 607-2749

ying.tse@mclarens.com





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Property and Casualty Team Contact Information

Robbie Chartier	Executive Director	239-671-1619	rchartier@prm-fl.com
Tia O'Neal	Assistant Executive Director	239-203-6447	toneal@prm-fl.com
Mary Ann Whitney	Board Secretary	239-314-8739	mwhitney@prm-fl.com
Kelley Conrad	Accountant	239-980-6703	kconrad@prm-fl.com
Tuba Hos	Finance Assistant	239-788-6229	thos@prm-fl.colm
Brian Holobicky	Lead Claims Analyst	239-203-4527	bholobicky@prm-fl.com
Sheila Hickman	Claims Analyst	239-445-8913	shickman@prm-fl.com
Tabetha Pittman	Claims Analyst	239-980-0281	tpittman@prm-fl.com
Michele Faulkner	Director of Risk Management and Member Training	239-222-8278	mfaulkner@prm-fl.com
Renee Hudson	Risk Management Advisor	239-222-8985	rhudson@prm-fl.com
Mariah Anuez	Risk Management Advisor	239-413-8336	manuez@prm-fl.com



Michele Jones	Principal	321-800-5295	michele_jones@wrmlc.com
Andy Cooper	Sr. Vice President	321-800-5334	andy_cooper@wrmlc.com
Joshua Hallon	VP, Risk Management, Claims & Advocacy	407-720-8284	joshua.hallon@wrmlc.com
Adam Balls	Vice President	321-445-9668	adam_balls@wrmlc.com
Jon Rivera	Asst. VP-Risk Management Consultant	321-800-5337	jon.rivera@wrmlc.com
Debbie Young	Sr. Account Manager	321-800-2594	debbie_young@wrmlc.com
Jenna Jennings	Account Manager	321-430-1992	jenna.jennings@wrmlc.com
Hasib Bangloria	Sr. VP-Ballator Insurance Group	407-936-2132	hasib.bangloria@ballator.com
Kelly Windham	Junior Account Executive	407-710-1822	kelly.windham@wrmlc.com
Edwin Torres	Junior Account Executive	407-374-5049	edwin.torres@wrmlc.com



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
Property Deductibles			
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

City of Lake City

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
Terrorism			
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
Equipment Breakdown Sublimits			
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

City of Lake City

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
Exposures			
# of Vehicles (Liability)	218	186	186
Actual Cash Value of Autos (Physical Damage)	\$13,519,422	\$9,648,870	\$9,648,870
Workers' Compensation (FL)	Expiring 10/1/24-25	Expiring 10/1/24-25	Renewal Option #2 10/01/2025-26
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
Total Municipality Program	\$1,746,780	\$1,207,092	\$1,121,651.00
Premium Change			
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
Total Premium with Increases		\$1,220,815	\$1,121,651
Premium Change		-\$525,965	-\$625,129
Gallagher Fee		\$125,000	\$125,000
Total Program Cost		\$1,345,815	\$1,246,651
Change in Program Cost		-\$400,965	-\$500,129

File Attachments for Item:

2. City Council Resolution No. 2025-141 - A resolution of the City of Lake City, Florida, approving Preferred Governmental Insurance Trust as the Property and Casualty Insurance carrier for the City commencing October 1, 2025; making certain findings of fact in support of the City approving said agreement; authorizing the City Manager to direct the payment of insurance premiums in support thereof; directing the City Manager to take such other actions as are necessary and prudent to finalize such insurance policy insuring the City; repealing all prior resolutions in conflict; and providing an effective date.

RESOLUTION NO 2025 - 141

CITY OF LAKE CITY, FLORIDA

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

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

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

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

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

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

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

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

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

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

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

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

BY THE MAYOR OF THE CITY OF LAKE CITY,
FLORIDA

Noah E. Walker, Mayor

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

Audrey E. Sikes, City Clerk

APPROVED AS TO FORM AND LEGALITY:

Clay Martin, City Attorney

PARTICIPATION AGREEMENT

Application for Membership in the Preferred Governmental Insurance Trust

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Trust for continuing workers' compensation, liability, property and/or casualty coverage through membership in the Preferred Governmental Insurance Trust, to become effective 12:01 a.m. _____ (effective date of coverage agreement), and if accepted by the Fund's duly authorized representative, does hereby agree as follows:

- (a) To accept and be bound by the provisions of the Florida Workers' Compensation Act;
- (b) That, by this reference, the terms and provisions of the Amended Interlocal Agreement creating the Preferred Governmental Insurance Trust date October 1, 2004 are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Amended Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Amended Interlocal Agreement as provided therein;
- (c) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys' fees;
- (d) To abide by the rules and regulations adopted by the Board of Trustees of the Fund;
- (e) That should either the Applicant or the Fund desire to cancel coverage, it will give not less than thirty (30) days prior written notice of cancellation;
- (f) That all information contained in the underwriting application provided to the Fund as a condition precedent to participation in the Fund is true, correct and accurate in all respects.

(Name of Local Governmental Entity)

Witness Signature

By: _____
Signature

Printed Name

Printed Name

Witness Signature

Title: _____

Printed Name

For Internal Use only

IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE THE ____ DAY OF _____, 20 ____ SIGNED THIS ____ DAY OF _____, 20 ____.

By: _____
Administrator/Trustee

AMENDED INTERLOCAL AGREEMENT CREATING THE PREFERRED GOVERNMENTAL INSURANCE TRUST

This Amended Interlocal Agreement, restating and modifying the Preferred Governmental Insurance Trust, is made and entered into effective October 1, 2004, by and among the Local Governmental Entities who have executed Participation Agreements (Application for Membership in the Preferred Governmental Insurance Trust) to become effective October 1, 2004, such Local Governmental Entities representing one hundred percent (100%) of the Governmental Entities participating in the Preferred Governmental Insurance Trust, together with such other Local Governmental Entities who hereafter become members of the Fund, for the purposes and subject to the conditions and restrictions, as hereinafter set forth.

WITNESSETH:

WHEREAS, Article VIII, Section 2, Florida Constitution, provides municipalities shall have governmental, corporate and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes except as otherwise provided by law; and

WHEREAS, Section 125.01, Florida Statutes, provides that counties shall have the power to carry on county government and to exercise all powers and privileges not specifically prohibited by law; and

WHEREAS, Section 166.021, Florida Statutes, provides in part that "...municipalities shall have the governmental, corporate, and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes, except when expressly prohibited by law."; and

WHEREAS, Section 163.01, Florida Statutes, commonly known as the "Florida Interlocal Cooperation Act of 1969", provides that Local Governmental Entities may enter

into interlocal agreements in order to make the most efficient use of their powers by enabling them to cooperate with other Local Governmental Entities on a basis of mutual advantage, thereby providing services and facilities in a manner, and pursuant to forms of governmental organization, that will best accord with geographic, economic, population, and other factors influencing the needs and development of Local Communities; and

WHEREAS, Section 624.4622, Florida Statutes, provides that any two or more Local Governmental Entities may enter into an interlocal agreement for the purpose of securing the payment of benefits under Chapter 440, Florida Statutes, provided such local governmental self- insurance fund created thereby has an annual normal premium in excess of five million dollars (\$5,000,000.00), maintains a continuing program of excess insurance coverage, submits annual audited year-end financial statements, and has a governing body which is comprised entirely of local elected officials; and

WHEREAS, Section 768.28, Florida Statutes, provides that the state and its agencies and subdivisions are authorized to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage they may choose, or to have any combination thereof, in anticipation of any claim, judgment, and claims bill which they may be liable to pay pursuant to such section; and

WHEREAS, Section 111.072, Florida Statutes, authorizes any county, municipality, or political subdivision to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage it may choose, or to have any combination thereof in anticipation of any judgment or settlement which its officers, employees, or agents may be liable to pay pursuant to a civil or civil rights lawsuit described in s. 111.07, Florida Statutes; and

WHEREAS, Section 624.462, Florida Statutes, provides that a governmental self-insurance pool created pursuant to Section 768.28(16), Florida Statutes, shall not be considered a commercial self-insurance fund; and

WHEREAS, each of the participating Local Governmental Entities which are party to this Agreement, and all subsequent Local Governmental Entities which become party to this

Agreement, are public agencies as defined in Section 163.01, Florida Statutes, and are authorized to enter into this Interlocal Agreement by executing a Participation Agreement; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under Chapter 440, Florida Statutes; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under risk management programs or liability insurance programs; and

WHEREAS, it is in the public interest, and in the best interest of the parties hereto, that they join together to establish a consolidated and comprehensive Fund for the payment of benefits under the Florida Workers' Compensation Law, payment of claims, judgments and claims bills which they may become liable to pay, payment of certain civil rights liabilities, payment of casualty and property losses, and the purchase of appropriate policies of insurance, excess insurance and reinsurance to provide protection against such claims and liabilities; and

WHEREAS, the governing authority of each of the Local Governmental Entities which are a party to this Agreement have duly authorized the execution and delivery of a Participation Agreement obligating such Governmental Entity to full performance of this Agreement; and

WHEREAS, it is the intent of this Agreement to allow participation by additional Local Governmental Entities in the self-insurance fund created hereby, pursuant to the terms and conditions of this Interlocal Agreement;

NOW, THEREFORE, by virtue of the execution and delivery of a Participation Agreement, the parties hereto do hereby covenant and agree as follows

SECTION I
INCORPORATION OF RECITALS

The foregoing WHEREAS clauses are incorporated in, and made a part of, this Amended Interlocal Agreement.

SECTION II
DEFINITIONS

The following definitions shall apply to the provisions of this Amended Interlocal Agreement:

- 2.1 ADMINISTRATOR.** An individual, partnership or corporation engaged by the Fund to carry out the policies of the Fund and provide the day-to-day executive management and oversight of the Fund's operations, including, but not limited to, administration, marketing, underwriting, quoting, issuance, maintenance and auditing of coverage terms, coordinating other third party service providers retained by the Fund and ensuring that the policies and decisions of the Board of Trustees are implemented.
- 2.2 CLAIMS MANAGEMENT.** "Claims Management" shall mean the process of identifying, receiving, handling, adjusting, reserving, resolving and planning for the funding of eligible claims made by or against any Member of the Trust and any other necessary risk management operations.
- 2.3 CONTRIBUTION(S).** "Contribution(s)" shall mean any premium charge or other consideration imposed or collected by, or on behalf of the Trust, from its Members based on criteria adopted from time to time by the Board of Trustees. Contributions may be determined and set with respect to all Members, any individual Member or otherwise. The terms "Contribution(s)", "Premium(s)" and "Premium Contribution(s)" are used interchangeably and synonymously throughout this Agreement.
- 2.4 COVERAGE TERMS.** "Coverage Terms" or "Coverage Agreements" shall mean the terms and conditions of certificates of insurance, policies of insurance, endorsements to policies of insurance, excess insurance policies and reinsurance policies which are provided to Fund Members from time to time

which comprehensively set forth the insurance coverages provided to the Fund Members, as may be modified or altered from time to time with respect to all Members, any individual Member, or otherwise, within the applicable notice and procedural requirements of law, or in any other rules and regulations adopted by the Board of Trustees.

- 2.5 FUND.** “Fund” shall mean the group self-insurer’s fund or trust fund which is hereby created for the purposes set forth herein, known as the Preferred Governmental Insurance Trust. The terms “Fund”, “Trust” and “Trust Fund” are used interchangeably and synonymously throughout this Agreement.
- 2.6 LOCAL GOVERNMENTAL ENTITY OR ENTITIES.** “Local Governmental Entity or Entities” shall mean any “public agency” as defined by Section 163.01(3)(b), Florida Statutes.
- 2.7 MEMBER.** “Member” shall mean a Local Governmental Entity which has duly executed a Participation Agreement and otherwise has complied with all provisions of this Agreement, and which thereafter is entitled to all the rights and benefits conferred by, and subject to all conditions and obligations imposed by, this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees.
- 2.8 NON-COMPLIANCE.** “Non-Compliance” shall mean the failure to comply with the terms of this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees, but only to the extent that such Non-Compliance is deemed material by, and within the sole discretion of, the Board of Trustees.
- 2.9 PARTICIPATION AGREEMENT.** “Participation Agreement” shall mean the application for membership in the Preferred Governmental Insurance Trust pursuant to which an applying member agrees to be bound by the provisions of the Florida Workers’ Compensation Act, this Amended Interlocal Agreement, the rules and regulations adopted by the Board of Trustees of the Fund, and when accepted by the Board of Trustees or their duly authorized representative, becomes a part of the Interlocal Agreement between the applying member and the Fund.
- 2.10 PREMIUM(S).** “Premium(s)” shall mean “Contribution(s)”.

- 2.11 **PREMIUM CONTRIBUTION(S).** “Premium Contribution(s)” shall mean Contribution(s).
- 2.12 **THIRD-PARTY CLAIMS MANAGER.** “Third-Party Claims Manager” shall mean an individual or organization providing claims management services to the Fund.
- 2.13 **TRUST.** “Trust” shall mean the “Fund”.
- 2.14 **TRUSTEES.** “Trustees” or “Board of Trustees” shall mean the collegial body charged with the operation and administration of the Fund pursuant to the provisions of this Agreement.
- 2.15 **TRUST FUND.** “Trust Fund” shall mean the “Fund”.

SECTION III
ESTABLISHMENT OF “PREFERRED
GOVERNMENTAL INSURANCE TRUST”
AS A SELF-INSURED FUND

- 3.1 **ESTABLISHMENT.** The Preferred Governmental Insurance Trust is hereby established and created pursuant to the provisions of Article VIII, Section 2, of the Florida Constitution, Sections 125.01, 163.01, 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, for the purposes, and with the powers, duties and obligations, as herein set forth.
- 3.2 **LOCATION.** The location of the principal office of the Trust shall be determined from time to time by the Board of Trustees.
- 3.3 **PURPOSES.** This Amended Interlocal Agreement is made and executed, and the Fund created hereby is established for the purposes of:
- (a) Pooling Member’s resources to fulfill Members’ legal liabilities and obligations, including, but not limited to, providing for the payment of benefits under the Florida Workers’ Compensation Law;
 - (b) To minimize the cost of providing workers’ compensation coverage by developing and refining specialized claim services, by developing and refining, internally or through third party service providers, a managed care system, together with the development and refining of loss prevention programs for the Members;

- (c) To pay or provide for general liability and casualty coverage to participating Members, including, but not limited to, public officials errors and omissions, employment practices liability and law enforcement liability claims;
- (d) To pay or provide for property coverage to participating Members;
- (e) To pay for or provide to its participating Members coverage in anticipation of any judgment or settlement resulting from a civil rights action arising under federal law;
- (f) To pay for or provide to participating Members coverage in anticipation of any claims bill passed by the Legislature;
- (g) To pay for or provide to participating Members coverage for any other risk authorized under Florida law to be self-insured;
- (h) To pay for or provide to participating Members all or a part of such coverages.

This Agreement is not intended to create a partnership or other legal entity whereby one Member assumes the obligations of another Member, or the obligations of the Fund in general.

3.4 NON-ASSESSABILITY. Should a deficit develop in the Trust, after excess reinsurance recoveries, whereby claims or other expenses cannot be paid, each individual Member shall assume liability for the costs of claims brought against that Member as if such Member were individually self-insured. Each individual Member shall thereafter be responsible for its individual costs including, but not limited to, claims administration without an obligation to, or a right of contribution from, other Members.

3.5 POWERS. The Trust shall have all the rights, powers, duties and privileges as set forth in Article VIII, Section 2 of the Florida Constitution, and Sections 163.01, et seq., 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, and any other applicable Florida Statutes, which are necessary to accomplish the purposes described in Section 3.3, including but not limited to the following:

- (a) Securing the payment of benefits under Chapter 440, Florida Statutes.
- (b) Collecting premiums from Members for the purpose of paying for or providing casualty, property, and liability coverage, and securing the payment of claims associated therewith.

- (c) Paying for or providing coverage for any other risk authorized under Florida law to be self-insured.
- (d) Paying for or providing all or a part of such coverages.
- (e) To make, enter into, and arrange for insurance, reinsurance, excess insurance, catastrophic insurance, stop-loss insurance, or any other coverage as the Fund shall deem necessary and appropriate, without such purchase being deemed a waiver of sovereign immunity.
- (f) To pay, or approve the payment of, any expenses and fees associated with the operation of the Fund.
- (g) To indemnify and hold harmless any Trustee, officer of the Fund, or any person acting on behalf of the Fund, to the fullest extent such indemnification is permitted by law, against (1) reasonable expenses actually and necessarily incurred in connection with any threatened, pending or completed action, suit or proceeding, whether civil, administrative or civil investigative, including any action, suit or proceeding by or on behalf of the Fund, seeking to hold said person liable by reason of the fact that he or she was acting in such capacity, and (2) reasonable payments made by him or her in satisfaction of any judgment, monetary decree or settlement for which he or she may have become liable in any such action, suit or proceeding by reason of the fact that he or she was acting in such capacity. This indemnification is not intended to, and does not, waive any immunities provided to Members of the Fund, Trustees serving in their capacity as Trustees to the Fund, or to officers or employees of the Fund, by virtue of the laws of the state of Florida, but is merely in addition to such rights, privileges and immunities. (Ref. 624.489 and 768.28, FS).

SECTION IV

ADMINISTRATION OF FUND

- 4.1 MEETINGS.** The Board of Trustees shall meet at such time and in such location as may be acceptable to a majority of the Board of Trustees. The Chairman of the Board of Trustees or his designee shall set the date, time and location of each meeting, and notice thereof shall be furnished to each

Trustee by the Chairman or his designee not less than ten (10) days prior to the date of such meeting. Such notice shall specify the date, time and location of such meeting and may specify the purpose thereof, and any action proposed to be taken there at. Such notice shall be directed to each Trustee by mail to the address of such Trustee as is recorded in the office or offices of the Fund. In no event shall the Board of Trustees meet less than quarterly.

The Chairman of the Board or any three (3) Trustees may call a special meeting and direct the Administrator to send the prerequisite notice for any special meeting of the Board of Trustees. Special meetings of the Board of Trustees may be held at any time and place without notice, or with less than the prerequisite notice, provided all Trustees execute a waiver of notice and consent to said meeting.

For purposes of a duly called meeting of the Board of Trustees, a quorum shall exist if a majority of the members of the Board of Trustees are present.

The Administrator shall keep minutes of all meetings, proceedings and acts of the Board of Trustees, but such minutes need not be verbatim. Copies of all minutes of the Board of Trustees shall be sent by the Administrator to all Trustees.

4.2 VOTING. All actions by, and decisions of, the Board of Trustees shall be by vote of a majority of the Trustees attending a duly called meeting of the Board of Trustees at which a quorum is present; however, in the event of a duly called special meeting, all actions by, and decisions of, the Board of Trustees may be by vote of a majority of the Trustees present and attending such special meeting if a proper waiver of notice and consent was obtained as provided herein.

4.3 OFFICE OF THE FUND. The Board of Trustees shall establish, maintain and provide adequate funding for an office or offices for the administration of the Fund. The address of such office or offices shall be made known to the units of local governments eligible to participate in, or participating in, the Fund. The books and records pertaining to the Fund and its administration shall be kept and maintained at the office or offices of the Fund.

4.4 EXECUTION OF DOCUMENTS. A certificate, document, or other instrument signed by the Chairman or the Administrator of the Fund shall be evidence of the

action of the Board of Trustees and any such certificate, document, or other instrument so signed shall conclusively be presumed to be authentic. Likewise, all acts and matters stated therein shall conclusively be presumed to be true.

- 4.5 APPOINTMENT OF ADMINISTRATOR.** The trustees shall designate and provide compensation for an Administrator to administer the affairs of the Fund. Any Administrator so designated shall furnish the board of Trustees with a fidelity bond with the Trustees as named obligee. The amount of such bond shall be determined by the Trustees and the evidence thereof shall be available to all units of government eligible to participate, or participating in, the Fund.
- 4.6 COMPENSATION AND REIMBURSEMENT OF TRUSTEES.** The Board of Trustees may from time to time establish a reasonable amount of compensation to cover attendance at a duly called meeting by the Board of Trustees, or to cover the performance of the normal duties of a Trustee. Such compensation shall include reimbursement for reasonable and necessary expenses incurred therewith.

SECTION V

NUMBER, QUALIFICATION, TERM OF OFFICE AND POWER AND DUTIES OF TRUSTEES

- 5.1 NUMBER AND QUALIFICATION OF TRUSTEES.** The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Each Trustee shall be an elected official of a Member. No two (2) Trustees may be elected officials from the same Member. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee's term of office as an elected official of the Member, whichever shall first occur. A Trustee may serve successive four (4) year terms provided such Trustee continues to remain an elected official of a Member. Each and every Trustee named, and each successor Trustee, shall acknowledge and

consent to their election as a Trustee by giving written notice of acceptance of such appointment to the chairman, or acting chairman of the Board of Trustees.

- 5.2 RESIGNATION AND REMOVAL OF A TRUSTEE.** A Trustee may resign and become and remain fully discharged from all further duties or responsibilities hereunder, by giving at least sixty (60) days prior written notice sent by certified mail, overnight delivery or other appropriate method of delivery to the chairman or acting chairman of the Board of Trustees. Such notice shall state the date said resignation shall take effect, and such resignation shall take effect on the date designated unless a successor Trustee has been elected at an earlier date as herein provided, in which event resignation shall take effect immediately upon the election of such successor Trustee. Additionally, oral notice of resignation may be given at any duly convened meeting of the Trustees, which said oral notice of resignation shall be incorporated, and made a part of, the minutes of such duly convened meeting. A Trustee may be removed by a majority vote of the Board of Trustees or by a majority vote of the Members. Any Trustee, upon leaving office, shall forthwith turn over and deliver to the chairman or the secretary of the Trustees at the principal office of the Trust any and all records, books, documents or other property in such Trustees possession, or under such Trustees control, which belongs to the Trust.
- 5.3 ELECTION OF SUCCESSOR TRUSTEES.** Successor Trustees shall be elected by a majority vote of the Board of Trustees. Nominations for the election of Trustees may be made by the Board of Trustees or by any Member of the Fund.
- 5.4 TRUSTEE TITLE.** In the event of death, resignation, refusal or inability to act by any one or more of the Trustees, the remaining Trustees shall have all the powers, rights, estates and interests of this Trust and shall be charged with its duties and responsibilities; provided, however, that in such case(s), no action may be taken unless it is concurred in by a majority of the remaining Trustees.
- 5.5 TRUSTEE OFFICERS.** The Trustees shall elect from among themselves a chairman, vice-chairman and secretary of the Board of Trustees. Such

officers shall be elected annually at the end of the fiscal year of the Trust, and may succeed themselves.

5.6 POWER AND AUTHORITY. The Board of Trustees shall be charged with the duty of the general supervision and operation of the Fund, and shall conduct the business activities of the Fund in accordance with this Agreement, its by-laws, rules and regulations and applicable federal and state statutes and rules and regulations. In connection therewith, the Board of Trustees may exercise the following authority and powers:

(a) To collect premiums from participating Members in an amount individually agreed to by the Fund and said Members for the purpose of paying for or providing the coverages provided in this Agreement to participating Members.

(b) To pay for or provide such excess insurance or reinsurance coverage as is necessary to accomplish the purpose of the Fund.

(c) To borrow funds, issue bonds and other certificates of indebtedness, and arrange for lines or letters of credit to assist in providing the coverages provided in this Agreement to participating Members.

(d) To pay for or provide appropriate liability and other types of insurance to cover the acts of the Board of Trustees of the Fund.

(e) To contract with appropriate professional service providers to meet the purposes of the Fund, and to expend funds for the reasonable operating and administrative expenses of the Fund, including but not limited to, all reasonable and necessary expenses which may be incurred in connection with the establishment of the Fund, in connection with the employment of such administrative, legal, accounting, and other expert or clerical assistance to the Fund, and in connection with the leasing and purchase of such premise, material, supplies and equipment as the Board, in its discretion, may deem necessary for or appropriate to the performance of its duties, or the duties of the Administrator or the other agents or employees of the Fund.

(f) To pay claims the Fund becomes legally obliged to pay pursuant to the Coverage Agreements entered into by and between the Fund and participating Members.

- (g) To establish and accumulate as part of the Fund adequate reserves to carry out the purposes of the Fund.
- (h) To pay premiums on, and to otherwise secure or provide, insurance products that are ancillary to the coverages authorized by this Agreement.
- (i) To invest and reinvest funds that may come into the possession of the Fund.
- (j) To assume the assets and liabilities of the Fund.
- (k) To take such actions and expend such funds as are reasonably necessary to facilitate the cessation of the business of the Fund.
- (l) To exercise such powers that are authorized to be exercised by trustees under and pursuant to the laws of Florida.
- (m) To take such other action and expend such funds as are reasonably necessary to accomplish the purposes of the Fund.

5.7 APPROVAL OF MEMBERS. The Board of Trustees, after the inception of the Fund, shall receive applications for membership from prospective new participants in the Fund and shall approve applications for membership in accordance with the terms of this Agreement, any Participation Agreement, applicable federal and state statutes and rules and regulations, and the rules and regulations established by the Board of Trustees for the admission of new members into the Fund; provided, however, no prospective member may participate in the Fund unless such prospective member is a public agency of the state. As used herein, the phrase “public agency” includes, but is not limited to, the state, its agencies, counties, municipalities, special districts, school districts, and other governmental entities; the independent establishments and constitutional officers of the state, counties, municipalities, school districts, special districts, and other governmental entities; and corporations primarily acting as instrumentalities or agencies of the state, counties, municipalities, special districts, school districts, and other governmental entities. The Board of Trustees shall be the sole judge of whether or not an applicant for membership shall be eligible to participate in the Fund; provided, however, the Board of Trustees may delegate the functions associated with approval of Members to the Administrator.

- 5.8 REPORTING.** The Board of Trustees shall be responsible for and shall cause to be prepared and filed such annual or other periodic audits, reports and disclosures as may be required from time to time pursuant to applicable federal and state statutes and rules and regulations, including, but not limited to, periodic payroll audits, periodic summary loss reports, periodic statements of financial condition, certified audits, appropriate applications filed by prospective new members, reports as to financial standings, payroll records, reports relating to coverage, experience, loss and compensation payments, summary loss data statements, periodic status reports, and any other such reports as may be required from time to time to accomplish the purpose of the Fund or to satisfy the requirements of appropriate governmental entities.
- 5.9 TRUSTEES' LIABILITY.** The Trustees and their agents and employees shall not be liable for any act of omission or commission taken pursuant to this Agreement unless such act constitutes a willful breach of fiduciary duties nor shall any Trustee be liable for any act of omission or commission by any other Trustee or by any employee or agent of the Fund. The Fund hereby agrees to save, hold harmless and indemnify the Trustees and their agents and employees for any loss, damage or expense incurred by said persons or entities while acting in their official capacity on behalf of the Fund, unless such action constitutes a willful breach of fiduciary duties.
- 5.10 RELIANCE ON COUNSEL'S OPINION.** The Board of Trustees may employ and consult with legal counsel concerning any questions which may arise with reference to the duties and powers of the Board of Trustees or with reference to any other matter pertaining to this Agreement or the Fund created thereby; and the opinion of such counsel shall be full and complete authorization and protection from liability arising out of or in respect to any action taken or suffered by the Board of Trustees or an individual Trustee acting hereunder in good faith and in accordance with the opinion of such counsel.
- 5.11 BY-LAWS, RULES AND REGULATIONS.** The Board of Trustees may adopt and enforce such by-laws, rules and regulations as between the Members of the Fund and the Fund governing the operation of the Fund as are consistent with the terms of this Agreement and as are reasonably necessary to accomplish the purposes of the Fund.

SECTION VI
POWERS AND DUTIES OF THE ADMINISTRATOR

- 6.1 RESPONSIBILITIES.** The Administrator shall have the power and authority to implement the directives of the Board of Trustees and the policy matters set forth by the Board of Trustees as they relate to the on-going operation and supervision of the Fund, the by-laws, rules and regulations established by the Board of Trustees, the provisions of this Agreement, and applicable federal and state statutes, rules and regulations. The powers, duties and responsibilities of the Administrator retained by the Board of Trustees shall be set forth in an Administrative Agreement executed between the Board of Trustees and the Administrator.
- 6.2 CONTRIBUTIONS.** The Administrator shall deposit into the account or accounts designated by the Board of Trustees, at the financial institution or institutions designated by the Board of Trustees, all contributions as and when collected from the Members and said monies shall be disbursed only in the manner provided by this Agreement, the Coverage Agreements, the rules, regulations and by-laws of the Board of Trustees, and the Agreement entered into by and between the Board of Trustees and the Administrator.

SECTION VII
MEMBERS

- 7.1 MEMBERSHIP CANCELLATION, SUSPENSION OR EXPULSION.** The Board of Trustees shall be the sole judge of whether membership in the Fund may be cancelled, or whether a member may be suspended or expelled from the Fund; provided, however, the Board of Trustees may delegate the functions associated with cancellation, suspension or expulsion of a Member to the Administrator. Written notice of any such cancellation, suspension or expulsion shall be provided by the Fund to the member no less than thirty (30) days prior to the effective date of such cancellation, suspension or expulsion, and no liability under this Agreement or any other agreement,

certificate, document, or other instrument executed by the Fund and the member pursuant to this Agreement, shall accrue to the Fund following the effective date of such cancellation, suspensions or expulsion. The minimal notice provisions of this paragraph shall not apply in the event a member fails to make the requisite contributions for coverages under this Agreement when such contributions are due.

7.2 RESPONSIBILITIES OF MEMBERS. By execution of a Participation Agreement agreeing to be bound by the terms and conditions of this Amended Interlocal Agreement, each Member agrees to abide by the following rules and regulations:

(a) The Trustees have the sole responsibility to govern and direct the affairs of the Fund pursuant to this Agreement.

(b) Any Member who formally applies for Membership in this Fund, and who is accepted by the Board of Trustees, shall thereupon become a party to this Amended Interlocal Agreement and shall be bound by all of the terms and conditions contained herein. The Participation Agreement shall constitute a counterpart of this Amended Interlocal Agreement, and this Amended Interlocal Agreement shall constitute a counterpart of the Participation Agreement.

(c) To maintain a reasonable loss prevention program in order to provide the maximum in safety and lawful practices as such may relate to the potential liability assumed by the Fund under this Agreement or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.

(d) To comply with the conditions of the Florida Workers' Compensation Law.

(e) To provide immediate notification in the event an accident or incident occurs which is likely to give rise to a claim within the scope of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.

(f) To promptly make all contributions for coverages arising under this Agreement, or any other agreement, certificate, document, or other

instrument executed by the Fund and the Member pursuant to this Agreement, at the time and in the manner directed by the Board of Trustees. Said contributions may be reduced by any discount, participation credit, or other contribution reduction program established by the Board of Trustees.

(g) In the event of the payment of any loss by the Fund on behalf of the Member, the Fund shall be subrogated to the extent of such payment to all the rights of the Member against any party or other entity legally responsible for damages resulting from said loss, and in such event, the Member hereby agrees, on behalf of itself, its officers, employees and agents, to execute and deliver such instruments and papers as is required, and do whatever else is reasonably necessary, to secure such right to the Fund, and to cooperate with and otherwise assist the Fund as may be necessary to effect any recovery sought by the Fund pursuant to such subrogated rights.

(h) The Board of Trustees, its Administrator, and any of their agents, servants, employees or attorneys, shall be permitted at all reasonable times and upon reasonable notice to inspect the property, work places, plants, works, machinery and appliance covered pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and shall be permitted at all reasonable times while the Member participates in the Fund, and up to and including two (2) years following the termination of its membership in the Fund, to examine the Members' books, vouchers, contracts, documents and records of any and every kind which show or tend to show or verify any loss that may be paid or may have been paid by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, or which show or verify the accuracy of any contribution which is paid or payable by the Member pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(i) The Fund is to defend in the name and on behalf of the Member any claims, suits or other legal proceedings which may at any time be instituted

against the Member on account of bodily injury liability, property damage, property damage liability, errors and omissions liability or any other such liability, monetary or otherwise, to the extent such defense and liability has been assumed by the Fund pursuant to his Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, subject to any and all of the definitions, terms, conditions and exclusion contained in said agreements, or any other agreement, certificate, document, or other instruments, although such claims, suits, allegations or demands are wholly groundless, false, fraudulent, and to pay all costs taxed against the Member in any such legal proceedings defended by the Fund or the Member, all interest, if any, legally accruing before and after entry of judgment in such proceedings, and all expense incurred in the investigation, negotiation or defense of such claims, suits, allegations or demands. Such defense shall be subject to the control of the Fund and its Administrator, which may make such investigations and settlement of any such claim, suit, or other legal proceeding, monetary or otherwise, as they deem expedient. The Member agrees to cooperate fully with the Fund, its administrator and their agents, with respect to the investigation, adjustment, litigation, settlement and defense of any claim, suit, or other legal proceeding, monetary or otherwise, which would be covered by the terms of this Agreement and/or any policies of insurance, excess insurance or re-insurance which have been purchased to provide protection against such claims and liabilities. The Member acknowledges that failure to cooperate fully in the investigation, defense or litigation of such claims, suits, or liabilities may constitute grounds for denial of coverage pursuant to this Agreement and/or the applicable policies of insurance.

(j) The liability of the Fund is specifically limited to the discharge of the liability of its Members assumed pursuant to this Agreement or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement; the coverage of the Fund does not apply to punitive or exemplary damages.

(k) Unless the Fund and the Member otherwise expressly agree in writing, coverage by the Fund for a Member under the terms of this Agreement, or

any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire automatically on the last day of September of each calendar year, and no liability under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall accrue to the Fund beyond such expiration date unless such Member renews its coverage.

(l) Except as otherwise provided herein, a Member's coverage may be cancelled by the Fund or the Member at any time upon no less than thirty (30) days prior written notice by the Board of Trustees or Administrator to the Member, or by the Member to the Board of Trustees. The notice shall state the date such cancellation shall become effective.

(m) Excess monies remaining after the payment of claims and claims expenses, and after provision has been made for the payment of open claims and outstanding reserves, may be distributed by the Board of Trustees to the Members participating in the Fund in such manner as the Board of Trustees shall deem to be equitable.

(n) There will be no disbursements out of the reserve fund established by the Fund by way of dividends or distributions of accumulated reserves to Members until after provision has been made for all obligations against the Fund and except at the discretion of the Board of Trustees.

(o) Qualified service providers, including attorneys selected by the Fund, shall defend, investigate, settle and otherwise process and dispose of all claims, suits, allegations or demands that may result in liability assumed by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(p) The Member, through the Board of Trustees, does hereby appoint the Administrator as its agent and attorney-in-fact, to act on its behalf and to execute all necessary contracts, reports, waivers, agreements, excess insurance contracts, service contracts, and other documents reasonably necessary to accomplish the purposes and to fulfill the responsibilities of the Fund; to make or arrange for the payment of claims, claims expenses, and all

other matters required or necessary insofar as they affect the matters covered pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and the rules and regulations now or hereafter promulgated by the Board of Trustees.

(q) To make prompt payment of all contributions and penalties as required by the Board of Trustees, said contributions or penalties to be determined by the Board of Trustees. Any disputes concerning contributions or penalties shall be resolved after the payment of said contributions or penalties.

(r) To pay reasonable penalties as determined by the Board of Trustees for late payment of contributions required under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(s) Coverage by the Fund under the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire and be cancelled, upon no less than ten (10) days prior written notice from the Fund to the Member, for nonpayment of contributions.

(t) To abide by all the terms and conditions of this Agreement, the Participation Agreement, the Fund's by-laws, the rules and regulations, the terms of any coverage document issued by the Fund to the Member, and any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(u) Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member's sovereign immunity and the applicable limitations of the Member's liability to \$100,000.00 per individual claim, and to \$200,000.00 for multiple claims, arising out of the same transaction. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

SECTION VIII

ACCOUNTING

True and complete accounts shall be kept of all transactions and of all assets and liabilities of the Trust. The accounts of the Trust shall be audited annually by a firm of independent certified public accountants, which shall be selected by the Board of Trustees.

SECTION IX **DURATION**

This Agreement shall continue in full force and effect until it is terminated by the mutual consent of all the Members; provided, however, that this Section IX shall not be construed to preclude the termination and winding up of the Trust within the discretion of the Board of Trustees, or the amendment of this Agreement pursuant to Section X.

SECTION X **AMENDMENT**

This Agreement may be amended upon the written consent of the Members of the Fund. Execution of a Participation Agreement or renewal of coverages provided by the Fund shall constitute such written consent.

SECTION XI **STATUTES, RULES AND REGULATIONS**

The Trust shall at all times act in accordance with the provisions of statutes, rules and regulations of the State of Florida.

SECTION XII **MISCELLANEOUS PROVISIONS**

12.1 PROHIBITION AGAINST ASSIGNMENT. No Member may assign any right, claim, or interest it may have under this Agreement, or any coverage term, and no creditor, assignee, or third-party beneficiary of any Member shall have any right, claim, or title to any part, share, interest, funds, or assets of the Trust except as specifically may be agreed to by the Trust.

- 12.2 APPLICABLE LAW.** This Agreement shall be governed by and construed in accordance with the statutes, rules and regulations of the State of Florida, and all questions pertaining to its validity, construction, and administration shall be determined in accordance with the laws of the State of Florida.
- 12.3 ENFORCEMENT.** The Trust and its Members shall have the power to enforce this Agreement by action brought in any court of appropriate jurisdiction within the State of Florida.
- 12.4 SEVERABILITY.** If any term or provision of this Agreement, or the application of such term or provision to any person or circumstance, shall to any extent be invalid or unenforceable, the remainder of this Agreement and the application of such term or provision to persons or circumstances other than those to which it is held invalid or unenforceable shall not be effected, and each term or provision of this Agreement shall be valid and enforceable to the full extent permitted by law.
- 12.5 CONSTRUCTION.** Whenever any words are used in this Agreement in the masculine gender, they shall be construed as though they were also used in the feminine or neutral gender in all situations where they would so apply. Whenever any words are used in this Agreement in the singular, they shall be construed as though they were also used in the plural form in all situations where they would so apply. Whenever any words are used in this Agreement in the plural form, they shall be construed as they thought were used in the singular form in all situations where they would so apply.
- 12.6 FISCAL YEAR.** The Fund shall operate on a fiscal year from 12:01 a.m., October 1, to midnight the last day of September of the succeeding year. Application for membership, when approved in writing by the Board of Trustees or its designee, shall constitute a continuing contract for each succeeding fiscal year unless cancelled by the Board of Trustees or the participating Member in the manner herein provided.

By execution of the attached Participation Agreement or renewal of coverages provided by the Fund, and upon acceptance by the Board of Trustees, or their designated agent, the Member agrees to be fully bound by the terms and conditions of the Amended Interlocal Agreement, effective October 1, 2004, and thereafter.

**AMENDMENT “A” TO THE
AMENDED INTERLOCAL AGREEMENT
CREATING
THE PREFERRED GOVERNMENTAL INSURANCE TRUST**

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively “Preferred”, “Fund” or “Trust”) provides that the Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS , in order to protect the integrity of Preferred, its continued success and provide security as to its operation and administration, it is essential that the provisions of the Interlocal Agreement, relating to who may serve as a Trustee of Preferred, be fully compliant with applicable Florida Statutes;

NOW, THEREFORE , by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend subsection 5.1 of the Amended Interlocal Agreement to read as follows:

5.1 NUMBER AND QUALIFICATION OF TRUSTEES. The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Upon initial election to the Board of Trustees, a Trustee shall be a local elected official of a member of the Trust. No two (2) Trustees may be local elected officials from the same governmental entity. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee’s term of office as a local elected official. Following a Trustees’ initial term of office, such Trustee may continue to serve as a Trustee of Preferred provided: (1) such Trustee holds an office as an elected local official (as required by s. 624.4622(1) (d) Florida Statutes); and (2) a majority of the Board of Trustees, in their sole discretion, determine that it is in the best interest of the Trust that such Trustee continue to serve as a Trustee of Preferred, and so elects such Trustee to continue to serve a successive term, or terms. Each and every Trustee named, and each successor Trustee, shall acknowledge and consent to their election as a Trustee by giving written notice of acceptance of such election to the Chairman, or acting Chairman, of the Board of Trustees.

Effective Date: October 1, 2013

**AMENDMENT “B” TO THE
AMENDED INTERLOCAL AGREEMENT
CREATING
THE PREFERRED GOVERNMENTAL INSURANCE TRUST**

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively “Preferred”, “Fund” or “Trust”) provides that the Amended Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS, due to legislative changes to Florida Statutes over time, it is necessary to amend certain provisions of the Amended Interlocal Agreement to be fully compliant with applicable amended Florida Statutes;

NOW, THEREFORE, by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend the Amended Interlocal Agreement set forth as follows:

1. Sections 3.1 and 3.5 of the Amended Interlocal Agreement, references to Section 768.28(15)(a), are hereby amended and restated to read 768.28(16)(a).
2. Section 7.2(u) of the Amended Interlocal Agreement is hereby fully amended and restated as follows:

Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member’s sovereign immunity and the applicable limitations of the Member’s liability set forth therein as amended from time to time. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

3. Except as expressly modified and amended hereby, the terms and conditions of the Amended Interlocal Agreement are hereby ratified and affirmed and shall remain in full force and effect, and the parties promise to continue to perform all obligations of the Amended Interlocal Agreement.

Effective Date: October 1, 2025



Executive Summary

October 1, 2025 - 2026

City of Lake City

Arthur J Gallagher Risk Management Services, Inc.

Justin Terry | Area Senior Vice President
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Gary Smid | Client Service Executive
Gary_Smid@ajg.com | 813.367.5602

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Gallagher

Insurance | Risk Management | Consulting

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Attachments

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

Introduction

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



CORE360® Executive Summary Scorecard

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

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

Insurance Premium Summary



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

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

Quote Subjectivities



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

Coverage – Material Differences



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

Coverage – Material Differences



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

Coverage – Material Differences



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

Coverage – Material Differences



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

No Material Differences

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Risk Management



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Thank You for Your Business

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

Legal Disclaimer

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

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Liability Defense Panel



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

Workers' Compensation Defense Panel



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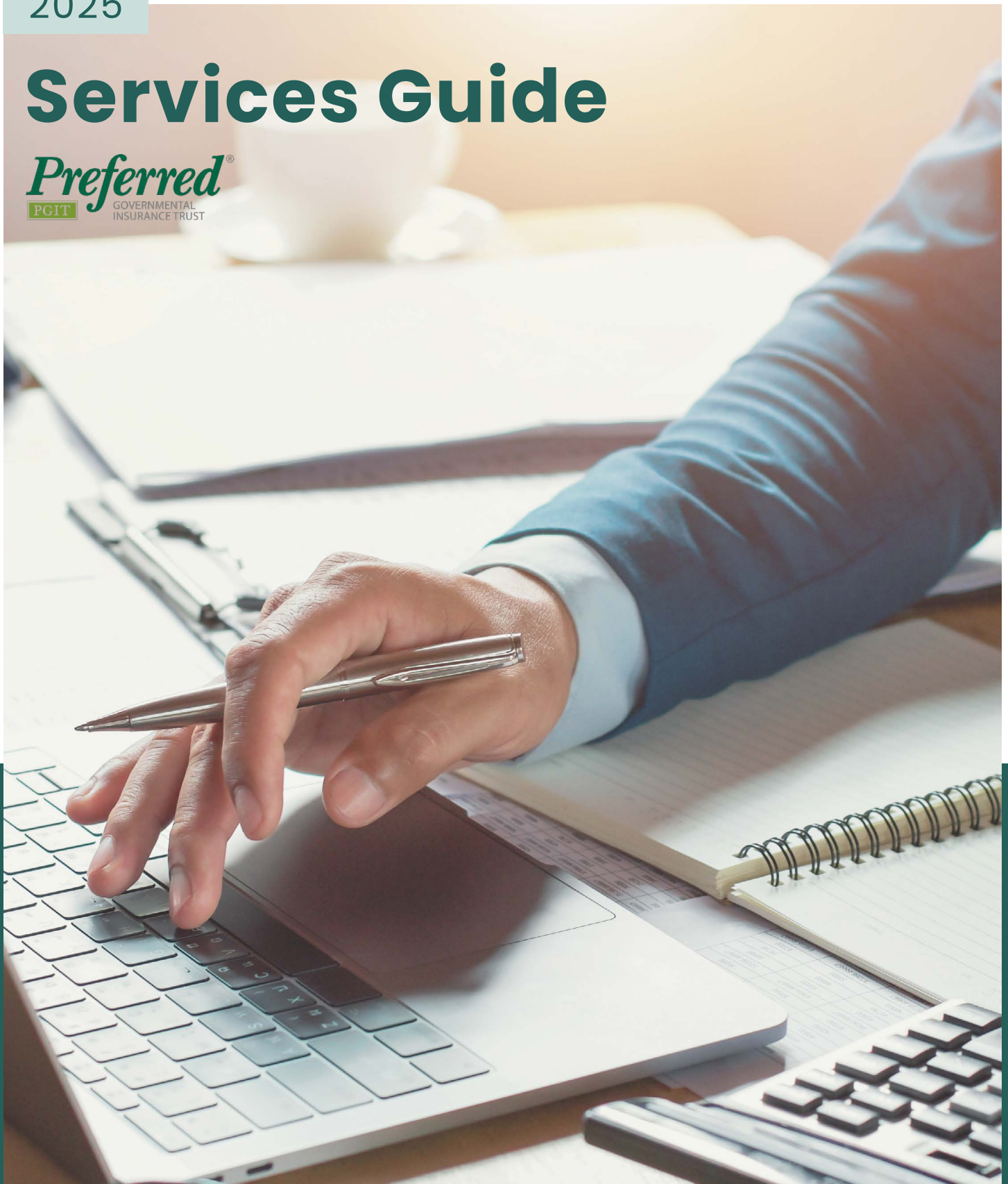
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2025

Services Guide



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

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Service is the heart of what we do.

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



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

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

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

Loss Control Consultants & Service Regions



Pam Hancock

Director of Loss Control Services

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

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

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

Chris Kittleson

Director of Loss Control Technical Services

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

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

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

Mike Marinan

Director of Member Services

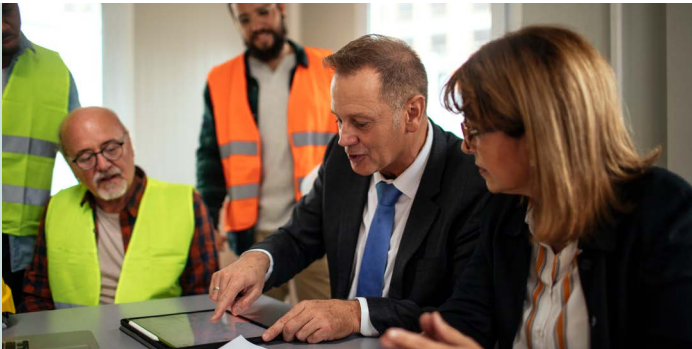
Phone: (321)832-1473 | Cell: (407)725-6858 | Email: MMarinan@PublicRisk.com

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

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

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

Safety & Risk Management Services Overview



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

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

+ Safety & Risk Management Consultative Services

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

+ Claims Management

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

+ Preferred TIPS Program

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

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

+ Online Learning Center

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

+ Streaming Video Training

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

+ Preferred Risk Management Resource Center

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

+ My Community Workplace

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

+ Preferred News

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

+ Preferred Seminars/Webinars

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

Claims Management & Training



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



Registering for PGCS Online Claims Data Access:

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



Loss Control Assistance with Claims Management:

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

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

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

Preferred TIPS

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



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

Examples of eligible reimbursements include:

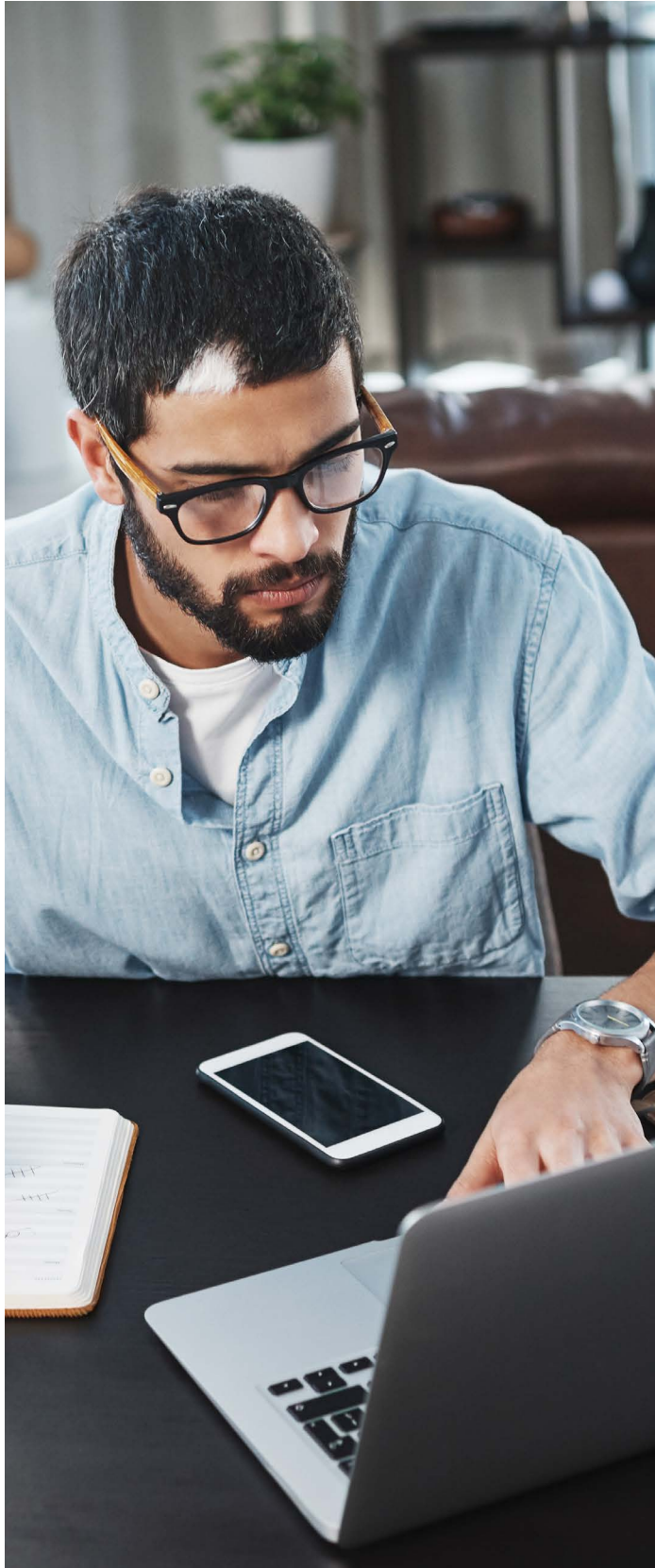
- Safety related signs
- ADA compliance measures
- Police accreditation program fees
- Driver training
- Ergonomic training
- Sidewalk repairs
- Most any safety related training or equipment
- Employment practices related training



Contact

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

Online Learning Center



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

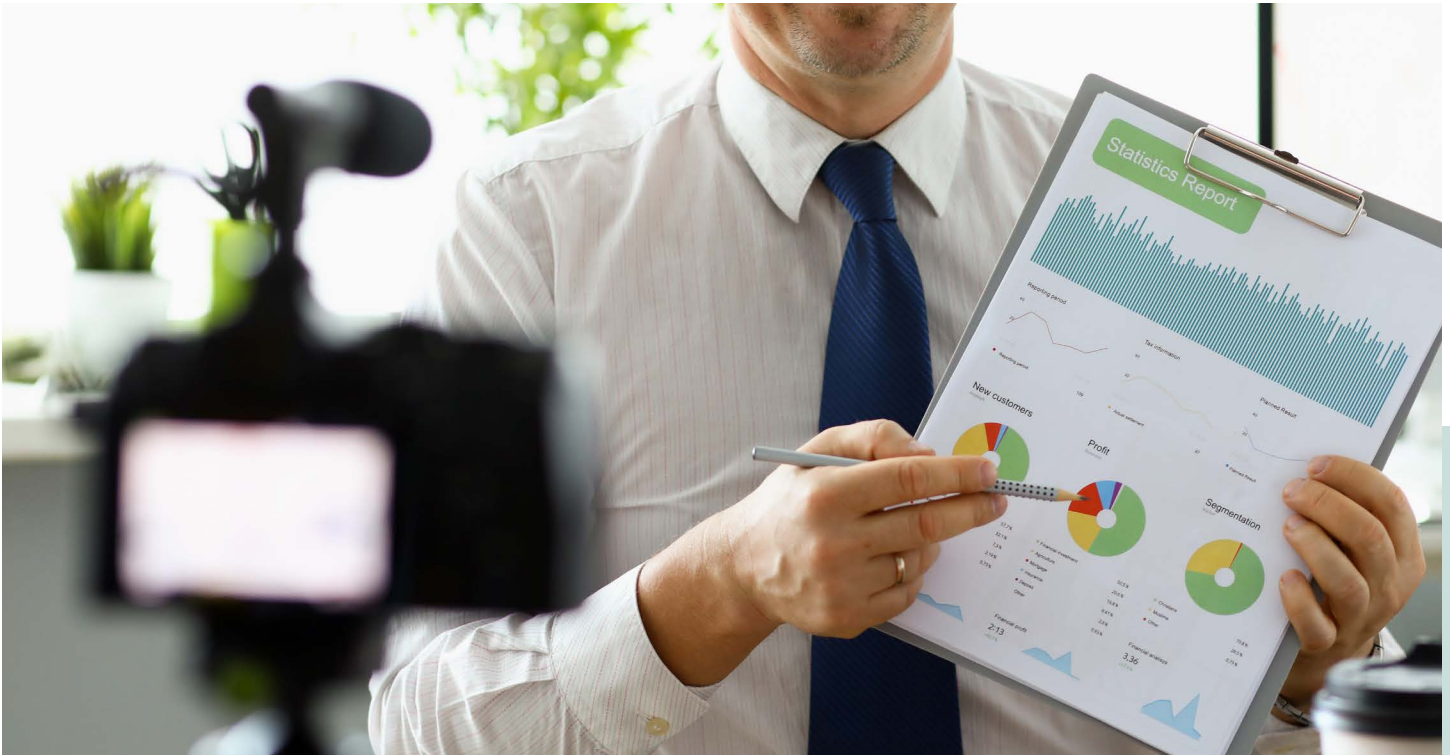
Features and benefits of online learning powered by Vector Solutions include:

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

Preferred provides our members with innovative web-based training platforms

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

Streaming Video Training



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

Features of Streamery video streaming service include:

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

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

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

Risk Management Resource Center



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

The PRMRC has been recently improved to include:

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

Human Resource (HELPLINE) Services include:

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

Cyber security resources include:

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

ADA website compliance:

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

Safety resources include:

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

Emergency and disaster resources include:

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

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

My Community Workplace Website

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

Online Training

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

Training courses available:

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

Up-to-Date Information and Expert Commentary

Topics include:

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

Knowledge Vault

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

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



Preferred Virtual Training Academy



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



Convenience

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



Productivity

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



Efficiency

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



Cost effectiveness

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

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

Onsite Safety Survey Program



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

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

We can assist in finding and reducing these hazards!

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

iMPACT for Public Safety: Program Brief

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

Elevating outcomes through evidence-based practices

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

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



How the iMPACT Program works:

PART 1

Agency completes survey

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

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

PART 2

Evidence-based practices discussion and follow-up

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

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

Benchmark Research Consortium includes:

555 Agencies tracking Evidence-Based Practices

Over a 25 - year time series spanning

16,000+ claims years

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



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

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

Services we Provide:

Top-Notch Claims Management Services

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

Preferred Claim Team:


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

24-hour Claim Reporting:

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

Where to Report a Claim:

 www.pgcs-tpa.com

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

 800.237.6617

 321.832.1448



Report a Claim here

Distinctive Benefits:

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

Preferred Priority & Catastrophic Claims:

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

State-of-the-art Online Services:

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



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

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

Proactive services

Shield your business from every angle

FLC AUTHORIZED LIABILITY DEFENSE ATTORNEYS

(Updated May 1, 2024)

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Tax ID #: 59-3372519

Anthony A. Garganese – Partner/Senior Counsel

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

Jeffrey Weiss – Partner /Senior Counsel

Board Certified Civil Trial Practice
(Federal/State Litigation)

Counties Served

Conflict

Brevard Sumter
Indian River Lake
Volusia

Marion
Orange
Osceola
Polk
Seminole
St. Lucie

Erin J. O'Leary – Partner/Senior Counsel

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

Bill Reischmann –Partner/Senior Counsel

City Attorney of Palm Coast

Katie Reischmann – Partner/Senior Counsel

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

Debra Babb Nutter – Partner/Senior Counsel

Board Certified City County Local Government;
Federal/State Litigation

Gary Glassman – Partner/Senior Counsel

Employment and Federal Litigation

Cherish Benedict – Associate

(Federal/State Litigation support)

Tina Garcia – Associate

(Federal/State Litigation support)

Nicole Turcotte – Associate

(Federal/State Litigation support)

City Attorneys/primary for the following members only:

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

BOWMAN LAW, LLC (conflict)

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Crestview, FL 32539
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J. Bruce Bowman

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Tax ID#: 86-2305501

Counties Served (conflict)

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

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

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Commercial, Corporate, Construction and
Employment Litigation

Gwendolyn Palmer Adkins – Partner

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Civil Rights/Employment Discrimination Defense,
Civil Trial Law, Auto and Premises Liability,
Business and Commercial Litigation, Police
Liability Defense and Local Government Defense

Holly Ashby Dincman – Partner

Labor and Employment Law

D. Lloyd Monroe- Partner/Of Counsel

Civil Rights, Employment Discrimination and
Tort Liability

Scott J. Seagle – Associate

Civil Trial Law, Civil Rights, Employment

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

Zackery A. Scharlepp – Associate

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

Reid M. Wakefield – Associate

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

Melissa S. Leonard – Associate

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

Counties Served Primary

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

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Tort Claims; State and Federal Law Claims; Constitutional
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Scott Pendley (Of Counsel)

Tort Claims; State and Federal Law Claims; Constitutional
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Counties Served Primary:

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

Counties Served Conflict:

Citrus
Hernando
Pasco
Hillsborough
Pinellas
Manatee
Hardee
Highlands
Desoto
Sarasota

Joseph Flood

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

Lamar Oxford (Of Counsel)

Coverage and Opinion Letters; Appellate Matters

Doug Noah

Employment Law; Civil Rights, Land Use

Gail Bradford

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

Gloria Carr

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

John Joyce

Property and Property Rights; Wrongful Taking And
Discrimination Claims

Patti Rego Chapman

Provides Support in all areas; Federal Claims & Wrongful
takings

John Robinson

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

Clay Morris

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

Renee Lundy

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

Michael Lowe

Workers Compensation; General Civil Litigation

James Wilkinson

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

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Craig A. Dennis

Civil Rights; Employment Practice; General Liability

Peter Martin

Civil Rights; Employment Practice; General Liability

Ben Carter

Civil Rights; Employment Practice; General Liability

Primary For:

Emerald Coast Utility Authority

Counties Served Conflict:

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

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Jay Daigneault

Civil Rights; Law Enforcement;
Land Use

Counties Served Primary:

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

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Litigation, Personal Injury Law

Scott D. Alexander-Partner

Civil Trial Law, Local Government,
Personal Injury Law

Counties Served Primary:

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

Except For:

City of Doral
City of Miami Gardens

Michael Burke – Partner

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

Hudson C. Gill – Partner

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

Jeffrey L. Hochman – Partner

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

Hampton W. Johnson, IV – Associate

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

Robert E. Murdoch – Partner

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

Michael R. Piper – Partner

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

Christopher J. Stearns – Partner

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

Melissa Johnson – Partner

Jonathan Railey – Associate

David Schweiger – Partner

Damian Albert – Partner

Will Harris – Senior Partner

STEPHANIE C. DEUTSCH, ESQ, (conflict)

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Stephanie Deutsch

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

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Injury

Heath Vickers

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

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Duval
Flagler
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Title VII, FMLA, , Fair Labor Standards Act,
ADA, FCRA, Age Discrimination, Whistle
Blower; Retaliation Matters; Section 1983
cases

Counties Served Conflict:

Broward, Miami-Dade,
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Alan Persaud—Associate

Jacky Beda—Associate

Mark Emanuele—Partner

Onier Llopiz—Shareholder (General Muni)

Stephen Hunter Johnson—

Shareholder (General Muni/Coverage)

Joan Carlos Wizez—Partner

Trey Evans—Associate

Angel Bermudez—Associate

Peter Harutunian—Partner

Natalie Meruelo—Associate

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

Meaghan Franks—Shareholder

Eric McAliley—Partner

Michelle Diverio —Shareholder (Property)

Erik Gruber—Shareholder

Brittney Polo—Associate

Primary For:

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City of Miami Gardens

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Counties Served Conflict:

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

2025

SERVICES AND SOLUTIONS GUIDE

*Florida Municipal
Insurance Trust*

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

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OUR STORY

PROTECTING THE COMMUNITIES WE CALL HOME

About the Florida League of Cities

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

FMIT's Mission

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

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

Our Partnerships

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

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

Our disaster recovery program leads the industry.

Financial Strength, Claims-Paying Power

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



Best-in-Class Disaster Response and Recovery

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

SERVICE Is Where We SHINE

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

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

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

What Sets Us Apart

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

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

Why Financial Strength Matters

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

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

Here's the difference it makes:

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

The takeaway:

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

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



FMIT OVERVIEW

MORE THAN A PROVIDER, A PARTNER

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

IN-HOUSE FLC MEMBER SERVICE AND CLAIMS MANAGEMENT

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

COVERAGE BUILT FOR CITIES

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

OUR DECISION-MAKING PHILOSOPHY: CITIES FIRST

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

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

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

ENTERPRISE RISK MANAGEMENT

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



IN-HOUSE FLC MEMBER SERVICE

PERSONALIZED SUPPORT EVERY STEP OF THE WAY

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

Your In-House FLC Support Team

Dedicated Account Executive:

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

Member-Driven Claims Team:

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

Experienced Underwriting Team:

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

Experienced Legal Team:

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

Risk and Safety Partnership:

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

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

Key Benefits**Proactive Communication**

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

Seamless Policy Management

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

A True Partner for Cities

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

IN-HOUSE FLC CLAIMS MANAGEMENT: A TRUE DIFFERENTIATOR

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



Our Claims Services include:

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

Claims Process: Comprehensive Support from First Report to Resolution

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

Step 1: Report the Claim

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

Step 2: Claim Intake and Verification

Our intake team will:

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



Step 3: Assignment to a Specialized Team

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

Step 4: Investigation and Early Communication

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

Step 5: Ongoing Review and Status Updates

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

Step 6: Resolution and Legal Support (If Applicable)

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

Step 7: Compliance and Claim Closure

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

Legal Representation

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

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

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

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



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

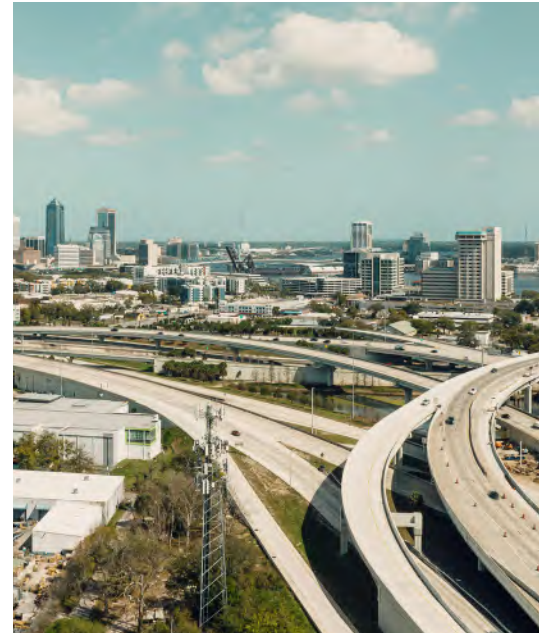
- ▶ **Dedicated Property Coverage Limits:** Dedicated coverage limits ensure full loss protection when you need it.
- ▶ **Blanket Property Coverage for Maximum Protection:** Instead of separate limits for individual properties, our blanket approach provides flexibility to apply coverage where it's needed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

OUR DECISION-MAKING PHILOSOPHY: PUTTING CITIES FIRST

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

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

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



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



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

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

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

RISK AND SAFETYMANAGEMENT OVERVIEW

Consulting Services

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

Accreditation and Incentives

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

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

Resources

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

Health and Safety Fair Participation

Customized Data and Member Insights

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

Consulting Services

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

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

Step 1: On-site Analysis

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

On-site services include:

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

Step 2: Evaluation

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

Evaluation services include:

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

Step 3: Action Plan and Reduction Strategy

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

Strategic support includes:

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

Program Development and Implementation

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



Common programs we assist with include:

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

Full List of Programs

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

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

Accreditation and Incentives

ENTERPRISE RISK MANAGEMENT: SAFETY EXCELLENCE INITIATIVE (SEI)

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



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

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

Accreditation Support

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

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

For members without a formal safety management system:

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

For members with established systems:

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

SAFETY GRANTS: INVESTING IN SAFER COMMUNITIES

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

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

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

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

Examples include:

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



Comprehensive Training

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



OVERVIEW

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

TRAINING THAT WORKS FOR YOU

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

Popular in-person training courses include:

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

TRAIN-THE-TRAINER COURSES

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

Popular train-the-trainer courses include:

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

LAW ENFORCEMENT SUPPORT

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

Courses:

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

Written Programs and Forms:

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

WRITTEN SAFE WORK PRACTICES

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

Frequently used Safe Work Practices include:

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

FLEXIBLE, ON-DEMAND VIRTUAL TRAINING AND STREAMING SERVICES

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

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

TOPICAL MONTHLY WEBINARS

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

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

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



CLAIMS MANAGEMENT TRAINING AND BEST PRACTICES

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

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



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

FLC Insurance Summit

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

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



Regional Roundtables

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



Resources

ROBUST RISK AND SAFETY RESOURCE LIBRARY

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

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

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

What You'll Find

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

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

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

Key Topics Covered

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

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

MEMBER SERVICES EXCLUSIVE NEWSLETTER

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

COMMUNITY CONNECTION ONLINE FORUM

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

MEMBER SERVICES EXCLUSIVE

Insurance | Risk | Finance | Innovation

Hurricane Season Begins June 1: Prepare Today

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

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

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

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



Top 10 Claims-Related Risks: Hurricane Preparation

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

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



Health and Safety Fair Participation

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

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

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

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



Artificial Intelligence Education and Resources

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

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

PRACTICAL GUIDANCE

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

RISK AWARENESS AND MITIGATION

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

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

Customized Data and Member Insights

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

LOSS REPORTS ON DEMAND

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

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

24/7 MEMBERSHIP PORTAL

The FMIT Member Dashboard puts control at your fingertips.

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

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



DISASTER RESPONSE AND RECOVERY

Natural Disasters

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

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

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

What Sets Us Apart

Pre-Storm Support You Can Count On.

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

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

Together During the Storm

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

Rapid Damage Assessment and Immediate Response

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

Catastrophe Response Claims Support

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



Stabilization and Recovery Without the Red Tape

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

Know Your Assets. Protect What Matters.

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

FMIT Alerts

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

simpliCity: Real-Time Recovery Support

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

FMIT TurnKey RecoverySM: A Smarter Path to Restoration

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



FEMA Data Support That Doesn't Leave You Guessing

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

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

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

OPERATIONAL THREATS

FMIT Cyber Protection Suite

Purpose-Built Security for Florida's Public Entities

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

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

Cyber Solutions

Tools and Training to Strengthen Your Front Line

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

Breach Prevention

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

Breach Solutions Cyber Risk Management Portal

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

Investigative Tools

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

Dedicated Support

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

Privacy Builder Toolkit

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

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

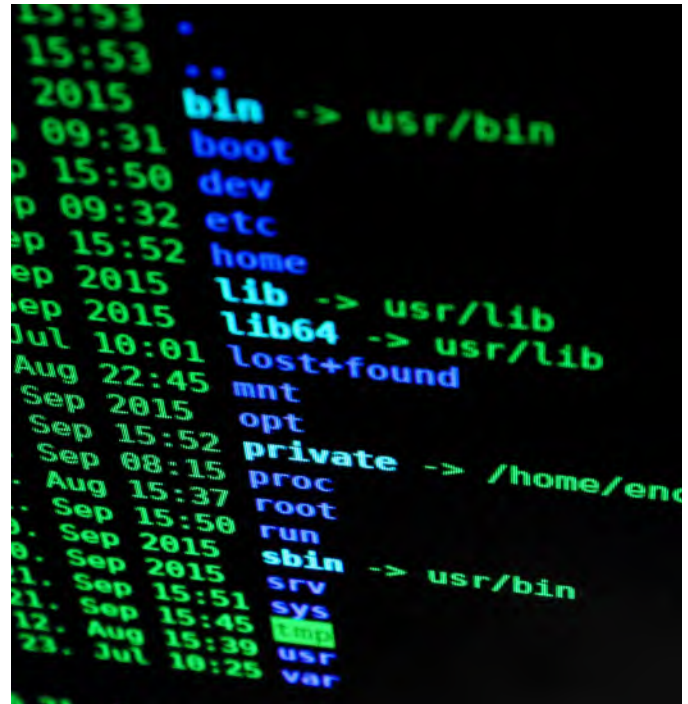
Cyber Liability Coverage

Comprehensive Insurance, Built for the Public Sector

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

First-Party Coverage

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



Liability Protection

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

eCrime Coverage

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

Breach Response Services

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

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

Built for Cities. Backed by FMIT.

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

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

FMIT Active Assailant Insurance

Coverage for the Unthinkable. Support You Can Count On.

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

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

What's Covered

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

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

Crisis Response Partner: Security Exchange

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

Response Timeline

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

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

Essential Support When It Counts

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



EMPLOYMENT LAW ADVISOR HOTLINE

ACCESS EMPLOYMENT LAW ATTORNEYS AT NO COST

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

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

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

Speak with an Employment Law Advisor attorney:

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



SPECIAL INVESTIGATION AND RECOVERY UNIT (SIRU)

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

The team’s efforts have led to:

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

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



LAW ENFORCEMENT ADVISORY PANEL

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

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



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



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

ONGOING SUPPORT AND MEMBER SERVICES

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

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

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

Our team remains responsive and engaged throughout the year.

- ▶ **Ongoing Risk Control Meetings:**

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

- ▶ **Claims Advocacy and Support:**

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

Q1 Strategic Planning and Policy Review

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

Q2 Asset and Risk Evaluation

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

Q3 Market Insights and Budget Planning

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

Q4 Renewal and Implementation

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



insurance.flcities.com



PROTECTING THE COMMUNITIES WE CALL HOME