

PUBLIC HEARING & SPECIAL MEETING  
APALACHICOLA CITY COMMISSION  
TUESDAY, SEPTEMBER 10, 2024 – 6:00PM  
COMMISSION MEETING ROOM  
74 6<sup>TH</sup> STREET, APALACHICOLA, FLORIDA 32320

**Agenda**

You are welcome to comment on any matter under consideration by the Apalachicola City Commission when recognized to do so by the Mayor. Once recognized please rise to the podium, state your name for the record and adhere to the five minute time limit for public comment. Comments may also be sent by email to the City Manager or to Commissioners.

- I. Call to Order**
- II. Agenda Adoption**
- III. Public Comment**
- IV. Public Hearing – Ordinance 2024-06 – FY 24/25 Budget**
- V. SPECIAL MEETING**
  - 1. Resolution 2024-07 – Tentatively Adopt FY 2024-2025 Millage Rate**
  - 2. Ordinance 2024-06 – Tentatively Adopt FY 2024-2025 Budget**
  - 3. Insurance Proposal Discussion**
- VI. Adjournment**

Any person who desires to appeal any decision at this meeting will need a record of the proceeding and for this purpose, may need to ensure that a verbatim record of the proceeding is made which includes testimony and evidence upon which the appeal is based. Persons with disabilities needing assistance to participate in any of these proceedings should contact the City Clerk's Office 48 hours in advance of the meeting.

**CITY OF APALACHICOLA  
RESOLUTION 2024-07**

**A RESOLUTION OF THE CITY OF APALACHICOLA, FLORIDA LEVYING THE AD VALOREM PROPERTY TAX MILLAGE RATE FOR MUNICIPAL PURPOSES ON ALL TAXABLE PROPERTY WITHIN THE CITY FOR THE FISCAL YEAR BEGINNING OCTOBER 1, 2024 AND ENDING SEPTEMBER 30, 2025, STATING THE PERCENTAGE BY WHICH THE MILLAGE RATE TO BE LEVIED EXCEEDS THE ROLLED BACK RATE; AND PROVIDING AN EFFECTIVE DATE.**

**WHEREAS**, Florida Law requires the City Commission of the City of Apalachicola, Florida to pass an ordinance or resolution levying the millage rate for ad valorem property taxes for municipal purposes on all taxable property within the City limits of the City of Apalachicola, Florida for the 2024-2025 Fiscal Year; and

**WHEREAS**, Florida Law requires said ordinance or resolution to state the millage rate to be levied, and to state the percentage by which the millage rate to be levied exceeds the rolled back rate as computed pursuant to Florida Law; and

**WHEREAS**, the City Commission of the City of Apalachicola, Florida has duly considered the budgetary requirements of the City; has adopted a tentative budget for the 2024-2025 Fiscal Year; and has acted in accordance with the terms, provisions, and procedures contained in Section 200.065 Florida Statutes.

**NOW, THEREFORE BE IT RESOLVED**, by the City Commission of the City of Apalachicola, Florida, in special session assembled that:

1. The ad valorem property tax millage rate for municipal purposes to be levied on the taxable property within the City limits of the City of Apalachicola, Florida during the 2024-2025 Fiscal Year is hereby set at the rate of 8.3457 mills.
2. The percentage by which this millage rate to be levied is a 10.68% increase of the rolled back rate of 7.5402.
3. This resolution shall take effect immediately upon its passage and adoption of the City Commission of the City of Apalachicola, Florida.

Passed and Adopted by the City Commission of the City of Apalachicola, Florida in special session assembled, this \_\_\_\_\_ day of September, 2024 by unanimous vote.

Voting Aye:

Voting Nay:

**FOR THE CITY COMMISSION OF THE  
CITY OF APALACHICOLA**

**ATTEST:**

\_\_\_\_\_  
**Sheneidra Cummings, City Clerk**

\_\_\_\_\_  
**Brenda Ash, Mayor**



**CITY OF APALACHICOLA  
ORDINANCE NO. 2024-06**

**AN ORDINANCE BY THE CITY COMMISSION OF THE CITY OF APALACHICOLA, FLORIDA  
ADOPTING THE 2024-2025 FISCAL YEAR BUDGET**

Be it enacted by the people of the City of Apalachicola, Florida:

**Section 1.** The following department expense and reserve amounts are hereby appropriated in the General Fund for the operation and activities of the City of Apalachicola for the fiscal year beginning October 1, 2024 and ending September 30, 2025:

Governing Body	\$ 341,564
Administration	664,867
Building	99,441
Police	946,037
Fire	135,416
Public Works	1,560,273
Library	187,117
Parks & Recreation	85,617
Facilities	319,298
<b>Reserve</b>	<b>15,454</b>
<b>TOTAL EXPENSES &amp; RESERVE</b>	<b>\$4,355,084</b>

**Section 2.** It is estimated that the following revenues will be available to the General Fund for the fiscal year beginning October 1, 2024 and ending September 30, 2025:

Ad Valorem Taxes	\$2,191,899
½ Cent Sales Tax	273,805
Mobile Home License Tax	250
Alcoholic Beverage Tax	3,500
Utility Franchise	250,000
Local Communications Tax	74,000
Utility Tax	313,000
State Revenue Sharing	116,000
Business License Tax	45,000
Building, Sign, Fence, Fill Permits	80,000
Golf Cart Permit	20,000
Tree Application Fees	2,250
Reforestation Fund	5,000
Sidewalk, Mural Permits	3,500
MSBU – Restricted	36,000
Fines and Forfeitures	6,500

Cemetery Lots	\$ 4,800
Miscellaneous Revenue	25,000
Property Rental	64,000
Traffic Light Reimbursement	5,400
Farmer Market Revenue	1,800
Sanitation Collections	655,000
Firing Range User Fees	6,000
Community Garden Revenue	300
Library Revenues	7,500
Local Option Gas Tax – Restricted	74,080
Credit Card Fees	1,500
Planning Revenue	13,000
Stormwater Utility	19,000
Admin – Battery Park	22,000
Admin – Water	17,500
Admin – Sewer	17,500

**TOTAL GENERAL FUND REVENUES \$4,355,084**

**Section 3.** The following department expense and reserve amounts are hereby appropriated in the Enterprise Fund for the operation and activities of the City of Apalachicola for the fiscal year beginning October 1, 2024 and ending September 30, 2025:

Water Department	\$ 923,677
Sewer Department	1,907,598
Scipio Creek	67,760
Battery Park	93,000
<b>Reserve</b>	<b>166,715</b>

**TOTAL EXPENSES & RESERVE \$3,158,750**

**Section 4.** It is estimated the following revenues will be available to the Enterprise Fund for the fiscal year beginning October 1, 2024 and ending September 30, 2025:

Water Revenue	\$1,140,000
Sewer Revenue	1,838,000
Scipio Creek	62,250
Battery Park	118,500

**TOTAL ENTERPRISE FUND REV \$3,158,750**

**Section 5.** The City of Apalachicola Fee Schedule for FY 2024-2025, as attached, is hereby incorporated into this annual budget ordinance, and such fees shall become effective on October 1, 2024.

**Section 6.** This ordinance be published in the September 19, 2024 issue of the *Apalachicola Times*, and a first public hearing by the City Commission for the first reading of this ordinance was held on September 10, 2024 at 6:00 PM and a second public hearing was held on September 24, 2024 at 6:00 PM at the Commission Meeting Room located at 74 6<sup>th</sup> Street, Apalachicola, Florida.

**Section 7.** The estimate upon which said budget for the 2024-2025 Fiscal Year is based is on file for inspection by the public at the office of the City Clerk. The millage rate being set at 8.3457 mills which is a 10.68% increase of the rolled back rate of 7.5402.

**Section 8.** This ordinance shall take effect immediately upon its becoming ordinance as provided by the City Charter of the City of Apalachicola, Florida.

This Ordinance was read and adopted on September 24, 2024. Motion to adopt ordinance made by Commissioner \_\_\_\_\_, seconded by Commissioner \_\_\_\_\_.

Voting Aye:

Voting Nay:

**FOR THE CITY COMMISSION OF THE  
CITY OF APALACHICOLA**

**ATTEST:**

\_\_\_\_\_  
**Sheneidra Cummings, City Clerk**

\_\_\_\_\_  
**Brenda Ash, Mayor**

# CITY OF APALACHICOLA FY 2024/2025 BUDGET

GENERAL FUND REVENUES	FY 24/25 BUDGET 8.3457 MILLS
Ad Valorem Taxes - 95%	\$ 2,191,899.00
1/2 Cent Sales Tax	\$ 273,805.00
Mobile Home License Tax	\$ 250.00
Alcoholic Beverage License Tax	\$ 3,500.00
Utility Franchise	\$ 250,000.00
Local Communications Tax	\$ 74,000.00
Utility Tax	\$ 313,000.00
State Revenue Sharing	\$ 116,000.00
Busines License Fees	\$ 45,000.00
Building, Sign, Fence, Fill Permits	\$ 80,000.00
Golf Cart Permit	\$ 20,000.00
Tree Application Fees	\$ 2,250.00
Reforestation Fund	\$ 5,000.00
Sidewalk, Mural Permits	\$ 3,500.00
County Fire Protection - MSBU	\$ 36,000.00
Fines and Forfeitures	\$ 6,500.00
Cemetery Lots	\$ 4,800.00
Miscellaneous Revenue	\$ 25,000.00
Property Rental	\$ 64,000.00
Traffic Light Reimbursement	\$ 5,400.00
Farmer Market Revenue	\$ 1,800.00
Sanitation Collections	\$ 655,000.00
Firing Range User Fees	\$ 6,000.00
Community Garden Revenue	\$ 300.00
Library Revenues	\$ 7,500.00
Local Option Gas Tax	\$ 74,080.00
Credit Card Fees	\$ 1,500.00
Planning Revenue	\$ 13,000.00
Stormwater Utility	\$ 19,000.00
Admin - Battery Park	\$ 22,000.00
Admin - Water	\$ 17,500.00
Admin - Sewer	\$ 17,500.00
<b>TOTAL GENERAL FUND REVENUES</b>	<b>\$ 4,355,084.00</b>

## CITY OF APALACHICOLA FY 2024/2025 BUDGET

<b>GOVERNING BODY EXPENSES</b>	<b>FY 24/25 BUDGET</b>
Salaries	\$ 26,800.00
FICA Taxes	\$ 2,050.00
Retirement	\$ 4,100.00
Group Insurance	\$ 21,000.00
Legal Services	\$ 95,000.00
WC/Property/Liability Insurance	\$ 7,314.00
Travel & Training	\$ 3,000.00
Supplies	\$ 1,500.00
Election Expense	\$ 10,000.00
Dues & Fees	\$ 4,500.00
Audit Services	\$ 70,000.00
Communications	\$ 5,300.00
IT Services	\$ 2,000.00
Website Maintenance	\$ 5,000.00
Lobbyist	\$ 54,000.00
Grant Consulting	\$ 20,000.00
Public Officials & Liability Insurance	\$ 2,000.00
Janitorial Services	\$ 1,500.00
Utilities	\$ 2,000.00
Repairs & Maintenance	\$ 1,000.00
Animal Control Services	\$ 3,500.00
<b>TOTAL GOVERNING BODY EXPENSES</b>	<b>\$ 341,564.00</b>

## CITY OF APALACHICOLA FY 2024/2025 BUDGET

ADMIN DEPT EXPENSES: CITY MANAGER, PLANNER, ADMIN STAFF, CODE ENFORCEMENT, GRANTS, FINANCE	FY 24/25 BUDGET
Salaries	\$ 409,898.00
FICA Taxes	\$ 31,976.00
Retirement	\$ 68,633.00
Group Insurance	\$ 62,804.00
Communications	\$ 13,000.00
Travel & Training	\$ -
Gas & Oil	\$ 3,000.00
Supplies/Software/Regulatory Signs	\$ 23,000.00
Payroll/HR Services	\$ 3,000.00
Equipment	\$ 4,000.00
Engineering Consult - Planning Dept	\$ 5,000.00
Dues & Fees	\$ 4,000.00
Copier/Postage Machine Rental	\$ 6,000.00
WC/Property/Liability Insurance	\$ 5,556.00
Advertising	\$ 10,000.00
IT Services	\$ 2,000.00
Credit Card Fees	\$ 8,000.00
Janitorial Services	\$ 5,000.00
<b>TOTAL ADMINISTRATION DEPT EXPENSES</b>	<b>\$664,867.00</b>

## CITY OF APALACHICOLA FY 2024/2025 BUDGET

BUILDING DEPARTMENT	FY 24/25 BUDGET
Salaries	\$ 26,000.00
FICA Taxes	\$ 1,990.00
Retirement	\$ 3,545.00
Group Insurance	\$ -
Building Inspections Contract	\$ 42,000.00
Software	\$ 4,500.00
Flood Plain Management	\$ 6,000.00
Supplies	\$ 1,000.00
Gas & Oil	\$ 500.00
WC/Property/Liability Insurance	\$ 4,906.00
Communications	\$ 500.00
Equipment	\$ 1,000.00
IT Services	\$ 2,000.00
Vehicle Repairs & Maintenance	\$ 500.00
DBPR Surcharge Fees	\$ 5,000.00
<b>TOTAL BUILDING DEPT EXPENSES</b>	<b>\$99,441.00</b>



## CITY OF APALACHICOLA FY 2024/2025 BUDGET

POLICE DEPARTMENT	FY 24/25 BUDGET
Salaries	\$ 491,663.00
Overtime Salaries	\$ 45,000.00
FICA Taxes	\$ 41,220.00
Retirement	\$ 167,925.00
Group Insurance	\$ 82,193.00
WC/Property/Liability Insurance	\$ 23,336.00
Communications	\$ 17,000.00
Repairs & Maintenance	\$ 7,500.00
Tires	\$ 4,000.00
Uniforms	\$ 2,500.00
Utilities	\$ 4,000.00
Supplies	\$ 8,000.00
Gas & Oil	\$ 20,000.00
Training	\$ 1,000.00
Copier/Postage Machine Rental	\$ 2,000.00
IT Services	\$ 2,000.00
Police Station USDA Payment	\$ 5,000.00
Vehicle Payment	\$ -
Dues & Fees	\$ 1,000.00
Janitorial	\$ 1,700.00
Gun Range Expenses	\$ 4,000.00
<b>Capital Outlay</b>	
Vehicle	\$ -
Equipment	\$ 15,000.00
Pole Barn	\$ -
<b>TOTAL POLICE DEPT EXPENSES</b>	<b>\$946,037.00</b>



# CITY OF APALACHICOLA FY 2024/2025 BUDGET

<b>FIRE DEPARTMENT</b>	<b>FY 24/25 BUDGET</b>
Volunteer Compensation	\$ 30,000.00
Communications	\$ 980.00
Repairs & Maintenance	\$ 12,500.00
Utilities	\$ 4,000.00
Supplies	\$ 3,500.00
First Responder Supplies	\$ 4,000.00
Gas & Oil	\$ 4,500.00
WC/Property/Liability Insurance	\$ 11,436.00
Equipment	\$ 4,000.00
Training	\$ 2,500.00
IT Services	\$ 2,000.00
Hose & Pump Testing	\$ 6,000.00
Fire Truck Payment - 1/2 Pymt	\$ 25,000.00
Fire Station USDA Payment	\$ 25,000.00
<b>TOTAL FIRE DEPT EXPENSES</b>	<b>\$135,416.00</b>

## CITY OF APALACHICOLA FY 2024/2025 BUDGET

PUBLIC WORKS DEPARTMENT	FY 24/25 BUDGET
Salaries	\$ 367,412.00
Overtime Salaries	\$ 5,000.00
FICA Taxes	\$ 28,490.00
Retirement	\$ 59,320.00
Group Insurance	\$ 108,870.00
WC/Property/Liability Insurance	\$ 38,981.00
Communications	\$ 5,000.00
Repairs & Maintenance	\$ 20,000.00
Tires	\$ 6,000.00
Utilities/Street Lights	\$ 68,000.00
Supplies	\$ 10,000.00
Uniforms	\$ 4,000.00
Street Signs	\$ 7,000.00
Gas & Oil	\$ 20,000.00
Equipment	\$ -
Cemetery Maintenance Contract	\$ 34,200.00
Tree Maintenance	\$ 25,000.00
Trees from Reforestation Fund	\$ -
IT Services	\$ 2,000.00
Sanitation Services	\$ 680,000.00
Landfill Charges	\$ 4,000.00
Backhoe Payment	\$ 13,500.00
<b>LOGT Expenses;</b>	
2 Riding Mowers	\$ 24,000.00
8 Weedeaters	\$ 4,000.00
4 Chainsaws	\$ 2,500.00
Equipment Supplies & Maintenance	\$ 13,000.00
Sidewalk/Street Repairs & Maintenance	\$ 10,000.00
<b>Capital Outlay</b>	
Vehicle	\$ -
<b>TOTAL PUBLIC WORKS DEPT EXPENSES</b>	<b>\$1,560,273.00</b>

## CITY OF APALACHICOLA FY 2024/2025 BUDGET

LIBRARY DEPARTMENT	FY 24/25 BUDGET
Salaries	\$ 107,120.00
FICA Taxes	\$ 8,195.00
Retirement	\$ 14,601.00
Group Insurance	\$ 8,345.00
Communications	\$ 4,500.00
Janitorial Services	\$ 1,700.00
Utilities	\$ 3,000.00
Copier Rental	\$ 1,500.00
Repairs & Maintenance	\$ 2,000.00
Supplies	\$ 5,000.00
Subscriptions	\$ 3,000.00
Books	\$ 7,000.00
WC/Property/Liability Insurance	\$ 14,156.00
IT Services	\$ 2,000.00
Programs	\$ 2,500.00
Equipment	\$ 2,500.00
New Library Sign	\$ -
<b>TOTAL LIBRARY DEPT EXPENSES</b>	<b>\$187,117.00</b>

## CITY OF APALACHICOLA FY 2024/2025 BUDGET

<b>PARKS &amp; RECREATION DEPARTMENT</b>	<b>FY 24/25 BUDGET</b>
Utilities	\$ 8,000.00
Repairs & Maintenance	\$ 5,000.00
Supplies	\$ 4,000.00
Property/Liability Insurance	\$ 55,317.00
Senior Program	\$ 2,000.00
Dixie Youth Donation	\$ -
Community Garden	\$ 300.00
Farmers Market	\$ 1,000.00
Lafayette Park Grant Match	\$ 10,000.00
<b>TOTAL PARKS &amp; RECREATION DEPT EXPENSES</b>	<b>\$85,617.00</b>

# CITY OF APALACHICOLA FY 2024/2025 BUDGET

FACILITIES DEPARTMENT	FY 24/25 BUDGET
<b>Utilities:</b>	
History, Culture, Arts	\$ 4,000.00
Old City Hall	\$ 400.00
Public Restrooms	\$ 4,500.00
Community Center	\$ 4,500.00
Johnson Complex	\$ 38,000.00
6th Street Recreation	\$ 2,000.00
Field House	\$ 6,000.00
Holy Family	\$ 14,000.00
<b>Property/Liability Insurance:</b>	
History, Culture, Arts	\$ 10,690.00
Old City Hall	\$ 10,880.00
Public Restrooms	\$ 6,150.00
Community Center	\$ 14,030.00
Johnson Complex	\$ 60,396.00
6th Street Recreation	\$ 4,480.00
Gym	\$ 13,737.00
Field House	\$ 7,618.00
Holy Family	\$ 14,352.00
Raney House	\$ 10,365.00
<b>Building Expenses:</b>	
History, Culture, Arts	\$ 3,000.00
Old City Hall	\$ -
Public Restrooms	\$ 25,000.00
Community Center	\$ 3,200.00
Johnson Complex	\$ 50,000.00
6th Street Recreation	\$ 2,500.00
Field House	\$ 500.00
Raney House	\$ 1,000.00
Holy Family	\$ 6,500.00
Popham Building Submerged Land Lease	\$ 1,500.00
<b>TOTAL FACILITIES DEPT EXPENSES</b>	<b>\$319,298.00</b>

# CITY OF APALACHICOLA FY 2024/2025 BUDGET

## GENERAL FUND REVENUES/EXPENSES SUMMARY

### GENERAL FUND REVENUES

FY 24/25 Millage - 8.3457 Mills	\$	4,355,084.00
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### DEPARTMENT EXPENSES

Governing Body	\$	341,564.00
Administrative	\$	664,867.00
Building	\$	99,441.00
Police	\$	946,037.00
Fire	\$	135,416.00
Public Works	\$	1,560,273.00
Library	\$	187,117.00
Parks/Recreation	\$	85,617.00
Facilities	\$	319,298.00

<b>TOTAL DEPT EXPENSE</b>	<b>\$</b>	<b>4,339,630.00</b>
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<b>TOTAL GENERAL FUND RESERVE</b>	<b>\$</b>	<b>15,454.00</b>
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## CITY OF APALACHICOLA FY 2024/2025 BUDGET

WATER DEPARTMENT REVENUE	FY 24/25 BUDGET
Water Utility Bill Revenue	\$ 1,085,000.00
Water Taps	\$ 18,000.00
Bank Interest	\$ 3,000.00
Credit Card Fees	\$ 3,000.00
Bank Interest	\$ 7,000.00
<b>Restricted: Customer Deposits</b>	<b>\$ 24,000.00</b>
<b>TOTAL WATER REVENUE</b>	<b>\$1,140,000.00</b>
<b>WATER DEPARTMENT EXPENSES:</b>	
Salaries	\$ 171,164.00
Overtime Salaries	\$ 15,000.00
FICA Taxes	\$ 13,477.00
Retirement	\$ 24,012.00
Group Insurance	\$ 43,732.00
WC/Liability/Property Insurance	\$ 42,300.00
Professional Services/Contractors	\$ 40,000.00
Communications	\$ 6,000.00
Dues & Fees	\$ 3,000.00
Supplies	\$ 80,000.00
Uniforms	\$ 1,500.00
Utilities	\$ 70,000.00
Gas & Oil	\$ 13,000.00
Repairs & Maintenance	\$ 40,000.00
Fire Hydrant Repairs	\$ 15,000.00
Water Meter Repairs/Maintenance	\$ 25,000.00
Travel & Training	\$ 2,000.00
Testing	\$ 10,000.00
IT Services	\$ 2,000.00
USDA Sinking Payment	\$ 25,000.00
Water Meter Payment	\$ 32,139.00
Credit Card Fees	\$ 6,000.00
Reserves	\$ 84,853.00
Admin - General Fund	\$ 17,500.00
<b>Restricted: Customer Deposit Refunds</b>	<b>\$ 6,000.00</b>
<b>Capital Outlay:</b>	
Water Well Repairs - 5 & 7	\$ 115,000.00
Equipment	\$ 20,000.00
<b>TOTAL WATER DEPT EXPENSES</b>	<b>\$923,677.00</b>

## CITY OF APALACHICOLA FY 2024/2025 BUDGET

SEWER DEPARTMENT REVENUE	FY 24/25 BUDGET
Sewer Utility Bill Revenue	\$ 1,088,000.00
Sewer Taps	\$ 24,000.00
Bank Interest	\$ 3,000.00
Credit Card Fees	\$ 3,000.00
Sewer Usage Fee	\$ 720,000.00
<b>TOTAL SEWER REVENUE</b>	<b>\$1,838,000.00</b>
<b>SEWER DEPARTMENT EXPENSES</b>	
Salaries	\$ 266,221.00
Overtime Salaries	\$ 25,000.00
FICA Taxes	\$ 22,279.00
Retirement	\$ 43,524.00
Group Insurance	\$ 62,352.00
WC/Liability/Property Insurance	\$ 74,100.00
Flood Insurance	\$ 11,000.00
Pollution Insurance	\$ 3,000.00
Professional Services/Contract Labor	\$ 45,000.00
Communications	\$ 9,000.00
Dues & Fees	\$ 1,000.00
Supplies	\$ 160,000.00
Uniforms	\$ 1,500.00
Utilities	\$ 185,000.00
Gas & Oil	\$ 13,000.00
Repairs & Maintenance	\$ 175,000.00
Testing	\$ 35,000.00
Travel & Training	\$ 2,000.00
IT Services	\$ 2,000.00
Back Hoe Pymt	\$ 13,500.00
USDA Bond Payment	\$ 143,000.00
DEP SRF Loan Payment	\$ 372,000.00
Reserves	\$ 146,622.00
Credit Card Fees	\$ 6,000.00
Admin - General Fund	\$ 17,500.00
<b>Capital Outlay:</b>	
Dike Repairs	\$ 30,000.00
Turbidity Meter	\$ 13,000.00
Equipment	\$ 30,000.00
<b>TOTAL SEWER DEPT EXPENSES</b>	<b>\$1,907,598.00</b>



# CITY OF APALACHICOLA FY 2024/2025 BUDGET

<b>SCIPIO CREEK MARINA REVENUE</b>	<b>FY 24/25 BUDGET</b>
Scipio Creek Mooring Revenue	\$ 45,000.00
Riverfront Park Revenue	\$ 7,000.00
Bank Interest	\$ 250.00
Repair Yard Income	\$ 10,000.00
<b>TOTAL SCIPIO CREEK REVENUE</b>	<b>\$62,250.00</b>
<b>SCIPIO CREEK MARINA EXPENSES</b>	
Utilities	\$ 8,500.00
Liability/Property Insurance	\$ 24,300.00
Repairs & Maintenance	\$ 15,000.00
Sales Tax	\$ 5,100.00
Supplies	\$ 6,500.00
Submerged Land Lease	\$ 5,000.00
Janitorial Service	\$ 3,360.00
<b>TOTAL SCIPIO CREEK EXPENSES</b>	<b>\$67,760.00</b>

## CITY OF APALACHICOLA FY 2024/2025 BUDGET

BATTERY PARK MARINA REVENUE	FY 24/25 BUDGET
Battery Park Mooring Revenue	\$ 65,000.00
Bank Interest	\$ 1,500.00
Launch Fees	\$ 52,000.00
<b>TOTAL BATTERY PARK REVENUE</b>	<b>\$118,500.00</b>
<b>BATTERY PARK MARINA EXPENSES</b>	
Utilities	\$ 12,000.00
Liability/Property Insurance	\$ 27,500.00
Repairs & Maintenance	\$ 10,000.00
Submerged Land Lease	\$ 1,000.00
Janitorial Service	\$ 4,500.00
Supplies	\$ 10,000.00
Sales Tax	\$ 6,000.00
Admin - General Fund	\$ 22,000.00
<b>TOTAL BATTERY PARK EXPENSES</b>	<b>\$93,000.00</b>

## CITY OF APALACHICOLA FY 2024/2025 BUDGET

Water Department	24/25 Budget
Water Revenue	\$ 1,140,000.00
Less Expenses	\$ 923,677.00
<b>Water Reserve</b>	<b>\$ 216,323.00</b>
Sewer Department	24/25 Budget
Sewer Revenue	\$ 1,838,000.00
Less Expenses	\$ 1,907,598.00
<b>Sewer Deficit</b>	<b>\$ (69,598.00)</b>
Scipio Creek	24/25 Budget
Scipio Creek Revenue	\$ 62,250.00
Less Expenses	\$ 67,760.00
<b>Scipio Creek Deficit</b>	<b>\$ (5,510.00)</b>
Battery Park	24/25 Budget
Battery Park Revenue	\$ 118,500.00
Less Expenses	\$ 93,000.00
Battery Park Reserve	\$ 25,500.00
Water Reserve	\$ 216,323.00
Sewer Deficit	\$ (69,598.00)
Scipio Creek Deficit	\$ (5,510.00)
Battery Park Reserve	\$ 25,500.00
<b>TOTAL ENTERPRISE FUND RESERVE</b>	<b>\$ 166,715.00</b>

General Fees	Standard Rate	Discount Rate (for qualifying charitable events & City employees)	Security Deposit
<b>Facility and Park Rentals</b>			
Lafayette Park (Gazebo) - Per Event	\$500	\$200	\$250
Riverfront Park - Per Event	\$500	\$200	\$250
Holy Family Center Grand Room - Per Event	\$500	\$300	\$100
Holy Family Center Outside - Per Event	\$150	\$100	\$100
6th Street Recreation Center - Per Event	\$200	\$100	\$100
Community Center - Per Event	\$300	\$150	\$100
Event Permit	\$100		
<b>Public Records Research &amp; Reproduction</b>			
Copies 8 1/2 x 11 - each	\$0.15		
Copies 8 1/2 x 11 - two sided - each	0.20		
City Map 8 1/2 x 11 - each	\$1.00		
NSF - Return Check Fee	\$35.00		
Labor - Employee - rate per hour	According to FL Statute		
<b>Golf Cart Registration</b>			
Golf Cart Registration Fee - Per Year - Partial Year pays full rate.	Registration Fee		
Golf Cart Use in City Limits per Ordinance	\$50.00		
<b>Cemeteries</b>			
Magnolia Cemetery - Per Lot = 4 Plots	\$1,200.00		
Magnolia Cemetery - Per Plot	\$300.00		
Snowhill Cemetery - Per Lot = 4 Plots	\$1,200.00		
Snowhill Cemetery - Per Plot	\$300.00		
<b>Gun Range Fees</b>			
Daily visit	\$10.00 per day		
Annual	\$200.00		
Member + immediate family	\$300.00		
<b>Occupational License</b>			
License Fees Vary Per Category (See Ordinance 2024-01)			
<b>Concurrency Reviews</b>			
Residential Concurrency Review for Water/Sewer Availability	No Charge		
Commercial Concurrency Review for Water/Sewer Availability (required for commercial developments)	\$100		

Full Payment in advance is required for all cemetery lots, plots and services.

(Free to current & retired City employees.)



## Code Enforcement

### Tree Ordinance Fees & Fines

24-25

Permit Processing Fee	\$50
Fine: if trees removed prior to tree application approval	\$50
Trees: 4" to 16" tree (Non Patriarch) price each	\$25
Trees: 16" to less than 35" tree (Non Patriarch) price each	\$35
Total Non Patriarch Tree (Maximum per lot)	\$250
Trees: Patriarch trees or any tree 35" and larger	\$1,000
Fine - Patriarch Tree Removal prior to application approval	\$25,000
Significant Trimming of Patriarch Tree	\$100.00

### Sidewalk Permits

Sidewalk Use - Restaurant	\$250 per street frontage
Sidewalk Use - Retail	\$200

### Mural Permit

Mural Permit Application Fee	\$100
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### Code Enforcement

First Violation	\$250
Repeat Violation	\$400

# Planning & Zoning Department

## Development Order Fees

24-25

\$200.00 Base Rate

Residential New Construction

\$50.00

Residential Accessory structures, including decks & pools, any lot coverage

Fence: new or materially altered

Site Plan Review – Includes Site Plan Review and Two Reviews

\$0.00

Commercial/Multifamily New Construction

Less than 5,000 square ft.; 2 acres or 3 Units

5,000 - 20,000 square ft. ; 2-5 acres or 4 -24 Units

20,001 - 100,000 square ft. ; 5-10 acres or 25-100 Units

over 100,000 square ft. ; over 10 acres or over 100 Units

\$450.00

\$1,000.00

\$2,000.00

\$3,000.00

Commercial/Multifamily Accessory Structures, including decks & pools, any lot coverage

\$250.00

\$300.00 per review

Commercial review subsequent

to first 2 plan reviews

Commercial/Multifamily: New & Replacement Fence

Amendments to local development orders - Same as stated for

Commercial/Industrial Site Plan Review above.

\$100.00

## Development of Regional Impact (DRI)

New DRI

\$5,000.00

Site Plan Review, less than 5,000 sq. ft. and less than 2 acres

\$500.00

Site Plan Review, 5,000 sq. ft.- 100,000 sq. ft. and less than 2 acres

\$1,000.00

Site Plan Review, 5,000 sq. ft.- 100,000 sq. ft. and 2 to 10 acres

\$2,000.00

Site Plan Review, more than 100,000 sq. ft., or more than 10 acres

Negotiated



**Certificate of Appropriateness**

Residential

- New Construction \$75.00
- Accessory Structure, addition, remodel \$40.00
- Fence \$25.00
- Other \$25.00

Commercial/Multi-Family

- New Construction \$150.00
- Accessory Structure, addition, remodel \$80.00
- Fence \$50.00
- Sign \$50.00
- Other \$50.00

Failure to apply & receive Certificate of Appropriateness

- Residential \$150.00
- Commercial \$1,000.00

**Misc.**

APMF Parking Spot Appeals

- \$5,000.00
- \$500.00

Encroachment Agreement

\$150.00

Quasi-Judicial Variance Requests

\$1,600.00

Quasi-Judicial Special Exception Requests

\$1,600.00

Records Request

According to FL Statute

Sketch Plat

\$0.00

Preliminary Replat

\$100.00 plus \$2.00 per lot

Final Replat

\$3,500.00

Re-Zoning Requests

\$2,000.00

Land Use Change Requests

\$2,000.00

Combination Re-Zoning/ Land Use Requests

\$3,500.00

**General Fees**

24-25

**Sign Permits**

- Sign Permit Application Fee \$50.00
- Sign Permit Fee \$2.00 per square foot

**Residential Building - One to Two Residential Units**

- New Structure Current ICC Valuation Table
- Remodel/Additions Current ICC Valuation Table
  - (Includes Pools) Current ICC Valuation Table
  - Plan Review Current ICC Valuation Table
- Accessory Structure Current ICC Valuation Table
  - (Includes Storage Building, Marine Seawalls and Docks) Current ICC Valuation Table
  - Fence: replacement or repair that meet code \$0
  - Fence new or materially altered \$75
  - Roof/Re-Roof \$100
  - House Moving Fee \$500.00 Residential
  - Occupancy/Change of Use \$100
  - Other Not Listed \$100
  - power pole, electrical, plumbing, HVAC, Gas, & Roofing) \$100 for individual permit
  - Supplemental Permits (Temp power pole, electrical, plumbing, HVAC, Gas, & permit \$200 lump sum under general contractor

**Commercial Building & Three or More Residential Units**

Value of construction for commercial building and three or more residential units shall be calculated on the total cost of construction divided by the number of units. All units required to pay permit fees based upon each individual unit.

- New Structure \$6.00 per thousand valuation
  - \$90.00 minimum
- Additions/Remodel (Includes Pools) \$7.00 per thousand valuation
  - \$100.00 minimum
- Accessory Structures (Includes \$7.00 per thousand valuation



(includes Storage Building, Marine Seawalls and Docks)	\$90.00 minimum
Roof/Re-Roof	\$7.00 per thousand valuation \$90.00 minimum
Commercial Plan Review	One Half (1/2) Base Permit Fee
Occupancy/Change of Use	\$100.00
Moving of Structure	\$6.00 per thousand valuation \$125.00 minimum
Fence: replacement or repair	\$0.00
Fence: new or materially altered	\$75.00
Other Not Listed	\$100.00 minimum
Plumbing	\$0.70 per thousand valuation \$75.00 minimum
HVAC	\$0.70 per thousand valuation \$75.00 minimum
Electrical	\$0.70 per thousand total valuation \$75.00 minimum

#### **Residential Exception Fees**

Water Heater Replacement	\$25.00
Pool Electrical	\$100.00
Single Service Change	\$100.00
Burglar Alarm Install	\$100.00
Single Temp Pole	\$100.00
Gas	
Commercial up to 10 Outlets	\$100.00
Commercial over 10 Outlets Residential	\$100.00 plus \$10.00 each per outlet over 10
Mobile Home Set-Up Fee	\$100.00
	\$150.00 Singlewide
	\$150.00 Doublewide
	\$375.00 Triplewide
Fee includes set-up only, does not include decks or accessory structures. May not include any attachable additions. Electrical and Split mechanical systems - \$75.00 each. No additional permit required for plumbing or m	
Demolition Fee:	\$0.00
Re-Inspection Fee	\$75.00
Failure to Call for Inspection	\$75.00

Failure to Receive Building Permit Prior to Construction \$250.00 plus double permit fee for all work started prior to permit issuance

Special Inspection and All Other Inspection where no Permit Fee Is Generated \$100.00 per hour – minimum 1 hour

After Hours Emergency Call Out \$100.00 for first hour  
\$100.00 per hour thereafter

The permit and fee accessed for this service will be the responsibility of the contractor and owner. Payment will be made upon arrival of the inspector or to the Building Department immediately following the inspector or to the Building Department immediately following service.

Miscellaneous Fees

FILL FEES

Routine Landscaping, less than 1000 sq \$0.00

A&V FLOOD ZONES

Greater than 5 cu yds but less than 10 cu y \$100.00

Greater than 10 cu yds but less than 20 cu \$200.00

Each additional yard of fill \$20.00

X ZONE

Greater than 5 cu yds but less than 20 cu y \$100.00

Each additional yard of fill \$10.00

Fill requires site plan review, concurrency review and associated fees.

Penalty for fill above permitted quantity \$500

Floodplain Management Fee \$100.00

Commercial Stormwater Review \$300.00

Stormwater Utility

Single Family Detached Residence \$1.00 per month

Other Residential Multi-Family Institutional \$1.00 per month for each dwelling unit

Gov't & Non-For-Profit Facilities

Commercial \$2.00 per month

Stormwater Permit Impact Fees \$2.00 per month for each water or sewer connection

Stormwater Permit Impact Fees

A one-time stormwater impact fee will be levied on each City building permit which is equivalent to five years of standard utility billing rates.

Residential - Single Family \$1.00 per month for 60 months - \$60.00

Commercial - Standard \$2.00 per month for 60 months - \$120.00

Commercial - One-half (0.5) acre \$6.00 per month for 60 months - \$360.00

**Copier Fees**

	Standard Fee	Non-for-Profit
Black & White Single Sided	\$0.10	\$0.05
Black & White Double Sided	\$0.20	\$0.10
Color Single Sided	\$0.50	\$0.25
Color Double Sided	\$1.00	\$0.50

**Services**

- Faxes - Incoming & Outgoing \$1.00 for first 10 pages; \$1 for every page thereafter
- Scans FREE
- Lamination \$1.00 per page
- Paper Cutting \$1.00 per page
- Shredding FREE

**Supplies for Sale**

- USB Drive \$5.00
- Cardstock \$2.00 per page
- Non Standard Paper \$1.00 per page
- Stamps \$0.75
- Envelopes \$0.25

Library Cards: Residents Free/\$10 per year for Non-Residents

Residents include Franklin, Gulf, Jefferson, Liberty, Leon, Wakulla Counties

Not-for-Profit must be a registered 501 (c)(3) to obtain discounted rate.

## Battery Park Marina & Scipio Creek Marina

### Riverfront Park Slip Rental Fee

2024-2025

Overnight Slip Rental Fee      Per Linear Foot per Night      \$2.00

### Battery Park Marina Monthly Slip Rental Fees

Base Rate      Vessel Registered in Franklin County not exceeding 30 ft. in length      \$100.00

Base Rate      Vessel **NOT** Registered in Franklin County not exceeding 30 ft. in length      \$175.00

Length Surcharge      Each Additional Foot over 30 Ft. per month per foot charge      \$5.00

Utility Connection      Optional per month charge      \$25.00

### Boat Launch Fees

Franklin County Resident Fee      Free

Non-Franklin County Resident Fee      \$10 daily/\$125 annually

Franklin County Charter Captain Fee      \$75 annually

Non-Franklin County Charter Captain Fee      \$150 annually

### RV Overnight Camping Fees

Overnight RV Camping Fee      Self Contained Recreational Vehicles Only. NO utility, water or sewage connections available. **PER NIGHT**      \$50

### Transient (Overnight) Slip Rental Fee

Overnight Slip Rental Fee      Per Linear Foot per Night      \$2.00

### Live Aboard Rental Fees -

Live Aboard - NOT ALLOWED      \$200 + Normal Slip Rental

### Penalties / Fines / Fees

Return Check Fee	<b>Fine</b>	\$25.00
1st Rule Violation	Written Warning Issued	\$100.00
2nd Rule Violation	Final Notice	\$200.00
3rd Rule Violation	Contract Termination	\$300.00

### Scipio Creek Marina

Scipio Creek Marina - Per Linear Foot - Monthly      \$1.50

Scipio Creek Marina - Overnight Docking Per Foot Per Night      \$2.00



Drinking Water / Wastewater Connections (tap Fees)	Water Inside Rate	Water Outside Rate	Wastewater Inside Rate	Wastewater Outside Rate
<b>Residential</b>				
Connection 3/4" or less	\$1,390.50	\$1,390.50	\$1,905.50	\$1,905.50
Connection 1"	\$2,781.00	\$2,781.00	\$3,811.00	\$3,811.00
<b>Commercial</b>				
Connection 3/4"	\$1,946.70	\$1,946.70	\$2,667.70	\$2,667.70
Connection 1"	\$3,893.40	\$3,893.40	\$5,335.40	\$5,335.40
Connection 1 1/2"	\$6,118.20	\$6,118.20	\$8,384.20	\$8,384.20
Connection 2"	\$12,236.40	\$12,236.40	\$16,768.40	\$16,768.40
Connection 3"	\$15,434.55	\$15,434.55	\$21,151.05	\$21,151.05
Connection 4"	\$26,280.45	\$26,280.45	\$36,013.95	\$36,013.95
Connection 6"	\$39,597.32	\$39,597.32	\$53,395.20	\$53,395.20
Connection 8"	\$52,560.90	\$52,560.90	\$65,847.90	\$65,847.90
<b>Other Charges</b>				
Pit Charge (to be paid at time of tap fees)			\$2,060.00	\$2,060.00
Meter/Meter Box Replacement (minimum \$50.00 based on location and meter)	\$51.50	\$51.50		
Road Bore (Minimum \$500. Based on location)	\$515.00	\$515.00	\$515.00	\$515.00
<b>Residential Monthly 3% Rate Increase Drinking Water / Wastewater Rates</b>	<b>Water Inside Rate</b>	<b>Water Outside Rate</b>	<b>Wastewater Inside Rate</b>	<b>Wastewater Outside Rate</b>
<b>Monthly Minimum Charge</b>				
Residential 3/4"	\$14.80	\$18.49	\$24.25	\$30.29
Residential 1"	\$14.80	\$18.49	\$24.25	\$30.29
Residential 1 1/2"	\$14.80	\$18.49	\$24.25	\$30.29
Residential Sewer Usage Fee			\$29.00	\$29.00
<b>Usage Charges per 1000 Gallons</b>				
Over 1000 to less than 3000	\$5.23	\$6.25	\$7.32	\$7.71
3000 to less than 6000	\$5.49	\$6.58	\$7.57	\$8.34
6000 to less than 9000	\$5.77	\$6.90	\$8.01	\$8.76
9000 to less than 13000	\$6.08	\$7.24	\$8.49	\$9.18
13000 +	\$6.36	\$7.61	\$8.76	\$9.64
Stormwater Fee Residential (monthly)	\$1.00			
Stormwater Impact Fee Residential for new construction	\$61.80			

<b>Commercial Monthly 3% Rate Increase Drinking Water / Wastewater Rates</b>	<b>Water Inside Rate</b>	<b>Water Outside Rate</b>	<b>Wastewater Inside Rate</b>	<b>Wastewater Outside Rate</b>
<b>Monthly Minimum Charge</b>				
Commercial 3/4"	\$31.95	\$39.92	\$35.52	\$44.35
Commercial 1"	\$63.80	\$79.77	\$70.68	\$88.61
Commercial 1 1/2"	\$100.26	\$125.33	\$111.55	\$139.44
Commercial 2"	\$200.54	\$250.66	\$223.00	\$281.00
Commercial 3"	\$229.76	\$287.19	\$281.28	\$351.60
Commercial 4"	\$430.60	\$538.26	\$478.95	\$598.73
Commercial 6"	\$4,913.04	\$6,141.15	\$8,415.66	\$10,519.66
Commercial 8"	\$6,331.55	\$7,914.24	\$8,936.86	\$11,171.20
Commercial Sewer Usage Fee			\$95.00	\$95.00
<b>Usage Charges per 1000 Gallons</b>				
Over 1000 to less than 3000	\$5.23	\$6.25	\$7.32	\$7.71
3000 to less than 6000	\$5.49	\$6.58	\$7.57	\$8.34
6000 to less than 9000	\$5.77	\$6.90	\$8.01	\$8.76
9000 to less than 13000	\$6.08	\$7.24	\$8.49	\$9.18
13000 +	\$6.36	\$7.61	\$8.76	\$9.64
Stormwater Fee Commercial (monthly)	\$2.00			
Stormwater Impact Fee Commercial for new construction	\$123.60			
Stormwater Impact Fee Commercial for new construction (0.5 acre or more)	\$370.80			



Fees Drinking Water / Wastewater		All Connections	Charges are for any type of Connection	
<b>Other Fees</b>				
Late Payment		10% after 15th		
Return Check or ACH Fee		\$35.00		
Shut Off Fee		\$25.00 after 20th		
New Account Setup Fee		\$25.00		
Transfer Fee		\$25.00		
Pull Fee (turned off after 2 mths bill)		\$100.00		
Meter - Re-read Fee		\$15.00		
After hours turn on		\$50.00		
Cut lock off meter - 1st offense - (Lock placed on meter by City for any reason and is cut off)		\$100.00		
Cut lock off meter - 2nd offense - (Lock placed on meter by City for any reason and is cut off)		\$ 250.00 and meter pulled		
<b>Data Log Fees</b>				
First Occurrence in 12 month period		No Charge		
Repeat Data Log Fee Per Occurrence		\$15.00		
<b>Deposits</b>			<b>Examples of Type of Business</b>	
Residential		\$150.00		
Commercial Small Users		\$200.00	Merchants, General Commercial	
Commercial Medium Users		\$500.00	Restaurant, Grocery Store	
Commercial Large Users		\$800.00	Seafood Processing	
<b>Solid Waste</b>		<b>Monthly Fee</b>		
<b>Type</b>	<b>Qty - Container</b>	<b>Frequency</b>		
Residential	/ monthly	/ 1 can	24.15	
Commercial	/ monthly	/ 1 can	37.28	
Commercial	/ 2xwk		73.5	
2 yd	1x week	/ monthly	68.25	
2 yd	2x week	/ monthly	151.2	
4 yd	1x week	/ monthly	151.2	
4 yd	2x week	/ monthly	291.9	
4 yd	3x week	/ monthly	453.6	
6 yd	1x week	/ monthly	222.48	
6 yd	2x week	/ monthly	453.6	
6 yd	3x week	/ monthly	682.5	
6 yd	4x week	/ monthly	903	
6 yd	5x week	/ monthly	1134	
8 yd	1x week	/ monthly	302.4	
8 yd	2x week	/ monthly	603.75	
8 yd	3x week	/ monthly	908.25	
8 yd	4x week	/ monthly	1207.5	



2024/25 PROPOSAL

# CITY OF APALACHICOLA

Presented on: August 8, 2024  
Presented by: Michael Richter



**BOYD** | INSURANCE &  
INVESTMENTS



## Address

1116g NW Hwy 20  
Bristol, FL 32321



## Phone & Fax

P: (850) 643-2900



## Email & Website

MichaelR@boydinsurance.com  
boydinsurance.com



# INTRODUCTION

## ABOUT US

**For over 50 years, Boyd Insurance & Investments has been a trusted provider of personal and commercial insurance with investment expertise in the Gulf Coast of Florida.**

The founder of our company, Wilbur Boyd, was a visionary and a "serial entrepreneur." Our roots in Manatee County date back to 1974 when he founded Boyd Insurance & Investments. He loved starting new businesses and saw opportunities others may not have seen. Recognizing the importance of exceptional customer service and quality, he laid the foundation for our success. Our family has always tried to give back and loved giving others opportunities as well. Joined by Jim Boyd and Pat Osburn, the family business thrived and continues to flourish. Today, as our company President & CEO, Austin Boyd represents the third generation, carrying forward our legacy into the future.

## OUR MISSION

Boyd Insurance & Investments provides Protection for Life, with support through life's unforeseen circumstances involving your home, business, and other assets.

# MEET YOUR SERVICE TEAM

<b>Michael Richter</b> Vice President-North Florida Division	P: (850) 643-2900 michaelr@boydinsurance.com
Serving as your Commercial Insurance Advisor, this individual is responsible for your overall account and strategy in evaluating your business's risk exposure and proposing solutions.	
<b>Cheryl Leach</b> Commercial Account Manager	P: (941) 745-8300 ext. 757 CherylL@boydinsurance.com
Serving as your Commercial Insurance Account Manager, this individual is responsible for your day to day needs in servicing your account at any time.	

# CARRIER PROPOSAL



Quote No.: PK FL1 0192001 24-01 14 - 1  
WC FL1 0192001 24-01 05 - 1

Effective Date: 10/01/2024

Quote Expiration Date: 10/01/2024

## QUOTE FOR

**City of Apalachicola**

1 Avenue E, Apalachicola FL, 32320

Presented by Public Risk Underwriters for:

Boyd Insurance - North Florida Division  
11169 NW State Rd 20, Bristol FL, 32321  
07/31/2024 03:50:05 PM

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.



# CARRIER PROPOSAL



7/31/2024 / 03:49:01 PM

Named Covered Party: City of Apalachicola

Term: 10/01/2024 to 10/01/2025

Coverage Provided by: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0192001 24-01 14 - 1

### Property Coverage

Coverage Description	Limit	Deductible
Blanket Value Building & Contents Limit, per attached schedule	\$38,555,180	\$2,500 Per Occurrence - All other perils 5% Per Occurrence - Named Storm subject to minimum of \$15,000
Boiler & Machinery	\$38,555,180	\$2,500 Per Occurrence

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

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

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

Coverage Description	Limit
Accounts Receivable	\$500,000
Additional Expense	\$1,000,000
Animals (annual aggregate limit)	\$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 occurrence	\$250,000 or 25% of loss, whichever is greater, per occurrence
Demolition, Ordinance, and ICC	\$500,000
Duty to Defend	Included
Errors and Omissions	\$250,000
Expediting Expense	\$5,000
Fire Department Charges	\$25,000
Fungus Cleanup Expense (annual aggregate limit)	\$50,000
Lawns, Plants, Trees and Shrubs	\$25,000
Leasehold Interest	\$0
New Locations	\$2,000,000
Personal Property of Employees	\$50,000
Pollution Cleanup Expense (annual aggregate limit)	\$50,000
Preservation of Property	\$250,000
Professional Fees	\$ 20,000
Property at Miscellaneous Unnamed Locations	\$150,000
Recertification	\$10,000
Service Interruption Coverage	\$100,000
Transit	\$250,000
Vehicle Property Coverage	\$0

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Page 1

# CARRIER PROPOSAL



7/31/2024 / 03:49:01 PM

Named Covered Party: City of Apalachicola  
 Term: 10/01/2024 to 10/01/2025  
 Coverage Provided by: Preferred Governmental Insurance Trust  
 Quote Number: PK FL1 0192001 24-01 14 - 1

Inland Marine Coverage		
Coverage Description	Limit	Deductible
Blanket Unscheduled Inland Marine (subject to \$25,000 any one item, excludes Watercraft)	\$1,000,000	Per attached schedule
Scheduled Inland Marine	\$1,521,360	Per attached schedule
Total All Inland Marine	\$2,521,360	Per attached schedule

Crime Coverage		
Coverage Description	Limit	Deductible
Forgery and Alteration	\$100,000	\$1,000
Theft, Disappearance or Destruction	\$100,000	\$1,000
Computer Fraud including Funds Transfer Fraud	\$100,000	\$1,000
Employee Dishonesty, Including faithful performance, per loss	\$100,000	\$1,000

Deadly Weapon Protection (Claims Made)		
Coverage Description	Limit	Deductible
Third Party Liability Coverage	\$1,000,000	\$0
Crisis Management Services	Included	
Counseling Services	\$ 250,000 sublimit	
Funeral Expenses	\$ 250,000 sublimit	
Retro Date: 10/01/2024		
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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# CARRIER PROPOSAL



7/31/2024 / 03:49:01 PM

Named Covered Party: City of Apalachicola  
 Term: 10/01/2024 to 10/01/2025  
 Coverage Provided by: Preferred Governmental Insurance Trust  
 Quote Number: PK FL1 0192001 24-01 14 - 1

Public Officials Liability Coverage (Occurrence)		
Public Officials Liability Limit	Deductible	Retroactive Date
\$1,000,000 per Occurrence Aggregate Limit: N/A	\$0	
Total Payroll: \$1,967,383		
Supplementary Payments: Pre-termination \$2,500 per employee/ \$5,000 annual aggregate Non Monetary: \$100,000 Aggregate		

Employment Practices Liability Coverage (Occurrence)		
Employment Practices Liability Limit	Deductible	Retroactive Date
\$1,000,000 per Occurrence Aggregate Limit: N/A	\$0	
#FT emp: 43	# PT Emp: 17	#Volunteers: 20

Cyber Liability (Claims Made)		
Coverage Description	Limit	Deductible
Policy Limit	\$2,000,000 annual aggregate	Applies per below
Third Party Liability Coverage:		
• Privacy & Security Liability	\$2,000,000 each claim	\$25,000
• Media Content Services Liability	\$2,000,000 each claim	\$25,000
• PCI DSS	\$1,000,000 sublimit	\$25,000
First Party Liability Coverage:		
• Cyber Extortion & Ransomware	\$500,000 each claim	\$25,000
• Data Breach & Crisis Management	\$2,000,000 each claim	\$25,000
• Data Recovery	\$2,000,000 each claim	\$25,000
• Business Interruption/ Extra Expense	\$2,000,000 each claim	\$25,000 / Waiting Period:12 Hrs
• Cyber Crime	\$250,000 Agg - see form for sublimits	\$25,000
• Utility Fraud	\$100,000 Agg - see form for sublimits	\$25,000
• Bricking Coverage	\$500,000 sublimit	\$25,000
• System Failure- BI/EE	\$1,000,000 sublimit	\$25,000 / Waiting Period:12 Hrs
• Dependent Business Interruption	\$1,000,000 sublimit	\$25,000 / Waiting Period:12 Hrs
o BI/EE	Included in above sublimit	\$25,000 / Waiting Period:12 Hrs
o System Failure	\$1,000,000 sublimit	\$25,000 / Waiting Period:12 Hrs
Retroactive date: 10/01/2024		
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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# CARRIER PROPOSAL



7/31/2024 / 03:49:01 PM

Named Covered Party: City of Apalachicola  
 Term: 10/01/2024 to 10/01/2025  
 Coverage Provided by: Preferred Governmental Insurance Trust  
 Quote Number: PK FL1 0192001 24-01 14 - 1

General Liability Coverage (Occurrence Form)	
Coverage Description	Limit
Bodily Injury and Property Damage Limit	\$1,000,000
Personal and Advertising Injury	Included
Products & Completed Operations Limit	Included
Employee Benefits Liability Limit, per person	\$1,000,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	N/A
Fire Damage	Included
Sewer Backup and Water Damage Limit	\$10,000 no fault /\$200,000 at fault; subject to \$200,000 aggregate
PGIT MN-203 Part B Limit (Bert Harris, Inverse Condemnation, Takings claims; See Form for specifics)	\$300,000 Aggregate
General Liability Deductible:	\$0
Rating Basis	
Ratable Payroll:	\$1,576,545

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

Law Enforcement Liability Coverage (Occurrence Form)		
Coverage Description	Limit	Deductible
Law Enforcement Liability	\$1,000,000 Per Person \$1,000,000 Per Occurrence	\$0
Rating Basis		
Full Time Officers: 7	Part Time Officers:	Vol Officers:

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# CARRIER PROPOSAL



Named Covered Party: City of Apalachicola

7/31/2024 / 03:49:01 PM

Term: 10/01/2024 to 10/01/2025

Coverage Provided by: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0192001 24-01 14 - 1

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
Physical Damage Comprehensive Coverage	2,8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Comprehensive limit: N/A	Per attached schedule Hired deductible: N/A
Physical Damage Collision Coverage	2,8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Collision limit: N/A	Per attached schedule Hired deductible: N/A
Garagekeepers Comprehensive Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule, but no deductible applies to loss caused by fire or lightning.	N/A
Garagekeepers Collision Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule.	N/A

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

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

Symbol 10 comp & collision:

Symbol 10 liability:

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# CARRIER PROPOSAL



7/31/2024 / 03:49:01 PM

Named Covered Party: City of Apalachicola  
Term: 10/01/2024 to 10/01/2025  
Coverage Provided by: Preferred Governmental Insurance Trust  
Quote Number: PK FL1 0192001 24-01 14 - 1

**Total Premium Due: \$394,100**

Pay Term: PKG - Quarterly

#### 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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# CARRIER PROPOSAL

7/31/2024 / 7:49:01PM



Named Covered Party: City of Apalachicola  
Term: 10/01/2024 to 10/01/2025  
Coverage Provided by: Preferred Governmental Insurance Trust  
Quote Number: PK FL1 0192001 24-01 14 - 1

## ADDITIONAL TERMS & CONDITIONS

- Initialed and signed POL/EPLI application within 30 days of effective date of coverage
- Initialed and signed Preferred Application within 30 days of effective date of coverage
- Receipt of signed Participation agreement within 30 days of effective date of coverage
- Receipt of signed Signature Page form within 30 days of effective date of coverage
- Receipt of signed UM form within 30 days of effective date of coverage
- Signed first page of the Preferred Application (Florida Fraud Statement) within 30 days of effective date of coverage
- During the proposed Coverage Agreement period, we will not charge additional premium for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000. If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement then additional annual premium will be invoiced by endorsement. For two year coverage periods, additional premium will be charged on the second annual installment for locations added during the first year of the coverage agreement.
- Preferred will be appraising all property currently scheduled. At time of finalization of appraisal, building values are to be adjusted accordingly or Stated Value endorsement will be applied with immediate effect.
- Property Coverage – Losses that occur between the quote date and effective date of coverage, may trigger a pre-inspection of damaged locations prior to binding coverage. This includes losses from Named Windstorm, Catastrophic Sinkhole and Fire events. Agent shall provide a report describing the extent of the damage and location(s) affected.

Please note, proposal excludes all property damage, known or unknown, relating to any event occurring prior to 10/01/2024.

- Inland Marine Named Storm Deductible: 5% per Occurrence per Covered Equipment/Item subject to \$15,000 minimum per Occurrence. For any Blanket coverage listed on the applicable Inland Marine Schedule, the Deductible shall be calculated based upon the total Insured Value, not on the per item value. For individually scheduled inland marine items, the deductible is calculated based upon the scheduled value of the item.

### First Party Liability Coverage

- Cyber Crime \$350,000 Agg – see form for sublimit
- Utility Fraud \$350,000 Agg – see form for sublimit
- Bricking Coverage \$1,000,000 sublimit
- System Failure- BI/EE \$2,000,000 sublimit
- Dependent Business Interruption \$2,000,000 sublimit
  - o BI/EE Included in above sublimit
  - o System Failure \$2,000,000 sublimit

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Print Date: 7/31/2024

Munl Proposal Quote Body.rpt

# CARRIER PROPOSAL

## Agency Information Recap



Named Covered Party: City of Apalachicola  
 Term: 10/01/2024 to 10/01/2025  
 Coverage Provided by: Preferred Governmental Insurance Trust  
 Quote Number: PK FL1 0192001 24-01 14 - 1

7/31/2024 / 03:49:01 PM

PREMIUM BREAKDOWN	
Property	\$294,950
Inland Marine	\$7,580
Crime	\$827
General Liability (Includes Drone coverage if applicable)	\$19,611
Law Enforcement Liability	\$10,961
Public Officials and Employment Practices Liability	\$40,911
Cyber Liability	\$2,500
Automobile Liability	\$10,331
Automobile Physical Damage	\$6,429
Garage Keepers	N/A
Excess Workers Compensation	N/A
Stop Loss Aggregate	N/A
Deadly Weapon	\$0
<b>Grand Total</b>	<b>\$394,100.00</b>
Payment Terms	PKG - Quarterly

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# CARRIER PROPOSAL



Named Insured: City of Apalachicola  
 Agent: Boyd Insurance - North Florida Division  
 Quote Number: WC FL1 0192001 24-01 05 - 1  
 Proposed Policy Period: From: 10/01/2024 To: 10/01/2025  
 Rating Basis Date: 10/01/2024  
 Emp. Liability Limits: 1,000,000/1,000,000/1,000,000

Issue Date: 7/26/2024

Schedule Page 2 of 2

## Quotation Schedule of Operations

### State Level Summary

<u>Coverage</u>	<u>Factor</u>	<u>Deductible</u>	<u>Est. Annual Premium</u>
Manual Premium			\$42,537
Total Manual Premium			\$42,537
AR Adjustment Premium			\$13,612
Subject Premium			\$56,149
Safety Program	2		\$(1,123)
Drug-Free Workplace	5		\$(2,751)
Total Subject Premium			\$52,275
Experience Mod	0.900		\$(5,228)
Total Modified Premium			\$47,047
Schedule Rating Factor			\$(18,819)
Total Standard Premium			\$28,228
Premium Discount			\$(1,659)
<b>Estimated Standard State Premium:</b>			<b>\$26,569</b>



# CARRIER PROPOSAL



Named Insured: City of Apalachicola  
Agent: Boyd Insurance - North Florida Division  
Quote Number: WC FL1 0192001 24-01 05 - 1  
Proposed Policy Period: From: 10/01/2024 To: 10/01/2025

Issue Date: 7/26/2024

Summary Page 2 of 2

### 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.

Disclaimer: This summary page is used for illustration purposes only; it should not be used to calculate premium items for individual states. Please refer to the state specific pages for actual calculation of the respective states calculation.



# CARRIER PROPOSAL



07/26/2024 / 09:22:44 AM

Named Covered Party: City of Apalachicola  
Term: 10/01/2024 to 10/01/2025  
Coverage Provided by Preferred Governmental Insurance Trust  
Quote Number: WC FL1 0192001 24-01 05 - 1

Total Premium Due: \$26,729

Payment Plan: WC - Annual

**ADDITIONAL TERMS AND CONDITIONS INCLUDING BUT NOT LIMITED TO**

- 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 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
  - 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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Page 1

# PREMIUM SUMMARY

## 2023-2024

LINE	EXPOSURE	LIMITS	DEDUCTIBLES	PREMIUM
Auto	36 Units	1,000,000	\$0.00	\$7,662.00
Auto Phys Dam	36 Units	ACV	\$1,000 C&C	\$5,694.00
Property inc EQ BD	\$38,636,130.00	\$38,636,130.00	\$2,500 AOP, NS ded ?	\$353,376.00
IM	\$2,521,360.00	\$2,521,360.00	\$1,000 & \$5,000 sched/\$500 unscheduled	inc
Crime		\$10,000.00	\$1,000.00	inc
General Liability	\$1,413,900.00	\$1,000,000.00	\$0.00	\$81,089.00
Law Enforcement Liability	FTO 7 Clerical 1	\$1,000,000.00	\$0.00	inc
Professional Liability		\$1,000,000.00	\$0.00	inc
EPLI		\$1,000,000.00	\$0.00	inc
Cyber Liability		\$1,000,000.00	\$50,000.00	\$2,038.00
Work Comp	\$1,769,540.00	\$1M\$1M/\$1M	EMR .76	\$36,654.00
				\$486,513.00
			- Incentive credit	-\$30,502.00
			+ Service Fee	\$27,361.00
			<b>Total Premium:</b>	<b>\$483,372</b>

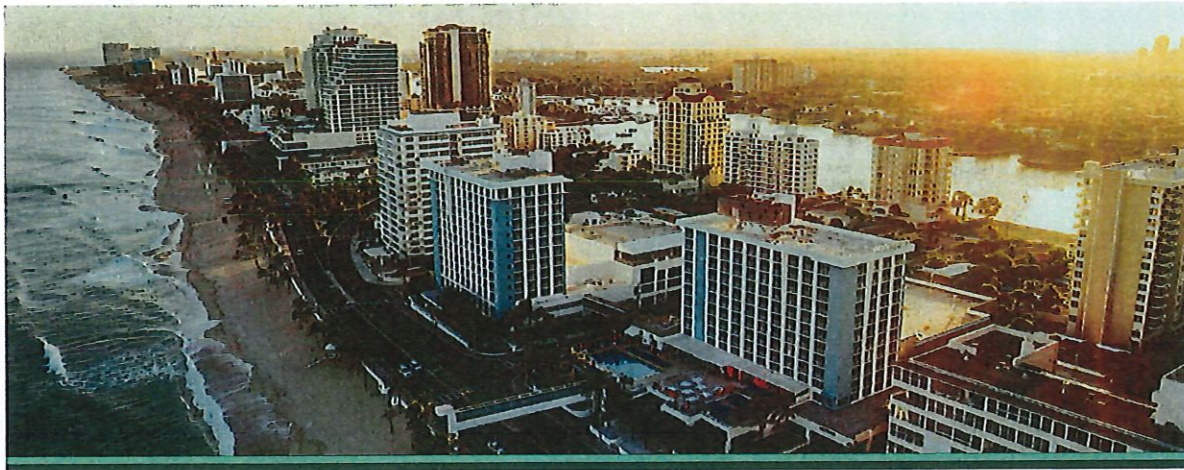
## 2024-2025

LINE	EXPOSURE	LIMITS	DEDUCTIBLES	PREMIUM
Auto Liability	36 Units	\$1,000,000	\$0.00	\$10,331.00
Auto Phys Dam	36 Units	ACV	\$1,000 C&C	\$6,429.00
Property inc EQ BD	\$38,555,180.00	\$38,555,180.00	\$2,500 AOP, 5% \$15K min NS	\$294,950.00
IM	\$2,521,360.00	2,521,360,	\$1,000 scheduled/\$500 unscheduled	\$7,580.00
Crime		\$10,000.00	\$1,000.00	\$827.00
General Liability	\$1,576,545.00	\$1,000,000.00	\$0.00	\$19,611.00
Law Enforcement Liability	FTO 7 PTO 0 VOL 0	\$1,000,000.00	\$0.00	\$10,961.00
Professional Liability	\$1,967,383.00	\$1,000,000.00	\$0.00	\$40,911.00
EPLI	FT 43 PT 17 Vol 20	\$1,000,000.00	\$0.00	inc
Cyber Liability	retro 10/1/2024	\$2,000,000.00	\$25,000.00	\$2,500.00
Work Comp	\$1,967,383.00	\$1M/\$1M/\$1M	EMR .90	\$26,729.00
			<b>Total Premium:</b>	<b>\$420,829</b>

**% Inc/Dec: -12.94%**



# PREFERRED GOVERNMENTAL INSURANCE TRUST



## 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.*

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PO Box 958455 Lake Mary, FL 32795 | 321.832.1450 | [pgit.org](http://pgit.org)

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# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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

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# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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 the past 26 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 over 37 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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Service is the heart of what we do

PO Box 958455 Lake Mary, FL 32795 | 321.832.1450 | [pgit.org](http://pgit.org)





# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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



**Fred Tucker, Vice President** Fred is responsible for the daily operations of PGCS. Fred began his career in the insurance industry as an independent adjuster in 1999, working his way into a management role with a national insurance agency where he led the risk services department. Fred joined PGCS in 2007 as a Senior Claims Specialist handling public entity automobile liability, general liability, employment liability with an emphasis on complex matters involving litigation management, working closely with defense counsel to ensure proactive handling of claims.



**Cheryl Riley, Director of WC Claims** Cheryl 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.



**Stacy Hargrove, Director of Liability Claims** 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.

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PO Box 958455 Lake Mary, FL 32795 | 321.832.1450 | [pgit.org](http://pgit.org)



Print Date: 7/26/2024



# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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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# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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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# PREFERRED GOVERNMENTAL INSURANCE TRUST

## Liability Defense Panel



### **ROPER, TOWNSEND, SUTPHEN**

2707 E. Jefferson Street  
Orlando, FL 32803  
(407) 897-5150  
[www.roperpa.com](http://www.roperpa.com)

### **BRIONEZ & BRIONEZ, P.A.**

322 W. Burleigh Blvd  
Tavares, FL 32778  
(352) 432-4044  
[www.bblawfl.com](http://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](http://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](http://www.kelleykronenberg.com)

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

4190 Belfort Rd, Suite 450  
Jacksonville, FL 32216  
Trinity, FL 34655  
(904) 354-5500  
[www.qpwbllaw.com](http://www.qpwbllaw.com)

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

470 Columbia Drive  
West Palm Beach, FL 33409  
(561) 688-6560  
[www.rrbpa.com](http://www.rrbpa.com)

5237 Summerlin Commons Blvd.  
Ft. Myers, FL 33907  
(239) 275-2268  
[www.rrbpa.com](http://www.rrbpa.com)

### **RUMBERGER, KIRK & CALDWELL P.A.**

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

### **LLOPIZ WIZEL**

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

### **UNICE, SALZMAN & JENSEN, P.A.**

1815 Little Road  
Trinity, FL 34655  
(727) 723-3772  
[www.unicesalzman.com](http://www.unicesalzman.com)

### **WARNER LAW FIRM, P.A.**

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

### **WALTON, LANTAFF, SCHROEDER & CARSON LLP**

931 Village Blvd, Suite 905  
West Palm Beach, FL 33401  
(561) 689-6700  
[www.waltonlantaff.com](http://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](http://www.wsh-law.com)

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# PREFERRED GOVERNMENTAL INSURANCE TRUST

## Workers' Compensation Defense Panel



### **BARBAS, NUNEZ, SANDERS, BUTLER & HOVSEPIAN**

1802 W. Cleveland Street  
Tampa, Florida 33606  
(813) 279-2686  
[www.barbaslaw.com](http://www.barbaslaw.com)

### **ROPER, TOWNSEND, SUTPHEN**

2707 E. Jefferson Street  
Orlando, FL 32803  
(407) 897-5150  
[www.roperpa.com](http://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](http://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](mailto:dhernandez@hhdefense.com)

### **KELLEY KRONENBERG**

10245 Centurion Pkwy N. Suite 300  
Jacksonville, FL 32256  
(904) 549-7700  
[www.kellevkronenberg.com](http://www.kellevkronenberg.com)

### **PUBLIC ENTITY LEGAL SOLUTIONS**

P.O. Box 958464  
Lake Mary, FL 32795  
(321) 832-1400  
[ghelm@pelsusa.com](mailto:ghelm@pelsusa.com)  
[www.bha-law.com](http://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](http://www.waltonlantaff.com)

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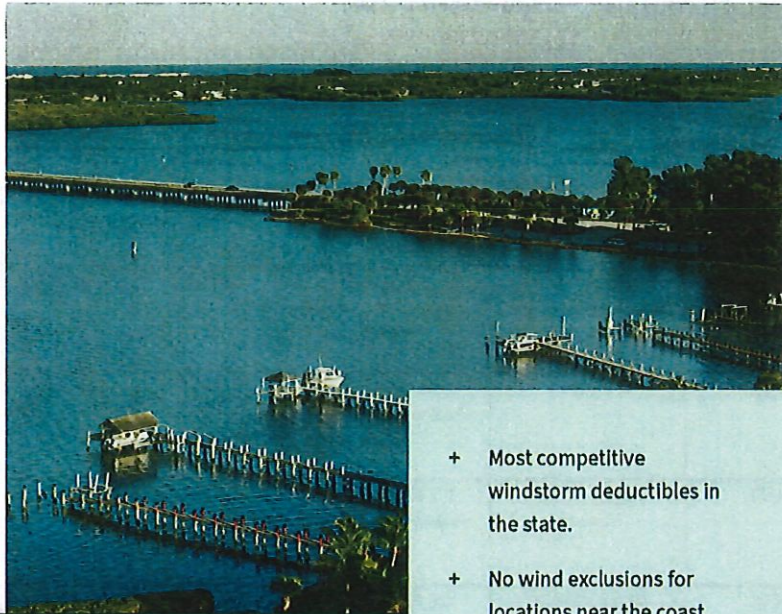


# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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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**Preferred**  
GOVERNMENTAL  
INSURANCE TRUST

Print Date: 7/26/2024

Prepared for: **City of Apalachicola**

Page **25** of 71



# PREFERRED GOVERNMENTAL INSURANCE TRUST



Property Schedule

Agreement Period: 10/01/2024 through 10/01/2025

COVERED PARTY: City of Apalachicola

QUOTE NUMBER: PK FL1 0192001 24-01 14 - 1

AGENCY: Boyd Insurance - North Florida Division

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
001	City Hall Offices	1 Avenue E Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$1,000,000	\$250,000
002	Old Library	74 6th Street Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$270,000	\$32,000
003	Raney House Museum	128 Market Street Apalachicola Florida 32320	101 - Frame	10/01/2024	10/01/2025	\$662,400	\$100,000
004	Carriage House	126 Market Street Apalachicola Florida 32320	101 - Frame	10/01/2024	10/01/2025	\$189,000	\$20,000
005	Tank: Elevated Water Storage Tank: Steel	201 5th Street Apalachicola Florida 32320	225 - Elevated Liquid Storage Tank	10/01/2024	10/01/2025	\$500,000	\$0
006	(WWTP) - SBR Unit: Steel	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$2,016,500	\$0
007	(WWTP)-Lift Station #8 (Above Ground Components)	991 Highway 98 West Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$40,000	\$0
008	Storage Building	991 Highway 98 West Apalachicola Florida 32320	152 - NC	10/01/2024	10/01/2025	\$125,000	\$100,000
009	(WWTP) - MCC Building	991 Highway 98 West Apalachicola Florida 32320	111 - MNC	10/01/2024	10/01/2025	\$158,500	\$0
010	Blower Station	991 Highway 98 West Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$225,000	\$0
011	Chlorine Contact Chamber/ Stairstep Aeration	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$300,000	\$0

# PREFERRED GOVERNMENTAL INSURANCE TRUST

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
012	East Digester	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$150,000	\$0
013	Effluent Pump Station (Above Ground Components and Vaulted	991 Highway 98 West Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$75,000	\$0
014	Elevated Headworks	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$500,000	\$0
015	Fence: Perimeter: 5 Ft & 6 Ft: Wire/Chain Link	991 Highway 98 West Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$36,720	\$0
016	Fence: Reject Pond Perimeter: 5 Ft: Welded Wire	991 Highway 98 West Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$22,800	\$0
017	Filter Feed Pump Station (Above Ground Components	991 Highway 98 West Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$70,000	\$0
018	Generator: 500 KW: Diesel: Kohler	991 Highway 98 West Apalachicola Florida 32320	244 - Mechanical Equipment	10/01/2024	10/01/2025	\$125,000	\$0
019	Lab/Main Office Building	991 Highway 98 West Apalachicola Florida 32320	111 - MNC	10/01/2024	10/01/2025	\$230,400	\$0
020	Lights (9): Pathway: 30 ft concrete	991 Highway 98 West Apalachicola Florida 32320	243 - Electrical Equipment	10/01/2024	10/01/2025	\$108,000	\$0
021	North Aqua Disk Filter	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$200,000	\$0
022	Old Chlorine Gas Shelter with Attached Equipment	991 Highway 98 West Apalachicola Florida 32320	244 - Mechanical Equipment	10/01/2024	10/01/2025	\$15,000	\$0
023	Pavilion: Blower Station: Metal	991 Highway 98 West Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$18,900	\$0
024	Pavilion: Equipment Storage: Metal	991 Highway 98 West Apalachicola Florida 32320	244 - Mechanical Equipment	10/01/2024	10/01/2025	\$42,000	\$0
025	Reject Pond Liner: 1MG	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$83,850	\$0



# PREFERRED GOVERNMENTAL INSURANCE TRUST

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
026	Reuse Control Building	991 Highway 98 West Apalachicola Florida 32320	111 - MNC	10/01/2024	10/01/2025	\$29,900	\$0
027	Reuse Pump Station (Above Ground Components and Vault Based	991 Highway 98 West Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$175,000	\$0
028	South Aquadisk Filter	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$200,000	\$0
029	Tank: Diesel Storage: Steel	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$3,000	\$0
030	Tank: Ground Water Storage: .7 MG: Concrete	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$700,000	\$0
031	West Digester	991 Highway 98 West Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$150,000	\$0
032	Basis Project Building - Harbor Master House	479 Market Street Apalachicola Florida 32320	101 - Frame	10/01/2024	10/01/2025	\$735,000	\$500,000
033	Community Center	One Battery Park Apalachicola Florida 32320	101 - Frame	10/01/2024	10/01/2025	\$1,228,800	\$10,000
034	Dock w/ Pavilion: 10 Ft: Wood	One Battery Park Apalachicola Florida 32320	257 - Waterfront Structures	10/01/2024	10/01/2025	\$1,000,000	\$0
035	Multi-play Structure: Playground: Metal	One Battery Park Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$35,000	\$0
036	Boat Ramps (4) Concrete	One Battery Park Apalachicola Florida 32320	257 - Waterfront Structures	10/01/2024	10/01/2025	\$120,000	\$0
037	Finger Piers (21): Fixed: Wood	One Battery Park Apalachicola Florida 32320	257 - Waterfront Structures	10/01/2024	10/01/2025	\$84,000	\$0
038	Multi-play Structures (2): Playground: Metal	One Battery Park Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$30,000	\$0
039	Pavilion: Battery Park: Wood	One Battery Park Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$13,250	\$0

# PREFERRED GOVERNMENTAL INSURANCE TRUST

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
040	Piers (3): Boat Ramps: Wood	One Battery Park Apalachicola Florida 32320	257 - Waterfront Structures	10/01/2024	10/01/2025	\$18,000	\$0
041	Multi-play Structure: Playground: Metal	170 Avenue B Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$40,000	\$0
042	Gazebo: Lafayette Park: Wood	170 Avenue B Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$61,200	\$0
043	Dock w/Pavilion: Lafayette Park: Wood (under construction)	170 Avenue B Apalachicola Florida 32320	257 - Waterfront Structures	10/01/2024	10/01/2025	\$600,000	\$0
044	Lights (26): Pathway 12 Ft: Steel	170 Avenue B Apalachicola Florida 32320	243 - Electrical Equipment	10/01/2024	10/01/2025	\$78,000	\$0
045	Lift Station #6 (Above Ground Components and Vault Based	23rd Avenue/Van Fleet St. Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$50,000	\$0
046	Lift Station #4 Sylvester Williams Park (Above Ground	North 9th Street and Avenue M Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$40,000	\$0
047	Lift Station #7 (IGA) (Above Ground Components and Vaulted	Highway 98 W at 26th Ave. Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$25,000	\$0
048	Lift Station #5 (Above Ground Components and Vault Based	24th Avenue and Cato St Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$75,000	\$0
049	Storage/Lawn - Volunteer	172 Market Street and Avenue G Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$50,000	\$20,000
050	Tank: Ground Water Storage: .6 MG: Concrete	29 Chapman Road Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$900,000	\$0
051	Chlorine & MCC Building	29 Chapman Road Apalachicola Florida 32320	111 - MNC	10/01/2024	10/01/2025	\$40,000	\$0
052	Fence: Perimeter: 6 Ft: Chain Link	29 Chapman Road Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$23,240	\$0
053	Generator: Diesel: Caterpillar	29 Chapman Road Apalachicola Florida 32320	244 - Mechanical Equipment	10/01/2024	10/01/2025	\$85,000	\$0



# PREFERRED GOVERNMENTAL INSURANCE TRUST

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
054	High Service Pump Station (Above Ground Components)	29 Chapman Road Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$175,000	\$0
055	Pavilion: High Service Pumps: Metal	29 Chapman Road Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$15,900	\$0
056	Plant Lift Station (Above Ground Components and Vault Based)	29 Chapman Road Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$30,000	\$0
057	Tank: Chlorine Storage: Plastic	29 Chapman Road Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$2,400	\$0
058	Water Well #6 (Above Ground Components and Vaulted)	1500 Bluff Road Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$150,000	\$0
059	Storage Shed	1500 Bluff Road Apalachicola Florida 32320	101 - Frame	10/01/2024	10/01/2025	\$2,400	\$0
060	Water Well #7 (Above Ground Components and Vault Based)	1550 Peachtree Road Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$150,000	\$0
061	Storage Shed	1550 Peachtree Road Apalachicola Florida 32320	101 - Frame	10/01/2024	10/01/2025	\$2,400	\$0
062	Public Works Department (Needs Member Review)	17 Chapman Road Apalachicola Florida 32320	111 - MNC	10/01/2024	10/01/2025	\$1,062,000	\$100,000
063	Recreation Center	222 6th Street Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$270,000	\$25,000
064	Picnic Tables (4) Pavillon: 8FT: Wood	221 6th Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$1,000	\$0
065	Multi-play Structure: Playground: Wood	221 6th Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$30,000	\$0
066	Court: Tennis: Concrete	221 6th Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$10,000	\$0
067	Fence: Tennis/Basketball: 8 Ft: Chain Link	221 6th Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$18,900	\$0



# PREFERRED GOVERNMENTAL INSURANCE TRUST

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
068	Court Basketball: Concrete	221 6th Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$20,150	\$0
069	Pavilion: Franklin Square Park: Wood	221 6th Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$31,800	\$0
070	Backstop: Baseball: Chain Link	20 Water Street Henels Park Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$8,000	\$0
071	Bleachers (2): Baseball Field Aluminum	10th Street and 9th Street NW end of Sylvester Williams Park Apalachicola	102 - PITO	10/01/2024	10/01/2025	\$24,000	\$0
072	Concession Stand/Score Booth	10th Street and 9th Street NW end of Sylvester Williams Park Apalachicola	102 - PITO	10/01/2024	10/01/2025	\$43,000	\$0
073	Fence: Ball Field: 6 Ft & 8 Ft: Chain Link	10th Street and 9th Street NW end of Sylvester Williams Park Apalachicola	102 - PITO	10/01/2024	10/01/2025	\$22,750	\$0
074	Lights (4) Baseball Field: 50Ft: Wood	10th Street and 9th Street NW end of Sylvester Williams Park Apalachicola	243 - Electrical Equipment	10/01/2024	10/01/2025	\$70,000	\$0
075	Multi-play Structure: Playground: Metal	10th Street and 9th Street NW end of Sylvester Williams Park Apalachicola	102 - PITO	10/01/2024	10/01/2025	\$35,000	\$0
076	Pavilions (2): Ball Field Bleachers: Wood	10th Street and 9th Street NW end of Sylvester Williams Park Apalachicola	102 - PITO	10/01/2024	10/01/2025	\$18,900	\$0
077	Storage Shed	10th Street and 9th Street NW end of Sylvester Williams Park Apalachicola	101 - Frame	10/01/2024	10/01/2025	\$5,600	\$0
078	Museum (Colton Warehouse)	86 Water Street Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$1,200,000	\$250,000
079	Large Statue: Veterans Memorial Plaza: Bronze	230 Market Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$400,000	\$0
080	Fence: Plaza Entrance: 4 Ft: Aluminum/Masonry	230 Market Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$64,960	\$0
081	Fire Station/Police Department	127 Avenue E Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$921,600	\$250,000

# PREFERRED GOVERNMENTAL INSURANCE TRUST

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
082	Gymnasium	206 14th Street Apalachicola Florida 32320	111 - MNC	10/01/2024	10/01/2025	\$2,497,500	\$50,000
083	Field House	206 14th Street Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$633,600	\$0
084	City Hall/Mayor Van Johnson Complex	192 Coach Wagoner Blvd Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$8,960,000	\$100,000
085	Multi-play Structure: Playground: Metal	192 Coach Wagoner Blvd Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$45,000	\$0
086	Splash Pad: Playground: Concrete (Above Ground Components and	192 Coach Wagoner Blvd Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$123,000	\$0
087	Skate Pad: Skate Park: Concrete	192 Coach Wagoner Blvd Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$120,000	\$0
088	Monument: Skate Park: Granite	192 Coach Wagoner Blvd Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$1,200	\$0
089	Holy Family Building Senior Center	203 7th Street Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$1,600,000	\$250,000
090	Pavilion: Icehouse: Metal	481 Market Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$90,000	\$0
091	Dock: Marina: 8Ft: Concrete	481 Market Street Apalachicola Florida 32320	257 - Waterfront Structures	10/01/2024	10/01/2025	\$151,050	\$0
092	(Moved from 008001) Large Dock Marina: Wood	481 Market Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$253,750	\$0
093	Lights (3): Parking Lot: 26 Ft: Concrete	481 Market Street Apalachicola Florida 32320	243 - Electrical Equipment	10/01/2024	10/01/2025	\$19,500	\$0
094	Monuments (2) Marina: Concrete	481 Market Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$5,000	\$0
095	Restroom Pavilion	480 Market Street Apalachicola Florida 32320	111 - MNC	10/01/2024	10/01/2025	\$400,000	\$0



# PREFERRED GOVERNMENTAL INSURANCE TRUST

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
096	Public Bathrooms	85 Commerce Street Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$500,000	\$0
097	Margaret Key Library	80 12th Street Apalachicola Florida 32320	119 - JM	10/01/2024	10/01/2025	\$1,200,000	\$0
098	Vacuum Station	Avenue F and 9th Street Apalachicola Florida 32320	251 - Pump/Lift Station	10/01/2024	10/01/2025	\$485,160	\$0
099	Tank: Reclaim Reuse Station: Concrete	Pal Rivers Road and Bluff Road Apalachicola Florida 32320	223 - On Ground Liquid Storage Tank	10/01/2024	10/01/2025	\$375,000	\$0
100	22 Irrigation Housing (Above Ground Components and Vault Based	Pal Rivers Road and Bluff Road Apalachicola Florida 32320	225 - Elevated Liquid Storage Tank	10/01/2024	10/01/2025	\$184,800	\$0
101	Reclaim Reuse MCC Building	Pal Rivers Road and Bluff Road Apalachicola Florida 32320	111 - MNC	10/01/2024	10/01/2025	\$123,500	\$0
102	Old Coast Guard Station	239 Waters Street Apalachicola Florida 32320	101 - Frame	10/01/2024	10/01/2025	\$24,000	\$0
103	Courts (2) Tennis: Concrete	59 Hickory Street Apalachicola Florida 32320	102 - PITO	10/01/2024	10/01/2025	\$23,800	\$0
104	Lights (4) Tennis Courts: 28 FT: Wood	59 Hickory Street Apalachicola Florida 32320	243 - Electrical Equipment	10/01/2024	10/01/2025	\$33,600	\$0
105	Dock: Riverfront Park: Wood	Avenue E and Water Street Apalachicola Florida 32320	257 - Waterfront Structures	10/01/2024	10/01/2025	\$109,500	\$0
<b>Total</b>						\$36,498,180	\$2,057,000
<b>TIV</b>						\$38,555,180.00	



# PREFERRED GOVERNMENTAL INSURANCE TRUST



Inland Marine Schedule

Agreement Period: 10/01/2024 through 10/01/2025

COVERED PARTY: City of Apalachicola

QUOTE NUMBER: PK FL1 0192001 24-01 14 - 1

AGENCY: Boyd Insurance - North Florida Division

Item #	Description	Serial Number	Classification Code	Effective Date	Value	Deductible
				Term Date		
001	Blanket Inland Marine		Blanket Unscheduled	10/01/2024	\$1,000,000.00	\$500
				10/01/2025		
002	Portable Generator		Contractor's / Mobile Equipment - ACV	10/01/2024	\$100,000.00	\$1,000
				10/01/2025		
003	Portable Generator		Contractor's / Mobile Equipment - ACV	10/01/2024	\$100,000.00	\$1,000
				10/01/2025		
004	2006 John Deere Wheel Loader		Contractor's / Mobile Equipment - ACV	10/01/2024	\$45,000.00	\$1,000
				10/01/2025		
005	2007 Ditch Witch Model TL	1985	Contractor's / Mobile Equipment - ACV	10/01/2024	\$45,038.00	\$1,000
				10/01/2025		
006	John Deere Loader	7345	Contractor's / Mobile Equipment - ACV	10/01/2024	\$147,500.00	\$1,000
				10/01/2025		
007	1973 Marine Trav Lift 50 AMO	1073	Contractor's / Mobile Equipment - ACV	10/01/2024	\$130,000.00	\$1,000
				10/01/2025		
008	John Deere Bushhog	192	Contractor's / Mobile Equipment - ACV	10/01/2024	\$50,395.00	\$1,000
				10/01/2025		
009	2020 Ditch Witch HX50 Pump Trlr	406	Contractor's / Mobile Equipment - ACV	10/01/2024	\$88,835.00	\$1,000
				10/01/2025		
010	2016 John Deere Compact Excavator		Contractor's / Mobile Equipment - ACV	10/01/2024	\$78,431.00	\$1,000
				10/01/2025		
011	John Deere 310SL Backhoe Loader	3779	Contractor's / Mobile Equipment - ACV	10/01/2024	\$99,550.00	\$1,000
				10/01/2025		

# PREFERRED GOVERNMENTAL INSURANCE TRUST

Item #	Description	Serial Number	Classification Code	Effective Date	Value	Deductible
				Term Date		
012	Ditch Witch HX50 800 Gal	406	Contractor's / Mobile Equipment - ACV	10/01/2024	\$88,835.00	\$1,000
				10/01/2025		
013	Caterpillar 299D3XE Track Loader	4439	Contractor's / Mobile Equipment - ACV	10/01/2024	\$131,776.00	\$1,000
				10/01/2025		
014	200 KW Caterpillar Stationary Generator		Other Inland Marine - ACV	10/01/2024	\$200,000.00	\$1,000
				10/01/2025		
015	AMR 3G Maler Meter Radio	3500	Other Inland Marine - ACV	10/01/2024	\$216,000.00	\$1,000
				10/01/2025		

<b>Total</b>	<b>\$2,521,360.00</b>
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# PREFERRED GOVERNMENTAL INSURANCE TRUST



Vehicle Schedule

Agreement Period: 10/01/2024 through 10/01/2025

COVERED PARTY: City of Apalachicola

QUOTE NUMBER: PK FL1 0192001 24-01 14 - 1

AGENCY: Boyd Insurance - North Florida Division

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	Dodge	Charger		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$26,065
	2010	209	Private Passenger	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
002	Ford	F150		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$14,198
	2001	3943	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
003	Ford	F550		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$21,800
	2001	1565	Heavy Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
004	Ford	F350		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$22,595
	2005	8244	Medium Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
005	Chevrolet	Silverado		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$21,000
	2006	275	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
006	Chevrolet	Silverado		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$21,000
	2006	9620	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
007	Chevrolet	Silverado 2500		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$21,000
	2006	2145	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value



# PREFERRED GOVERNMENTAL INSURANCE TRUST

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
008	Chevrolet	Silverado		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$26,105
	2011	8455	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
009	Kenworth	Fire Truck		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$249,150
	2010	560	Fire Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
010	Ford	F250 Super Duty		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$35,000
	2016	9673	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
011	Freightliner	Dump Truck		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$35,000
	2006	7505	Heavy Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
012	International	S2200 Semi Tractor		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$25,000
	1984	216	Semi Trailer	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
013	Chevrolet	Silverado 2500 4x4		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$25,711
	2007	8476	Medium Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
014	Chevrolet	Silverado 1500		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$21,539
	2015	981	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
015	Chevrolet	Silverado 1500		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$21,539
	2015	2419	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
016	Ford	Explorer Sport		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$35,000
	2015	998	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
017	Chevrolet	Express G3500		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$28,785
	2016	4882	Medium Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value

# PREFERRED GOVERNMENTAL INSURANCE TRUST

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
018	Pierce	Fire Truck		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$130,000
	1998	1753	Fire Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
019	Ford	Explorer Police AWD		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$26,000
	2016	4820	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
020	Sterling	Brush Truck		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$50,000
	1997	ECME	Heavy Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
021	Ford	Explorer Police AWD		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$26,000
	2016	8744	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
022	Ford	Explorer Police AWD		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$26,000
	2018	2933	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
023	Freightliner	Pumper Truck		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$300,000
	2019	6837	Fire Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
024	Ford	F150 Police Responder		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$38,678
	2020	9731	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
025	Chevrolet	Silverado Crew Cab		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$24,889
	2021	3318	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
026	Chevrolet	Silverado 1500 4x4		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$35,736
	2021	5133	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
027	Ford	F150		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$26,145
	2021	8375	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value



# PREFERRED GOVERNMENTAL INSURANCE TRUST

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
028	Ford	F350 XL		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$21,000
	1996	7903	Medium Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
029	Chevrolet	2500 HD 4x4		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$38,630
	2007	6189	Medium Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
030	Chevrolet	1500 4x2		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$25,000
	2008	8846	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
031	Ford	Explorer		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$39,944
	2022	7881	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
032	Ford	F150		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$27,525
	2022	7202	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
033	Ford	F150 4x4		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$44,439
	2022	3585	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
034	Chevrolet	Silverado 2500 HD		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$37,691
	2023	8428	Medium Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
035	Chevrolet	Silverado 2500 HD		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$37,691
	2023	8341	Medium Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
036	Thomas	65 Pass School Bus		10/01/2024	\$1,000	10/01/2024	10/01/2025	\$129,000
	2005	8594	Bus >20 Pass, No Lift	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value

<b>Total</b>	<b>\$1,734,855.00</b>
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# PREFERRED GOVERNMENTAL INSURANCE TRUST



07/31/2024 03:50:05 PM

Named Covered Party: City of Apalachicola  
Term: 10/01/2024 to 10/01/2025  
Coverage Provided By: Preferred Governmental Insurance Trust  
Quote Number: PK FL1 0192001 24-01 14 - 1

## Compensation Disclosure

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

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

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

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

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

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

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

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

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

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

# PREFERRED GOVERNMENTAL INSURANCE TRUST



07/26/2024 09:22:44 AM

Named Covered Party: City of Apalachicola

Term: 10/01/2024 to 10/01/2025

Coverage Provided By: Preferred Governmental Insurance Trust

Quote Number: WC FL1 0192001 24-01 05 - 1

## Compensation Disclosure

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# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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. 10/01/2024 (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



# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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

# PREFERRED GOVERNMENTAL INSURANCE TRUST

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



# PREFERRED GOVERNMENTAL INSURANCE TRUST

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



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## 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

# PREFERRED GOVERNMENTAL INSURANCE TRUST

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)".



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- 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;



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- (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.

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- (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



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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



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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

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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



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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.



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- (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.

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- 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.



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## 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,



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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

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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



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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



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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

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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

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# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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.



# PREFERRED GOVERNMENTAL INSURANCE 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.

# PREFERRED GOVERNMENTAL INSURANCE TRUST

## 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

# PREFERRED GOVERNMENTAL INSURANCE TRUST



# PREFERRED GOVERNMENTAL INSURANCE TRUST



Named Covered Party: City of Apalachicola  
Term: 10/01/2024 to 10/01/2025  
Coverage Provided by: Preferred Governmental Insurance Trust  
Quote Number: WC FL1 0192001 24-01 05 - 1

## 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.

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.





# PREFERRED GOVERNMENTAL INSURANCE TRUST



Named Covered Party: City of Apalachicola  
Agreement Number: 10/01/2024 to 10/01/2025  
Coverage Provided By: Preferred Governmental Insurance Trust  
Quote Number: PK FL1 0192001 24-01 14 - 1

**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 \_\_\_\_\_ Title \_\_\_\_\_  
Name \_\_\_\_\_ Date \_\_\_\_\_

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.



# PREFERRED GOVERNMENTAL INSURANCE TRUST



## SIGNATURE PAGE

Policy#: PK FL1 0192001 24-01 14 - 1

Named Covered Party: City of Apalachicola

Effective: 10/01/2024

Termination: 10/01/2025

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

X	Property TIV: \$38,555,180
X	Inland Marine Blanket Unscheduled IM: \$1,000,000 Scheduled Inland Marine: \$1,521,360 Total All Inland Marine: \$2,521,360
X	Property TRIA (Terrorism Risk Insurance Act) coverage
X	Crime
X	General Liability Ratable Payroll: \$1,576,545
X	Law Enforcement Liability Officers: 7
X	Professional Liability Employees: 80
X	Automobile 36 Units - Auto Liability
X	36 Units - Comprehensive
	36 Units - Collision
N/A	Stop Loss Aggregate: Not Included Applies to:
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

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.

# DISCLAIMERS & DISCLOSURES

**Coverage Details:** Our proposal includes a compilation of coverage options from multiple insurance carriers tailored to meet your specific business needs. These options encompass various types of coverage such as property insurance, liability insurance, business interruption insurance, and any additional endorsements or riders required for comprehensive protection. Every effort is made to ensure the information outlined in this proposal is correct. Carrier generated proposals may be available upon request.

**Policy Terms and Conditions:** It is important to review the terms and conditions of each proposed insurance policy carefully. Our proposal outlines the terms, conditions, exclusions, limitations, and any other pertinent details associated with each coverage option to ensure a comprehensive understanding of the policies being offered.

**Premiums and Payments:** The proposal provides a detailed breakdown of premium costs associated with each coverage option presented. Additionally, information regarding payment schedules, accepted payment methods, and any applicable fees or charges is included to facilitate informed decision-making. **Claims Process:** Please contact our office for guidance on submitting claims. Our goal is to ensure that you receive prompt and efficient assistance in the event of a claim, regardless of the insurance carrier selected.

**Policy Renewal and Amendments:** Details regarding policy renewal and potential changes to coverage or premiums are provided for each insurance carrier. Additionally, information about how amendments to the policy can be requested and processed is included to ensure flexibility and adaptability to your evolving business needs.

**Regulatory Disclosures:** Boyd Insurance & Investments adheres to all applicable insurance regulations and standards. Any regulatory disclosures required by law for each insurance carrier are included in this proposal for your reference, ensuring compliance and transparency throughout the process.

**Confidentiality and Data Protection:** We prioritize the confidentiality and security of your information. We are committed to safeguarding your personal and business data in accordance with relevant privacy laws and regulations, irrespective of the insurance carrier chosen.

**Contact Information:** Should you have any questions, require further clarification, or wish to proceed with the proposal, please do not hesitate to contact our dedicated team of insurance professionals. Our contact information is provided for your convenience, and we are readily available to assist you every step of the way.