

2021 - 2022 PREMIUM ANALYSIS								
FOR								
CITY OF MARCO ISLAND								
COVERAGES	LIMITS	EXPIRING PREMIUM 2020-2021	RENEWAL PREMIUM 2021-2022					
PROPERTY		\$679,532	\$719,826					
ALL RISK; REPLACEMENT COST								
LOC:* SEE ATTACHED SCHEDULES								
TOTAL INSURED VALUE								
POLICY LIMIT PER OCCURRENCE	\$111,773,270		\$112,558,400					
FLOOD - PER OCC/ANNUAL AGGREGATE	\$3,000,000							
EDP MEDIA / EXTRA EXPENSE	\$500,000							
CONTRACTOR'S EQUIPMENT	\$701,400							
TRIA	\$50,000,000	\$6,629	\$6,629					
DEDUCTIBLES:								
PROPERTY DAMAGE AOP	\$25,000							
MOBILE EQUIPMENT	\$25,000							
FLOOD	\$25,000							
NAMED WINDSTORM / HAIL	3% TIV per item/min \$35K							
TIME ELEMENT	120 hours							
SERVICE INTERRUPTION	120 hours							
BOILER & MACHINERY		Included	Included					
PROPERTY LIMIT PER OCCURRENCE	\$50,000,000							
DEDUCTIBLES - SAME AS PROPERTY								
CRIME		\$4,319	\$4,319					
EMPLOYEE THEFT	\$1,000,000							
FORGERY OR ALTERATION	\$1,000,000							
ON PREMISES	\$1,000,000							
IN TRANSIT	\$1,000,000							
MONEY ORDERS & COUNTERFEIT MONEY	\$1,000,000							
SINGLE LOSS RETENTION	\$10,000							
SOCIAL ENGINEERING FRAUD	\$100,000							
GENERAL LIABILITY - PER OCCURRENCE		\$70,343	\$83,321					
BODILY INJURY & PROP. DAMAGE	\$2,000,000							
DEDUCTIBLE	\$100,000							
EMPLOYEE BENEFITS PER OCCUR.	\$2,000,000							
DEDUCTIBLE	\$100,000							
FIRE DAMAGE ANY ONE PREMISE	INCLUDED							
NO FAULT SEWER BACKUP AGGREGATE	\$5,000							
PESTICIDE/HERBICIDE AGGREGATE	\$1,000,000							
LAW ENFORCEMENT LIABILITY		\$40,464	\$47,750					
LAW ENFORCEMENT PER OCCURRENCE	\$2,000,000							
DEDUCTIBLE	\$100,000							
PUBLIC OFFICIALS		\$66,312	\$78,991					
PER CLAIM	\$2,000,000							
ANNUAL AGGREGATE	\$2,000,000		None					
DEDUCTIBLE PER CLAIM	\$100,000							
EMPLOYMENT PRACTICES LIABILITY		INCLUDED	INCLUDED					
PER CLAIM	\$2,000,000							
ANNUAL AGGREGATE	\$2,000,000		None					
DEDUCTIBLE PER CLAIM	\$100,000							
CYBER LIABILITY		INCLUDED	\$5,850					
EACH CLAIM	\$2,000,000							
AGGREGATE FOR ALL NOTIFICATION COST	\$2,000,000							
DEDUCTIBLE PER CLAIM	\$2,500		\$25,000					
AUTOMOBILE		\$27,826	\$34,213					
LIABILITY	\$2,000,000							
DEDUCTIBLE EACH ACCIDENT	\$100,000							
UNINSURED MOTORIST	REJECTED							
COMPREHENSIVE DEDUCTIBLE	\$10,000							
COLLISION DEDUCTIBLE	\$10,000							
HIRE & NON-OWNED LIABILITY	INCLUDED							
HIRE PHYSICAL DAMAGE	\$35,000							
*SEE ATTACHED AUTO SCHEDULE	164/11		173/14					
STOP LOSS AGGREGATE		\$3,957	\$4,544					
AGGREGATE LIMIT	\$1,200,000							

EXCESS WORKERS COMPENSATION		\$101,189	\$114,823				
EMPLOYERS LIMIT OF LIABILITY							
EACH ACCIDENT	\$1,000,000						
EACH EMPLOYEE	\$1,000,000						
EACH ACCIDENT	\$1,000,000						
SELF INSURED RETENTION	\$350,000						
PREMIUM BASIS:							
TOTAL PAYROLL	<i>\$16,161,079</i>		<i>\$16,645,913</i>				
BLANKET ACCIDENT POLICY		Already paid	Already paid				
AD&D COVERAGE		for this year	for this year				
All Law Enforcement Officers & Firefighters							
UNLAWFUL & INTENTIONAL DEATH	\$225,000						
IN LINE OF DUTY	\$75,000						
FRESH PURSUIT	\$150,000						
TRAVEL ACCIDENT POLICY		Already paid	Already paid				
AD&D AMOUNT - ALL OTHER	\$250,000	for this year	for this year				
AGGREGATE LIMITATION	\$1,250,000						
TOTAL ANNUAL PREMIUM		\$1,000,571	\$1,100,266				
Notes:							
Implemented Property Appraisal in June 2021, and Blanket Replacement Cost coverage applies							
GL/AL/POL/EPLI/LEL Coverages are Defense Outside the Limit and No Aggregate. The Aggregates have been removed for POL/EPLI this year.							
PGIT has increased the Cyber deductible to \$25,000 (from \$2500) and charged a premium this year due to the market conditions							
Additional coverage to Package (no charge): Key Individual (\$25,000 of expenses to replace following injury); Emergency Travel (\$5,000 following a Terrorism event), Identity Theft (\$5,000 for key individual							
Exposure increases: Payroll - 3%; Auto Liability 5%; Auto PD 27%; Property .7%; Employees FT 220/PT 42/VOL 5i							