

Covered Party:	City of Lauderhill
Effective Date:	10/1/2025



## Coverage & Premium Comparison

LINE OF COVERAGE	2024/2025			2025/2026		
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM
<b>Property:</b>						
<b>Preferred</b>						
Blanket Buildings & Contents	\$ 132,564,926	\$ 5,000	\$ 1,312,283	\$ 138,814,514	\$ 5,000	\$ 1,286,482
Boiler & Machinery (CNA)	\$ 100,000,000	\$ 5,000	\$ 13,255	\$ 100,000,000	\$ 5,000	\$ 14,377
Excess Flood	\$ 5,000,000	\$ 5,000		\$ 5,000,000	\$ 5,000	
Earthquake	\$ 1,000,000	\$ 5,000		\$ 1,000,000	\$ 5,000	
Terrorism	\$ 5,000,000	\$ 5,000		\$ 5,000,000	\$ 5,000	
Named Windstorm	\$ 132,564,926	5% / \$35,000 minimum		\$ 138,814,514	5% / \$35,000 minimum	
Additional Expense	\$ 1,000,000	\$ 5,000		\$ 1,000,000	\$ 5,000	
Accounts Receivable	\$ 600,000	\$ 5,000		\$ 600,000	\$ 5,000	
Business Income	\$ 500,000	\$ 5,000		\$ 500,000	\$ 5,000	
Errors & Omissions	\$ 1,000,000	\$ 5,000		\$ 1,000,000	\$ 5,000	
Demolition & Increased Cost of Construction	\$ 500,000	\$ 5,000		\$ 500,000	\$ 5,000	
<b>Inland Marine:</b>						
Unscheduled Blanket Inland Marine	\$ 1,684,765	\$ 1,000	\$ 22,193	\$ 1,684,765	\$ 1,000	\$ 40,044
Communications Equipment	Included in Blanket	\$ 1,000		Included in Blanket	\$ 1,000	
Mobile Equipment	\$ 1,463,109	\$ 1,000		\$ 5,183,533	\$ 1,000	
Electronic Data Processing	Included in Blanket	\$ 1,000		Included in Blanket	\$ 1,000	
Emergency Services Portable Equip	\$ 556,000	\$ 1,000		\$ 556,000	\$ 1,000	
Fine Arts	Included in Blanket	\$ 1,000		Included in Blanket	\$ 1,000	
Other Inland Marine	Included in Blanket	\$ 1,000		Included in Blanket	\$ 1,000	
Rented Borrowed Leased Equipment	\$ 1,402,829	\$ 1,000		\$ 1,402,829	\$ 1,000	
Valuable Papers	Included in Blanket	\$ 1,000		Included in Blanket	\$ 1,000	
Watercraft	\$ 24,090	\$ 1,000		\$ 24,090	\$ 1,000	
		<b>FIGA Surcharges</b>	\$ 133		<b>FIGA Surcharges</b>	\$ 144
		<b>Sub-Total</b>	<b>\$ 1,347,864</b>		<b>Sub-Total</b>	<b>\$ 1,341,047</b>
<b>Crime:</b>						
<b>Preferred</b>						
Employee Dishonesty	\$ 500,000	\$ 5,000	\$ 2,477	\$ 500,000	\$ 5,000	\$ 2,477
Theft, Disappearance & Destruction In/Out	\$ 500,000	\$ 5,000		\$ 500,000	\$ 5,000	
Funds Transfer	\$ 500,000	\$ 5,000		\$ 500,000	\$ 5,000	
Computer Fraud	\$ 500,000	\$ 5,000		\$ 500,000	\$ 5,000	
Forgery/Alterations	\$ 500,000	\$ 5,000		\$ 500,000	\$ 5,000	
		<b>Sub-Total</b>	<b>\$ 2,477</b>		<b>Sub-Total</b>	<b>\$ 2,477</b>
<b>General Liability:</b>						
<b>Preferred</b>						
		<b>SIR</b>			<b>SIR</b>	
General Liability	\$ 1,000,000	\$ 100,000	\$ 91,124	\$ 1,000,000	\$ 100,000	\$ 93,824
Employee Benefits	\$ 1,000,000	\$ 100,000		\$ 1,000,000	\$ 100,000	
Deadly Weapon Protection	\$ 1,000,000	\$ -	Included	\$ 1,000,000	\$ -	Included
		<b>Sub-Total</b>	<b>\$ 91,124</b>		<b>Sub-Total</b>	<b>\$ 93,824</b>

LINE OF COVERAGE	2024/2025			2025/2026		
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM
<b>Law Enforcement Liability:</b>						
Preferred		SIR			SIR	
Law Enforcement Liability	1,000,000 / 1,000,000	\$ 100,000	\$ 103,745	1,000,000 / 1,000,000	\$ 100,000	\$ 99,322
		<b>Sub-Total</b>	<b>\$ 103,745</b>		<b>Sub-Total</b>	<b>\$ 99,322</b>
<b>Automobile:</b>						
Preferred						
Auto Liability	\$ 1,000,000	\$100,000/SIR	\$ 98,622	\$ 1,000,000	\$100,000/SIR	\$ 92,141
Uninsured Motorist		\$ -			\$ -	
Comprehensive/Collision	Symbol 10, 8	\$ 1,000	\$ 180,191	Symbol 10, 8	\$ 1,000	\$ 219,356
Hired Physical Damage	\$ 35,000	\$ 1,000		\$ 35,000	\$ 1,000	
		<b>Sub-Total</b>	<b>\$ 278,813</b>		<b>Sub-Total</b>	<b>\$ 311,497</b>
<b>Public Officials:</b>						
Preferred	<b>SIR / Deductible</b>			<b>SIR / Deductible</b>		
Public Officials Liability	\$ 2,000,000	\$ 100,000	\$ 69,258	\$ 2,000,000	\$ 100,000	\$ 69,695
Employment Practices Liability	\$ 2,000,000	\$ 100,000		\$ 2,000,000	\$ 100,000	
Cyber Liability	\$ 2,000,000	\$ 25,000	\$ 12,236	\$ 2,000,000	\$ 25,000	\$ 13,500
Ransomware	\$ 500,000	\$ 25,000		\$ 500,000	\$ 25,000	
		<b>Sub-Total</b>	<b>\$ 81,494</b>		<b>Sub-Total</b>	<b>\$ 83,195</b>
<b>Excess Workers' Compensation:</b>						
Preferred						
Workers' Compensation	Statutory	\$ -	\$ 345,997	Statutory	\$ -	\$ 334,851
Employers Liability	\$1m/\$1m/\$1m	\$ 350,000	Included	\$1m/\$1m/\$1m	\$ 350,000	Included
		<b>Sub-Total</b>	<b>\$ 345,997</b>		<b>Sub-Total</b>	<b>\$ 334,851</b>
<b>Sports Accident Liability</b>						
ACE American						
Accidental Death & Dismemberment	\$ 10,000	\$ -	\$ 21,559	\$ 10,000	\$ -	\$ 21,614
Accident Medical Expense Benefits	\$ 250,000	\$ 100		\$ 250,000	\$ 100	
		<b>Sub-Total</b>	<b>\$ 21,559</b>		<b>Sub-Total</b>	<b>\$ 21,614</b>
<b>AD&amp;D</b>	<b>2 year prepaid policy 10/1/24-26</b>			<b>2 year prepaid policy 10/1/24-26</b>		
Chubb						
In Line of Duty	\$ 75,000	\$ -	\$ 19,154	\$ 75,000	\$ -	
Fresh Pursuit	\$ 150,000	\$ -		\$ 150,000	\$ -	
Unlawful and Intentional Death	\$ 225,000	\$ -		\$ 225,000	\$ -	\$ -
		<b>Sub-Total</b>	<b>\$ 19,154</b>		<b>Sub-Total</b>	
<b>Storage Tank Liability</b>						
Chubb						
Above Ground Storage Tanks	1,000,000/2,000,000	25,000/250,000	\$ 11,300	1,000,000/2,000,000	\$ 25,000	\$ 12,583
Underground Storage Tanks			\$ -	500,000 / 1,000,000	\$ 250,000	Included
		<b>Sub-Total</b>	<b>\$ 11,300</b>		<b>Sub-Total</b>	<b>\$ 12,583</b>
<b>TOTAL PREMIUM</b>	\$ 2,303,527			\$ 2,300,410		
				<b>\$ Difference</b>	\$ (3,117)	
				<b>% Difference</b>	-0.14%	