

Covered Party:	City of Lauderdale
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
Property:						
Preferred						
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	
Inland Marine:						
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	
		FIGA Surcharges	\$ 133		FIGA Surcharges	\$ 144
		Sub-Total	\$ 1,347,864		Sub-Total	\$ 1,341,047
Crime:						
Preferred						
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	
		Sub-Total	\$ 2,477		Sub-Total	\$ 2,477
General Liability:						
Preferred	SIR			SIR		
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
		Sub-Total	\$ 91,124		Sub-Total	\$ 93,824

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	2024/2025			2025/2026		
LINE OF COVERAGE	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM
Law Enforcement Liability:						
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
		Sub-Total	\$ 103,745		Sub-Total	\$ 99,322
Automobile:						
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	
		Sub-Total	\$ 278,813		Sub-Total	\$ 311,497
Public Officials:						
Preferred	SIR / Deductible			SIR / Deductible		
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	
		Sub-Total	\$ 81,494		Sub-Total	\$ 83,195
Excess Workers' Compensation:						
Preferred						
Workers' Compensation	Statutory	\$ -	\$ 345,997	Statutory	\$ -	\$ 334,851
Employers Liability	\$1m/\$1m/\$1m	\$ 350,000	Included	\$1m/\$1m/\$1m	\$ 350,000	Included
		Sub-Total	\$ 345,997		Sub-Total	\$ 334,851
Sports Accident Liability						
ACE American						
Accidental Death & Dismemberment	\$ 10,000	\$ -	\$ 21,559	\$ 10,000	\$ -	\$ 21,614
Accident Medical Expense Benefits	\$ 250,000	\$ 100		\$ 250,000	\$ 100	
		Sub-Total	\$ 21,559		Sub-Total	\$ 21,614
AD&D	2 year prepaid policy 10/1/24-26			2 year prepaid policy 10/1/24-26		
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	\$ -	\$ -
		Sub-Total	\$ 19,154		Sub-Total	
Storage Tank Liability						
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
		Sub-Total	\$ 11,300		Sub-Total	\$ 12,583
TOTAL PREMIUM			\$ 2,303,527			\$ 2,300,410
				\$ Difference		\$ (3,117)
				% Difference		-0.14%

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