

September Board Meeting Agenda

Date: Monday, September 12th, 2022

Time: 3:00 P.M.

Location: Captiva Civic Center
11550 Chapin Ln
Captiva, FL 33924

Via Zoom: <https://us02web.zoom.us/j/88258538372>

Webinar ID: 882 5853 8372

Telephone: +1 646 558 8656

- 1. Call to Order**
- 2. Roll Call**
- 3. Approval of Minutes**
 - A) August 8th, 2022**
- 4. Changes to the Agenda**
- 5. General Public Comments – Limit 3 minutes per person**
- 6. Financial Reports**
 - A) August Financial Report**

7. Old Business

A) Aptim Update Vulnerability Assessment

B) Becker Update

C) Dune Fencing

D) Public Comment

8. New Business

9. Administrative Update

A) Apportionment

B) Insurance Renewal

C) Staffing

D) FSBPA

E) Beach Nourishment Grant Update

10. Commissioner Comments

11. Adjournment

In accordance with the Americans with Disability Act and F.S. 286.26; any person with a disability requiring any additional reasonable accommodation to participate in this meeting should call the CEPD office at phone 239.472.2472 or email a written request to mycepd@mycepd.com. One or more elected or appointed local government officials, including but not limited to the Captiva Erosion Prevention District, may be in attendance at this meeting. Any person who decides to appeal any decision of the Board of Commissioners with respect to any matter considered at this meeting will need a record of the proceedings and for such purposes may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. The law does not require the CEPD to transcribe verbatim minutes; therefore, the applicant must make the necessary arrangements with a private reporter or private reporting firm and bear the resulting expense.

Captiva Erosion Prevention District

May Board Meeting

Monday, August 8th, 2022

Captiva Civic Association

11550 Chapin Lane

Captiva, FL 33924

<https://www.mycepd.com/2022-08-08-board-meeting>

Call to Order

- Chairman Silvia called to order the regular board meeting of the Captiva Erosion Prevention District (CEPD) at approximately 1:00 pm on August 8th, 2022.

Roll Call (See Video 0:00:17)

- Commissioners
 - o Seat 1, Linda Laird, Commissioner (Present via Zoom)
 - o Seat 2, Rene Miville, Vice Chairman (Present)
 - o Seat 3, Bob Walter, Commissioner (Present)
 - o Seat 4, John Silvia, Chairman (Present)
 - o Seat 5, Richard Pyle. Treasurer (Not Present)
- Motion was made by Commissioner Walter to allow Commissioner Laird to appear remotely.
- Motion was seconded by Chairman Silvia.
- Motion passed unanimously
- CEPD Staff
 - o Daniel Munt, Executive Director (Present)
 - o Laura Pegler, Social Media Coordinator (Present)
 - o Ralf Brookes, CEPD Attorney (Present)

Approval of Minutes (See Video (0:01:42)

- Commissioner Laird made a motion to approve the minutes from the June board meeting and Special meeting held on July 25th, 2022.
- Motion was seconded by Commissioner Walter.
- Motion passed unanimously.

Changes to the Agenda (See Video 0:1:40)

- Executive Director Daniel Munt made a request for a motion to expand the topic of conversation on the dune fencing update to include a discussion related to rope thickness. Vice Chairman Miville made the motion. The motion was second by Chairman Silvia.

- Motion passed unanimously.

Public Comments (See Video 0:4:10)

- No Public comments were received.

Financial Reports (See Video 0:4:23)

- Treasurer Pyle was not present.
- Executive Director Daniel Munt was asked to speak on financials (See Video 0:5:20)

Daniel explained that all financials are in line with the previous month. He reported the parking lot is steady.

- Commissioner Walter inquired about the 30% decrease on the parking lot since establishing the park mobile app. (See Video 7:20- 17:14).
- The motion was made by Commissioner Walter to remove the one-hour payment option. Vice Chairman Miville seconded the motion. The motion passed unanimously.

Old Business (See Video 0:17:57)

Status from Local Support Grant See Video 0:18:06)

- Nick Mathews provided an update on the Summer 2022 local support grant opportunity released by the Florida House of Representatives as sponsored by State Representative Adam Botana.
- Carrie Schuman provided comments regarding grant funding and the vulnerability study (See Video 0:31:43)

Aptim Update from Nicole Sharp and Dr. Samantha (See Video 0:34:23)

- Nicole Sharp provided an update on the status of Aptim's vulnerability assessment and legal memorandum of the authority of the Captiva Erosion Prevention District.

Update on the Rope and Poles (See Video 44:51)

- Daniel Munt provided an update on the status of the additions and removal of ropes and bollards.
- David Mintz made comments about the Village area being an official designated area. (See Video 1:11:42)
- Chairman Silvia directed staff to obtain new bids for the replacement of the rope for the village area (See Video 1:15:34). These bids are intended to be presented for vote at the September meeting.

New Business (See Video 1:20:48)

Final Apportionment Model

- Daniel Munt shared the final apportionment model with commissioners and residents.

- Motion was made to approve the model by Commissioner Laird per Resolution 2022-16 the motion was second by Vice Chairman Miville.
- Motion passed unanimously.

Rules of Procedure 1.04 (See Video 1:42:53) Resolution 2022-17

- Motion to change the time for advertising special meeting was made by Chairman Silvia and second by Vice Chairman Miville.
- Motion passed unanimously.

Administrative Update (See Video 1:45:31)

Tentative Budget Meeting

- Discussion was held regarding the scheduling of the tentative and final budget hearing.

Commissioner Comments (See Video 1:53:40)

- Commissioner Walters suggested about CEPD consider hiring a part-time Handyman that can work on preventive measures ongoing, rather than hiring third parties to work on repairs after the fact.

Adjournment (See Video 2:00:35)

- Chairman Silvia motions to adjourn the meeting.
- Commissioner Walters second the motion.
- Motion passes unanimously.
- Meeting adjourned.

8:17 AM
9/7/2022

Captiva Erosion Prevention District
General Fund - Budget Performance Summary
For the Eleven Months Ended August 31, 2022

Prepared by: JS

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Actual - August '22	Budget - August '22	Actual - August '21	Budget - August '21	Actual YTD	YTD Budget	YTD Variance	Annual Budget	Residual Budget
Ordinary Income/Expense									
Income									
Ad Valorem Tax	\$ -	\$ 54,245.75	\$ 8.95	\$ 55,246.50	\$ 651,859.06	\$ 596,703.25	\$ 55,155.81	\$ 650,949.00	\$ (910.06)
Interest Income	6.46	12.50	10.34	125.00	97.37	137.50	(40.13)	150.00	52.63
Other Income	43.87	416.67	666.12	312.50	15,691.42	4,583.33	11,108.09	5,000.00	(10,691.42)
Total Income	50.33	54,674.92	685.41	55,684.00	667,647.85	601,424.08	66,223.77	656,099.00	(11,548.85)
Expense									
Administrative Expenses	8,983.60	7,312.50	7,845.59	4,541.67	94,575.20	80,437.50	(14,137.70)	87,750.00	(6,825.20)
Cost of Collecting Ad Valorem	0.00	1,625.00	0.00	1,375.00	17,084.24	17,875.00	790.76	19,500.00	2,415.76
Wages	7,161.00	14,666.67	10,081.67	10,041.67	123,162.06	161,333.33	38,171.27	176,000.00	52,837.94
Professional Fees	8,498.35	3,416.67	7,517.91	3,000.00	34,520.42	37,583.33	3,062.91	41,000.00	6,479.58
Reserves Transfer	7,037.50	7,037.50	7,037.50	7,037.50	77,412.50	77,412.50	0.00	84,450.00	7,037.50
Total Expense	31,680.45	34,058.33	32,482.67	25,995.84	346,754.42	374,641.67	27,887.25	408,700.00	61,945.58
Net Income	<u>\$ (31,630.12)</u>	<u>\$ 20,616.58</u>	<u>\$ (31,797.26)</u>	<u>\$ 29,688.16</u>	<u>\$ 320,893.43</u>	<u>\$ 226,782.42</u>	<u>\$ 94,111.01</u>	<u>\$ 247,399.00</u>	<u>\$ (73,494.43)</u>

Cash basis- omitted all note disclosures
No assurance is provided on these financial statements.

8:16 AM
 9/7/2022
 Prepared by: JS

Captiva Erosion Prevention District
 General Fund - Budget Performance Detail
 For the Eleven Months Ended August 31, 2022

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Actual - August '22	Budget - August '22	Actual - August '21	Budget - August '21	Actual YTD	YTD Budget	YTD Variance	Annual Budget	Residual Budget
Ordinary Income/Expense									
Income									
Ad Valorem Tax	0.00	54,245.75	8.95	55,246.50	651,859.06	596,703.25	55,155.81	650,949.00	(910.06)
Interest Income	6.46	12.50	10.34	125.00	97.37	137.50	(40.13)	150.00	52.63
Other Income	43.87	416.67	666.12	312.50	15,691.42	4,583.33	11,108.09	5,000.00	(10,691.42)
Total Income	50.33	54,674.92	685.41	55,684.00	667,647.85	601,424.08	66,223.77	656,099.00	(11,548.85)
Expense									
Administrative Expenses									
Advertising	3,022.80	833.33	436.04	250.00	16,117.85	9,166.67	(6,951.18)	10,000.00	(6,117.85)
Bank Service Charges	200.90	83.33	214.32	25.00	1,490.60	916.67	(573.93)	1,000.00	(490.60)
Board Meeting Expenses	0.00	83.33	0.00	83.33	1,354.06	916.67	(437.39)	1,000.00	(354.06)
Copier Lease Expense	0.00	62.50	125.57	75.00	119.81	687.50	567.69	750.00	630.19
Dues and Subscriptions	724.00	416.67	694.99	375.00	9,408.98	4,583.33	(4,825.65)	5,000.00	(4,408.98)
General Insurance	0.00	583.33	0.00	375.00	21,678.00	6,416.67	(15,261.33)	7,000.00	(14,678.00)
Newsletter Expense	0.00	500.00	3,198.25	150.00	0.00	5,500.00	5,500.00	6,000.00	6,000.00
Office Expense	729.22	1,666.67	1,233.84	375.00	9,442.49	18,333.33	8,890.84	20,000.00	10,557.51
Postage	0.00	41.67	0.00	83.33	148.19	458.33	310.14	500.00	351.81
Rent Expense	1,086.69	1,250.00	1,461.32	1,166.67	12,228.05	13,750.00	1,521.95	15,000.00	2,771.95
Repairs	0.00	83.33	0.00	125.00	149.16	916.67	767.51	1,000.00	850.84
Telephone	293.37	208.33	101.10	166.67	1,590.79	2,291.67	700.88	2,500.00	909.21
Travel and Per Diem	1,320.19	625.00	66.73	625.00	11,085.35	6,875.00	(4,210.35)	7,500.00	(3,585.35)
Utilities	120.63	208.33	313.43	166.67	2,529.08	2,291.67	(237.41)	2,500.00	(29.08)
Website & Computer Maintenance	1,485.80	666.67	0.00	500.00	7,232.79	7,333.33	100.54	8,000.00	767.21
Total Administrative expenses	8,983.60	7,312.50	7,845.59	4,541.67	94,575.20	80,437.50	(14,137.70)	87,750.00	(6,825.20)
Wages and Professional Fees									
Wages	7,161.00	14,666.67	10,081.67	10,041.67	123,162.06	161,333.33	38,171.27	176,000.00	52,837.94
Professional Fees	8,498.35	3,416.67	7,517.91	3,000.00	34,520.42	37,583.33	3,062.91	41,000.00	6,479.58
Total Legal and Professional Fees	15,659.35	18,083.33	17,599.58	13,041.67	157,682.48	198,916.67	41,234.19	217,000.00	59,317.52
Cost of Collecting Ad Valorem									
Property Tax Appraiser Fees	0.00	458.33	0.00	333.33	4,046.03	5,041.67	995.64	5,500.00	1,453.97
Tax Collector Commissions	0.00	1,166.67	0.00	1,041.67	13,038.21	12,833.33	(204.88)	14,000.00	961.79
Total Cost of Collecting Ad Valorem	0.00	1,625.00	0.00	1,375.00	17,084.24	17,875.00	790.76	19,500.00	2,415.76
Reserves									
Operating Reserves Transfers	7,037.50	7,037.50	7,037.50	7,037.50	77,412.50	77,412.50	0.00	84,450.00	7,037.50
Total Expense	31,680.45	34,058.33	32,482.67	25,995.84	346,754.42	374,641.67	27,887.25	408,700.00	61,945.58
Net Income	<u>\$ (31,630.12)</u>	<u>\$ 20,616.58</u>	<u>\$ (31,797.26)</u>	<u>\$ 29,688.16</u>	<u>\$ 320,893.43</u>	<u>\$ 226,782.42</u>	<u>\$ 94,111.01</u>	<u>\$ 247,399.00</u>	<u>\$ (73,494.43)</u>

Cash basis - omitted all note disclosures
 No assurance is provided on these financial statements.

8:18 AM
 9/7/2022
 Prepared: JS

Captiva Erosion Prevention District
 Capital Projects Fund - Budget Performance Summary
 For the Eleven Months Ended August 31, 2022

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Actual - August '22	Budget - August '22	Actual - August '21	Budget - August '21	YTD Actual	YTD Budget	YTD Variance	Tentative Budget	Residual Budget
Ordinary Income/Expense									
Income									
Grant Income	\$ -	\$ 932,250.00	\$ -	\$ 77,035.50	\$ 170,098.47	\$ 10,254,750.00	\$ (10,084,651.53)	\$ 11,187,000.00	\$ 11,016,901.53
Interest Income	5.81	2,250.00	31.98	2,083.33	7,851.19	24,750.00	(16,898.81)	27,000.00	19,148.81
Other Miscellaneous Income	0.00	83.33	0.00	0.00	22,500.00	916.67	21,583.33	1,000.00	(21,500.00)
Parking Lot Revenue	82,237.80	70,833.33	77,790.00	41,666.67	559,508.55	779,166.67	(219,658.12)	850,000.00	290,491.45
Reserves - General	7,037.50	7,037.50	7,037.50	7,220.83	77,412.50	77,412.50	0.00	84,450.00	7,037.50
Special Assessments	0.00	0.00	0.00	25,416.67	0.00	0.00	0.00	0.00	0.00
Total Income	89,281.11	1,012,454.17	84,859.48	153,423.00	837,370.71	11,136,995.83	(10,299,625.12)	12,149,450.00	11,312,079.29
Expense									
General Expenses	1,086.69	5,083.33	1,272.90	4,625.00	14,465.80	55,916.67	41,450.87	61,000.00	46,534.20
Parking Lot	19,737.70	17,062.50	23,230.59	3,516.67	154,897.06	187,687.50	32,790.44	204,750.00	49,852.94
Wages	18,827.20	23,512.50	17,120.33	10,041.67	255,083.21	258,637.50	3,554.29	282,150.00	27,066.79
Professional Fees	11,698.34	15,416.67	8,517.90	3,000.00	89,917.52	169,583.33	79,665.81	185,000.00	95,082.48
Renourishment 2021/2022	27,836.21	1,168,790.42	0.00	48,750.00	13,779,228.35	12,856,694.58	(922,533.77)	14,025,485.00	246,256.65
Debt Service	0.00	0.00	0.00	0.00	243,100.47	0.00	(243,100.47)	0.00	(243,100.47)
Total Expense	79,186.14	1,229,865.42	50,141.72	69,933.34	14,536,692.41	13,528,519.58	(1,008,172.83)	14,758,385.00	221,692.59
Net Income	<u>\$ 10,094.97</u>	<u>\$ (217,411.25)</u>	<u>\$ 34,717.76</u>	<u>\$ 83,489.66</u>	<u>\$ (13,699,321.70)</u>	<u>\$ (2,391,523.75)</u>	<u>\$ (11,307,797.95)</u>	<u>\$ (2,608,935.00)</u>	<u>\$ 11,090,386.70</u>

Cash basis - omitted all note disclosures
 No assurance is provided on these financial statements.

9/7/2022
 8:19 AM
 Prepared: JS

Captiva Erosion Prevention District
 Capital Projects Fund - Budget Performance Detail
 For the Eleven Months Ended August 31, 2022

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Actual - August '22	Budget - August '22	Actual - August '21	Budget - August '21	YTD Actual	YTD Budget	YTD Variance	Annual Budget	Residual Budget
Ordinary Income/Expense									
Income									
Grant Income - Local	\$ -	\$ 488,083.33	\$ -	\$ 72,368.83	\$ 170,098.47	\$ 5,368,916.67	\$ (5,198,818.20)	\$ 5,857,000.00	\$ 5,686,901.53
Grant Income - State	0.00	344,166.67	0.00	4,666.67	0.00	3,785,833.33	(3,785,833.33)	4,130,000.00	4,130,000.00
Grant Income - Federal (FEMA)	0.00	100,000.00	0.00	0.00	0.00	1,100,000.00	(1,100,000.00)	1,200,000.00	1,200,000.00
Interest Income	5.81	2,250.00	31.98	2,083.33	7,851.19	24,750.00	(16,898.81)	27,000.00	19,148.81
Other Miscellaneous Revenues	0.00	83.33	0.00	0.00	22,500.00	916.67	21,583.33	1,000.00	(21,500.00)
Parking Lot Revenue	82,237.80	70,833.33	77,790.00	41,666.67	559,508.55	779,166.67	(219,658.12)	850,000.00	290,491.45
General Reserves	7,037.50	7,037.50	7,037.50	7,220.83	77,412.50	77,412.50	0.00	84,450.00	7,037.50
Special Assessments Principal	0.00	0.00	0.00	25,416.67	0.00	0.00	0.00	0.00	0.00
Total Income	89,281.11	1,012,454.17	84,859.48	153,423.00	837,370.71	11,136,995.83	(10,299,625.12)	12,149,450.00	11,312,079.29
Expense									
Advertising	0.00	833.33	0.00	250.00	0.00	9,166.67	9,166.67	10,000.00	10,000.00
Dues & Subscriptions	0.00	416.67	0.00	375.00	2,500.00	4,583.33	2,083.33	5,000.00	2,500.00
Bank Service Charges	0.00	83.33	0.00	25.00	57.42	916.67	859.25	1,000.00	942.58
Cost of Assessment Collections	0.00	83.33	0.00	83.33	0.00	916.67	916.67	1,000.00	1,000.00
Insurance	0.00	583.33	0.00	375.00	0.00	6,416.67	6,416.67	7,000.00	7,000.00
Office Expenses	0.00	1,666.67	89.89	2,350.00	0.00	18,333.33	18,333.33	20,000.00	20,000.00
Rent	1,086.69	1,250.00	1,183.01	1,000.00	11,908.38	13,750.00	1,841.62	15,000.00	3,091.62
Storage of records	0.00	166.67	0.00	166.67	0.00	1,833.33	1,833.33	2,000.00	2,000.00
Total General Expense	1,086.69	5,083.33	1,272.90	4,625.00	14,465.80	55,916.67	41,450.87	61,000.00	46,534.20
Parking Lot Expenses									
Credit Card Fees	4,004.08	1,916.67	2,219.23	750.00	22,982.51	21,083.33	(1,899.18)	23,000.00	17.49
Parking Maintenance	0.00	2,916.67	2,090.00	200.00	24,057.24	32,083.33	8,026.09	35,000.00	10,942.76
Portable Toilets	10,792.32	7,500.00	14,599.98	666.67	75,463.24	82,500.00	7,036.76	90,000.00	14,536.76
Signage	0.00	41.67	0.00	150.00	1,863.75	458.33	(1,405.42)	500.00	(1,363.75)
Utilities	400.45	83.33	155.07	150.00	1,902.44	916.67	(985.77)	1,000.00	(902.44)
Sales Tax Expense	4,540.85	4,604.17	4,166.31	1,600.00	28,627.88	50,645.83	22,017.95	55,250.00	26,622.12
Total Parking Lot Expenses	19,737.70	17,062.50	23,230.59	3,516.67	154,897.06	187,687.50	32,790.44	204,750.00	49,852.94
Wages and Professional Fees									
Wages	18,827.20	23,512.50	17,120.33	10,041.67	255,083.21	258,637.50	3,554.29	282,150.00	27,066.79
Professional Fees	11,698.34	15,416.67	8,517.90	3,000.00	89,917.52	169,583.33	79,665.81	185,000.00	95,082.48
Total Wages and Professional Fees	30,525.54	38,929.17	25,638.23	13,041.67	345,000.73	428,220.83	83,220.10	467,150.00	122,149.27
Renourishment 2021/2022									
Project Expenses	27,836.21	1,168,790.42	0.00	48,750.00	13,779,228.35	12,856,694.58	(922,533.77)	14,025,485.00	246,256.65
Turtle Monitoring	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Renourishment 2021/2022	27,836.21	1,168,790.42	0.00	48,750.00	13,779,228.35	12,856,694.58	(922,533.77)	14,025,485.00	246,256.65
Debt Service									
Interest	0.00	0.00	0.00	0.00	243,100.47	0.00	(243,100.47)	0.00	(243,100.47)
Principal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Debt Service	0.00	0.00	0.00	0.00	243,100.47	0.00	(243,100.47)	0.00	(243,100.47)
Total Expense	79,186.14	1,229,865.42	50,141.72	69,933.34	14,536,692.41	13,528,519.58	(1,008,172.83)	14,758,385.00	221,692.59
Net Income	10,094.97	(217,411.25)	34,717.76	83,489.66	(13,699,321.70)	(2,391,523.75)	(11,307,797.95)	(2,608,935.00)	11,090,386.70

Cash basis - omitted all note disclosures.
 No assurance is provided on these financial statements.

CEPD - CAPITAL PROJECTS FUND
 Balance Sheet

	<u>August 31, 2022</u>	<u>August 31, 2021</u>
ASSETS		
Current Assets		
Checking/Savings		
BOTI Checking	\$ 349,789.77	\$ 1,302,036.41
Fifth Third Investment Account	2,876,104.18	1,946,719.38
Fifth Third Treasury Bill #07	-	418,000.00
Fifth Third Treasury Bill #09	-	494,000.00
Sanibel Captiva Bank - CD	-	256,033.34
Total Current Assets	<u>3,225,893.95</u>	<u>4,416,789.13</u>
Other Current Assets		
Utility Deposit	300.00	300.00
Total Other Current Assets	<u>300.00</u>	<u>300.00</u>
Total Current Assets	<u>3,226,193.95</u>	<u>4,417,089.13</u>
TOTAL ASSETS	<u><u>\$ 3,226,193.95</u></u>	<u><u>\$ 4,417,089.13</u></u>
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Due to General Fund	<u>\$ 317,577.05</u>	<u>\$ 31,158.26</u>
Equity		
Accumulated Reserves	2,908,617.18	3,330,192.00
Fund Balance	13,699,321.42	549,524.36
Net Income	(13,699,321.70)	506,214.51
Total Equity	<u>2,908,616.90</u>	<u>4,385,930.87</u>
TOTAL LIABILITIES & EQUITY	<u><u>\$ 3,226,193.95</u></u>	<u><u>\$ 4,417,089.13</u></u>

CEPD - GENERAL FUND
Balance Sheet

	<u>August 31, 2022</u>	<u>August 31, 2021</u>
ASSETS		
Current Assets		
Checking/Savings		
BOTI Checking	\$ 351,359.71	\$ 393,970.32
Total Checking/Savings	<u>351,359.71</u>	<u>393,970.32</u>
Other Current Assets		
Due from Capital Projects Fund	317,577.05	31,158.26
Total Other Current Assets	<u>317,577.05</u>	<u>31,158.26</u>
Total Current Assets	<u>668,936.76</u>	<u>425,128.58</u>
TOTAL ASSETS	<u>\$ 668,936.76</u>	<u>\$ 425,128.58</u>
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Other Current Liabilities		
Accrued Liabilities	99.03	-
Total Other Current Liabilities	<u>99.03</u>	<u>-</u>
Total Current Liabilities	<u>99.03</u>	<u>-</u>
Total Liabilities	99.03	-
Equity		
Fund Balance	347,944.30	113,298.69
Net Income	320,893.43	311,829.89
Total Equity	<u>668,837.73</u>	<u>425,128.58</u>
TOTAL LIABILITIES & EQUITY	<u>\$ 668,936.76</u>	<u>\$ 425,128.58</u>

CAPTIVA EROSION PREVENTION DISTRICT
RESERVE ACCUMULATIONS
FISCAL YEAR ENDING 9/30/2022

	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22
Beginning Balance	\$ 3,376,887	\$ 3,384,284	\$ 3,403,102	\$ 3,461,813	\$ 3,526,031	\$ 3,585,624	\$ 3,673,395	\$ 3,716,737	\$ 2,937,787	\$ 2,868,775	\$ 2,904,336	\$ 2,908,617
Reserves Transferred In												
Parking Revenue	360	11,780	51,674	57,180	52,556	80,733	36,305	42,477	69,674	71,257	82,238	
Operating Reserves	7,037	7,038	7,037	7,038	7,037	7,038	7,037	7,038	7,037	7,038	7,037	
Total fund balance limitation	-	-	-	-	-	-	-	(828,465)	(145,723)	(42,734)	(84,994)	
Increase (Decrease) in Reserves	7,397	18,818	58,711	64,218	59,593	87,771	43,342	(778,950)	(69,012)	35,561	4,281	-
Total Accumulated Reserves	\$ 3,384,284	\$ 3,403,102	\$ 3,461,813	\$ 3,526,031	\$ 3,585,624	\$ 3,673,395	\$ 3,716,737	\$ 2,937,787	\$ 2,868,775	\$ 2,904,336	\$ 2,908,617	\$ 2,908,617

SGT KNOTS Supply Co

[Cart](#) > [Information](#) > [Shipping](#) > [Payment](#)


Contact	dmunt@mycepd.com	Change
Ship to	Captiva Erosion Prevention Dis, 11513 Andy Rosse Lane, 4, Captiva FL 33924, United States	Change

Shipping method

<input checked="" type="radio"/> UPS® Ground	\$753.81
<input type="radio"/> UPS 3 Day Select® 3 business days	\$2,043.29
<input type="radio"/> UPS 2nd Day Air® 2 business days	\$2,841.84
<input type="radio"/> UPS Next Day Air® 1 business day	\$5,668.25
<input type="radio"/> UPS Next Day Air® Early 1 business day	\$5,925.25

[Return to information](#)

[Continue to payment](#)

 **100% Twisted Cotton Rope** \$2,819.70
3/4 in / 600 ft / Natural

Gift card or discount code [Apply](#)

Subtotal	\$2,819.70
Shipping	\$753.81
Taxes	\$232.28

Total USD **\$3,805.79**

Construction Bid Form



Owner Information

Name Captiva Erosion Prevention District

Address 11513 Andy Rosse Ln Ste 4

City, State ZIP Captiva, FL, 33924

Phone 239-472-2472

Email dmunt@mycepd.com

Project name Captiva Island Rope Replacement

Contractor Information

Company 3d Tree

Name Daniel Munt

Address 18717 Bellmore Ave

City, State ZIP Orlando, FL, 32820

Phone 407-388-5996

Email dannymunt7@gmail.com

Completion date A.S.A.P.

Scope of Work

This bid proposal includes all labor associated with replacing the existing 1/2 inch rope in the existing dune fencing, with 3/4 inch braided cotton rope that is to be supplied by the Captiva Erosion Prevention District. The existing 162 bollards will be drilled to expand the hole to accommodate the thicker rope. The rope will be wrapped once around each bollard, fastened with stainless steel nails, and sagged between to provide the desired aesthetics.

Not Included

All materials to be provided by the Captiva Erosion Prevention District.

Company Proposal

3d Tree will commence work promptly upon notification that materials are on site. The labor will be performed for a total cost of \$6,000. ****DISCLOSURE**** the 3d Tree representative is the father of the Executive Director of the Captiva Erosion Prevention District. This in no way has impacted the proposal process.

Submitted by (Company Representative)

Date

Owner Acceptance

I, Owner Name, do accept the above scope of work on behalf of the Captiva Erosion Prevention District, proposed to be completed for the amount of \$6,000.

Accepted by

Date

PUBLIC SECTOR

Insurance Proposal

Package & Workers' Compensation

October 1, 2022 – October 1, 2023

CAPTIVA EROSION PREVENTION DISTRICT



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- Uninsured Motorist Form
- Preferred* Signature Page



Our Story

Brown & Brown, Public Sector is a proud member of the Brown & Brown family – an 83-year-old, publicly traded, Florida corporation currently ranked as the 5th largest insurance brokerage in the United States of America. Our Brown & Brown family is now more than 11,000 teammates, spanning from London to Los Angeles. Through our collaborative efforts, we design, place, and service more than \$20 Billion in annual insurance products. We passionately undertake these efforts on behalf of our clients – ranging from individuals and small businesses, to state governments and Fortune 500 companies.

The Brown & Brown, Public Sector team is a highly-specialized unit of insurance advisors 100% trained to deliver industry-leading services to public entities in the State of Florida. Since 1992, we have continuously refined that specialization and enhanced our services, while becoming the largest public entity brokerage in Florida. Our team provides Property & Casualty and Employee Benefits services to governments from Key West to the Panhandle and represents more than 200 clients.

We have proven over nearly three decades of service to local governments that we are a highly sophisticated and accountable team of insurance professionals, laser-focused on providing both world-class brokerage services and concierge-level support to our clients. We have built our reputation by empowering our governmental clients to outperform their industry peers, lower their cost of risk, and enhance their employee benefits programs - all while staying within their annual budgetary constraints. Our team is committed to serve those who serve the public – and provide superior service to our clients, their staff, and their employees.

An Introduction to Your Service Team

Account Executives

Matt Montgomery Executive Vice President	(386) 239-7245	Matt.Montgomery@bbrown.com
Robin Russell, ARM-P, CISR, CSRM Director of Operations	(386) 239-4044	Robin.Russell@bbrown.com
Paul Dawson, ARM-P Senior Vice President / Public Risk Advisor	(386) 239-4045	Paul.Dawson@bbrown.com
Michelle Martin, CIC Senior Vice President / Public Risk Advisor	(386) 239-4047	Michelle.Martin@bbrown.com
Brian Cottrell, CIC, CRM Vice President / Public Risk Advisor	(386) 239-4060	Brian.Cottrell@bbrown.com
Kyle Stoekel, ARM-P, CIC Public Risk Advisor	(386) 944-5805	Kyle.Stoekel@bbrown.com
Victoria "Tori" Reedy Executive Coordinator	(386) 239-4043	Tori.Reedy@bbrown.com
Nicholas "Nick" Van Nostrand Account Executive	(321) 214-2377	Nicholas.VanNostrand@bbrown.com

Service Representatives

Emily Bailey Public Risk Specialist	(386) 333-6085	Emily.Bailey@bbrown.com
Melody Blake, ACSR Public Risk Specialist	(386) 239-4050	Melody.Blake@bbrown.com
Christina Carter, CIC, CRM Public Risk Specialist	(386) 333-6069	Christina.Carter@bbrown.com
Danielle Coggon, CIC, CISR Public Risk Specialist	(386) 239-4048	Danielle.Coggon@bbrown.com
Schylar Howard Public Risk Specialist	(386) 265-6117	Schylar.Howard@bbrown.com
Patricia "Trish" Jenkins, CPSR Public Risk Specialist	(386) 239-4042	Trish.Jenkins@bbrown.com
Alexa Gray Public Risk & Claims Specialist	(386) 333-6068	Alexa.Gray@bbrown.com

Certificate Requests: 179.certificates@bbrown.com

Claim Reporting: 179.claims@bbrown.com

Our Service Team philosophy focuses on accountability at all levels of account management. Our goal is not simply to meet your service needs, but to exceed them. All the employees at Brown & Brown are dedicated to achieving this goal and distinguishing ourselves from the competition.

Preferred Governmental Insurance Trust (*Preferred*) Overview

Several hundred members and millions in premiums prove that the *Preferred* Governmental Insurance Trust® fulfills what Florida needs: an insurance program exclusively customized and dedicated to the public sector. *Preferred* stays on the forefront of specialized insurance for property, casualty and workers’ compensation because it is non-profit and self-governed with a membership comprised solely of Florida public entities.

Preferred’s history dates back to 1999. Its robust membership and financial strength, including consistent growth of surplus, stem from its conservative platform of managed risk. *Preferred* is just that: ***preferred*** for unmatched public entity experience, innovation, stability and personalized service.

<i>Preferred</i> ’s Member Types		
Municipalities	Counties	Special Districts
Public Schools	Charter Schools	Sheriff Departments
Housing Authorities	Aviation Authorities	Transit, Port & Utility Authorities

<i>Preferred</i> ’s Comprehensive Coverages		
Property	Workers’ Compensation	General Liability
Automobile Liability	Automobile Physical Damage	Law Enforcement Liability
Public Officials Liability	Employment Practices Liability	Educators’ Legal Liability

The Power of Groups and People

What does a specialized insurance trust do for you? In the case of *Preferred*, it gives you the purchasing power of a very large trust with billions of covered property values—far more financial negotiating power than a single public entity can muster. As a *Preferred* member, you are part of a formidable Florida insurance trust.

The trust also transfers risks from any one public entity to the larger group. This provides all members of the trust better rating structures with less volatility. *Preferred*’s sole focus on government ensures that members’ unique needs are met.

Underwriting and Administration

Behind *Preferred's* underwriting platform are decades of success built on integrity and market relationships. Our team of underwriters' vast insurance expertise enhances the actuarial and scientific data used to underwrite individual risks within the trust. Services delivered are both broad and precise. Reliability is assured. The administrator for *Preferred* is Public Risk Underwriters of Florida, Inc.® (PRU), Florida's premier public entity specialist of its kind. *Preferred's* claims administrator is PGCS Claim Services. With more than 25 years in claims experience, PGCS is Florida's foremost governmental third-party administration company.



Underwriting Highlights

- **Diverse risk financing options:** guaranteed cost, deductible, self-insured retention, all lines aggregate
- **Competitive premium discounts** based on favorable experience and sound safety practices
- **Flexibility of coverage design**, including mono-line or package basis
- **Dynamic financial analysis** conducted periodically to validate the trust's superior financial standing

Administration

- **General counsel, defense counsel and litigation services** by specialists in governmental law
- **Membership relations** for networking and professional development
- **Legislative Pulse newsletter** from Tallahassee-based law firm
- **Professional marketing** that guarantees local agent support, governmental knowledge and an ever-growing group of members
- **Preferred News**—a quarterly publication covering the spectrum of government insurance issues
- **State filing, accounting and independent CPA audited financials** as needed

Preferred's Expert Boards Know Your Business

Preferred is governed and guided by people working daily in all segments of Florida's public sector – from municipalities to counties to schools to special taxing districts.

The Board of Trustees is comprised of elected public officials who work wisely and diligently to set policy, keeping *Preferred* as the premier public entity insurer of its kind.

Preferred Claims Administration

Preferred Governmental Claim Solutions, Inc. ® (PGCS) is the premier governmental third-party claims administrator in the state of Florida and administers the claims for Preferred Governmental Insurance Trust (*Preferred*). Since its founding in 1956, PGCS has provided claims administration services exclusively to over 450 governmental entities including schools, cities, towns, counties, community development districts, and fire districts. Therefore, PGCS's adjusters are extremely qualified to handle governmental tort liability and public sector workers' compensation claims. They are experts at investigating and handling police and firefighters presumption claims. PGCS is sensitive to the politics involved in the handling of public entity claims.

PGCS's claims administration program consists of workers' compensation, general liability, bodily injury, personal injury, property, auto liability, auto physical damage, employment practices liability, school leaders/educators liability and public officials liability. Their claims staff has over 630 years of combined insurance experience and each has been with PGCS an average of 8 years. Claims are handled under strict supervision in accordance with the PGCS workers' compensation and liability claim handling procedure manuals and the PGCS claim best practices manual. A random sampling of each adjuster's claim files are audited on a monthly basis by a Quality Assurance Manager to ensure compliance.

PGCS provides their clients with a dedicated Subrogation Unit to pursue reimbursements from at-fault third parties. Their current recovery rate is fifty-nine (59) percent of the claim costs expended. PGCS also has a dedicated excess reporting and recovery unit for communication to and securing reimbursement from the excess and/or reinsurance carriers. In addition, PGCS provides a state-approved Special Investigation Unit (SIU) to prevent and pursue fraudulent claims. PGCS offers rewards up to \$10,000.00 for the arrest and conviction of persons committing workers' compensation fraud. This service is provided via a twenty-four hour seven day a week hotline.

PGCS utilizes the RiskMaster system for claims processing. This system captures a wide variety of data and allows the adjuster to enter an unlimited number of claim notes, process reserve changes, and issue claim payments. Customized reports can be obtained from PGCS's on-line system containing a multitude of data parameters that a client may choose to analyze. The system can be accessed by clients via their website at www.pgcs-tpa.com.

Communication with PGCS's clients is the cornerstone of their claims administration program. Professional adjusters, nurses, management, quarterly in-depth claim review meetings, 24/7 claim reporting, utilization of attorneys specializing in public entity defense, litigation management, and return to work programs are just a sample of how PGCS has set the standard for the industry.

PGCS is committed to partnering with their clients to provide professional and aggressive claim management programs. While they are recognized as the leader in the industry, PGCS is always striving to improve the quality of their programs and expand the services that they offer.

Preferred Safety and Risk Management Services

The success of any public sector community is tied to its ability to protect and preserve its human physical assets. This basic premise serves as the cornerstone of an effective Safety Management program and underscores the importance of Safety and Risk Control to the community. *Preferred's* Safety and Risk Management Department is very aware of the valuable contribution a comprehensive safety and risk control program makes to the bottom-line of any organization.

At *Preferred*, Safety consultations originate with one basic thought—to recommend specific measures to minimize or eliminate the exposures that cause accidents. This does not mean that the workplace become no-risk utopias, but we expect our consultants to recommend measures to control and minimize all types of accidents, injuries and illnesses to our *Preferred* members' operations and premises.

Preferred is dedicated to meeting the challenge of the complex issues facing public sector organizations. Disarming these issues and converting them into solutions which work to the advantage of our goal. *Preferred's* approach to risk control incorporates the following elements:

- **Exposure Identification** – Assist management in determining areas where a chance of loss might exist through cause trend analysis, work site evaluations, and facility inspections.
- **Exposure Measurement and Loss Analysis** – Loss analysis and a review of the consequences of the exposures will be considered to develop alternative methods of control.
- **Determination and Selection of Appropriate Risk Control Methods** – Based on measurement and analysis, specific recommendations and/or custom designed risk control plan will be formulated. OSHA, as well as other Agency Standards will be applied and/or used as a “Best Practice” measure when designing and formulating safety and risk control plans.
- **Training and Safety Management Consulting** – After considering client needs specific services and/or training will be formulated and initiated to fit the client's need. Key Personnel or specialty consulting services with the knowledge and skills needed to meet those identified needs will be provided.
- **Additional Consulting Services Available** – Preferred's Safety & Risk Management has other services available that may benefit our clients. These services include security evaluations and review of existing safety and risk programs.

Preferred's Safety and Risk Management Department evaluates the unique needs to each client, ultimately designing a program that is capable of being integrated into the overall safety and risk control efforts of each client. *Preferred's* dedication to the problem-solving approach is the foundation of their Safety and Risk Management Service.

Property – Inland Marine

Term: October 1, 2022 to October 1, 2023

Company: Preferred Governmental Insurance Trust (*Preferred*)

Covered Property (Per Schedule Provided)	
\$21,500	Blanket Value Buildings and Contents
Special Property Coverages	
\$1,000,000	Flood
Not Covered	Earth Movement
\$1,000,000	TRIA
Inland Marine (Per Schedule Provided)	
\$50,000	Blanket Unscheduled Inland Marine***
Included in Blanket	Communication Equipment***
\$9,000	Contractor’s / Mobile Equipment***
\$4,000	Electronic Data Processing Equipment***
Included in Blanket	Emergency Portable Service Equipment***
Included in Blanket	Fine Arts***
Included in Blanket	Other Inland Marine
Included in Blanket	Rented, Leased or Borrowed Equipment◆◆
Included in Blanket	Valuable Papers
Not Included	Watercraft, Not Including Hull Coverage**

Deductibles: \$1,000 per Occurrence – Buildings and Contents and TRIA

3% of TIV per Occurrence / Per Location for “Named Storm” subject to minimum of \$10,000 Per Occurrence. Location is defined by each itemized listing on the applicable schedule. Also applies to Inland Marine

\$1,000 any one occurrence for Flood, except:
Excess of maximum NFIP available whether purchased or not or 5% of the TIV at each affected location whichever is greater for Zones A & V

\$500 per Occurrence – Inland Marine

***Unscheduled items are subject to a maximum value of \$25,000 or less per item. Items valued above this amount must be scheduled.

**Watercraft, not exceeding 25 feet, coverage is not hull coverage. Limited to Specified Perils only, excluding collision with another object.

◆◆Unscheduled items are subject to a maximum value of \$250,000 or less per item, subject to the maximum per occurrence loss limit shown on the Inland Marine Schedule. Items valued above \$250,000 must be schedule.

Property – Inland Marine

“Named Storm” Definition: “...the direct action of wind, **including wind driven water and storm surge** when associated with or occurring in conjunction with a storm or weather disturbance which is named...” Wind driven water and storm surge loss are NOT subject to Flood Sublimit and are included to the blanket limits.

Flood coverage in zones A or V, or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a special flood deductible equal to all flood insurance available for such property under the NFIP, whether purchased or not or 5% of the Total Insured Value at each affected location whichever is greater. If such property is not eligible for the National Flood Insurance Program because the community in which the property is located does not participate in the NFIP, the Special Flood Deductible will be \$1,000,000 per insured location damaged in the flood occurrence or 5% of the Total Insured Value at each affected location whichever is greater.

Flood zones A will include, but not be limited to all the sub-classifications of AO, AH, AE, AR, A1 through A99, or any other sub-classification with the A prefix or designation. Flood zones V will include, but not be limited to all the sub-classifications of VO, VH, VE, VR V1 through V99, or any other sub-classification with the V prefix or designation. See policy form for special deductible restrictions.

Coverage:

1. Special form (formerly “All Risk”), subject to policy exclusions.
2. Replacement Cost applies to Buildings, Contents and EDP is subject to all terms and conditions of the coverage agreement the most we will pay for all loss, damage or costs in any one occurrence is the applicable limits of liability shown in the property declaration. **The blanket limit of coverage shown in the property declaration applies to all covered property unless a separate limit, lower limit or reduced amount of coverage is indicated elsewhere in the coverage agreement or in the property declaration.**
3. Inland Marine coverage paid at “Agreed Value” if the valuation type on the Inland Marine schedule is shown as agreed value; or the lesser of Actual Cash Value or 110% of the value reported on the schedule. See policy for complete details.
4. *Preferred* will pay for covered loss to your real property, inland marine or personal property:
 - a. At the location shown on the Schedule of the Declarations,
 - b. Property in the open within 1,000 feet of locations described in a. above,**
 - c. With respects to Inland Marine, at or away from your covered location.
5. No Coinsurance Clause.
6. Certain coverages subject to sub-limits stated in policy.
7. During the current coverage agreement period, there will be no charge for any new locations acquired after the inception date of the agreement. If the newly added location was owned or acquired prior to the inception date of the coverage agreement, then premium is due at the time the location is added.
8. The *Preferred* Property Program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust 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.
9. ***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 – Inland Marine

Sublimits of Coverage	
Sublimits apply as part of, and not in addition to, the overall Total Insured Values coverage limit.	
\$500,000	Accounts Receivable, per occurrence
\$1,000,000	Additional Expense
\$5,000	Animals, annual aggregate
\$500,000	Business Income
\$250,000, or 25% of loss whichever is greater	Debris Removal, per occurrence
\$500,000	Demolition Cost, Ordinance & Increased Cost of Construction, per occurrence
\$250,000	Errors and Omissions, per occurrence
\$5,000	Expediting Expense, per occurrence
\$25,000	Fire Department Charges, per occurrence
\$50,000	Fungus Cleanup Expense, annual aggregate
\$25,000 Per Occurrence \$1,000 Max per Tree	Lawns, Plants, Trees and Shrubs, Excludes Wind (see policy form for additional restrictions)
\$2,000,000	New Locations, per occurrence – 60 days from the date new location(s) is first purchased, rented or occupied, whichever is earlier. See policy for details.
\$50,000	Personal Property of Employees, per occurrence
\$50,000	Pollution Cleanup Expense, annual aggregate
\$250,000	Preservation of Property, per occurrence
\$20,000	Professional Fees, per occurrence
\$150,000	Property at Miscellaneous Unnamed Locations
\$10,000	Recertification, per occurrence
\$100,000	Service Interruption Coverage, per occurrence
\$250,000	Transit, per occurrence

Property – Inland Marine Major Exclusions

Property Not Covered includes but not limited to:

1. Animals, water, land including land on which the property is located, shrubs, trees, lawns, growing crops, or standing timber, except under conditions described in the “Extensions of Coverage” section of the policy.
2. Aircraft.
3. Property you sold under conditional sale, trust agreement, installment payment, or other deferred payment plan after such property has been delivered to the customer.
4. Caves, caverns, mines or any type, or any property contained within them.
5. Currency, money, notes or securities.
6. Dams, dikes or levees.
7. Contraband or property in the course of illegal transportation or trade.
8. Property covered under import or export ocean cargo policies.
9. Property you transport as a common carrier.
10. Property shipped by mail, unless sent registered or certified.
- 11. Watercraft unless loss is from a specified peril and scheduled on the inland marine schedule.**
12. Vehicles licensed or designed for highway use, unless shown on the Property Declaration, Extensions of Coverage item U, and then no coverage for any **over the road coverage**, or collision with another vehicle or object. The AOP deductible applies per occurrence and in the event of a Named Storm the Named Storm deductible applies per vehicle rather than per location. This coverage is paid at actual cash value at time of loss.
13. Bulkheads, docks, piers, wharves, retaining walls, boardwalks or underwater conduits from: freezing and thawing; impact of watercraft; waves, or debris driven by waves; pressure or weight of ice or water, whether driven by wind or not; or sinking or settling.
14. Electrical or communication lines, towers, and poles you own that are not located on a “covered location” insured under this policy.
15. Personal property of volunteers.
16. Underground pipes, unless loss is from a specified peril.
17. If building has been vacant for more than 90 consecutive days before a loss or damage, the following perils will be excluded: Vandalism, Sprinkler leakage, unless the system has been protected against freezing, building glass breakage, water damage, theft or attempted theft.

Excluded Risks of Direct Physical Loss include but not limited to:

1. War, invasion, acts of foreign enemies, hostilities or war like operations, civil war, rebellion, revolution, insurrection, civil commotion, military, usurped power, or any act of terrorism
2. Biological or Chemical Materials
3. Electronic Data or Electronic Data Recognition Exclusion
4. Asbestos
5. Damage caused by electronic currents artificially generated.
6. Pollution, except as provided under “Extensions of Coverage”
7. Building ordinance enforcement or Government action
8. Nuclear reaction
9. Utility failure
10. Fungus, except as provided under “Extensions of Coverage”
11. Any offshore oil well or oil shipping/tanker incident and the ensuing oil spill
12. Earth movement, whether sudden or gradual

Equipment Breakdown

Term: October 1, 2022 to October 1, 2023

Company: Preferred Governmental Insurance Trust (*Preferred*)

Covered Equipment: Covered Property built to operate under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilization of energy.

Coverage	Limit
Property Damage / Loss of Business Income / Additional Expense per accident	\$21,500
Water Damage	\$1,000,000
Ammonia Contamination	\$1,000,000
Hazardous Substance Coverage	\$1,000,000
Utility Interruption (24 Hour Waiting Period)	\$2,000,000
Spoilage Damage	\$250,000
Ordinance or Law	\$1,000,000
Expediting Expenses	\$1,000,000
Data or Media	\$250,000
Fungus, Wet Rot, Dry Rot	\$15,000

Deductibles: Same as Property – Building and Contents
24 Hours – Utility Interruption

Crime

Term: October 1, 2022 to October 1, 2023

Company: Preferred Governmental Insurance Trust (*Preferred*)

Limits of Liability and Coverage:

Coverage	Limit	Deductible
Employee Dishonesty, Including Faithful Performance	\$500,000	\$1,000
Forgery or Alteration Coverage	\$25,000	\$1,000
Theft, Disappearance and Destruction Coverage		
Inside	\$500,000	\$1,000
Outside	\$500,000	\$1,000
Computer Fraud Coverage (Including Funds Transfer)	\$500,000	\$1,000

Notes of Importance:

1. Employee dishonesty coverage is excluded for those employees required by law to be individually bonded.

General Liability

Term: October 1, 2022 to October 1, 2023
Company: Preferred Governmental Insurance Trust (*Preferred*)
Form: Occurrence

Coverage	Limit	Deductible
General Liability		
Bodily Injury and Property Damage, per Occurrence	\$2,000,000	\$0 Per Occurrence
Personal Injury and Advertising Injury, per Person/Occurrence	Included	
Products/Completed Operations, Aggregate	Included	
Fire Damage, per Occurrence	Included	
Medical Payments	Not Covered	
Employee Benefits Liability, per Occurrence	\$2,000,000	
Sublimits		
Vicarious Law Enforcement Liability, per Occurrence	\$2,000,000	Same as General Liability
Principle of Eminent Domain Including Inverse Condemnation, "Bert J. Harris, Jr., Private Property Rights Protection Act" per Occurrence / Annual Aggregate.	\$100,000	
Sewer Backup and Water Damage: Non-Negligent Claims	\$10,000/\$200,000	
Negligent Claims.	\$200,000/\$200,000	
Herbicide and Pesticide, per Occurrence	\$1,000,000	

Additional Coverages Included:

1. EMT/Paramedic Professional Services
2. Premises Operations
3. "Insured" Contracts
4. Host Liquor Liability
5. Broad Form Property Damage Subject to \$2,500 Personal Property of Others Sublimit
6. Watercraft Liability (under 52 feet). See policy form for limitations
7. Limited Worldwide Coverage
8. Failure to Supply Water
9. Communicable Disease (Correctional Facilities and Health Care Facilities - \$300,000 Limit)

Notes of Importance:

1. Premium is not audited.
2. Defense Costs are paid in addition to policy limits.
3. In the event an occurrence, accident or offense continues beyond the policy period, the applicable deductible would apply separately to each policy period in which the occurrence, accident or offense was committed or was alleged to have been committed.
4. Limits of Liability are subject to Florida Statute 768.28.
5. Deductible does not apply to claims expense.

General Liability

Exclusions, include but not limited to:

- Expected or intended injury
- Contractual Liability
- Liquor Liability
- Workers' Compensation and similar laws
- Employer's Liability
- Pollution
- Aircraft, Auto or Watercraft
- Mobile Equipment
- War
- Damage to Your Property, Product or Work
- Damage to Impaired Property or Property Not Physically Injured
- Recall of Products, Work or Impaired Property
- Racketeering
- Law Enforcement, except for vicarious liability arising out of an act or omission by a law enforcement agency that is not owned, operated or controlled by the "Covered party" if there is a contract with an outside agency to provide law enforcement for your entity.
- Asbestos, Mold, Fungi, or Bacteria
- Liability arising out of or caused or contributed to by any ownership, maintenance, operation, use, loading, unloading or control of or responsibility for any airfield, airport, aircraft, runway, hangar, building or other property or facility designed for, used, connected, associated or affiliated with or in any way related to aviation or aviation activities; this exclusion does not apply to premises exposure for those common areas open to the public including but not limited to parking areas, sidewalks, and terminal buildings.
- Failure or inability to supply or any interruption of any adequate quantity of power, steam, pressure, or fuel
- Subsidence, erosion or earth movement.
- Hospital / Clinic Medical Malpractice or Health Care Facilities
- Professional Health Care Services, but not including emergency medical services for first aid performed by emergency medical technicians, paramedics or Medical Director while in the course and scope of their duties.
- ERISA
- Actual or alleged illegal discrimination
- Injunctive, declaratory or equitable relief
- Actual or alleged deterioration, bursting breaking, leaking, inadequacy, design of, control of, maintenance of, or any other alleged responsibility for any structure device, or water course, natural or man-made, including, but not limited to: dams, reservoirs, levees, banks, embankments, gates, canals, ditches, gutters, sewers, aqueducts, channels, culvert, retaining walls, drains, tanks, watershed, or drains, a purpose of which is the containing, carrying, impeding, channeling, diverting, or draining of water or other liquid. Does not apply only as to the bursting or failure of man-made sewer, storm water, grey water or potable water supply pipes owned and maintained by Covered Party.
- Sexual abuse after initial discovery

Deadly Weapon Protection

Term: October 1, 2022 to October 1, 2023
Company: Preferred Governmental Insurance Trust (*Preferred*)
Form: Claims Made

Deadly Weapon Protection – Claims Made Retroactive Date: 10/1/2019		
Coverage	Limit	Deductible
Deadly Weapon Event (Including Claims Expenses), per event	\$1,000,000	\$0 Per Event
Deadly Weapon Protection – Sublimits		
Business Interruption	Included	\$0 Per Event
Demolition, Clearance, and Memorialization, per event	\$250,000	
Extra Expense, per event	\$250,000	
Crisis Management	Included	
Property Damage Extension, per event	Included	
Counseling Services, per event	\$250,000	
Funeral Expenses, per event	\$250,000	
Claims Expenses	Included	
Medical Expense, per person	\$25,000	
Accidental Death & Dismemberment, per person	\$50,000	

Notes of Importance:

1. **Coverage limited to scheduled locations only.**
2. Premium is not audited.
3. Defense Costs are paid within the policy limits.
4. Deductible does not apply to claims expense.

Any Event that occurs at a Location which has been specifically leased or loaned by the District to any other entity or individual to host a permitted event planned and ticketed for more than 15,000 attendees over the duration of the event, MUST BE reported to AND APPROVED by *Preferred* PRIOR to event. The Trust may, at their discretion, charge an additional premium and/or impose additional conditions specifically for that event.

Deadly Weapon Protection

Exclusions include but are not limited to:

- Loss of market, income or use at the property physically lost or physically damaged.
- Confiscation, nationalization, requisition, destruction or damage to property by any authority.
- Criminal, dishonest, fraudulent or malicious conduct by the Covered Party.
- Negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers
- Euthanasia.
- Explosive devices unless used in conjunction with a Deadly Weapon Event.
- Vehicle not defined as a Road Vehicle;
- Weapon mounted (or designed to be mounted) on a vehicle;
- Weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone.
- Injury or death to employees of the Covered Party, except for Crisis Management Services, Counselling Services, and Funeral Expenses endorsed by Extension to this Coverage Agreement.
- Claim or Claims made by, or on behalf of, any Assailant(s).
- Use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.
- Nuclear, Chemical, Biological, Bio-Chemical, Electromagnetic or Radioactive Weapons.
- Mental injury or mental anguish related claim where no actual Bodily Injury has occurred to the claimant.
- Covered Party's recklessness or deliberate misconduct.
- Mercy Killing(s).
- Covered Party except for employee while they are a recipient of Business Services being provided by the Covered Party.
- Pollutant or Contaminant.
- Goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Covered Party.
- Property Damage in respect of property:
 - owned, leased, rented or occupied by the Covered Party.
 - in the care, custody or control of the Covered Party or the care, custody or control of any person under contract with the Covered Party.
- Punitive or exemplary damages, sanctions or any additional damages resulting from the multiplication of compensatory damages.
- Strikes, labor unrest, riots or civil commotion.
- Suicide.
- War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military power.

Deadly Weapon Protection

Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

Extended Reporting Periods:

Preferred provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

Automatic Extended Reporting Period – continued coverage granted for a period of 90 days following the effective date of termination or nonrenewal, but only for Claims first made during the 90 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Public Officials Liability/Employment Practices Liability

Term: October 1, 2022 to October 1, 2023

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: **POL/EPLI:** Claims Made – Duty to Defend
Cyber Liability: Claims Made – Duty to Defend

Coverage	Limit	Deductible
Public Officials Liability Retroactive Date: Full Prior Acts		
Per Claim	\$2,000,000	\$1,000 Per Claim
Employment Practices Liability Retroactive Date: Full Prior Acts		
Per Claim	\$2,000,000	\$1,000 Per Claim
Sublimits		
Employee Pre-Termination Legal Consultation Services		
Per Employee	\$2,500	
Aggregate	\$5,000	
Non-Monetary Claims Defense Costs, Aggregate	\$100,000	

Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Deductible does not apply to claims expense.
3. Broadened definition of “Who is an Insured.”
4. Limits of Liability are subject to Florida Statute 768.28.

Public Officials Liability/Employment Practices Liability

Exclusions, include but not limited to:

- Criminal Acts
- Non-Monetary relief except as provided in the Supplementary Payments
- Bodily Injury, Personal Injury, Property Damage, Advertising Injury
- Damages arising out of Inverse Condemnation, Eminent Domain, Temporary or Permanent taking, Adverse Possession, Dedication by adverse Use, Condemnation Proceedings, or claims brought under Florida Statute 70.001 the “Bert J. Harris Jr., Private Property Rights Protection Act” or any similar claim by whatever named called.
- War, Invasion, Acts of foreign enemies, hostiles or warlike operations, strike, lock-out, riot, civil war, rebellion, revolution, insurrection or civil commotion
- Failure to effect and maintain insurance
- Fiduciary Liability
- Pollution
- Workers’ Compensation, Employers Liability and similar laws
- Nuclear
- ERISA of 1974, any similar state or local laws, and any rules and regulations promulgated thereunder and amendments thereto.
- Infringement of copyright, trademark, plagiarism, piracy or misappropriation of any ideas or other intellectual property
- Contractual Liability
- Health Care Professional or Health Care Facilities
- Prior and Pending claims
- Workers’ Adjustment and Retraining Notification Act, OSHA, RICO, or ADA
- Law Enforcement Activities
- Insured vs. Insured
- Bonds, Taxes or Construction contracts
- Collective Bargaining Agreements
- Capital Improvement to make property more accessible or accommodating to disabled persons
- Punitive Damages
- Return or improper assessment of taxes, assessments, penalties, fines, fees
- Activities of any attorney-at-law, medical personnel, architect, engineer or accountant, in the scope of their professional duties, except for claims made against them as Public Officials or Employees
- Media Wrongful Act
- Access or Disclosure of Confidential or Personal Information and Data-related Liability

Public Officials Liability/Employment Practices Liability

Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

Extended Reporting Periods:

Preferred provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

Automatic Extended Reporting Period – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Optional Extended Reporting Period – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 12 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Automobile Liability and Physical Damage

Term: October 1, 2022 to October 1, 2023

Company: Preferred Governmental Insurance Trust (*Preferred*)

Coverage	Limit	Symbol	Deductible
Automobile Liability			
Primary Bodily Injury and Property Damage Liability – Combined Limit	\$2,000,000	1	\$0 Each Accident
Personal Injury Protection	Statutory	5	\$0 Per Person
Medical Payments	Not Covered	N/A	N/A
Uninsured Motorist	Rejected	N/A	N/A
Physical Damage			
Comprehensive	Per Schedule	8	\$1,000 per Vehicle
Collision	Per Schedule	8	\$1,000 per Vehicle
Rental Coverage	\$50 per day / \$5,000 Aggregate		N/A
Hired Physical Car Damage	\$35,000		\$1,000 per Vehicle

Coverage and Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Hired and non-owned liability is included.
3. Premium is based on number of vehicles and subject to adjustment if schedule is changed.
4. Limited Replacement Cost provided for owned and scheduled private passenger vehicle, light truck or sport utility vehicle that is involved in a covered total loss if the vehicle has less than 18,000 miles and is within the first 12 months of being scheduled at the time of the total loss. This coverage does not apply to police vehicles or any other vehicle types already listed.
5. Physical Damage coverage paid at Actual Cash Value or 110% of the value reported on the schedule, whichever is less. Please see policy for complete details.
6. Limits of Liability are subject to Florida Statute 768.28.

Automobile Liability and Physical Damage

Description of Covered Auto Designation Symbols:

SYMBOL	=	DESCRIPTION
1	=	ANY "AUTO"
2	=	ALL OWNED "AUTOS" ONLY. Only those "autos" you own and or lease (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This also includes all those "autos" you acquire ownership of after the coverage agreement begins.
3	=	OWNED PRIVATE PASSENGER "AUTOS" ONLY. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the coverage agreement begins.
4	=	OWNED "AUTOS" OTHER THAN PRIVATE PASSENGER "AUTOS" ONLY. Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the coverage agreement begins.
5	=	OWNED "AUTOS" SUBJECT TO NO-FAULT. Only those "autos" you own and or lease that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	=	OWNED "AUTOS" SUBJECT TO A COMPULSORY UNINSURED MOTORIST LAW. Only those "autos" you own and or lease that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are subject to the same state uninsured motorists requirement.
7	=	SPECIFICALLY DESCRIBED "AUTOS". Only those "autos" described in ITEM THREE of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in ITEM THREE).
8	=	HIRED "AUTOS" ONLY. Only those "autos" you hire rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your employees or partners or members of their households.
9	=	NONOWNED "AUTOS" ONLY. Only those "autos" you do not own, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business.

Workers' Compensation

Term: October 1, 2022 to October 1, 2023

Insurer: Preferred Governmental Insurance Trust (*Preferred*)

Class Code	Description of Class Code	Estimated Payroll
9410	Municipal, Township, County or State Employee NOC	\$323,000
Total Payroll		\$323,000
Estimated Manual Premium		\$8,430
Experience Modification		1.00
Estimated Annual Premium		\$8,590

Notes of Importance:

1. The "Estimated Annual Premium" does not include safety program and drug-free workplace credits as per Florida Statute 440.
2. Employer's Limit of Liability is \$1,000,000/\$1,000,000/\$1,000,000.
3. Experience modification factor is subject to verification. This final amount of credit is dependent upon compliance with program requirements.
4. Final premium subject to payroll audit.
5. The expense constant charge has been included.
6. **Payment terms are annual.**

**Premium Recapitulation
Page 1 of 2**

	<u>Annual Premium</u>	<u>Check Option</u>	
		<u>Accept</u>	<u>Reject</u>
Preferred Package			
Property including Equipment Breakdown	\$464.00	<input type="checkbox"/>	<input type="checkbox"/>
Inland Marine	\$87.00	<input type="checkbox"/>	<input type="checkbox"/>
Crime / Employee Dishonesty	\$838.00	<input type="checkbox"/>	<input type="checkbox"/>
General Liability	\$3,333.00	<input type="checkbox"/>	<input type="checkbox"/>
Deadly Weapon Protection*	Included		
Public Officials / Employment Practices Liability	\$4,263.00	<input type="checkbox"/>	<input type="checkbox"/>
Automobile Liability	\$600.00	<input type="checkbox"/>	<input type="checkbox"/>
Automobile Physical Damage	\$275.00	<input type="checkbox"/>	<input type="checkbox"/>
Package Payment Plan:	CONFIRM CURRENT: Annual	<input type="checkbox"/>	<input type="checkbox"/>

***Deadly Weapon Protection Coverage:** Any Event that occurs at a Location which has been specifically leased or loaned by the District to any other entity or individual to host a permitted event planned and ticketed for more than 15,000 attendees over the duration of the event, **MUST BE** reported to **AND APPROVED** by Preferred **PRIOR** to event. The Trust may, at their discretion, charge an additional premium and/or impose additional conditions specifically for that event.

Workers' Compensation	\$1,000.00	<input type="checkbox"/>	<input type="checkbox"/>
Workers' Compensation Payment Plan:	CONFIRM CURRENT: Annual	<input type="checkbox"/>	<input type="checkbox"/>

Premium Recapitulation
Page 2 of 2

I authorize Brown & Brown to request the underwriters to bind coverage on the items indicated above and acknowledge receipt of the Compensation and Financial Condition Disclosure(s) provided in this proposal.



(Signature)

(Name & Title)

(Date)

Notes of Importance:

1. Quotes provided in the proposal are valid until 10/1/2022. After this date terms and conditions are subject to change by the underwriters.
2. *Preferred* is not subject to the Florida Insurance Guaranty Act, in the event it becomes unable to meet its claims payment obligations. However, insured is named on excess of loss policies.
3. Some of the Carriers of the *Preferred* excess of loss policies are issued pursuant to the FL Surplus Lines laws. Entities insured by surplus lines carriers do not have the protection of the FL Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.
4. Quote is subject to review and acceptance by *Preferred* Board of Trustees.
5. Premiums are subject to change if all lines of coverage quoted are not bound. **Premiums are subject to 25% minimum premium upon binding.**
6. Not all coverages requested may be provided in this quotation.
7. Flood quotes from NFIP may be available. Please advise your agent if you have property located in zones A or V and would like to have separate NFIP quotes.
8. Property values are based on information supplied by you. You should have reviewed your property schedule and as you deem necessary have appraisals done to verify your reported values are accurate based on current market conditions.
9. The Trust requires all Members to maintain valid and current certificates of workers' compensation insurance for all work performed by persons other than its employees.
10. **With the exception of Workers' Compensation, the total premium is due within 30 days of inception. Premium financing can be arranged if needed.**
11. Quote is not bound until written orders to bind are received from the insured and the Trust subsequently accepts the risk.
12. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.
13. Higher limits of liability may be available. Please consult with your agent.
14. This proposal is based upon exposures to loss made known to the Brown & Brown. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.
15. **This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**

Retail Compensation Disclosure

In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at (386) 252-6176 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>.

PREFERRED 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.

Our office 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 2022 – 2023 policy year, your insurance was placed with Preferred Governmental Insurance Trust (*Preferred*). *Preferred* is an insurance trust 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 (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 10% of the *Preferred* premiums billed and collected.

Preferred has also contracted with Preferred Governmental Claims Solutions (PGCS), a company owned by Brown & Brown, Inc., for purposes of administering the claims of *Preferred* members. The services provided by PGCS to *Preferred* may include:

- Claims Liaison with Insurance Company
- Claims Liaison with *Preferred* Members
- Claims Adjustment

Pursuant to its contract with *Preferred*, PGCS receives a claims administration fee for those accounts which PGCS services of up to 5% of the non-property portion of the premiums you pay to *Preferred*.

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:

- 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 10% and 17% of the premiums you pay to *Preferred* for your coverage.

Notice of Carrier Financial Status

Risk Management Associates, Inc., and its parent company, Brown & Brown, Inc. (collectively “Brown & Brown”) do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity. We endeavored to place your coverage with an insurance carrier with an AM Best Company financial rating of “A-” or better.* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity or otherwise predict whether the financial condition of any such entity might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement and any subsequent renewal of the coverage indicated below:

- Brown & Brown may have other options for your insurance placement, including quotations with insurance carriers holding an “A-” or better rating from AM Best Company. Alternative quotes may be available with an A- or better rated carrier upon your request.
- Coverage is being quoted through **Preferred Governmental Insurance Trust (“Preferred”)**, which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such **Preferred** is not rated by the AM Best Company.
- **Preferred** is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and other coverage providers including local government self-insurance funds like **Preferred** may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from **Preferred** and agree to abide by the conditions of membership established by **Preferred**.
- You should consider the information provided, including the **Preferred** coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.

Named Insured:	Captiva Erosion Prevention District
Line of Coverage(s):	Commercial Property, Inland Marine, Crime / Employee Dishonesty, General Liability, Deadly Weapon Protection, Public Officials / Employment Practices Liability, Automobile Liability/Physical Damage, & Workers’ Compensation
Policy Number(s):	PK FL1 0364502 22-04 & PK FL1 0364502 22-04
Policy Period(s):	10/1/2022 – 10/1/2023
Date of Notice:	9/2/2022

* AM Best Rating Guide: Rating for Stability: A++ to F = Highest to lowest rating
 Financial Size Category: XV to I - Largest to smallest rating

Guide to Bests Ratings		
Best Category	Rating	Description
Secure	A++	Superior
Secure	A+	Superior
Secure	A	Excellent
Secure	A-	Excellent
Secure	B++	Very Good
Secure	B+	Very Good
Vulnerable	B	Fair
Vulnerable	B-	Fair
Vulnerable	C++	Marginal
Vulnerable	C+	Marginal
Vulnerable	C	Weak
Vulnerable	C-	Weak
Vulnerable	D	Poor
Vulnerable	E	Under Regulatory Supervision
Vulnerable	F	In Liquidation
Vulnerable	S	Rating Suspended
Not Rated	NR-1	Insufficient Data
Not Rated	NR-2	Insufficient Size and/or operating experience
Not Rated	NR-3	Rating Procedure Inapplicable
Not Rated	NR-4	Company Request
Not Rated	NR-5	Not Formally Followed
Rating Modifier	u	Under Review
Rating Modifier	q	Qualified
Affiliation Code	g	Group
Affiliation Code	p	Pooled
Affiliation Code	r	Reinsured

Guide to Best's Financial Size Categories		
Reflects size of insurance company based on their capital, surplus and conditional reserve funds in U.S. dollars.	I	Less than \$1,000,000
	II	\$1,000,000 - \$2,000,000
	III	\$2,000,000 - \$5,000,000
	IV	\$5,000,000 - \$10,000,000
	V	\$10,000,000 - \$25,000,000
	VI	\$25,000,000 - \$50,000,000
	VII	\$50,000,000 - \$100,000,000
	VIII	\$100,000,000 - \$250,000,000
	IX	\$250,000,000 - \$500,000,000
	X	\$500,000,000 - \$750,000,000
	XI	\$750,000,000 - \$1,000,000,000
	XII	\$1,000,000,000 - \$1,250,000,000
	XIII	\$1,250,000,000 - \$1,500,000,000
	XIV	\$1,500,000,000 - \$2,000,000,000
	XV	Greater than \$2,000,000,000

Brown & Brown always strives to place your coverage with highly secure insurance companies. We cannot, however, guarantee the financial stability of any carrier.



Named Covered Party: Captiva Erosion Prevention District
 Agreement Number: 10/01/2022 to 10/01/2023
 Coverage Provided By: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0364502 22-04

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.

SIGN HERE

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.



SIGNATURE PAGE

Policy#: PK FL1 0364502 22-04

Named Covered Party: Captiva Erosion Prevention District

Effective: 10/01/2022

Termination: 10/01/2023

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

X	Property TIV: \$21,500
X	Inland Marine Blanket Unscheduled IM: Not Included Scheduled Inland Marine: \$13,000 Total All Inland Marine: \$13,000
X	Property TRIA (Terrorism Risk Insurance Act) coverage
X	Crime
X	General Liability Ratable Payroll: \$323,000
N/A	Law Enforcement Liability Officers: Not Included
X	Professional Liability Employees: 5
X X	Automobile 0 Units - Auto Liability 0 Units - Comprehensive 0 Units - Collision
N/A	Stop Loss Aggregate: Not Included Applies to:
N/A	Excess Workers' Compensation Payroll: Not Included
N/A	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).
N/A	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

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Covered Party:	Captiva Erosion Prevention District
Effective Date:	10/1/2022

Coverage & Premium Comparison

As of 9/1/22

LINE OF COVERAGE	2021/2022			2022/2023			Changes in Exposures		
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2021/2022	2022/2023	
Property:									
Preferred Gov't Ins Trust									
Blanket Buildings & Contents	\$21,500	\$1,000	\$ 403	\$21,500	\$1,000	\$ 464	Property		
Equipment Breakdown	\$21,500	\$1,000		\$21,500	\$1,000		Exposure	\$ -	
Excess Flood	\$1,000,000	\$1,000 except Zones A,V		\$1,000,000	\$1,000 except Zones A,V		Difference	0.00%	
Earthquake	Not Included	N/A		Not Included	N/A				
Terrorism	\$1,000,000	\$1,000		\$1,000,000	\$1,000		Premium	\$ 61	
Named Windstorm	\$21,500	3% / \$10,000 minimum		\$21,500	3% / \$10,000 minimum		Difference	15.14%	
Additional Expense	\$1,000,000	\$1,000		\$1,000,000	\$1,000				
Business Income	\$500,000	\$1,000		\$500,000	\$1,000				
Errors & Omissions	\$250,000	\$1,000		\$250,000	\$1,000				
Demolition & Increased Cost of Construction	\$500,000	\$1,000		\$500,000	\$1,000				
Inland Marine:							Inland Marine		
Unscheduled Blanket Inland Marine	Not Included	N/A	\$ 78	Not Included	N/A	\$ 87	\$13,000	\$13,000	
Communications Equipment	Not Included	N/A		Not Included	N/A				
Contractor's / Mobile Equipment	\$9,000	\$500		\$9,000	\$500		Exposure	\$ -	
Electronic Data Processing	\$4,000	\$500		\$4,000	\$500		Difference	0.00%	
Emergency Services Portable Equip	Not Included	N/A		Not Included	N/A				
Fine Arts	Not Included	N/A		Not Included	N/A		Premium	\$ 9	
Other Inland Marine	Not Included	N/A		Not Included	N/A		Difference	11.54%	
Rented Borrowed Leased Equipment	Not Included	N/A		Not Included	N/A				
Valuable Papers	Not Included	N/A		Not Included	N/A				
Watercraft	Not Included	N/A		Not Included	N/A				
		Sub-Total	\$ 481			Sub-Total	\$ 551		
Crime:									
Preferred Gov't Ins Trust									
Employee Dishonesty	\$500,000	\$1,000	\$ 750	\$500,000	\$1,000	\$ 838			
Theft, Disappearance & Destruction In/Out	\$25,000	\$1,000		\$25,000	\$1,000				
Computer Fraud, Including Funds Transfer	\$500,000	\$1,000		\$500,000	\$1,000				
Forgery/Alterations	\$500,000	\$1,000		\$500,000	\$1,000				
							Premium	\$ 88	
		Sub-Total	\$ 750			Sub-Total	\$ 838	Difference	11.73%
General Liability:							Payroll		
Preferred Gov't Ins Trust							\$400,000	\$323,000	
General Liability	\$2,000,000	\$0	\$ 3,686	\$2,000,000	\$0	\$ 3,333	Exposure	\$ (77,000)	
Employee Benefits	\$2,000,000	\$0		\$2,000,000	\$0		Difference	-19.25%	
Deadly Weapon Protection	\$1,000,000	\$0	Included	\$1,000,000	\$0	Included			
							Premium	\$ (353)	
		Sub-Total	\$ 3,686			Sub-Total	\$ 3,333	Difference	-9.58%

LINE OF COVERAGE	2021/2022			2022/2023			Changes in Exposures		
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2021/2022	2022/2023	
Automobile:							Vehicles		
Preferred Gov't Ins Trust							0	0	
Auto Liability	\$2,000,000	\$0	\$ 500	\$2,000,000	\$0	\$ 600	TIV		
Uninsured Motorist	Rejected	N/A		Rejected	N/A		\$0	\$0	
Comprehensive/Collision	Symbol 8	\$1,000 / \$1,000	\$ 275	Symbol 8	\$1,000 / \$1,000	\$ 275	Exposure	0.00%	
Hired Physical Damage	\$50,000	\$1,000		\$50,000	\$1,000		Difference	0.00%	
Medical Payments	Not Included	N/A		Not Included	N/A				
							Premium	\$ 100	
							Difference	12.90%	
		Sub-Total	\$ 775			Sub-Total	\$ 875		
Public Officials:							Payroll		
Preferred Gov't Ins Trust							\$400,000	\$323,000	
Public Officials Liability	\$2,000,000 / No Agg	\$1,000	\$ 4,753	\$2,000,000 / No Agg	\$1,000	\$ 4,263	Exposure	\$ (77,000)	
Employment Practices Liability	\$2,000,000 / No Agg	\$1,000		\$2,000,000 / No Agg	\$1,000		Difference	-19.25%	
							Premium	\$ (490)	
		Sub-Total	\$ 4,753			Sub-Total	\$ 4,263	Difference	-10.31%
Cyber Liability									
Preferred Gov't Ins Trust									
Cyber Liability	\$2,000,000	\$25,000	\$ 1,300	Not Quoted	Not Quoted	N/A			
Privacy & Security Liability	\$2,000,000	\$25,000							
Cyber Extortion & Ransomware	\$2,000,000	\$25,000							
							Premium	\$ (1,300)	
		Sub-Total	\$ 1,300			Sub-Total	N/A	Difference	
Workers' Compensation:							Payroll		
Preferred Gov't Ins Trust		Experience Mod: 1.00			Experience Mod: 1.00		\$400,000	\$323,000	
Workers' Compensation	Statutory	\$0	\$ 9,736	Statutory	\$0	\$ 8,590	Exposure	\$ (77,000)	
Employers Liability	\$1M/\$1M/\$1M	\$0	Included	\$1M/\$1M/\$1M	\$0	Included	Difference	-19.25%	
							Premium	\$ (1,146)	
		Sub-Total	\$ 9,736			Sub-Total	\$ 8,590	Difference	-11.77%
TOTAL PREMIUM			\$ 21,481			\$ 18,450	Premium	\$ (3,031)	
							Difference	-14.11%	

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.