

**CITY OF DELRAY BEACH
COVERAGE SUMMARY
10/1/2025 TO 10/1/2026**

	PGIT EXPIRING 2024 - 2025			PGIT RENEWAL 2025-2026		
COVERAGE	LIMIT	SIR	Premium	LIMIT	SIR	Premium
General Liability						
Employee Benefits Liability	\$3M/No Aggregate	\$200K	\$ 88,881	\$3M/No Aggregate	\$200K	\$ 101,590
	\$3M POL/No Aggregate			\$3M POL/No Aggregate		
POL/EPLI	\$3M EPLI/No Aggregate	\$200K	\$ 119,998	\$3M EPLI/No Aggregate	\$200K	\$ 126,637
Law Enforcement Liability	\$3M Per Person/\$3M Per Occ	\$200K	\$ 162,568	\$3M Per Person/\$3M Per Occ	\$200K	\$ 173,611
	\$2M Aggregate			\$2M Aggregate		
Cyber Liability	Claims Made, Retro date: 10/1/2011	\$25K	\$ 22,354	Claims Made, Retro date: 10/1/2011	\$25K	\$ 24,581
Auto Liability	\$3M	\$200K	\$ 146,553	\$3M	\$200K	\$ 137,823
Auto Physical Damage	Per Schedule Hired Collision Limit: \$500K	\$100K, No Stop Loss	\$ 35,886	Per Schedule Hired Collision Limit: \$500K	\$100K, No Stop Loss	\$ 37,012
	Statutory	\$500K		Statutory	\$500K	
Workers' Compensation	EL: \$1M/\$1M/\$1M	Payroll: \$84.9M	\$ 283,585	EL: \$1M/\$1M/\$1M	Payroll: \$85.1M	\$ 313,054
		\$100K/10% NS s/j to			\$100K/10% NS s/j to	
Property- Blanket/Agreed Amount	TIV: \$265,807,707, \$2M TRIA	\$35K Min	\$ 1,564,030	TIV: \$282,793,639, \$2M TRIA	\$35K Min	\$ 1,608,568
Inland Marine	Mobile Equipment		\$ 18,191	Mobile Equipment		\$ 19,336
Equipment Breakdown	\$100M	\$100K	Included	\$100M	\$100K	Included
Crime: Inside Premises- Theft of M&S Robbery or Safe Burglary Outside Premises Forgery or Alteration Money Orders and Counterfeit Money Computer/Funds Transfer Fraud Bond- Faithful Performance -Per Loss Employee Theft- Per Loss Finance Director	Crime: \$100,000 Theft, Disappearance & Destruction \$1K Included in Definitions Included in Definitions \$500K Forgery or Alteration \$1K Included in Definitions \$500K Computer/Funds Trans \$1K \$500K Employee Dishonesty, including Faithful Performance per loss \$1K		\$ 3,107	Crime: \$100,000 Theft, Disappearance & Destruction \$1K Included in Definitions Included in Definitions \$500K Forgery or Alteration \$1K Included in Definitions \$500K Computer/Funds Trans \$1K \$500K Employee Dishonesty, including Faithful Performance per loss \$1K		\$ 3,107
TOTAL:			\$ 2,445,153			\$ 2,545,319
Pollution Liability (Carrier: Allied World)	\$1M	\$25K/\$50K microbial matter	\$ 21,117	\$1M	\$25K/\$50K microbial matter	21,750.35
GRAND TOTALS:	TOTAL:		\$ 2,466,270	TOTAL:		2,567,069.35

PGIT SNAPSHOT 10/1/25

Property Program Limits	Shared
Windstorm coverage for wharves, piers, docks, signs, antennas and communication towers	Covered for scheduled locations
Wind driven rain	Not excluded
Property damage mitigation	Preferred Priority/BluSky is an enhanced disaster recovery service designed exclusively for Preferred members . Features include rapid deployment of resources in advance of a storm including temporary buildings, water extraction, dry out equipment, and generators. Priority status during a disaster. 24/7 dedicated Emergency Response Center and immediate onsite evaluations to assess storm damage and secure property against further damage. Complete rebuild and restoration services. FEMA closeout packet with all supporting documentation needed for claim. Direct payments to vendors.
Property Claims adjustment	Engle Martin/BluSky
Property appraisals	Included at no cost to members
Defense Costs Inside/Outside limit	Outside
Defense Costs Inside/Outside Retention	Inside
Non-Monetary coverage for Injunctive Relief, Public Records, Inverse Condemnation	\$300K Aggregate
Public Officials Claims Made or Occurrence Form	Occurrence
At fault Sewer backup	\$200K Aggregate
Sewer backup Initial Cleanup Expense-no fault	\$10K /\$200K Aggregate
Aggregate Limit GL	None
Aggregate Limit Public Officials/EPLI	None
Aggregate Limit Law Enforcement Liability	None

Audit Premiums, (A/P) for endorsements	WC Premium auditable.No A/P for Auto, IM, PR with the exception of Property & IM: Newly Acquired Locations - No AP for inland marine items or a single location or total site locations with values less than \$15,000,000. If owned or acquired prior to the inception date of the Coverage Agreement, then additional. If newly acquired item is greater than \$15,000,000 in value, there will be a pro-rate premium due.
Cyber Liability Claims Made or Occurrence	Claims Made, Retro date 10/1/2011, the first year that coverage was offered by Preferred.
Surplus/Net Position	\$77M
# Members	450 Members
Trust TIV for all Members	\$12 Billion
Property Reinsurance	\$375M