



**10/1/2025 - 2026
Proposal of Insurance**

Prepared for:



**City of Delray Beach
100 NW 1st Avenue
Delray Beach, FL 33444**

*Presented by:
Tim McCreary, President
Marsha Hackathorn,
Commercial Service Leader
Relation Insurance Services
700 Central Parkway
Stuart, FL 34994
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This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverages, conditions and exclusions.

About Us

At Relation Insurance Services, we specialize in helping businesses minimize financial risk; protect their assets and their future. Our insurance solutions combine deep expertise and customized solutions, using well-known, financially strong regional and national insurers at highly competitive prices. As one of the largest insurance agencies in the Southeast we have developed an understanding of the geographic market that you operate in, and robust national resources and carrier relationships.

Our mission at Relation is to deliver outstanding value to our clients and business partners. This is accomplished through a high level of expertise, advanced technology, experienced staff, operational flexibility and innovation.

- We are committed to a "Service First" approach and culture that delivers the right risk management and insurance solutions to our clients.
- We combine our industry and insurance expertise with a deep knowledge of the local and regional markets where our clients live and work.
- We approach each insurance challenge with the goal of lowering our clients' total cost of risk.
- We build and sustain a rewarding professional environment that preserves the expertise and culture of each of our agencies.

Relation is the right insurance agency for companies, organizations and individuals who want sophisticated insurance solutions delivered by experienced professionals that they know and trust. We promise to provide the best combination of coverage, service and price, and to deliver the most appropriate insurance solution to meet their needs. Why do so many businesses choose Relation Insurance? Because our local insurance experts know how to deliver the right coverage solutions along with risk management and loss control strategies designed to benefit your business, your employees, and your bottom-line.

We advocate on behalf of our clients to provide solutions that protect the people and things that matter most, so you can focus on what you do best.

The management team of Relation brings over 100 years of insurance expertise and innovation to our customers. Together, we are committed to creating a highly professional environment that preserves client relationships and supports the culture of our local agencies. Together with our equity partner, Aquiline Capital Partners, Relation will continue to build our company to bring quality insurance solutions to businesses, non-profits, municipalities and families throughout the U.S.

This proposal is provided as an overview of your policy. You must refer to the provisions found in your policy for the details of your coverage, terms, conditions and exclusions that apply.

Office Location

**700 Central Parkway
Stuart, FL 34994
800-431-2221**

This proposal is provided as an overview of your policy. You must refer to the provisions found in your policy for the details of your coverage, terms, conditions and exclusions that apply.

Service

- Program Review, Carrier Contact and Service Team Client Visits.
- Same Day Certificates of Insurance
- Coverage changes confirmed in writing
- Extensive Policy and Coverage Review
- Provide assistance in review of indemnification and insurance requirement language in contracts and leases
- Serve as extension of your Risk Management Team

Claims

- 24 Hour Claim Contact
- In-house Claims Reporting, Review and Oversight

Loss Control

- Planning and on-site inspections
- On-Site Education/Training Programs
- On-Staff Experienced Loss Control Representative
- Experience Rating Modification Analysis

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Safety Training

Hazard Communication
Emergency Evacuation
Fire Prevention/Extinguishers
Defensive Driving
Fall Protection-Ladders
Personal Protective Equipment
Hearing Protection
Lockout/Tagout
Heat Illness/Lightning Safety
Back & Lifting
Forklift/Bucket Trucks
Blood Borne Pathogens
CPR & AED

First Aid
Ergonomics
Slips, Trips & Falls
Confined Space Awareness
Dog & Insect Bites
Hand & Power Tools
Machine guarding
Trenching & Shoring Awareness
Customized Equipment
Asbestos Awareness
Kitchen & Knife Safety
Playground Supervision
Fleet Safety

HR Training

Drug & Alcohol
Diversity
Sexual Harassment Prevention
Workplace Violence
Wellness/Nutrition

Other

OSHA 10 & 30 Hour Certification
Mod Master Analysis
Facility Inspections
Ergonomic Assessments
Playground Inspections

Claim Services

Provide day to day support for claims adjusting, claimant contact and investigations
Manage payments & reserves
Maintain Legal and Medical Management strategy to control cost
Financial Reserving and reporting
Medical & legal settlement negotiations

This proposal is provided as an overview of your policy. You must refer to the provisions found in your policy for the details of your coverage, terms, conditions and exclusions that apply.

Agency Personnel/Service Team

Tim McCreary
President

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Email: cristina.robles@relationinsurance.com



PGIT



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Named Covered Party: City of Delray Beach
Term: 10/01/2025 to 10/01/2026
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PX FL1 0502005 25-02 01

Property Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Value Building & Contents Limit, per attached schedule	\$282,793,639	\$100,000 Per Occurrence - All other perils 10% Per Occurrence - Named Storm, subject to minimum of \$35,000
Boiler & Machinery	\$100,000,000	\$100,000 Per Occurrence

Schedule of Sublimits- These limits do not increase any other applicable limit of liability.

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Flood Limit – Per Occurrence Excess of NFIP, whether purchased or not	\$5,000,000	\$100,000 Per Flood, except zones A,V excess of NFIP whether purchased or not
Earth Movement Limit – Per Occurrence	\$5,000,000	\$100,000 Per Occurrence
Terrorism (Includes Inland Marine if applicable)	\$2,000,000	\$100,000 Per Occurrence

Extensions of Coverage- These limits do not increase any other applicable limit of liability. Deductible per terms of the Coverage Agreement.

<u>Coverage Description</u>	<u>Limit</u>
Accounts Receivable	\$500,000
Additional Expense	\$1,000,000
Animals (annual aggregate limit)	\$40,000
Business Income	\$1,000,000
Buildings Under Construction	If shown on Property Schedule
Debris Removal- limit shown or 25% of loss, whichever is greater, per occ	\$250,000 or 25% of loss, whichever is greater, per occurrence
Demolition, Ordinance, and ICC	\$500,000
Duty to Defend	Included
Errors and Omissions	\$250,000
Expediting Expense	\$5,000
Fire Department Charges	\$25,000
Fungus Cleanup Expense (annual aggregate limit)	\$50,000
Lawns, Plants, Trees and Shrubs	\$25,000
Leasehold Interest	\$0
New Locations	\$2,000,000
Personal Property of Employees	\$50,000
Pollution Cleanup Expense (annual aggregate limit)	\$50,000
Preservation of Property	\$250,000
Professional Fees	\$20,000
Property at Miscellaneous Unnamed Locations	\$150,000
Recertification	\$10,000
Service Interruption Coverage	\$100,000
Transit	\$250,000
Vehicle Property Coverage	\$0

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.

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 Page 1





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Inland Marine Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Unscheduled Inland Marine (subject to \$25,000 any one item, excludes Watercraft)	\$1,000,000	Per attached schedule
Scheduled Inland Marine	\$5,857,279	Per attached schedule
Total All Inland Marine	\$6,857,279	Per attached schedule

Crime Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Forgery and Alteration	\$500,000	\$1,000
Theft, Disappearance or Destruction	\$100,000	\$1,000
Computer Fraud including Funds Transfer Fraud	\$500,000	\$1,000
Employee Dishonesty, Including faithful performance, per loss	\$500,000	\$1,000

Deadly Weapon Protection (Claims Made)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Third Party Liability Coverage	\$1,000,000	\$0
Crisis Management Services	Included	
Counseling Services	\$250,000 sublimit	
Funeral Expenses	\$250,000 sublimit	
Retro Date: 10/01/2024		
Coverage Highlights: Broad definition of Deadly Weapon Event, 24 hour Crisis Response Team Services		
Claims expenses are inside the limit of liability. Automatic Extended Reporting Period is 60 days.		



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Public Officials Liability Coverage (Occurrence)

<u>Public Officials Liability Limit</u>	<u>Deductible</u>	<u>Retroactive Date</u>
\$3,000,000 per claim	\$200,000 SIR	
Aggregate Limit: N/A		
Total Payroll: \$85,189,892		
Supplementary Payments: Pre-termination \$2,500 per employee/ \$5,000 annual aggregate		
Non Monetary: \$100,000 Aggregate		

Employment Practices Liability Coverage (Occurrence)

<u>Employment Practices Liability Limit</u>	<u>Deductible</u>	<u>Retroactive Date</u>
\$3,000,000 per claim	\$200,000 SIR	
Aggregate Limit: N/A		
#FT emp: 960	# PT Emp: 103	#Volunteers: 0

Cyber Liability (Claims Made)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Policy Limit	\$2,000,000 annual agg	Applies per below
Third Party Liability Coverage:		
• Privacy & Security Liability	\$2,000,000 each claim	\$25,000
• Media Content Services Liability	\$2,000,000 each claim	\$25,000
• PCI DSS	\$1,000,000 sublimit	\$25,000
First Party Liability Coverage:		
• Cyber Extortion & Ransomware	\$500,000 each claim	\$25,000
• Data Breach & Crisis Management	\$2,000,000 each claim	\$25,000
• Data Recovery	\$2,000,000 each claim	\$25,000
• Business Interruption/ Extra Expense	\$2,000,000 each claim	\$25,000 /Waiting Period:12 Hrs
• Cyber Crime	\$350,000 Agg - see form for sublimits	\$25,000
• Utility Fraud	\$350,000 Agg - see form for sublimits	\$25,000
• Bricking Coverage	\$1,000,000 sublimit	\$25,000
• System Failure- BI/EE	\$2,000,000 sublimit	\$25,000 /Waiting Period:12 Hrs
• Dependent Business Interruption	\$2,000,000 sublimit	\$25,000 /Waiting Period:12 Hrs
o BI/EE	Included in above sublimit	\$25,000 /Waiting Period:12 Hrs
o System Failure	\$2,000,000 sublimit	\$25,000 /Waiting Period:12 Hrs
Retroactive date: 10/1/2011		
Voluntary Notification endorsement is included, see coverage form for all limits and sublimits.		



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General Liability Coverage (Occurrence Form)

<u>Coverage Description</u>	<u>Limit</u>
Bodily Injury and Property Damage Limit	\$3,000,000
Personal and Advertising Injury	Included
Products & Completed Operations Limit	Included
Employee Benefits Liability Limit, per person	\$3,000,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	N/A
Fire Damage	Included
Sewer Backup and Water Damage Limit	\$10,000 no fault /\$200,000 at fault; subject to \$200,000 aggregate
PGIT MN-203 Part B Limit (Bert Harris, Inverse Condemnation, Takings claims; See Form for specifics)	\$300,000
General Liability Deductible:	\$200,000 SIR
Rating Basis	
Ratable Payroll:	\$64,169,327

Unmanned Aircraft

Coverage is limited, see specimen form for policy details

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Unmanned Aircraft	N/A	N/A

Law Enforcement Liability Coverage (Occurrence Form)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Law Enforcement Liability	\$3,000,000 Per Person \$3,000,000 Per Occurrence	\$200,000 SIR
Rating Basis		
Full Time Officers: 177	Part Time Officers:	Vol Officers:



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Excess Workers' Compensation Coverage

Coverage Description	Limit
Self Insured Retention:	\$500,000
Part I Workers' Compensation Limit:	Statutory
Part II Employers Liability Limit:	
Bodily Injury By Accident	\$1,000,000 Each Accident
Bodily Injury By Disease	\$1,000,000 Agreement Limit
Bodily Injury By Disease	\$1,000,000 Each Employee
Estimated Payroll- Police & Fire	\$41,422,524
Estimated Payroll- All other Employees	\$43,767,368

Stop Loss Aggregate

Stop Loss Aggregate Limit:		
Applies to: (X)		
<input type="checkbox"/> Property	<input type="checkbox"/> General Liability	<input type="checkbox"/> Public Officials Liability
<input type="checkbox"/> Windstorm/ Hailstorm	<input type="checkbox"/> Law Enforcement Liability	<input type="checkbox"/> Employment Practices Liability
<input type="checkbox"/> Flood	<input type="checkbox"/> Auto Liability	<input type="checkbox"/> Excess Workers Compensation
<input type="checkbox"/> Inland Marine	<input type="checkbox"/> Auto Physical Damage	<input type="checkbox"/> Workers Compensation
<input type="checkbox"/> Crime	<input type="checkbox"/> Garagekeepers	



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Automobile Coverage

Coverage	Symbol	Limit	Deductible
Liability	1	\$3,000,000	\$200,000 SIR
Personal Injury Protection	5	Statutory	\$0
Added PIP	N/A	Not Included	N/A
Auto Medical Payments	N/A	N/A	N/A
Uninsured/ Underinsured Motorist	N/A	N/A	N/A
Physical Damage Comprehensive Coverage	2, 8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Comprehensive limit: \$500,000	Per attached schedule Hired deductible: \$100,000
Physical Damage Collision Coverage	2, 8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Collision limit: \$500,000	Per attached schedule Hired deductible: \$100,000
Garagekeepers Comprehensive Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule, but no deductible applies to loss caused by fire or lightning.	N/A
Garagekeepers Collision Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule.	N/A

Automobile Symbols

1	Any "Auto"
2	Owned "Autos" only
3	Owned private passenger "Autos" only
4	Owned "Autos" other than private passenger "Autos" only
5	Owned "Autos" subject to No-Fault
6	Owned "Autos" subject to a Compulsory Uninsured Motorist Law
7	Scheduled "Autos" only
8	Hired "Autos" only
9	Non-owned "Autos" only
30	"Autos" left with you for service, repair, storage, or safekeeping.

* These are abbreviated descriptions. A full description of symbols is included in the coverage agreements

Symbol 10 comp & collision: N/A

Symbol 10 liability: N/A



8/13/2025 8:18:20 AM
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Total Premium Due

\$2,545,319

Pay Term: Quarterly

IMPORTANT NOTE

Defense Costs- Outside of the limit, does not erode the limit for General Liability, Law Enforcement Liability, Public Officials Liability, and Employment Practices Liability.

Deductible does not apply to defense costs. Self Insured Retention does apply to defense cost.

QUOTATION TERMS & CONDITIONS INCLUDING BUT NOT LIMITED TO:

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages indicated on the application.
2. The Coverage Agreement shall be 25% minimum earned as of the first day of the "Coverage Period".
3. Premium is late if not paid within 30 days of due date, unless otherwise stated.
4. Deletion of any line of coverage presented, Package and/or Workers Compensation, may result in re-pricing of account.
5. The Preferred Property program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhausts 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.
6. Coverage is not bound until confirmation is received from an authorized representative of Public Risk Underwriters.

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Page 7





7/28/2025 2:11:25 PM
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ADDITIONAL TERMS & CONDITIONS

- ☐ Initialed and signed Preferred Application within 30 days of effective date of coverage
- ☐ Initialed and signed POL/EPLI application within 30 days of effective date of coverage
- ☐ Receipt of signed Signature Page form within 30 days of effective date of coverage
- ☐ Receipt of signed SIR Signature Page form within 30 days of effective date of coverage
- ☐ Receipt of signed UM form within 30 days of effective date of coverage
- ☐
- ☐ Self Insured Retention/TPA: a) TPA Fees are not included in this Quote. b) State of Florida WC Taxes are not included in the Quote
- ☐ c) if TPA other than PGCS, First dollar TPA losses Required on a quarterly basis. d) You agree to submit to us on a quarterly basis loss data per the TPA agreement which must be mailed to erichie@publicrisk.com by the 15th day after the quarter end
- ☐ During the proposed Coverage Agreement period, we will not charge additional premium for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000
- ☐ If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement then additional annual premium will be invoiced by endorsement.
- ☐ Inland Marine Named Storm Deductible: 10% per Occurrence per Covered Equipment/Item subject to \$35,000 minimum per Occurrence. For any Blanket coverage listed on the applicable Inland Marine Schedule, the Deductible shall be calculated based upon the total Insured Value, not on the per item value. For individually scheduled inland marine items, the deductible is calculated based upon the scheduled value of the item.



8/13/2025 8:18:20 AM
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PREMIUM BREAKDOWN

Property	\$1,608,568
Inland Marine	\$19,336
Crime	\$3,107
General Liability (Includes Drone coverage if applicable)	\$101,590
Law Enforcement Liability	\$173,611
Public Officials and Employment Practices Liability	\$126,637
Cyber	\$24,581
Automobile Liability	\$137,823
Automobile Physical Damage	\$37,012
Garage Keepers	N/A
Excess Workers Compensation	\$313,054
Stop Loss Aggregate	N/A
Deadly Weapon	\$0
Grand Total	\$2,545,319
Commission	0.00%
Payment Terms	Quarterly

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Page 9



Pollution Liability



ALLIED WORLD ASSURANCE COMPANY (U.S.), INC.

3424 Peachtree Road NE, Suite 550
Atlanta, GA 30326
USA

T: 678-704-8400
F: 678-704-8401

		Account #:	1627788
Re:	City of Delray Beach - Scheduled Location Pollution Legal Liability		

QUOTATION

Insured:	City of Delray Beach
Address:	100 NW 1st Avenue Delray Beach, FL 33444

Insured Location Name	Insured Location Address
	All real property owned, leased, rented or occupied by the first named insured identified in Item 1 of the Declarations as of 10/01/2025 including but not limited to waste water treatment plants and associated sewer lines, water treatment plants and associated distribution lines, potable water wells, lift or pump stations, parks, civic or community centers, land, easements for utility lines, roadways or bridges, maintenance garages, libraries, police and fire stations or other government buildings.

Coverages

The following Coverages may be offered:

1. Pre-existing Conditions Coverage
2. New Conditions Coverage
3. Blanket Non-Owned Site Coverage
4. Blanket Transportation Coverage
5. Business Interruption Coverage

Option	Coverages	Each Incident Limit	Coverage Section Aggregate Limit	Policy Aggregate Limit	Deductible	Policy Term	Premium
1	2-4	\$1,000,000	\$1,000,000	\$1,000,000	\$25,000	1 yr.	\$21,535.00

Note: For multi-year policies a single aggregate limit applies to the entire policy term. Limits are not reinstated.

Insurer:	Allied World Assurance Company (U.S.), Inc. (Non-admitted)
Policy Form:	ENV-SPL2 00003 00 (09/14)
Premium Due Date:	30 days from effective date of policy
Premium	See Options Above
Retroactive Date:	04/01/2009

ALLIED WORLD ASSURANCE COMPANY (U.S.), INC.

Quote Expiration Date:	09/03/2025
TRIA Amount:	1% Additional Premium – Based on the Coverage Option selected above

Subjectivities:

Quotation is subject to Insurer's receipt, review and acceptance of:

1. Completed and Signed TRIA Disclosure Statement

Carrier Rating

A.M. BEST FINANCIAL STRENGTH RATING

Best's Rating consists of Rating Classification and Financial Size Category. The Rating Classification assesses Company's overall performance and ability to meet its respective policyholder and other contractual obligations. The Rating Classifications are shown below:

<i>Rating Classification</i>	<i>Ability</i>	<i>"Not Assigned" Classification</i>	<i>Explanations</i>
A++, A+	Superior	NA – 1	Special Data Filing
A, A-	Excellent	NA – 2	Less than Minimum Size
B++, B+	Very Good	NA – 3	Insufficient Operating Experience
B, B-	Adequate	NA – 4	Rating Procedure Inapplicable
C++, C+	Fair	NA – 5	Significant Change
C, C-	Marginal	NA – 6	Reinsurance by Unrated Reinsurer
D	Very Vulnerable	NA – 8	Incomplete Financial Information
E	State Supervision	NA – 9	Company Request
F	In Liquidation	NA - 11	Rating Suspended

The Financial Size Category of Best's Rating examines the Company's financial strength. The financial Size Category accounts for the Company's equity, or Policyholder Surplus available to meet policy holder obligations. The categories are as follows:

<i>Class</i>	<i>Range in 000's</i>	<i>Class</i>	<i>Range in 000'S</i>
I	Up to 1,000	IX	250,000 to 500,000
II	1,000 to 2,000	X	500,000 to 750,000
III	2,000 to 5,000	XI	750,000 to 1,000,000
IV	5,000 to 10,000	XII	1,000,000 to 1,250,000
V	10,000 to 25,000	XIII	1,250,000 to 1,500,000
VI	25,000 to 50,000	XIV	1,500,000 to 2,000,000
VII	50,000 to 100,000	XV	2,000,000+
VIII	100,000 to 250,000		

Premium Summary

CITY OF DELRAY BEACH PREMIUM SUMMARY		
Coverage	10/1/2024-2025	10/1/2025-2026
General Liability/Employee Benefits Liability	\$ 88,881	\$ 101,590
Public Official/Employment Practice Liability	\$ 119,998	\$ 126,637
Law Enforcement Liability	\$ 162,568	\$ 173,611
Cyber Liability	\$ 22,354	\$ 24,581
Auto Liability	\$ 146,553	\$ 137,823
Auto Physical Damage	\$ 35,886	\$ 37,012
Workers Compensation	\$ 283,585	\$ 313,054
Property- Blanket/Agreed Amount (10% Named Storm Deductible)	\$ 1,564,030	\$ 1,608,568
Mobile Equipment	\$ 18,191	\$ 19,336
Equipment Breakdown	Included	Included
Crime:	\$ 3,107	\$ 3,107
PGIT TOTAL:	\$ 2,445,153	\$ 2,545,319
Pollution Liability (Carrier: Allied World)	\$ 21,117	\$21,750.35
**GRAND TOTALS:	\$ 2,466,270	\$2,567,069.35

**** RELATION SERVICE FEE OF \$44,000 IS IN ADDITION TO THE ABOVE PREMIUMS**