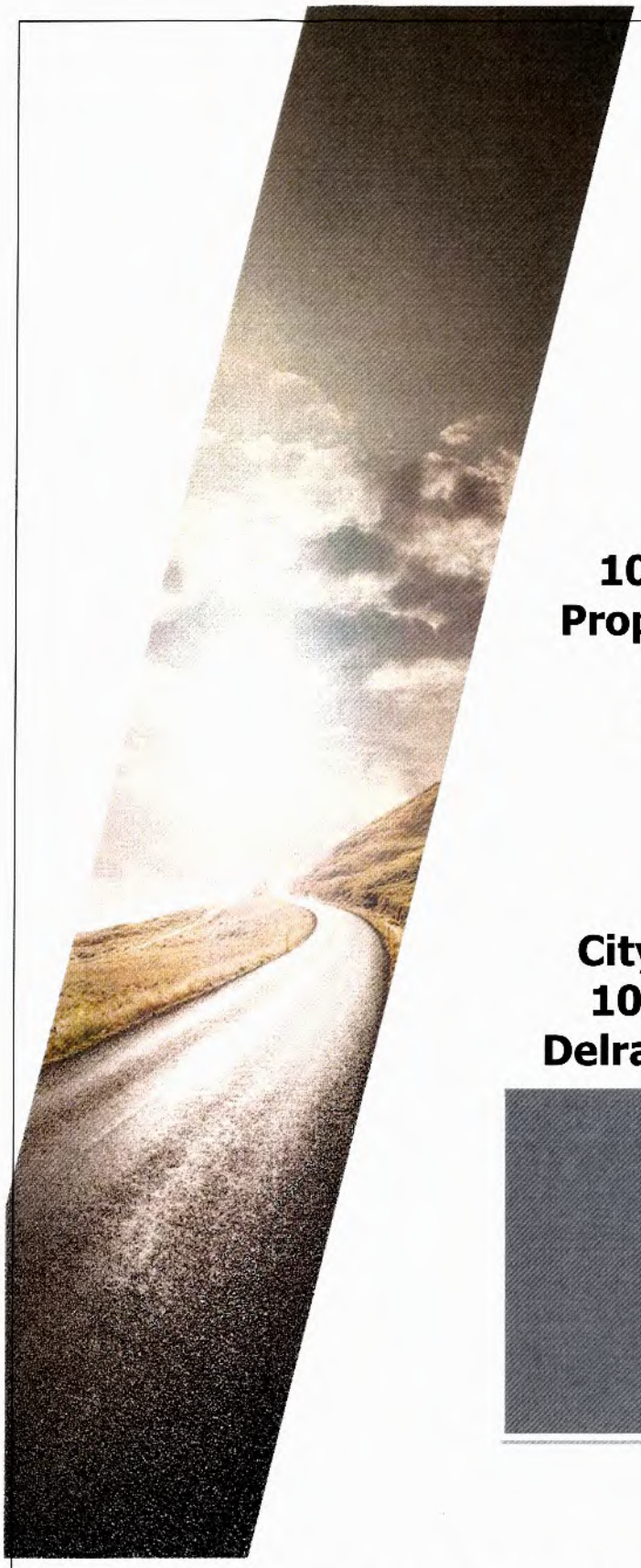

Relation™

10/1/2026 - 2027
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
Phone: (772) 287-7650
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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 Standards

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

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.

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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Marsha Hackathorn
Commercial Service Leader
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PGIT

Preferred PGIT GOVERNMENTAL INSURANCE TRUST

Named Covered Party: City of Delray Beach
Term: 10/01/2026 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PX FL1 0502005 26-03 01

Property Coverage		
Coverage Description	**Limit**	**Deductible**
Blanket Value Building & Contents Limit, per attached schedule	$280,188,209	$100,000 Per Occurrence - All other perils 5% 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.		
Coverage Description	**Limit**	**Deductible**
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.	
Coverage Description	**Limit**
Accounts Receivable	$500,000
Additional Expense	$1,000,000
Animals (annual aggregate limit)	$40,000
Business Income	$500,000
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	N/A

Preferred PGIT GOVERNMENTAL INSURANCE TRUST

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Named Covered Party: City of Delray Beach
Term: 10/01/2026 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PX FL1 0502005 26-03 01

Inland Marine Coverage		
Coverage Description	**Limit**	**Deductible**
Blanket Unscheduled Inland Marine (subject to $25,000 any one item, excludes Watercraft)	$1,000,000	Per attached schedule
Scheduled Inland Marine	$5,995,803	Per attached schedule
Total All Inland Marine	$6,995,803	Per attached schedule

Crime Coverage		
Coverage Description	**Limit**	**Deductible**
Forgery and Alteration	$500,000	$1,000
Theft, Disappearance or Destruction	$500,000	$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)		
Coverage Description	**Limit**	**Deductible**
Third Party Liability Coverage Crisis Management Services Counseling Services Funeral Expenses	$1,000,000 Included $250,000 sublimit $250,000 sublimit	$0
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.		

Preferred PGIT GOVERNMENTAL INSURANCE TRUST

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Quote Number: PX FL1 0502005 26-03 01

Public Officials Liability Coverage (Occurrence)		
Public Officials Liability Limit	**Deductible**	**Retroactive Date**
$3,000,000 per claim Aggregate Limit: N/A	$200,000 SIR	
Total Payroll: $86,328,983		
Supplementary Payments: Pre-termination $2,500 per employee/ $5,000 annual aggregate Non Monetary: $100,000 Aggregate		

Employment Practices Liability Coverage (Occurrence)		
Employment Practices Liability Limit	**Deductible**	**Retroactive Date**
$3,000,000 per claim Aggregate Limit: N/A	$200,000 SIR	
#FT emp: 1,082	*# PT Emp: 93*	*#Volunteers: 30*

Cyber Liability (Claims Made)		
Coverage Description	**Limit**	**Deductible**
Policy Limit	$2,000,000 annual agg	Applies per below
Third Party Liability Coverage: • Privacy & Security Liability • Media Content Services Liability • PCI DSS	 $2,000,000 each claim $2,000,000 each claim $1,000,000 sublimit	 $25,000 $25,000 $25,000

First Party Liability Coverage:
• Cyber Extortion & Ransomware
• Data Breach & Crisis Management
• Data Recovery
• Business Interruption/ Extra Expense
• Cyber Crime
• Utility Fraud
• Bricking Coverage
• System Failure- BI/EE
• Dependent Business Interruption
  ○ BI/EE
  ○ System Failure
	
	$500,000 each claim
	$2,000,000 each claim
	$2,000,000 each claim
	$2,000,000 each claim
	$500,000 Agg - see form for sublimits
	$500,000 Agg - see form for sublimits
	$1,000,000 sublimit
	$2,000,000 sublimit
	$2,000,000 sublimit
	Included in above sublimit
	$2,000,000 sublimit
		
		$25,000
		$25,000
		$25,000
		$25,000 /Waiting Period:12 Hrs
		$25,000
		$25,000
		$25,000
		$25,000 /Waiting Period:12 Hrs
		$25,000 /Waiting Period:12 Hrs
		$25,000 /Waiting Period:12 Hrs
		$25,000 /Waiting Period:12 Hrs

Retroactive date: 10/1/2011 Voluntary Notification endorsement is included, see coverage form for all limits and sublimits.		

Extended Reporting Periods POL/EPLI/Cyber (only applicable for claims made)

If the Trust terminates or does not renew this Coverage Agreement (other than for failure to pay a premium when due), or if the Public Entity terminates or does not renew this Coverage Agreement and does not obtain replacement coverage as of the effective date of such cancellation or non-renewal, the Public Entity shall have the right, upon payment of the additional premium described below, to a continuation of the coverage granted by this Coverage Agreement for at least one Extended Reporting Period as follows:

A. Automatic Extended Reporting Period - 60 days per PGIT MN 500 & PGIT MN 700 (Cyber form)
B. Optional Extended Reporting Period - 12 months at additional premium per PGIT MN 500 & PGIT MN 700 (Cyber Form)

Preferred PGIT GOVERNMENTAL INSURANCE TRUST

Named Covered Party: City of Delray Beach
Term: 10/01/2026 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PX FL1 0502005 26-03 01

General Liability Coverage (Occurrence Form)	
Coverage Description	**Limit**
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:	$65,363,084

Unmanned Aircraft Coverage is limited, see specimen form for policy details		
Coverage Description	**Limit**	**Deductible**
Unmanned Aircraft	N/A	N/A

Law Enforcement Liability Coverage (Occurrence Form)		
Coverage Description	**Limit**	**Deductible**
Law Enforcement Liability	$3,000,000 Per Person $3,000,000 Per Occurrence	$200,000 SIR
Rating Basis *Full Time Officers: 176*	*Part Time Officers:*	*Vol Officers:*

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Named Covered Party: City of Delray Beach
Term: 10/01/2026 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PX FL1 0502005 26-03 01

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 Bodily Injury By Disease Bodily Injury By Disease	 $1,000,000 Each Accident $1,000,000 Agreement Limit $1,000,000 Each Employee
Estimated Payroll- Police & Fire Estimated Payroll- All other Employees	$41,652,672 $44,676,311

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

Preferred PGIT GOVERNMENTAL INSURANCE TRUST

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Named Covered Party: City of Delray Beach
Term: 10/01/2026 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PX FL1 0502005 26-03 01

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

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Named Covered Party: City of Delray Beach
Term: 10/01/2026 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PX FL1 0502005 26-03 01

Total Premium Due

$2,440,706

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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Named Covered Party: City of Delray Beach
Term: 10/01/2026 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PX FL1 0502005 26-03 01

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

☐ Receipt of signed Participation agreement within 30 days of effective date of coverage

☐ Please note: Our Interlocal Agreement has been updated.

☐ Due to this update, we will require a new signed Participation Agreement for each renewal account.

☐ This form requires all Printed and Signature lines completed for the entity and the witness portions.

☐

☐ The quote presented herein is an all or nothing quote. No single line of coverage may be bound without the support of the other lines and WC Coverage Agreement

☐ 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: 5% 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.

Preferred PGIT GOVERNMENTAL INSURANCE TRUST

Named Covered Party: City of Delray Beach
Term: 10/01/2026 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PX FL1 0502005 26-03 01

PREMIUM BREAKDOWN	
Property	$1,462,002
Inland Marine	$17,688
Crime	$2,484
General Liability (Includes Drone coverage if applicable)	$108,210
Law Enforcement Liability	$172,628
Public Officials and Employment Practices Liability	$136,065
Cyber	$26,824
Automobile Liability	$147,080
Automobile Physical Damage	$36,673
Garage Keepers	N/A
Excess Workers Compensation	$331,052
Stop Loss Aggregate	N/A
Deadly Weapon	$0
Grand Total	$2,440,706
Commission	0.00%
Payment Terms	Quarterly

Pollution Liability

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

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

	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 Address
All real property owned, leased, rented or occupied by the first named insured identified in Item 1 of the Declarations as of 10/01/2026 including but not limited to wastewater 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.

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 0 hours-Cov 5	1 yr.	$22,760.00
2	2-4	$1,000,000	$1,000,000	$1,000,000	$25,000 0 hours-Cov 5	2 yr.	$31,141.00

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
Quote Expiration Date:	07/29/2026
TRIA Amount:	2% Additional Premium - Based on the Coverage Option selected above.

Endorsements:

1. ENV-IL 00001 (01/15) - Policyholder Disclosure Notice of Terrorism Insurance Coverage
   - This notice will apply if TRIA coverage is purchased.
2. ENV-IL 00002 (01/15) - Policyholder Disclosure Statement Under the Terrorism Risk Insurance Act
   - Please return the completed and signed form to Allied World if TRIA coverage is rejected.
3. ENV-IL 00003 (02/15) - Exclusion of Certified Acts of Terrorism and All Other Acts of Terrorism
   - Endorsement applies if TRIA coverage is rejected.
4. ENV-IL 00007 00 (02/15) - Terrorism Exclusion With Exception For Certified Acts Of Terrorism
   - Endorsement applies if TRIA coverage is accepted.
5. ENV-IL 00009 00 (02/15) - Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)
   - Endorsement applies if TRIA coverage is accepted.
6. ENV-SPL2 00004 00 (03/22) - Addition of Acquired Location
   - TBD, Per option
7. ENV-SPL2 00006 00 (09/14) - Additional Insured - Where Required by Written Contract
   - Per expiring
8. ENV-SPL2 00008 00 (06/19) - Asbestos and Lead-Based Paint Exclusion with Exception for Inadvertent Disturbance
9. ENV-SPL2 00039 00 (02/15) - Claim Expense Partially Outside of Limits of Liability
   - Per expiring
10. ENV-SPL2 00061 00 (04/25) - Green Restoration Costs
    - Per expiring
11. ENV-SPL2 00071 00 (09/14) - Intentional Non-Compliance Exclusion
12. ENV-SPL2 00182 00 (11/17) - Addition of Scheduled Locations, Coverages and Coverage Section Limits and Deductibles
    - Per expiring
13. ENV-SPL2 00184 00 (09/14) - Amend Deductible for Specified Coverage or Exposure
14. ENV-SPL2 00187 00 (12/14) - Strategic Response Coverage Extension
15. ENV-SPL2 00223 00 (09/14) - Waiver of Subrogation Where Required by Written Contract
16. ENV-SPL2 00272 00 (05/19) - Scheduled Locations and Retroactive Dates
    - Per expiring
17. ENV-SPL2 00275 00 (09/20) - Biological Incident Decontamination Expense Coverage
    - Per expiring
18. ENV-SPL2 00277 00 (09/20) - COVID 19 Virus Exclusion
19. ENV-SPL2 00280 00 (05/22) - PFAS Exclusion
20. IL 00052 00 (04/22) - Trade and Economic Sanctions

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

1. Completed and Signed TRIA Disclosure Statement

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:

Rating Classification	*Ability*		*"Not Assigned" Classification*	*Explanations*
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:

Class	*Range in 000's*	*Class*	*Range in 000'S*
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	**10/1/2025-2026**	**10/1/2026-2027**
General Liability/Employee Benefits Liability	$ 101,590	$ 108,210
Public Official/Employment Practice Liability	$ 126,637	$ 136,065
Law Enforcement Liability	$ 173,611	$ 172,628
Cyber Liability	$ 24,581	$ 26,824
Auto Liability	$ 137,912	$ 147,080
Auto Physical Damage	$ 36,923	$ 36,673
Workers Compensation	$ 313,054	$ 331,052
Property Blanket/Agreed Amount 2025-10% Named Storm Deductible 2026-5% Named Storm Deductible	$ 1,594,416	$ 1,462,002
Mobile Equipment	$ 19,336	$ 17,688
Equipment Breakdown	Included	Included
Crime:	$ 3,107	$ 2,484
PGIT TOTAL:	$ 2,531,167	$ 2,440,706
Pollution Liability - Carrier: Allied World 2026-Optional 2 year policy $31,763.82	$ 21,117	$23,215.20
**GRAND TOTALS:	$ 2,552,284	$2,463,921.20

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