



Public  
Risk  
Underwriters of Florida

*Insurance Solutions for Public Entities*

## Public Risk Underwriters of Florida, Inc.

P O Box 958455, Lake Mary, FL 32795  
321-832-1450

The Gehring Group

City of Margate

QX FL1 0062508 15-01

Public Risk Underwriters of Florida, Inc. is pleased to provide you with the quote for City of Margate. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverage indicated in the application.

As a reminder you do not have any binding authority. Written request to bind must be received prior to the effective date of coverage or the expiration date of the quote, whichever is earlier. If written request to bind is not received within the described time frame, the quote is no longer valid and the file will be closed. Coverage is not bound without written confirmation from a representative of Public Risk Underwriters of Florida, Inc.

If you have any question or need further assistance please feel free to contact us.

***THIS PAGE IS FOR INFORMATIONAL PURPOSES ONLY  
AND IS NOT PART OF THE QUOTE***



**Quote No.: QX FL1 0062508 15-01**

Effective: 08/01/2016

Quote Expiration Date: 08/01/2016 12:00 AM

Quote Reference Number: 48372

Portal Reference Number: 211071

## QUOTATION FOR City of Margate

5790 Margate Boulevard  
Margate, FL 33063

Presented by Public Risk Underwriters for:

The Gehring Group  
11505 Fairchild Gardens Avenue  
Suite 202  
Palm Beach Gardens, FL 33410

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Named Covered Party:

City of Margate

Term:

08/01/2016 to 08/01/2017

Coverage Provided By:

Preferred Governmental Insurance Trust

Quote No.:

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## WHY PREFERRED?

Over 400 members and 15 years of service establishes that Preferred Governmental Insurance Trust fulfills what Florida needs: an insurance program exclusively customized and dedicated to the public sector. This is why we are clearly Preferred.

Service provided by local retail agents, dedicated loss control safety managers, and the claims expertise provided by PGCS Claim Services combine to provide optimal Member service. Members have 24/7 access to on-line claims information. Safety training is provided live in person and on-line at no additional cost to Members.

Preferred offers property appraisals to all new members upon first joining the Trust and trending of values is performed periodically after the initial appraisals. Initial appraisals are done for all scheduled buildings valued at \$100,000 or higher on the submitted property schedule. Once the initial appraisal is completed, the members then have the choice to insure at appraised values with the Blanket coverage or remain at submitted values with the coverage agreement being endorsed to "stated values" with an 80% co-insurance clause.

Preferred provides a full range of risk financing options that are available from first dollar to self insured excess coverage. Public Officials/Employment Practices coverage includes coverage for cyber liability, non-monetary claims including injunctive relief, EEOC, sunshine violations, petition recall, public records law, with defense costs outside of member deductible. General Liability coverage includes a sublimit for inverse condemnation. At Preferred, only workers compensation is subject to audit thus avoiding additional premium charges beyond policy expirations.

**Additional marketing material may be found on-line at [www.publicrisk.com/portal](http://www.publicrisk.com/portal) . Click on portal docs for the following programs and benefits:**

Badge Program - Cardiac Case management for all police and fire department personnel  
 Cyber Liability Coverage  
 HR Risk Management Helpline  
 Preferred Loss Control Services  
 Preferred Online Training via Target Solutions platform  
 Preferred Property Catastrophe Solution  
 Why Preferred  
 Preferred Financial Strength  
 Member Services Guide  
 Preferred TIPS



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## 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.

PRU 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 Coverage Term referenced above, your insurance was placed through Preferred Governmental Insurance Trust (Preferred). Preferred is an independent entity 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 of Florida Inc (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 10.25% 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 to Preferred:

- 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.



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## PROPERTY COVERAGE

Blanket Building &amp; Contents Limit, per attached schedule

Not Included

### Extensions of Coverage

Accounts Receivable	Not Included
Additional Expense	Not Included
Animals	Not Included
Loss of Business Income	Not Included
Debris Removal - limit shown or 25% of loss, whichever is greater, per occurrence	Not Included
Demolition, Ordinance and ICC	Not Included
Errors and Omissions	Not Included
Expediting Expense	Not Included
Fire Department Charges	Not Included
Fungus Cleanup Expense	Not Included
Lawns, Plants, Trees and Shrubs	Not Included
New Locations	Not Included
Personal Property of Employees	Not Included
Pollution Cleanup Expense	Not Included
Preservation of Property	Not Included
Recertification	Not Included
Service Interruption Coverage	Not Included
Transit	Not Included
Vehicle Property Coverage	Not Included
Buildings Under Construction	If Shown on Property Schedule

Flood Limit - Per Occurrence and Aggregate

Not Included

Excess of NFIP, whether purchased or not

Earth Movement Limit - Per Occurrence and Aggregate

Not Included

TRIA (Including Inland Marine if applicable)

Not Included

Boiler &amp; Machinery

Not Included

### Deductibles

Per Occurrence Building &amp; Contents and Extensions of Coverage Not Included

Per Occurrence for Named Windstorm Not Included %

Subject to Minimum of: Not Included

Per Flood, except zones A, V excess of NFIP, whether purchased or not Not Included

Per Earth Movement Not Included



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## INLAND MARINE COVERAGE

Blanket Unscheduled Inland Marine	Not Included
(Subject to \$25,000 any one item excludes Watercraft)	
Scheduled Inland Marine	Not Included
Total All Inland Marine	Not Included
Inland Marine Deductible & Valuation Type	Not Included

## CRIME COVERAGE

Coverage Description:	Limit	Deductible
Forgery and Alteration	Not Included	Not Included
Theft, Disappearance or Destruction	Not Included	Not Included
Computer Fraud including Funds Transfer Fraud	Not Included	Not Included
Employee Dishonesty, including faithful performance, per loss	Not Included	Not Included

## GENERAL LIABILITY COVERAGE (Occurrence Basis)

Bodily Injury and Property Damage Limit	Not Included
Personal Injury and Advertising Injury	Not Included
Products & Completed Operations Limit	Not Included
Employee Benefits Liability Limit, per person	Not Included
Herbicide & Pesticide Aggregate Limit	Not Included
Medical Payments Limit	Not Included
Fire Damage Limit	Not Included
Sewer Backup & Water Damage Limit	Not Included
General Liability Deductible	Not Included
Ratable payroll	Not Included

## LAW ENFORCEMENT LIABILITY COVERAGE (Occurrence)

Law Enforcement Liability Limit:	Per Person	Not Included
	Per Occurrence	Not Included
	Aggregate	N/A
Law Enforcement Liability Deductible		Not Included
#of FT Officers	0	
#of PT Officers	0	
#of Volunteer Officers	0	



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## PUBLIC OFFICIALS LIABILITY COVERAGE (Claims Made)

Public Officials Liability Limit	Per Claim	Not Included
	Aggregate	Not Included
Public Officials Liability Deductible		\$0
		\$35,018,841

Retroactive Date

Supp Payments: Pre-termination \$2,500 per employee - \$5,000 annual aggregate  
Non-Monetary \$100,000 aggregate

## EMPLOYMENT RELATED PRACTICES LIABILITY COVERAGE (Claims Made)

Employment Related Practices Liability Limit:	Per Claim	Not Included
	Aggregate	Not Included
Employment Related Practices Liability Deductible		\$0
Employment Practices Retroactive Date		
#of FT Employees	435	
#of PT Employees	0	
#of Volunteer Employees	0	

## Sublimit of POL/EPLI (Claims Made)

Cyber Liability - Included only if POL/EPLI coverage written

Media Content Services Liability	Network security Liability
Privacy Liability	First Party Extortion Threat
First Party Crisis Management	First Party Business Interruption

Voluntary notification endorsement is included.

Limits: \$1,000,000 each claim/\$1,000,000 annual aggregate per member

Retroactive Date



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## EXCESS WORKERS' COMPENSATION COVERAGE

Part I Worker's Compensation Limit		Statutory
Part II Employers' Liability Limit		
Bodily Injury by Accident	Each Accident	\$1,000,000
Bodily Injury by Disease	Agreement Limit	\$1,000,000
Bodily Injury by Disease	Each Employee	\$1,000,000
Self Insured Retention		\$350,000
Estimated Payroll Amount - All Other Employees		\$14,618,522
Estimated Payroll Amount - Police & Fire		\$20,400,319





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**AUTOMOBILE COVERAGE**

COVERAGE	SYMBOL	LIMIT	DEDUCTIBLE
Liability	N/A	Not Included	Not Included
Personal Injury Protection	N/A	Not Included	\$0
Added PIP	N/A	Not Included	
Auto Medical Payments	N/A	Not Included	
Uninsured / Underinsured Motorist	N/A	Not Included	
Physical Damage Comprehensive Coverage	N/A	Not Included	
Physical Damage Collision Coverage	N/A	Not Included	

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



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**TOTAL PREMIUM DUE**

\$193,156

Pay Term: WC - Quarterly

**IMPORTANT NOTE**

Defense Cost - Outside of Limit, Does Not Erode the Limit for General Liability, Law Enforcement Liability, Public Officials Liability, Employment related Practices Liability.

Deductible does not apply to defense cost. 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 in the application.
2. Renewal quote is subject to review and acceptance by Preferred Board of Trustees
3. The Coverage Agreement shall be **25% minimum earned** as of the first day of the "Coverage Period".
4. Total premium is late if not paid in full within 30 days of inception, unless otherwise stated.
5. Deletion of any coverage presented, Package and/or Workers' Compensation, will result in re-pricing of account.
6. 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.
7. Coverage is not bound until confirmation is received from a licensed representative of Public Risk Underwriters.



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**Additional terms and conditions, including but not limited to:**

- 1) Premium is subject to change depending on the effective date coverage is bound. Please advise the effective date with your request to bind. Note, coverage cannot be back-dated.
- 2) Quote is subject to receipt of the following information by 9/01/16:
  - a) Signed first page of the Preferred Application (Florida Fraud Statement)
  - b) Signed SIR Signature Page
  - c) Signed Signature page
- 3) Self Insured retention/TPA
  - a) TPA Fees are not included in this Quote.
  - b) State of Florida WC Taxes are not included in this Quote.
  - c) If TPA other than PGCS, first dollar TPA losses required on a quarterly basis (every three months).
  - d) You Agree to submit to us on a quarterly basis an Electronic Excel Spreadsheet per the TPA agreement. The data should be emailed to [mwalck@publicrisk.com](mailto:mwalck@publicrisk.com) <mailto:mwalck@publicrisk.com> by the 15<sup>th</sup> day after the Quarter month ending.
  - e) Entity must retain approved TPA throughout the coverage agreement term.
- 4) OPTIONS (All other terms and conditions remain the same):
  - a) \$500,000 SIR = \$150,783 Annual Premium
  - b) \$750,000 SIR = \$109,111 Annual Premium

# AGENCY INFORMATION RECAP

Quote Reference Number: 48372

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## PREMIUM BREAKDOWN

	Premium
Property (includes Flood/Boiler & Machinery if applicable)	Not Included
Inland Marine	Not Included
Crime	Not Included
General Liability	Not Included
Public Officials and Employment Practices Liability	Not Included
Educators Legal Liability	Not Included
Law Enforcement Liability	Not Included
Automobile Liability	Not Included
Automobile Physical Damage	Not Included
Garage/Garage Keepers	Not Included
Excess Workers' Compensation	\$193,156
<b>TOTAL PREMIUM DUE</b>	<b>\$193,156</b>
Commission	12.000%



## PUBLIC ENTITY SIGNATURE PAGE

**Covered Party:** City of Margate

**Agreement Number:** QX FL1 0062508 15-01

**Coverage Period:** From:08/01/2016 to 08/01/2017

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

<input type="text" value="N/A"/>	Property TIV	Buildings & Contents Combined	
<input type="text" value="N/A"/>	Inland Marine	Blanket Unscheduled Inland Marine (Subject to \$25,000 any one item excludes Watercraft)	Not Included
		Scheduled Inland Marine	Not Included
		Total All Inland Marine	Not Included

Property TRIA (Terrorism Risk Insurance Act) coverage

Automobile

☒ I hereby confirm that I have received a copy of Preferred's Current Interlocal Agreement (which was last amended October 1, 2004) and amendment A (which was effective October 1, 2013).

☒ I confirm having read and agreed to the terms as laid out in the attached Preferred Participation Agreement (which also requires a signature)

Please remember that a signed copy of the following are also required:

- First Page of Preferred application
- Uninsured Motorist Rejection / Election form, if applicable
- Professional Liability (POL / EPLI or ELL / EPLI) application, if applicable.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

*Please note: Failure to return this signature page could result in cancellation of coverage.*

## PUBLIC ENTITY

### SELF INSURED RETENTION SCHEDULE AND TPA INFORMATION SIGNATURE PAGE

COVERED PARTY: **City of Margate**

AGREEMENT NO.: **QX FL1 0062508 15-01**

#### SELF INSURED RETENTION SCHEDULE

<input type="checkbox"/> PROPERTY	Each Occurrence
<input type="checkbox"/> INLAND MARINE	Each Occurrence
<input type="checkbox"/> CRIME	Each Occurrence
<input type="checkbox"/> GENERAL LIABILITY (includes Employee Benefits)	Each Occurrence
<input type="checkbox"/> LAW ENFORCEMENT LIABILITY	Each Occurrence
<input type="checkbox"/> PUBLIC OFFICIALS LIABILITY	Each Occurrence
<input type="checkbox"/> EMPLOYMENT PRACTICES	Each Occurrence
<input type="checkbox"/> AUTOMOBILE LIABILITY	Per Person / Per Accident
<input type="checkbox"/> AUTOMOBILE PHYSICAL DAMAGE - COMP	Each Accident
<input type="checkbox"/> AUTOMOBILE PHYSICAL DAMAGE - COLL	Each Accident
<input type="checkbox"/> GARAGE KEEPERS / GARAGE LIABILITY	Each Accident
<input checked="" type="checkbox"/> EXCESS WORKERS COMPENSATION	\$350,000 Each Occurrence

#### THIRD PARTY ADMINISTRATOR INFORMATION

If no information appears below or if there is a discrepancy, please make the necessary changes on the lines provided.

**TPA Name & Address:**

CorVel  
1560 Sawgrass Corporate Pkwy, Sunrise FL 33323

**TPA Primary Contact:**

Name: CorVel

Phone: 9542335901

Email: debbie\_popovich@corvel.com

#### QUARTERLY REPORTING REQUIREMENT

Per PGIT MN-903, page 2, Section C, you agree to submit a claim status update for all claims to us on a quarterly basis in an acceptable electronic Excel spreadsheet per layout included at time of quote. The data should be emailed to mwalck@publicrisk.com by the 15th day after the quarter ending.

I hereby agree to the reporting requirements and confirm the above information is correct.

\_\_\_\_\_  
**Authorized Signature**

*Please note: Failure to return a signed copy of this document could result in cancellation of coverage.*