

Covered Party:	City of Ocala
Effective Date:	10/1/2025
Version Date:	7/15/2025



	2024/2025			2025/2026			Changes in Exposures	
LINE OF COVERAGE	LIMIT	DEDUCTIBLE	ANNUAL PREM	LIMIT	DEDUCTIBLE	ANNUAL PREM	2024/2025	2025/2026
Property:								
Preferred Governmental Ins Trust	Blanket Option less Lift Stations, Fencing, PITO			Blanket Option less Lift Stations, Fencing, PITO				
Blanket Buildings & Contents	\$ 306,705,091	\$ 25,000	\$ 1,394,698	\$ 310,364,933	\$ 25,000	\$ 1,340,624	Property	
Equipment Breakdown	\$ 100,000,000	\$ 25,000		\$ 100,000,000	\$ 25,000		Exposure Difference	\$ 3,659,842
Flood	\$ 1,000,000	\$ 25,000		\$ 1,000,000	\$ 25,000			1.19%
Earthquake	\$ 1,000,000	\$ 25,000		\$ 1,000,000	\$ 25,000			
Terrorism	\$ -			\$ -				\$ (54,074)
Windstorm		5% / min \$35,000			5% / min \$35,000		Premium Difference	-3.88%
Accounts Receivable	\$ 500,000	\$ 25,000		\$ 500,000	\$ 25,000			
Additional Expense	\$ 1,000,000	\$ 25,000		\$ 1,000,000	\$ 25,000		24/25 Rate	0.4547
Business Income	\$ 1,000,000	\$ 25,000		\$ 1,000,000	\$ 25,000		25/26 Rate	0.4320
Errors & Omissions	\$ 250,000	\$ 25,000		\$ 250,000	\$ 25,000			
Demolition & Increased Cost of Construction	\$ 1,000,000	\$ 25,000		\$ 1,000,000	\$ 25,000			
Inland Marine:							Inland Marine	
Communications Equipment	Included	\$ 25,000	\$ 32,910	Included	\$ 25,000	\$ 33,454	\$ 8,799,151	\$ 9,416,509
Blanket Unscheduled Inland Marine	\$ 1,525,000	\$ 25,000		\$ 1,525,000	\$ 25,000			
Mobile Equipment (Scheduled)	\$ 6,834,151	\$ 25,000		\$ 7,451,509	\$ 25,000			\$ 617,358
Electronic Data Processing	Included	\$ 25,000		Included	\$ 25,000		Exposure Difference	7.02%
Emergency Services Portable Equip	Included	\$ 25,000		Included	\$ 25,000			
Fine Arts	\$ 190,000	\$ 25,000		\$ 190,000	\$ 25,000			\$ 544
Other Inland Marine	Included	\$ 25,000		Included	\$ 25,000		Premium Difference	1.65%
Rented Borrowed Leased Equipment	\$ 250,000	\$ 25,000		\$ 250,000	\$ 25,000			
Valuable Papers	Included	\$ 25,000		Included	\$ 25,000			
		Sub-Total	\$ 1,427,608		Sub-Total	\$ 1,374,078		
Crime:								
Travelers Casualty & Surety	3 Year Term - Annual Installments			3 Year Term - Annual Installments			Employees	Employees
Employee Dishonesty	\$ 1,000,000	\$ 10,000	\$ 7,519	\$ 1,000,000	\$ 10,000	\$ 7,519	1062	1062
Theft, Disappearance & Destruction In/Out	\$ 1,000,000	\$ 10,000		\$ 1,000,000	\$ 10,000			\$ -
Funds Transfer	\$ 250,000	\$ 5,000		\$ 250,000	\$ 5,000		Exposure Difference	0.00%
Computer Fraud	\$ 250,000	\$ 5,000		\$ 250,000	\$ 5,000			\$ -

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	2024/2025			2025/2026			Changes in Exposures	
LINE OF COVERAGE	LIMIT	DEDUCTIBLE	ANNUAL PREM	LIMIT	DEDUCTIBLE	ANNUAL PREM	2024/2025	2025/2026
Forgery/Alterations	\$ 100,000	\$ 1,000		\$ 100,000	\$ 1,000		Premium Difference	0.00%
Social Engineering	\$ 250,000	\$ 10,000		\$ 250,000	\$ 10,000			
		less Commission	\$ (1,128)		less Commission	\$ (1,128)		
		FIGA Assessment	\$ 28		FIGA Assessment	\$ 28		
		Sub-Total	\$ 6,419		Sub-Total	\$ 6,419		

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LINE OF COVERAGE	LIMIT	DEDUCTIBLE	ANNUAL PREM	LIMIT	DEDUCTIBLE	ANNUAL PREM	2024/2025	2025/2026
General Liability:							Payroll	Payroll
Preferred Governmental Ins Trust							\$67,600,288	\$70,786,720
General Liability	\$ 1,000,000	\$200,000/\$300,000	\$ 74,745	\$ 1,000,000	\$200,000/\$300,000	\$ 82,182		\$ 3,186,432
Employee Benefits	\$ 1,000,000	Included		\$ 1,000,000	Included		Exposure Difference	4.71%
Law Enforcement Liability	\$ 1,000,000	\$200,000/\$300,000	\$ 58,936	\$ 1,000,000	\$200,000/\$300,000	\$ 61,880		\$ 10,381
		196 sworn officers			202 sworn officers		Premium Difference	7.77%
Deadly Weapon Protection	\$ 1,000,000	\$ -	Included	\$ 1,000,000	\$ -	Included		
		Sub-Total	\$ 133,681		Sub-Total	\$ 144,062		
Automobile:								
Preferred Governmental Ins Trust							Vehicle Values	Vehicle Values
Auto Liability	None			None			\$33,815,019	\$37,152,235
Uninsured Motorist	Rejected			Rejected				\$ 3,337,216
Comprehensive and Collision	Symbol 10,8	\$ 25,000	\$ 176,284	Symbol 10,8	\$ 25,000	\$ 203,321	Exposure Difference	9.87%
Hired Physical Damage	\$ 35,000			\$ 35,000				\$ 27,037
	None			None			Premium Difference	15.34%
		Sub-Total	\$ 176,284		Sub-Total	\$ 203,321		
Public Officials:							Payroll	Payroll
Preferred Governmental Ins Trust	Please note: Claims Expense & Defense Costs Do Not erode Limit			Please note: Claims Expense & Defense Costs Do Not erode Limit			\$85,176,298	\$88,282,169
Public Officials Liability	\$ 1,000,000	\$200,000 SIR	\$ 182,104	\$ 1,000,000	\$200,000 SIR	\$ 202,763		\$ 3,105,871
Employment Practices Liability	\$ 1,000,000	\$200,000 SIR	Included	\$ 1,000,000	\$200,000 SIR	Included	Exposure Difference	3.65%
								\$ 20,659
		Sub-Total	\$ 182,104		Sub-Total	\$ 202,763	Premium Difference	11.34%
Cyber Liability								
Preferred Governmental Ins Trust	2,000,000 annual aggregate			2,000,000 annual aggregate				
			\$ 21,865			\$ 24,052		\$ 2,187
		Sub-Total	\$ 21,865		Sub-Total	\$ 24,052	Premium Difference	10.00%
Excess Workers' Compensation:							Payroll	Payroll
Preferred Governmental Ins Trust	24/25 Payroll: \$85,176,298			25/26 Payroll: \$88,282,169			\$85,176,298	\$88,282,169
								\$3,105,871
Workers' Compensation	Statutory	\$ 500,000	\$ 476,638	Statutory	\$ 500,000	\$ 494,015	Exposure Difference	3.65%
Employers Liability	\$1m/\$1m/\$1m	\$ 500,000		\$1m/\$1m/\$1m	\$ 500,000			\$ 117,377
24-25 WC Payroll Audit Estimate				24-25 WC Payroll Audit Estimate		\$ 100,000	Premium Difference	
		Sub-Total	\$ 476,638		Sub-Total	\$ 594,015		24.63%

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LINE OF COVERAGE	LIMIT	DEDUCTIBLE	ANNUAL PREM	LIMIT	DEDUCTIBLE	ANNUAL PREM	2024/2025	2025/2026
Pollution:	Two Year Prepaid Policy			Two Year Prepaid Policy				
Indian Harbor								
Pollution/Aggregate	\$1,000,000/\$10,000,000	\$ 100,000	Nothing due at this time	\$1,000,000/\$10,000,000	\$ 100,000	\$ 47,093	\$ 44,850	\$ 47,093
		Sub-Total	\$ -		Sub-Total	\$ 47,093		
Fiduciary:				3 Year Policy Term - Annual Installments				
Travelers Casualty & Surety								
General Employees	\$ 1,000,000	\$ 5,000	\$ 7,632	\$ 1,000,000	\$ 5,000	\$ 8,130		
Pending or Prior Date: 10/1/2009		less Commission	\$ (1,145)		less Commission	\$ (1,220)		
		FIGA Assessment	\$ 76		FIGA Assessment	\$ -		
Police	\$ 1,000,000	\$ 5,000	\$ 5,283	\$ 1,000,000	\$ 5,000	\$ 6,083		
Pending or Prior Date: 10/1/2009		less Commission	\$ (792)		less Commission	\$ (912)		
		FIGA Assessment	\$ 53		FIGA Assessment	\$ -		
Firefighters	\$ 1,000,000	\$ 5,000	\$ 4,653	\$ 1,000,000	\$ 5,000	\$ 4,917		
Pending or Prior Date: 10/1/2009		less Commission	\$ (698)		less Commission	\$ (738)		
		FIGA Assessment	\$ 47		FIGA Assessment	\$ -		
		Sub-Total	\$ 15,108		Sub-Total	\$ 16,261	Premium Difference	\$ 1,152 7.62%
AD&D:								
ACE American Insurance Co	Two Year Policy- 10/01/2024 - 10/01/2026			Two Year Policy- 10/01/2024 - 10/01/2026				
	Statutory		\$ 24,075	Statutory		Prepaid		
		Sub-Total	\$ 24,075		Sub-Total	\$ -	Premium Difference	\$ (24,075) -100.00%
Aviation:								
Global Aerospace	Three Year Term 2023-2026 Annual Installments			Three Year Term 2023-2026 Annual Installments				
Premises Liability	\$ 5,000,000		\$ 2,830	\$ 5,000,000		\$ 2,830		
Hangarkeepers Aircraft/Occurrence	\$1,000,000/\$2,000,000	\$ 1,000		\$1,000,000/\$2,000,000	\$ 1,000			
		FIGA Assessment	\$ 31		FIGA Assessment	\$ 31		
			\$ 2,861			\$ 2,861	Premium Difference	\$ - 0.00%
Firefighter Cancer Benefit:								
ACE American Insurance Co								
Diagnosis Cancer Benefit	\$ 25,000	\$ -	\$ 24,777	\$ 25,000	\$ -	\$ 27,579		
Cancer Death Benefit	\$ 75,000	\$ -		\$ 75,000	\$ -			
			\$ 24,777			\$ 27,579	Premium Difference	\$ 2,802 11.31%

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LINE OF COVERAGE	LIMIT	DEDUCTIBLE	ANNUAL PREM	LIMIT	DEDUCTIBLE	ANNUAL PREM	2024/2025	2025/2026
TOTAL PREMIUM			\$ 2,491,421			\$ 2,642,504		

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