

# FIRST FLORIDA

## Insurance Brokers

an **accretive** company

*Creating Unique Risk Solutions*

## ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS

PROPERTY, CRIME, BOILER & MACHINERY, EXCESS GENERAL LIABILITY,  
EXCESS AUTOMOBILE LIABILITY, EXCESS LIABILITY,  
EXCESS WORKERS' COMPENSATION,  
ACCIDENTAL DEATH & DISMEMBERMENT AND CYBER LIABILITY

### RENEWAL INSURANCE PROPOSAL

Effective: October 1, 2024 to October 1, 2025

Presented By:

Maggie Boykin, ARM-P  
*Vice President – Property & Casualty*

Prepared By:

Kristin Chambers, AAI  
*Sr. Account Manager & Consultant*

100 SOUTH ASHLEY DRIVE, SUITE 250  
TAMPA, FL 33602

813-902-3502 – PHONE

813-223-3932 – FAX

[www.ffinsbr.com](http://www.ffinsbr.com)

NAMED INSURED

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NAMED INSURED AND MAILING ADDRESS

Alachua County Board of County Commissioners  
12 Southeast First Street  
Gainesville, FL 32601

*This proposal contains most terms, conditions, limits and deductibles provided under the program.  
However, refer to the PRM Coverage Document for specific and complete terms and conditions.*

PREPARED BY

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TOLL FREE: (866) 404-7637

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**STATEMENT OF VALUES**

**BUILDING SUMMARY REPORT | SUMMARY OF PROPERTY VALUES**  
 OCTOBER 1, 2024 TO OCTOBER 1, 2025

<b>RATING EXPOSURES – PROPERTY INFORMATION</b>		
<b>TOTAL INSURED VALUES</b>	<b>EXPIRING 2023– 2024</b>	<b>RENEWAL 2024– 2025</b>
TOTAL BUILDING VALUES	\$357,305,284	\$380,170,549
TOTAL CONTENT VALUES	\$30,802,326	\$31,460,849
DECLARED/PROPERTY IN THE OPEN	\$10,901,720	\$11,446,806
EDP EQUIPMENT (HARDWARE)	\$13,462,076	\$13,596,697
BUSINESS INTERRUPTION/EXTRA EXPENSE	\$4,350,000	\$4,350,000
EQUIPMENT VALUES	\$18,740,526	\$18,740,526
AUTOMOBILE VALUES – ACTUAL CASH VALUE	\$7,003,630	\$7,003,630
AUTOMOBILE VALUES – REPLACEMENT COST	\$26,753,017	\$26,753,017
RENTAL VALUES	\$0	\$0
MISCELLANEOUS PROPERTY	\$0	\$0
<b>TOTAL INSURABLE VALUES</b>	<b>\$469,318,579</b>	<b>\$493,522,074</b>
		<b>5.16%</b>

THE ABOVE SUMMARY REFLECTS STATEMENT OF VALUES ON FILE AND PROVIDED BY THE ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS, EFFECTIVE OCTOBER 1, 2024. A COMPLETE COPY OF REFERENCED BUILDING SUMMARY REPORT IS ENCLOSED FOR YOUR REVIEW AND RECORDS.

Approved and Accepted By:  
**Amy Childs, Risk Manager**  
 ALACHUA COUNTY  
 BOARD OF COUNTY COMMISSIONERS

\_\_\_\_\_  
 Signature – Date Signed

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**WORKERS' COMPENSATION PAYROLL**

CLASS CODE	DESCRIPTION	2023-2024 ESTIMATED PAYROLL	2024-2025 ESTIMATED PAYROLL
5509	STREET OR ROAD PAVING	\$2,402,501	\$2,509,475
6217	EXCAVATION	\$54,976	\$0
7380	DRIVERS, CHAUFFEURS, MESSENGERS, AND THEIR HELPERS NOC - COMM	\$446,275	\$142,275
7704	FIREFIGHTERS & DRIVERS	\$17,203,610	\$18,029,337
7720	POLICE OFFICERS & DRIVERS	\$1,301,147	\$0
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	\$882,974	\$899,918
8601	ARCHITECT OR ENGINEER - CONSULTING	\$23,959	\$56,866
8742	SALESPERSONS, COLLECTORS OR MESSENGERS - OUTSIDE	\$309,903	\$15,968
8810	CLERICAL OFFICE EMPLOYEES	\$46,758,288	\$51,710,155
8820	ATTORNEY - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	\$911,283	\$1,284,606
8831	HOSPITAL - VETERINARY & DRIVERS	\$816,282	\$1,028,557
8868	SCHOOL/COLLEGE - PROFESSIONAL EMPLOYEES & CLERICAL	\$162,606	\$187,920
9015	BUILDINGS OPERATIONS BY OWNER - ALL OTHER EMPLOYEES	\$1,415,280	\$1,362,496
9101	SCHOOL/COLLEGE - ALL OTHER EMPLOYEES	\$412,032	\$416,315
9102	PARK NOC - ALL EMPLOYEES & DRIVERS	\$731,693	\$1,053,882
9403	GARBAGE ASHES OR REFUSE COLLECTION & DRIVERS	\$1,409,898	\$1,648,757
9410	MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC	\$5,083,450	\$5,965,332
<b>TOTAL PAYROLL</b>		<b>\$80,326,157</b>	<b>\$86,311,859</b>
		<i>difference</i>	\$5,985,702 7.45%

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	<b>EXCESS WORKERS' COMPENSATION</b>	
	<b>EXPIRING 10/01/23 TO 10/01/24</b>	<b>RENEWAL 10/01/24 TO 10/01/25</b>
<b>CARRIER</b>	PUBLIC RISK MANAGEMENT [PRM]	PUBLIC RISK MANAGEMENT [PRM]
<b>SELF-INSURED RETENTION [EACH ACCIDENT]</b>	\$200,000	\$200,000
<b>LIMITS</b>		
EXCESS WORKER'S COMPENSATION	STATUTORY	✓
- MEDICAL		
- DISABILITY		
- DEATH		
EMPLOYERS' LIABILITY		
- EACH ACCIDENT	\$2,000,000	✓
- EACH EMPLOYEE FOR DISEASE	\$2,000,000	✓
<b>TERMS &amp; CONDITIONS [NOT ALL INCLUSIVE]</b>		
BROAD FORM ALL STATES	INCLUDED	✓
MARITIME COVERAGE ENDORSEMENT	INCLUDED	✓
VOLUNTARY COMPENSATION ENDORSEMENT	INCLUDED	✓
<b>SUBJECT TO</b>		
COMPOSITE RATE*	0.0055018	0.0053367
<b>EXCLUSIONS</b>		
ACTING OUTSIDE THE SCOPE OF EMPLOYMENT CAUSING HARM	YES	✓
ANY DAMAGES IMPOSED BY ACTS OF LEGISLATION	YES	✓
ANY PERSONS UNDER THE INFLUENCE/INTOXICATION	YES	✓
DISHONEST, FRAUDULENT, CRIMINAL OR MALICIOUS ACT	YES	✓
EXPECTED OR INTENDED INJURY	YES	✓
LIABILITY ASSUMED UNDER A CONTRACT	YES	✓
REMUNERATION OR FINANCIAL GAIN [TO WHICH NOT LEGALLY ENTITLED]	YES	✓
<b>PREMIUM</b>		
ANNUAL PREMIUM	\$441,935.00	\$460,621.06
		\$18,686.06
	<i>difference</i>	4.23%

✓ Per Expiring  
 Change from Expiring

**\*PLEASE NOTE THE WC COVERAGE PERIOD WILL BE AUDITED PER THE COMPOSITE RATE SHOWN ABOVE PER DOLLAR OF PAYROLL ON THE TOTAL WC PREMIUM, BEFORE ANY PARTICIPATION CREDITS**

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**EXPOSURE SUMMARY**

EXPOSURE	2023 -2024	2024 -2025	% CHANGE
PROPERTY TIV	\$469,318,579	\$493,522,073	<b>5.16%</b>
PAYROLL	\$80,326,159	\$86,311,826	<b>7.45%</b>

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**PREMIUM SUMMARY**

PROPERTY & CASUALTY COVERAGES	PREMIUM BREAKDOWN			BIND	
	2023-2024	2024-2025	PREMIUM % CHANGE	YES	NO
PRM PROPERTY & CRIME	\$1,699,457.00	\$1,608,390.61	-5.36%		
PRM BOILER & MACHINERY	\$51,097.00	\$54,193.56	6.06%		
PRM GL/LEL/AL/E&O/EXCESS LIABILITY	\$346,531.00	\$372,353.20	7.45%		
PRM EXCESS WORKERS' COMPENSATION	\$441,935.00	\$460,621.06	4.23%		
PREFERRED MEMBER PARTICIPATION CREDIT	-\$38,085.00	-\$44,260	N/A		
<b>PACKAGE TOTAL</b>	<b>\$2,500,934.00</b>	<b>\$2,451,298.43</b>	<b>-1.98%</b>		

PAYMENT PLAN: PRM ALLOWS THEIR MEMBERS TO PAY THEIR TOTAL COSTS IN FOUR (4) QUARTERLY INSTALLMENTS. THE FIRST INSTALLMENT IS DUE AT INCEPTION AND IS EQUAL TO 25% OF ALL COSTS. THE REMAINING COSTS WILL BE PAID OVER THE NEXT THREE (3) QUARTERS.

THIS WARRANTS THAT YOU HAVE NO KNOWLEDGE OF ANY CLAIM, OR INCIDENT THAT MAY RESULT IN A CLAIM, THAT HAS NOT BEEN REPORTED TO THE INSURANCE CARRIER.

IT IS UNDERSTOOD AND AGREED THAT REFERENCED PROPOSAL PROVIDES ONLY A SUMMARY OF THE INSURANCE PROGRAM OPTIONS OFFERED. THE ACTUAL POLICIES WILL CONTAIN THE COMPLETE TERMS, CONDITIONS, DEDUCTIBLES, EXCLUSIONS, ETCETERA. PLEASE REVIEW POLICY LANGUAGE FOR A FULL UNDERSTANDING OF PURCHASED PROGRAM.

\_\_\_\_\_  
MEMBER SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
ALACHUA COUNTY BOCC  
PRINT MEMBER NAME

SIGNED BINDING AUTHORITY TO BE RETURNED BY 9/15/2024

THIS DOCUMENT IN ITS ENTIRETY & PROPRIETARY IN NATURE – NOT FOR PUBLIC RECORD

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	EXPIRING 10/01/23 TO 10/01/25 2 YEAR TERM	RENEWAL 10/01/23 TO 10/01/25 2 YEAR TERM
POLICY YEAR	2023-2024	2024-2025
CARRIER	ACE AMERICAN INSURANCE COMPANY	ACE AMERICAN INSURANCE COMPANY
A.M. BEST	A++ XV	A++ XV
DEDUCTIBLE	N/A	✓
<b>ELIGIBILITY</b>		
CLASS 1	ALL CORRECTIONAL AND CORRECTIONAL PROBATION OFFICERS AS DEFINED IN FLORIDA STATUTE 112.19(B) & FIREFIGHTERS AS DEFINED IN FLORIDA STATUTE 112.191(B) OF THE POLICYHOLDER WHO ARE IN ACTIVE SERVICE	ALL CORRECTIONAL AND CORRECTIONAL PROBATION OFFICERS AS DEFINED IN FLORIDA STATUTE 112.19(B) & FIREFIGHTERS AS DEFINED IN FLORIDA STATUTE 112.191(B) OF THE POLICYHOLDER WHO ARE IN ACTIVE SERVICE
<b>EXPOSURE</b>		
CORRECTIONAL OFFICERS	28	28
FULL-TIME FIREFIGHTERS	289	289
ADMIN CHIEF	1	1
DEPUTY CHIEF	1	1
ASSISTANT CHIEFS	3	3
CAPTAINS	2	2
FIRE MARSHALL	1	1
FIRE INSPECTORS	3	3
EMT's	9	9
PARAMEDICS	11	11
<b>ACCIDENTAL DEATH &amp; DISMEMBERMENT BENEFIT</b>		
LINE OF DUTY COVERAGE	\$75,000	✓
FRESH PURSUIT COVERAGE	\$75,000	✓
UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE	\$225,000	✓
TIME PERIOD FOR LOSS	365 DAYS FROM THE DATE OF A COVERAGE ACCIDENT	✓
<b>CHILD CARE CENTER BENEFITS</b>		
BENEFIT AMOUNT LINE OF DUTY COVERAGE   UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE   FRESH PURSUIT COVERAGE	\$2,000 PER YEAR UP TO 2 PAYMENTS PER CHILD	✓
MAXIMUM BENEFIT PERIOD	TO AGE 11 FOR EACH SURVIVING DEPENDENT CHILD	✓
<b>CHILD EDUCATION BENEFIT</b>		
BENEFIT AMOUNT LINE OF DUTY COVERAGE   UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE   FRESH PURSUIT COVERAGE	\$2,000 PER YEAR	✓
MAXIMUM BENEFIT PERIOD	4 YEARS	✓
<b>CONTINUATION OF INSURANCE EXPENSE BENEFIT</b>		
BENEFIT MAXIMUM UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE	\$5,000 PER YEAR	✓
AGGREGATE MAXIMUM BENEFIT PERIOD FOR SURVIVING SPOUSE AND DEPENDENT CHILD(REN)	5 YEARS	✓

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	CYBER LIABILITY	
	EXPIRING 10/01/23 TO 10/01/24	RENEWAL 10/01/24 TO 10/01/25
<b>COMPANY</b>	CRUM & FORSTER SPECIALTY INSURANCE COMPANY	CRUM & FORSTER SPECIALTY INSURANCE COMPANY
<b>A.M. BEST</b>	A XIV   NON ADMITTED	A XIV   NON ADMITTED
<b>COVERAGE FORM</b>	CLAIMS MADE	CLAIMS MADE
<b>CONTINUITY DATE</b>	POLICY INCEPTION	POLICY INCEPTION
<b>RETROACTIVE DATE</b>	FULL PRIOR ACTS	FULL PRIOR ACTS
<b>LIMITS OF LIABILITY</b>		
POLICY AGGREGATE LIMIT OF LIABILITY	\$5,000,000	✓
ECRIME LOSS AGGREGATE SUBLIMIT	\$500,000	✓
INSURED MEMBER AGGREGATE LIMIT OF LIABILITY	\$2,000,000	✓

CLASS MEMBER DEFINITIONS	
Classes	Description
CLASS 1	Are those meeting all criteria for Class 2 members and that return an affidavit affirming that they have implemented an EDR tool acceptable to the underwriter or a MDR Service
CLASS 2	Are those that return an affidavit affirming that: (1) they have Multi-Factor Authentication requirement (acceptable to the underwriter) for all remote systems access to systems; and (2) backup data is stored in a cloud service designed to provide ransomware protection or offline using separate credentials
CLASS 3	Are other Insured Members
CLASS A	Are those with an “out of band” authentication procedure for all outgoing payments
CLASS B	Are all other Insured Members not in Class A

CLASS MEMBER SCHEDULE		
Insured Members	Class	eCrime Class
Alachua County Library District	3	B
Alachua County Information and Telecommunication Services	1	B
Alachua County Clerk of Court and Comptroller	1	B
Alachua County Property Appraiser Officer	3	B
Alachua County Tax Collector	1	B

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**CYBER LIABILITY PROPOSAL CONTINUED**

	CYBER LIABILITY	
	EXPIRING 10/01/23 TO 10/01/24	RENEWAL 10/01/24 TO 10/01/25
<b>COMPANY</b>	CRUM & FORSTER SPECIALTY INSURANCE COMPANY	CRUM & FORSTER SPECIALTY INSURANCE COMPANY
<b>A.M. BEST</b>	A XIV   NON ADMITTED	A XIV   NON ADMITTED
<b>COVERAGE FORM</b>	CLAIMS MADE	CLAIMS MADE
<b>CONTINUITY DATE</b>	POLICY INCEPTION	POLICY INCEPTION
<b>RETROACTIVE DATE</b>	FULL PRIOR ACTS	FULL PRIOR ACTS
<b>LIMITS OF LIABILITY</b>		
POLICY AGGREGATE LIMIT OF LIABILITY	\$5,000,000	✓
ECRIME LOSS AGGREGATE SUBLIMIT	\$500,000	✓
INSURED MEMBER AGGREGATE LIMIT OF LIABILITY	\$2,000,000	✓
<b>SUBLIMITS OF LIABILITY [PER MEMBER]</b>		
RANSOMWARE/MALWARE	CLASS 1 MEMBERS: \$2,000,000	✓
	CLASS 2 MEMBERS: \$1,000,000	✓
	CLASS 3 MEMBERS: \$250,000	✓
CYBER EXTORTION	CLASS 1 MEMBERS: \$500,000	✓
	CLASS 2 MEMBERS: \$250,000	✓
	CLASS 3 MEMBERS: \$10,000	✓
ECRIME	CLASS A: \$250,000	✓
	CLASS B: \$50,000	✓
DEPENDENT BUSINESS	\$200,000 (EACH MEMBER)	✓
<b>DEDUCTIBLES [EACH INCIDENT OR EVENT]</b>		
RETENTION(S) – EACH CLAIM	CLASS 1 & 2 MEMBERS: \$150,000	✓
	CLASS 3 MEMBERS: \$250,000	✓
<b>EXCLUSIONS [BUT NOT LIMITED TO]</b>		
BIOMETRIC INFORMATION EXCLUSION		✓
<b>SUBJECTIVITIES</b>		
RECEIPT OF ECRIME CONTROLS FOR INDIVIDUAL MEMBERS	N/A	✓
COMPLETED TAX BRACKET	N/A	✓
COPY OF CONSUMER CERTIFICATE OF EXEMPTION	N/A	✓
<b>PREMIUM</b>		
ANNUAL PREMIUM	\$142,552.00	\$142,552.00
	<i>difference</i>	FLAT

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