

FIRST FLORIDA

Insurance Brokers

an **accretive** company

Creating Unique Risk Solutions

ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS

PROPERTY, CRIME, BOILER & MACHINERY, GENERAL LIABILITY,
PUBLIC OFFICIAL/EMPLOYMENT PRACTICES LIABILITY, EXCESS AUTOMOBILE
LIABILITY, EXCESS LIABILITY, EXCESS WORKERS' COMPENSATION,
ACCIDENTAL DEATH & DISMEMBERMENT AND CYBER LIABILITY

RENEWAL INSURANCE PROPOSAL

Effective: October 1, 2025 to October 1, 2026

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

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

FIRST FLORIDA
Insurance Brokers

an **accretive** company

100 SOUTH ASHLEY, SUITE 250
TAMPA, FL 33602
PHONE: (813) 902-3502
FAX: (813)223-3932
TOLL FREE: (866) 404-7637

Creating Unique Risk Solutions

**BUILDING SUMMARY REPORT | SUMMARY OF PROPERTY VALUES
 OCTOBER 1, 2025 TO OCTOBER 1, 2026**

RATING EXPOSURES – PROPERTY INFORMATION		
TOTAL INSURED VALUES	EXPIRING 2024– 2025	RENEWAL 2025– 2026
TOTAL BUILDING VALUES	\$380,170,549	\$410,158,938
TOTAL CONTENT VALUES	\$31,460,849	\$31,282,875
DECLARED/PROPERTY IN THE OPEN	\$11,446,806	\$28,301,839
EDP EQUIPMENT (HARDWARE)	\$13,596,697	\$12,812,168
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	\$6,987,563
AUTOMOBILE VALUES – REPLACEMENT COST	\$26,753,017	\$26,753,017
RENTAL VALUES	\$0	\$0
MISCELLANEOUS PROPERTY	\$0	\$0
TOTAL INSURABLE VALUES	\$493,522,074	\$539,386,926
		9.29%

THE ABOVE SUMMARY REFLECTS STATEMENT OF VALUES ON FILE AND PROVIDED BY THE ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS, EFFECTIVE OCTOBER 1, 2025. 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

Creating Unique Risk Solutions

WORKERS' COMPENSATION PAYROLL

CLASS CODE	DESCRIPTION	2024-2025 ESTIMATED PAYROLL	2025-2026 ESTIMATED PAYROLL
5509	STREET OR ROAD PAVING	\$2,509,475	\$2,730,194
6217	EXCAVATION	\$0	\$0
7380	DRIVERS, CHAUFFEURS, MESSENGERS, AND THEIR HELPERS NOC - COMM	\$142,275	\$245,255
7704	FIREFIGHTERS & DRIVERS	\$18,029,337	\$22,646,811
7720	POLICE OFFICERS & DRIVERS	\$0	\$1,345,787
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	\$899,918	\$934,752
8601	ARCHITECT OR ENGINEER - CONSULTING	\$56,833	\$0
8742	SALESPERSONS, COLLECTORS OR MESSENGERS - OUTSIDE	\$15,968	\$2,140
8810	CLERICAL OFFICE EMPLOYEES	\$51,710,155	\$54,012,073
8820	ATTORNEY - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	\$1,284,606	\$1,345,477
8831	HOSPITAL - VETERINARY & DRIVERS	\$1,028,557	\$1,100,747
8868	SCHOOL/COLLEGE - PROFESSIONAL EMPLOYEES & CLERICAL	\$187,920	\$200,097
9015	BUILDINGS OPERATIONS BY OWNER - ALL OTHER EMPLOYEES	\$1,362,496	\$1,618,022
9101	SCHOOL/COLLEGE - ALL OTHER EMPLOYEES	\$416,315	\$430,210
9102	PARK NOC - ALL EMPLOYEES & DRIVERS	\$1,053,882	\$1,186,972
9403	GARBAGE ASHES OR REFUSE COLLECTION & DRIVERS	\$1,648,757	\$1,769,854
9410	MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC	\$5,965,332	\$5,654,425
TOTAL PAYROLL		\$86,311,826	\$95,222,816
		<i>difference</i>	\$8,910,990 10.32%

	EXCESS WORKERS' COMPENSATION	
	EXPIRING 10/01/24 TO 10/01/25	RENEWAL 10/01/25 TO 10/01/26
COMPANY	PUBLIC RISK MANAGEMENT [PRM]	PUBLIC RISK MANAGEMENT [PRM]
A.M. BEST SURPLUS LINES (NON-ADMITTED)	NOT APPLICABLE – POOL	NOT APPLICABLE – POOL
SELF-INSURED RETENTION [EACH ACCIDENT]	\$200,000	\$200,000
LIMITS		
EXCESS WORKER'S COMPENSATION	STATUTORY	✓
- MEDICAL		
- DISABILITY		
- DEATH		
EMPLOYERS' LIABILITY	\$2,000,000	✓
- EACH ACCIDENT		
- EACH EMPLOYEE FOR DISEASE	\$2,000,000	✓
TERMS & CONDITIONS [NOT ALL INCLUSIVE]		
BROAD FORM ALL STATES	INCLUDED	✓
MARITIME COVERAGE ENDORSEMENT	INCLUDED	✓
VOLUNTARY COMPENSATION ENDORSEMENT	INCLUDED	✓
SUBJECT TO		
COMPOSITE RATE*	0.0053367	0.0053367
EXCLUSIONS		
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	✓
PREMIUM		
ANNUAL PREMIUM	\$460,621.06	\$508,176.00
		\$47,554.94
		10.32%
	<i>difference</i>	

✓ 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

EXPOSURE SUMMARY

EXPOSURE	2024 -2025	2025 -2026	% CHANGE
PROPERTY TIV	\$493,522,074	\$539,386,926	9.29%
PAYROLL	\$86,311,826	\$95,222,816	10.32%

Creating Unique Risk Solutions

PREMIUM SUMMARY

PROPERTY & CASUALTY COVERAGES	PREMIUM BREAKDOWN			BIND	
	2024-2025	2025-2026	PREMIUM % CHANGE	YES	NO
PRM PROPERTY & CRIME	\$1,608,390.61	\$1,757,864.00	9.29%		
PRM BOILER & MACHINERY	\$54,193.56	\$58,118.00	7.24%		
PRM GL/LEL/AL/E&O/EXCESS LIABILITY	\$372,353.20	\$421,066.00	13.08%		
PRM EXCESS WORKERS' COMPENSATION	\$460,621.06	\$508,176.00	10.32%		
PREFERRED MEMBER PARTICIPATION CREDIT	-\$44,260	-\$48,688	N/A		
PACKAGE TOTAL	\$2,451,298.43	\$2,696,536.00	10.00%		

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 9/15/2025

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

Creating Unique Risk Solutions

ACCIDENTAL DEATH & DISMEMBERMENT

	EXPIRING 10/01/23 TO 10/01/25 2 YEAR TERM	RENEWAL 10/01/25 TO 10/01/27 2 YEAR TERM
POLICY TERM	10/01/23 – 10/01/25	10/01/25 – 10/01/27
PAYMENT YEAR	10/01/24 – 10/01/25	10/01/25 – 10/01/26
CARRIER	ACE AMERICAN INSURANCE COMPANY	ACE AMERICAN INSURANCE COMPANY
A.M. BEST SURPLUS LINES (NON-ADMITTED)	A++ XV ADMITTED	A++ XV ADMITTED
DEDUCTIBLE	N/A	N/A
ELIGIBILITY		
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
EXPOSURE		
CORRECTIONAL OFFICERS	28	23
FULL-TIME FIREFIGHTERS	289	265
ADMIN CHIEF	1	1
DEPUTY CHIEF	1	1
ASSISTANT CHIEFS	3	3
CAPTAINS	2	4
FIRE MARSHALL	1	1
FIRE INSPECTORS	3	3
EMT'S	9	24 (INCL. ON-CLL)/ 11 FT
PARAMEDICS	11	13
TOTAL	348	349
ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT		
CLASS 1 PRINCIPAL SUM: LINE OF DUTY COVERAGE	\$75,000	✓
FRESH PURSUIT COVERAGE – THIS SUM IS IN ADDITION TO ANY SUM PROVIDED FOR IN LINE OF DUTY COVERAGE	\$75,000	✓
UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE	\$225,000	✓
TIME PERIOD FOR LOSS	365 DAYS FROM THE DATE OF A COVERAGE ACCIDENT	✓
CHILD CARE CENTER BENEFIT		
BENEFIT MAXIMUM – LINE OF DUTY COVERAGE UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE FRESH PURSUIT COVERAGE	\$2,000 PER YEAR – UP TO TOTAL MAXIMUM OF 2 ANNUAL PAYMENTS PER CHILD	✓
CHILD EDUCATION BENEFIT		
BENEFIT AMOUNT – LINE OF DUTY COVERAGE UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE FRESH PURSUIT COVERAGE	\$2,000 PER YEAR	✓
MAXIMUM BENEFIT PERIOD	4 YEARS	✓
CONTINUATION OF INSURANCE EXPENSE BENEFIT		
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	✓
COSMETIC DISFIGUREMENT FROM BURNS BENEFIT		
BENEFIT AMOUNT – LINE OF DUTY COVERAGE UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE FRESH PURSUIT COVERAGE	\$2,000	✓

✓ Per Expiring
Change from Expiring

Creating Unique Risk Solutions

ACCIDENTAL DEATH & DISMEMBERMENT

	EXPIRING 10/01/23 TO 10/01/25 2 YEAR TERM	RENEWAL 10/01/25 TO 10/01/27 2 YEAR TERM
POLICY TERM	10/01/23 – 10/01/25	10/01/25 – 10/01/27
PAYMENT YEAR	10/01/24 – 10/01/25	10/01/25 – 10/01/26
CARRIER	ACE AMERICAN INSURANCE COMPANY	ACE AMERICAN INSURANCE COMPANY
DISABILITY BENEFIT		
BENEFIT AMOUNT – LINE OF DUTY COVERAGE UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE FRESH PURSUIT COVERAGE	\$2,000	✓
TIME PERIOD FOR LOSS	30 DAYS FROM THE DATE OF A COVERAGE ACCIDENT	✓
MAXIMUM BENEFIT PERIOD	52 WEEKS	✓
FUNERAL AND BURIAL EXPENSE BENEFIT		
BENEFIT AMOUNT – LINE OF DUTY COVERAGE UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE FRESH PURSUIT COVERAGE	\$10,000	✓
SPOUSE EDUCATION BENEFIT		
BENEFIT AMOUNT – LINE OF DUTY COVERAGE UNLAWFUL AND INTENTIONAL DEATH & DISMEMBERMENT COVERAGE FRESH PURSUIT COVERAGE	\$2,000 PER YEAR	✓
MAXIMUM BENEFIT PERIOD	3 YEARS	✓
PREMIUM		
2 YEAR POLICY PREMIUM	\$27,598.00	\$26,168.00
ANNUAL INSTALLMENT	\$13,799.00	\$13,084.00
✓ Per Expiring Change from Expiring	<i>difference</i>	(\$715.00) (5.18%)

	CYBER LIABILITY	
	EXPIRING 10/01/24 TO 10/01/25	RENEWAL 10/01/25 TO 10/01/26
COMPANY	CRUM & FORSTER SPECIALTY INSURANCE COMPANY	CRUM & FORSTER SPECIALTY INSURANCE COMPANY
A.M. BEST		
COVERAGE FORM		
CONTINUITY DATE		
RETROACTIVE DATE		
LIMITS OF LIABILITY		
POLICY AGGREGATE LIMIT OF LIABILITY		
E-CRIME LOSS AGGREGATE SUBLIMIT		
INSURED MEMBER AGGREGATE LIMIT OF LIABILITY		

CLASS MEMBER DEFINITIONS	
Classes	Description
CLASS 1	
CLASS 2	
CLASS 3	
CLASS A	
CLASS B	

CLASS MEMBER SCHEDULE		
Insured Members	Class	eCrime Class

✓ Per Expiring
 Change from Expiring

All redactions are based upon Sec. 119.0725(2)a, Florida Statutes

CYBER LIABILITY PROPOSAL CONTINUED

	CYBER LIABILITY	
	EXPIRING 10/01/24 TO 10/01/25	RENEWAL 10/01/25 TO 10/01/26
COMPANY	CRUM & FORSTER SPECIALTY INSURANCE COMPANY	CRUM & FORSTER SPECIALTY INSURANCE COMPANY
A.M. BEST		
COVERAGE FORM		
CONTINUITY DATE		
RETROACTIVE DATE		
LIMITS OF LIABILITY		
POLICY AGGREGATE LIMIT OF LIABILITY		
E-CRIME LOSS AGGREGATE SUBLIMIT		
INSURED MEMBER AGGREGATE LIMIT OF LIABILITY		
SUBLIMITS OF LIABILITY [PER MEMBER]		
RANSOMWARE/MALWARE		
CYBER EXTORTION		
E-CRIME		
DEPENDENT BUSINESS		
DEDUCTIBLES [EACH INCIDENT OR EVENT]		
RETENTION(S) – EACH CLAIM		
EXCLUSIONS [BUT NOT LIMITED TO]		
BIOMETRIC INFORMATION EXCLUSION		
SUBJECTIVITIES		
RECEIPT OF E-CRIME CONTROLS FOR INDIVIDUAL MEMBERS		
COMPLETED TAX BRACKET		
COPY OF CONSUMER CERTIFICATE OF EXEMPTION		
PREMIUM		
ANNUAL PREMIUM		
		<i>difference</i>

✓ Per Expiring
 Change from Expiring

IMPORTANT DISCLOSURES

ACTUARIAL

The proposal is an outline of the coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms are included in this proposal for your review.

The information contained in this proposal is based on the historical loss experience and exposures provided to First Florida Insurance Brokers. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

COMPENSATION

In general, First Florida Insurance Brokers may be compensated as follows:

1. First Florida Insurance Brokers is compensated from the usual and customary commissions or fees received from the brokerage and servicing of policies handled for a client's account. As permitted by law, we occasionally receive both commissions and fees, with client authorization.
2. First Florida Insurance Brokers may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both First Florida and other brokers in the insurance marketplace.
3. In placing, renewing, consulting on or servicing any retail insurance policy, First Florida Insurance Brokers has not participated in Property and Casualty contingent commission agreements with insurance companies that provide for additional compensation if underwriting, profitability, volume and retention goals are achieved.
4. First Florida Insurance Brokers strongly supports compensation transparency with annual disclosures to clients.

NON-ADMITTED

If coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. Surplus Lines and/or non-admitted carriers are not subject to the same regulations which apply to an admitted carrier nor do they participate in the Florida state insurance guarantee fund.

AUTHORIZATION TO BIND – CYBER AND AD&D

AFTER CAREFUL CONSIDERATION OF PROPOSAL DATED AUGUST 7, 2025, WE ACCEPT YOUR INSURANCE PROGRAM AS INDICATED BELOW:

AUTHORIZATION TO BIND

--	--	--

	Accidental Death & Dismemberment – Carrier: ACE American Insurance Company – Premium: \$13,084.00
--	---

It is understood and agreed that referenced proposals provide only a summary of the insurance program. The actual policy will contain the complete terms, conditions, deductibles, exclusions, etcetera. Please review policy language for a full understanding of purchased program.

Please provide the County with respective binder and invoice for above selected program, at your earliest convenience, prior to effective date of October 1, 2025; as well as, term certificate(s) of insurance, if applicable.

 Amy Childs, Risk Manager
 Alachua County Board of County Commissioners

 Maggie Boykin, ARM-P
 First Florida Insurance Brokers

 Dated

 Dated

SIGN-OFF LETTER

August 7, 2025

Amy Childs
Risk Manager
Alachua County Board of County Commissioners
12 SE 1st Street, 3rd Floor
Gainesville, FL 32601

RE: Alachua County Board of County Commissioners
Property Terrorism & Sabotage/Active Shooter & Malicious Attack and Cyber Liability Insurance

Dear Amy:

[Redacted]

[Redacted]

[Redacted]

If you have questions, please do not hesitate to contact us. As confirmation that you have read and understand this letter, please sign the copy of the letter provided and return it to our office for our files.

Very truly yours,

FIRST FLORIDA INSURANCE BROKERS

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

Approved and Accepted By

Amy Childs
Risk Manager
ALACHUA COUNTY BOARD OF COUNTY COMMISSIONERS

Signature – Date Signed