

**RESOLUTION NO. 22-213**

**A RESOLUTION OF THE CITY OF PANAMA CITY BEACH, FLORIDA, APPROVING THE PURCHASE OF GENERAL INSURANCE FROM FLORIDA LEAGUE OF CITIES, INC. FOR AN ANNUAL PREMIUM AMOUNT NOT TO EXCEED \$1,191,130.**

**BE IT RESOLVED** that the appropriate officers of the City are authorized to purchase on behalf of the City those certain insurance coverages and benefits from the Florida League of Cities, Inc., relating to general insurance for the City, in the annual premium amount of One Million One Hundred Ninety-One Thousand, One Hundred Thirty Dollars (\$1,191,130.00), in substantially the form of the quote **attached** as Exhibit A and presented to the Council today, with such changes, insertions or omissions as may be approved by the City Manager and whose execution shall be conclusive evidence of such approval.

**THIS RESOLUTION** shall be effective immediately upon passage.

**PASSED** in regular session this 9<sup>th</sup> day of September, 2022.

**CITY OF PANAMA CITY BEACH**

By: \_\_\_\_\_

  
Mark Sheldon, Mayor

**ATTEST:**

  
\_\_\_\_\_  
Lynne Fasone, City Clerk



Proposal for 2022-2023

**City of Panama City Beach**

**GENERAL LIABILITY COVERAGE**

<b>Comprehensive General Liability</b>	<b>Limits</b>
Limit Per Occurrence:	\$1,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

<b>Public Officials E &amp; O / Employment Practices Liability</b>	<b>Limits</b>
Limit Per Occurrence:	\$1,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

<b>Law Enforcement Liability</b>	<b>Limits</b>
Limit Per Occurrence:	\$1,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

FMIT Advantage: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for General Liability.

At the Trust's sole discretion payrolls and GL premium, including any applicable incentive credits, are subject to Final Audit.

**ADDITIONAL BENEFITS:**

Defense Costs paid in addition to policy limits

Premises Operations

Products/Completed Operations

Contractual Liability (Designated Contracts Only)

Owners & Contractors' Protective Liability

Personal Injury Liability

Host Liquor Liability

Incidental Medical Malpractice Liability

Watercraft Liability

Fire Legal Liability - Maximum \$500,000 in any one Trust Year

Broad Form Property Damage - Maximum \$500,000 in any one Trust Year

Advertising Injury Liability

Skate Facility Liability

Employment Practices Liability

Free Legal Advice For Employment Related Matters

Employee Benefits Program Administration Liability

Extra Contractual Legal Expense - \$100,000 Aggregate Limit

(EEOC, Florida Commission on Human Relations, Ethics)

Sewerline Backup and Initial Cleanup Expense - \$10,000 per affected property/\$200,000 Aggregate Limit

Crisis Intervention

HR Helpline - Full Legal Support and Online Services

Herbicide/Pesticide Spraying

Limit is the General Liability limit or \$1,000,000 aggregate per fund year, whichever is the lesser amount.

Bert Harris Act/Inverse Condemnation - \$300,000 Limit Per Occurrence/Aggregate. Limit includes Defense Costs.

Deductible is \$5,000 or the policy deductible, whichever is greater.

## **Optional Cyber Liability Coverage**

Cyber Coverages including Privacy, Network Security and Data Breach.

Fraudulent Instructions and Electronic Crime.

\$2,000,000 Annual Aggregate

Claims Made

Deductible: GL deductible or \$35,000, whichever is less.

Cyber Risk Management Tools Web Site.

**Note: The premium is included on the Premium Summary Page**

**AUTOMOBILE COVERAGE****Limits**

Comprehensive Automobile Liability	\$500,000
Deductible:	\$0

Personal Injury Protection	\$10,000
Deductible:	\$0

**Automobile Physical Damage**

Comprehensive Coverage	\$500 Deductible
------------------------	------------------

Collision Coverage	\$500 Deductible
--------------------	------------------

**Coverage Includes:**

- Hired & Non-Owned Liability
- Rental Reimbursement - scheduled vehicles
- Lease Differential - scheduled vehicles
- Limited Replacement Cost - owned private passenger vehicles, SUVs, Pickup Trucks
- Member's Personal Effects

FMIT Advantage: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for Automobile Liability.

**WORKERS' COMPENSATION PAYROLLS**

	Limit
Workers' Compensation	Statutory
Employers Liability	\$1,000,000 / \$1,000,000 / \$1,000,000

<u>CODE</u>	<u>DESCRIPTION</u>	<u>PAYROLL</u>
5509	STREET OR ROAD MAINTENANCE	765,853
7520	WATERWORKS OPERATION	1,527,196
7580	SEWAGE DISPOSAL PLANT OPERATION	3,223,077
7704	FIREFIGHTERS	3,494,393
7720	POLICE OFFICERS	5,172,098
8380	AUTOMOBILE SERVICE OR REPAIR	40,194
8601	ENGINEERS OR ARCHITECTS	155,748
8810	CLERICAL	2,652,794
9015	BUILDINGS - OPERATION BY OWNER	76,996
9102	PARK NOC	3,034,641
9410	MUNICIPAL, TOWNSHIP, COUNTY EMPLOYEES NOC	857,019
	<b>TOTAL PAYROLL</b>	<b>\$21,000,009</b>

Experience Modification Factor: 10/1/2022 0.75

Safety Credit: Yes

Drug Free Credit: Yes

Premium calculation includes 5% Drugfree Credit and 2% Safety Credit - Requires receipt of approved applications.

Payrolls and WC premium, including any applicable incentive credits, are subject to Final Audit.

<b>PREMIUM SUMMARY</b>
------------------------

<b>Coverage Line</b>	<b>Annual Premium</b>
General Liability Coverage	\$155,056
Public Officials E&O / Employment Practices Liability	\$253,581
Law Enforcement Liability	\$140,623
Cyber Liability	\$4,751
Automobile Liability	\$103,309
Automobile Physical Damage	\$129,869
Workers' Compensation Coverage	\$403,942
<b>Total FMIT Premium</b>	<b>\$1,191,130</b>

<p>Note: Coverage summaries provided herein are intended as an outline of coverage only and are necessarily brief. In the event of loss, all terms, conditions, and exclusions of actual Agreement and/or Policies will apply.</p>
--

**Please Read the following Important Notes**

**The premiums quoted above are priced according to the coverage lines presented. Any change or deletion of coverages may result in re-pricing of remaining coverage lines.**

**INTEREST FREE INSTALLMENT PLAN**

<u>First Installment</u>	<u>Second Installment</u>	<u>Third Installment</u>	<u>Fourth Installment</u>
25% minimum due	25% minimum due	25% minimum due	25% minimum due
October 1, 2022	January 1, 2023	April 1, 2023	July 1, 2023

Payment will be forwarded to the Florida League of Cities in Tallahassee