

Covered Party:	Brevard County BOCC
Effective Date:	10/1/2023
Version Date:	7/24/2023



### Coverage & Premium Comparison

LINE OF COVERAGE	2022/2023			2023/2024			Changes in Exposures	
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2022/2023	2023/2024
<b>Crime:</b>								
<b>Preferred Governmental Ins. Trust</b>								
Employee Dishonesty	\$ 250,000	\$ 1,000	\$ 2,645	\$ 250,000	\$ 1,000	\$ 2,820		
Theft, Disappearance & Destruction In/Out	\$ 250,000	\$ 1,000		\$ 250,000	\$ 1,000			
Funds Transfer	\$ 250,000	\$ 1,000		\$ 250,000	\$ 1,000			
Computer Fraud	\$ 250,000	\$ 1,000		\$ 250,000	\$ 1,000			
Forgery/Alterations	\$ 250,000	\$ 1,000		\$ 250,000	\$ 1,000		Premium Difference	\$ 175 6.62%
		<b>Sub-Total</b>	<b>\$ 2,645</b>		<b>Sub-Total</b>	<b>\$ 2,820</b>		
<b>General Liability:</b>								
<b>Preferred Governmental Ins. Trust</b>								
General Liability	\$ 1,000,000	\$200,000/\$300,000 SIR	\$ 410,937	\$ 1,000,000	\$200,000/\$300,000 SIR	\$ 493,036	\$137,972,912	\$143,791,416
Employee Benefits	\$ 1,000,000	\$200,000/\$300,000 SIR		\$ 1,000,000	\$200,000/\$300,000 SIR		Exposure Difference	\$ 5,818,504 4.22%
Deadly Weapon Protection	Not Included			Not Included			Premium Difference	\$ 82,099 19.98%
		<b>Sub-Total</b>	<b>\$ 410,937</b>		<b>Sub-Total</b>	<b>\$ 493,036</b>		
<b>Automobile:</b>								
<b>Preferred Governmental Ins. Trust</b>								
Auto Liability	\$ 1,000,000	\$100,000/\$200,000 SIR	\$ 131,679	\$ 1,000,000	<b>\$200,000/\$300,000 SIR</b>	\$ 153,886	1182	1198
Uninsured Motorist	Not Included			Not Included				
Comprehensive/Collision	Not Included			Not Included			Exposure Difference	16 1.35%
Hired Physical Damage	Not Included			Not Included			Premium Difference	\$ 22,207 16.86%
		<b>Sub-Total</b>	<b>\$ 131,679</b>		<b>Sub-Total</b>	<b>\$ 153,886</b>		
<b>Public Officials:</b>								
<b>Preferred Governmental Ins. Trust</b>								
Public Officials Liability	\$ 3,000,000	\$100,000 SIR	\$ 186,751	\$ 3,000,000	\$100,000 SIR	\$ 216,232	\$137,972,912	\$143,791,416
Employment Practices Liability	\$ 3,000,000	\$100,000 SIR		\$ 3,000,000	\$100,000 SIR		Exposure Difference	\$ 5,818,504 4.22%
		<b>Sub-Total</b>	<b>\$ 186,751</b>		<b>Sub-Total</b>	<b>\$ 216,232</b>	Premium Difference	\$ 29,481 15.79%
<b>Cyber Liability:</b>								
<b>Preferred Governmental Ins. Trust</b>								
Cyber Liability	\$ 2,000,000	\$25,000 Deductible	\$ 47,466	\$ 2,000,000	\$25,000 Deductible	\$ 54,597		
Privacy & Security Liability	\$ 2,000,000	\$25,000 Deductible		\$ 2,000,000	\$25,000 Deductible			
Cyber Extortion & Ransomware	\$ 500,000	\$25,000 Deductible		\$ 500,000	\$25,000 Deductible			
		<b>Sub-Total</b>	<b>\$ 47,466</b>		<b>Sub-Total</b>	<b>\$ 54,597</b>	Premium Difference	\$ 7,131 15.02%
<b>Excess Workers' Compensation:</b>								
<b>Preferred Governmental Ins. Trust</b>								
Excess Workers' Compensation	Statutory	\$500,000 SIR	\$ 909,795	Statutory	\$500,000 SIR	\$ 1,069,587	\$202,089,721	\$206,394,300
Employers Liability	\$1M/\$1M/\$1M	Included		\$1m/\$1m/\$1m	Included		Exposure Difference	\$ 4,304,579 2.13%
				<b>SIR Option:</b>	<b>\$750,000 SIR</b>	<b>\$ 997,993</b>		
		<b>Sub-Total</b>	<b>\$ 909,795</b>		<b>Sub-Total</b>	<b>\$ 1,069,587</b>	Premium Difference	\$ 159,792 17.56%
<b>Pollution Liability:</b>								
<b>Indian Harbor Insurance Co. (XL)</b>								
Each Pollution	\$ 1,250,000	\$ 50,000	\$ 99,845	\$ 1,250,000	\$ 50,000	\$ 103,967		
Aggregate	\$ 5,750,000			\$ 5,750,000				
		<b>Sub-Total</b>	<b>Prepaid</b>		<b>Sub-Total</b>	<b>\$ 103,967</b>	Premium Difference	\$ 4,122 4.13%

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

LINE OF COVERAGE	2022/2023			2023/2024			Changes in Exposures	
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2022/2023	2023/2024
<b>Aircraft Hull &amp; Liability:</b>								
<b>Westchester Fire Insurance Company</b>								
N895BC Eurocopter								
Liability (Each Occurrence / Per Passenger)	\$5,000,000 / \$250,000	\$ -	\$ 3,084.88	\$5,000,000 / \$250,000	\$ -	\$ 3,316.13		
Physical Damage	\$3,082,624	\$1,000 NIM / \$77,066 IM	\$ 36,070.38	\$3,082,624	\$1,000 NIM / \$77,066 IM	\$ 39,677.88		
N995BC Eurocopter								
Liability (Each Occurrence / Per Passenger)	\$5,000,000 / \$250,000	\$ -	\$ 3,084.88	\$5,000,000 / \$250,000	\$ -	\$ 3,316.13		
Physical Damage	\$3,042,314	\$1,000 NIM / \$76,058 IM	\$ 35,598.63	\$3,042,314	\$1,000 NIM / \$76,058 IM	\$ 39,158.95		
Agri Spraying Tanks, Booms, Related Equip (PD)	\$421,603	\$ 1,000	\$ 1,641.88	\$421,603	\$ 1,000	\$ 1,887.93		
Aquatic Weeds	\$1,000,000	\$ -	\$ 1,318.13	\$1,000,000	\$ -	\$ 1,318.13		
Optional War Liability & Hull			Rejected			\$ 3,780.00		
Optional TRIA Liability & Hull			Rejected			\$ 3,780.00		
Optional War & TRIA Combined Liability & Hull			Rejected			\$ 4,725.00		
			Fees \$ 1,747.00			Fees \$ 1,629.71	Premium	\$ 7,759
			<b>Sub-Total \$ 82,545.75</b>			<b>Sub-Total \$ 90,304.83</b>	Difference	9.40%
<b>TOTAL PREMIUM</b>			<b>\$1,771,819</b>			<b>\$2,184,430</b>		
						\$ Difference	\$	412,611
						% Difference		23.29%