

Covered Party:	Brevard County BOCC
Effective Date:	10/1/2022



Coverage & Premium Comparison
October 2022 Renewal

As of 8/31/22								
LINE OF COVERAGE	2021/2022			2022/2023			Changes in Exposures	
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2021/2022	2022/2023
General Liability:							Payroll	
Preferred Governmental Insurance Trust							\$143,256,481	\$137,972,912
General Liability	\$1,000,000	\$100,000 SIR	\$ 464,828.00	\$1,000,000	\$200,000/\$300,000 SIR	\$ 410,937.00	Exposure	\$ (5,283,569)
Employee Benefits	\$1,000,000	\$100,000 SIR		\$1,000,000	\$200,000/\$300,000 SIR		Difference	-3.69%
							Premium	\$ (53,891)
		Sub-Total	\$ 464,828.00		Sub-Total	\$ 410,937.00	Difference	-11.59%
Crime:								
Preferred Governmental Insurance Trust								
Employee Dishonesty	\$250,000	\$1,000	\$ 2,400.00	\$250,000	\$1,000	\$ 2,645.00		
Theft, Disappearance & Destruction In/Out	\$250,000	\$1,000		\$250,000	\$1,000			
Computer Fraud, Including Funds Transfer	\$250,000	\$1,000		\$250,000	\$1,000			
Forgery/Alterations	\$250,000	\$1,000		\$250,000	\$1,000			
							Premium	\$ 245
		Sub-Total	\$ 2,400.00		Sub-Total	\$ 2,645.00	Difference	10.21%
Excess Auto Liability:							Vehicles	
Preferred Governmental Insurance Trust							1,159	1,182
Auto Liability	\$1,000,000	\$100,000/\$200,000 SIR	\$ 102,112.00	\$1,000,000	\$100,000/\$200,000 SIR	\$ 131,679.00	Exposure	23
Uninsured Motorist	Rejected	N/A		Rejected	N/A		Difference	1.98%
Comprehensive/Collision	Not Covered	N/A	N/A	Not Covered	N/A	N/A		
Hired Physical Damage	Not Covered	N/A		Not Covered	N/A			
Medical Payments	Not Covered	N/A		Not Covered	N/A			
							Premium	\$ 29,567
		Sub-Total	\$ 102,112.00		Sub-Total	\$ 131,679.00	Difference	28.96%
Public Officials:							Payroll	
Preferred Governmental Insurance Trust							\$143,256,481	\$137,972,912
Public Officials Liability	\$3,000,000 / No Agg	\$100,000 SIR	\$ 180,154.00	\$3,000,000 / No Agg	\$100,000 SIR	\$ 186,751.00	Exposure	\$ (5,283,569)
Employment Practices Liability	\$3,000,000 / No Agg	\$100,000 SIR	Included	\$3,000,000 / No Agg	\$100,000 SIR		Difference	-3.69%
				Occurrence Form				
							Premium	\$ 6,597
		Sub-Total	\$ 180,154.00		Sub-Total	\$ 186,751.00	Difference	3.66%
Excess Workers' Compensation:							Payroll	
Preferred Governmental Insurance Trust							\$205,714,017	\$202,089,721
Workers' Compensation	Statutory	\$500,000 SIR	\$ 857,085.00	Statutory	\$500,000 SIR	\$ 909,795.00	Exposure	\$ (3,624,296)
Employers Liability	\$1M/\$1M/\$1M	\$500,000 SIR	Included	\$1M/\$1M/\$1M	\$500,000 SIR	Included	Difference	-1.76%
							Premium	\$ 52,710
		Sub-Total	\$ 857,085.00		Sub-Total	\$ 909,795.00	Difference	6.15%

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.

	2021/2022			2022/2023			Changes in Exposures	
LINE OF COVERAGE	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2021/2022	2022/2023
Aviation Liability: Valkaria								
ACE Property & Casualty Insurance Company								
Aviation Liability	\$5,000,000	\$0	\$ 4,301.25	\$5,000,000	\$0	\$ 4,946.90		
Hangarkeepers	\$5,000,000	\$1,000 / \$1,000		\$5,000,000	\$1,000 / \$1,000			
Optional War			Rejected			\$ 494.88		
Optional TRIA			Rejected			\$ 494.88		
Optional War & TRIA Combined			Rejected			\$ 618.83		
					FIGA Fee (w/o War & TRIA)	\$ 106.96	Premium	\$ 753
		Sub-Total (excluding War & TRIA)	\$ 4,301.25		Annual Policy Term Sub-Total (excluding War & TRIA)	\$ 5,053.86	Difference	17.50%
3-year policy term option				**Option: Fixed Premium at 3 times annual premium. To be paid in annual installments				
Aviation Liability: Space Coast								
ACE Property & Casualty Insurance Company								
Aviation Liability	\$5,000,000	\$0	\$ 1,341.25	\$5,000,000	\$0	\$ 1,542.90		
Hangarkeepers	Not Covered	N/A		Not Covered	N/A			
Optional War			Rejected			\$ 154.48		
Optional TRIA			Rejected			\$ 154.48		
Optional War & TRIA Combined			Rejected			\$ 193.33		
					FIGA Fee (w/o War & TRIA)	\$ 33.36	Premium	\$ 235
		Sub-Total (excluding War & TRIA)	\$ 1,341.25		Annual Policy Term Sub-Total (excluding War & TRIA)	\$ 1,576.26	Difference	17.52%
3-year policy term option				**Option: Fixed Premium at 3 times annual premium. To be paid in annual installments				
Aircraft:								
Westchester Fire Insurance Company								
N895BC Eurocopter								
Liability (Each Occurrence / Per Passenger)	\$5,000,000 / \$250,000	\$0	\$ 2,682.50	\$5,000,000 / \$250,000	\$0	\$ 3,084.88		
Physical Damage	\$3,082,624	\$1,000 NIM / \$77,066 IM	\$ 31,365.83	\$3,082,624	\$1,000 NIM / \$77,066 IM	\$ 36,070.38		
N995BC Eurocopter								
Liability (Each Occurrence / Per Passenger)	\$5,000,000 / \$250,000	\$0	\$ 2,682.50	\$5,000,000 / \$250,000	\$0	\$ 3,084.88		
Physical Damage	\$3,042,314	\$1,000 NIM / \$76,058 IM	\$ 30,955.13	\$3,042,314	\$1,000 NIM / \$76,058 IM	\$ 35,598.63		
Agri Spraying Tanks, Booms, Related Equip (PD)	\$421,603	\$1,000	\$ 1,433.75	\$421,603	\$1,000	\$ 1,641.88		
Aquatic Weeds	\$1,000,000	\$0	\$ 1,156.25	\$1,000,000	\$0	\$ 1,318.13		
Optional War Liability & Hull			Rejected			\$ 3,450.25		
Optional TRIA Liability & Hull			Rejected			\$ 3,450.25		
Optional War & TRIA Combined Liability & Hull			Rejected			\$ 4,311.43		
					FIGA Fee (w/o War & TRIA)	\$ 1,747.00	Premium	\$ 12,270
		Sub-Total (excluding War & TRIA)	\$ 70,275.95		Sub-Total (excluding War & TRIA)	\$ 82,545.75	Difference	17.46%
Pollution:								
Indian Harbor Insurance Company	3-year policy term (2020-2023)			3-year policy term (2020-2023)				
Each Pollution	\$1,250,000	\$50,000	\$ 99,845.00	\$1,250,000	\$50,000	\$ 99,845.00		
Aggregate	\$5,750,000			\$5,750,000				
		Sub-Total	Prepaid		Sub-Total	Prepaid		
TOTAL PREMIUM	(excludes Pollution)		\$ 1,682,497.45	(excludes Pollution)		\$ 1,730,982.87	Premium Difference	\$ 48,485
								2.88%