

Covered Party:	Brevard County BOCC
Effective Date:	10/1/2021



Coverage & Premium Comparison

As of 8/9/21

LINE OF COVERAGE	2020/2021			2021/2022			Changes in Exposures	
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2020/2021	2021/2022
Excess General Liability:							Payroll	
Preferred Governmental Insurance Trust	<i>2-year policy term - 2nd installment</i>			<i>1-year policy term</i>			\$135,138,321	\$143,256,481
General Liability	\$1,000,000	\$100,000 SIR	\$ 381,293	\$1,000,000	\$100,000 SIR	\$ 464,828	Exposure	\$ 8,118,160
Employee Benefits	\$1,000,000	\$100,000 SIR		\$1,000,000	\$100,000 SIR		Difference	6.01%
							Premium	\$ 83,535
		Sub-Total	\$ 381,293		Sub-Total	\$ 464,828	Difference	21.91%
Crime:								
Preferred Governmental Insurance Trust	<i>2-year policy term - 2nd installment</i>			<i>1-year policy term</i>				
Employee Dishonesty	\$250,000	\$25,000	\$ 2,400	\$250,000	\$1,000	\$ 2,400		
Theft, Disappearance & Destruction In/Out	\$250,000	\$25,000		\$250,000	\$1,000			
Computer Fraud, Including Funds Transfer	\$250,000	\$25,000		\$250,000	\$1,000			
Forgery/Alterations	\$250,000	\$25,000		\$250,000	\$1,000			
							Premium	\$ -
		Sub-Total	\$ 2,400		Sub-Total	\$ 2,400	Difference	0.00%
Excess Auto Liability:							Vehicles	
Preferred Governmental Insurance Trust	<i>2-year policy term - 2nd installment</i>			<i>1-year policy term</i>			1112	1159
Auto Liability	\$1,000,000	\$100,000/\$200,000 SIR	\$ 85,255	\$1,000,000	\$100,000/\$200,000 SIR	\$ 102,112	Exposure	47
Uninsured Motorist	Rejected	N/A		Rejected	N/A		Difference	4.23%
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	\$ 16,857
		Sub-Total	\$ 85,255		Sub-Total	\$ 102,112	Difference	19.77%
Public Officials:							Payroll	
Preferred Governmental Insurance Trust	<i>2-year policy term - 2nd installment</i>			<i>1-year policy term</i>			\$135,138,321	\$143,256,481
Public Officials Liability	\$3,000,000/\$3,000,000	\$100,000 SIR	\$ 169,838	\$3,000,000 / N/A	\$100,000 SIR	\$ 180,154	Exposure	\$ 8,118,160
Employment Practices Liability	\$3,000,000/\$3,000,000	\$100,000 SIR	Included	\$3,000,000 / N/A	\$100,000 SIR	Included	Difference	6.01%
Cyber Liability	\$2,000,000/\$2,000,000	\$2,500 Deductible	Included	\$2,000,000 / \$2,000,000	\$25,000 Deductible	\$ 35,133		
							Premium	\$ 45,449
		Sub-Total	\$ 169,838		Sub-Total	\$ 215,287	Difference	26.76%
Excess Workers' Compensation:							Payroll	
Preferred Governmental Insurance Trust	<i>2-year policy term - 2nd installment</i>			<i>1-year policy term</i>			\$192,934,697	\$205,714,017
Excess Workers' Compensation:	Statutory	\$500,000 SIR	\$ 780,293	Statutory	\$500,000 SIR	\$ 857,085	Exposure	\$ 12,779,320
Employers Liability	\$1M/\$1M/\$1M	\$500,000 SIR	Included	\$1M/\$1M/\$1M	\$500,000 SIR	Included	Difference	6.62%
							Premium	\$ 76,792
		Sub-Total	\$ 780,293		Sub-Total	\$ 857,085	Difference	9.84%

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.

	2020/2021			2021/2022			Changes in Exposures	
LINE OF COVERAGE	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2020/2021	2021/2022
Aviation Liability: Valkaria								
ACE Property & Casualty Insurance Company				**3-year policy term option**				
Aviation Liability	\$5,000,000	\$0	\$ 3,746	\$5,000,000	\$0	\$ 4,301		
Hangarkeepers	\$5,000,000	\$1,000 / \$1,000		\$5,000,000	\$1,000 / \$1,000			
War			Rejected			Rejected		
TRIA			Rejected			Rejected		
War & TRIA Combined			Rejected			Rejected	Premium Difference	\$ 555
	Sub-Total		\$ 3,746	Annual Sub-Total (excluding War & TRIA)		\$ 4,301		14.81%
Aviation Liability: Space Coast								
ACE Property & Casualty Insurance Company				1-year policy term				
Aviation Liability	\$5,000,000	\$0	\$ 1,156	\$5,000,000	\$0	\$ 1,341		
Hangarkeepers	Not Covered	N/A		Not Covered	N/A			
War			Rejected			Rejected		
TRIA			Rejected			Rejected		
War & TRIA Combined			Rejected			Rejected	Premium Difference	\$ 185
	Sub-Total		\$ 1,156	Sub-Total (excluding War & TRIA)		\$ 1,341		16.00%
Aircraft								
Westchester Fire Insurance Company				1-year policy term				
N895BC Eurocopter								
Liability (Each Occurrence / Per Passenger)	\$5,000,000 / \$250,000	\$0	\$ 2,340	\$5,000,000 / \$250,000	\$0	\$ 2,683		
Physical Damage	\$3,082,624	\$1,000 NIM / \$77,066 IM	\$ 27,089	\$3,082,624	\$1,000 NIM / \$77,066 IM	\$ 31,366		
N995BC Eurocopter								
Liability (Each Occurrence / Per Passenger)	\$5,000,000 / \$250,000	\$0	\$ 2,340	\$5,000,000 / \$250,000	\$0	\$ 2,683		
Physical Damage	\$3,042,314	\$1,000 NIM / \$76,058 IM	\$ 26,734	\$3,042,314	\$1,000 NIM / \$76,058 IM	\$ 30,955		
Agri Spraying Tanks, Booms, Related Equip (PD)	\$421,603	\$1,000	\$ 1,249	\$421,603	\$1,000	\$ 1,434		
Aquatic Weeds	\$1,000,000	\$0	\$ 1,064	\$1,000,000	\$0	\$ 1,156		
War Liability & Hull			Rejected			Rejected		
TRIA Liability & Hull			Rejected			Rejected		
War & TRIA Combined Liability & Hull			Rejected			Rejected		
							Premium Difference	\$ 9,460
	Sub-Total		\$ 60,816	Sub-Total (excluding War & TRIA)		\$ 70,276		15.56%
TOTAL PREMIUM			\$ 1,484,798			\$ 1,717,631	Premium Difference	\$ 232,833
								15.68%