

Covered Party:	Marion County BOCC
Effective Date:	10/1/2025
Version Date:	May 2025



LINE OF COVERAGE	2024/2025			2025/2026 Premium Estimate
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	
Property:				
<i>Preferred Governmental Insurance Trust</i>	Stated Value			
Buildings & Contents	\$ 559,287,020	\$ 25,000	\$ 2,502,234	\$ 2,386,729
Equipment Breakdown	\$ 100,000,000	\$ 25,000		
Flood	\$ 1,000,000	\$ 25,000		
Earth Movement	\$ 1,000,000	\$ 25,000		
TRIA	\$ 1,000,000	\$ 25,000		
Windstorm		5% min \$35,000		
Accounts Receivable	\$ 500,000	\$ 25,000		
Additional Expense	\$ 1,000,000	\$ 25,000		
Business Income	\$ 1,000,000	\$ 25,000		
Errors & Omissions	\$ 1,000,000	\$ 25,000		
Demolition & Increased Cost of Construction	\$ 1,000,000	\$ 25,000		
Inland Marine:				
Communications Equipment	\$ 36,381	\$ 25,000	\$ 89,700	\$ 90,000
Mobile Equipment	\$ 16,441,416	\$ 25,000		
Electronic Data Processing	Included in Unscheduled	\$ 25,000		
Emergency Services Portable Equip	Included in Unscheduled	\$ 25,000		
Other Inland Marine	\$ 212,234	\$ 25,000		
Rented Borrowed Leased Equipment	\$ 250,000	\$ 25,000		
Valuable Papers	Included in Unscheduled	\$ 25,000		
Watercraft	Not Included	N/A		
Unscheduled Blanket Inland Marine	\$ 2,000,000	\$ 25,000		

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	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	
		Sub-Total	\$ 2,591,934	\$ 2,476,729
Terrorism:				
<i>Certain Underwriters at Lloyds (Hiscox)</i>	TIV	\$ 559,287,020		
Terrorism - Property Coverage	\$ 50,000,000	\$ 10,000	\$ 30,615	
		Policy Fee	\$ 250	
		Sub-Total	\$ 30,865	\$ 31,000

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Crime:				
<i>Travelers Casualty and Surety Company of America</i>				
Employee Dishonesty	\$ 1,000,000	\$ 10,000	\$ 8,508	
Theft, Disappearance & Destruction In/Out	\$ 1,000,000	\$ 10,000		
Funds Transfer	\$ 1,000,000	\$ 10,000		
Computer Fraud	\$ 1,000,000	\$ 10,000		
Forgery/Alterations	\$ 1,000,000	\$ 10,000		
Social Engineering	\$ 250,000	\$ 10,000		
		FIGA Assessment	\$ 35	
		Sub-Total	\$ 8,543	\$ 9,000
General Liability:				
<i>Preferred Governmental Insurance Trust</i>				Estimate includes a 5% payroll increase
General Liability	\$ 1,000,000	\$ 200,000	\$ 182,453	
Employee Benefits	\$ 1,000,000	\$ 200,000		
Deadly Weapon Protection (Claims Made Coverage)	\$ 1,000,000	\$ -	Included	
		Sub-Total	\$ 182,453	\$ 192,000
All Other Automobile:				
<i>Preferred Governmental Insurance Trust</i>				inc 5% increase in fleet size
Auto Liability	\$ 1,000,000	\$ 200,000	\$ 84,128	\$ 88,000
Uninsured Motorist	Rejected			inc increase in auto values
Comprehensive/Collision	Symbol 10, 8	\$ 25,000	\$ 256,625	\$ 270,000
Hired Physical Damage	\$ 75,000	\$ 25,000		
		Sub-Total	\$ 340,753	\$ 358,000
Leased Vehicles:				
<i>Preferred Governmental Insurance Trust</i>				
Auto Liability - Supervisor of Elections (2)	\$ 1,000,000	\$ -	\$ 10,592	\$ 11,000
Auto Liability - Property Appraisers (14)	\$ 1,000,000	\$ -		
Uninsured Motorist	Rejected			
Comprehensive/Collision - Supervisor of Elections (2)	Symbol 7	\$ 1,000	\$ 13,476	\$ 14,000
Comprehensive/Collision - Property Appraisers (14)	Symbol 7	\$ 1,000		

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Hired Physical Damage	\$ -	\$ -		
		Sub-Total	\$ 24,068	\$ 25,000

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LINE OF COVERAGE	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	
Public Officials:				Estimate includes a 5% payroll increase
Preferred Governmental Insurance Trust				
Public Officials Liability	\$ 1,000,000	\$ 200,000	\$ 149,747	\$ 157,250
Employment Practices Liability	\$ 1,000,000	\$ 200,000	Included	
		Sub-Total	\$ 149,747	\$ 157,250
Cyber Liability:				
Preferred Governmental Insurance Trust				
	\$ 2,000,000	\$ 25,000	\$ 23,224	
		Sub-Total	\$ 23,224	\$ 25,000
Excess Workers' Compensation:				
Preferred Governmental Insurance Trust	24/25 Payroll: \$132,594,762			Estimate includes a 5% payroll increase
Workers' Compensation	Statutory	\$ 500,000	\$ 618,561	\$ 650,000
Employers Liability	\$1m/\$1m/\$1m	\$ 500,000		
		Sub-Total	\$ 618,561	\$ 650,000
Aviation:				
Global Aerospace				
Airport Liability	\$ 5,000,000		\$ 3,192	
Hangar Keepers Liability	\$ 1,000,000			
Terrorism				
	FIGA Assessment		\$ 32	
		Sub-Total	\$ 3,224	\$ 3,500
Pollution:	2 YR Prepaid 10/1/23-10/1/25			2 year policy
Indian Harbor Insurance Company				
Pollution/Aggregate	\$1,000,000/\$10,000,000	\$ 100,000	Nothing due at this time	
		\$200k/\$250k/\$500K		
		Sub-Total	\$ -	\$ 45,000
Storage Tank Liability - USTs				
Liberty Surplus Insurance Company				

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Pollution/Aggregate	\$1,000,000/\$10,000,000	\$50k/\$100k/\$250k	\$ 5,818	
4 USTs at 3240 SE Maricamp Road				
		Sub-Total	\$ 5,818	\$ 6,200
AD&D:	2 YR - Annual Installments			
<i>National Union Fire Insurance Company of Pittsburgh, PA</i>				
Limits	Statutory		\$ 13,273	
		Sub-Total	\$ 13,273	\$ 13,273
Medical Professional:				
<i>Houston Specialty Insurance Company</i>				
Professional Liability per Claim	\$ 1,000,000	\$ 2,500	\$ 7,500	
Professional Liability Aggregate	\$ 1,000,000			
		Sub-Total	\$ 7,500	\$ 7,800
Medical Professional: Rachel Seets PA				
<i>Kinsale Insurance Company</i>				
Professional Liability per Incident	\$ 250,000	\$ 2,500	\$ 4,289	4500
Professional Liability Policy Aggregate	\$ 750,000			
		Sub-Total	\$ 4,289	\$ 4,500
TOTAL PREMIUM			\$ 4,004,252	\$ 4,004,252

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