

**City of Clearwater
2026 Property Renewal Comparison**

Coverage	25-26 APPROVED	25-26 EXPIRING	26-27 RENEWAL	Difference	% Change
Property	\$4,900,000	\$4,709,672	\$4,001,000	\$(899,000.00)	-18.35%
Equipment Breakdown – Boiler and Machinery	\$93,000	\$85,807.58	\$71,800	\$(21,200)	-22.80%
Inland Marine - Bridges	\$230,000	\$215,721.86	\$191,600	\$(38,400)	-16.70%
Property/Liability Standalone Terrorism	\$26,500	\$27,500	\$27,000	\$500	1.89%
Property Terrorism - NCBR	\$25,500	\$25,500	\$25,000	\$(500)	-1.96%
UAV /Drone	N/A	\$5,756.78	\$9,600	\$9,600	100%
Docks & Piers	N/A	N/A	\$1,575,000	\$1,575,000	100%
TOTAL	\$5,275,000	\$5,069,958.22	\$5,901,000	\$626,000.00	11.87%