

Excess Insurance Renewal for 2021-22

Broker: Arthur J. Gallagher

Effective	Excess and Specialty Insurance Renewals:	FY2019-20	FY2020-21	FY2020-21	FY2021-22	% Increase/Decrease	% Increase/Decrease
Date of Coverage	October 1, 2021 thru October 1, 2022	Actual Paid	Approved Budget	Actual Paid	Requested	from FY 20-21 Budget	from FY 20-21 Actual
1-Oct	<u>Excess</u> Package Policy including General Liability/ Auto/Employee Benefits/Employer Liability/ Public Officials/ Personal Injury Law Enforcement/Marine Operator's Liability/EMS Liability/CNG Liability (\$500 SIR)	289,875.00	291,463.00	291,463.00	338,281.00	16.06%	16.06%
1-Oct	<u>Excess</u> Workers' Compensation (\$600K SIR)	334,788.00	375,341.25	375,341.00	418,971.00	11.62%	11.62%
	Total Excess Policies	624,663.00	666,804.25	666,804.00	757,252.00	13.56%	13.56%
13-Nov	Unmanned Aircraft (Drone) Liability	1,755.00	2,018.25	3,005.00	3,455.75	71.23%	15.00%
1-May	Cyber Liability	24,032.00	27,636.80	60,567.00	151,417.50	447.88%	150.00%
20-May	Third Party Storage Tank Liability	13,860.00	15,939.00	14,034.00	16,139.10	1.26%	15.00%
22-May	Hull and P&I	36,081.00	41,493.15	26,712.00	30,718.80	-25.97%	15.00%
1-Jun	Fiduciary Liability (<i>New in 2021</i>)	N/A	52,431.00	52,431.00	62,917.20	20.00%	20.00%
8-Nov	Flood: 525 N Betty Lane (CCC Clubhouse & Canopy)	1,027.00	1,181.05	1,046.00	1,202.90	1.85%	15.00%
9-Nov	Flood: 601 N Old Coachman Rd (Spectrum Field)	2,224.00	2,557.60	2,277.00	2,618.55	2.38%	15.00%
10-Nov	Flood: 1190 Russell St (Phillip Jones Restroom)	10,349.00	11,901.35	16,426.00	18,889.90	58.72%	15.00%
12-Nov	Flood: 25 Causeway Blvd (Marina)	16,304.00	18,749.60	20,318.00	23,365.70	24.62%	15.00%
12-Nov	Flood: 69 Bay Esplanade (Recreation Ctr)	22,109.00	25,378.20	27,740.00	31,901.00	25.70%	15.00%
12-Nov	Flood: 3141-3157 Gulf to Bay Blvd (WPC-East)	31,028.00	35,682.20	39,640.00	45,586.00	27.76%	15.00%
5-Feb	Flood: 10 Pier 60 Drive (Pier 60 Concession Stand)	14,698.00	16,902.70	15,495.00	17,819.25	5.42%	15.00%
13-Feb	Flood: 525 N Betty Lane (CCC Old Cart Storage)	2,907.00	3,343.05	3,034.00	3,489.10	4.37%	15.00%
13-Feb	Flood: 525 N Betty Lane (CCC New Cart Storage)	868.00	998.20	883.00	1,015.45	1.73%	15.00%
29-Mar	Flood: 653 N Old Coachman Rd (Carpenter Field Training Bldg)	1,535.00	1,765.25	1,567.00	1,802.05	2.08%	15.00%
8-Apr	Flood: 651 N Old Coachman Rd (Carpenter Field Clubhouse)	1,350.00	1,552.50	1,350.00	1,552.50	0.00%	15.00%
17-Apr	Flood: 332 S. Gulfview Blvd (Maintenance Bldg)	5,457.00	6,275.55	5,840.00	6,716.00	7.02%	15.00%
21-Apr	Flood: 332 S. Gulfview Blvd (Barefoot Beach House)	24,687.00	28,390.05	11,057.00	12,715.55	-55.21%	15.00%
11-Jun	Flood: 180 Gulfview Blvd (Lifeguard Bldg)	21,059.00	24,217.85	20,660.00	23,759.00	-1.89%	15.00%
12-Jun	Flood: 534 Mandalay Ave (Fire Station #46)	32,483.00	37,355.45	40,569.00	46,654.35	24.89%	15.00%
12-Jun	Flood: 700 Bayway Blvd (Police Station)	2,727.00	3,136.05	2,745.00	3,156.75	0.66%	15.00%
3-Aug	Flood: 1001 Gulf Blvd (Community Sailing Center)	1,659.00	1,907.85	1,676.00	1,927.40	1.02%	15.00%
29-Sep	Flood: 1605 Harbor Dr (Pollution Control Bldg)	1,522.00	1,750.30	1,522.00	1,750.30	0.00%	15.00%
	Total All Policies	894,384.00	1,029,367.25	1,037,398.00	1,267,822.10		
	Contingency		23,063.75		32,177.90		
	Total All Policies and Contingency	894,384.00	1,052,431.00	1,037,398.00	1,300,000.00	23.52%	25.31%

Note:

Lessees reimburse the City for the cost of flood insurance premiums at the following properties:

Clearwater Country Club - 525 N Betty Lane

Barefoot Beach House - 332 S Gulfview Blvd