



CITY OF CLEARWATER

RISK MANAGEMENT, POST OFFICE BOX 4748, CLEARWATER, FLORIDA 33758-4748
MUNICIPAL SERVICES BUILDING, 100 SOUTH MYRTLE AVENUE
TELEPHONE (727) 562-4650 FAX (727) 562-4659

July 20, 2023

Re: City of Clearwater Self-Insurance Program 2023 - 2024

Please accept this letter as certification that the City of Clearwater is self-insured for liability, property, and workers' compensation coverage as shown below. The City has been approved by the State of Florida as a self-insured municipal government. **The state audit number for the City as a self-insured municipality is 9173.** This certification is issued as a matter of information only and confers no rights upon the holder. The insurance coverages listed below do not extend the limits of liability beyond the statutory limits of \$200,000 per person/\$300,000 per occurrence as governed by the provisions of Section 768.28, Florida Statutes.

The City's major insurance coverages and limits are as follows:

1. **Auto Liability, General Liability, Police Professional Liability, and Public Official Liability:** Excess Insurance: \$5,000,000 (\$10,000,000 Aggregate) with Ambridge/Lloyds of London with self-insured retention of \$500,000 for the policy period 10/1/2022 – 10/1/2023.
2. **Workers' Compensation:** Statutory coverage per Occurrence with self-insured retention of \$600,000. Excess Insurance via Safety National for the policy period 10/1/2022 – 10/1/2023.
3. **Emergency Medical Services (EMS) Commercial General Liability:** Limit of \$5,000,000 per Occurrence/\$10,000,000 Aggregate with Ambridge/Lloyd's of London with a self-insured retention of \$25,000 for the policy period 10/1/2022 – 10/1/2023.
4. **Property:** \$100,000,000 per occurrence for All Other Perils; \$50,000,000 per occurrence for Named Windstorm; and \$50,000,000 per occurrence/annual aggregate for Flood and Earthquake for the policy period 4/1/2023 – 4/1/2024 after either:
 - \$100,000 self-insured retention for perils other than Named Windstorm: retention shall be 5% of the value per unit of insurance for named windstorm, with a \$100,000 minimum per occurrence, and no maximum deductible.
 - Flood (SFHA): with respects to Locations wholly or partially within a Special Flood Hazard Area (SFHA), the retention shall be 5% of the value per unit of insurance, with a \$100,000 minimum per occurrence, and no maximum deductible.
 - NFIP flood limits and deductibles apply for location in SFHA (Special Flood Hazard Areas).
 - Flood (any other): \$100,000 self-insured retention for any other flood loss or damage and/or expense arising out of any one occurrence.
 - Loss Payee: Owners of property to the extent of their interest in the property being leased or rented by the City of Clearwater, per the agreement.

If you have any questions about this information, please contact me.

Sincerely,

Edward Todd Morrone

Risk Manager

edward.morrone@myclearwater.com

727-562-4655

Mark Bunker, Councilmember
Kathleen Beckman, Councilmember

Brian J. Aungst Sr., Mayor



David Allbritton, Councilmember
Lina Teixeira, Councilmember

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