

Southwest Florida Water Management District
SCHEDULE OF INSURANCE POLICIES
2023-2024



Line of Coverage	Carrier	Limits/Coverage	Deductible/Retention	Effective	Expiration	Premium	Policy #
PACKAGE	Preferred Insurance Governmental Trust						
Property		\$46,135,338 - Blanket Building & Contents	\$10,000 - Deductible	10/1/2023	10/1/2024	\$ 327,342	PK FL1 0274501 23-21
		\$46,135,338 - Named Windstorm	5% for County specific deductibles, \$35,000 minimum				
		\$5,000,000 - Excess Flood	\$10,000 - Deductible				
		\$1,000,000 - Earth Movement	\$10,000 - Deductible				
		\$2,000,000 - New locations	\$10,000 - Deductible				
		\$1,000,000 - Additional Expense	\$10,000 - Deductible				
		\$500,000 - Business Income	\$10,000 - Deductible				
		\$250,000 - Errors & Omissions	\$10,000 - Deductible				
		\$500,000 Demolition & Increased Cost of Construction	\$10,000 - Deductible				
General Liability - Occurrence		\$1,000,000 - Bodily Injury and Property Damage	\$0 - Deductible			\$ 186,490	
		\$1,000,000 - Employee Benefits Liability	\$0 - Deductible				
		\$1,000,000 - Herbicide & Pesticide Aggregate	\$0 - Deductible				
Deadly Weapon Protection - Claims Made		\$1,000,000	\$0 - Deductible			Included	
Public Officials Liability - Claims Made		\$1,000,000	\$25,000 - Deductible			\$ 63,308	
Employment Related Practices Liability - Claims Made		\$1,000,000	\$25,000 - Deductible			Included	
Cyber Liability (Excess)		\$2,000,000	\$25,000 - Deductible			\$ 12,847	
Auto Liability		\$1,000,000	\$0 - Deductible			\$ 106,591	
Auto Physical Damage		Symbol 10 - Per Symbol 2 except coverage for Trailers only applies to those valued in excess of \$1,000.	\$1,000 - Deductible			\$ 79,201	
Hired Car Physical Damage		\$250,000	\$1,000 - Deductible				
Crime		\$500,000 - Employee Dishonesty	\$1,000 - per Occurrence			\$ 3,151	
		\$500,000 - Forgery or Alteration	\$1,000 - per Occurrence				
		\$500,000 - Inside the Premises	\$1,000 - per Occurrence				
		\$500,000 - Outside the Premises	\$1,000 - per Occurrence				
		\$500,000 - Computer Fraud	\$1,000 - per Occurrence				
		\$500,000 - Funds Transfer	\$1,000 - per Occurrence				
Package Policy Total Premium						\$ 778,930	
Boiler & Machinery	Travelers Insurance Co	\$156,695,818	\$2,500 Property Damage Deductible 24 Hours Extra Expense Deductible	10/1/2023	10/1/2024	\$ 16,169	BME1-3R338790-TIL-23
Excess Worker Compensation	Midwest Employers Casualty Co.	Statutory limits: \$1,000,000 Employers Liability	\$500,000 Self Insured Retention	10/1/2023	10/1/2025	\$ 68,410 Annual Installments	EWCO05056

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Line of Coverage	Carrier	Limits/Coverage	Deductible/Retention	Effective	Expiration	Premium	Policy #
Cyber Liability (Primary)	Travelers Insurance Co	\$3,000,000 - Privacy and Security Liability \$3,000,000 - Payment Card Costs \$3,000,000 - Media \$3,000,000 - Business Interruption \$3,000,000 - Privacy Breach Notification \$3,000,000 - Cyber Extortion \$3,000,000 - Data Restoration \$3,000,000 - Funds Transfer Fraud \$3,000,000 - Computer Fraud \$100,000 - Social Engineering Fraud \$100,000 - Telecom Fraud	\$75,000 - Self Insured Retention \$75,000 - Self Insured Retention \$75,000 - Self Insured Retention \$75,000 - Self Insured Retention \$75,000 - Self Insured Retention \$75,000 - Self Insured Retention \$75,000 - Self Insured Retention \$75,000 - Self Insured Retention \$75,000 - Self Insured Retention \$75,000 - Self Insured Retention \$75,000 - Self Insured Retention	10/1/2023	10/1/2024	\$ 49,984	107327458
Inland Marine	Allianz Global/AGCS Marine Insurance Co	\$4,493,295- Scheduled Equipment \$250,000 - Rented, Borrowed or Leased Equipment \$1,000,000 - Blanket Unscheduled Equipment subject to \$25,000 max per item	\$2,500 - Deductible 5% Windstorm/Hail or \$50,000 minimum Flood-\$50,000 except \$150,000 in 100 Year Flood Zone	10/1/2023	10/1/2024	\$ 26,048	SML93035606
Drone Liability	Global Aerospace	\$1,000,000 - Aircraft Liability Varies - Drone Physical Damage	\$0 10% - In Motion / Not In Motion	10/1/2023	10/1/2024	\$ 2,704	9022606
Watercraft Hull	Great American Insurance Co.	\$332,700 - Scheduled Watercraft	\$10,000 - Windstorm, Lightning, Flood \$5,000 - Theft Varies by Value (\$350/\$750/\$1,000) - All Other Perils	10/1/2023	10/1/2024	\$ 10,166	OMH 4172990 03
Storage Tank Liability	Commerce & Industry Insurance Co.	\$1,000,000 each incident \$1,000,000 Aggregate	\$5,000 each incident	8/26/2023	8/26/2024	\$ 1,945	7511732

TOTAL PREMIUMS FOR POLICIES AS BOUND 23/24 \$ 954,356