

CORAL GABLES INSURANCE & RISK MANAGEMENT ADVISORY BOARD

Workshop of February 23, 2024, 8:00am

214 Minorca Ave, Human Resources Conference Room Coral
Gables, FL 33134

MEMBERS J F M A M J J A S O N D APPOINTED BY
 24 24

Paul Susz	-											Mayor Vince Lago
Roberto C. Lasa	-	P										Vice Mayor Rhonda Anderson
Nicolas Cabrera	-	P*										Commissioner Melissa Castro
Marilu Madrigal	-	E										Commissioner Kirk Menendez
Chris Kelly	-	E										Commissioner Ariel Fernandez

STAFF:

Raquel Elejabarrieta, Director Labor Relations & Risk Mgt
Ericka Sanchez, Administrative Assistant
Eglys Hernandez, Part- Time Administrative Assistant

A = Absent
E = Excused Absence
P = Present
- = No meeting
* = Appeared Via Zoom

GUESTS:

Maria Perez, Arthur J. Gallagher
Ampy Jimenez, Arthur J. Gallagher*

PUBLIC GUEST:

OPENING:

Director Elejabarrieta opened the meeting. The meeting was called to order at 8:06 am. As well as the City of Coral Gables Insurance Board Team and Arthur J. Gallagher Team participating via Zoom.

MINUTES APPROVAL:

No Meeting minutes for reviewed.

SECRETARY’S REPORT: None

BOARD MEMBERS REPORTS: None

NEW BUSINESS:

Insurance Renewal Workshop – Arthur J. Gallagher

Ms. Perez started the workshop with a general overview of the history of the type of insurance program City of Coral Gables obtains. Arthur J. Gallagher started their involvement with City of Coral Gables in the late 1970s and then detailed discussions were had on the City's insurance program with Mr. Perez going over 2 exhibits: 1) the City's Schedule of Insurance; and 2) the structure of the City's program. Ms. Perez explained that the City funds their retentions on an annual basis and the calculation of what they should be setting aside is done by an outside Actuary.

Property including Pumps & Fountains:

The city has \$50 million in named windstorm insurance and took a 19% quota share in the second \$25 million layer in 2023. Arthur J. Gallagher provides a catastrophe risk summary every year. A catastrophe risk summary provides information on probabilities when it comes to the City suffering damages in a storm, which is used to determine the amounts of property insurance to purchase. Mr. Lasa and Ms. Perez discussed the status of the property values and Ms. Perez's trip to meet with underwriters in the London Market. Ms. Perez stated that in the next meeting the board will receive more information on the underwriters' indications. Mr. Lasa asked how decisions are made and if they're solely made by the City Manager. Director Elejabarrieta explained that the Board makes recommendations, which are then presented to the City Manager. The City Manager through staff makes a recommendation to the City Commission for their final approval.

Property and Liability Terrorism:

This program is purchased separately. This covers any physical damage, property, and any 3rd party accidents due to an event.

Ms. Perez took a moment to mention the 2nd attachment the "Schedule of Insurance 2023" and what is included on this detailed document. Any detailed questions about the policies can be found in this document.

Boiler & Machinery:

It is more of an equipment breakdown, anything like large AC handlers, AC Units, generators, and equipment is insured separately through this insurance.

Public Entity Liability:

This is general / auto liability procured by Berkley / Gemini Insurance Company. The City met with the underwriters for Gemini and discussed policy and operations questions with the company. Ms. Perez explained that this program was moved from Brit. (Lloyd's of London Company) to Gemini / Berkley last year. This was based on Gemini / Berkley matching all the limits, deductibles, sub deductibles that were being offered by Brit for the past 10 years. Mr. Susz asked the following question: "noticed that it was a claims-based coverage do we buy a tail on it" Mr. Susz additionally asked if there was a possibility of someone submitting a claim after the coverage was expired. Ms. Perez answered in two parts. She stated the auto liability and general liability policies are not claims made they are per occurrence based. The E&O lines are misconduct/abuse coverage with a retroactive date. No purchase needed for tail end coverage. Ms. Jimenez covered the Limited Sexual Misconduct Incident Liability on "Schedule of Insurance" page 7.

Worker's Compensation:

There are statutory limits under worker's comp meaning there is no cap or no max. It ensures bringing the employee back to the best of their ability. The \$1M liability listed is for the employer which has not been triggered yet. Ms. Perez shared the Worker's Compensation claims have been declining for the city. Mr. Lasa asked for more information about the "MOD" and how it affects the rate at this level / type of policy. Ms. Perez replied that because the city is self-insured it does not affect the premiums. It is part of the assessment that the city pays directly. It is very little, and it was explained that the MOD is less than 1% between .07-.08. The city pays the state approximately less than \$100,000. All claims are handled by Johns Eastern which is the chosen 3rd party administrator by the city. It was also pointed out that the city has quarterly worker's compensation review with city attorney, Arthur J. Gallagher, Johns Eastern's Adjuster, Risk Manager and Director Elejabarrieta in which they discuss any claims over \$5,000 and liabilities over \$50,000.

Ms. Perez continued with a short review of the ancillary lines that are placed individually or do not fit into the self-insurance program.

Mr. Lasa asked how often the city goes out for RFP. Director Elejabarrieta stated that for the City's agent of records, the city goes out to RFP every 3-5 years, then the broker goes out to bid every year for the City's insurance.

OLD BUSINESS: NONE

MEETING ADJORNED:

Motion by: Paul Susz / 2nd Motion: Rob Lasa at 9:00 a.m.

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez
		ACCOUNT MANAGER:	Kathy Hill and Bridgette Geist

Primary Property		Premium	Perils: All risks of Direct Physical Loss or Damage including Flood and Earth Movement, excluding Boiler and Machinery Valuation: 1) Replacement Cost – Real, Personal Property, Emergency Vehicles 2) Actual Cash Value – All Other Vehicles, contractor's equipment 3) Actual Loss Sustained - Business Interruption 4) Historical Valuation – per list on file with company Historical locations are identified below: 405 Biltmore Way (City Hall And City Hall Annex) 285 Aragon Avenue / 2327 Salzedo St (Museum) 907 Coral Way (Main House And Gate House/Garage) Alhambra Cr. & Douglas (Alhambra Douglas Entrance) 2000 Alhambra Circle (Alhambra Water Tower) Coral Way & Desoto Blvd. (Balboa Plaza) 400 Cocoplum Road (Guard House) Coral Way & Columbus Blvd. (Columbus Plaza) 997 North Greenway Drive (Coral Gables Country Club) Coral Way & Red Road (Coral Way Entrance) Country Club Prado & San Marco Ave. (Country Club Prado Entrance) Sevilla Ave. & Granada Blvd. (Desoto Plaza) 900 Arvida Parkway (Guard House) 600 Casuarina Concourse (Guard House) 3940 Granada Boulevard (Girl Scout Hut) Granada Blvd. & Sw 8 th (Granada Entrance) 1107 South Greenway Drive (Boy Scout Hut) Granada Blvd. & Alhambra Cir. (Granada Plaza) 701 Compana Avenue (Guard House) 2506 Ponce Deleon (Office Building) 6650 Mitchell Drive (Guard House) Miracle Mile & Le Jeune Rd. (Le Jeune Plaza) Miracle Mile & Douglas (Miracle Mile Gate) 280 Miracle Mile (Miracle Theatre) 947 Solano Prado (Guard House) Coral Way & Granada Blvd. (Ponce De Leon Plaza) Coral Way & Segovia St. (Segovia Plaza) 2701 Desoto Blvd (Filter And Main Building)
05/01/2023-24		\$1,727,907	
		EMPA Surcharge	
		\$28	
	B1263EW0051423	Underwriters at Lloyd's London	
	O62503102	Lexington Insurance Company	
	B1263EW0148423	Underwriters at Lloyd's London	
	B1263EW0178823	Convex Insurance UK Limited	
	ESP30001657303	Endurance American Specialty Ins Co	
	EW0186023	Underwriters at Lloyd's London	
	E80356232CSP	StarStone Specialty Insurance	

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez
		ACCOUNT MANAGER:	Kathy Hill and Bridgette Geist

Continuation Primary Property	Continuation Primary Property	Continuation Primary Property	<p>Coinsurance: NIL (Not applicable) TIV : \$346,507,215 per Statement of Values on file with the company \$10,000,000 each occurrence including Earthquake sprinkler leakage, Including (Blanket)</p> <p>Sub limits of Liability stated below are per occurrence unless noted otherwise and are part of not in addition to the policy limits</p> <p>Sub-Limits: \$250,000 Trees, Shrubs and Plants subject to \$1,000 maximum any one item \$10,000,000 Flood, Annual Aggregate \$50,000,000 Earth Movement, Annual Aggregate \$10,000,000 Named Windstorm and Hail \$5,285,000 Business Interruption \$1,000,000 Accounts Receivables \$5,000,000 Or 25% of Loss Debris Removal (whichever the least) Included Building Ordinance \$10,000,000 Demolition \$10,000,000 Increased Cost of Construction \$16,163,341 Electronic Data and Media (EDP) \$2,000,000 Electronic Data Extra Expense (EDP) \$100,000 Expediting Expense (EDP) \$100,000 Hazardous Substance (EDP) \$5,000,000 Builders Risk \$250,000 Spoilage \$5,000,000 Errors and Omissions \$3,500,000 Fine Arts \$5,000,000 Newly Acquired Locations – 90 days \$1,000,000 Miscellaneous Unnamed Locations \$2,500,000 Mold, Mildew and Fungus, Annual Aggregate \$250,000 Leasehold Interest \$500,000 Limited Pollution Coverage, Annual Aggregate \$100,000 Fire Brigade Charges \$250,000 Transit \$500,000 Valuable Papers \$250,000 Personal Property of Employees and Officers while on premises of the Insured \$100,000 Professional Fees \$500,000 Service Interruption – 48 hour waiting period 180 Days Extended Period of Indemnity</p>
----------------------------------	----------------------------------	----------------------------------	--

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez
		ACCOUNT MANAGER:	Kathy Hill and Bridgette Geist

Type of Policy & Policy Period	Policy Number	Insurance Carrier	Description of Property, Limits, Coverages & Deductibles
Continuation Primary Property	Continuation Primary Property	Continuation Primary Property	<p>30 Days Civil/Military Authority – max 1 mile beyond the City of Coral Gables City limit, subject to USD 10,000,000 maximum any one occurrence 30 Days Ingress / Egress – max 1 mile beyond the City of Coral Gables City limits, subject to USD 10,000,000 maximum any one occurrence \$10,000,000 Per Occurrence all perils except as respects Collision (over-the-road) is limited to USD 1,000,000 per vehicle and USD 1,000,000 per occurrence \$250,000 Trees, Shrubs and Plants subject to USD 1,000 maximum any one item</p> <p><u>Deductibles:</u> \$100,000 per occurrence, All Other Perils except \$100,000 per occurrence Earth Movement \$100,000 per occurrence Flood except excess maximum NFIP limit available, whether purchased or not as respects locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding, any flood zone with prefix A or V as defined by the Federal Emergency Management Agency (FEMA). 5% of Total Insured Values affected per Unit of Insurance, subject to a minimum of USD 250,000 per occurrence in respects of Named Windstorm and Hail and Flood as a result of a Named Windstorm. \$100,000 Per Occurrence All Other Windstorm or Hail \$100,000 Per Occurrence Automobile Physical Damage Comprehensive and Collision 3 Days - Time Element</p>

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez
		ACCOUNT MANAGER:	Kathy Hill and Bridgette Geist

Type of Policy & Policy Period	Policy Number	Insurance Carrier	Description of Property, Limits, Coverages & Deductibles
1st Excess Property \$15,000,000 Excess of \$10,000,000 05/01/2023-24	MKLV2XPR001557 Various 1000395932-04 ESP1000386-04 XAX00008DX01	Premium: \$492,500 EMPA Surcharge: \$28 Evanston Insurance Company Various Ironshore Specialty Insurance Company Arch Specialty Insurance Company Westfield Specialty Insurance Company	Perils: Risk of Direct Physical Loss or Damage Excluding Flood, Earthquake and Equipment Breakdown (Includes Named Windstorm and Hail) Valuation: Per Primary TIV: \$346,507,215 per Statement of Values on file with the company. Coinsurance: NIL Policy Limits: \$15,000,000 Per Occurrence Excess of \$10,000,000 Per Occurrence Deductible: \$100,000 per occurrence including wind/hail except 5% of Total Insured Values affected per Unit of Insurance, subject to a minimum of USD 250,000 per occurrence in respects of Named Windstorm and Hail and Flood as a result of a Named Windstorm.

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez
		ACCOUNT MANAGER:	Kathy Hill and Bridgette Geist

2nd Excess Property \$25,000,000 Excess of \$25,000,000 05/01/2023-24		Premium: \$559,250 EMPA and other Fees/ Surcharge: \$1,306	Perils: Risk of Direct Physical Loss or Damage Excluding Flood, Earthquake and Equipment Breakdown (Includes Named Windstorm and Hail) Valuation: Per primary TIV : \$346,507,215 per Statement of Values on file with the company Coinsurance: NIL Limits: \$25,000,000 per occurrence excess of \$25,000,000 Per Occurrence 19% Quota Share by City of Coral Gables Deductibles: In addition to underlying limits, this coverage attaches excess of primary deductibles.
	XAX00008DX01	Westfield Specialty Insurance Company	
	PX00VYR23	Aspen Specialty Insurance Company	
	73PRX23B2E0	Hallmark Specialty Insurance Company	
	Various	Various	
	EAGLE110466-AR-XXWX-01	Underwriters at Lloyd's London	

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	05/01/2023
		ACCOUNT MANAGER:	Maria Perez and Ampy Jimenez Kathy Hill and Bridgette Geist

Type of Policy & Policy Period	Policy Number	Insurance Carrier	Description of Property, Limits, Coverages & Deductibles
4th Excess Property \$50M Excess of \$25M 05/01/2023-24	795022266	Premium: \$25,000 EMPA Surcharge: \$4 Homeland Insurance Company of New York	Perils: All Risk of Direct Physical Loss or Damage Excluding Flood, Earth Movement, and Windstorm or Hail associated with Named Storm. Valuation: Per Primary TIV: \$346,507,215 per Statement of Values on file with the company. Coinsurance: NIL Limits: \$50,000,000 Occurrence excess of \$25,000,000 Per Occurrence Deductibles: In addition to underlying limits, this coverage attaches excess of primary deductibles.

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez Kathy Hill and Bridge Geist
		ACCOUNT MANAGER:	

Package		Premium:	Limit:
05/01/2023-24	PEM0000319-00	\$500,000 Gemini Insurance Company	<p>General Liability \$4,650,000 for each occurrence \$9,000,000 Annual Aggregate</p> <p>Law Enforcement Activities \$4,650,000 each Wrongful Act \$5,000,000 Annual Aggregate (Included in General Liability Aggregate)</p> <p>Public Officials, Employment Practices & Employee Benefits Liability \$5,300,000 Annual Aggregate \$4,650,000 Each Claim Public Officials Liability \$4,650,000 Each Claim Employment Practices Liability \$4,650,000 Each Claim Employee Benefits Liability</p> <p>Limited Sexual Misconduct Incident Liability \$4,650,000 Each Claim \$4,650,000 Annual Aggregate (Included in Public Officials, Employment Practices & Employee Benefits Liability Aggregate)</p> <p>Automobile Liability \$4,650,000 for Each Accident Sublimit: \$250,000 Garage keeper's Legal Liability</p> <p>Crisis Management Expense \$35,000 Each Crisis Event \$35,000 Annual</p> <p>Self-Insured Retention: \$350,000 General Liability \$350,000 Law Enforcement Activities \$350,000 Automobile Liability \$350,000 Public Officials Liability \$350,000 Employment Practices & Employee Benefits Liability \$350,000 Limited Sexual Misconduct Incident Liability</p>

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez
		ACCOUNT MANAGER:	Kathy Hill and Bridgette Geist

Type of Policy & Policy Period	Policy Number	Insurance Carrier	Description of Property, Limits, Coverages & Deductibles
Property & Liability Terrorism 05/01/2023-24	FC0336923	Premium: \$26,000 Certain Underwriters at Lloyds	TIV : \$346,507,215 per Statement of Values on file with the company Limits: \$100,000,000 any one occurrence and in the annual aggregate Sublimit: \$25,000,000 per occurrence and in the annual aggregate 10% or \$500,000 Brand rehabilitation 10% Claims Preparation or \$100,000 \$5,000,000 Contingent Financial Loss \$500,000 Damage to property at any unspecified third party site other than sites included in the referral region and zip code list \$500,000 Damage to property while in transit \$5,000,000 Denial of Access \$5,000,000 Seepage Contamination and Pollution/Clean up \$5,000,000 Utilities \$5,000,000 Attraction \$5,000,000 Contract Works \$500,000 Extinguishment Expenses \$5,000,000 Threat Retention: \$10,000 any one occurrence for damage and/or financial loss and/or liability Combined. Waiting Period: Refer to policy

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez Kathy Hill and Bridgette Geist
		ACCOUNT MANAGER:	

Type of Policy & Policy Period	Policy Number	Insurance Carrier	Description of Property, Limits, Coverages & Deductibles
Equipment Breakdown 05/01/2023-24	BME1-0D296279-TIL-23	Premium: \$11,277 FIGA Surcharge: \$226 Travelers Property Casualty Company of America	Total Limit per Breakdown: \$250,000,000 Sub-limits: \$10,000,000 Dependent Property \$5,000,000 Electronic Data or Media \$100,000 Fungus, Wet Rot & Dry Rot (Prop Damage) \$10,000,000 Hazardous Substance Limitation \$10,000,000 Ordinance or Law (Including Demolition & Increased Cost of Construction) Deductible: \$1,000 Waiting Period: 4 Hours *For a complete list of sub-limits please refer to the policy
Crime 05/01/2022-23	106725774	Premium: \$9,561 Surcharge: \$191.22 Allmerica Financial Benefit Company	Limits: \$5,000,000 Forgery or Alteration \$5,000,000 Employee Theft – Per Loss Coverage \$5,000,000 On Premises Robbery Or Safe Burglary Of Other Property \$5,000,000 Outside The Premises \$5,000,000 Money Orders and Counterfeit Money \$5,000,000 Computer And Funds Transfer Fraud \$100,000 False Pretenses \$50,000 Destruction of Electronic Data \$100,000 Telephone Toll Fraud Single Loss Retention: \$50,000 Forgery or Alteration \$50,000 Employee Theft – Per Loss Coverage \$50,000 On Premises Robbery Or Safe Burglary Of Other Property \$50,000 Outside The Premises \$10,000 Money Orders and Counterfeit Money \$50,000 Computer Fraud \$50,000 Computer And Funds Transfer Fraud \$50,000 False Pretenses \$1,000 Destruction of Electronic Data \$10,000 Telephone Toll Fraud

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez Kathy Hill and Bridgette Geist
		ACCOUNT MANAGER:	

Type of Policy & Policy Period	Policy Number	Insurance Carrier	Description of Property, Limits, Coverages & Deductibles
Environmental Liability/ Pollution 05/01/2023-25	ENPR231000099001	Premium: \$35,535 Includes Terrorism Premium Ascot Specialty Insurance Company	Limits: \$2,000,000 Pollution Condition \$4,000,000 Aggregate Limit of Liability \$25,000 Self Insured Retention Remediation Expense \$500,000 limit of liability for each pollution condition / Aggregate \$25,000 Self Insured Retention Contingent Transportation \$2,000,000 Covered Location Pollution Liability \$2,000,000 Miscellaneous Pollution Liability \$2,000,000 Emergency and Crisis Management Costs \$2,000,000 Business Income and Extra Expense \$4,000,000 Aggregate Limit of Liability Retention: \$25,000 Each Claim 72 Hours Waiting Period
Excess Workers' Compensation 05/01/2023-24	SP4066527	Premium: \$154,821 Arch Insurance Company	Limit: Statutory Maximum Limit of Indemnity per occurrence \$1,000,000 Employers Liability Maximum Limit of indemnity per occurrence Self-Insured Retention: \$1,000,000 Per Occurrence

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez
		ACCOUNT MANAGER:	Kathy Hill and Bridgette Geist

Type of Policy & Policy Period	Policy Number	Insurance Carrier	Description of Property, Limits, Coverages & Deductibles
Cyber Liability 05/01/2023-24	CYB-105737	Premium: \$59,614 Crum & Forster Specialty Insurance Company	Limit: \$2,000,000 Each Claim and Aggregate Coverage Includes: First Party Coverage (Refer to policy for details) Third Party Coverage (Refer to policy for details) Retention \$50,000 Each Incident or Event 14 Hours Waiting Period Retroactive Dates: None; Full Prior Acts. Continuity Date: 05/01/2023 TRIA: Rejected
Deadly Weapon Protection 05/01/2023-24	FC0336823	Premium: \$10,903 Certain Underwriters at Lloyds	Sub - Limits Medical Expense \$25,000 each eligible person \$1,000,000 In the Aggregate Accidental Death & Dismemberment \$25,000 each eligible person \$1,000,000 In the Aggregate Crisis Management Services \$250,000 each and every loss occurrence \$1,000,000 in the aggregate Counseling Services \$250,000 each and every loss occurrence \$15,000 each insured person and each of their immediate family members \$1,000,000 in the aggregate Funeral Expenses \$250,000 each and every loss occurrence \$15,000 each deceased person \$1,000,000 in the aggregate Deductible \$10,000 each event

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez
		ACCOUNT MANAGER:	Kathy Hill and Bridgette Geist

Type of Policy & Policy Period	Policy Number	Insurance Carrier	Description of Property, Limits, Coverages & Deductibles
Accidental Death and Dismemberment-Sports 05/01/2023-24	MCB0553758	Premium: \$9,410 Zurich American Insurance Company	Limits \$10,000 Accidental Death Benefit \$10,000 Accidental Dismemberment Benefit Maximum Benefit \$10,000 Exposure and Disappearance Benefit \$100,000 Accident Medical Maximum Benefit Amount Deductible: \$250 per accident. Percentage of Usual & Customary Expenses: 100% First Treatment or Service Occurs Within: 180 days Expenses Incurred Within: 156 weeks Emergency Care Period: 24
Business Travel 05/01/2023-25	21-GTA-101642	Premium: \$1,500 (2 Year Premium) \$750 (Per Year) Hartford Life and Accident Insurance Company	Limits: Aggregate Limit: \$1,500,000 per covered accident Accident Death & Dismemberment: Principal Sum - \$300,000
Accidental Death and Dismemberment-Police & Fire 05/01/2023-25	21GTA101643	Premium: \$24,106 (2 Year Premium) \$12,053 (Per Year) Hartford Life and Accident Insurance Company	Limits: Accidental Death & Dismemberment Line of Duty Coverage \$75,000 Fresh Pursuit Coverage \$75,000 Intentional Death or Dismemberment Coverage \$225,000

Schedule of Insurance
(Intended as a synopsis, only, and does not
contain all terms / conditions of policies)

Arthur J. Gallagher Risk Management Services, Inc.
9155 S. Dadeland Blvd. Ste 1112
Miami, FL 33156
Phone: 305-592-6080 / Fax: 305-592-4049



NAMED INSURED:	City of Coral Gables		
MAILING ADDRESS:	2151 Salzedo Street, 5 th Floor, Coral Gables, FL 33134		
AS OF:	05/01/2023	PRODUCER:	Maria Perez and Ampy Jimenez
		ACCOUNT MANAGER:	Kathy Hill and Bridgette Geist

Type of Policy & Policy Period	Policy Number	Insurance Carrier	Description of Property, Limits, Coverages & Deductibles
GatherGuard Event Insurance	Assigned Per Event	Premium: \$0 (calculated per event) Atlantic Specialty Insurance Company	Third Party Liability coverage
Flood 05/01/2023-24	CFS000132304	Premium: \$97,751 Voyager Indemnity Insurance Company	Limits: Building Limit of Liability: Per schedule (refer to policy) Personal Property Limit of Liability: Per schedule (refer to policy) Increased Cost of Compliance \$30,000 Riot Coverage Limit of Liability (Personal Property Only): \$ 1,000 Per Building Deductible: Building / Contents: Per Schedule (refer to policy) Riot: \$100 Per Building
Bond for Diana Gomez 05/01/2023-24	21BSBGG4856	Premium: \$1,138 Hartford Fire Insurance Company	Bond Limit : \$500,000
Golf and Country Club Health Studio Bond 04/27/2023-24	21BSBIW1789	Premium: \$250 Hartford Fire Insurance Company	Bond Limit: \$25,000
War Memorial Youth Center Health Studio Bond 04/27/2023-24	21BSBIW1788	Premium: \$250 Hartford Fire Insurance Company	Bond Limit: \$25,000

\$50MM Named Windstorm Limit
 \$25MM xs \$50MM All Other Perils Limit

City of Coral Gables Core Program 2023



Insurance | Risk Management | Consulting

Carrier: Homeland Insurance Company of New York
 \$25M xs \$50M per Occurrence
 Perils: All Risk of Direct Physical Loss or Damage Excluding Flood, Earth Movement, and Windstorm or Hail associated with Named Storm
 120% Margin Clause

Carriers: Hallmark Specialty Insurance Company; Lloyd's of London; Endurance American Insurance Company; Westfield Specialty Insurance Co; Lexington Insurance Co; Kinsale Insurance Company
2nd Excess Property
 \$25MM XS \$25MM per Occurrence
 Perils:
 Peril Risk of Direct Physical Loss or Damage Excluding Flood, Earthquake and Equipment Breakdown
19% Quote Share by City of Coral Gables
 Blanket, except 105% Margin Clause - Westfield Specialty Ins Co (5% participation)

Carriers: Evanston Insurance Company; Arch Specialty Insurance Company; Ironshore Specialty Insurance Company; Westfield Specialty Insurance Company; Lloyds of London; Lexington Insurance Co; Endurance American Insurance Co
First Excess Layer
 \$15MM XS of \$10MM Per Occurrence
 Peril Risk of Direct Physical Loss or Damage Excluding Flood, Earthquake and Equipment Breakdown
 Blanket

Carrier: Endurance American Specialty Insurance Company; Lloyd's of London; StarStone Specialty Insurance Company; Lexington Insurance Co.
 \$10MM in any Occurrence
 Primary Property XS Deductible
 Perils: All risks of Direct Physical Loss or Damage including Flood and Earth Movement, excluding Boiler and Machinery
 Blanket

Deductibles:
 -\$100,000 per Occurrence All Other Perils
 -72 -Hour waiting for Time Element
 -\$100,000 Earthquake
 -Flood \$100,000 Excess Maximum NFIP Limit available for Special Flood Hazard Areas for Special Flood Hazard Areas (Prefix A or V)
 -5% of Total Insured Values affected at per unit subject to \$250,000 per occurrence minimum Flood as a result of Named Windstorm
 -5% of the replacement cost value of each unit of insurance as per schedule on file subject to a min deductible of \$250,000 per occurrence per occurrence in respect to Named Windstorm and Hail
 -\$100,000 per occurrence All Other Windstorm of Hail

Carrier: Certain Underwriters at Lloyd's
 Property Limit
 \$100,000,000
 Liability Limit
 \$25,000,000
 Deadly Weapon Protection Limit
 \$1,000,000

Property Deductible
 \$10,000

Carrier: Travelers Property Casualty Company
 Total Limit
 \$250,000,000

Deductible
 \$1,000
 4 Hours Waiting Period

Carrier: Gemini Insurance Company

- General Liability** \$4,650,000 per occurrence
 \$9,000,000 Annual Aggregate
 Includes: **Law Enforcement Activities** \$4,650,000 Each Wrongful Act and \$4,650,000 Annual Aggregate
- Automobile Liability** \$4,650,000 per occurrence
- Public Officials, Employment Practices & Employee Benefits Liability*** \$4,650,000 per Claim
 \$5,300,000 Annual Aggregate.
 Includes: **Limited Sexual Misconduct Incident Liability*** \$4,650,000 Each Claim and Annual Aggregate
- Crisis Management Expense** \$35,000 Each Crisis Event and \$35,000 Annual Aggregate

* Claims Made Coverage applies. Refer to policy for applicable Retroactive Date and Limits

SIR
 Per Occurrence \$350,000

Carrier: Arch Insurance Group
 Excess Workers Compensation:
 Statutory
 Employers Liability; \$1,000,000 Each Accident / Each Employee for disease or cumulative injury
 Retention: \$1,000,000

SIR
 Per Occurrence \$1,000,000

Property Including Pumps & Fountains

Property & Liability Terrorism

Boiler & Machinery

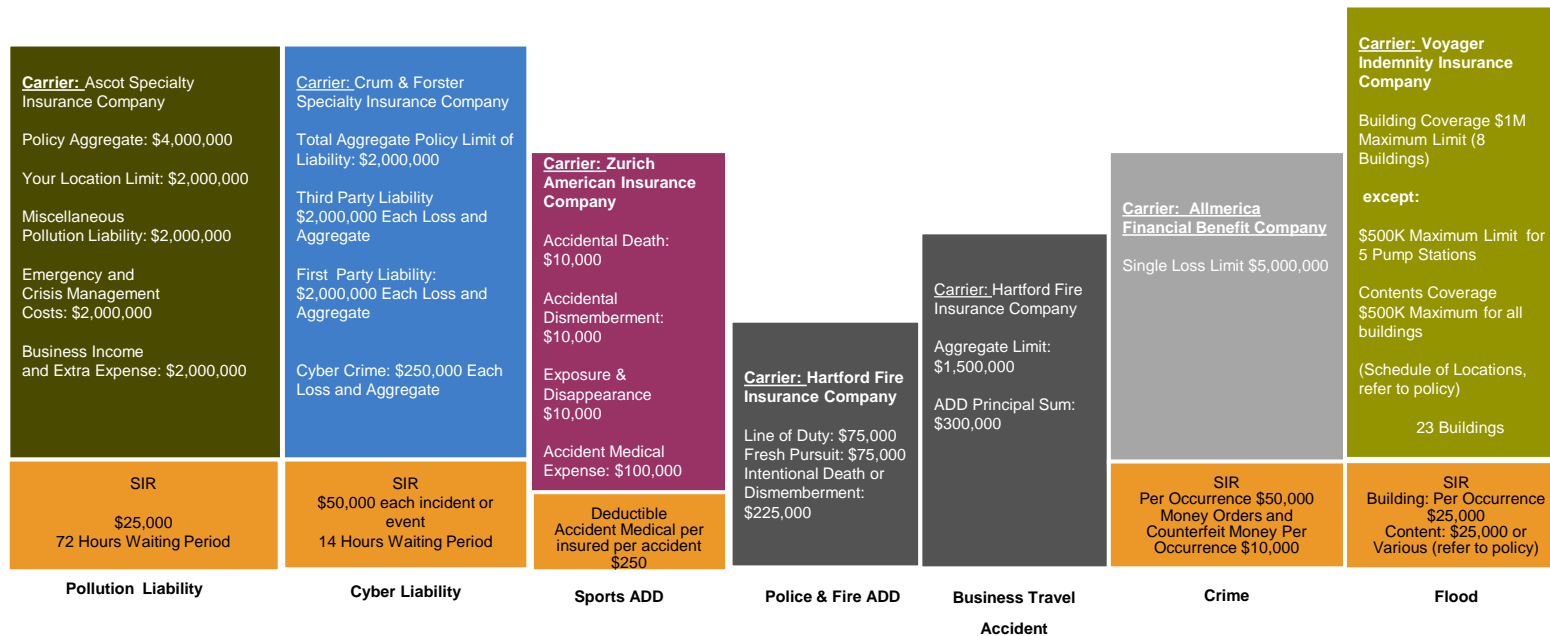
Public Entity Liability

Workers' Compensation

Please note that coverages are not drawn to scale and actual policy verbiage should be consulted for coverage terms and conditions

City of Coral Gables

Ancillary Lines



Please note that coverages are not drawn to scale and actual policy verbiage should be consulted for coverage terms and conditions