

**FLORIDA LEAGUE OF CITIES
SPONSORED INSURANCE PROGRAMS
DECLARATIONS**

I. DESIGNATED MEMBER: Village of Palmetto Bay

Address: 9705 East Hibiscus Street
Palmetto Bay, FL 33157

II. COVERAGE PERIOD

From October 1, 2019 to October 1, 2020

12:01 A.M. Standard Time at the address of the Designated Member.

III. AGREEMENT NUMBER

Florida Municipal Insurance Trust (FMIT)

FMIT #1028

IV. COVERAGES INCLUDED

General Liability
Automobile
Property
Workers' Compensation

V. ESTIMATED ANNUAL PREMIUM

Normal Premium	Expense Constant	Incentive Credit	Net Premium
\$431,646	\$200	\$(49,723)	\$382,123



Signature of Authorized Representative

October 1, 2019

Date

**FLORIDA MUNICIPAL INSURANCE TRUST
PROPERTY, ALLIED LINES AND CRIME
DECLARATIONS**

Agreement No.: FMIT #1028

I. DESIGNATED MEMBER

Village of Palmetto Bay

II. GOVERNMENT DESCRIPTION

Municipality

III. COVERAGE PERIOD

From October 1, 2019 to October 1, 2020 12:01 A.M. Standard Time at the address of the Designated Member.

	Premium Basis	Deductible/Type	Limit	Net Premium
IV. Property and Allied Coverages				\$178,492
Real Property*		\$1,000	\$19,352,802	Included
Personal Property		\$1,000	\$1,107,180	Included
Coinsurance:	Agreed Amount			
Valuation Basis:	Replacement			
Blanket**:	Cost Yes			
Inflation Guard:	No			
Non-scheduled PITO Sub-Limit*			\$210,000	Included
Time Element				
Business Income	Per Extension	\$0		Included
Extra Expense	Per Extension	\$0		Included
Inland Marine	Valuation Basis:	Actual Cash	Per Schedule	\$29,675
		Value		
	Blanket:	Yes		Included
Valuable Papers	Per Extension	\$0		Included
Accounts Receivable	Per Extension	\$0		Included
Crime				
Forgery or Alteration		None	\$250,000	Included
Computer and Funds Transfer Fraud		None	\$250,000	Included
Bond				
Faithful Performance Blanket Bond		\$0	\$500,000	Included
Employee Theft - Per Loss Coverage		None	\$500,000	Included

V. This agreement includes these endorsements and schedules: See Schedule C

VI. ESTIMATED ANNUAL PREMIUM

Florida Municipal Insurance Trust (FMIT)

**Normal
Premium
\$178,492**

Florida League of Cities Sponsored Insurance Programs Since 1977

THIS DECLARATIONS AND THE SUPPLEMENTAL DECLARATIONS, TOGETHER WITH THE COMMON CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED AGREEMENT.

*Real Property limit is inclusive of Non-scheduled PITO Sub-Limit.

**If a blanket limit is selected, the blanket limit applies only to Covered Property at locations contained in the Member's Property Schedule, subject to all coverage exclusions, deductible requirement(s) and other provisions of the Coverage Agreement.

**FLORIDA MUNICIPAL INSURANCE TRUST
GENERAL/PROFESSIONAL LIABILITY COVERAGE AGREEMENT
DECLARATIONS**

I. DESIGNATED MEMBER

Village of Palmetto Bay

Agreement No.: FMIT #1028

II. GOVERNMENT DESCRIPTION

Municipality

III. COVERAGE PERIOD

From October 1, 2019 to October 1, 2020 12:01 A.M. Standard Time at the address of the Designated Member.

	Premium Basis	Deductible/ Type	Limit	Net Premium
IV. General/Professional Liability		\$0	\$5,000,000	\$125,308
Payroll:	4,771,490			
1. General Liability				
a. Broad Form Property Damage		\$0	Per Form	Included
b. Extra Contractual Legal Expense		N/A	\$25,000	Included
c. Fire Legal Liability		\$0	\$500,000	Included
d. Medical Attendants'/Medical Directors' Malpractice Liability		\$0	\$5,000,000	Included
2. Errors and Omissions Liability		\$0	\$5,000,000	Included
a. Employment Practices Liability		\$0	\$5,000,000	Included
b. Employee Benefits Program Administration Liability		\$0	\$5,000,000	Included
V. Breach Response & Cyber Liability				
Coverage Type: Claims-made and reported coverage per FMIT CYBER insuring agreement.				
Retroactive Period: Full prior acts coverage, except as noted in FMIT CYBER insuring agreement.				

Breach Response Services Limit:

Cyber Liability Limit:

First Party Loss

Third Party Loss

eCrime

Criminal Reward

	Per-claim retention Equal to General/Professional Liability per-occurrence deductible in IV. above or the per-occurrence retention noted in Supplemental Declarations, whichever is less	\$1,000,000 Per occurrence and aggregate limit, in addition to Cyber Liability Limit	
	Per-claim retention equal to General /Professional Liability per-occurrence deductible in IV. above or the per-occurrence retention noted in FMIT CYBER Endorsement Supplemental Declarations, whichever is less	\$1,000,000 Per-occurrence and aggregate limit	
	\$0	\$5,000 each loss	
	(See FMIT CYBER Endorsement Supplemental Declarations for all retentions)	(See FMIT CYBER Endorsement Supplemental Declarations for all coverage types, limits and sub-limits)	

VI. This agreement includes these endorsements and schedules: See Schedule A

VII. ESTIMATED ANNUAL PREMIUM

Florida Municipal Insurance Trust (FMIT)

Normal Premium	Incentive Credit	Net Premium
\$147,427	\$(22,119)	\$125,308

Florida League of Cities Sponsored Insurance Programs Since 1977

THIS DECLARATIONS AND THE SUPPLEMENTAL DECLARATIONS, TOGETHER WITH THE COMMON CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED AGREEMENT.

BREACH RESPONSE & CYBER LIABILITY COVERAGE SUPPLEMENTAL DECLARATIONS

Designated Member: Village of Palmetto Bay

Designated Member Address: 9705 East Hibiscus Street, Palmetto Bay, FL 33157

Endorsement Number: CYBER 1019

Endorsement Period: From: October 1, 2019 To: September 30, 2020
At 12:01 a.m. Local Time at the Designated Member Address

Retention	Limit	
Endorsement Aggregate Limit of Liability:	\$1,000,000	
First Party Loss (Included in Endorsement Aggregate Limit)		
Business Interruption Loss:	\$1,000,000	each incident \$35,000
Cyber Extortion Loss:	\$1,000,000	each incident \$35,000
Data Recovery Costs:	\$1,000,000	each incident \$35,000
Liability (Included in Endorsement Aggregate Limit)		
Data & Network Liability:	\$1,000,000	each Claim \$35,000
Regulatory Defense & Penalties:	\$1,000,000	each Claim \$35,000
Payment Card Liabilities & Costs:	\$1,000,000	each Claim \$35,000
Media Liability:	\$1,000,000	each Claim \$35,000
eCrime (Included in Endorsement Aggregate Limit)		
Fraudulent Instruction:	\$50,000	each loss \$35,000
Funds Transfer Fraud:	\$50,000	each loss \$35,000
Telephone Fraud:	\$50,000	each loss \$35,000
Criminal Reward:	\$5,000	each loss \$0
Breach Response Services Aggregate Limit of Coverage: (In addition to Endorsement Aggregate Limit)	\$1,000,000	each incident \$35,000

**FLORIDA MUNICIPAL INSURANCE TRUST
AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE
DECLARATIONS**

I. DESIGNATED MEMBER:
Village of Palmetto Bay

Agreement No.: FMIT #1028

II. GOVERNMENT DESCRIPTION
Municipality

III. COVERAGE PERIOD

From 10/01/2019 to 10/01/2020 12:01 A.M. Standard Time at the address of the Designated Member

IV. AUTOMOBILE	Premium Basis	Deductible/ Type	Limit	Net Premium
1. Automobile Liability	Per Schedule	\$0	\$1,000,000	\$10,230
Number of Vehicles:	28			
2. Uninsured Motorists Protection			N/A	N/A
3. Personal Injury Protection			\$10,000	Included
4. Automobile Medical Payments			N/A	N/A
5. Automobile Physical Damage	Per Schedule	Per Schedule	N/A	\$3,673

V. This Agreement includes these endorsements and schedules: See Schedule B

VI. ESTIMATED ANNUAL PREMIUM

Florida Municipal Insurance Trust (FMIT)

**Normal
Premium
\$13,903**

Florida League of Cities Sponsored Insurance Programs Since 1977

THIS DECLARATIONS AND THE SUPPLEMENTAL DECLARATIONS, TOGETHER WITH THE COMMON
CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED
AGREEMENT.

**FLORIDA MUNICIPAL INSURANCE TRUST
WORKERS COMPENSATION AND EMPLOYERS LIABILITY COVERAGE AGREEMENT
DECLARATIONS**

I. DESIGNATED MEMBER:

Agreement No.: FMIT #1028

Village of Palmetto Bay

II. GOVERNMENT DESCRIPTION

Municipality

III. COVERAGE PERIOD

From 10/01/2019 to 10/01/2020 12:01 A.M. Standard Time at the address of the Designated Member

IV. A. Workers Compensation Insurance: Part One of the Agreement applies to the Workers Compensation Law of the state of Florida:

B. Employers Liability Insurance: Part Two of the Agreement applies to work in each state listed in item IV.A. The limits of our liability under Part Two are:

Bodily Injury by Accident \$1,000,000 each accident
 Bodily Injury by Disease \$1,000,000 policy limit
 Bodily Injury by Disease \$1,000,000 each employee

C. Other States Insurance: if any

D. This Agreement includes these endorsements and schedules: See Schedule D

V. ESTIMATED ANNUAL PREMIUM

Florida Municipal Insurance Trust (FMIT)

Normal Premium	Expense Constant	Incentive Credit	Net Premium
\$91,824	\$200	\$(27,604)	\$64,420

Florida League of Cities Sponsored Insurance Programs Since 1977

THIS DECLARATIONS AND THE SUPPLEMENTAL DECLARATIONS, TOGETHER WITH THE COMMON CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED AGREEMENT.