



10/20/2023

Okaloosa County BOCC  
5479-A Old Bethel Road  
Crestview , FL , 32536

**Re: Coverage Agreement - WC FL1 0462003 23-14**  
City of Fort Walton Beach  
**Effective Date: 10/01/2023 TO 10/01/2024**

**To Whom It May Concern:**

**Preferred Governmental Insurance Trust is unable to name non-governmental entities as an additional covered party due to Florida Statute 768.28.**

**Non-governmental entities do not enjoy sovereign immunity protection under Florida law. Coverage through the Preferred Governmental Insurance Trust is predicated upon the concept of sovereign immunity among all its members. Accordingly, entities which are not eligible for sovereign immunity protection under F.S. 768.28 may not be an additional covered party under the Preferred coverage agreement.**

**We appreciate your understanding.**

**Margaret E. Gross, CPCU**  
**Director of Underwriting**

*\*\*If Additional Covered Party status was not requested on the attached certificate, the provisions in this letter do not apply.\*\**

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Administered by PUBLIC RISK UNDERWRITERS  
P.O. Box 958455 ♦Lake Mary, FL 32795-8455 ♦Phone: 321-832-1450♦Fax: 321-832-1489

**CERTIFICATE OF COVERAGE**

**ISSUED ON: 10/20/2023**

**COVERAGE PROVIDED BY: PREFERRED GOVERNMENTAL INSURANCE TRUST**

**PACKAGE AGREEMENT NUMBER: WC FL1 0462003 23-14**

**COVERAGE PERIOD: 10/01/2023 TO 10/01/2024 12:01 AM**

**COVERAGES:** This is to certify that the agreement below has been issued to the designated member for the coverage period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the coverage afforded by the agreement described herein subject to all the terms, exclusions and conditions of such agreement.

Mail to: Certificate Holder  
Okaloosa County BOCC  
5479-A Old Bethel Road  
Crestview , FL 32536

*Designated Member*  
City of Fort Walton Beach  
107 Miracle Strip Parkway SW  
Fort Walton Beach , FL 32548

**LIABILITY COVERAGE**

**Comprehensive General Liability, Bodily Injury, Property Damage and Personal Injury:**  
Limit Deductible  
**Employee Benefits Liability**  
Limit Deductible  
**Employment Practices Liability**  
Limit Deductible  
**Public Officials Liability**  
Limit Deductible  
**Law Enforcement Liability**  
Limit Deductible

**WORKERS' COMPENSATION COVERAGE**

**WC AGREEMENT NUMBER: WC FL1 0462003 23-14**  
  
**Self Insured Workers' Compensation**  
  
 **Statutory Workers' Compensation**  
  
 **Employers Liability**  
\$ 1,000,000 Each Accident  
\$ 1,000,000 By Disease  
\$ 1,000,000 Aggregate Disease

**PROPERTY COVERAGE**

**Buildings & Personal Property**  
Limit: Per schedule on file with Trust Deductible  
*Note: See coverage agreement for wind, flood, and other deductibles.*  
**Rented, Borrowed and Leased Equipment**  
Limit: \$ 0 TIV See Schedule for Deductible  
**Total All other Inland Marine**  
Limit: \$ 0 TIV See Schedule for Deductible

**AUTOMOBILE COVERAGE**

**Automobile Liability**  
Limit Deductible  
All Owned  
Specifically Described Autos  
Hired Autos  
Non-Owned Autos  
  
**Automobile Physical Damage**  
Comprehensive See Schedule for Deductible  
Collision See Schedule for Deductible  
Hired Auto with limit of  
  
**Garage Keepers**  
Liability Limit  
Liability Deductible  
Comprehensive Deductible  
Collision Deductible

**CRIME COVERAGE**

**Employee Dishonesty**  
Limit Deductible  
**Forgery or Alteration**  
Limit Deductible  
**Theft Disappearance & Destruction**  
Limit Deductible  
**Computer Fraud**  
Limit Deductible

NOTE: Additional Covered Party status is excluded for non-governmental entities. The most we will pay is further limited by the limitations set forth in Section 768.28(5), Florida Statutes (2010) or the equivalent limitations of successor law which are applicable at the time of loss.

Description of Operations/ Locations/ Vehicles/Special items-(This section completed by member's agent who bears complete responsibility and liability for its accuracy):  
Certificate of Insurance issued with respect to provide proof of coverage for musei

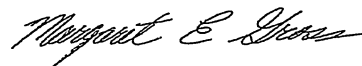
**CONTRACT: C23-3912-TDD**  
**CITY OF FORT WALTON BEACH**  
**HERITAGE & CULTURAL CENTER**  
**Heritage & Cultural Center Funding**  
**EXPIRES: 09/30/2024**

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the agreement above.

Administrator  
Public Risk Underwriters®  
P.O. Box 958455  
Lake Mary, FL 32795-8455

**CANCELLATIONS**  
SHOULD ANY OF THE ABOVE DESCRIBED AGREEMENT BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE COVERAGE AGREEMENT PROVISIONS.

Producer  
Risk Management Associates, Inc.  
  
300 North Beach Street ,  
  
Daytona Beach , FL 32114



AUTHORIZED REPRESENTATIVE

**CERTIFICATE OF COVERAGE**

ISSUED ON: 10/20/2023

COVERAGE PROVIDED BY: **PREFERRED GOVERNMENTAL INSURANCE TRUST**

PACKAGE AGREEMENT NUMBER: PK FL1 0462003 23-19

COVERAGE PERIOD: 10/01/2023 TO 10/01/2024 12:01 AM

**COVERAGES:** This is to certify that the agreement below has been issued to the designated member for the coverage period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the coverage afforded by the agreement described herein subject to all the terms, exclusions and conditions of such agreement.

Mail to: Certificate Holder  
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5479-A Old Bethel Road  
Crestview, FL 32536

*Designated Member*  
City of Fort Walton Beach  
107 Miracle Strip Parkway SW  
Fort Walton Beach, FL 32548

**LIABILITY COVERAGE**

- X **Comprehensive General Liability, Bodily Injury, Property Damage and Personal Injury:**  
Limit \$1,000,000 \$25,000 Deductible
- X **Employee Benefits Liability**  
Limit \$1,000,000 \$25,000 Deductible
- X **Employment Practices Liability**  
Limit \$5,000,000 \$25,000 Deductible
- X **Public Officials Liability**  
Limit \$5,000,000 \$25,000 Deductible
- X **Law Enforcement Liability**  
Limit \$5,000,000 \$25,000 Deductible

**WORKERS' COMPENSATION COVERAGE**

WC AGREEMENT NUMBER:

Self Insured Workers' Compensation

Statutory Workers' Compensation

**Employers Liability**  
\$ Each Accident  
\$ By Disease  
\$ Aggregate Disease

**PROPERTY COVERAGE**

- X **Buildings & Personal Property**  
Limit: Per schedule on file with Trust \$25,000 Deductible  
*Note: See coverage agreement for wind, flood, and other deductibles.*
- X **Rented, Borrowed and Leased Equipment**  
Limit: \$ 497,100 TIV See Schedule for Deductible
- X **Total All other Inland Marine**  
Limit: \$ 3,662,238 TIV See Schedule for Deductible

**AUTOMOBILE COVERAGE**

- X **Automobile Liability**  
Limit \$1,000,000 \$25,000 Deductible
  - X All Owned
  - X Specifically Described Autos
  - X Hired Autos
  - X Non-Owned Autos
- X **Automobile Physical Damage**
  - X Comprehensive See Schedule for Deductible
  - X Collision See Schedule for Deductible
  - X Hired Auto with limit of \$250,000

**CRIME COVERAGE**

- X **Employee Dishonesty**  
Limit \$250,000 \$1,000 Deductible
- X **Forgery or Alteration**  
Limit \$250,000 \$1,000 Deductible
- X **Theft Disappearance & Destruction**  
Limit \$10,000 \$1,000 Deductible
- X **Computer Fraud**  
Limit \$100,000 \$1,000 Deductible

**Garage Keepers**  
Liability Limit  
Liability Deductible  
Comprehensive Deductible  
Collision Deductible

NOTE: Additional Covered Party status is excluded for non-governmental entities. The most we will pay is further limited by the limitations set forth in Section 768.28(5), Florida Statutes (2010) or the equivalent limitations of successor law which are applicable at the time of loss.

Description of Operations/ Locations/ Vehicles/Special items-*(This section completed by member's agent, who bears complete responsibility and liability for its accuracy):*  
Certificate Holder is included as an Additional Covered Party with respect to providing proof of coverage for museum.

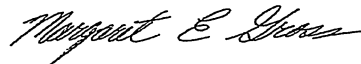
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**HERITAGE & CULTURAL CENTER**  
**Heritage & Cultural Center Funding**  
**EXPIRES: 09/30/2024**

This certificate is issued as a matter of information only and confers no rights upon coverage afforded by the agreement above.

Administrator  
Public Risk Underwriters®  
P.O. Box 958455  
Lake Mary, FL 32795-8455

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