

**City of Marianna**  
**Special City Commission Meeting**  
**August 29, 2023**  
**4:00 PM**  
**Old City Hall Commission Room**  
**2897 Jefferson Street**  
**Marianna, FL 32446**

**1. Call To Order**

**2. Roll Call**

**Mayor and Commissioners**

John Roberts - Mayor/Commissioner District 2

Rico Williams - Mayor Pro Tem/Commissioner District 4

Kenneth Hamilton - Mayor/Commissioner District 5

Travis H. Ephriam - Commissioner District 1

Allen Ward, II - Commissioner District 3

**3. Invocation And Pledge To The Flag**

**4. Other Policy Matters**

**4.A. Property & Liability Insurance Change**  
Florida Municipal Insurance Trust (FMIT)

Documents:

[AGENDA - INSURANCE P\\_L.PDF](#)

[0361 CITY OF MARIANNA 23.24 NB QUOTE PROPOSAL \(08.18.23\).PDF](#)

**5. City Attorney**

**5.A. Out Of The Sunshine Meeting Request**  
Interstate Restoration v. City of Marianna

**6. Adjourn**

The City of Marianna is an Equal Opportunity Employer and a Drug-Free Workplace. In accordance with the adopted Section 504 Policy, the City will take affirmative steps to reasonably accommodate the disabled and ensure their needs are equitably represented in City programs and activities. Pursuant to Title VI and the Civil Rights Act of 1964, the City will not exclude from

participation in, deny the benefits of, or subject to discrimination anyone on the grounds of race, color, national origin, sex, age, disability, religion, language , income or family status. For assistance with EEO, Title VII or Section 504 matters contact Stormie Bigham at 850-482-4353. The City also has a Fair Housing Ordinance. For assistance with Fair Housing matters contact Kay Dennis at 850-482-2786. In accordance with the Americans with Disabilities Act, persons needing a special accommodation to participate in this meeting should contact the City Clerk's Office at 850-482-4353 no later than 3 days prior to the meeting. The Commission room is located at old City Hall at 2897 Jefferson Street, Marianna, FL.

**CITY OF MARIANNA  
SPECIAL MEETING  
COMMISSION AGENDA MEMO  
August 29, 2023**

<b>ADMINISTRATIVE STAFF REPORT</b>
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**Subject:** Property & Liability Insurance Change  
Florida Municipal Insurance Trust (FMIT)  
Florida League of Cities (FLC)

**Subject Background:** City staff has received a property and liability insurance proposal from the Florida League of Cities that will save the City approximately \$100,000 on the premium. City staff have reviewed said proposal and are asking Commission to approve switching P&L coverage from Preferred Governmental Insurance Trust to Florida Municipal Insurance Trust.

**Recommendation:** I recommend approval to begin property and liability coverage with FMIT.

**Potential Motion:** I move to approve as presented.

Prepared by: William H. Long (AF)
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Proposal for 2023-2024

**City of Marianna**

**PROPERTY COVERAGE**

**Limit**

**Blanket Real & Personal Property**

\$111,416,747

An Asset Valuation will be provided at no charge.

Insured assets adjusted due to valuation will be endorsed onto the policy. Additional premium or return premium will be included on the next installment billing.

Extra Expense

\$1,000,000

(Note: the limit stated is in addition to the limit shown on page 2 of proposal)

Electronic Data Processing:

- Equipment: Included in Contents
- Software: Included in Contents
- Equipment Breakdown: Included in Contents

Agreed Amount

Valuation Basis:

Replacement Cost

Coverage Form:

Special

**Deductibles:**

\$1,000 Per Occurrence - Real & Personal Property, Other Property

Named Storm Deductible is 5% of the scheduled Building, Personal Property, Other Property (including property in the open) and Business Income. The percentages are calculated using the Schedule of Values on file with FMIT. The Named Storm deductible is calculated separately and applied individually to each Building, Personal Property, Other Property and Business Income per occurrence.

Business Income waiting period is 72 hours.

**Piers, wharves, docks, boardwalks and bridges are wind excluded with cause of loss – Basic Form applied. See options page for wind quote if applicable.**

**Antennas, towers and similar structures, including but not limited to transmitting and receiving, over \$100,000 are wind excluded.**

**PROPERTY COVERAGE EXTENSIONS:**

Excess Flood Coverage	\$5,000,000
Flood Zones A & V deductible is excess of NFIP (\$500,000 per building)	
Other Flood Zones - AOP deductible or other flood limits purchased, whichever is greater, per occurrence	
Terrorism	\$5,000,000
Newly Acquired or Constructed Property	\$2,000,000
Extra Expense	\$1,000,000
Newly Acquired Business Personal Property	\$500,000
Business Income	\$500,000
Valuable Papers & Records	\$500,000
Accounts Receivable	\$500,000
Property Damage Mitigation Coverage (Named Storm)	\$500,000
Unintentional Errors & Omissions	\$250,000
Electronic Data Processing Equipment (Software)	\$250,000
Personal Property Off Premises	\$250,000
Property In Transit	\$250,000
Off Premises Power Failure	\$100,000
Pollutant Clean Up & Removal	\$100,000
Preservation of Property	\$100,000
Service Interruption Coverage	\$100,000
Leasehold interest	\$100,000
Personal Property of Others	\$50,000
Fungus Clean Up & Removal	\$25,000
Debris Removal	25% of Loss
Building Ordinance Coverage, Including Demolition	25% of Loss
Recertification of Equipment/Fire Extinguisher Recharge	\$250/Day
Police Dogs & Horses	
Death in line of duty	\$15,000
Annual Maximum	\$30,000
Antiques & Objects of Art	
Per Item	\$15,000
Annual Maximum	\$250,000
Arson Reward	\$5,000
Non-Scheduled Property in the Open	\$500,000

**INLAND MARINE COVERAGE:**

SCHEDULED INLAND MARINE EQUIPMENT - Items over \$25,000 Limit: \$1,338,177

Deductible: \$2,500    Items valued \$25,001 - \$50,000  
Items \$50,000 - \$100,000 have minimum of \$1,000 deductible  
Items greater than \$100,000 have minimum of \$2,000 deductible or 2% of the  
item's scheduled limit, whichever is greater.

BLANKET INLAND MARINE EQUIPMENT - Items \$25,000 or Less Limit: \$1,000,000

Deductible: \$500

Blanket Inland Marine coverage is defined as: Coverage for all unscheduled Inland Marine equipment, Emergency Portable Equipment and Communications Equipment valued at \$25,000 or less is subject to \$500 deductible.  
(Note: All Watercraft must be scheduled.)

Coverage Basis: Actual Cash Value

Deductible: Applies per occurrence

**INLAND MARINE COVERAGE EXTENSIONS:**

- Rental Reimbursement for Contractor's Equipment for Covered Loss \$5,000
- Limited Contractor's Equipment Replacement Cost \$250,000
- Installation Floater - Member's Building Materials \$100,000

**Florida Municipal Insurance Trust**  
**EQUIPMENT BREAKDOWN ENDORSEMENT QUOTATION**

Issued Date: August 9, 2023                      Quote Expires On: October 1, 2023  
Quote Number: FBP-0262176-00(05)              Declaration No: 1 of 1  
Client Company Policy No.: FMIT0361

Named Insured: City of Marianna  
Location(s): Per Statement of Values submitted on July 10, 2023  
Total of 92 locations

===== COVERAGES =====	===== LIMITS =====
Equipment Breakdown Limit.....	\$111,416,747
Business Income .....	\$500,000
Extra Expense .....	\$2,000,000
Expediting Expenses .....	\$1,000,000
Hazardous Substances.....	\$1,000,000
Spoilage.....	\$500,000
Data Restoration.....	\$500,000
Fungus, Wet Rot, Dry Rot and Bacteria .....	\$25,000
Service Interruption .....	\$500,000

===== DEDUCTIBLES =====	
Direct Coverages.....	\$2,500
Indirect Coverages .....	24 Hours

===== OTHER CONDITIONS =====

Newly Acquired Locations: 60 Days  
Extended Period of Restoration: 30 Days  
Interruption of Service Waiting Period: 24 Hours

Effective Dates:              October 1, 2023- October 1, 2024

## GENERAL LIABILITY COVERAGE

### Comprehensive General Liability

#### Limits

Limit Per Occurrence:	\$2,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

### Public Officials E & O / Employment

#### Limits

#### Practices Liability

Limit Per Occurrence:	\$2,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

### Law Enforcement Liability

#### Limits

Limit Per Occurrence:	\$2,000,000
Annual Aggregate:	Unlimited
Deductible:	\$0

FMIT Advantage: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for General Liability.



**ADDITIONAL BENEFITS:**

Defense Costs paid in addition to policy limits

Premises Operations

Products/Completed Operations

Contractual Liability (Designated Contracts Only)

Owners & Contractors' Protective Liability

Personal Injury Liability

Host Liquor Liability

Incidental Medical Malpractice Liability

Watercraft Liability

Fire Legal Liability - Maximum \$500,000 in any one Trust Year

Broad Form Property Damage - Maximum \$500,000 in any one Trust Year

Advertising Injury Liability

Skate Facility Liability

Employment Practices Liability

Employment Law Advisor

Free Legal Advice For Employment Related Matters

Employee Benefits Program Administration Liability

Extra Contractual Legal Expense - \$100,000 Aggregate Limit

(EEOC, Florida Commission on Human Relations, Ethics)

Sewerline Backup and Initial Cleanup Expense - \$10,000 per affected property/\$200,000 Aggregate Limit

Crisis Intervention

HR Helpline - Full Legal Support and Online Services

Herbicide/Pesticide Spraying

Limit is the General Liability limit or \$1,000,000 aggregate per fund year, whichever is the lesser amount.

Bert Harris Act/Inverse Condemnation - \$300,000 Limit Per Occurrence/Aggregate. Limit includes Defense Costs.

Deductible is \$5,000 or the policy deductible, whichever is greater.

## Optional Cyber Liability Coverage

Cyber Coverages including Privacy, Network Security and Data Breach.

Fraudulent Instructions and Electronic Crime.

\$2,000,000 Annual Aggregate

Claims Made

Deductible: GL deductible or \$35,000, whichever is less.

Cyber Risk Management Tools Web Site.

**Note: The premium is included on the Premium Summary Page**

**AUTOMOBILE COVERAGE**

**Limits**

Comprehensive Automobile Liability \$2,000,000  
Deductible: \$0

Personal Injury Protection \$10,000  
Deductible: \$0

Automobile Physical Damage

Comprehensive Coverage \$1,000 Deductible

Collision Coverage \$1,000 Deductible

**Note: "Vehicles with \$0 value on schedule provided were not included in the quote for APD."**

Coverage Includes:

- Hired & Non-Owned Liability
- Rental Reimbursement - scheduled vehicles
- Lease Differential - scheduled vehicles
- Limited Replacement Cost - owned private passenger vehicles, SUVs, Pickup Trucks
- Member's Personal Effects

FMIT Advantage: For Members that choose a deductible - Members are **only** responsible for the deductible if a judgment or settlement occurs. Legal expenses are outside the deductible and paid solely by the Trust for Automobile Liability.

**CRIME & BOND COVERAGE****Limits****Bond Coverage:**

Employee Theft - Per Loss \$100,000

Deductible: \$1,000

Faithful Performance - Per Loss \$100,000

Deductible: \$1,000

Finance Director \$100,000

Deductible: \$0

**Crime Coverage:**

Theft of Money & Securities - Loss Inside \$50,000

Deductible: \$1,000

Outside the Premises \$50,000

Deductible: \$1,000

Computer and Funds Transfer Fraud \$50,000

Deductible: \$1,000

Forgery or Alteration \$50,000

Deductible: \$1,000

**WORKERS' COMPENSATION PAYROLLS**

	Limit
Workers' Compensation	Statutory
Employers Liability	\$1,000,000 / \$1,000,000 / \$1,000,000

<u>CODE</u>	<u>DESCRIPTION</u>	<u>PAYROLL</u>
5509	STREET OR ROAD MAINTENANCE	440,670
7502	GAS OPERATIONS	183,671
7520	WATERWORKS OPERATION	214,091
7580	SEWAGE DISPOSAL PLANT OPERATION	258,919
7704	FIREFIGHTERS	647,382
7720	POLICE OFFICERS	634,960
8380	AUTOMOBILE SERVICE OR REPAIR	69,830
8810	CLERICAL	1,010,916
8831	HOSPITAL OR VETERINARY	24,960
9102	PARK NOC	153,430
9410	MUNICIPAL, TOWNSHIP, COUNTY EMPLOYEES NOC	74,099
TOTAL PAYROLL		\$3,712,928

Deductible: \$0

Experience Modification Factor: 10/1/2023 0.80

Safety Credit: Yes

Drug Free Credit: Yes

Premium calculation includes 5% Drugfree Credit and 2% Safety Credit - Requires receipt of approved applications.

Payrolls and WC premium, including any applicable incentive credits, are subject to Final Audit.

## PREMIUM SUMMARY

Coverage Line	Annual Premium
Blanket Real & Personal Property FMIT Disaster Preparedness and Recovery Program	\$397,190 INCLUDED
Inland Marine	INCLUDED
Equipment Breakdown Coverage	INCLUDED
Crime & Bond Coverage	INCLUDED
General Liability Coverage	\$19,539
Public Officials E&O / Employment Practices Liability	\$30,037
Law Enforcement Liability	\$17,385
Cyber Liability	\$5,529
Automobile Liability	\$49,060
Automobile Physical Damage	\$33,285
Workers' Compensation Coverage	\$62,617
<b>Total FMIT Premium</b>	<b>\$614,642</b>

Note: Coverage summaries provided herein are intended as an outline of coverage only and are necessarily brief. In the event of loss, all terms, conditions, and exclusions of the actual FMIT Insuring Agreement(s) and/or Policies will apply.

### Please Read the following Important Notes

The premiums quoted above are priced according to the coverage lines presented. Any change or deletion of coverages may result in re-pricing of remaining coverage lines.

**INTEREST FREE INSTALLMENT PLAN**

<u>First Installment</u>	<u>Second Installment</u>	<u>Third Installment</u>	<u>Fourth Installment</u>
25% minimum due	25% minimum due	25% minimum due	25% minimum due
October 1, 2023	January 1, 2024	April 1, 2024	July 1, 2024

Payment will be forwarded to the Florida League of Cities in Tallahassee

**DEDUCTIBLE / LIMIT OPTIONS**

	<i>Limit</i>	<i>Deductible</i>	<i>Annual Premium</i>	<i>Check Accepted</i>	<i>Option Rejected</i>
<b>Property</b>					
Option 1	n/a	\$1,000	\$397,190	0	0
Option 2	n/a	\$5,000	\$390,126	0	0

**WIND DEDUCTIBLE / LIMIT OPTIONS**

	<i>Named Storm Deductible</i>	<i>Annual Premium</i>	<i>Check Accepted</i>	<i>Option Rejected</i>
<b>Property - Wind Coverage</b>				
Option 1A	5%	\$397,190	0	0
Option 1B	7.5%	\$365,415	0	0
Option 1C	10%	\$333,640	0	0
Option 2A	5%	\$390,126	0	0
Option 2B	7.5%	\$358,916	0	0
Option 2C	10%	\$327,706	0	0

**EQUIPMENT BREAKDOWN DEDUCTIBLE OPTIONS**

	<i>Deductible</i>	<i>Premium</i>	<i>Check Accepted</i>	<i>Option Rejected</i>
Option 1	\$2,500	\$4,913	0	0
Option 2	\$5,000	\$4,525	0	0

Please note: All descriptions of coverage provided herein are intended for illustration and general discussion purposes. Do not rely upon this communication for coverage. Refer to the FMIT Property Coverage Agreement for applicable coverage terms, conditions, limits, and obligations.



Florida Municipal Insurance Trust  
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