

SUWANNEE RIVER WATER MANAGEMENT DISTRICT  
 INVITATION TO BID NUMBER 18/19-042BCS  
 FY2019-20 Insurance Specification Summary Bid Response

PROPOSER: Public Risk Insurance Advisors

OCCURRENCE COVERAGE	LIABILITY LIMITS	DEDUCTIBLE	PREMIUM	SUBTOTAL	
<b>AUTOMOBILE</b>					<b>Zero</b>
Automobile Liability - Any Once Accident	\$ 1,000,000	\$ 10,000	\$5,410		\$6,754
Personal Injury Protection	Statutory		Included		
Uninsured/Underinsured Motorist	\$ 10,000		Included		
Automobile Physical Damage Comp	Included	\$ 1,000	\$4,586		\$4,586
Automobile Physical Damage Collision	Included	\$ 1,000	Included		
Automobile Hired Physical Damage	\$ 35,000	\$ 1,000	Included		
<b>SUBTOTAL AUTO</b>			<b>\$9,996</b>		<b>\$11,340</b>
<b>PROPERTY</b>					
Real Property-All Risk (100% Replacement Cost)	Blanket-\$4,038,134	\$ 2,500	\$15,149		
Personal Property (100% Replacement Cost)	Blanket-\$667,000	\$ 2,500	Included		
Equipment Breakdown	\$ 4,705,134	\$ 2,500	Included		
Flood, Earthquake, Terrorism, Windstorm	\$ 1,000,000	\$ 2,500	Included		
Errors & Omissions \$250K, Business Income \$500K, Accounts Receivable \$500K and Additional Expense \$1M	See limits to the left	\$ 2,500	Included		
Misc Unscheduled Location	\$ 150,000	\$ 2,500	Included		
<b>SUBTOTAL PROPERTY</b>				<b>\$15,149</b>	
<b>INLAND MARINE</b>					
Inland Marine (Field Equipment + unscheduled)	Blanket - \$1,400,679	\$ 2,500	\$6,429		
Inland Marine (Watercraft)	Blanket - \$30,546	\$ 1,000	Included		
Other Inland Marine	\$ 227,658	\$ 2,500	Included		
Valuable Papers	\$ 200,000	\$ 2,500	Included		
EDP Equipment	\$ 687,636	\$ 2,500	Included		
Electronic Data and Media unscheduled	\$ 500,000	\$ 2,500	Included		
<b>SUBTOTAL INLAND MARINE</b>				<b>\$6,429</b>	
<b>WORKERS' COMPENSATION</b>					
		<b>No Deductible</b>			
Workers' Compensation	Statutory	\$ 798,654		Code 8601-15 Employees	
Employer Liability	\$1M/\$1M/\$1M	\$ 3,376,376		Code 8810-51 Employees	
<b>SUBTOTAL WC</b>	.93 Experience Mod	\$ 4,175,030		Total Payroll	<b>\$7,748</b>
<b>BUSINESS LIFE / ACCIDENT</b>					
Governing Board	ADD - \$250,000	10% of Principal Max \$25K, \$25% of Principal Max \$50K			
(ADD, Rehab, SBLT) ANNUAL PREM.	Aggregate - \$2,000,000				<b>\$598</b>

Information regarding underwriters of choice including financial strength rating and specimen endorsements, declarations, and exclusions must accompany all proposals.

SIGNATURE 

DATE 8/27/2019