



GILCHRIST COUNTY BOARD OF COUNTY
COMMISSIONERS
SCHEDULE OF INSURANCE
2025-2026



LINE OF COVERAGE	2025/2026	
	Limit	Deductible
Property: 10/1/25-10/1/26	Policy #PK FL1 0211021 25-23	
Preferred Governmental Insurance Trust		
Blanket Buildings & Contents	\$ 36,375,839	\$ 5,000
Equipment Breakdown	\$ 36,375,839	\$ 5,000
Flood	\$ 1,000,000	\$ 5,000
Earth Movement	\$ 1,000,000	\$ 5,000
Named Windstorm	\$ -	5%/\$35,000 minimum
Additional Expense	\$ 1,000,000	\$ 5,000
Business Income	\$ 500,000	\$ 5,000
Errors & Omissions	\$ 250,000	\$ 5,000
Demolition & Increased Cost of Construction	\$ 500,000	\$ 5,000
Inland Marine: 10/1/25-10/1/26		
Communications Equipment	Included in Blanket	\$ 2,500
Mobile Equipment	\$ 3,806,447	\$ 2,500
Rented Borrowed Leased Equipment	\$ 100,000	\$ 2,500
Valuable Papers	Included in Blanket	\$ 2,500
Watercraft	Not Included	\$ -
Blanket Unscheduled Inland Marine	\$ 965,369	\$ 2,500
Crime: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
Employee Dishonesty	\$ 100,000	\$ 1,000
Theft, Disappearance & Destruction In/Out	\$ 100,000	\$ 1,000
Computer Fraud including Funds Transfer	\$ 100,000	\$ 1,000
Forgery/Alterations	\$ 100,000	\$ 1,000
General Liability: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
General Liability	\$ 1,000,000	\$ -
Employee Benefits	\$ 1,000,000	\$ -
Medical Payments	\$ 2,500	\$ -
Deadly Weapon Protection	\$ 1,000,000	\$ -
Automobile: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
Auto Liability	\$ 1,000,000	\$ -
Uninsured Motorist	Rejected	
Comprehensive/Collision	Symbols 10, 8	\$ 2,500
Hired Physical Damage	\$ 35,000	\$ 2,500
Medical Payments	None	
Public Officials: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
Public Officials Liability	\$ 1,000,000	\$ 2,500
Employment Practices Liability	\$ 1,000,000	\$ 2,500
Cyber Liability	\$2,000,000/\$2,000,000	\$ 25,000
Workers' Compensation: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
	Experience Mod: .66	
Workers' Compensation	Statutory	\$ -
Employers Liability	\$1m/\$1m/\$1m	\$ -

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

	2025/2026	
LINE OF COVERAGE	Limit	Deductible
Tower General Liability: 6/17/25-6/17/26	Policy #CPS8223296	
Scottsdale Insurance		
General Liability	\$3,000,000/\$3,000,000	\$ 500
TRIA		
Storage Tank Liability: 12/5/25-12/5/26	Policy #G21867391 019	
ACE American		
Pollution Liability	\$1,000,000/\$2,000,000	\$ 2,500
Flood:		
NFIP- Wright National		
4280 SW 86th - Concession	2/18/25-2/18/26	
4280 SW 86th - Pavilion	3/31/25-3/31/26	
AD&D: 7/9/24-7/9/26	Policy #ADD N16745157	
ACE American	Two Year Prepaid	
Statutory	\$ 225,000	
Firefighter Cancer Benefit: 8/23/25-8/23/26	Policy #PTP N17938666	
ACE American		
Diagnosis Benefit	\$ 25,000	
Death Benefit	\$ 75,000	