

## Horace McLarty

**From:** Bing Buenafe <bing.buenafe@aon.com>  
**Sent:** Wednesday, August 18, 2021 8:36 PM  
**To:** Horace McLarty  
**Subject:** [EXT]RE: Flood Insurance - Due October 1st

Hi Horace,

We have not received any renewal quotes yet except for the Blanket Accident which is a two-year policy so the premium is the same as expiring but here is our **best guess** for the upcoming 10/1/2021 renewal. This is a conservative estimate considering items like the George Floyd verdict, continued cyber attacks against municipalities and the overall climate in the nation can impact these dramatically. Although we aim to keep the increase to a minimum, this is our best guestimate at this time.

| POLICY TYPE                      | 2020-2021 PREMIUM     | 2021-2022 ESTIMATED PREMIUM | PERCENTAGE OF INCREASE |
|----------------------------------|-----------------------|-----------------------------|------------------------|
| Liability Package                | \$ 394,750.00         | \$ 552,650.00               | 40%                    |
| Cyber Liability                  | \$ 55,675.00          | \$ 111,350.00               | 100%                   |
| Excess Workers Comp              | \$ 274,463.46         | \$ 315,632.98               | 15%                    |
| EMT Professional Liability       | \$ 100,250.00         | \$ 115,287.50               | 15%                    |
| Blanket Accident                 | \$ 15,280.00          | \$ 15,280.00                | 0%                     |
| Pollution Liability              | \$ 15,972.00          | \$ 16,770.60                | 5%                     |
| Storage Tank Pollution Liability | \$ 13,890.00          | \$ 14,584.50                | 5%                     |
| Marina Policy                    | \$ 16,144.00          | \$ 28,252.50                | 75%                    |
| Vessel Pollution                 | \$ 1,390.00           | \$ 1,737.50                 | 25%                    |
| Deadly Weapon & Active Shooter   | \$ 45,756.00          | \$ 48,043.80                | 5%                     |
| UAS (Drones)                     | \$ 10,376.00          | \$ 10,894.80                | 5%                     |
| Excess Liability (Follow Form)   | \$ 149,131.00         | \$ 208,783.40               | 40%                    |
| <b>TOTAL</b>                     | <b>\$1,093,077.46</b> | <b>\$ 1,439,267.08</b>      | <b>32%</b>             |

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| Flood Zone | Location            | Building Description | Policy #   | Zip   | Policy Eff. Date | Policy Exp. Date | Insurance Carrier | 2019 Annual Premium | 2020 Annual Premium | 2021 Annual Premium | Building   | Contents  | Average 19-20 - 20-21 | 2021-2022. 2022-2023 Flood Estimated - 10% Premium Increase | Actual 2021-2022 Premium |
|------------|---------------------|----------------------|------------|-------|------------------|------------------|-------------------|---------------------|---------------------|---------------------|------------|-----------|-----------------------|-------------------------------------------------------------|--------------------------|
| AE         | 1520 Polk Street    | Hammerstein House    | 9901418395 | 33020 | 10/1/2020        | 10/1/2021        | Hartford          | \$1,071.00          | \$1,091.00          |                     | \$ 200,000 | \$0       | 2%                    | \$1,200                                                     | \$1,106                  |
| AE         | 1520 Polk Street    | Annex                | 9901418394 | 33020 | 10/1/2020        | 10/1/2021        | Hartford          | \$913.00            | \$957.00            |                     | \$ 50,000  | \$0       | 5%                    | \$1,053                                                     | \$1,004                  |
| AE         | 1621 N 14th Avenue  | Effluent Pump Bldg   | 9901418391 | 33022 | 10/1/2020        | 10/1/2021        | Hartford          | \$2,531.00          | \$2,592.00          |                     | \$ 500,000 | \$0       | 2%                    | \$2,851                                                     | \$2,621                  |
| AE         | 700 Polk Street     |                      | 9901418386 | 33022 | 10/1/2020        | 10/1/2021        | Hartford          | \$3,537.00          | \$3,684.00          |                     | \$ 220,000 | \$21,000  | 4%                    | \$4,052                                                     | \$3,729                  |
| AE         | 1621 N 14th Avenue  | Pump Station         | 9901418384 | 33020 | 10/1/2020        | 10/1/2021        | Hartford          | \$3,514.00          | \$3,615.00          |                     | \$ 500,000 | \$500,000 | 3%                    | \$3,977                                                     | \$3,658                  |
| VE         | Johnson & Boardwalk |                      | 9901418378 | 33020 | 10/1/2020        | 10/1/2021        | Hartford          | \$1,588.00          | \$1,632.00          |                     | \$ 120,000 | \$0       | 3%                    | \$1,795                                                     | \$1,645                  |
| AE         | 1112 N Ocean Dr     |                      | 9901418374 | 33020 | 10/1/2020        | 10/1/2021        | Hartford          | \$7,519.00          | \$8,075.00          |                     | \$ 100,000 | \$300,000 | 7%                    | \$8,883                                                     | \$8,665                  |
| AE         | 1621 N 14th Avenue  | Receiving Bldg       | 9901418372 | 33020 | 10/1/2020        | 10/1/2021        | Hartford          | \$15,242.00         | \$15,902.00         |                     | \$ 500,000 | \$200,000 | 4%                    | \$17,492                                                    | 16,022                   |
| AE         | 1621 N 14th Avenue  | Engine Driven Pumps  | 9901418371 | 33020 | 10/1/2020        | 10/1/2021        | Hartford          | \$1,616.00          | \$1,650.00          |                     | \$ 500,000 | \$0       | 2%                    | \$1,815                                                     | \$1,665                  |
| AE         | 1301 S Ocean Drive  |                      | 9901418362 | 33019 | 10/1/2020        | 10/1/2021        | Hartford          | \$14,139.00         | \$14,744.00         |                     | \$ 500,000 | \$105,000 | 4%                    | \$16,218                                                    | \$14,854                 |
| AE         | 1621 N 14th Avenue  | Transfer Station     | 9901418361 | 33020 | 10/1/2020        | 10/1/2021        | Hartford          | \$1,843.00          | \$1,893.00          |                     | \$ 500,000 | \$100,000 | 3%                    | \$2,082                                                     | \$1,907                  |
| AE         | 2933 Taft Street    |                      | 8705831692 | 33020 | 10/17/2020       | 10/17/2021       | Hartford          | \$2,643.00          | \$2,766.00          |                     | \$ 338,300 | \$0       | 5%                    | \$3,043                                                     | \$3,043                  |
| AHB        | 1810 N 64 Avenue    | Fire Station 45      | 8706221152 | 33024 | 10/26/2020       | 10/26/2021       | Hartford          | \$1,402.00          | \$1,430.00          |                     | \$ 500,000 | \$300,000 | 2%                    | \$1,573                                                     | \$1,573                  |
| Total      |                     |                      |            |       |                  |                  |                   |                     |                     |                     |            |           |                       | \$61,492                                                    |                          |