



# CITY OF CLEARWATER

RISK MANAGEMENT, POST OFFICE BOX 4748, CLEARWATER, FLORIDA 33758-4748

MUNICIPAL SERVICES BUILDING, 100 SOUTH MYRTLE AVENUE

TELEPHONE (727) 562-4650 FAX (727) 562-4659

October 1, 2023

Director of Emergency Medical Services  
Public Safety Services, Pinellas County  
12490 Ulmerton Rd., #134  
Largo, FL 33774

Re: City of Clearwater Self-Insurance Program October 1, 2023 – October 1, 2024

Please accept this letter as certification that the City of Clearwater is self-insured for liability, property, and workers' compensation coverage as shown below. The City has been approved by the State of Florida as a self-insured municipal government. **The state audit number for the City as a self-insured municipality is 9173.** This certification is issued as a matter of information only and confers no rights upon the holder. The insurance coverages listed below do not extend the limits of liability beyond the statutory limits of \$200,000 per person/\$300,000 per occurrence as governed by the provisions of Section 768.28, Florida Statutes.

The City's major insurance coverages and limits are as follows:

1. **Auto Liability, General Liability, Police Professional Liability, and Public Official Liability:** Excess Insurance: \$5,000,000 (\$10,000,000 Aggregate) with Ambridge/Lloyds of London with self-insured retention of \$500,000 for the policy period 10/1/2023 – 10/1/2024.
2. **Workers' Compensation:** Statutory coverage per Occurrence with self-insured retention of \$600,000. Excess Insurance via Safety National for the policy period 10/1/2023 – 10/1/2024.
3. **Emergency Medical Services (EMS) Commercial General Liability:** Limit of \$5,000,000 per Occurrence/\$10,000,000 Aggregate with Ambridge/Lloyd's of London with a self-insured retention of \$25,000 for the policy period 10/1/2023 – 10/1/2024.

If you have any questions about this information, please contact me.

Sincerely,

Edward Todd Morrone  
Risk Manager

[edward.morrone@myclearwater.com](mailto:edward.morrone@myclearwater.com)

727-444-8534

Mark Bunker, Councilmember  
Kathleen Beckman, Councilmember

Brian J. Aungst Sr., Mayor



David Allbritton, Councilmember  
Lina Teixeira, Councilmember

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