



CITY OF CLEARWATER

RISK MANAGEMENT DIVISION, POST OFFICE BOX 4748, CLEARWATER, FLORIDA 33758-4748
MUNICIPAL SERVICES BUILDING, 100 SOUTH MYRTLE AVENUE, CLEARWATER, FLORIDA 33756
TELEPHONE (727) 444-8533

October 1, 2025

Director of Emergency Medical Services
Pinellas County, A Political Subdivision of the State of Florida
400 S Fort Harrison Ave
Clearwater, FL 33756

Re: **City of Clearwater Self-Insurance Program 2025 – 2026**

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 10/1/2025 – 10/1/2026.
2. **Workers' Compensation:** Statutory coverage per Occurrence with self-insured retention of \$600,000. Excess Insurance via Safety National for the policy period 10/1/2025 – 10/1/2026.
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 10/1/2025 – 10/1/2026.

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

Sincerely,

Edward Morrone

Edward Todd Morrone
Risk Manager
edward.morrone@myclearwater.com
727-444-8534

Ryan Cotton, Councilmember
Mike Mannino, Councilmember

Bruce Rector, Mayor



David Allbritton, Councilmember
Lina Teixeira, Councilmember

"Equal Employment and Affirmative Action Employer"