

CERTIFICATE OF COVERAGE		ISSUED ON: 10/1/2025	
COVERAGE PROVIDED BY: PREFERRED GOVERNMENTAL INSURANCE TRUST			
PACKAGE AGREEMENT NUMBER: PK FL1 0522012 25-24		COVERAGE PERIOD: 10/01/2025 TO 10/01/2026 12:01 AM	
COVERAGES: This is to certify that the agreement below has been issued to the designated member for the coverage period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the coverage afforded by the agreement described herein subject to all the terms, exclusions and conditions of such agreement.			
Mail to: Certificate Holder Pinellas County, A Political Subdivision of the State of Florida 400 South Fort Harrison Ave Clearwater, Florida 33756		<i>Designated Member</i> City of Madeira Beach 300 Municipal Drive Madeira Beach, Florida 33708	
LIABILITY COVERAGE ☒ Comprehensive General Liability, Bodily Injury, Property Damage and Personal Injury: Limit: \$1,000,000 \$0 Deductible ☒ Employee Benefits Liability Limit: \$1,000,000 \$0 Deductible ☒ Employment Practices Liability Limit: \$1,000,000 \$0 Deductible ☒ Public Officials Liability Limit: \$1,000,000 0 Deductible Law Enforcement Liability Limit: Deductible		WORKERS' COMPENSATION COVERAGE WC AGREEMENT NUMBER: Self Insured Workers' Compensation Statutory Workers' Compensation Employers Liability Each Accident By Disease Aggregate Disease	
PROPERTY COVERAGE ☒ Buildings & Personal Property Limit: Per Schedule on file with Trust \$2,500 Deductible <i>Note: See coverage agreement for wind, flood, and other deductibles.</i> Inland Marine – Rented, Borrowed and Leased Equipment Limit: \$0 TIV See Schedule for Deductible ☒ Inland Marine – All other Limit: \$1,765,416 TIV See Schedule for Deductible		AUTOMOBILE COVERAGE ☒ Automobile Liability Limit: \$1,000,000 \$0 Deductible ☒ All Owned ☒ Specifically Described Autos ☒ Hired Autos ☒ Non-Owned Autos ☒ Automobile Physical Damage ☒ Comprehensive See Schedule for Deductible ☒ Collision See Schedule for Deductible ☒ Hired Auto with limit of \$35,000 Garage Keepers Liability Limit Liability Deductible Comprehensive Deductible Collision Deductible	
CRIME COVERAGE Employee Dishonesty Limit: Deductible Forgery or Alteration Limit: Deductible Theft Disappearance & Destruction Limit: Deductible Computer Fraud Limit: Deductible			
NOTE: Additional Covered Party status is excluded for non-governmental entities. The most we will pay is further limited by the limitations set forth in Section 768.28(5), Florida Statutes (2010) or the equivalent limitations of successor law which are applicable at the time of loss.			
Description of Operations/ Locations/ Vehicles/Special items-(This section completed by member's agent, who bears complete responsibility and liability for its accuracy): 			
Certificate of Insurance issued as proof of coverage.			
This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the agreement above.			
Administrator Public Risk Underwriters® P.O. Box 958455 Lake Mary, FL 32795-8455		CANCELLATIONS SHOULD ANY OF THE ABOVE DESCRIBED AGREEMENT BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE COVERAGE AGREEMENT PROVISIONS. 	
Producer Risk Management Associates, Inc. 300 North Beach Street Daytona Beach, Florida, 32114		AUTHORIZED REPRESENTATIVE	
PGIT-CERT (1/19) <i>PRINT FORM</i>			



10/1/2025

**Pinellas County, A Political Subdivision of the State of Florida
400 South Fort Harrison Ave**

Clearwater, Florida 33756

Re: Coverage Agreement - PK FL1 0522012 25-24

City of Madeira Beach

Effective Date: 10/01/2025 to 10/01/2026

To Whom It May Concern:

Preferred Governmental Insurance Trust is unable to name non-governmental entities as an additional covered party due to Florida Statute 768.28.

Non-governmental entities do not enjoy sovereign immunity protection under Florida law. Coverage through the Preferred Governmental Insurance Trust is predicated upon the concept of sovereign immunity among all its members. Accordingly, entities which are not eligible for sovereign immunity protection under F.S. 768.28 may not be an additional covered party under the Preferred coverage agreement.

We appreciate your understanding.

**Margaret E. Gross, CPCU
Director of Underwriting**

If Additional Covered Party status was not requested on the attached certificate, the provisions in this letter do not apply.