CERTIFICATE OF COVERAGE

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

Designated Member 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

0 Deductible Limit: \$1,000,000

Law Enforcement Liability

Deductible Limit:

WORKERS' COMPENSATION COVERAGE

WC AGREEMENT NUMBER:

Self Insured Workers' Compensation

\$0 Deductible

ISSUED ON: 10/1/2025

Statutory Workers' Compensation

Employers Liability Each Accident By Disease Aggregate Disease

PROPERTY COVERAGE

X Buildings & Personal Property

Limit: Per Schedule on file with Trust \$2,500 Deductible

Note: See coverage agreement for wind,

flood, and other deductibles.

Inland Marine - Rented, Borrowed and

Leased Equipment

Limit: \$0 TIV See Schedule for Deductible

X Inland Marine - All other

Limit: \$1,765,416 TIV See Schedule for Deductible

CRIME COVERAGE

Employee Dishonesty

Deductible

Forgery or Alteration

Theft Disappearance & Destruction

Computer Fraud

Limit:

Deductible

Deductible

Deductible

AUTOMOBILE COVERAGE

X Automobile Liability

Limit: \$1,000,000

All Owned X Specifically Described Autos

X Hired Autos

X Non-Owned Autos

X Automobile Physical Damage X Comprehensive See Schedule for

Deductible

X Collision See Schedule for Deductible

X Hired Auto with limit of \$35,000

Garage Keepers Liability Limit Liability Deductible Comprehensive Deductible Collision 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

Risk Management Associates, Inc. 300 North Beach Street Daytona Beach, Florida, 32114

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

Margaret & Street

AUTHORIZED REPRESENTATIVE

PGIT-CERT (1/19) PRINT FORM



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.