



October 2, 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 Dunedin Proof of Self Insurance

Good morning,

Please accept this letter as notification that the City of Dunedin is self-funded for liability coverage and has a reserve established to fund any potential liability losses which may occur.

Should you require any additional documentation, please do not hesitate to contact our office.

Sincerely,

A handwritten signature in blue ink, appearing to read "Theresa Smalling".

Theresa E Smalling, PhD, SPHR, SHRM-SCP
Director of Human Resources & Risk Management

cc: Mark Zipeto, EMS Division Chief

