

**FLORIDA MUNICIPAL INSURANCE TRUST
PROPERTY, ALLIED LINES AND CRIME
DECLARATIONS**

I. DESIGNATED MEMBER

Emerald Coast Utilities Authority

Agreement No.: FMIT #0162

II. GOVERNMENT DESCRIPTION

Other

III. COVERAGE PERIOD

From October 1, 2016 to October 1, 2017 12:01 A.M. Standard Time at the address of the Designated Member.

	Premium Basis	Deductible/ Type	Limit	Net Premium
IV. Property and Allied Coverages				\$560,532
Real Property*		\$100,000	\$100,000,000	Included
Personal Property		\$100,000	Included	Included
Coinsurance:	Agreed Amount			
Valuation Basis:	Replacement			
Blanket**:	Cost			
Inflation Guard:	Yes			
PITO Blanket Sub-Limit*			\$4,824,907	Included
Time Element				
Business Income		Per Extension \$0		Included
Coinsurance:	Agreed Amount		\$6,000,000	Included
Extra Expense		Per Extension \$0		Included
Inland Marine				
Valuation Basis:	Actual Cash Value	Per Schedule	\$5,748,844	Included
Blanket:	Yes			Included
Valuable Papers		Per Extension \$0		Included
Accounts Receivable		Per Extension \$0		Included
Crime				
Inside The Premises:				
Theft of Money and Securities		\$1,000	\$75,000	Included
Outside The Premises:		\$1,000	\$75,000	Included
Forgery or Alteration		\$1,000	\$50,000	Included
Computer and Funds Transfer Fraud		\$1,000	\$100,000	Included
Bond				
Faithful Performance Blanket Bond		\$1,000	\$500,000	Included
Employee Theft - Per Loss Coverage		\$1,000	\$500,000	Included

V. This agreement includes these endorsements and schedules: See Schedule C

VI. ESTIMATED ANNUAL PREMIUM

Florida Municipal Insurance Trust (FMIT)

Normal

Premium

\$560,532

Florida League of Cities Sponsored Insurance Programs Since 1977

THIS DECLARATIONS AND THE SUPPLEMENTAL DECLARATIONS, TOGETHER WITH THE COMMON CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED AGREEMENT.

*Real Property limit is inclusive of PITO Blanket Sub-Limit

**If a blanket limit is selected, the blanket limit applies only to Covered Property at locations contained in the Member's Property Schedule, subject to all coverage exclusions, deductible requirement(s) and other provisions of the Coverage Agreement.

FMIT PROPERTY AND ALLIED COVERAGES
October 1, 2016 - October 1, 2017 Scheduled Coverage Forms List
FMIT #0162

Schedule C

Form #	Description
Property Common	
FMIT COND 1016	Conditions of Coverage
FMIT CA 1016	Coverage Agreement
IL 00 17 1198	Common Policy Conditions
FMIT MPC 1014	Miscellaneous Property Coverages
IL 02 55 0106	Florida Changes - Cancellation and Non-renewal
Property	
FMIT PROP EP 1015	Earned Premium
FMIT PROP EIV 1010	Environmental Improvement Endorsement
PR-SCHED	Property Schedule
PR PITO SCHED 1016	Property in the Open Schedule
CP 00 90 0788	Commercial Property Conditions
CP 00 10 0402	Building and Personal Property Coverage Form
FMIT PROP 03 1016	Coverage Extensions
FMIT PITO 1016	Property in the Open
CP 01 25 1007	Florida Changes
CP 10 30 0402	Causes of Loss - Special Form
CP 10 50 0788	Additional Exclusions - Wind Exclusion
FMIT PROP 12 1016	Ordinance or Law Change
CP 10 35 0695	Watercraft Exclusion
FMIT FLOOD 1016	Flood Coverage Excess of Loss
FMIT PROP NS DED-A 1016	Named Storm Percentage Deductible Endorsement
FMIT PROP TER 1015	Terrorism Physical Loss or Physical Damage
FMIT EBX 1015	Equipment Breakdown Coverage Schedule
FMIT EBC/EBX 1015	Equipment Breakdown Coverage
FMIT FCR 1009	Fungus Remediation
IL 04 01 1007	Florida-Sinkhole Loss Coverage
CP 00 60 0695	Leasehold Interest Coverage Form
CP 00 50 0402	Extra Expense Coverage Form
CP 00 32 0402	Business Income Coverage
Inland Marine	
FMIT IM SCH	Miscellaneous Schedule of Inland Marine
FMIT PROP 02 1016	Inland Marine Floater
CM 00 01 0904	Commercial Inland Marine Conditions
CM 00 66 0904	Accounts Receivable Coverage Form
CM 00 67 0904	Valuable Papers and Records Coverage Form
Crime	
CR 00 25 0506	Government Crime Coverage Form
FMIT PROP GCC-A 1008	Government Crime Coverage Form Amendment
CR 25 09 1010	Include Volunteer Workers as Employees
CR 25 19 0506	Add Faithful Performance of Duty Coverage

Miscellaneous Property Coverages

FMIT #0162

October 1, 2016 - October 1, 2017

Business Income Other Than Rental Value

Loc #	Bldg #	Limit	Coinsurance
002	017	\$2,000,000	90%
003	002	\$2,000,000	90%
077	001	\$2,000,000	90%

All locations are covered under Coverage Extension 5h.

Extra Expense

All locations are covered under Coverage Extension 5e.

Valuable Papers & Records

All locations are covered under Coverage Extension 5b.

Accounts Receivable

All locations are covered under Coverage Extension 5d.

Crime / Bond

Bond Type	Bond Limit	Deductible Amount
Employee Theft - Per Loss	\$500,000	\$1,000
Faithful Performance Blanket Bond	\$500,000	\$1,000

Forgery or Alteration

Limit	Deductible Amount
\$50,000	\$1,000

Theft of Money and Securities - Inside Premises

Limit	Deductible Amount
\$75,000	\$1,000

Outside Premises

Limit	Deductible Amount
\$75,000	\$1,000

Computer and Funds Transfer Fraud

Limit	Deductible Amount
\$100,000	\$1,000