

SUNRISE, FLORIDA

RESOLUTION NO. _____

A RESOLUTION OF THE CITY OF SUNRISE, FLORIDA, APPROVING THE RENEWAL OF VARIOUS EXCESS LIABILITY, PROPERTY, AND STOP-LOSS WORKERS' COMPENSATION INSURANCE COVERAGES THROUGH THE FLORIDA MUNICIPAL INSURANCE TRUST, ADMINISTERED THROUGH THE FLORIDA LEAGUE OF CITIES, INCORPORATED, FOR THE PERIOD OF OCTOBER 1, 2026 THROUGH SEPTEMBER 30, 2027; AUTHORIZING THE RISK MANAGER TO EXECUTE DOCUMENTS, AMEND COVERAGES AND ADJUST PROPERTY CLAIMS; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Florida Municipal Insurance Trust (FMIT), administered through the Florida League of Cities, Incorporated, is an inter-governmental, self-insurance pool authorized by Florida Statutes to allow public entities to pool their insurance risks; and

WHEREAS, FMIT currently provides the City with the following insurance coverages: Excess General Liability, Auto Liability, Auto Physical Damage, Police Professional Liability, Medical Malpractice Liability, Errors and Omissions Liability, Public Official Liability, Property Insurance, Inland Marine Insurance, Stop-loss Workers' Compensation Insurance, and Cyber-security Insurance; and

WHEREAS, FMIT has provided the City excellent service for claims handling, advanced disaster recovery services, enhanced blanket coverage terms for property in the open, favorable liability defense determinations, member favorable coverage interpretations, and favorable application of named storm wind percentage deductible; and

WHEREAS, City staff has negotiated a competitive renewal offer of \$6,169,553, which is \$338,522 less than last year's premium. The renewal will continue to provide high limits of liability, enhanced cyber liability and breach response services, new drone liability coverage, advanced disaster recovery services, broad property in the open coverage, high limits of indirect loss coverages for business interruption and extra expense, and favorable liability defense determinations.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF SUNRISE, FLORIDA:

Section 1. The foregoing recitals are hereby ratified and incorporated as the legislative intent of this Resolution.

Section 2. The renewal of Excess General Liability, Auto Liability, Auto Physical Damage, Police Professional Liability, Medical Malpractice Liability, Errors and Omissions Liability, Public Official Liability, Property Insurance, Inland Marine Insurance, and Stop-loss Workers' Compensation Insurance coverages, and coverage for wind driven rain, property damage mitigation, crisis management, enhanced cyber liability and breach response through the Florida Municipal Insurance Trust (FMIT), administered through the Florida League of Cities, Incorporated, for the period of October 1, 2026, through September 30, 2027, is hereby approved.

Section 3. Pursuant to Section 5-173(c)(5) of the Code of Ordinances of the City of Sunrise, Florida, the City's formal bidding procedures are waived for good cause for the reasons set forth in this Resolution and the accompanying Agenda Item Request.

Section 4. The Risk Manager, or designee, is hereby authorized to execute any applications, forms, binders, and documents necessary to effectuate coverage.

Section 5. The Risk Manager, or designee, is further authorized to amend insurance coverages as properties, vehicles, mobile equipment, and personnel are added or removed, to pay changes to premium due to increases or decreases in exposure basis, to pay final FMIT premium audits subject to a budget transfer, and to allocate excess budgeted funds if necessary or subject to a budget amendment approved by the City Commission.

Section 6. The Risk Manager, or designee, is further authorized to resolve property claims and to execute necessary forms to authorize FMIT's Property Turnkey Recovery Coverage to adjust large property claims within the City's flat deductibles or named-storm wind percentage deductibles, and is authorized to resolve non-covered insurance property claims for continuity of operations or restoration purposes, provided the claims arise from a named storm determined by the National Hurricane Center and work is performed by the FMIT's Property Turnkey Recovery Manager or their authorized sub-contractor, subject to availability of approved budgeted funds.

Section 7. Effective Date. This Resolution shall be effective immediately upon its passage.

PASSED AND ADOPTED this ____ DAY of _____, 2026.

Mayor Michael J. Ryan

Authentication:

Felicia M. Bravo
City Clerk

MOTION: _____
SECOND: _____

CLARKE: _____
GUZMAN: _____
KERCH: _____
SCUOTTO: _____
RYAN: _____

Approved by the City Attorney
as to Form and Legal Sufficiency

Thomas P. Moss