



Approved in Open Session 5/5/26
Manatee County
Board of County Commissioners

May 5, 2026 - Regular Meeting

Subject

Storage Tank Liability Insurance Policy

Category

CONSENT AGENDA

Briefings

Briefing Provided Upon Request

Contact and/or Presenter Information

Nicole R. Bezdek, Risk Manager, ext. 3739

Action Requested

Motion to:

1. Authorize the purchase of storage tank liability insurance on behalf of the County in the amount of \$16,139.00 pursuant to a proposal from First Florida Insurance Brokers, and to authorize the County Attorney, or her designee, to execute all related, required documents.
2. Authorize the County Attorney, or her designee, to approve any related amendments and/or endorsements to the storage tank liability insurance policy, provided such amendments and/or endorsements do not materially alter the scope of coverage, do not result in the total aggregate cost for the foregoing premium exceeding \$17,100.00, or otherwise conflict with the Self-Insurance Program, Article VII, Chapter 2-2, and to authorize the County Attorney, or her designee, to execute all related, required documents.

Enabling/Regulating Authority

Self-Insurance Program, Article VII, Chapter 2-2, Manatee County Code of Ordinances

Applicable Advisory Board

Not applicable

Background Discussion

Manatee County currently owns 62 storage tanks with capacities ranging from 110 gallons to 20,000 gallons. The contents of the storage tanks include diesel, gasoline, new oil, and jet fuel. The County currently insures the storage tanks through the Self-Insurance Program. The purchase of a storage tank liability policy is recommended to transfer a large amount of risk for minimal premium from the Self-Insurance Program to a stand-alone insurance policy.

The coverage has a total loss limit of \$1,000,000.00 and a deductible of \$5,000.00 per tank. All terms and conditions are set forth in the attached proposal. The proposal is for a 12-month policy from June 1, 2026, to June 1, 2027. The total premium for the proposed policy is \$16,139.00.

The Risk Manager and County Attorney recommend that the Board approve purchasing this new insurance policy.

In addition to the above, the County Attorney requests authorization to allow her, or her designee, to execute any related amendments and/or endorsements to the storage tank liability insurance policy, provided such amendments and/or endorsements do not materially alter the scope of coverage, do not result in the total aggregate cost for the foregoing premium exceeding \$17,100.00, or otherwise conflict with the Self-Insurance Program, Article VII, Chapter 2-2.

Attorney Review

Other (Requires explanation in field below) DeCarlo

This is a County Attorney's Office item.

Instructions to Board Records

If approved, please return a stamped copy of this agenda item certifying its approval by the Board to Nicole R. Bezdek, Risk Manager at nicole.bezdek@mymanatee.org.

Distributed 5/5/26, RT

Cost and Funds Source Account Number and Name

Total cost not to exceed \$17,100.00; 505.0001500; Risk Management General Liability

Amount and Frequency of Recurring Costs

None

FIRST FLORIDA Insurance Brokers

an **accretive** company

Creating Unique Risk Solutions

MANATEE COUNTY, A POLITICAL SUBDIVISION OF THE STATE OF FLORIDA

STORAGE TANK LIABILITY

INSURANCE PROPOSAL

TERM

June 1, 2026 to June 1, 2027

Presented By:

Maggie Boykin, ARM-P
Vice President – Property & Casualty

100 SOUTH ASHLEY DRIVE, SUITE 250
TAMPA, FL 33602

813-902-3502 – PHONE
813-223-3932 – FAX

APRIL 2, 2026

www.ffinsbr.com

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NAMED INSURED AND MAILING ADDRESS

Manatee County,
a political subdivision of the State of Florida
1112 Manatee Avenue West
Bradenton, FL 34202

*This proposal contains most terms, conditions, limits and deductibles provided under the program.
However, refer to the policy forms for specific and complete terms and conditions.*

PREPARED BY

FIRST FLORIDA
Insurance Brokers

an **accretive** company

100 SOUTH ASHLEY, SUITE 250

TAMPA, FL 33602

PHONE: (813) 902-3502

FAX: (813)223-3932

TOLL FREE: (866) 404-7637

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STORAGE TANK LIABILITY	
Carrier	Crum & Forster Specialty Insurance Company
A.M. Best Rating	A+ XV Non-Admitted
Policy Period	June 1, 2026 to June 1, 2027
Policy Form	Claims-Made
Retroactive Date	Inception Date
LIABILITY OF INSURANCE	
Each Confirmed Release Limit	\$1,000,000
Policy Aggregate Limit	\$1,000,000
Defense Expense Aggregate Limit	\$1,000,000
DEDUCTIBLE	
Deductible	\$5,000
FORMS AND ENDORSEMENTS	
Commercial Storage Tank Liability Policy Declarations [CFSTAP 00 001 10 16]	✓
Schedule of Forms and Endorsements [EN002-0211]	✓
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notices to Policy Holders [IL P 001 01 04]	✓
C&F Specialty Signature Page [CS 07001 01 21]	✓
Claims Reporting [EN0004-0521]	✓
Service of Process Clause [EN005-1017]	✓
Policyholder Disclosure Notice of Terrorism Insurance Coverage – Florida [EN006FL 0120]	✓
Privacy Notice [EN0011-1014]	✓
Emergency Response Hotline [EN0050-0222]	✓
Notice of Loss All [EN0052-0222]	✓
Storage Tank Pollution Policy [CFSTP 00 000 01 15]	✓
Deductible Endorsement [CFSTP 00 002 01 21]	✓
Covered Storage Tank Coverage Endorsement [CFSTP 00 525 05 16]	✓
Pollution Conditions Exclusion [CFSTP 00 536 10 13]	✓
Loading or Unloading Coverage Endorsement [CFSTP 00 546 10 13]	✓
Financial Responsibility Certificate of Insurance – FL [CFSTP FR CERT-FL]	✓
SUBJECT TO	
Completed Crum & Forster Application [Proposed coverage is conditional upon receipt, review, verification and approval of this application]	
Signed Terrorism Rejection/Selection Form	

STORAGE TANK LIABILITY	
Carrier	Crum & Forster Specialty Insurance Company
A.M. Best Rating	A+ XV Non-Admitted
Policy Period	June 1, 2026 to June 1, 2027
Policy Form	Claims-Made
Retroactive Date	Inception Date
EXCLUSIONS [NOT LIMITED TO...]	
Prior Pollution Conditions	✓
Criminal, Fraudulent or Dishonest Acts	✓
Regulatory Non-Compliance	✓
Auto, Aircraft or Watercraft	✓
Storage Tank Removal or Upgrades	✓
Damage to Property	✓
Acquired Properties	✓
Abandonment	✓
Compatible Substances	✓
Tank Maintenance and Usage	✓
Unlisted Substances	✓
Workers' Compensation and Similar Laws	✓
Employer's Liability	✓
Contractual Liability	✓
Cross Liability	✓
Excluded Damages	✓
Date Recognition	✓
War	✓
Other "Claims" or "Suits"	✓
Nuclear Hazard	✓
Progressive or Continuing Injury or Damage	✓
PREMIUM	
Policy Premium	\$15,147
TRIPRA Premium	\$757
Policy Fee	\$200
Surplus Lines Filing Fee	\$35
Total Premium (inclusive of taxes and fees)	\$16,139
Terrorism Premium (optional)	\$1,439

STORAGE TANK SCHEDULE

STORAGE TANK SCHEDULE										
SITE #	FACILITY ID	FACILITY NAME	FACILITY ADDRESS	TANK ID	UST/AST	CAPACITY (GALLONS)	CONTENTS	YEAR INSTALLED	RETROACTIVE DATE	DEDUCTIBLE
1	9601947	Sheriff Office	601 301 Blvd W, Bradenton, FL 34205	91	AST	5000	Diesel	1995	Inception	\$5,000
2	Non-reg	Blackstone Park	2112 14 th Avenue W, Palmetto, FL 34221	56	AST	300	Diesel	2001	Inception	\$5,000
3	Non-reg	Premier Sports Park	5985 Post Blvd, Bradenton, FL 34211	50	AST	500	Diesel	2023	Inception	\$5,000
				51	AST	500	Gasoline	2025	Inception	\$5,000
4	Non-reg	Tom Bennet Park	280 Kay Rd, Bradenton, FL 34208	104	AST	250	Diesel	2021	Inception	\$5,000
				109	AST	250	Gasoline	2023	Inception	\$5,000
5	9502963	Lift Station – Lakewood Ranch	7550 Lorraine Rd, Bradenton, FL 34208	77	AST	2300	Diesel	2025	Inception	\$5,000
6	Non-reg	Parks & Recreation	5160 65 th St Ave, Bradenton, FL 34210	110	AST	250	Gasoline	2023	Inception	\$5,000
				111	AST	250	Diesel	2023	Inception	\$5,000
7	Non-reg	Tax Collector Office	819 301 Blvd, Bradenton, FL 34205	58	AST	500	Diesel	2001	Inception	\$5,000
8	9811092	Elwood 1	4805 44 th Ave E, Bradenton, FL 34203	85	AST	13500	Diesel	2009	Inception	\$5,000
9	8733247	Lift Station – 27A	2420 53 rd Ave W, Bradenton, FL 34207	74	AST	1100	Diesel	2004	Inception	\$5,000
10	8944467	Lift Station – TV4	1311 41 st Ave E, Bradenton, FL 34222	61B	AST	1000	Diesel	2018	Inception	\$5,000
11	8944468	Lift Station – N1B	Jackson Rd & 73 rd St, Palmetto, FL 34221	68B	AST	1000	Diesel	2017	Inception	\$5,000
12	8630032	Lift Station – 12A	2003 Bay Drive, Bradenton, FL 34207	71	AST	1075	Diesel	2017	Inception	\$5,000
13	8629346	SW Water Treatment Plant	5100 65 th St W, Bradenton, FL 34207	66	AST	8000	Diesel	2005	Inception	\$5,000
				67	AST	8000	Diesel	2005	Inception	\$5,000
14	8733210	Lift Station #5	4300 Gulf Drive, Holmes Beach, FL 34218	72	AST	1060	Diesel	2005	Inception	\$5,000
				102	AST	500	Gasoline	2020	Inception	\$5,000
15	8733212	Lift Station #1-D	1911 51st W, Bradenton, FL 34209	75	AST	1060	Diesel	2005	Inception	\$5,000
16	8733250	Lift Station #1-M	8720 44 th Ave W, Bradenton, FL 34210	76	AST	1700	Diesel	2017	Inception	\$5,000
17	8944386	NRWWTP	8100 69 th Street E, Ellenton, FL 34222	62	AST	12000	Diesel	2005	Inception	\$5,000
18	8944388	SE Waste Water Treatment	3335 Lena Rd, Bradenton, FL 34202	78	AST	8000	Diesel	2001	Inception	\$5,000
				79	AST	8000	Diesel	2024	Inception	\$5,000

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SITE #	FACILITY ID	FACILITY NAME	FACILITY ADDRESS	TANK ID	UST/AST	CAPACITY (GALLONS)	CONTENTS	YEAR INSTALLED	RETROACTIVE DATE	DEDUCTIBLE
19	9807368	Fleet Garage	1100 26 th Ave E, Bradenton, FL 34208	57	AST	10000	Gasoline	2005	Inception	\$5,000
20	8944464	Lift Station 13-A	112 63 rd Ave E, Bradenton, FL 34203	73	AST	1060	Diesel	2006	Inception	\$5,000
21	8944469	Lift Station 39-A	5621 39 th St E, Bradenton, FL 34203	69	AST	2847	Diesel	2025	Inception	\$5,000
				14	AST	20000	Gasoline	2025	Inception	\$5,000
				15	AST	20000	Diesel	2025	Inception	\$5,000
22	8944481	Judicial Center	1115 Manatee Ave W, Bradenton, FL 34205	92	AST	8000	Diesel	2007	Inception	\$5,000
23	9807892	Spencer Parrish Pump Station	7665 Spencer Parrish Rd, Parrish, FL 34219	44	AST	2000	Diesel	2005	Inception	\$5,000
24	9807894	Rye Road Pump Station	14695 Waterline Rd, Parrish, FL	45	AST	3000	Diesel	2005	Inception	\$5,000
25	9807893	63 rd Ave Pump Station	3821 63 rd Ave E, Bradenton, FL 34209	46	AST	4000	Diesel	2005	Inception	\$5,000
26	Non-reg	Buffalo Creek Park	7550 69 th Street E, Ellenton, FL	59	AST	500	Diesel	2012	Inception	\$5,000
27	9809011	Public Safety Building	2101 47 th Terrace, Bradenton, FL 34207	88	AST	8000	Diesel	2007	Inception	\$5,000
				89	AST	8000	Diesel	2007	Inception	\$5,000
28	9809049	Lift Station – Pope Road	12405 44 th Ave E, Bradenton, FL 34203	60	AST	3000	Diesel	2006	Inception	\$5,000
29	9809046	Lift Station – Southeast Master	14700 The Masters Ave, Bradenton, FL 34202	65	AST	2000	Diesel	2006	Inception	\$5,000
30	8944482	County Administration	1112 Manatee Ave W, Bradenton, FL 34205	90	AST	8000	Diesel	2009	Inception	\$5,000
31	9802909	Elwood Park 2	5511 39 th Street E, Bradenton, FL 34203	83	AST	5000	Diesel	2009	Inception	\$5,000
32	9811761	Cortez Pump Station	11850 Cortez Rd W, Bradenton, FL 34210	82	AST	5000	Diesel	2009	Inception	\$5,000
33	9811675	Duette Park, Well Point #6	4715 Duette Road, Duette, FL 33834	80	AST	3000	Diesel	2009	Inception	\$5,000
				81	AST	3000	Diesel	2009	Inception	\$5,000
34	9811817	Fleet Garage West	4700 66 th Street W, Bradenton, FL 34210	38	AST	1050	Diesel	2009	Inception	\$5,000
35	9809731	Artisan Lakes Master Lift	9760 Gillet Road, Palmetto, FL 34221	39	AST	2000	Diesel	2007	Inception	\$5,000
36	9811938	Lift Station 41A	5398 Creekside Trail, Bradenton, FL 34243	36	AST	1000	Diesel	2009	Inception	\$5,000
37	9811931	Lift Station Tara 20	7211 Stone Rive Rd, Bradenton, FL 34203	37	AST	1500	Diesel	2010	Inception	\$5,000
38	8630027	Fleet	1108 26 th Ave W, Bradenton, FL 34208	35	AST	775	Diesel	2010	Inception	\$5,000

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39	Non-reg	Lakewood Ranch Park	5550 Lakewood Ranch Blvd, Bradenton, FL 34211	43	AST	500	Diesel	2010	Inception	\$5,000
				52	AST	500	Gasoline	2010	Inception	\$5,000
40	9818528	Parrish MLS	12110 Erie Rd, Parrish, FL 34219	99	AST	2000	Diesel	2021	Inception	\$5,000
41	9813197	Utilities Maintenance Building	4520 66th Street W, Bradenton, FL 34210	34	AST	946	Diesel	2012	Inception	\$5,000
42	9814121	Forman's Building	1022 26th Avenue E, Bradenton, FL 34208	98	AST	2000	Diesel	2014	Inception	\$5,000
				2	AST	5000	Diesel	2023	Inception	\$5,000
				3	AST	12000	Gasoline	2023	Inception	\$5,000
43	9814367	Heritage Harbor Lift Station	72999 Montauk Point Crossing, Bradenton, FL 34212	63	AST	2000	Diesel	2014	Inception	\$5,000
44	Non-reg	Braden River Park	5201 51 Street E, Bradenton, FL 34203	42	AST	500	Diesel	2005	Inception	\$5,000
45	Non-reg	Bradenton Convention Center	1 Haben Blvd, Palmetto, FL 34221	41	AST	400	Diesel	2010	Inception	\$5,000
46	Non-reg	Red Cross Building	10311 Malachite Drive, Bradenton, FL 34211	93	AST	500	Diesel	2010	Inception	\$5,000
47	Non-reg	Code Enforcement Beach	2651 Gulf Drive S, Coquina Beach, FL	101	AST	500	Gasoline	2020	Inception	\$5,000
48	Non-reg	Parks & Recreation	2653 Gulf Drive S, Coquina Beach, FL	107	AST	250	Diesel	2025	Inception	\$5,000
49	98149864	GT Bray	5502 33rd Avenue W, Bradenton, FL 34209	55	AST	500	Diesel	2005	Inception	\$5,000
				103	AST	250	Gasoline	2021	Inception	\$5,000
				113	AST	1550	Diesel	2023	Inception	\$5,000
				114	AST	2300	Diesel	2023	Inception	\$5,000
50	Non-reg	Palma Sola	7915 40th Ave W, Bradenton, FL 34209	54	AST	110	Diesel	2001	Inception	\$5,000
				108	AST	250	Gasoline	2023	Inception	\$5,000
51	9819863	Palmetto Library	923 6th Street W, Palmetto, FL 34221	112	AST	900	Diesel	2023	Inception	\$5,000
52	9819990	Bayshore Yacht Basin	6805 26th Street W, Bradenton, FL 34207	115	AST	1600	Diesel	2024	Inception	\$5,000
53	Non-reg	PR Grounds Maintenance	2653 Gulf Drive, Coquina Beach, FL	106	AST	500	Gasoline	2023	Inception	\$5,000
54	9801702	Parrish-2	12132 US 301 N, Parrish 34219	23	AST	10000	Gasoline	1999	Inception	\$5,000
				24	AST	5000	Diesel	1999	Inception	\$5,000

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SITE #	FACILITY ID	FACILITY NAME	FACILITY ADDRESS	TANK ID	UST/AST	CAPACITY (GALLONS)	CONTENTS	YEAR INSTALLED	RETROACTIVE DATE	DEDUCTIBLE
55	8630173	Landfill	3333 Lena Rd, Bradenton, FL 34210	31	AST	5000	Gasoline	1999	Inception	\$5,000
				32	AST	15000	Diesel	1999	Inception	\$5,000
56	8945081	Utilities	4601 66th St W, Bradenton, FL 34210	7	AST	10000	Gasoline	2024	Inception	\$5,000
				8	AST	10000	Diesel	2024	Inception	\$5,000
57	8630043	Myakka	36650 Arcadia Ave, Myakka 34251	18	AST	3000	Gasoline	1998	Inception	\$5,000
				19	AST	7000	Diesel	1998	Inception	\$5,000
58	9502693	Stockade-2	14470 Harlee Rd, Palmetto, FL 34221	94	AST	2000	Diesel	2000	Inception	\$5,000
				95	AST	15000	Diesel	2000	Inception	\$5,000
				96	AST	7000	Gasoline	1996	Inception	\$5,000
				97	AST	3000	Diesel	1996	Inception	\$5,000
59	863003	Water Treatment Plant	17915 Waterline Rd, Bradenton 34212	N/A	AST	1000	Other	1984	Inception	\$5,000
				N/A	AST	1000	Other	1984	Inception	\$5,000
				N/A	AST	20000	Other	1979	Inception	\$5,000
				N/A	AST	20000	Other	1979	Inception	\$5,000
				87	AST	20000	Diesel	2000	Inception	\$5,000
				48	AST	6000	Gasoline	2002	Inception	\$5,000
				49	AST	4000	Diesel	2002	Inception	\$5,000
60	9814597	North County Fuel Depot	8494 69th St E, Palmetto 34221	9	AST	15000	Gasoline	2015	Inception	\$5,000
				10	AST	5000	Diesel	2015	Inception	\$5,000
61	9814764	Transit Fleet Facility	2411 Tallevast Rd, Sarasota 34243	25	AST	6000	E-10 Gasoline	2015	Inception	\$5,000
				26	AST	20000	Diesel	2015	Inception	\$5,000
				29	AST	20000	Diesel	2015	Inception	\$5,000
				A	AST	1000	New Oil	2015	Inception	\$5,000
				B	AST	1000	New Oil	2015	Inception	\$5,000
62	Non-reg	MCSO	2317 2nd Ave W, Palmetto, FL 34221	64	AST	3000	Jet Fuel	2024	Inception	\$5,000

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A. M. BEST FINANCIAL STRENGTH GUIDE

A++ to A+	A to A-	B++ to B+	B to B-	C++ to C+	C to C-
Superior	Excellent	Very Good	Good	Fair	Marginal

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

FSC I	Up	to	1,000		FSC IX	250,000	to	500,000
FSC II	1,000	to	2,000		FSC X	500,000	to	750,000
FSC III	2,000	to	5,000		FSC X	750,000	to	1,000,000
FSC IV	5,000	to	10,000		FSC XI	1,000,000	to	1,250,000
FSC V	10,000	to	25,000		FSC XII	1,250,000	to	1,500,000
FSC VI	25,000	to	50,000		FSC XIII	1,500,000	to	2,000,000
FSC VII	50,000	to	100,000		FSC XV	2,000,000	to	more
FSC VIII	100,000	to	250,000					

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

First Florida Insurance Brokers used A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. First Florida Insurance Brokers makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Copies of the **Best's Insurance Reports** on the insurance companies are available upon your request.

IMPORTANT DISCLOSURES

Actuarial

The proposal is an outline of the coverages proposed by the insurers, based on the information provided by your organization. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms are included in this proposal for your review.

The information contained in this proposal is based on the historical loss experience and exposures provided to First Florida Insurance Brokers. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

Compensation

In general, First Florida Insurance Brokers may be compensated as follows:

1. First Florida Insurance Brokers is compensated from the usual and customary commissions or fees received from the brokerage and servicing of policies handled for a client’s account. As permitted by law, we occasionally receive both commissions and fees, with client authorization.
2. First Florida Insurance Brokers may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both First Florida and other brokers in the insurance marketplace.
3. In placing, renewing, consulting on or servicing any retail insurance policy, First Florida Insurance Brokers has not participated in Property and Casualty contingent commission agreements with insurance companies that provide for additional compensation if underwriting, profitability, volume and retention goals are achieved.
4. First Florida Insurance Brokers strongly supports compensation transparency with annual disclosures to clients.

Non-Admitted

If coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. Surplus Lines and/or non-admitted carriers are not subject to the same regulations which apply to an admitted carrier nor do they participate in the Florida state insurance guarantee fund.

AUTHORIZATION TO BIND

After careful consideration of the Storage Tank Liability proposal dated April 2, 2026,
we accept your insurance program per indicated option below:

COUNTY
SELECTION

Storage Tank Liability – June 1, 2026 to June 1, 2027

- Total Policy Premium: \$16,139 [inclusive of all fees]

- Bind above selected as presented in FFIB proposal dated April 2, 2026
- Decline Terrorism [TRIA]
- Bind above selected with the following exception(s)

It is understood and agreed that the referenced proposal provides only a summary of the insurance program. The actual policy will contain the complete terms, conditions, deductibles, exclusions, etcetera. Please review the policy language for a full understanding of the purchased program.

Please provide the County with respective binder and invoice for above selected program, at your earliest convenience, prior to the effective date; as well as, term certificate(s) of insurance, if applicable.

Nicole Bezdek, Risk Manager
Manatee County, a political subdivision
of the State of Florida

Dated



Maggie Boykin, ARM-P
Vice President – Property & Casualty
First Florida Insurance Brokers

04/02/2026
Dated

April 2, 2026

Manatee County, a political subdivision of the State of Florida
1112 Manatee Ave West
Bradenton, FL 34202

RE: Storage Tank Liability
Effective: June 1, 2026 to June 1, 2027

To whom this may concern:

As a follow-up to our proposal and in the interest of providing you insurance consistent with your needs and requirements, we have exhausted our alternatives and are offering coverage with the following market(s):

Crum & Forster Specialty Insurance Company

The above insurance market(s) is a Trust/Surplus Lines market(s). In the event this Trust/market(s) become insolvent, the Florida Guarantee fund will not provide coverage.

If you have questions, please do not hesitate to contact us. As confirmation that you have read and understand this letter, please sign the copy of the letter provided and return it to our office for our files.

Very truly yours,



FIRST FLORIDA INSURANCE BROKERS
Maggie Boykin, ARM-P
Vice President- Property and Casualty

Approved and Accepted by:

Nicole Bezdek, Risk Manager
Manatee County a political subdivision of the
State of Florida

Signature – Date Signed