



APPROVED in Open Session
9/1/2026
Manatee County Board of County
Commissioners

September 1, 2026 - Regular Meeting

Subject

Renewal of Aircraft Liability Insurance for Manatee County-owned Unmanned Aircraft/Drones and Payload Cameras, Effective October 1, 2026, to October 1, 2027

Category

CONSENT AGENDA

Briefings

Briefing Provided Upon Request

Contact and/or Presenter Information

Nicole Bezdek, Risk Manager, ext. 3750

Action Requested

Motion to:

1. Approve the renewal of aircraft liability insurance coverage, effective October 1, 2026, to October 1, 2027, for County-owned unmanned aircraft/drones and payload cameras in an amount not to exceed \$44,933.89 as shown in the attached proposal from First Florida Insurance Brokers, and to authorize the County Attorney, or her designee, to execute and deliver to the appropriate parties all necessary documents consistent with approving the renewal of this insurance.
2. Authorize the County Attorney, or her designee, to approve any related amendments and/or endorsements to the aircraft liability insurance policy, provided such amendments and/or endorsements do not materially alter the scope of coverage, do not result in total aggregate costs for the foregoing premiums exceeding \$50,000.00, 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

N/A

Background Discussion

In 2018-2019 the Manatee County Board of County Commissioners approved and put into place an unmanned aircraft/drone program, including a drone policy which includes the

requirement of aircraft liability insurance to protect against the liability that arises from the use of unmanned aircraft/drones.

This policy is being handled by the Risk Management Division via the County's insurance brokers, First Florida Insurance Brokers. This insurance policy is being purchased through Global Aerospace, Inc., and provides insurance for liability and hull craft for Manatee County-owned unmanned aircraft/drones and payload cameras when being used in the United States (excluding Alaska), Canada, and Mexico, and while dismantled and being transported between destinations.

Coverage amounts are as set forth in the attachment. Note that this insurance is for Manatee County-owned unmanned aircraft/drones and payload cameras only and does not cover manned aircraft.

The total premium for this policy, effective October 1, 2026, to October 1, 2027, and based on the existing list of unmanned aircraft/drones and payload cameras is \$44,933.89 (inclusive of all taxes and fees) which represents a 1.93% increase in premium from the expiring policy. The increase is reasonable considering the value of the additional equipment to be insured as the County has acquired three additional unmanned aircraft/drones. The new combined total value of the equipment to be insured is \$411,625 (an increase of \$31,192.50) which represents an 8.18% increase in value.

The Risk Manager and County Attorney recommend that the Board approve the renewal of the insurance policy as proposed. Approval of the action requested would authorize the County Attorney or her designee to execute and deliver to the appropriate parties all necessary documents consistent with approving the renewal of this insurance as herein described. If not approved by the Board, the County will not have insurance to cover all of this equipment.

In addition to the above, the County Attorney requests authorization to allow her, or her designee, to approve any related amendments and/or endorsements to the respective aircraft liability 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 premiums exceeding \$50,000.00, or otherwise conflict with Self-Insurance Program, Article VII, Chapter 2-2. The not to exceed amount is requested to authorize any necessary and appropriate mid-term endorsements to the policy that may be needed in the event that additional unmanned aircraft/drones or payload cameras are purchased.

Attorney Review

Other (Requires explanation in field below) D'Agostino

This is a County Attorney's Office item.

Instructions to Board Records [emailed 9/2/2026](#)

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

Cost and Funds Source Account Number and Name

Not to exceed \$50,000.00; Fund 5050001500 Risk Management General Liability Fund

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

AIRCRAFT LIABILITY

RENEWAL INSURANCE PROPOSAL

TERM

October 1, 2026 to October 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

JULY 2, 2026 REVISED AUGUST 21, 2026

www.ffinsbr.com

TABLE OF CONTENTS

SUBJECT	PAGE NUMBER
▶ Named Insured and Address	1
▶ Schedule of Insured Aircraft and Payload/Cameras	2
▶ Schedule of UAS Program Members	3
▶ Aircraft Liability Proposal	4
▶ A.M. Best Rating	5
▶ Important Disclosures	6
▶ Authorization to Bind	7
▶ Sign Off Letter	8

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

Creating Unique Risk Solutions

SCHEDULE OF INSURED AIRCRAFT AND PAYLOAD/CAMERAS

UNMANNED AIRCRAFT/DRONES				
YEAR	MAKE AND MODEL	SERIAL NUMBER	VALUE	
2022	Skydio 2+	S2.0J.B.00C9RD	\$2,399	
2025	senseFly eBee TAC	1587A0540003JJD	\$54,136	
2023	Inspired Flight #1 IF1200A	1791553462	\$29,000	
2023	Inspired Flight #2 IF1200A	1791553467	\$29,000	
2022	Skydio 2+	S2.0J.B.002EA5	\$2,107	
2024	Wingtra One Gen II	174445771	\$37,500	
2025	Freefly Systems Alta X	AX206641	\$45,110	
2024	Skydio 2+	1668BS20JB00X4TT	\$500	
2023	Skydio 2+	1668BS201B00R3TC	\$2,500	
2023	Anafi Ai	PS728350AA21004207	\$4,999	
2022	Parrot ANAFI	728000AA8F303397	\$500	
2025	Parrot ANAFI	1588E040505AJ012675	\$6,450	
2022	Parrot ANAFI	728000AA8E003531	\$500	
2022	Parrot ANAFI	PS72000AA8G041918	\$549	
2024	Skydio X10 SR47PCV	1668BR40EA00NZ8D	\$16,316	
2024	Skydio X10SS SR47PCV	1668BR40EA005Z76	\$16,316	
2024	Skydio X10 SR47PCV	1668BR4EA00ZBTV	\$17,370	
2022	Sykdio 2+	1668BS20JB00FD8N	\$2,214	
2026	BRINC Responder	R1d-2630-00002	\$28,000	
PAYLOADCAMERAS				
YEAR	MAKE AND MODEL	SERIAL NUMBER	CAMERA TYPE	VALUE
2023	Workswell Iris Enterprise	20089-046-2310	Thermal	\$19,750
2023	MicaSense Altum	PA01-2310164-MS	Multispectral	\$15,995
2023	GeoCue TrueView	201022	LiDAR	\$74,000
2025	senseFly SODA	SF050005AE5B00009	RGB	\$2,214
2025	senseFloy SODA	SF050054BC5H00003	RGB	\$4,200

DUE PRIOR TO BINDING

Approved and Accepted By

Manatee County,
a political subdivision of the State of Florida

Signature – Date Signed

Creating Unique Risk Solutions

PILOT NAME	DEPARTMENT	PROGRAM ROLE
Hjalmar Pachas	Property Management	Active Pilot
David Morehead	Property Management	Active Pilot
Charles Meader	Property Management	Active Pilot
Robert Prince	Property Management	Active Pilot
Tom Venable	Property Management	Active Pilot
Mike Olmstead	Public Works	Active Pilot
Darin Rushnell	Public Works	Active Pilot
Scott Browning	Natural Resources	Active Pilot
Mark Jones	Public Safety	Active Pilot
Victor Mandes	Information Technology	Active Pilot
Alexander Harkinson	Utilities	Active Pilot
Casey Zempel	County Administration	Active Pilot
Thomas Allendorfer	Property Management	Active Pilot
Stuart Shinn	County Administration	Active Pilot
Jeffrey Bare	Public Works	Active Pilot
Eric Choate	Property Management	Active Pilot
Jeremy Cox	Public Works	Active Pilot
Mike Holt	Public Works	Active Pilot
Torry Kauffman	Information Technology	Active Pilot
Robert Fitzgerald	Utilities	Active Pilot
Paige Eddens	Natural Resources	Active Pilot
Molly Duvall	Natural Resources	Active Pilot
James Javaruski	Utilities	Active Pilot
Nate Masengale	Utilities	Active Pilot
David Snyder	Public Safety	Active Pilot
Luke Hitchins	Public Safety	Active Pilot
Jack Bratcher	Public Safety	Active Pilot

AIRCRAFT LIABILITY PROPOSAL

	EXPIRING 10/01/25 TO 10/01/26	RENEWAL 10/01/26 TO 10/01/27
Carrier Best Rating	Global Aerospace, Inc. A+ XV Non- Admitted	Global Aerospace, Inc. A+ XV Non- Admitted
Territory	Worldwide	✓
Pilot in Command	Any operator approved by Named Insured	✓
Purpose of Use	All uses required by Named Insured	✓
Policy Form	UAS Policy Form	✓
LIABILITY LIMITS AND ADDITIONAL BENEFITS (SUBJECT TO CONDITIONS)		
Liability Coverage	\$1,000,000	✓
Personal Injury	\$1,000,000	✓
Medical Expense Coverage	\$5,000	✓
Fire Legal	\$100,000	✓
Contractual Liability	Policy Limit	✓
DEDUCTIBLES		
Liability Deductible	Nil	✓
UAS Hull Coverage	In-Motion: 10% of Value Not-in-Motion: 10% of Value	✓
UAS Payload Coverage	In-Motion: 10% of Value Not-in-Motion: 10% of Value	✓
COVERAGES		
Single Limit Bodily Injury & Property Damage Liability: Also includes Liability arising from: - Occasioned by or in consequence of war hi-jacking and other perils - The operation of UAS you rent/lease/borrow for periods of less than 30 days - UAS operated on your behalf by others	Covered	✓
War, hi-jacking and other perils Physical Damage Coverage for Drones, Ground Equipment and Payload	Included	✓
Acts of Terrorism under the TRIPRA	Included	✓
Physical Damage Coverage	In motion and not in motion coverage	✓
TERMS AND CONDITIONS		
The policy shall not apply while a <i>scheduled aircraft</i> is in <i>flight</i> unless the <i>pilot in command</i> is approved by the Named Insured and appropriately licensed for the flight being conducted	✓	✓
PREMIUM		
Annual Premium (inclusive of taxes and fees)	\$19,359.00	\$44,489.00
Mid-Term Endorsements	\$24,530.47	N/A
FL Surcharge	\$193.59	\$444.89
Total Premium (inclusive of taxes and fees)	\$44,083.06	\$44,933.89
	<i>difference</i>	\$850.83 1.93%

A.M. BEST RATING**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 Aircraft Liability proposal dated July 2, 2026, revised August 21, 2026,
we accept your insurance program per indicated option below:

COUNTY
SELECTION

☐

Aircraft Liability & Physical Damage Coverage – Total Annual Premium \$44,083.06

- Aircraft Liability Coverage
- Physical Damage (Hull) Coverage
- Global Aerospace, Inc.

☐ Bind above selected as presented in FFIB proposal dated July 2, 2026, revised August 21, 2026

☐ 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 of October 1, 2026; as well as, term certificate(s) of insurance, if applicable.

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

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

Dated

Dated

SIGN OFF LETTER

July 2, 2026

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

RE: Aircraft (Drone) Liability
Effective: October 1, 2026 to October 1, 2027

Dear Ms. Bezdek:

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):

Global Aerospace, Inc.

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