CITY OF Lakeland
www.lakelandgov.net

Municipal Property & Casualty Insurance Overview

Protecting City Assets, Managing Risk, and Ensuring Fiscal Resilience

Lines of Coverage

Self-Insurance Retention
Real Property
Inland Marine
Crime/Surety Bond
Excess Liability
Cyber Liability
Accidental Death & Dismemberment
Firefighter Cancer Statutory Coverage
Airport Liability
Fine Arts Policy

Self-Insurance Retention

Pursuant to Florida Statute § 768.28 the City of Lakeland, Florida is self-insured for the following areas of coverage are $200,000 per person and $300,000 per occurrence.

Fire, theft and comprehensive coverage for vehicles and equipment
Comprehensive General Liability
Business Automobile Liability
Workers' Compensation coverage

Real Property

The City has three schedules for real property for a total insured value of $1,964,890,011.

- **Municipal Schedule:** Insures buildings such as City Hall, Libraries(3), Airport, Police and Fire Stations as well as City Parks. Insured at $689,001,217.
- **Utility Schedule:** Insures power generation and distribution, as well as water and wastewater facilities. Insured at $1,297,606,909.
- **Lakeland Community Redevelopment Agency:** The LCRA passes through the cost of insurance to companies leasing the various locations. Insured at $8,281,885.

Inland Marine

Coverage includes leased and/or owned golf carts, mowers, electronic data processing equipment, street sweepers, other heavy equipment (such as Gradalls), a vacuum truck, and a wheel loader.

Total value of schedules $26,552,721.77

Crime/Surety Bond for City Treasurer

A Legal Guarantee: It is a mandatory financial backup required before a Treasurer can take office.

Taxpayer Protection: It acts as a safety net that pays the city back if the Treasurer steals, loses, or mismanages public funds.

Personal Accountability: If the bond is used to pay for a loss, the Treasurer is legally forced to pay back every penny out of their own pocket.

Excess Liability

The City self-insures for Auto, General Liability, Law Enforcement Liability, Public Officials and Employment Practices Liability. The excess liability program provides a $5 million per-occurrence limit for each coverage, subject to a $500,000 self-insured retention.

Cyber Liability

Cyber Liability coverage includes protection for network security, privacy liability, data breach fraud, and internet media liability. Information regarding Cyber limits and coverages are protected via exceptions to Florida's Sunshine Law.

Accidental Death & Dismemberment (AD&D)

The City provides AD&D coverage to all City employees in addition to the statutory required coverage for Police Officers and Firefighters.

Firefighter Cancer Benefit Coverage

As required by Florida Statute § 112.1816 the policy covers the lumpsum payments to Firefighters in the event of a cancer diagnosis.

$25,000 Cash Payout: Immediate, one-time lump sum paid directly to the firefighter upon a covered cancer diagnosis.

$75,000 Death Benefit: Paid to beneficiaries if the cancer is fatal, plus guaranteed line-of-duty pension status.

Airport Liability

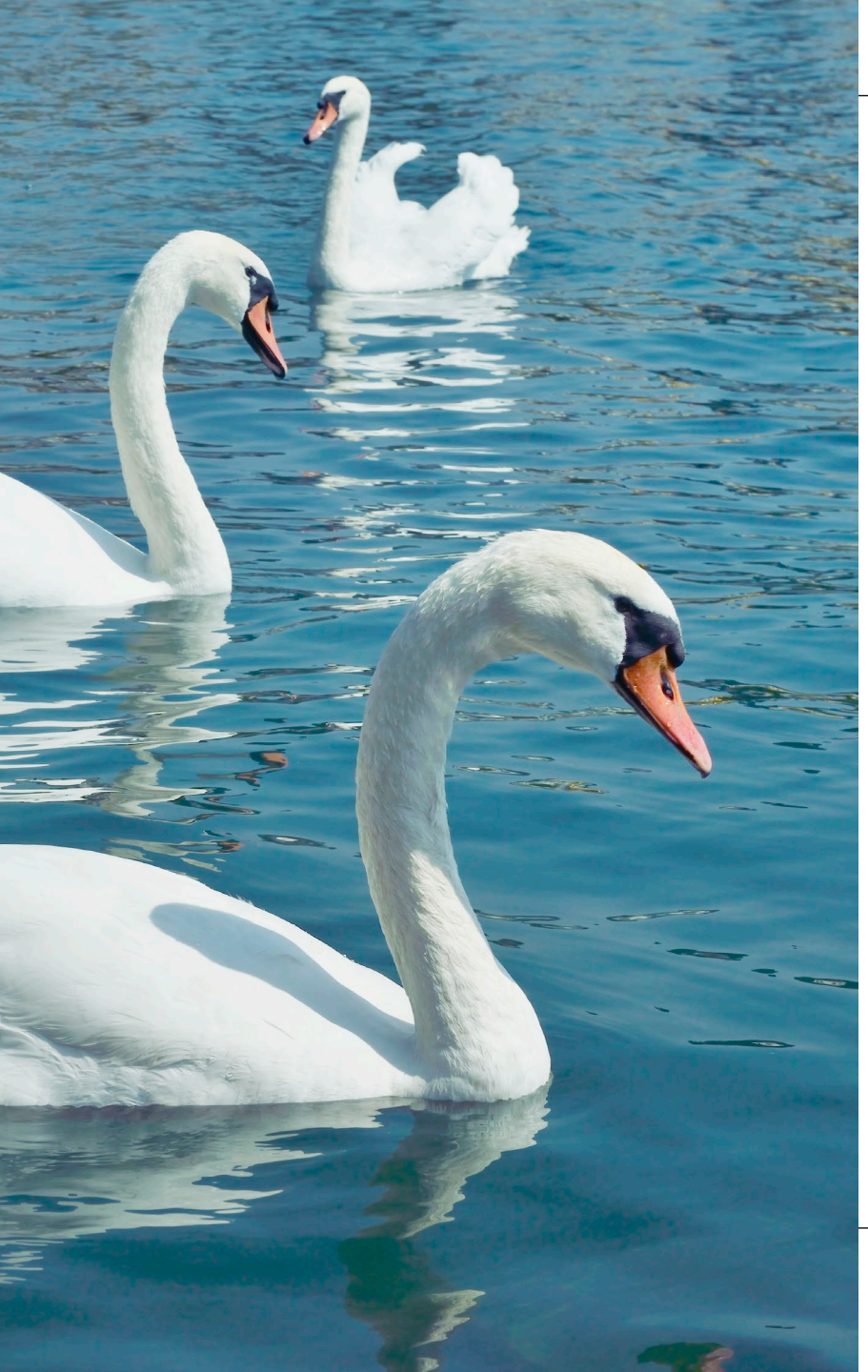
Provides coverage for the City's operations and facilities at Lakeland Linder International Airport. Including:

- Products-Completed Operations
- Personal Injury and Advertising Injury
- Hangerkeepers
- Non-Owned Aircraft Liability

Fine Arts Policy

Each year the City's Parks, Recreation and Cultural Arts department hosts a sculpture competition with contestants entering from across the country.

This policy provides coverage for sculptures on display throughout the year, as well as other works of art displayed around the City.



Under the City’s current Broker/Consulting Services Contract for Property and Casualty Insurance with Arthur J. Gallagher Risk Management Services, Inc., Gallagher is the administrator of the City’s insurance program. This includes policy review, invoicing, coordination and/or issuance of required documentation (such as automobile identification cards and certificates of insurance), and other program administration tasks.

Employee Benefits

The City's has a separate broker, RSC Insurance Brokerage, Inc., for medical benefits, including Health, Vision, Dental and Life Insurance.

Benefits has recently been relocated under the City's Human Resources Department. Sophie Nieves is our City's Benefits Specialist and oversees the Benefits Program for the City.

Sophie.Nieves@lakelandgov.net
863-834-8890

How can I do business with the City of Lakeland?

Register your company to do business with City of Lakeland Suppliers that are interested in providing products and/or services to City of Lakeland are required to register to hear about upcoming business opportunities.

Once you register, you will be able to update/modify your Supplier information at any time. Remember to write down your selected user-name and password once one is established for you as you go through the registration process.

Here is the link address:
https://www.lakelandgov.net/departments/purchasing/how-to-do-business/isupplier-registration/