

**City of Fort Lauderdale**  
**NOT TO EXCEED Program Illustration**  
February 1, 2026 to February 1, 2027

<p style="text-align: center;"><b>\$30,000,000 Policy Limit</b>  <b>All Risk including Flood and Earthquake</b></p> <p style="text-align: center;"><b>\$3,200,000</b></p>			<p style="text-align: center;"><b>\$50,000,000</b>  <b>Policy limit</b>  <b>Terrorism</b></p>	<p style="text-align: center;"><b>\$150,000,000</b>  <b>Policy limit</b>  <b>Boiler &amp; Machinery</b></p>
Palms Specialty Ins Co / Sutton Specialty Ins Co / MSIG				XL Insurance America
Specialty Ins USA Inc (Risksmith)	10.00%	\$320,000	Underwriters at Lloyd's of London	Travelers Property Casualty Co of America
Ironshore Specialty Ins Co	5.00%	\$160,000		Federal Insurance Company
Sutton Insurance Co. (Kemah)	10.00%	\$320,000		National Fire Insurance of Hartford
Beazley Excess & Surplus Lines Ins Co.	10.00%	\$320,000		
National Fire & Marine Ins Co (Berkshire)	25.00%	\$800,000		
Lloyd's of London	20.00%	\$640,000	Non-Utility Statement of Values	Utility and Non-Utility Statement Of Values
Arch Specialty Insurance Company	6.00%	\$192,000		Total Value of
Axis Surplus Insurance Company	6.00%	\$192,000		\$737,181,191
Waypoint Wholesale, an AmRisc Company	8.00%	\$256,000		
Certain Underwriters at Lloyds				
Indian Harbor Insurance Company				
Old Republic Union Insurance Company				
GeoVera Specialty Insurance Company				
MS Transverse Specialty Insurance Company				
Spinnaker Specialty Insurance Company				
Everest Indemnity Insurance Company				
Obsidian Specialty Insurance Company				
Emerald Bay Specialty Insurance Company				
Calais Reciprocal Insurance Exchange				
Southlake Specialty Insurance Company				

Not To Exceed Annual Premium      100.00%      \$3,200,000      \$33,000      \$42,279

Non-Utility Total Insured Value:	\$441,162,050
Total Property Loss Limit (AOP):	\$30,000,000
Named Storm Sublimit:	\$30,000,000
Earthquake Sublimit:	\$30,000,000
Flood/Surge Sublimit:	\$30,000,000

Property Premium :	\$ 3,200,000
<u>Estimated Surplus Lines Taxes and Fees:</u>	\$ 6,000
<u>TOTAL Non-Utility Property Premium</u>	<u>\$ 3,206,000</u>
<u>TOTAL Terrorism and Boiler &amp; Machinery Premium</u>	<u>\$ 75,279</u>

The above illustration does not include the Utility Program Premium or the NFIP Flood program premium.

The total premiums for the Flood and Utility coverages is \$1,160,951

Total NTE Premium for all combined coverage is \$4,442,230