

RESOLUTION 24-017

WHEREAS, in compliance with Florida Statutes, at the meeting of the SANIBEL FIRE AND RESCUE DISTRICT, BOARD OF COMMISSIONERS held on JULY 10TH, 2024, the following resolution is hereby adopted:

NOW, THEREFORE, BE IT RESOLVED, by the COMMISSIONERS OF THE SANIBEL FIRE AND RESCUE DISTRICT BOARD that the documents attached hereto will be made part of this resolution, and indicates the following:

A RESOLUTION THUS, AUTHORIZING THE PURCHASE OF BUILDER'S RISK INSURANCE IN THE AMOUNT OF \$75,388 FROM INSURANCE CARRIER TRAVELERS INSURANCE.

ALSO, PROVIDING THE FIRE CHIEF WITH AUTHORIZATION TO BIND AND PURCHASE THE POLICY AS DEEMED NECESSARY FOR THE CONSTRUCTION PROJECT OF FIRE STATION 172.

WHEREAS, THE BOARD OF COMMISSIONERS OF THE SANIBEL FIRE AND RESCUE DISTRICT desires to adopt said policy in accordance with the current laws of the State of Florida.

This procedure will commence JULY 10th, 2024.

Commissioner _____, Who, so moved for its adoption, offered the foregoing resolution. The motion was seconded by Commissioner _____, and upon being put to a vote the vote was as follows:

JERROLD MUENCH _____
BRUCE COCHRANE _____
RICHARD MCCURRY _____

Done and adopted by the SANIBEL FIRE AND RESCUE DISTRICT BOARD this 10th day of JULY, 2024.

_____ Chairman, "Jerry", Jerrold Muench
Vice Chairman, Bruce Cochrane
Secretary/Treasurer, Richard McCurry
Attest, Kevin Barbot

FW: (EXTERNAL) Sanibel Fire BR - APP9062220

Miller, Max (MMA) <max.miller@MarshMMA.com>

Fri 6/28/2024 1:43 PM

To: Kevin Barbot <kbarbot@sanibelfire.com>

Cc: Greta Fulkerson <GFulkerson@sanibelfire.com>; Howerton, Kellie (MMA) <kellie.howerton@MarshMMA.com>

Chief,

The builders risk proposal just hit my inbox..... \$120,000 all in premium sounds not competitive.

Give me a shout if you want to discuss.

Thanks,

Max

Max Miller, CIC

Senior Vice President | Bouchard Region

M 813.833.1218 | F 727.449.1267

1 N Dale Mabry Highway | Tampa, FL | 33609

Max.Miller@MarshMMA.com | MarshMMA.com

[Facebook](#) | [LinkedIn](#) | [Instagram](#)



A business of Marsh McLennan

Marsh & McLennan Agency LLC

From: Kelly, Logan <logan.kelly@rtspecialty.com>

Sent: Friday, June 28, 2024 1:23 PM

To: Schachle, Nolan <nolan.schachle@rtspecialty.com>; Miller, Max (MMA) <max.miller@MarshMMA.com>

Cc: Carlstrom, Erik <erik.carlstrom@rtspecialty.com>

Subject: RE: (EXTERNAL) Sanibel Fire BR - APP9062220

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Max,

We really appreciate your patience on this one. Please see below non-binding indication from Striior and let us know if we are to proceed with a formal quote or if you have any questions-

Term: 7/1/2024 – 10/27/2025 (483 Days)

Striior Share: \$7,439,017 p/o \$7,439,017 (100.00% share – hard costs only)

Sublimits:

- Flood: Not Covered
- Earth Movement: \$2,500,000
- Named Windstorm: \$5,000,000

- Windstorm: \$5,000,000

Deductibles:

- AOP: \$25k
- Water Damage: \$150k
- Collapse: \$25k
- Flood: Not Covered
- Earth Movement: \$100k
- Windstorm/Hail: 5% - \$250k min
- Named Windstorm: 5% - \$250k min
- Waiting Period: 30 Days

Pure Premium: \$113,453 + \$5,673 TRIA + \$2,000 Policy Admin Fee

Thank you,

Logan Kelly

Associate Broker – Team Hume

RT Specialty

Direct: 252-622-0580

Email: logan.kelly@rtspecialty.com

www.rtspecialty.com



To submit a Claim send to:	ARLCLAIMS@rtspecialty.com
For Loss Run Requests send to:	ARLlossrunrequests@rtspecialty.com

From: Schachle, Nolan <nolan.schachle@rtspecialty.com>

Sent: Wednesday, June 26, 2024 2:50 PM

To: Miller, Max (MMA) <max.miller@MarshMMA.com>

Cc: Kelly, Logan <logan.kelly@rtspecialty.com>; Carlstrom, Erik <erik.carlstrom@rtspecialty.com>

Subject: RE: (EXTERNAL) Sanibel Fire BR

Max –

Apologies for the delay here, I just sent another follow up to Striior (Highland) who should get us pricing here shortly. I'll have that over as soon as I receive it.

Thanks!

Nolan Schachle

Broker – Team Hume

RT Specialty

D: 561-356-3360

Nolan.schachle@rtspecialty.com

rtspecialty.com



To submit a Claim send to:	ARLCLAIMS@rtspecialty.com
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For Loss Run Requests send to:

ARLlossrunrequests@rtspecialty.com

From: Miller, Max (MMA) <max.miller@MarshMMA.com>

Sent: Wednesday, June 26, 2024 2:38 PM

To: Schachle, Nolan <nolan.schachle@rtspecialty.com>

Subject: (EXTERNAL) Sanibel Fire BR

You don't often get email from max.miller@marshmma.com. [Learn why this is important](#)

Nolan,

Do we have numbers on Sanibel Fire's builders risk proposal - I really want to place this one and the Chief is blowing me up. Any way we can get a number today? They are breaking ground in the next couple days.

Thanks

Max

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Please note that coverage cannot be bound or altered by sending an email. You must speak with or receive written confirmation from a licensed representative of our firm to put coverage in force or make changes to your existing program. Thank you.

RE: Builders Risk Application

Craig Bryant <cbryant@manhattanconstruction.com>

Thu 6/27/2024 1:34 PM

To: Kevin Barbot <kbarbot@sanibelfire.com>; Chris Jackson <cjackson@sanibelfire.com>
Cc: Matthew Carland <MCarland@manhattanconstruction.com>

Thanks Kevin.

I've let our agent know to go ahead and bind the policy today.



Craig Bryant
Vice President
Manhattan Construction Company

239.643.6000 office | 239.571.5457 mobile
cbryant@manhattanconstruction.com
3705-1 Westview Drive Naples, FL 34104



From: Kevin Barbot <kbarbot@sanibelfire.com>

Sent: Thursday, June 27, 2024 1:30 PM

To: Craig Bryant <cbryant@manhattanconstruction.com>; Chris Jackson <cjackson@sanibelfire.com>

Cc: Matthew Carland <MCarland@manhattanconstruction.com>

Subject: Re: Builders Risk Application

Craig,

The district would like to proceed with the quoted Builder's Risk Insurance as shown in the email below, for a total cost of \$75,388. Please bind the policy and remit any payment information to the district.

Thank You,

Kevin Barbot
Fire Chief

Sanibel Fire and Rescue District
Office - 239-472-5525

Direct Line - 239-342-2370
Cell - 239-823-7855

KBarbot@sanibelfire.com



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From: Craig Bryant <cbryant@manhattanconstruction.com>
Sent: Monday, June 24, 2024 10:59 AM
To: Kevin Barbot <kbarbot@sanibelfire.com>
Cc: Matthew Carland <MCarland@manhattanconstruction.com>
Subject: RE: Builders Risk Application

Kevin

We received the quote for Builder's Risk and it is \$75,388. We are being told that this will need to be bound by the end of this week or will be subject to an even higher rate.

This is an all risk policy for the full value of the project with the following deductibles:

Flood: \$500K

Named Storm: 5% of value at risk at the time of loss or \$250K, whichever is higher.

Water Damage: \$100K

All Other Perils Not Otherwise Specified: \$50K

According to our risk department we need to have coverage in place when we start foundations. Please let me know ASAP how you would like to proceed.

Thanks



Craig Bryant

Vice President

Manhattan Construction Company

239.643.6000 office | 239.571.5457 mobile

cbryant@manhattanconstruction.com

3705-1 Westview Drive Naples, FL 34104



From: Kevin Barbot <kbarbot@sanibelfire.com>
Sent: Monday, April 22, 2024 2:06 PM
To: Craig Bryant <cbryant@manhattanconstruction.com>
Subject: Fw: Builders Risk Application

Mimecast Attachment Protection has deemed this file to be safe, but always exercise caution when opening files.

Afternoon Craig,

Can you see the question below from our insurance agent regarding the builders risk policy.

Thank You,

Kevin Barbot
Fire Chief

Sanibel Fire and Rescue District
Office - 239-472-5525

Direct Line - 239-342-2370
Cell - 239-823-7855

KBarbot@sanibelfire.com



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From: Howerton, Kellie (MMA) <kellie.howerton@MarshMMA.com>
Sent: Friday, April 12, 2024 2:48 PM
To: Greta Fulkerson <GFulkerson@sanibelfire.com>
Cc: Kevin Barbot <kbarbot@sanibelfire.com>; Miller, Max (MMA) <max.miller@MarshMMA.com>
Subject: FW: Builders Risk Application

Hi Greta –

On the attached application there is an indication the builder has had a loss over \$10,000 in the last three years. In order for the carrier to quote they will need details of the loss(s). can you please provide that information? If you prefer, I am happy to reach out to the builder, I just need to know who to contact and their email address.

If you have any questions, please let me know.

Thank you,

Kellie Howerton, CLCS

Account Manager, Business Insurance | Bouchard Region

T +1 239 985 4532 | F +1 727 373 2823

Kellie.Howerton@MarshMMA.com | MarshMMA.com

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