



Key Largo Wastewater Treatment District
Board of Commissioners Meeting
Tuesday, September 1, 2026
4:00 PM

AGENDA

Board of Commissioners Meeting
103355 Overseas Highway
Key Largo, FL 33037

Meeting link for computer, tablet, or
smartphone.

www.gotomeet.me/KLWTDCLerkboard-meeting

**(Toll Free): 1 877 309 2073
(646) 749-3129**

Access Code: 578-583-005

BOARD MEMBERS:

Nicolas Rodriguez	Chairman
Timothy Maloney	Vice Chairman
Matthew Hardee	Secretary-Treasurer
Robert Majeska	Commissioner
Philip Schwartz	Commissioner

DISTRICT STAFF:

Peter Rosasco	General Manager
Nicholas Mulick	General Counsel
Shannon McCully	Clerk

MISSION STATEMENT:

"The Mission of the Key Largo Wastewater Treatment District is to preserve and protect the delicate ecosystem of the Florida Keys while providing exceptional customer service."

Please mute cell phones.

A. CALL TO ORDER

B. PLEDGE OF ALLEGIANCE

C. ROLL CALL

D. AGENDA ADDITIONS, CORRECTIONS, OR DELETIONS

E. PUBLIC COMMENT

F. APPROVAL OF MINUTES OF PREVIOUS MEETING

1. Minutes of August 18, 2026

4

G. GENERAL MANAGER

1. FY2027 Proposed Insurance Renewal
2. FY2027 Proposed Budget – Reso No. 16-2026

8

71

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE KEY LARGO
WASTEWATER TREATMENT DISTRICT, LOCATED IN MONROE COUNTY, FLORIDA,
ADOPTING THE BUDGET FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 2027
FOR THE DISTRICT; PROVIDING FOR THE GENERAL MANAGER TO EXPEND FUNDS
ON BEHALF OF THE DISTRICT; AND PROVIDING FOR APPLICABILITY AND AN
EFFECTIVE DATE.

H. IT

I. CUSTOMER SERVICE

J. BUDGET AND FINANCE

K. FIELD

1. Field Report – July 2026

97

L. PLANT/FACILITIES

1. Plant/Facilities Report – July 2026

110

M. CAPITAL PROJECTS

N. ENGINEERING

O. LEGAL

1. Daniel & Cheryl Shalvatis - 803 La Paloma Rd, AK No. 9105533; Reso No. 17-2026

120

A RESOLUTION OF THE KEY LARGO WASTEWATER TREATMENT DISTRICT ("THE DISTRICT") IMPOSING A SYSTEM DEVELOPMENT CHARGE ("SDC") FOR THE PROPERTY LOCATED AT 803 LA PALOMA RD, KEY LARGO FLORIDA, WITH ALTERNATE KEY NUMBER 9105533; PROVIDING FOR ITS IMPLEMENTATION; AND PROVIDING FOR AN EFFECTIVE DATE.

P. COMMISSIONER'S ITEMS

Q. ROUNDTABLE

R. ADJOURNMENT

Key Largo Wastewater Treatment District Board of Commissioners Meeting Agenda Item Summary

Meeting Date:
September 1, 2026

Agenda Item Number: F-1

Action Required:
Yes

Department: Legal
Sponsor: Nick Mulick

Subject:
Minutes of August 18, 2026

Summary:
Staff to present the minutes of August 18, 2026, for approval.

<u>Reviewed / Approved</u>	<u>Financial Impact</u>	<u>Attachments</u>
Operations: _____	\$	1. Minutes
Administration: _____		
Finance: _____	Funding Source:	
District Counsel: _____	N/A	
District Clerk: _____	Budgeted:	
Engineering: _____	N/A	

Approved By:  Date: 8-27-26
General Manager



Key Largo Wastewater Treatment District
103355 Overseas Hwy, Key Largo, FL
Tuesday, August 18, 2026

MINUTES

CALL TO ORDER (A)

Chairman Nicolas Rodriguez called the meeting to order at 4:00 p.m.

PLEDGE OF ALLEGIANCE (B)

Ms. Christine Hurley led the Pledge of Allegiance.

ROLL CALL (C)

Present were: Chairman Nicolas Rodriguez; Commissioners Tim Maloney, Robert Majeska, and Matthew Hardee

Appeared Virtually (non-voting): Commissioner Philip Schwartz

Also present: General Manager Peter Rosasco; General Counsel Nicholas Mulick; District Clerk Shannon McCully; Finance Manager Jennifer Dempsey; Customer Service Manager Alex Irizarry; Field Manager Rudy Perez; Plant/Facilities Manager Ryan Dempsey; WWTP Lead Operator Adam Baptiste; Apex Engineering Steve Suggs and Rob Mather; IT Support Manny Santana

Appeared Virtually: HR and Project Administration Manager Laura Weinstock

Guest: Monroe County Administrator Christine Hurley

AGENDA ADDITIONS, CORRECTIONS, OR DELETIONS (D)

Approval of Agenda (D-1)

Commissioner Majeska requested the addition of item *P-1 Meeting of October 6, 2026*

Motion: Commissioner Majeska made a motion to approve the Agenda as amended. Commissioner Maloney seconded the motion. Motion passed without objection.

PUBLIC COMMENT (E)

No speakers.

APPROVAL OF MINUTES (F)

Minutes of August 4, 2026 (G-1)

Motion: Commissioner Majeska made a motion to approve the Minutes of August 4, 2026. Commissioner Majeska

seconded the motion. Motion passed without objection.

GENERAL MANAGER (G)

Stewardship Grant Interlocal Agreement (G-1)

Mr. Rosasco presented the proposed Stewardship Interlocal Agreement for approval.

Motion: **Commissioner Majeska made a motion to approve
the Interlocal Agreement.
Commissioner Maloney seconded the motion.**

Vote on Motion:

Commissioner Majeska – Aye

Commissioner Maloney – Aye

Commissioner Hardee – Aye

Chairman Rodriguez – Aye

IT (H)

No report in agenda.

CUSTOMER SERVICE (I)

Customer Service Report – July 2026 (I-1)

Mr. Irizarry presented the Customer Service monthly report.

BUDGET AND FINANCE (J)

Budget and Finance Report – July 2026 (J-1)

Ms. Dempsey presented the Budget and Finance monthly report.

FY2027 Preliminary Budget (J-2)

Ms. Dempsey presented the Preliminary Budget for fiscal year 2027.

FIELD (K)

No report in agenda.

PLANT/FACILITIES (L)

No report in agenda.

CAPITAL PROJECTS (M)

Capital Projects Report – July 2026 (M-1)

Mr. Mather presented the Capital Projects monthly report.

Change Order #5 Power Conditioning (M-2)

Mr. Mather presented Change Order #5 for the Power Conditioning project for approval.

Motion: **Commissioner Majeska made a motion to approve
Change Order #5.
Commissioner Maloney seconded the motion.**

Vote on Motion:

Commissioner Majeska – Aye
Commissioner Maloney – Aye
Commissioner Hardee – Aye
Chairman Rodriguez – Aye

ENGINEERING (N)

No report in agenda.

LEGAL (O)

Conservation Parcel Exclusion Request – Resolution No. 15-2026 (O-1)

Mr. Mulick presented Resolution 15-2026.

Motion: **Commissioner Hardee made a motion to adopt Resolution 15-2026.**
 Commissioner Maloney seconded the motion.

Vote on Motion:

Commissioner Hardee – Aye
Commissioner Maloney – Aye
Commissioner Majeska – Aye
Chairman Rodriguez – Aye

COMMISSIONER ITEMS (P)

Meeting of October 6, 2026 (P-1)

Commissioner Majeska requested that the Board consider starting the October 6, 2026, Board meeting earlier in the day or rescheduling to a different date.

The Board agreed to discuss it at a later meeting.

ROUNDTABLE DISCUSSION (Q)

ADJOURNMENT (R)

The meeting was adjourned at 5:32 p.m.

Nicolas Rodriguez, Chairman

Shannon McCully, Clerk

Seal _____

**Key Largo Wastewater Treatment District
Board of Commissioners Meeting
Agenda Item Summary**

Meeting Date:

September 1, 2026

Agenda Item Number: G-1

Action Required:

Yes

Department:

General Manager

Sponsor:

Peter Rosasco

Subject:

Fiscal Year 2027 Proposed Insurance Renewal

Summary:

The Fiscal Year 2027 proposed insurance renewal with Brown & Brown Insurance will be presented to the board.

Reviewed / Approved

Operations: _____

Administration: _____

Finance: _____

District Counsel: _____

District Clerk: _____

Engineering: _____

Financial Impact

\$

Funding Source:

Rate Revenue

Budgeted:

Yes

Attachments

1. FY2027 Insurance Renewal Letter to Board
2. FY2027 Proposal of Insurance
3. Total Cost: \$503,925=\$456,060
(All coverage except W/C)+\$47,865
(Workers Comp)

Approved By: _____

General Manager

Date: _____

8-27-26



Key Largo Wastewater Treatment District – 10/1/2026 to 10/1/2027 Insurance Renewal

8/26/26

Brown & Brown is committed to helping clients navigate their evolving insurance needs through exceptional service and market expertise. Peter and his team have been instrumental in helping us deliver on our commitments to Key Largo Wastewater. Their responsiveness, professionalism, and partnership have consistently contributed to successful outcomes.

Despite ongoing challenges in the property insurance market, the team at Brown & Brown has effectively guided clients through changing conditions. While the market has shown signs of stabilization and pricing has improved for well-performing accounts, underwriting remains highly disciplined, particularly in catastrophe-exposed regions. Our team remains proactive in monitoring market developments and adapting strategies to secure the best possible outcomes for our clients.

For the recent renewal, Key Largo Wastewater increased its insured property values from \$25,363,819 to \$38,302,008 following a comprehensive review. Through strong carrier relationships and effective advocacy, the team secured renewal terms that maintained the same wind coverage limits as the prior year while achieving a lower rate. The carrier cited favorable modeling results for Key Largo Wastewater's properties and continues to view the account as a desirable risk.

This outcome reflects the Brown & Brown team's dedication, market knowledge, and unwavering commitment to client success.

The Catastrophe Model/AIR report was analyzed this year due to the value changes. The 250 Year PML (Probable Maximum Loss) resulted in \$6,757,211 in comparison to the last model done in 2023. In 2023 the 250 Year PML was \$5,188,062.

	Avg. Annual Loss	Std. Deviation	20 Year 5% PE	50 Year 2% PE	100 Year 1% PE	250 Year 0.4% PE	500 Year 0.2% PE	1000 Year 0.1% PE
Ground Up	162,523	935,959	707,293	1,814,683	3,390,677	6,757,211	11,178,265	14,392,847
Retained	41,514	146,842	297,985	594,864	804,269	1,042,525	1,197,087	1,305,741
Gross	121,021	816,114	396,190	1,240,363	2,572,439	5,649,230	10,053,562	13,022,668

The 10/1/26 renewal proposes:

1. Renewal of the PGIT includes the following coverages: General Liability, Auto Liability, Public Officials, and Employment Practices Liability. The annual premium of \$112,370 reflects payroll decrease of \$146,850. The premium shows a decrease of nearly 10%.
2. All Risk Property coverage remains with Starr Surplus Lines Insurance company with a wind/hail & named storm sub-limit of \$10,000,000. This year the limit for all other perils was lowered from the full total insured value to \$15,000,000 to save on premium. All other perils deductible of \$100,000, named storm deductible of 5% of total insured value, and wind/hail deductible of 3% of the total insured value. Note that your total insured values increased to \$38,302,008 from \$25,363,819. The annual premium for Property with Starr is \$202,104 as compared to expiring

of \$191,564. This is evidence of the property market responding to favorable modeling of accounts.

3. Inland Marine: Your total insured value went from \$2,313,026 to \$2,384,122. Your premium with National Fire & Marine has decreased from \$55,000 to \$50,000 despite the slight increase in values.
4. Renewal of the Workers' Compensation coverage with PGIT at an annual premium of \$47,865 as compared to expiring of \$49,551. The District's experience modification factor remains favorable at 1.00, but there was an increase from .85 due to unfavorable claims activity. The payroll decreased from \$3,423,893 to \$3,277,043.
5. Crime Coverage is a three-year policy with Travelers Insurance Company and we have reached the 2nd year of a 3 year period. Each year the premium installment will be \$1,360 until the expiration of 10/1/2028.
6. Boiler & Machinery Coverage with Travelers Insurance Company at an annual premium of \$10,898 compared to \$11,493 from last year. The limit has automatically increased from \$29,691,635 to \$30,582,383.
7. Cyber Liability with CFC at an annual premium of \$10,395 compared to last year's premium of \$10,295. This slight increase is due to an additional fee. In the cyber market the losses and risks continue to increase technology reliability continue to grow. KLWW is doing everything right to safeguard their system and the carrier has noticed.
8. Fiduciary Liability coverage is being renewed to cover the Districts exposure from the KLWTD 457(b) Plan and group health plan, at an aggregate limit of \$1,000,000. The annual premium is \$2,911.83 which is a flat renewal.
9. Agency Consulting Fee: The fee of \$33,000 represents over 60% below the average commission amount of 10% of the total premium.

Sincerely,

Tom Jones

Thomas R. Jones, Jr.

Executive Vice President, Brown & Brown Insurance Services

PROPERTY & CASUALTY

**Proposal Prepared for
Key Largo Wastewater Treatment District**

Policy Period 10/01/2026 - 10/01/2027



Table of Contents

About Brown & Brown3

Preparing You for Tomorrow’s Risks—Today™5

Marketing Summary6

Named Insured.....7

Proposal Premium Summary.....8

Location(s)10

Property11

Starr Surplus Lines Insurance Company11

Boiler & Machinery19

Travelers P&C Co of America.....19

Inland Marine23

National Fire & Marine Insurance Company.....23

Package29

Preferred Governmental Insurance Trust.....29

Preferred Governmental Insurance Trust.....32

Fiduciary.....43

Hudson.....43

Cyber46

Lloyds - CFC46

Workers' Compensation54

Preferred Governmental Insurance Trust.....54

A. M. Best.....56

Understanding Claims-Made Policies57

Compensation Disclosure.....58

FL Surplus Lines Disclosure and Acknowledgement59



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

About Brown & Brown

Brown & Brown was founded in 1939 as a two-partner firm and has risen to become one of the largest insurance brokerages in the world. Powered by a culture that values high performance and perseverance, Brown & Brown is arguably the most efficient operating platform in the insurance brokerage business. With a long-standing history of proven success, Brown & Brown continues to grow and thrive in the extremely competitive and constantly changing insurance industry.



Our Mission

We are dedicated to making a positive difference in the lives of our customers by helping to protect what they value most.

Guiding Principles

We believe in doing what is best for our customers, communities, teammates, carrier partners and shareholders—always. The cornerstones of our organization's guiding principles are people, performance, service and innovation.

Our Culture

Brown & Brown's deeply rooted culture is built on honesty, integrity, innovation, superior capabilities and discipline. Our culture is not built through "big company" messaging; it is created by those who put in the work and remain true to shared values and a commitment to always doing what is best for our customers and our communities.

The cornerstone of our success starts with the tremendous emphasis our leadership team places on making Brown & Brown a great place to work. We don't have employees at Brown & Brown, only teammates, and we are proud to have repeatedly been certified as a Great Place to Work®. As a result, our organization has experienced minimal talent turnover.

We believe that teammates who enjoy their work environment will reflect that enjoyment in their interactions with their customers, resulting in an enhanced customer experience. We put a premium on retaining teammates, allowing our customers to enjoy years of consistent service and strategy execution from the same individuals.

We value creativity in our teammates and encourage the sharing of innovative ideas. Our teams care about each other and contribute meaningfully to our strong, collaborative environment internally. We receive regular compliments from our competitors, customers and the insurance carrier marketplace regarding the caliber of talent and the character of the teammates we recruit and retain.



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Local People and Powerful Solutions

We use our size to benefit our customers through market leverage, scalability and expansive resources. Our global resources are available to support critical items such as regulation changes, pharmacy, international, benefits administration and much more. We layer our global resources with a local, dedicated service team. This local team delivers a high-touch experience for day-to-day support and long-term strategic planning, granting you the benefits of a leading brokerage without losing the personal, swift support of a local team.

Growth Oriented

Brown & Brown ended 2025 with \$5.9B in revenue, with a global presence spanning 19 countries, and growing.

Brown & Brown's annual report can be found on our website at <https://investor.bbrown.com/financials/annual-reports>.

Scalable Solutions

Regardless of your business size or industry, we have the capabilities and experience to support you. From main street businesses to multinational corporations, our extensive specialties span the full spectrum of size and complexity. As you push forward through organic growth, mergers or acquisitions, our teams are equipped to provide you with a strategic path—no matter where you are on your growth journey.



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Preparing You for Tomorrow’s Risks—Today™

We pride ourselves on combining global strength with local, personalized service. Brown & Brown is proud of our 23,000+ talented teammates spanning 700+ locations globally. Through our deep local connections and the resources of a global leader, we take an agile, forward-thinking approach to risk.

We have become a leading insurance brokerage because we view insurance differently and utilize our vast experience and wide-reaching network to deliver superior service and solutions to our customers, both large and small. We believe that our teammates and the relationships they form with our customers are our strengths. Our reputation has been built on a solid foundation of teamwork, strengthened by people who are dedicated to providing the highest degree of service. Our team thanks you for the opportunity to work together. Please find our contact information below.

Service Team

Name	Role	Title	Lines of Business
Producer/Account Executive	Thomas Jones	(305)246-7501	tom.jones@bbrown.com
Account Executive	Michelle Wilson	(305)246-7545	michelle.wilson@bbrown.com
Account Manager	Karelia Castillo	(305)714-4421	karelia.castillo@bbrown.com
Account Manager Associate	Mabel Arias	(305)714-4451	Mabel.Arias@bbrown.com
Claims Representative	Alyssa Vento	(305)246-7527	alyssa.vento@bbrown.com



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Marketing Summary

On your behalf, we have marketed your insurance program to a leading carrier(s) who specializes in your industry. Their responses are based on their underwriting appetite and their view of your loss potential.

Line of Business	Insurance Carrier	Marketing Result
Equipment Breakdown	Chubb	Quoted \$9,738 TIV \$32,459,235



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Named Insured

Named Insured
Key Largo Wastewater Treatment District
Key Largo Wastewater Treatment District 457 (b) Plan

This list includes all the named insureds we presently have on your policies. Should any revisions to this listing be required, please notify our office immediately.



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Proposal Premium Summary

Line of Business	Expiring Premium	Renewal Premium
Property	Starr Surplus Lines Insurance Co	Starr Surplus Lines Insurance Co
Total Insurance Value	\$28,279,771	\$38,302,008
Limits Covered		
Premium	\$185,060.00	\$199,000.00
Fees	\$6,504.00	\$3,104.00
Total	\$191,564.00	\$202,104.00
Boiler & Machinery	Travelers P&C of America	Travelers P&C of America
Total Insurance Value	\$29,691.634	\$30,582,383
Premium	\$10,412.00	\$10,898.00
Fees	\$0.00	0.00
Total	\$10,412.00	\$10,898.00
Inland Marine	National Fire & Marine Insurance	National Fire & Marine Insurance
Total Insurance Value		
Premium	\$55,000.00	\$50,000.00
Fees	\$0.00	\$0.00
Premium	\$55,000.00	\$50,000.00
Total		
Package	Preferred Governmental Ins Trust	Preferred Governmental Ins Trust
Premium	\$124,654.00	\$112,370.00
Total	\$124,654.00	\$112,370.00
Workers' Compensation	Preferred Governmental Ins Trust	Preferred Governmental Ins Trust
Premium	\$49,551.00	\$47,865.00
Total	\$49,551.00	\$47,865.00
Cyber	Underwriters at Lloyd's of London	Underwriters at Lloyd's of London
Premium	\$10,000.00	\$10,000.00
Fees	\$295.00	\$395.00
Total	\$10,295.00	\$10,395.00
Fiduciary	Hudson Insurance Company	Hudson Insurance Company
Premium	\$2,883.00	\$2,883.00
Fees	\$28.33	\$28.83
Total	\$2,911.83	2,911.83
Crime (3 Year Policy Term) 10/01/2025- 10/01/2028	Travelers Casualty & Surety Co of America	Travelers Casualty & Surety Co of America
Premium 3 installments	1 st Installment	2 nd Installment
Total \$ 3,063.00	\$1,021.00	\$1,021.00
October Total	\$445,408.83	\$437,564.83



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Line of Business	Expiring Premium	Renewal Premium
Other Coverages		
Flood	Wright National Flood Insurance Company	Wright National Flood Insurance Company
Term	06/11/2025-06/11/2025	06/11/2026-06/11/2027
Location	10031 Overseas Hwy	10031 Overseas Hwy
Premium	\$6,210.00	\$7,274.00
Environmental Pollution 2 Year Policy Term	03/19/2023-03/19/2025 Navigators Specialty Insurance Company	03/19/2025 -03/19/2027 Navigators Specialty Insurance Company
Premium	\$22,880.00	\$23,328.00
Storage Tank Liability	03/19/2025- 03/19/2026 ACE American Insurance Company	03/19/2026- 03/19/2027 ACE American Insurance Company
Premium	\$2,544.19	\$2,758.31
Fee Agreement	\$ 30,000.00	\$ 33,000.00
Total all Policies with Fee	\$507,043.02	\$503,925.14
Grand Total for October (NO WC) For budgeting	\$425,857.83	\$422,699.83

This quote is valid for (30) days or until the proposed effective date, whichever is first. Please include if applicable
Minimum Earned Premium / Premium is Minimum & Deposit / Fees are fully earned

Payment Plans

Line of Business	Payment Plan	Billing Plan
Property, Inland Marine, Crime, Cyber, Fiduciary	Full Payment	Agency Bill
Package	50% Down / 2 Installments	Agency Bill
Worker's Compensation, Boiler & Machinery	Full Payment	Direct Bill

Binding requirements:

Payment is Due Upon Binding



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Location(s)

Key Largo Wastewater Treatment District
P.O. Box 491 Key Largo, FL 33037

Loc #	Address	City	State	Zip
1	100301 Overseas Highway	Key Largo	FL	33037
2	12 Mockingbird	Key Largo	FL	33037
3	102533 Overseas Hwy	Key Largo	FL	33037
4	158 Ocean Bay Dr	Key Largo	FL	33037
5	98240 Overseas Hwy	Key Largo	FL	33037
6	95190 Overseas Hwy	Key Largo	FL	33037
7	92431 Overseas Hwy	Key Largo	FL	33037
8	95098 Overseas Hwy	Key Largo	FL	33037
9	95100 Overseas Hwy	Key Largo	FL	33037
10	103355 Overseas Highway	Key Largo	FL	33037



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Property

Starr Surplus Lines Insurance Company

Premise Information

All real and personal property of every kind and description at the locations on file with the Company including property of others in the care, custody and control of the Assured or for which the Assured has become legally liable; and as more fully defined in the policy and subject to the terms and conditions herein.

Total Insurance value: **\$15,000,000** Any one occurrence, **except** as otherwise sub-limited
90% Co-Insurance

DESCRIPTION OF OCCUPANCY (If Vacant, state "Vacant" if Under Construction, state "Under Construction," If Historic Bldg state "Historic")	ADDRESS Line 1	Year Built	Square Feet	100% Building Replacement Insured Value September 2026	Other permanently installed bldg equipment (solar panels, alarms, etc) September 2026	100% Contents Replacement Insured Value September 2026
Description	AddressLine1	YearBuilt	Area	BuildingValue		ContentValue
Control Building at Vac Station E	100301 Overseas Highway	2006	1,295.00	\$577,363	\$682,834	\$173,209
300 KW Generator and 1400 Gal AST for Vac Station E	100301 Overseas Hwy	2006	96.00	\$230,945		\$0
Odor Control # 1 for Vac Station E (Vault)	100301 Overseas Highway	2006	120.00	\$0	\$0	\$0
NEW HICARB-100 Odor Control Tanks for Vac Station E (Vault)				\$134,500	\$280,500	\$0
Vac Station E	100301 Overseas Highway	2010	644.00	\$346,418		\$173,209
Disposal Well/Class V Well # 2	100301 Overseas Highway	2006	15.00	\$0		\$0
Disposal Well/Class V Well # 1	100301 Overseas Highway	2006	15.00	\$0		\$0
Control & Mechanical Ops Building	100301 Overseas Highway	2010	17316	\$4,738,000	\$4,668,000	\$288,681
Headworks Structure	100301 Overseas Highway	2010	855.00	\$317,549		\$0
Sequence Batch Reactor #1	100301 Overseas Highway	2010	0.00	\$1,732,088		\$16,744
Sequence Batch Reactor #2	100301 Overseas Highway	2010	0.00	\$1,732,088		\$0
Sequence Batch Reactor #3 (Digester)	100301 Overseas Highway	2010	0.00	\$1,732,088		\$0
Equilization Basin	100301 Overseas Highway	2010	0.00	\$346,418		\$0
Disinfection Basin (CCC)	100301	2010	2,183.00	\$288,681		\$0



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	Overseas Highway					
2000 KW Gen w 5950 Gal AST-Plant Emergency Power system	100301 Overseas Highway	2010	0.00	\$923,780	\$169,190	\$0
Plant Pump Station	100301 Overseas Highway	2010	444.00	\$115,473		\$0
Booster Pump Station	100301 Overseas Highway	2010	550.00	\$230,945		\$0
Disk Filters	100301 Overseas Highway	2010	1,369.00	\$2,309,450		\$0
Injection Well Pumps	100301 Overseas Highway	2010	703.00	\$288,681		\$0
Fencing & Lighting	100301 Overseas Highway	2006	0.00	\$46,189		\$0
Interconnecting Piping	100301 Overseas Highway	2010	0.00	\$577,363		\$0
Influent System Above Ground Piping	100301 Overseas Highway	2010	0.00	\$173,209		\$0
Odor Control # 2 - Plant	100301 Overseas Highway	2010	0.00	\$86,604		\$0
Vac Station A	12 Mockingbird	2010	0.00	\$1,225,001	\$360,722	\$0
Vac Station D	102533 Overseas Highway	2010	0.00	\$866,044	\$367,448	\$0
Vac Station F	158 Ocean Bay Drive	2010	0.00	\$288,681	\$9,317	\$0
Vac Station G	98240 Overseas Highway	2010	0.00	\$692,835	\$370,736	\$0
Vac Station I	95190 Overseas Highway	2010	0.00	\$692,835	\$603,036	\$0
Vac Station J/K	92431 Overseas Highway	2010	0.00	\$692,835	\$370,889	\$0
Employee Housing	95098 Overseas Highway	1978	624.00	\$173,209		\$11,547
Office at Vac I	95100 Overseas Highway	1953	768.00	\$173,209		\$46,189
New Administration bldg	103355 Overseas Highway	1979	4,320.00	\$935,327	\$202,151	\$548,494
450 kW Generator and 1,315 Gal AST for Vac A				\$0	\$343,000	\$0
450 kW Generator and 1,315 Gal AST for Vac D				\$65,500	\$333,000	\$0
250 KW Generator and 720 Gal AST for Vac Station G	98240 Overseas Highway	2010	0.00	\$261,250		\$0
250 KW Generator and 720 Gal AST for Vac Station I	95190 Overseas Highway	2010	0.00	\$261,250		\$0
250 KW Generator and 720 Gal AST for Vac Station J/K	92431 Overseas Highway	2010	0.00	\$261,250		\$0
Digester (New)	100301 Overseas Highway	2015	0.00	\$2,020,769		\$0



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Deep Injection Wellhead				\$115,473		
Monitoring Wellhead				\$57,736		
Chemical Storage Tanks				\$173,209		
Storage Building				\$257,311	\$0	\$115,473
Retention area solar panels					\$2,026,087	
				\$26,141,553	\$10,786,910	\$1,373,545
				TOTAL INSURED VALUE	\$38,302,008	

Coverage

All Risks of direct physical loss or damage, covering Real and Personal Property, but excluding Business Interruption and Boiler & Machinery coverage.

Co-Insurance

90% Property

Customer is responsible for selecting the value of the property to be insured and the coverage limits, subject to the insurer's approval.

Note: Only limited coverage applies to outdoor fences, radio and TV antennas including satellite dishes, detached signs, trees, shrubs, and plants unless specifically scheduled on the policy.

Causes of Loss

Direct Physical Loss subject to the policy form's exclusions and limitations.

Sublimits



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Sublimits are per occurrence unless shown otherwise. The Sublimit below are part of and not in addition to the Policy limit of liability. Sub-Limits are 100% and are subject to our percentage participation.

Coverage	Limit 1
Business Interruption	No Coverage
Accounts Receivable: \$100,000.	\$100,000
Boiler & Machinery: No Coverage.	No Coverage
Course of Construction: \$100,000.	\$100,000
Debris Removal – The greater of 25% of adjusted direct property loss or	\$500,000
Earthquake/Earth Movement	\$10,000,000 Annual Aggregate
Earthquake/Earth Movement affecting Covered locations situated in CA	No Coverage
Electronic Data Processing	\$50,000
Exhibition, Exposition, Fair or Trade Show	\$5,000
Fine Arts	\$5,000
Fire Department Services	\$10,000
Flood, Excluding A & V and subzones	No Coverage
Increased Cost of Construction & Demolition	\$500,000
Leasehold Interest	\$25,000
Named Windstorm	\$10,000,000. Annual Aggregate
Personal Property (60 Days Reporting Provision)	\$100,000
Pollution Cleanup	\$50,000. Annual Aggregate
Transit	\$50,000.
Valuable Papers and Records	\$50,000
Wind/Hail	\$10,000,000
All other Perils	\$15,000,000

[OPTION TO PURCHASE Total Insured Value of All Other Perils coverage with \\$10m Wind – additional premium \\$20,418](#)



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Deductibles

DEDUCTIBLES: All deductibles listed below are per occurrence except with respect to coverage provided under the Boiler & Machinery Endorsement which shall be any One Accident.

<u>PHYSICAL DAMAGE:</u>	\$100,000; except
Wind/Hail:	3% of the Total Insurable Property Values at Risk per Location, subject to a minimum of \$100,000.
Named Windstorm:	5% of the Total Insurable Property Values at Risk per Location, subject to a minimum of \$100,000.
<u>TIME ELEMENT:</u>	No Coverage.

APPLICATION OF DEDUCTIBLES

Deductibles for Property Damage and Time Element shall be applied separately.

As respects real and personal property, all claims for loss, damage or expense arising out of any one occurrence shall be adjusted as one claim and from the amount of each such adjusted claim there shall be deducted the sum stated. If more than one stated dollar deductible applies to the same loss, as respects real and personal property, the largest stated deductible shall apply.

VALUATION: This company's liability for loss under this policy for real and personal property (excluding stock) shall not exceed the smallest of the following amounts:

1. The amount of this policy.
2. The replacement cost of property or any part thereof, identical with property described herein, at the same location and intended for the same occupancy and use; Replacement Cost **does not** apply to refractory lining or catalyst – Actual Cash Value Only.
3. The amount actually and necessarily expended in repairing or replacing the property described herein, or any part thereof, at the same location, or another location, and intended for the same occupancy and use.
4. Actual Cash Value if the property is not repaired or replaced within 2 years.
5. Finished goods sold but not delivered, at the Insured's net selling price of such property at the time and place of such loss less all discounts and un-incurred expenses to which such property would have been subject had no loss occurred. Finished goods not sold, at replacement cost. (Finished goods shall be those goods on which the Insured, or others for the account of the Insured, shall have completed work to the extent that such goods are in a state ready for sale, normal to the business of the Insured). Raw stock and stock in process, at replacement cost with like kind and quality, at the time and place of loss.

Time Element Coverage(s): No Coverage

100% POLICY LIMIT OF LIABILITY: \$38,302,008 any one occurrence, except as otherwise sub-limited.



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Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:

The following mandatory Endorsements apply:

- a. ISO Common Policy Conditions
- b. ISO Commercial Property Conditions
- c. Bridge Wording
- d. OFAC Notice
- e. Authorities
- f. Property Cyber and Data Exclusion
- g. Territorial Exclusion
- h. Communicable Disease Exclusion
- i. Millennium Endorsement
- j. Political Risk Exclusion
- k. Terrorism (Endorsement(s) applicable to the coverage selected)
- l. Biological or Nuclear Exclusion
- m. Mold Exclusion
- n. Trade or Economic Sanctions
- o. Signature Page Endorsement
- p. Applicable State Required Amendatory Endorsements

The following Additional Endorsements will attach to the Benchmark form:

Accounts Receivable
Course of Construction
Earthquake (excluding CA)
Electronic Data Processing
Exhibition, Exposition, Fair or Trade Show
Fine Arts
Fire Department Services
Increased Cost of Construction & Demolition
Joint Loss Agreement
Leasehold Interest
Minimum Earned Premium
Named Windstorm
Newly Acquired Locations
Occurrence Limit of Liability
Replacement Cost Value
Service of Process Clause (SSIL-0005 (07/20))
Transit
Transmission and Distribution Lines
Valuable Papers and Records



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

Signed Application
Signed Surplus Form
Signed Terrorism Election Form
Signed Statement of property values.
Signed Business interruption worksheet.



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Coinsurance Clause

A clause under which you share in losses to the extent that you are underinsured at the time of loss. The insurer grants a reduced rate to you provided the amount of insurance carried is 80%, 90% or 100% of the insured property's total value, which is calculated at the time of loss. For example, if your coinsurance percentage is 80%, then you are agreeing that the amount of insurance you have chosen will be at least 80% of the total value at the time of the loss or you will share in the loss. The higher the coinsurance percentage, the greater the reduced rate, but you will share more in the loss if the amount chosen is less than required as determined at the time of the loss.

Examples of 80% Coinsurance with no deductible.

Building Value	Insured Carried	Loss	Insurance Pays
\$100,000	\$100,000	\$60,000	\$60,000
\$100,000	\$80,000	\$60,000	\$60,000
\$100,000	\$70,000	\$60,000	\$52,500

*Amount Carried (\$70,000) divided by Amount Required (\$80,000) multiplied by Loss (\$60,000) minus deductible equals Recovery Amount.



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Boiler & Machinery

Travelers P&C Co of America

LOC/BLDG	DESCRIPTION	ADDRESS
1/1	CONTROL BUILDING	100301 OVERSEAS HIGHWAY, KEY LARGO, FL 330379999
2/2	VAC STATION A	12 MOCKINGBIRD RD, KEY LARGO, FL 330379999
3/3	VAC STATION D	102533 OVERSEAS HIGHWAY, KEY LARGO, FL 330379999
4/4	VAC STATION F	158 OCEAN BAY DRIVE, KEY LARGO, FL 330379999
5/5	VAC STATION G	98240 OVERSEAS HIGHWAY, KEY LARGO, FL 330379999
6/6	VAC STATION I	95190 OVERSEAS HIGHWAY, KEY LARGO, FL 330379999
7/7	VAC STATION J/K	92431 OVERSEAS HIGHWAY, KEY LARGO, FL 330379999
8/8	EMPLOYEE HOUSING	95098 OVERSEAS HWY., KEY LARGO, FL 330379999
9/9	ENGINEERING OFFICE	95100 OVERSEAS HWY., KEY LARGO, FL 330379999
10/10	ADMINISTRATION	103355 OVERSEAS HWY., KEY LARGO, FL 330379999

Limits	
Equipment Breakdown -per Breakdown	\$30,582,383
Property Damage Limit	\$30,582,383
Business Income and Extra Expense	N/A
Valuation – Property Damage	Repair / Replacement Included Except ACV see EB T3 19
Valuation – Combine BI & Extra Expense	N/A

Sublimits	
Hazardous Substance Limitation	\$100,000
Refrigerant Contamination Limitation	\$100,000
Water Damage Limitation	\$100,000
Drying Out Limit Of Insurance	\$100,000

Business Income Coverage Extension (BI)	Not Covered
Coinsurance Percentage	



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Extra Expense Coverage Extension (EE)	Not Covered
Spoilage Damage Coverage Extension – including Utility Interruption-Spoilage (SD)	\$100,000
Utility Interruption-Spoilage coverage applies only if the interruption lasts at least (waiting period):	24 hour(s)
Utility Interruption-Time Element Coverage Extension (UI-TE)	Not Applicable
Utility Interruption-Time Element coverage applies only if the interruption lasts at least (waiting period): (Includes interruption of Cloud Services and Data Restoration)	
Civil Authority Coverage Extension	Not Applicable
“Dependent Property” Coverage Extension	Not Covered
“Dependent Property” Locations	
“Electronic Data” Or “Media” Coverage Extension	
“Electronic Data” Or “Media” Stored At “Covered Premises”:	\$25,000
“Electronic Data” Or “Media” Stored With “Electronic Data Storage Provider”:	Included With “Electronic Data” Or “Media” Stored At “Covered Premises”
Errors And Omissions Coverage Extension	\$25,000
Expediting Expense Coverage Extension	\$100,000
Extended Period of Restoration Coverage Extension	Not Applicable
“Fungus”, Wet Rot And Dry Rot Coverage Extension	
Property Damage:	\$15,000
Business Income Or Extra Expense:	Not Applicable
Green Enhancements Coverage Extension	
Property Damage Percentage Factor:	5%
Property Damage Additional Costs Limit of Insurance:	\$25,000
Business Income Or Extra Expense	Not Applicable
Additional Number of Days:	
Ingress Or Egress Coverage Extension	Not Applicable
Newly Acquired Locations Coverage Extension	\$1,000,000
Number of Days of Coverage:	90 Day(s)
Off-Premises Transportable Equipment Coverage Extension	\$25,000
Ordinance Or Law (Including Demolition And Increased Cost Of Construction) Coverage Extension	
Undamaged Property:	\$100,000
Demolition:	Included With Undamaged Property
Increased Cost Of Construction:	Included With Undamaged Property
Sump Overflow Coverage Extension	\$5,000

Deductibles	
Property Damage	\$25,000 see EB T3 00
Business Income and Extra Expense	N/A
Spoilage/Ammonia	\$Included in PD deductible
Utility Interruption Business Income	N/A

EB T3 19 – Actual Cash Value Covered

ALL

Premises

Description Cov Prop

ALL "COVERED PROPERTY," "COVERED EQUIPMENT," AND PROPERTY 25 YEARS OF AGE OR OLDER

Description Of Cov Prop

EB T3 00 – EQUIPMENT BREAKDOWN PROTECTION Other Limit

PROPERTY DAMAGE DEDUCTIBLES: \$25,000 ALL GENERATORS \$5,000 ALL OTHER "COVERED EQUIPMENT"



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Customer is responsible for selecting the value of the property to be insured and the coverage limits, subject to the insurer's approval.

_____ % Minimum Earned Premium.



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Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:

FL CHANGES - LEGAL ACTION AGAINST US	IL 01 75
FL CHANGES - CANCELLATION AND NONRENEWAL	IL 02 55
COMMON POLICY CONDITIONS	IL T0 01
COMMON DEC	IL T0 02
LOCATION SCHEDULE	IL T0 03
ACTUAL CASH VALUE	IL T0 63
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12
CAP ON LOSSES FROM CERT ACTS OF TERRORIS	IL T4 14
ADDITIONAL BENEFITS	IL T4 27
ENGINEERING AND CLAIM SERVICES	PN BM 17
IMPORTANT NOTICE - PREMIUM CALCULATION	PN EB 01
SHIPLOADER EXCL POLICYHOLDER NOTICE	PN FL M6
NOTICE TO PLCYHLDR DIGITAL ASSETS EXCL	PN FL M7
NOTICE TO PLCYHLDR EV ENDORSEMENT	PN FL M8
IMP NOTICE - RISK MGMT PLANS - FLORIDA	PN T0 60
JURISDICTIONAL INSP & CONTACT INFO REQ	PN T1 89
IMPORTANT NOTICE-CONTACT INFO - FLORIDA	PN T2 19
NOTICE INDEPENDENT AGENT AND BROKER COMP	PN T4 54
FEDERAL TERRORISM RISK INSURANCE	BM T5 94
ACT DIS	
ENERGYMAX21 EQUIP BREAKDOWN DEC	EB T0 00
ENERGYMAX 21 EQUIP BREAKDOWN PRO	EB T0 01
TOC	
EQUIPMENT BREAKDOWN PROTECTION	EB T1 00
SPECIFIED PERILS EXCLUSION	EB T3 18
ACTUAL CASH VALUE - PREDETERMINED	EB T3 19
DEPREC	
CLAIM DATA EXPENSE	EB T3 36
ELECTRONIC VANDALISM EXCLUSION	EB T4 47
SHIPLOADER AND BARGE LOADER	EB T4 49
EXCLUSION	
DIGITAL ASSETS EXCL	EB T4 50
FL COINSURANCE, LOSS PAY, NAMED	EB T9 27
INSURED	

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

See loss control letter from 5/12/26



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Inland Marine

National Fire & Marine Insurance Company

Equipment Summary

Scheduled Equipment

TIV \$2,384,122.62

Plant Item	Qty	Value	Line Total
Desktops	32	\$850.00	\$27,200.00
Laptops	5	\$1,000.00	\$5,000.00
TCL TV	6	\$376.00	\$2,256.00
Monitor	54	\$250.00	\$13,500.00
Security Cameras	79	\$250.00	\$19,750.00
SCADA Server #2	1	\$3,489.75	\$3,489.75
SCADA Server	1	\$2,500.00	\$2,500.00
Intellipro Server	1	\$2,500.00	\$2,500.00
Toshiba Printers	2	\$2,500.00	\$5,000.00
Color Printer	1	\$450.00	\$450.00
Desktop Printers	4	\$250.00	\$1,000.00
47" TV	1	\$500.00	\$500.00
UPS	22	\$75.00	\$1,650.00
Voip Phones	4	\$250.00	\$1,000.00
Server UPS	3	\$650.00	\$1,950.00
SnapScan	2	\$430.00	\$860.00
Access Points	7	\$515.00	\$3,605.00
Firewall Stations	6	\$870.00	\$5,220.00
NVRs	6	\$500.00	\$3,000.00
Firewall	1	\$2,330.00	\$2,330.00
Cisco 52p switch	2	\$1,250.00	\$2,500.00
Cisco 24P switch	14	\$549.00	\$7,686.00
Server rack stations	8	\$500.00	\$4,000.00
75 inch TV	1	\$859.00	\$859.00
Gateway Station Monitors	15	\$25,000.00	\$375,000.00
Starlink antenna	1	\$1,999.00	\$1,999.00
Starlink antenna	1	\$499.00	\$499.00
			\$455,303.75

Admin Item	Qty	Value	Line Total
Desktops	15	\$850.00	\$12,750.00
Laptops	8	\$1,000.00	\$8,000.00
ScanSnap	6	\$430.00	\$2,580.00
Sinology Nas	1	\$9,500.00	\$9,500.00
Monitor	24	\$250.00	\$6,000.00
Audio System	1	\$654.00	\$654.00
Vizio TVs	4	\$400.00	\$1,600.00
Security Cameras	12	\$250.00	\$3,000.00
Dell server	1	\$7,250.00	\$7,250.00
Toshiba Printers	2	\$6,000.00	\$12,000.00
Color Printer	1	\$450.00	\$450.00
Desktop Printers	3	\$200.00	\$600.00
70" TV	1	\$1,500.00	\$1,500.00
60" TV	1	\$1,000.00	\$1,000.00
47" TV	1	\$500.00	\$500.00
39" TV	1	\$450.00	\$450.00
UPS	15	\$75.00	\$1,125.00
Access Points	3	\$515.00	\$1,545.00
NVR	1	\$500.00	\$500.00
Firewall	1	\$3,520.00	\$3,520.00
Dell server	1	\$9,640.00	\$9,640.00
Cisco 52p switch	2	\$1,250.00	\$2,500.00
Infrascale	1	\$8,000.00	\$8,000.00
SFP switch	2	\$599.00	\$1,198.00
Starlink Antenna	1	\$1,999.00	\$1,999.00
GM logitech AV syste	1	\$3,123.70	\$3,123.70
Voip Phones	10	\$250.00	\$2,500.00
43" TV	1	\$250.00	\$250.00
Server UPS	3	\$650.00	\$1,950.00
AVI Audio System	1	\$21,926.00	\$21,926.00

Total EDP \$622,914.45

\$127,610.70

Contractors Equipment	Year	Model	Serial No	Value	Comments
John Deer Backhoe	2009		T0310JX174203	\$ 44,000.00	
Vactron Vacuum Extractor mounted on trailer	2007	PMD550	5HZBF16246LM61197	\$ -	Removed
Vactron Vacuum Extractor mounted on trailer	2013	MC855GDT	5HZBF1925DLAD2030	\$ 100,000.00	
Vactron Vacuum Extractor mounted on trailer	2025	LP873GDT		\$ 100,644.00	
Rolls Rite Vacuum Trailer	2021		1R9PD2028NM356126	\$400,000.00	
JLG Genie Z	2017	62/40 w 60' Jub	300162756	\$ 91,000.00	
Grinder Pumps 150 units @ \$3500 each				\$ 525,000.00	
Magnum Trash Pump	2010	MTP40005	5AJG81114AB001941	\$ 12,500.00	
Magnum Generator	2010	MMG35FH	5AJG81118AB001991	\$ 15,000.00	
Magnum Generator	2010	MMG55FH	5AJG81118AB002042	\$ 18,000.00	
Vermeer Vactron	2021		7NWWG16216MKD10119	\$ 69,597.00	
Generac Light Tower	2018		7F0BL101XJ8770645	\$ 8,600.00	
Eagle 600 Jetter	2019		SVKBF1220K0012773	\$ 44,000.00	
Magnum Water Trailer	2011		5AJWS1613BB005629	\$ 10,000.00	
Yanmar Hydraulic Mini Excavator	2023	Yanmar	YMR8V40YHPY02587	\$ 87,202.17	
Caterpillar DP25N Diesel Pneumatic Tire Lift Truck (Fork Lift)	2023	Caterpillar	T80	\$ 50,665.00	
Blanket unscheduled equipment				\$ 100,000.00	
Vermeer Vactron	2021		7NWWG16216MKD10119	\$65,000	
Bobcat 5185	2008	Skid Steer	A3L911893	\$20,000	
			Total CE	\$ 1,761,208.17	
			Total EDP	\$622,914.45	
			FINAL TOTAL	\$ 2,384,122.62	

Unscheduled Equipment



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Equipment Storage

Item 3.	Coverages Provided:	Contractors' Equipment: Direct physical loss or damage caused by a peril insured against to "your" "contractor's equipment", and "contractors' equipment" of others in "your" care, custody, or control. As per schedule on file with us. Excluding Underground Equipment and Mechanical Breakdown. Commercial Output Program: Direct physical loss to covered property at a "covered location" caused by a covered peril. As per schedule on file with us. Excluding Mechanical Breakdown.
Item 4.	Schedule Dated:	If a schedule is referenced in Item 3, coverage is limited to the amount listed on the schedule(s), dated 07/24/2026.
Item 5.	Policy Limit:	The most we will pay for all coverages and locations combined on this policy in any one occurrence is \$2,384,122.
Item 6.	Policy Period:	From: <u>10/01/2026</u> to <u>10/01/2027</u> Both days at 12:01 a.m. local standard time at Mailing Address listed in Item 1, above.



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Item 14. Contractor's Equipment Inflation Protection: ☐ 0% ☐ 1% ☐ 2% ☐ 3% ☒ Not Applicable

*Values to be manually reviewed annually

BH-IM-QUOTE-03/2026

2

BHSI

BERKSHIRE HATHAWAY SPECIALTY INSURANCE

Item 15.	Contractor's Equipment Deductible(s):	Items valued below \$100,000:	\$5,000
		Items valued at or over \$100,000:	\$15,000
		Flood or Named Windstorm:	\$100,000

Item 16.	Contractors' Equipment Premium:	Total Deposit Premium:	\$36,200
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Commercial Output Program (COP)

Item 17.	Total Value of Scheduled COP at Inception:	\$622,914
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Item 18.	Total COP Catastrophe Limit:	The most "we" pay for any combination of or total of losses arising under one or more coverages in any one occurrence is:	\$622,914
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Item 19.	Total COP Premium – All Coverage Part:	Total Premium:	\$13,800
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COP Property Coverage Part

Item 20.	COP – Property Coverage Part Limits of Insurance:	Building Property Limit - The most "we" pay for loss at any one "covered location" is:	Not Covered
		Business Personal Property Limit - The most "we" pay for loss at any one "covered location" is:	\$622,914
		☒ Refer To Scheduled Locations	



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Item 21.	COP – Property Coverage Part Earthquake and Flood Coverage:	Flood Coverage:	\$622,914 any one occurrence
		Earthquake Coverage:	\$622,914 any one occurrence
Item 22.	COP - Property Coverage Part Coverage Extensions:	Consequential Loss:	Included
		Debris Removal, Additional Expense:	25%, maximum \$50,000
		Emergency Removal:	365 Days
		Emergency Removal Expense:	\$5,000
		Fraud and Deceit:	\$5,000
		Damage from Theft:	Included
		Off Premises Utility Service Interruption:	\$50,000
		Overhead Transmission Lines:	Not Covered
Item 23.	COP - Property Coverage Part Supplemental Coverages:	Brands or Labels Expense:	\$50,000
		Expediting Expenses:	\$25,000
		Fire Department Service Charges:	\$25,000
		Inventory and Appraisal Expense:	\$50,000
		Ordinance or Law (Undamaged Parts of a Building):	Subject to Applicable Covered Property Limit

BH-IM-QUOTE-03/2026

3

BHSI

BERKSHIRE HATHAWAY SPECIALTY INSURANCE

Ordinance or Law (Increased Cost to Repair/Cost to Demolish and Clear Site):	\$100,000
Personal Effects:	\$15,000
Pollutant Cleanup and Removal:	\$50,000 per Policy Period
Recharge of Fire Extinguishing Equipment:	\$50,000
Rewards:	\$10,000
Sewer Backup and Water Below the Surface:	\$25,000
Trees, Shrubs, and Plants:	\$50,000
Underground Pipes, Pilings, Bridges and Roadways:	\$50,000



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Item 24.	COP - Property Coverage Part Supplemental Marine Coverages:	Accounts Receivable:	\$10,000
		Electrical or Magnetic Disturbance of Computers:	\$25,000
		Power Supply Disturbance of Computers:	\$25,000
		Virus and Hacking Coverage:	\$25,000 per Occurrence
			\$50,000 policy period
		Fine Arts:	\$25,000
		Off Premises Computers:	\$25,000
		Property on Exhibition:	\$25,000
		Property in Transit:	\$25,000
		Sales Representative Samples:	\$25,000
		Software Storage:	\$25,000
		Valuable Papers:	\$5,000
Item 25.	COP - Property Coverage Part Additional Property Subject to Limitations:	Furs (Theft):	\$10,000
		Jewelry (Theft):	\$10,000
		Stamps, Tickets, Letters of credit:	\$5,000
Item 26.	COP - Property Coverage Part Options:	Newly Built or Acquired Buildings:	\$100,000 (60 days)
		Personal Property – Acquired Locations:	\$25,000
		Locations "You" Elect Not To Describe:	Not Covered
		Coinurance:	Waived
Item 27.	COP - Property Coverage Part Deductible:	All Perils:	\$5,000
		Earthquake or Flood:	\$100,000
		Wind or Hail:	\$100,000
Item 28.	COP - Property Coverage Part Valuation:	Per CO 1000 10 02.	☒ Replacement Cost
			☐ Actual Cash Value

COP Income Coverage Part

Item 29.	COP - Income Coverage Part:	☒ Income Coverage Does Not Apply
		☐ Earnings, Rents, and Extra Expense
		☐ Earnings and Extra Expense
		☐ Rents and Extra Expense
		☐ Extra Expense Only

Customer is responsible for selecting the value of the property to be insured and the coverage limits, subject to the insurer's approval.

Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:

Endorsements Attached Hereto:

NFM-IM-DEC-06/2020

Contractors' Equipment Coverage Specific Forms and Schedules:

Schedule of Coverages: Contractors' Equipment IM 7005 01 25

Contractors' Equipment Coverage -- Broad -- Scheduled Equipment Form: IM 7000 01 25

Earthquake & Flood Schedule: IM 7807 01 12



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Earthquake & Flood Coverage Endorsement: IM 7857 07 08

Below The Surface Of The Ground Exclusion: IM 7039 07 11

Broad Loss Payable Contractors' Equipment (Manuscript)

Commercial Output Program Coverage Specific Forms and Schedules:

Schedule of Coverages – Commercial Output Program: CO 1050 03 05

Commercial Output Program – Property Coverage Part: CO 1000 10 02

Location Schedule: CO 1052 04 02

Scheduled Locations Endorsement: CO 1227 05 02

Windstorm or Hail Schedule: CO 1084 10 07

Windstorm or Hail Deductible: CO 1220 10 07

Limited Fungus and Related Perils Coverage: CO 1295 11 03

Mandatory Endorsements:

Common Policy Conditions CL 0100 03 99

Cannabis Items and Activities Exclusion CL 0811 09 18

Virus or Bacteria Exclusion CL 0700 10 06

Exclusions Cyber Losses IM 7871 01 25

Biological or Chemical Substances Exclusion Endorsement NFM-IM-008-01/2018

Electronic Data Exclusion Endorsement NFM-IM-001-01/2018

Pollution, Contamination, Debris Removal Exclusion Endorsement NFM-IM-007-01/2018

Mold / Fungus Exclusion: NFM-IM-003-01/2018

Property Millennium Endorsement NFM-IM-004-01/2018

Violation of Economic or Trade Sanctions BHSI-IM-001-09/2015

Amendatory Endorsement – CL 0160 08 23 Florida

Amendatory Endorsement – IM 2019 08 09 Florida

Occurrence Limit of Liability Endorsement NFM-IM-005-01/2018

Policy Occurrence Limit Endorsement – Manuscript

Terrorism:

Policyholder Disclosure Notice of Terrorism Insurance Coverage BH-PHN-TRIA-004-07/2020

Certified Act of Terrorism Exclusion CL 0610 01 15 (If Insured Rejects TRIA)

Certified Terrorism Loss CL 0600 01 15 (If Insured accepts TRIA)

Certified Terrorism Loss Disclosure Of Premium And Federal Share Of Insured Losses CL 0605 01 15 (If Insured accepts TRIA)

Nuclear, Biological and Chemical Terrorism Exclusion CL 2650 06 04

War Risk and Terrorism Exclusion: NFM-IM-002-01/2018

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

Subjectivities and Conditions:

- **This proposal is being provided by a non-admitted carrier.**
- **Premiums do not include applicable surplus lines taxes or fees.**
- **Compliance with all surplus lines placement requirements, including stamping the policy and payment of premium of surplus lines taxes, is the responsibility of the broker.**
- This quotation is based on the information submitted and is subject to reconsideration if different or additional information is received.
- This quotation is subject to change should the insured sustain any losses prior to the effective date of coverage.
- This quotation contemplated that all coverages quoted are accepted, we reserve the right to re-consider terms, conditions or premium if all offered coverages are not accepted.
- Some coverages/endorsements provided in the proposal may differ from those requested in the submission, please review carefully.
- This quotation expires on the effective date shown above.
- Premium is due within 30 days from the effective date.
- **Subject to confirmation of no known or unreported losses prior to binding.**



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Package

Preferred Governmental Insurance Trust

General Liability Coverage

General Liability Coverage (Occurrence Form)	
Coverage Description	Limit
Bodily Injury and Property Damage Limit	\$1,000,000
Personal and Advertising Injury	Included
Products & Completed Operations Limit	Included
Employee Benefits Liability Limit, per person	\$1,000,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	N/A
Fire Damage	Included
Sewer Backup and Water Damage Limit	\$10,000 no fault /\$200,000 at fault; subject to \$200,000 aggregate
PGIT MN-203 Part B Limit (Bert Harris, Inverse Condemnation, Takings claims; See Form for specifics)	\$100,000
General Liability Deductible:	\$10,000
Rating Basis	
Ratable Payroll:	\$3,277,043

Defense Cost

Defense Costs- Outside of the limit, does not erode the limit for General Liability, Law Enforcement Liability, Public Officials Liability, and Employment Practices Liability.

Deductible does not apply to defense costs. Self-Insured Retention does apply to defense cost.



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Public Officials Liability Coverage

Public Officials Liability Coverage (Occurrence)		
Public Officials Liability Limit	Deductible	Retroactive Date
\$1,000,000 per claim	\$25,000	
Aggregate Limit: N/A		
Total Payroll: \$3,277,043		
Supplementary Payments: Pre-termination \$2,500 per employee/ \$5,000 annual aggregate		
Non Monetary: \$100,000 Aggregate		

Employment Practices Liability Coverage (Occurrence)		
Employment Practices Liability Limit	Deductible	Retroactive Date
\$1,000,000 per claim	\$25,000	
Aggregate Limit: N/A		
#FT emp: 40	# PT Emp: 0	#Volunteers: 0

Cyber Liability (Claims Made)		
Coverage Description	Limit	Deductible
Policy Limit		Applies per below
Third Party Liability Coverage:		
• Privacy & Security Liability	N/A	N/A
• Media Content Services Liability	N/A	N/A
• PCI DSS	N/A	N/A
First Party Liability Coverage:		
• Cyber Extortion & Ransomware	N/A	N/A
• Data Breach & Crisis Management	N/A	N/A
• Data Recovery	N/A	N/A
• Business Interruption/ Extra Expense	N/A	N/A
• Cyber Crime	N/A	N/A
• Utility Fraud	N/A	N/A
• Bricking Coverage	N/A	N/A
• System Failure- BI/EE	N/A	N/A
• Dependent Business Interruption	N/A	N/A
o BI/EE	N/A	N/A
o System Failure	N/A	N/A
Retroactive date:		
Voluntary Notification endorsement is included, see coverage form for all limits and sublimits.		



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Automobile Coverage

Automobile Coverage			
Coverage	Symbol	Limit	Deductible
Liability	1	\$1,000,000	\$0
Personal Injury Protection	5	Statutory	\$0
Added PIP	N/A	Not Included	N/A
Auto Medical Payments	2	\$5,000	N/A
Uninsured/ Underinsured Motorist	2	\$100,000	N/A
Physical Damage Comprehensive Coverage	8, 10	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Comprehensive limit: \$50,000	Per attached schedule Hired deductible: \$1,000
Physical Damage Collision Coverage	8, 10	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Collision limit: \$50,000	Per attached schedule Hired deductible: \$1,000
Garagekeepers Comprehensive Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule, but no deductible applies to loss caused by fire or lightning.	N/A
Garagekeepers Collision Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule.	N/A

Automobile Symbols	
1	Any "Auto"
2	Owned "Autos" only
3	Owned private passenger "Autos" only
4	Owned "Autos" other than private passenger "Autos" only
5	Owned "Autos" subject to No-Fault
6	Owned "Autos" subject to a Compulsory Uninsured Motorist Law
7	Scheduled "Autos" only
8	Hired "Autos" only
9	Non-owned "Autos" only
30	"Autos" left with you for service, repair, storage, or safekeeping.
* These are abbreviated descriptions. A full description of symbols is included in the coverage agreements	

Symbol 10 comp & collision: Per Symbol 2 except the following units: model year 2008 and older and trailers valued \$5,000 or less.

Symbol 10 liability: N/A

Higher limits may be available.



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Preferred Governmental Insurance Trust

Vehicle Schedule

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
001	Magnum 2010	Trash Pump # MTP40005 5AJGS1114AB001941	Trailer	10/1/2026 10/1/2027				\$0 N/A
002	Magnum 2010	Generator MMG35FH on trailer 5AJGS1118AB001991	Trailer	10/1/2026 10/1/2027				\$0 N/A
003	Magnum 2010	Generator # MMG55FH on trailer 5AJGS1118AB002042	Trailer	10/1/2026 10/1/2027				\$0 N/A
004	Magnum 2011	Water Trailer # MWT500 5AJWS1613BB005629	Trailer	10/1/2026 10/1/2027				\$0 N/A



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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
005	Chevrolet	Express G1500	t9	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$18,241
	2013	1GCSGAFX0D1144307	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
006	Vactor	Vacuum Extractor on Trailer	Change make to Vermeer and model to MC855SDT	10/1/2026				\$0
	2013	5HZBF1925DLAD2030	Trailer	10/1/2027				N/A
007	Dodge	Durango	t11	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$23,000
	2014	1C4RDHAG3EC418970	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
008	Ford	F550	t13	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$43,763
	2014	1FDUF5GT3EEB67861	Heavy Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value



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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
009	Chevrolet	Silverado	t14	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$25,747
	2015	1GC2CUEG7FZ538227	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
010	Other	Triple Crown Trailer-Enclosed	This is the dump trailer, remove enclosed	10/1/2026				\$0
	2013	1XND714H5D1041007	Trailer	10/1/2027				N/A
011	Other	South Georgia Cargo Enclosed Trailer		10/1/2026				\$0
	2012	54GVC14T4C7004375	Trailer	10/1/2027				N/A
012	Chevrolet	Silverado CC25753 Double Cab	t17	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$27,586
	2017	1GC2CUEG9HZ185220	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value



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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
013	Chevrolet	Silverado CC25903	t18	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$25,286
	2017	1GC0CUEG4HZ190798	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
014	Chevrolet	Silverado CC25903	t19	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$25,286
	2017	1GC0CUEG8HZ189508	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
015	Chevrolet	Silverado	t20	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$27,585
	2017	1GC2CUEG8HZ190215	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
016	Chevrolet	Silverado C1500	t21	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$22,803
	2018	1GCRCNEH2JZ141742	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value



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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
017	Chevrolet	Silverado 1500 Double Cab	t24	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$22,013
	2018	1GCRCHNEH3JZ331730	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
018	Chevrolet	Silverado CC10753	t25	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$22,788
	2021	1GCRWAEH7MZ177799	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
019	Chevrolet	Silverado C1500	t26	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$22,788
	2021	1GCRWAEH4MZ257030	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
020	Vermeer	Vactron on Trailer		10/1/2026				\$0
	2021	7NWG16216MK010119	Trailer	10/1/2027				N/A



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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
021	Chevrolet	Silverado 1500 Double Cab	T27	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$23,313
	2021	1GCRWAEH5MZ423488	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
022	Chevrolet	Silverado 1500 Double Cab	T29	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$24,162
	2021	1GCRWAEH9MZ423848	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
023	Chevrolet	Silverado 1500 Double Cab	T30	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$24,162
	2021	1GCRWAEH5MZ424284	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
024	Chevrolet	Silverado 1500 Double Cab	T31	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$24,162
	2021	1GCRWAEH8MZ425994	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value



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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
025	Chevrolet	Silverado 1500 Double Cab	T28	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$24,162
	2021	1GCRWAEH7MZ425033	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
026	Chevrolet	Silverado 1500 Double Cab	T23	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$22,000
	2018	1GCRNEH1JZ330575	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
027	Generac	Light tower		10/1/2026				\$0
	2018	7FSBL101XJB770645	Trailer - NO CHARGE	10/1/2027				N/A
028	Eagle	600 Jetter Trailer		10/1/2026				\$0
	2019	5VKBF1220KS012773	Trailer	10/1/2027				N/A



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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
029	Other	Rolls Rite vac trailer		10/1/2026				\$0
	2021	1R9PD2028NM356126	Trailer	10/1/2027				N/A
030	Vermeer	Custom Trailer for Mini - Excavator	Not Vermeer, change make to Rolls Rite	10/1/2026				\$0
	2024	7JEP1424RG000157	Trailer	10/1/2027				N/A
031	Ford	F350 Crew Cab	t32	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$65,000
	2024	1FD8W3GN8REE58806	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
032	Chevrolet	Silverado 2500HD	t33	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$60,071
	2025	1GB2ALE79SF151548	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value



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Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
033	Chevrolet	Silverado 2500HD	t34	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$60,071
	2025	1GB2ALE71SF150300	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value
034	Vermeer	Trailer-Equipment	Change model to LP873SDT	10/1/2026				\$0
	2025	7NwH19A66SK051320	Trailer	10/1/2027				N/A
035	Chevrolet	Equinox SUV	t35	10/1/2026	\$1,000	10/1/2026	10/1/2027	\$28,207
	2026	3GNAXHEG2TL437517	Light Truck	10/1/2027	\$1,000	10/1/2026	10/1/2027	Actual Cash Value

TOTAL AUTO PHYSICAL DAMAGE VALUE:	\$662,196
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Higher limits may be available.

Vehicle Ownership

The Named Insured represents that all scheduled vehicles are titled to the Named Insured or leased to the Named Insured. If not, you must notify us immediately in order to obtain proper coverage not currently proposed.

Autos Furnished to Individuals

If you furnish an auto to an individual that does not have a Personal Auto Policy or a Non-owned Auto Policy, please advise us so that we can recommend policy extensions or an additional policy to properly cover these individuals.

Driver Schedule

Driver #	Name	License State	Included/Excluded
1	Adam Baptiste	FL	
2	Alexis Irizarry	FL	
3	Andres Marquez	FL	
4	Anthony Palma	FL	
5	Brandon Curll	FL	
6	Brian Mora	FL	
7	Casey A. Garner	FL	
8	Catherine Casella	FL	
9	Daniel J McShane	FL	
10	Derrick Davis	FL	
11	Gage Taylor	FL	
12	Garrett Whitney	FL	
13	Gregory Patton	FL	
14	Ismael Portales	FL	
15	Jennifer Dempsey	FL	
16	Jeremy Q. Sands	FL	
17	Jesus Perez	FL	
18	Joseph L. Williams	FL	
19	Juan Garcia	FL	
20	Karl Sainz	FL	
21	Koty Hunt	FL	
22	Laura Weinstock	FL	
23	Michael Reiss	FL	
24	Miraldo Pierre	FL	
25	Mitchell Norman	FL	
26	Paul J. Hunter	FL	
27	Roberto Bordon	FL	
28	Rodolfo Perez	FL	
29	Ryan M. Dempsey	FL	
30	Shannon McCully	FL	
31	Steve Brown	FL	
32	Troy Gonzalez	FL	
33	William Cunningham	FL	
34	Ismael Portales	FL	
35	Massiel Baldomero	FL	



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Hired Auto

Coverage	Limit 1	Deductible	Deductible Type
Hired/borrowed			
Comprehensive	\$50,000	\$1,000	
Collision	\$50,000	\$1,000	

Premium is Subject to Audit.

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

- Signed Signature Page
- Signed Uninsured Motorist
- Signed Participation Agreement
- Signed Completed Application



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Fiduciary

Hudson

Coverage Type	Coverage Basis	Retroactive Date
Fiduciary Liability	Occurrence	7/8/20

Limits of Liability

Coverage	Limit	Deductible	Deductible Type	Basis	Retro Date
Fiduciary	\$1,000,000	\$10,000			7/8/2020

Higher limits may be available.

Limits of Liability:

(a) Aggregate Limit of Liability: the maximum aggregate limit of liability for all Loss under this policy, including Claim Expenses	\$1,000,000
(b) Trustee Claim Expenses (Non-Fiduciary Defense) Sublimit: the aggregate limit of liability for all Claim Expenses in connection with Claims solely alleging Wrongful Acts as defined in Section II. Definitions R.(3.) of the policy (included within and not in addition to the maximum aggregate limit of liability)	Not Applicable
(c) Voluntary Compliance Program Expenditures Sublimit: the aggregate limit of liability for all Voluntary Compliance Program Expenditures (included within and not in addition to the maximum aggregate limit of liability)	\$50,000



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(d) ERISA 502(c) Civil Penalties Sublimit: the aggregate limit of liability for all Loss in the form of civil fines or any excise tax imposed pursuant to Section 502(c) of ERISA or the Pension Protection Act of 2006 (included within and not in addition to the maximum aggregate limit of liability)	\$50,000
(e) HIPAA and HITECH Fines and Penalties Sublimit: the aggregate limit of liability for all Loss in the form of civil fines and penalties imposed pursuant to HIPAA and HITECH (included within and not in addition to the maximum aggregate limit of liability)	\$50,000
(f) PPACA Fines and Penalties Sublimit: the aggregate limit of liability for all Loss in the form of civil fines and penalties imposed pursuant to PPACA (included within and not in addition to the maximum aggregate limit of liability)	\$50,000
(g) Section 4975 Penalties Sublimit: the aggregate limit of liability for all Loss in the form of excise taxes imposed pursuant to Section 4975 of the Internal Revenue Code (included within and not in addition to the maximum aggregate limit of liability)	\$50,000
(h) ERISA Section 502(a)(3) Relief Sublimit: the aggregate limit of liability for all Loss in the form of equitable relief imposed pursuant to Section 502(a)(3) of ERISA (included within and not in addition to the maximum aggregate limit of liability)	\$50,000
(i) Benefit Overpayment Sublimit: the aggregate limit of liability for all benefit overpayments as defined in Section II. Definitions H.(5.) of the policy (included within and not in addition to the maximum aggregate limit of liability)	Not Applicable
(j) Cyber Essentials Sublimit: the aggregate limit of liability Content Restoration Expenditures and Crisis Notification Expenditures as defined in Section II. Definitions E. and G. of the policy (included within and not in addition to the maximum aggregate limit of liability)	Not Applicable

Retention: \$10,000 each **Claim**

Extending Reporting Period: Twelve (12) month extended reporting period is available for 100% of the total annual premium, subject to Section IV.(B.) Extended Reporting Period of the Policy.

Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:

Endorsement Schedule:

The following endorsements, plus any applicable State Amendatory Endorsement(s), will attach to and form part of the Policy - Policy Form No. ESF-31210001 (09/2012):

TRIA Notice of Terrorism Insurance Coverage Policyholder Disclosure

IL P 001 01 04 U.S. Treasury Dept. OFAC Advisory Notice to Policyholders

1. ESF-31230009 Florida Amendatory Endorsement

2. ESF-31220066G Vanguard Elite Endorsement for Governmental Plans Professional Liability Exclusion



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Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

Signed Application



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Coverage Type	Coverage Basis	Retroactive Date
Cyber Liability	Occurrence	N/A

Limits of Liability

Coverage	Limit	Deductible	Deductible Type
Cyber Incident Response	\$1,000,000	\$5,000	Each and Every Claim
Cyber Crime	\$250,000	\$5,000	Each and Every Claim

Higher limits may be available.

Defense Costs

*Defense costs incurred in the investigation and defense of any claim will be paid **within** the stated limits of liability.*

Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:



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REFERENCE NUMBER:	7593213
COMPANY NAME:	Key Largo Wastewater Treatment District
TOTAL PAYABLE:	USD10,295.00
Premium breakdown:	
Cyber & Privacy:	USD7,500.00
Cyber Crime:	USD2,500.00
TRIA:	USD0.00
Policy Administration Fee:	USD295.00
BUSINESS OPERATIONS:	Waste water treatment
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
AGGREGATE DEDUCTIBLE:	USD5,000.00 in the aggregate
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD:	12 months
TIME FRANCHISE:	8 hours
WORDING:	Cyber Proactive Response v4.0
ENDORSEMENTS:	Complaints Notice (USA) Policyholder Disclosure Notice Of Terrorism Insurance Coverage CRC Special Amendatory Clause
SUBJECTIVITIES:	N/A
POLICY PERIOD:	12 months
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualized premium
SECURITY:	Certain underwriters at Lloyd's and other insurers



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INSURING CLAUSE 1: CYBER INCIDENT RESPONSE

SECTION A: INCIDENT RESPONSE COSTS

Limit of liability: USD1,000,000 each and every claim

SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability: USD1,000,000 each and every claim

SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability: USD1,000,000 each and every claim

SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability: USD1,000,000 each and every claim

SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability: USD1,000,000 each and every claim

SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability: USD1,000,000 each and every claim

SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability: USD50,000 each and every claim, subject to a maximum of 10% of all sums we have paid as a direct result of the cyber event

INSURING CLAUSE 2: CYBER CRIME

SECTION A: FUNDS TRANSFER FRAUD

Limit of liability: USD250,000 each and every claim

SECTION B: INVOICE MANIPULATION

Limit of liability: USD250,000 each and every claim

SECTION C: NEW VENDOR FRAUD

Limit of liability: USD250,000 each and every claim

SECTION D: PHYSICAL GOODS FRAUD

Limit of liability: USD250,000 each and every claim



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SECTION E: THEFT OF PERSONAL FUNDS

Limit of liability:	USD250,000	each and every claim
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SECTION F: CORPORATE IDENTITY THEFT

Limit of liability:	USD250,000	each and every claim
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SECTION G: THEFT OF FUNDS HELD IN ESCROW

Limit of liability:	USD250,000	each and every claim
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SECTION H: THEFT OF CLIENT FUNDS

Limit of liability:	USD50,000	each and every claim
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SECTION I: CUSTOMER PAYMENT FRAUD

Limit of liability:	USD50,000	each and every claim
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SECTION J: TELEPHONE HACKING

Limit of liability:	USD250,000	each and every claim
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SECTION K: UNAUTHORIZED USE OF COMPUTER RESOURCES

Limit of liability:	USD250,000	each and every claim
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INSURING CLAUSE 3: CYBER EXTORTION

Limit of liability:	USD1,000,000	each and every claim
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INSURING CLAUSE 4: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability:	USD1,000,000	each and every claim
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SECTION B: HARDWARE REPLACEMENT COSTS

Limit of liability:	USD1,000,000	each and every claim
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SECTION C: INCOME LOSS AND EXTRA EXPENSE

Limit of liability:	USD1,000,000	each and every claim
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SECTION D: EMERGENCY AND ADDITIONAL OPERATIONAL CONTINUITY COSTS

Limit of liability: USD100,000 each and every claim



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SECTION E: VOLUNTARY AND REGULATORY SHUTDOWN

Limit of liability: USD1,000,000 each and every claim

SECTION F: DEPENDENT BUSINESS INTERRUPTION

Limit of liability: USD1,000,000 each and every claim

SECTION G: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability: USD1,000,000 each and every claim

SECTION H: LOST OR MISSED BIDS

Limit of liability: USD1,000,000 each and every claim

SECTION I: CLAIM PREPARATION COSTS

Limit of liability: USD25,000 each and every claim

INSURING CLAUSES 5 AND 7 - 9 COMBINED

Aggregate limit of liability: USD1,000,000 in the aggregate

INSURING CLAUSE 5: NETWORK SECURITY & PRIVACY LIABILITY

SECTION A: NETWORK SECURITY LIABILITY

Aggregate limit of liability: USD1,000,000 in the aggregate, including costs and expenses

SECTION B: PRIVACY LIABILITY

Aggregate limit of liability: USD1,000,000 in the aggregate, including costs and expenses

SECTION C: MANAGEMENT LIABILITY

Aggregate limit of liability: USD1,000,000 in the aggregate, including costs and expenses

SECTION D: REGULATORY FINES, PENALTIES AND INVESTIGATION COSTS

Aggregate limit of liability: USD1,000,000 in the aggregate, including costs and expenses

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Aggregate limit of liability: USD1,000,000 in the aggregate, including costs and expenses



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SECTION F: CONTINGENT BODILY INJURY

Aggregate limit of liability: USD250,000 in the aggregate, including costs and expenses

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INSURING CLAUSE 6: CRIMINAL REWARD COVER

Limit of liability: USD100,000 each and every claim

INSURING CLAUSE 7: MEDIA LIABILITY

SECTION A: DEFAMATION

Aggregate limit of liability: USD1,000,000 in the aggregate, including costs and expenses

SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Aggregate limit of liability: USD1,000,000 in the aggregate, including costs and expenses

INSURING CLAUSE 8: TECHNOLOGY ERRORS AND OMISSIONS

NO COVER GIVEN

INSURING CLAUSE 9: COURT ATTENDANCE COSTS

Aggregate limit of liability: USD100,000 in the aggregate

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

Minimum Earned Premium: 25%
Download Response App



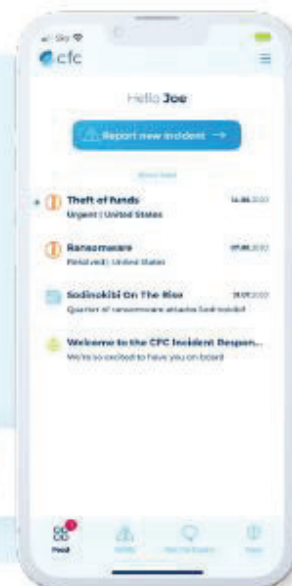
This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Response app

Our award-winning mobile app offers free exclusive cyber security tools and access to technical support 24/7. Helping you get the most out of our preventative and responsive cyber services.

- ✓ Most secure line of communication with our expert cyber security team.
- ✓ Fastest way to alert us of an incident.
- ✓ Receive personalized critical cyber threat alerts.

Download today to get the most out of your cyber policy.



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Workers' Compensation

Preferred Governmental Insurance Trust

Employers' Liability Insurance

Employers' Liability Limits

Bodily Injury by Accident	\$1,000,000	Each Accident
Bodily Injury by Disease	\$1,000,000	Agreement Limit
Bodily Injury by Disease	\$1,000,000	Each Employee

Experience Mod: 1.00

Effective Date: 10/1/2026

Estimated Annual Payroll

<u>Class Code</u>	<u>Description</u>	<u>Payroll</u>	<u>Rate</u>	<u>Premium</u>
7580	Sewage Disposal Plant Operation and Drivers	\$2,704,905	1.69	\$45,632
8810	Clerical Office Employees NOC.	\$572,138	0.11	\$601
Total		\$3,277,043		\$46,233

Estimated Billing

Manual Premium	\$46,233.00
AR Adjusted Premium	\$60,103.00
Deductible Credit	(\$0.00)
Safety Program	(\$1,202.00)
Drug-Free Workplace	(\$2,945.00)
Subject Premium	\$55,956.00
Experience Modification	\$55,956.00
Schedule Adjustment	\$51,480.00
Premium Discount	(\$3,775.00)
Expense Constant	\$160
Estimated Premium*	\$47,865

*Premium is subject to audit



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Higher limits may be availab/e.

State
FL

Added States of Hire must be reported when payroll begins in that state.

Policy is subject to audit.

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

- Receipt of signed Drug Free application
- Receipt of signed Safety Program application
- Completed and Signed Participation Agreement



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A. M. Best

A. M. Best Rating of Proposed Carriers

Line of Business	Insurance Company	Rating	Admitted / Non-Admitted
Property	Starr Surplus Lines Insurance Co.	A (Excellent) XV	Non-admitted
Boiler & Machinery	Travelers P&C Insurance Co.	A++ (Superior) XV	Admitted
Inland Marine	National Fire & Marine Ins Co.	A++(Superior)XV	Non-Admitted
Package	Preferred Governmental Insurance Trust (PGIT)	Not Rated	Not Rated
Cyber	Lloyd's of London	AXV	Non-Admitted
Fiduciary	Hudson Insurance Company	A+(Superior) XV	Admitted
Workers Compensation	Preferred Governmental Insurance Trust (PGIT)	Not Rated	Not- Rated

General Rating

Rating Categories	Rating Symbols	Rating Categories	Rating Symbols
Superior	A+ to A++	Marginal	C+ to C++
Excellent	A to A-	Weak	C to C-
Good	B+ to B++	Poor	D
Fair	B to B-		

These rating classifications reflect AM BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

Financial Size Category

Class	Range (\$ in Thousands)	Class	Range (\$ in Thousands)	Class	Range (\$ in Thousands)
Class I	Up-\$1,000	Class VI	\$25,000-\$50,000	Class XI	\$750,000-\$1,000,000
Class II	\$1,000-\$2,000	Class VII	\$50,000-\$100,000	Class XII	\$1,000,000-\$1,250,000
Class III	\$2,000- \$5,000	Class VIII	\$100,000-\$250,000	Class XIII	\$1,250,000-\$1,500,000
Class IV	\$5,000-\$10,000	Class IX	\$250,000-\$500,000	Class XIV	\$1,500,000-\$2,000,000
Class V	\$10,000-\$25,000	Class X	\$500,000-\$750,000	Class XV	\$2,000,000-Greater

The Financial Size Category is an indication of the size of an Insurer and is based on reported policyholder's surplus conditional or technical reserve funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities (\$ in Thousands)

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown, Inc. Brown & Brown, Inc. does not guarantee financial condition of the insurers listed above.



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Understanding Claims-Made Policies

There are differences in coverage triggers of Claims-Made and Claims-Made & Reported policies. Please review your policy(ies) to become familiar with its coverage trigger.

Claims-Made

The claims-made policy provides coverage that is triggered when a claim is made against the insured during the policy period, providing the claim occurred after the retroactive date and is reported to the carrier within the time set forth in the policy.

Claims-Made & Reported

The claims-made and reported policy provides coverage that is triggered when a claim is first made against the insured and reported in writing to the carrier during the policy period or any applicable extended reporting period.

Current Policy Year

The policy year begins on the effective date shown on the policy and expires on the expiration date also shown on the policy.

Prior Acts or Retroactive Date

This date is shown on the policy. This provision eliminates coverage for claims that took place prior to the specified retroactive date, even if the claim is first made during the policy period.

Supplemental Extended Reporting Period (Tail Coverage)

This is a provision found within the claims-made policy that extends the length of the reporting period allowing the insured to report claims that are made against the insured after the policy has expired or been canceled, provided the claim took place during the expired/canceled policy. The ERP/Tail Coverage requires an additional premium and must be requested within the time frame as outlined in the policy.



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Compensation Disclosure

Compensation. As a licensed insurance producer/broker/agent, Brown & Brown entities (“we”) are generally authorized by our license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. Our role as an insurance producer in any ordinary transaction typically involves one or more of these activities. We will receive compensation in the form of commission or fees for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages. Commission compensation will be based on the insurance contract you purchase and may vary depending on a number of factors including the insurance contract(s) and the insurer(s) the purchaser selects. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not customer-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

You may obtain information about compensation expected to be received by us based in whole or part on the sale of insurance to you, and (if applicable) compensation expected to be received based in whole or part on any alternative quotes presented to you by us, by requesting such information from us.

Questions and Information Requests. If you have any questions, or require additional information, please contact your Brown & Brown team, or, if you prefer, submit your question or request online at <https://www.bbrown.com/us/contact/contact-general/>



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FL Surplus Lines Disclosure and Acknowledgement

At my direction, Brown & Brown Insurance Services, Inc. has placed my coverage in the surplus lines market.

As required by Florida Statute 626.916, I have agreed to this placement. I understand that coverage may be available in the admitted market and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer. Additionally, I understand surplus lines insurers' policy rates and forms are not approved by any Florida regulatory agency.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Key Largo Wastewater Treatment District

Named Insured

By: _____ Date _____
Signature of Named Insured

Printed Name and Title of Person Signing

Preferred Governmental Insurance Trust (PGIT)

Name of Excess and Surplus Lines Carrier

Type of Insurance

10/01/2026

Effective Date of Coverage

Revised - 6/11/2025



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Preferred Governmental Ins Trust “Preferred”

Brown & Brown Insurance Services, Inc., and its parent company, Brown & Brown, Inc., (collectively “Brown & Brown”) do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity. We endeavored to place your coverage with an insurance carrier with an AM Best Company financial rating of “A-” or better.* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer or pooling entity or otherwise predict whether the financial condition of any such entity might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement and any subsequent renewal of the coverage indicated below:

- Brown & Brown may have other options for your insurance placement, including quotations with insurance carriers holding an “A-” or better rating from AM Best Company. Alternative quotes may be available with an A- or better rated carrier upon your request.
- Coverage is being renewed through **Preferred Governmental Insurance Trust (“Preferred”)**, which is as a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes, as such **Preferred** is not rated by the AM Best Company.
- **Preferred** is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and other coverage providers including local government self-insurance funds like Preferred may change rapidly and that such changes are beyond the control of Brown & Brown.
- You should review the financial and membership information from Preferred and agree to abide by the conditions of membership established by Preferred.
- You should consider the information provided, including the Preferred coverage quote and coverage placement and review it with your accountants, legal counsel and advisors.

By: [NAME OF AUTHORIZED REPRESENTATIVE OF INSURED]

Named Insured: Key Largo Wastewater Treatment District

Line of Coverage(s): Package and Worker's Compensation Policy Number(s):TBA

Policy Period(s):10/01/2026 - 10/01/2027 Date of Notice: 10/01/2026

AM Best Rating Guide:

Rating for Stability: A++ to F = Highest to lowest rating

Financial Size Category: XV to I - Largest to smallest rating



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**Key Largo Wastewater Treatment District
Board of Commissioners Meeting
Agenda Item Summary**

Meeting Date:
September 1, 2026

Agenda Item Number: G-2

Action Required:
Yes

Department: General Manager Sponsor: General Manager

Subject:
FY2027 Proposed Budget - Reso No. 16-2026

Summary of Discussion:

KLWTD's Fiscal Year 2027 proposed budget will be presented to the Board for approval.

<u>Reviewed / Approved</u>	<u>Financial Impact</u>	<u>Attachments</u>
Operations: _____	\$	1. FY27 Budget Memo
Administration: _____		2. FY27 KLWTD Budget Narrative
Finance: _____	Funding Source:	3. FY27 Proposed Budget
District Counsel: _____	N/A	4. Budget Reso No. 16-2026
District Clerk: _____	Budgeted:	
Engineering: _____	N/A	

Approved By: _____


General Manager

Date: _____

8-27-26



KLWTD FY26 Budget Memo

The KLWTD Preliminary FY27 Budget was presented at the 8/18/26 board meeting:

Total Budget: \$26,360,620

The KLWTD PROPOSED FY27 Budget will be presented at the 9/1/26 board meeting:

Total Budget: \$26,360,620

Changes from Preliminary FY27 to Proposed FY27 Budget: There were no overall budget amount changes.

A revenue line has been added as Private Source Contributions to reflect the expense associated with the Engineering line for Gilbert's Resort Connection.

The revenue line for ACOE Grant was adjusted due to the timing of federal budgeting of those funds. The amount is now reflected in the Planned use of R&R Reserves.



Key Largo Wastewater Treatment District

Fiscal Year 2026/2027

Budget Narrative

Sewer Utility Fund

The Key Largo Wastewater Treatment District (“District”) was formed as an autonomous independent Special District and political body formed in 2002 by the Legislature of the State of Florida by House Bill 471, enacted as Chapter 2002-337, Laws of Florida, for the purpose of carrying out the planning, acquisition, development, operation, and management of a wastewater management system within the District’s boundaries in Key Largo, Monroe County, Florida.

The District operates and maintains a wastewater utility from mile marker 91 to 106 and southern portions of C-905 in North Key Largo. It provides service to approximately 10,500 improved parcels and approximately 10,242 accounts are billed monthly, representing approximately 15,069 EDUs. Operating as an enterprise fund, customer charges and assessments pay for the cost of operations and maintenance, debt service, and administrative costs.

Fund Overview

The District is structured on the basis of one individual enterprise fund. An enterprise fund is established by a government to account for activities similar to private business operations. The intent is that user charges make up for the costs of providing goods or services to the public. Enterprise funds use the accrual basis of accounting. Under this method of accounting revenues are recorded when earned and expenses are recorded when the liability is incurred, regardless of when the cash is received or paid. Also, all assets and liabilities associated with the entity are included on the balance sheet. Generally, accepted accounting principles applicable to enterprise funds are similar to those applicable in the private sector.

Budget Development

The annual budget is considered one of the most important documents adopted by the District’s Board of Commissioners each year. The budget reflects the District’s financial policies for the upcoming year by allocating the sources of funds for District services, and projecting expenditures for those services.

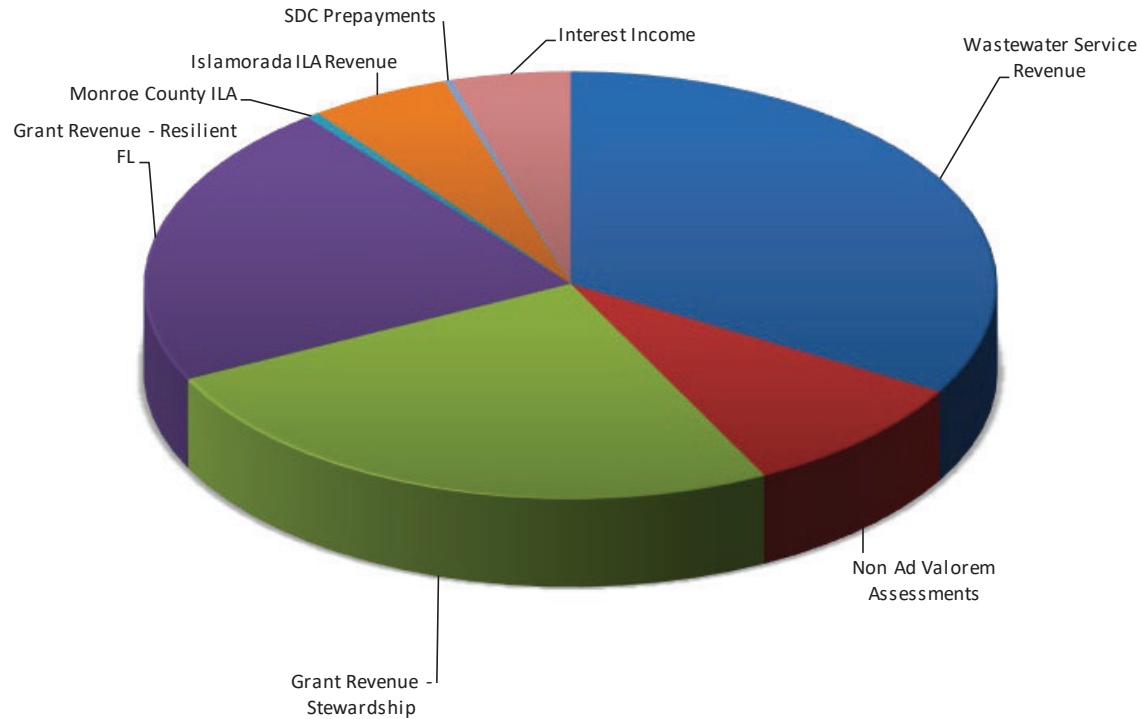
The District is focused on improvements that will continue to supply high quality service to our customers. Staff will continue to focus on the collection and disposal of wastewater in the most effective and efficient methods available. External funding sources, including grants, will continue to be aggressively sought.

Revenue Overview

The FY26-27 projected revenues and other sources of the District are as follows:

	FY 2026-27		FY 2025-26	
	Budget	% of Total	Budget	% of Total
Wastewater Service Revenue	\$ 8,498,195	29.96%	\$ 8,002,067	30.64%
Non Ad Valorem Assessments	2,319,632	8.18%	3,098,450	11.86%
Grant Revenue - Stewardship	6,391,000	22.53%	7,225,000	27.66%
Grant Revenue - Resilient FL	5,521,000	19.47%	2,000,000	7.66%
Monroe County ILA	125,000	0.44%	125,000	0.48%
Islamorada ILA Revenue	1,360,000	4.80%	1,368,000	5.24%
SDC Prepayments	75,000	0.26%	75,000	0.29%
Interest Income	1,150,000	4.05%	1,200,000	4.59%
Miscellaneous Revenue	55,000	0.19%	55,000	0.21%
Private Source Contributions	350,000	1.23%	-	0.00%
Planned Use of Repair & Replacement Reserves	1,736,313	6.12%	3,221,559	12.33%
Use of/(Addition to) Reserves	779,480	2.75%	(251,070)	-0.96%
	<u>\$ 28,360,620</u>	<u>100%</u>	<u>\$ 26,119,006</u>	<u>100%</u>

Where the Money Comes From



Wastewater Service Revenue (\$8,498,195)

The District's revenues, charges for wastewater services represent the largest source of budgeted operating revenue for the District. This revenue is derived by providing sewer collection and treatment services to the public. Users are charged for this service on their monthly water bill from the Florida Keys Aqueduct Authority ("FKAA"). Customers are charged a base service charge and a usage charge, which is based on their monthly water consumption.

Non Ad Valorem Assessments (\$2,319,632)

Non ad valorem assessments revenue is the annual assessments of system development charges to customers for providing the sewer infrastructure. Initially, assessments were levied in phases and customers were given the option to prepay the assessment in full, or to have the assessment spread over 20 years as a non ad valorem assessment on their tax bill from Monroe County. The assessment charge is calculated on the number of equivalent dwelling units ("EDU") for the serviced parcel. An EDU represents the equivalent to a single family unit and is based on 167 gallons per day of potable water usage.

Stewardship Grant Revenue (\$6,391,000)

The District was awarded Stewardship funding from the State of Florida. This cost reimbursable grant program will fund several of the District's capital projects.

Grant Revenue – Resilient FL (\$5,521,000)

The District was awarded a grant from Resilient FL for \$5,521,000 towards mitigation projects. This grant requires matching fund contributions of 50%.

Islamorada Wastewater Service & Insurance Surcharge Revenue (\$1,360,000)

The District and Islamorada, Village of Islands ("Village") have an interlocal agreement for the use of 32% of the District's plant capacity. The Village is charged a base rate of \$4.65 per 1,000 gallon of influent, not including any rate surcharges, at the District's advanced wastewater treatment plant. That rate is calculated at \$4.30 for treatment cost and \$0.35 for repair and replacement funding. The District began receiving flows from the Village on June 16, 2014.

The Interlocal agreement with the Village requires them to pay 32% of the insurance expense for the advanced treatment plant. The District invoices the Village annually for this surcharge.

Interest Income (\$1,150,000)

The District is projected to earn interest income in FY26/27 from its interest bearing accounts and investing activities.

Private Source Contributions (\$350,000)

The District is anticipating a \$350,000 contribution from a private source for engineering costs associated with a potential new capital outlay project.

Monroe County ILA (\$125,000)

The District successfully negotiated an interlocal agreement with Monroe County to exchange the \$17,000,000 of Stan Mayfield funding that the State allocated to the District in FY13/14. In FY15/16 the District exchanged \$1,250,000 of Stewardship funding in return for annual payments from the County of funds that have an unrestricted use.

Stan Mayfield Funding Exchange	\$ 17,000,000
Stewardship Bill Funding Exchange	1,250,000
Payments received from Monroe County	<u>(18,000,000)</u>
Balance due from Monroe County	<u><u>\$ 250,000</u></u>

Expected Mayfield \$17M & Stewardship	
2027	\$ 125,000
2028	<u>125,000</u>
	<u><u>\$ 250,000</u></u>

System Development Charge Advance Payoff Revenue (\$75,000)

Customers have the option to pay off their system development charge at any time. Although substantially all of the serviced parcels have been assessed, customers may choose to either pay down or pay off their assessment in advance.

Miscellaneous Income (\$55,000)

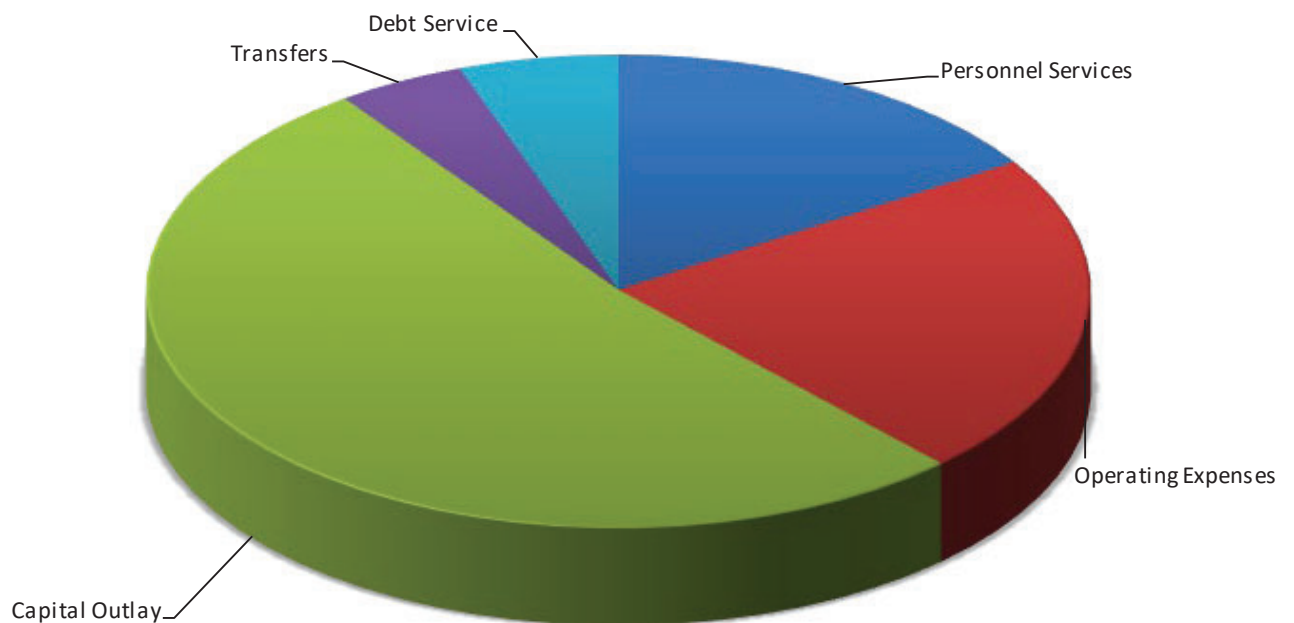
The District is projected to earn miscellaneous income in FY26/27 from various sources.

Expenditure Overview

The total projected appropriations of this budget are \$28,360,620. The following chart shows a summary of the budgeted appropriations by category:

	FY 2026-27		FY 2025-26	
	Budget	% of Total	Budget	% of Total
Personnel Services	\$ 4,504,830	15.88%	\$ 4,493,429	17.20%
Operating Expenses	6,290,829	22.18%	6,116,632	23.42%
Capital Outlay	14,756,000	52.03%	12,699,984	48.62%
Transfers	1,250,000	4.41%	1,250,000	4.79%
Debt Service	1,558,961	5.50%	1,558,961	5.97%
	<u>\$ 28,360,620</u>	<u>100%</u>	<u>\$ 26,119,006</u>	<u>100%</u>

Where the Money Goes



Personnel Services (\$4,504,830)

Personnel Services includes all salaries and benefits (including workers compensation insurance) for District employees.

Department	FY26-27	FY26-27	FY25-26	FY25-26
	FTE	Budget	FTE	Budget
Commissioners	NA	\$84,102	NA	\$71,218
Administrative	6	737,933	6	769,833
Plant	5	647,310	5	701,785
Field	17	2,078,191	17	2,025,987
Facilities	8	957,294	8	924,606
Total	36	\$4,504,830	36	\$4,493,429

Operating Expenses (\$6,290,829)

FY26/27 will be the seventeenth year of full operations.

Capital Outlay (\$14,756,000)

The FY26/27 budget includes appropriations for capital outlay. The following chart provides the details on the specific capital outlay items requested.

Capital Outlay Items

Engineering: Odor Control at Vac Stns	\$85,000
Engineering: Capital Prelim Design & Bgt	20,000
Engineering: Effluent Filtration Upgrade	50,000
Engineering: Vac System Monitoring	15,000
Engineering: Power Conditioning Vac Stns	188,000
Engineering -Power Cond & Elec Up @ WWTP	48,000
Engineering: EQ Tank Headworks/Scrn Upg	500,000
Engineering: Ventilation Upgrade @ Vac Stns	40,000
Engineering: Vac Stn Sewage Tank Upg	550,000
Engineering: Ductile Iron Piping Corrosi	149,000
Engineering: Flood Panels WWTP	30,000
Engineering: CSAP CMMS	45,000
Engineering: Sea Level Rise General	40,000
Engineering: Sea Level Rise Stillwright	15,000
Engineering: Service Connection Revision	20,000
Engineering: WWTP Elevator	70,000
Engineering: Gilberts Resort Connection	350,000

Capital Outlay (\$14,756,000) - continued

Capital Outlay Items (continued)

Capital Outlay: Odor Control at Vac Stns	255,000
Capital Outlay: Effluent Filter	200,000
Capital Outlay: Vac System Monitoring	411,000
Capital Outlay: Vac Stn PWR Conditioning	830,000
Cap Outlay: Power Cond & Elec Upg WWTP	560,000
Cap Outlay: EQ Tank Headworks/Scrn Upg	5,000,000
Cap Outlay: Ventilation Upg @ Vac Stns	400,000
Capital Outlay: Replace Vac Pit Collar	5,000
CAPITAL OUTLAY: VAC STN SEWAGE TANK UPG	2,750,000
Capital Outlay: Ductile Iron Piping Corr	910,000
Capital Outlay: Flood Panels WWTP	135,000
Capital Outlay: WWTP Elevator	350,000
SCADA Upgrade	120,000
Capital Outlay: Grinder Pumps	33,000
Cap Outlay: Cameras-Plant, Admin, Field	5,000
Capital Outlay: Field Ops Truck	160,000
Capital Outlay: Vac Station PLC Upgrade X	100,000
Capital Outlay: Facilities Vehicle	38,000
Capital Outlay: Upgrade Digester PLC/HMI	50,000
Capital Outlay: Rings and Risers	19,000
Capital Outlay: Vacuum Pits	65,000
Capital Outlay: Carpet @ Admin Office	20,000
Capital Outlay - Computer Equipment	50,000
Service Connection Construction Revision	75,000
	<u><u>\$14,756,000</u></u>

Debt Service (\$1,558,961)

The FY26/27 budget includes appropriations for debt service on the District's one State Revolving Fund (SRF) loan. The SRF loan is paid semi-annually.

Debt Obligation	Annual Debt			Loan Balance @ 9/30/27
	Loan Balance @ 9/30/26	Service Principal Reduction		
SRF Loan 46401P	\$ 4,471,996	\$ 1,452,471	\$	3,019,525

Transfers (\$1,250,000)

The FY26/27 budget includes transfers to the District's following reserve accounts: repair and replacement, self-insurance and insurance deductible. \$1,200,000 is projected to be transferred to the reserve for future repairs and replacements. The ILA with the Village also requires that \$0.35 of the \$4.65 flow charge be set aside for future repairs and replacements. The District is also going to reserve \$50,000 for insurance deductibles and for self-insurance. FY26/27 is the ninth year a contribution will be made to the self insurance & insurance deductible fund. At the end of FY26/27, the District expects to have \$14,450,000 in funding designated for repairs and replacements, \$5,425,000 for insurance deductibles and self-insurance.

Budgeted Transfer to R&R fund	\$ 1,200,000
\$0.35 of Islamorada Flow Charge	<u>(97,849)</u>
Total Required Transfer to R&R fund	<u>(97,849)</u>
Amount in EXCESS of minimum requirement	<u>\$ 1,102,151</u>

Excess reserve funding is required to meet the actual reserve and replacement funding necessary based on the engineering estimates. These reserve categories are important due to the District's unique island location. The District's goal is to maintain twelve months of operating expenses in unassigned cash as a reserve balance.

Unassigned Cash Balance as of Sept 30, 2025	\$ 22,018,067
Projected Revenues & Planned Used of Reserves FY25-26	\$ 20,865,355
Projected Expenditures & Reserve Transfers FY25-26	<u>(15,951,213)</u>
Projected Revenues in excess of Expenditures & Reserve Transfers FY25-26	<u>4,914,142</u>
Expected Unassigned Cash Balance as of Sept 30, 2026	26,932,209
Budgeted Revenues & Planned Use of Reserves FY26-27	\$ 27,581,140
Budgeted Expenditures & Reserve Transfers FY26-27	<u>(28,360,620)</u>
Budgeted Revenues in excess of Expenditures & Reserve Transfers FY26-27	<u>(779,480)</u>
Expected Unassigned Cash Balance as of Sept 30, 2027	\$ 26,152,729



KLWTD FY2027 PROPOSED BUDGET

GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
REVENUES				
1 401-0000-325.100.00	Non Ad Valorem Assessments	3,098,450	2,319,632	-778,818
2 401-0000-343.500.00	Wastewater Service Revenue	8,002,067	8,498,195	496,128
3 401-0000-343.550.01	Islamorada Wastewater Flow Revenue	1,300,000	1,300,000	0
4 401-0000-343.550.02	Salinity Surcharge - Islamorada	0	0	0
5 401-0000-343.550.03	Islamorada Insurance Surcharge	68,000	60,000	-8,000
6 401-0000-343.600.00	Monroe County ILA	125,000	125,000	0
7 401-0000-361.100.00	Interest Income	1,200,000	1,150,000	-50,000
8 401-0000-369.900.00	Miscellaneous Revenues	55,000	55,000	0
9 401-5900-325.100.01	SDC Prepayments	75,000	75,000	0
10 401-5900-325.100.04	Private Source Contributions	0	350,000	350,000
11 401-5900-334.350.01	ACOE Grant Revenue	1,000,000	0	-1,000,000
12 401-5900-334.350.02	Stewardship Grant	7,225,000	6,391,000	-834,000
13 401-5900-334.350.04	RESILIENT FL GRANT (MITIGATION)	1,000,000	5,521,000	4,521,000
14 401-5900-389.000.00	Cash on Hand	-251,070	0	251,070
15 401-5900-389.000.01	PLANNED USE OF R&R RESERVES	1,662,600	1,736,313	73,713
16 401-5900-389.000.03	DEBT SERVICE RESERVES	1,558,961	779,480	-779,481
	TOTAL REVENUES	26,119,008	28,360,620	2,241,612

GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
EXPENDITURES				
NON-DEPARTMENTAL EXPENSES				
17 401-0000-581.000.01	Transfer to Repair & Replacement Fund	1,200,000	1,200,000	0
18 401-0000-581.000.02	Transfer to Insurance Deductible Reserve	50,000	50,000	0
19 401-0000-720.000.00	Debt Service Payment	1,558,961	1,558,961	0
	TOTAL NON-DEPARTMENTAL EXPENSES	2,808,961	2,808,961	0
ADMINISTRATIVE DEPT				
20 401-5130-110.000.00	Payroll-Board Meeting Compensation	71,218	84,102	12,884
21 401-5130-120.000.00	Payroll-Administration	597,260	575,895	-21,365
22 401-5130-210.000.00	Payroll Taxes	51,139	44,003	-7,136
23 401-5130-220.000.00	Retirement Contributions	38,904	34,512	-4,392
24 401-5130-230.000.00	Group Health Premiums	75,726	77,130	1,404
25 401-5130-230.001.00	Employee Benefit Administration Fees	500	500	0
26 401-5130-230.002.00	Group Life Insurance	904	493	-411
27 401-5130-240.000.00	Workers Compensation Insurance	1,400	1,400	0
28 401-5130-250.000.00	Unemployment Compensation	4,000	4,000	0
29 401-5130-311.000.00	Professional Services: Website & Misc.	17,000	17,000	0
30 401-5130-311.000.01	Prof. Svcs: Alarm & Fire Monitoring	1,500	2,100	600
31 401-5130-311.000.02	Prof Svcs: Fire Systems Maintenance Svcs	3,740	3,450	-290
32 401-5130-311.000.03	Prof. Svcs: Managed IT Services	23,100	23,100	0
33 401-5130-311.000.05	Professional Svcs: NWPS 457(b) Admin Fee	3,500	3,500	0
34 401-5130-311.000.07	Professional Svcs: IT Security Svcs	42,500	56,160	13,660
35 401-5130-311.000.11	Professional Services: Safety Training	1,000	1,000	0

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
36	401-5130-311.000.14	Professional Svcs: Mobile Device Mgmt	5,500	5,500	0
37	401-5130-311.002.00	Professional Svcs: FKAA Billing Services	325,458	330,491	5,033
38	401-5130-311.003.00	Professional Svcs: Tax Collector Fees	11,000	11,000	0
39	401-5130-311.005.00	Professional Svcs: Tax Roll Svc	2,500	2,500	0
40	401-5130-311.006.00	Professional Svcs: Engineering	15,000	15,000	0
41	401-5130-312.000.01	Professional Svcs: Lobbyists-Henderson	60,100	60,100	0
42	401-5130-312.000.02	Professional Svcs: Lobbyists-Hicks	45,000	45,000	0
43	401-5130-313.001.13	Professional Svcs: Legal-General Counsel	104,348	107,896	3,548
44	401-5130-313.001.14	Professional Svcs: Legal-Outside Counsel	10,000	10,000	0
45	401-5130-320.000.01	Professional Svcs: Accounting/Audit Svcs	35,000	38,700	3,700
46	401-5130-320.000.02	Professional Svcs: Finance Director	93,916	97,109	3,193
47	401-5130-320.000.03	Professional Svcs: General Manager Svcs.	164,642	170,240	5,598
48	401-5130-341.000.02	BSA SOFTWARE - ANNUAL LICENSES & SUPPORT	40,482	43,328	2,846
49	401-5130-341.000.05	EMAIL APPLICATIONS/MICROSOFT	20,000	25,000	5,000
50	401-5130-341.000.11	Document Management (M-Files)	6,000	6,000	0
51	401-5130-400.000.01	General Manager Travel & Training	10,000	10,000	0
52	401-5130-400.000.02	Clerk Travel & Training	2,500	2,500	0
53	401-5130-400.000.03	Other Travel & Training	15,000	15,000	0
54	401-5130-410.000.02	Advanced Cellular Svc / AT&T FirstNet	6,000	6,000	0
55	401-5130-410.000.04	Internet (Comcast & AT&T)	6,300	6,500	200
56	401-5130-410.000.05	Telephones / Data Comms	1,000	1,500	500
57	401-5130-410.000.07	VOIP	3,600	3,600	0
58	401-5130-410.000.08	GPS / Fleet Services	250	250	0
59	401-5130-411.000.02	IT:HARDWARE REPAIR-PARTS&MAINT UPGRADES	4,000	4,500	500
60	401-5130-411.000.03	IT: Software and Software Upgrades	32,805	32,000	-805

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
61	401-5130-411.000.05	Bus. Cont. & IT Disaster Rcvry & Backup	18,980	20,000	1,020
62	401-5130-420.000.00	Postage & Delivery Expense	2,700	2,700	0
63	401-5130-430.000.00	Water (Utility)-District Office	700	700	0
64	401-5130-432.000.00	Facility Cleaning	21,000	21,000	0
65	401-5130-432.001.00	Solid Waste	1,700	1,700	0
66	401-5130-435.000.00	Electricity	3,300	3,600	300
67	401-5130-440.000.00	Rents & Leases	1,000	1,000	0
68	401-5130-450.000.00	Insurance (excluding W-Comp & Health)	460,941	465,000	4,059
69	401-5130-460.000.01	Repairs & Maintenance: Grounds Keeping	4,000	4,000	0
70	401-5130-460.000.02	Repairs & Maintenance: Vehicles	2,000	500	-1,500
71	401-5130-460.000.04	Repairs & Maintenance: Bldgs & Equip	20,000	10,000	-10,000
72	401-5130-470.000.00	Copier	7,000	7,000	0
73	401-5130-480.000.00	Advertisements	10,000	10,000	0
74	401-5130-491.000.00	Storm Supplies	2,000	2,000	0
75	401-5130-492.000.00	Bank Fees	500	500	0
76	401-5130-510.000.01	Office Supplies	14,000	14,000	0
77	401-5130-510.000.02	Printings	2,500	2,500	0
78	401-5130-510.000.03	Office Furnishings	4,000	4,000	0
79	401-5130-520.000.01	Employee Clothing/Uniforms	1,000	1,000	0
80	401-5130-520.007.00	Regulatory, Permit & Recording Fees	2,000	2,000	0
81	401-5130-520.010.02	Fuel: Vehicles	500	500	0
82	401-5130-521.000.00	Board: Travel, Admin, Office Supplies	8,000	8,000	0
83	401-5130-540.000.02	Clerk Dues	500	500	0
84	401-5130-540.000.03	Other Dues and Subscriptions	10,000	12,000	2,000
		TOTAL ADMINISTRATIVE DEPT	2,552,113	2,572,259	20,146

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
	PLANT DEPT				
85	401-5351-120.000.00	Payroll-Plant	527,824	492,595	-35,229
86	401-5351-210.000.00	Payroll Taxes	40,379	38,108	-2,271
87	401-5351-220.000.00	Retirement Contributions	31,669	28,469	-3,200
88	401-5351-230.000.00	Group Health Premiums	90,919	76,727	-14,192
89	401-5351-230.002.00	Group Life Insurance	494	411	-83
90	401-5351-240.000.00	Workers Compensation Insurance	10,500	11,000	500
91	401-5351-311.000.01	Prof. Svcs: Alarm & Fire Monitoring	500	500	0
92	401-5351-311.000.02	Prof Svcs: Fire Systems Maintenance Svcs	5,000	13,700	8,700
93	401-5351-311.000.03	Prof. Svcs: Managed IT Services	23,100	23,100	0
94	401-5351-311.000.11	Professional Services: Safety Training	2,000	2,000	0
95	401-5351-311.006.00	Professional Services: Engineering	80,000	83,000	3,000
96	401-5351-311.006.01	Engineering: Islamorada Misc Engineering	25,000	26,000	1,000
97	401-5351-400.000.00	Training, Education & Travel	2,500	5,000	2,500
98	401-5351-410.000.02	Advanced Cellular Svc / AT&T FirstNet	2,100	1,500	-600
99	401-5351-410.000.04	Internet (Comcast & AT&T)	6,300	6,500	200
100	401-5351-410.000.05	Telephones / Data Comms	1,000	1,000	0
101	401-5351-410.000.08	GPS / Fleet Services	250	250	0
102	401-5351-410.000.09	Radios / P25 MCSO Agreement	750	750	0
103	401-5351-410.000.10	Plant Gate Data Service	1,500	1,500	0
104	401-5351-411.000.02	IT:HARDWARE REPAIR-PARTS&MAINT UPGRADES	4,000	4,000	0
105	401-5351-411.000.05	Bus. Cont. & IT Disaster Rcvry & Backup	18,600	18,600	0
106	401-5351-420.000.00	Postage & Delivery Expense	28,000	30,000	2,000
107	401-5351-430.000.00	Water- Plant	5,500	9,600	4,100
108	401-5351-432.000.00	Facility Cleaning	4,950	5,200	250

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
109	401-5351-432.001.00	Solid Waste	12,000	12,000	0
110	401-5351-435.000.00	Electricity - Plant	480,000	525,000	45,000
111	401-5351-440.000.00	Rents & Leases	7,000	5,000	-2,000
112	401-5351-460.000.01	Repairs & Maintenance: Grounds Keeping	6,000	6,000	0
113	401-5351-460.000.02	Repairs & Maintenance: Vehicles	1,000	1,200	200
114	401-5351-460.000.03	Repairs & Maintenance: Equipment	300,000	250,000	-50,000
115	401-5351-460.000.04	Repairs & Maintenance: Buildings	40,000	40,000	0
116	401-5351-491.000.01	Storm Supplies & Preparation	2,000	2,000	0
117	401-5351-510.000.01	Office Supplies	4,500	4,500	0
118	401-5351-510.000.03	Office Furnishings	1,500	1,500	0
119	401-5351-511.000.00	Safety Supplies	7,500	5,000	-2,500
120	401-5351-520.000.00	Employee Uniforms / Clothing	1,500	1,500	0
121	401-5351-520.001.00	Lab Services (sample analysis)	46,000	54,000	8,000
122	401-5351-520.002.00	Sludge Handling	1,092,350	1,100,000	7,650
123	401-5351-520.003.00	Chemicals	750,000	740,000	-10,000
124	401-5351-520.004.00	Lab Supplies	40,000	40,000	0
125	401-5351-520.005.00	Supplies & Tools (plant operations)	18,000	15,000	-3,000
126	401-5351-520.006.00	Immunizations	1,200	1,200	0
127	401-5351-520.007.00	Regulatory/ Permit Fees	1,000	1,000	0
128	401-5351-520.010.01	Fuel: Equipment	500	750	250
129	401-5351-520.010.02	Fuel: Vehicles	1,000	1,500	500
130	401-5351-520.010.03	Fuel: Generators	7,000	4,000	-3,000
131	401-5351-540.000.00	Dues & Subscriptions	400	400	0
		TOTAL PLANT DEPT	3,733,285	3,691,060	-42,225

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
	FIELD DEPT				
132	401-5352-120.000.00	Payroll-Field	1,532,235	1,559,592	27,357
133	401-5352-210.000.00	Payroll Taxes	117,216	119,560	2,344
134	401-5352-220.000.00	Retirement Contributions	91,934	91,342	-592
135	401-5352-230.000.00	Group Health Premiums	257,602	276,217	18,615
136	401-5352-230.002.00	Group Life Insurance	1,400	1,480	80
137	401-5352-240.000.00	Workers Compensation Insurance	25,600	30,000	4,400
138	401-5352-311.000.01	Prof. Svcs: Alarm & Fire Monitoring	2,400	2,500	100
139	401-5352-311.000.02	Prof Svcs: Fire Systems Maintenance Svcs	19,000	12,000	-7,000
140	401-5352-311.000.03	Prof. Svcs: Managed IT Services	23,100	23,100	0
141	401-5352-311.000.11	Professional Services: Safety Training	7,500	7,500	0
142	401-5352-311.000.15	Solar Maintenance Contract	12,500	12,500	0
143	401-5352-311.000.17	Professional Services: Floyac Svc agreement	0	95,000	95,000
144	401-5352-311.006.00	Professional Services: Engineering	80,000	105,000	25,000
145	401-5352-341.000.04	ESRI	12,500	12,500	0
146	401-5352-341.000.06	GPServ/Trimble	4,100	4,500	400
147	401-5352-341.000.13	GIS Maint & Support	60,000	20,000	-40,000
148	401-5352-341.000.14	GIS IWater	0	40,000	40,000
149	401-5352-400.000.00	Training, Education & Travel	18,000	18,000	0
150	401-5352-410.000.02	Advanced Cellular Svc / AT&T FirstNet	6,600	7,200	600
151	401-5352-410.000.04	Internet (Comcast & AT&T)	18,500	18,500	0
152	401-5352-410.000.05	Telephones / Data Comms	6,000	6,500	500
153	401-5352-410.000.08	GPS / Fleet Services	3,500	3,500	0
154	401-5352-410.000.09	Radios / P25 MCSO Agreement	3,750	3,750	0
155	401-5352-411.000.02	IT:HARDWARE REPAIR-PARTS&MAINT UPGRADES	6,000	6,000	0

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
156	401-5352-411.000.03	IT: SOFTWARE & SOFTWARE UPGRADES	10,500	12,500	2,000
157	401-5352-411.000.05	Bus. Cont. & IT Disaster Rcvry & Backup	17,625	20,000	2,375
158	401-5352-430.000.01	Water- Vac Station A	450	450	0
159	401-5352-430.000.02	Water- Vac Station D	550	550	0
160	401-5352-430.000.03	Water- Vac Station F	400	400	0
161	401-5352-430.000.04	Water- Vac Station G	400	400	0
162	401-5352-430.000.05	Water- Vac Station I - house	900	400	-500
163	401-5352-430.000.06	Water- Vac Station I & Office	500	750	250
164	401-5352-430.000.07	Water- Vac Station JK	530	530	0
165	401-5352-430.000.09	Water- Humpty Dumpty	310	350	40
166	401-5352-430.000.10	Water- Harborage	300	350	50
167	401-5352-430.000.12	Water- Peter Pan	300	350	50
168	401-5352-432.000.00	Facility Cleaning	12,100	12,100	0
169	401-5352-432.001.00	Solid Waste	3,000	3,000	0
170	401-5352-435.000.01	Electricity- Vac Station A	83,750	84,000	250
171	401-5352-435.000.02	Electricity- Vac Station D	78,000	68,000	-10,000
172	401-5352-435.000.03	Electricity- Vac Station E	55,000	57,500	2,500
173	401-5352-435.000.04	Electricity- Vac Station F	2,500	2,500	0
174	401-5352-435.000.05	Electricity- Vac Station G	40,000	40,000	0
175	401-5352-435.000.06	Electricity- Vac Station I	11,000	15,000	4,000
176	401-5352-435.000.07	Electricity- Vac Station I - house	2,000	2,000	0
177	401-5352-435.000.08	Electricity- Vac Station I - office	2,000	2,000	0
178	401-5352-435.000.09	Electricity- Vac Station JK	55,000	60,000	5,000
179	401-5352-435.000.11	Electricity- Humpty Dumpty	1,000	1,000	0
180	401-5352-435.000.12	Electricity- Harborage	1,000	1,200	200

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
181	401-5352-435.000.13	Electricity-Coastal WW/Largo Pk Lift Sta	1,000	1,000	0
182	401-5352-435.000.14	Electricity-Peter Pan/Tweedy Pie	800	1,000	200
183	401-5352-440.000.00	Rents & Leases	6,000	6,000	0
184	401-5352-460.000.01	Repairs & Maintenance: Grounds Keeping	15,000	15,000	0
185	401-5352-460.000.02	Repairs & Maintenance: Vehicles	30,000	25,000	-5,000
186	401-5352-460.000.03	Repairs & Maintenance: Equipment	300,000	200,000	-100,000
187	401-5352-460.000.04	Repairs & Maintenance: Buildings	35,000	25,000	-10,000
188	401-5352-460.000.05	Repairs & Maintenance: Collection System	100,000	200,000	100,000
189	401-5352-460.000.05-CS SEWER	Repairs & Maintenance: Coll Sys/Cust Svc	2,000	2,000	0
190	401-5352-460.000.08	COLL SYS/GRINDER PUMP MONITORING	4,500	6,000	1,500
191	401-5352-470.000.00	Copier	1,980	2,500	520
192	401-5352-491.000.01	Storm Supplies & Preparation	2,000	2,000	0
193	401-5352-510.000.01	Office Supplies	2,500	2,500	0
194	401-5352-510.000.03	Office Furnishings	3,000	3,000	0
195	401-5352-511.000.00	Safety Supplies	5,000	5,000	0
196	401-5352-520.000.00	Employee Uniforms / Clothing	3,200	3,500	300
197	401-5352-520.005.00	Supplies and Tools (field operations)	46,000	46,000	0
198	401-5352-520.006.00	Immunizations	1,500	1,500	0
199	401-5352-520.010.01	Fuel: Equipment	2,000	2,000	0
200	401-5352-520.010.02	Fuel: Vehicles	40,000	50,000	10,000
201	401-5352-520.010.03	Fuel: Generators	11,000	8,500	-2,500
202	401-5352-540.000.00	Dues & Subscriptions	100	100	0
	TOTAL FIELD DEPT		3,301,132	3,469,171	168,039

GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
FACILITIES DEPT				
203 401-5354-120.000.00	Payroll-Facilities	695,356	722,605	27,249
204 401-5354-210.000.00	Payroll Taxes	53,195	55,073	1,878
205 401-5354-220.000.00	Retirement Contributions	41,721	43,195	1,474
206 401-5354-230.000.00	Group Health Premiums	120,659	122,763	2,104
207 401-5354-230.002.00	Group Life Insurance	675	658	-17
208 401-5354-240.000.00	Workers Compensation Insurance	13,000	13,000	0
209 401-5354-311.000.03	Prof. Svcs. Managed IT Services	23,100	23,100	0
210 401-5354-311.000.11	Professional Services: Safety Training	4,000	4,000	0
211 401-5354-400.000.00	Training, Education & Travel	10,000	12,000	2,000
212 401-5354-410.000.02	Advanced Cellular Svc / AT&T FirstNet	1,300	1,300	0
213 401-5354-410.000.08	GPS / Fleet Services	1,300	1,300	0
214 401-5354-410.000.09	Radios / P25 MCSO Agreement	1,875	1,875	0
215 401-5354-411.000.02	IT:HARDWARE REPAIR-PARTS&MAINT UPGRADES	3,000	3,000	0
216 401-5354-411.000.05	Bus. Cont. & IT Disaster Rcvry & Backup	8,600	8,600	0
217 401-5354-432.000.00	Facility Cleaning	4,950	5,200	250
218 401-5354-460.000.02	Repairs & Maintenance: Vehicles	5,000	5,000	0
219 401-5354-460.000.03	Repairs & Maintenance: Equipment	1,200	1,200	0
220 401-5354-510.000.01	Office Supplies	1,000	1,000	0
221 401-5354-510.000.03	Office Furnishings	800	800	0
222 401-5354-511.000.00	Safety Supplies	2,000	2,000	0
223 401-5354-520.000.00	Employee Uniforms/ Clothing	1,800	1,500	-300
224 401-5354-520.005.00	Supplies & Tools	20,000	25,000	5,000
225 401-5354-520.006.00	Immunizations	1,500	1,500	0
226 401-5354-520.010.02	Fuel: Vehicles	7,500	7,500	0
	TOTAL FACILITIES DEPT	1,023,531	1,063,169	39,638

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
	CAPITAL IMPROVEMENTS				
227	401-5900-311.006.00-2018-007	Engineering: VPS Piping Mod	736	0	-736
228	401-5900-311.006.00-2021-002	Engineering: Odor Control at Vac Stns	160,000	85,000	-75,000
229	401-5900-311.006.00-2022-000	Engineering: Capital Prelim Design & Bgt	20,000	20,000	0
230	401-5900-311.006.00-2022-001	Engineering: Effluent Filtration Upgrade	50,000	50,000	0
231	401-5900-311.006.00-2022-004	Engineering: Vac System Monitoring	65,000	15,000	-50,000
232	401-5900-311.006.00-2022-008	Engineering: Power Conditioning Vac Stns	1,000	188,000	187,000
233	401-5900-311.006.00-2022-009	Engineering: -Power Cond & Elec Up @ WWTP	125,000	48,000	-77,000
234	401-5900-311.006.00-2022-010	Engineering: EQ Tank Headworks/Scrn Upg	300,000	500,000	200,000
235	401-5900-311.006.00-2023-002	Engineering: Ventilation Upgrade @ Vac Stns	0	40,000	40,000
236	401-5900-311.006.00-2025-003	Engineering: Vac Stn Sewage Tank Upg	218,377	550,000	331,623
237	401-5900-311.006.00-2025-004	Engineering: MJ Wood Fire Supp Dispute	2,287	0	-2,287
238	401-5900-311.006.00-2025-005	Engineering: Ductile Iron Piping Corrosi	250,000	149,000	-101,000
239	401-5900-311.006.00-2025-006	Engineering: Coll Sys Action Plan (SAP)	100,000	0	-100,000
240	4015900-311.006.00-2027-001	Engineering: Flood Panels WWTP	0	30,000	30,000
241	401-5900-311.006.00-CSAPCMMS	Engineering: CSAP CMMS	100,000	45,000	-55,000
242	401-5900-311.006.00-SLRGNRL	Engineering: Sea Level Rise General	40,000	40,000	0
243	401-5900-311.006.00-SLRSTILL	Engineering: Sea Level Rise Stillwright	15,000	15,000	0
244	401-5900-311.006.00-SLRTW	Engineering: Sea Level Rise Twin Lakes	30,000	0	-30,000
245	401-5900-311.006.00-SLRWW	Engineering: Sea Level Rise Winston Waterways	200,000	0	-200,000
246	401-5900-311.006.00-SvcConRv	Engineering: Service Connection Revision	20,000	20,000	0
247	401-5900-311.006.00-2027-002	Engineering: WWTP Elevator	0	70,000	70,000
248	401-5900-311.006.00-2027-003	Engineering: Gilberts Resort Connection	0	350,000	350,000

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
249	401-5900-630.000.00-2018-007	Capital Outlay: VPS Piping Mod	0	0	0
250	401-5900-630.000.00-2021-002	Capital Outlay: Odor Control at Vac Stns	2,400,000	255,000	-2,145,000
251	401-5900-630.000.00-2022-001	Capital Outlay: Effluent Filter	0	200,000	200,000
252	401-5900-630.000.00-2022-004	Capital Outlay: Vac System Monitoring	650,000	411,000	-239,000
253	401-5900-630.000.00-2022-008	Capital Outlay: Vac Stn PWR Conditioning	0	830,000	830,000
254	401-5900-630.000.00-2022-009	Cap Outlay: Power Cond & Elec Upg WWTP	1,216,000	560,000	-656,000
255	401-5900-630.000.00-2022-010	Cap Outlay: EQ Tank Headworks/Scrm Upg	2,250,000	5,000,000	2,750,000
256	401-5900-630.000.00-2023-002	Cap Outlay: Ventilation Upg @ Vac Stns	400,000	400,000	0
257	401-5900-630.000.00-2023-026	Capital Outlay: Diffuser Sleeves	26,000	0	-26,000
258	401-5900-630.000.00-2024-003	Capital Outlay: Replace Vac Pit Collar	20,000	5,000	-15,000
259	401-5900-630.000.00-2025-002	Cap Outlay: Coll Sys Sea Level Rise Ph1	0	0	0
260	401-5900-630.000.00-2025-003	CAPITAL OUTLAY: VAC STN SEWAGE TANK UPG	2,500,000	2,750,000	250,000
261	401-5900-630.000.00-2025-005	Capital Outlay: Ductile Iron Piping Corr	1,000,000	910,000	-90,000
262	401-5900-630.000.00-2027-001	Capital Outlay: Flood Panels WWTP	0	135,000	135,000
263	401-5900-630.000.00-2027-002	Capital Outlay: WWTP Elevator	0	350,000	350,000
264	401-5900-630.005.00-SCADAUPG	SCADA Upgrade	120,000	120,000	0
265	401-5900-640.000.00-2023-017	Capital Outlay: Vac Pump Rebuild & Spare	67,500	0	-67,500
266	401-5900-640.000.00-2023-020	Capital Outlay: Grinder Pumps	21,000	33,000	12,000
267	401-5900-640.000.00-2023-023	Cap Outlay: Cameras-Plant, Admin, Field	10,000	5,000	-5,000
268	401-5900-640.000.00-2024-010	Capital Outlay: Admin/Board Vehicle	32,000	0	-32,000
269	401-5900-640.000.00-2024-011	Capital Outlay: Field Ops Truck	70,000	160,000	90,000
270	401-5900-640.000.00-2026-001	CAPITAL OUTLAY - SEWAGE PUMP VFD SPARES	47,000	0	-47,000
271	401-5900-640.000.00-2026-002	CAPITAL OUTLAY - VACTRON TANK REPLACEMENT	27,084	0	-27,084

	GL Number	Description	FY26 Adopted Budget	FY27 REQUESTED:	Change FY26 to FY27
272	401-5900-640.000.00-2026-003	CAPITAL OUTLAY - HYDRAULIC PUMP & PWR UN	15,000	0	-15,000
273	401-5900-640.000.00-2027-004	Capital Outlay: Vac Station PLC Upgrade X	0	100,000	100,000
274	401-5900-640.000.00-2027-005	Capital Outlay: Facilities Vehicle	0	38,000	38,000
275	401-5900-640.000.00-2027-006	Capital Outlay: Upgrade Digester PLC/HMI	0	50,000	50,000
276	401-5900-640.000.00-2027-007	Capital Outlay: Rings and Risers	0	19,000	19,000
277	401-5900-640.000.00-2027-008	Capital Outlay: Vacuum Pits	0	65,000	65,000
278	401-5900-640.000.00-2027-009	Capital Outlay: Carpet @ Admin Office	0	20,000	20,000
279	401-5900-645.000.00	Capital Outlay - Computer Equipment	56,000	50,000	-6,000
280	401-5900-650.003.00-SvcConRv	Service Connection Construction Revision	75,000	75,000	0
		TOTAL CAPITAL IMPROVEMENTS	12,699,984	14,756,000	2,056,016
		TOTAL EXPENDITURES	26,119,006	28,360,620	2,241,614
		Fund 401 - GENERAL FUND:			
		TOTAL REVENUES	26,119,006	28,360,620	2,241,614
		TOTAL EXPENDITURES	26,119,006	28,360,620	2,241,614
		NET OF REVENUES & EXPENDITURES:	0	0	

RESOLUTION NO. 16-2026

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE KEY LARGO WASTEWATER TREATMENT DISTRICT, LOCATED IN MONROE COUNTY, FLORIDA, ADOPTING THE BUDGET FOR THE FISCAL YEAR ENDING SEPTEMBER 30, 2027 FOR THE DISTRICT; PROVIDING FOR THE GENERAL MANAGER TO EXPEND FUNDS ON BEHALF OF THE DISTRICT; AND PROVIDING FOR APPLICABILITY AND AN EFFECTIVE DATE.

WHEREAS, pursuant to the Key Largo Wastewater Treatment District Act (Ch. 2002-337, Laws of Florida, as amended) (the "Act"), the business and affairs of the Key Largo Wastewater Treatment District (the "District") are conducted and administered by its five-member Board of Commissioners (the "Board"); and

WHEREAS, the Board has those administrative duties set forth in the Act and in chapter 189, Florida Statutes, as the both may from time to time be amended; and

WHEREAS, pursuant to the Act and section 189.016(3), Florida Statutes, the Board has the power and the duty to adopt a budget by resolution each fiscal year.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE KEY LARGO WASTEWATER TREATMENT DISTRICT THAT:

Section 1. ADOPTION OF THE BUDGET AND AUTHORIZATION TO EXPEND FUNDS.

(A) The District Utility System Budget for the Fiscal Year ending September 30, 2027, attached hereto as Exhibit "A" is incorporated herein and is hereby adopted.

(B) Subject to the limitation in Section 1(D), below, the General Manager is hereby authorized to expend funds of the District for official purposes of the operation, maintenance, billing, customer services, construction, debt service payment, capital improvements and other business activities of the District in accordance with the adopted Budget.

(C) The amounts shown within the budget are established as a target level for each specific type of revenue or expenditure indicated. Recognizing that the items listed in the Budget may actually be higher or lower than those estimates, the Director of Finance is authorized to reallocate the adopted Budget within each department. Allocation of funds from one department to another is prohibited. Only the Board is authorized to increase the budgeted amounts for a department.

(D) The General Manager is authorized to expend funds not in the Budget in the event of an emergency related to the KLWTD utility system, which the General Manager reasonably believes may result in: danger or injury to persons; damage to assets of the District; or the inability of the district to provide wastewater services. As soon as possible thereafter, the General Manager or Director of Finance shall report to the Chairman of the Board any such actions taken or to be taken in such circumstances. However, such communication shall occur no later than 24 hours after such actions or events.

(E) The Director of Finance shall notify the Board when he or she determines that the actual revenues of the utility system are likely to be less than those indicated in the adopted Budget and shall also prepare a proposed revised Budget for the Board's review and consideration.

(F) The Board authorizes the General Manager and the Director of Finance to do all acts and things required of them by this Resolution and the Budget for the full, punctual, and complete performance thereof, and the Chairman and each member of the Board, officers, attorneys, and other agents of the District are hereby authorized and directed to execute and deliver any and all papers and instruments and to do and cause to be done all acts and things necessary or proper for carrying out the Budget and transactions contemplated by this Resolution, or Florida Statutes.

(G) In the absence of a Director of Finance, the Board may appoint an individual or entity to act on behalf of the Director of Finance and, in such case, all duties and responsibilities listed above of the Director of Finance shall inherently become the duties of that individual or entity.

Section 2. APPLICABILITY AND EFFECTIVE DATE.

This resolution shall take effect upon adoption by the Board of Commissioners.

INTENTIONALLY LEFT BLANK

RESOLVED AND ADOPTED this ____ of _____ 2026.

The foregoing RESOLUTION was offered by_____, who moved its approval.
The motion was seconded by _____, and being put to a vote the result was as follows:

	AYE	NAY
Chairman Nicolas Rodriguez	_____	_____
Commissioner Matthew Hardee	_____	_____
Commissioner Robert Majeska	_____	_____
Commissioner Philip Schwartz	_____	_____
Commissioner Timothy Maloney	_____	_____

The Chairman thereupon declared Resolution No. 16-2026 duly passed and adopted the ____ day of _____, 2026

KEY LARGO WASTEWATER TREATMENT DISTRICT

BY:_____

Nicolas Rodriguez, Chairman

ATTEST:

Shannon McCully, Clerk

Approved to as to form and legal sufficiency:

Nicholas W. Mulick, General Counsel

SEAL

Key Largo Wastewater Treatment District
Board of Commissioners Meeting
Agenda Item Summary

Meeting Date:
September 1, 2026

Agenda Item Number: K-1

Action Required:
No

Department:

Field

Sponsor:

Rudy Perez

Subject:

Field Report - July 2026

Summary:

Mr. Perez will present the Field monthly report.

Reviewed / Approved

Financial Impact

Attachments

Operations: _____

\$

1. Monthly Report

Administration: _____

Finance: _____

Funding Source:

District Counsel: _____

N/A

District Clerk: _____

Budgeted:

Engineering: _____

N/A

Approved By: _____

General Manager

Date: 8-27-26

Wastewater Field Operations

There were a total of **31 service calls** for the month of **July** of these **(15) were system-generated alarms**, mostly by low vacuum detection at a vacuum station. The system-generated alarms were addressed quickly by the field staff of those **(6) systems generated** were found using the **(FVMS) Flo Vac Monitoring System**. The report shown below details the remaining **(16) customer calls**.

Date	Address	Incident	Response	KLWTD Issue
7/1/26	101850 Overseas Hwy	A customer called stating that there was a puddle of water or sewer on the property and would like someone to clarify what it is.	Upon Field Techs' arrival on site, they noticed right away that the puddle on the property was water not sewer homeowner was notified. (HOMEOWNER ISSUE)	NO
7/2/26	79 Jean Lafitte Dr.	A plumber called concerned of a potential back up at a property.	Upon Field Techs' arrival on site, the pit was functioning normally. The cleanout was checked and found dry and clear; pit was also simulated. Homeowner was notified to call a plumber. (HOMEOWNER ISSUE)	NO
7/3/26	101680 Overseas Hwy	Received a customer call stating that their grinder pump alarm was on.	Upon field techs' arrival on site, they noticed that the sump to the grinder pump was at a higher level than usual. Tech tried to manually draw down the level but was unsuccessful, pump was replaced and brought in for service.	YES

7/8/26	137 Atlantic Ave	A customer called to notify us that the air terminal outside was making a louder noise than usual.	Upon Field Techs' arrival on site, Techs found no noise coming from the air terminal. Pit was manually discharged and simulated. No issue detected from the system. Homeowner Notified. (NOT A KLWTD ISSUE)	NO
7/10/26	103375 Overseas Hwy	We received a call from a customer to notify us that there might be a sewage leak coming from our cleanout.	Upon Field Techs' arrival on site, they observed a puddle of water around the cleanout. When opening cleanout, it was found dry and clear, pit was manually discharged as well. The puddle in the area was a water leak, FKAA was notified. (NOT A KLWTD ISSUE)	NO
7/11/26	1105 Calder Rd	The customer called to report a damage cleanout box.	Upon Field Techs' arrival they noticed the house was under construction. Box was found to the side of the property with the lid on top of the cleanout. A new box was brought and placed. Homeowner was notified to please call 811 for locates next time. (NOT A KLWTD ISSUE)	NO
7/13/26	50 Buttonwood Dr	The customer called in stating that the shower drains and toilets were draining very slowly and they wanted us to make sure that all was working on our side.	Upon Field Techs' arrival, the pit was manually discharged and the cleanout was checked. No issues were detected. Homeowner was notified. (HOMEOWNER ISSUE)	NO
7/13/26	306 St Thomas Ave	Received a call from a plumber regarding a possible blockage on our side.	Upon Field Techs' arrival on site, Techs opened and checked the cleanout for a backup. Techs found that all was cleared and the pit was manually discharged and working accordingly. Issue on homeowners' side. (HOMEOWNER ISSUE)	NO

7/19/26	762 Grouper Trail.	Customers called in stating that their toilets and shower drains were slowly draining and asked if we could check it on our system.	Upon field tech's arrival, pit was manually discharged and simulated, cleanouts were checked and found dry and clear. Homeowner was notified of our finding's homeowner was advised to call a plumber. (CUSTOMER ISSUE)	NO
7/21/26	1895 Lakeshores Dr	Customer called in stating that while working in his yard he noticed an overflow of water in the street.	Upon Field Techs' arrival it was determined that the puddle out on the road was a leak coming from the water main. FKAA was notified and as well as the homeowner. (NOT A KLWTD ISSUE)	NO
7/27/26	796 Narragansett Ln	Customer called to report an odor coming from the vent stacks out on their property. The customer stated that the odor was coming into their bedroom window.	Upon Field Techs' arrival, techs checked the air terminal that is by the pit and did not detect any odor coming from the air terminal. Techs opened the cleanout to the property and detected no odors from the system. (HOMEOWNER ISSUE)	NO
7/27/26	198 Harborview Dr	Received a Call from a customer regarding a backup of the property.	Upon Field Techs' arrival on site, the buffer tank was functioning normally. The cleanout was checked and found dry and clear; pit was also simulated. Homeowner was advised to call a plumber. (PRIVATE OWNER ISSUE)	NO
7/29/26	105 Coastal Dr	Customer called stating that the grinder pump on the property was not working properly and would like to see if someone can verify that system was working.	Upon Field Techs arrival, the grinder pump level was found low and normal No issue were detected pump was functioning as should, homeowner was notified of findings. (HOMEOWNER ISSUE)	NO

7/29/26	5 Corrine Pl	Received a customer call regarding a backup on the property.	Upon tech's arrival pit was manually observed and discharged. Cleanout was opened and was found dry and clear of any blockage homeowner was notified of findings and informed to call a plumber. (HOMEOWNER ISSUE)	NO
7/29/26	9 Eagle Dr	Customer called stating that there was a strong odor that seemed to smell like sewer gases.	Upon field techs arrival, the air terminal and the cleanout were observed. No odors were detected coming from our system. Techs notified the homeowner and advised them to maybe check their vents. (HOMEOWNER ISSUE)	NO
7/29/26	W 221 Canal St	Customers called stating that they were experiencing back up difficulty's.	Upon field tech's arrival they heard the pit discharged on its own, all components were checked and observed. Pit was also manually discharged for assurance. Homeowner was notified. And advised on calling a plumber. (HOMEOWNER ISSUE)	NO

(6) Area Addressed with the Flow Vac Monitoring System

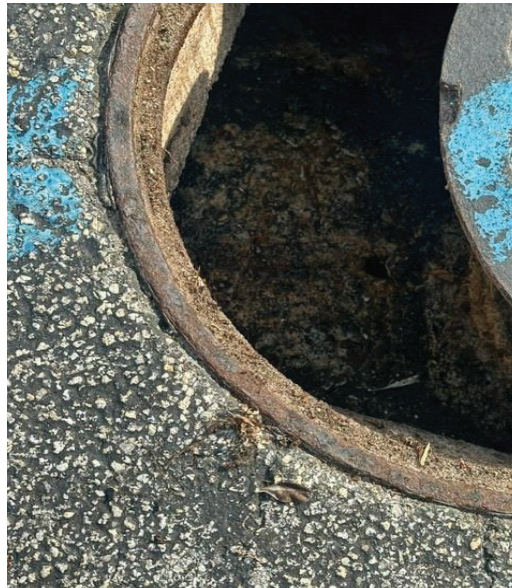
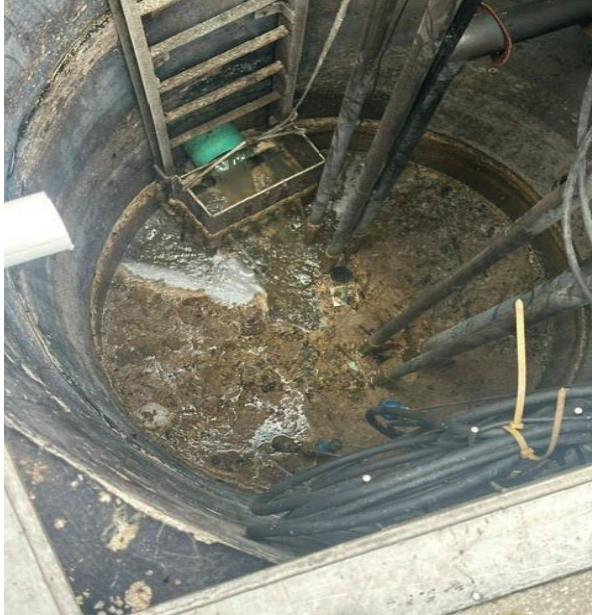
Date	Address	Incident	Response	Issue Found
7/2/26	128 Long Key Rd	Received a low vacuum alarm call from Vac Station A	Field Tech isolated the tank valves to determine an area. Once determined they used the (FVMS) to find the issue.	Bad Valve
7/3/26	12 Mockingbird Rd	Received a high-level lockout alarm from Vac Station A, the vacuum station monitoring showed sewer pumps down.	Field Tech arrived and noticed that the sewer pumps were not pumping properly and found that pump #1 had a clogged EQ line.	Debris in EQ Sewer Pump 1

7/3/26	325 Calusa lot # 205	Received a low vacuum call from Vac Station E	Field Tech isolated the tank valves to determine an area. Once determined They noticed the low vacuum sensor in Calusa.	Bad Controller
7/11/26	225 Lower Matecumbe Rd	Received a low vacuum call from Vac Station A	Field Tech checked on the (FVMS) and went straight to the address with the issue	Bad Valve
7/18/26	168 Grassy Rd	Received a low vacuum call from Vac Station A	Field Tech checked on the (FVMS) and went straight to the address with the issue	Debris in Valve
7/24/26	720 Pounce Deleon Blvd	Received a low Vacuum call from Vac Station D	Field Tech checked on the (FVMS) and went straight to the address with the issue	Bad Controller

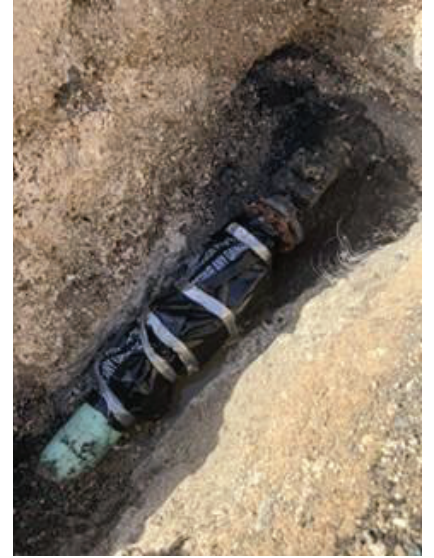
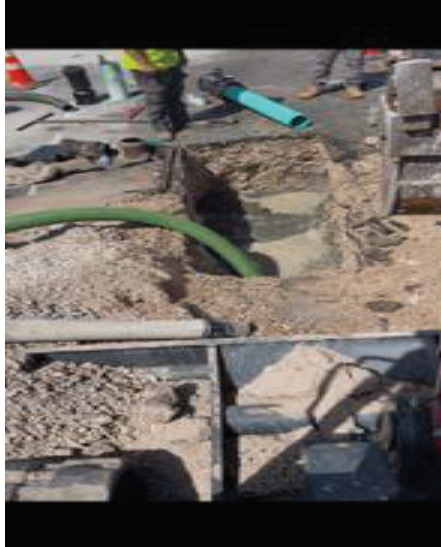
The (9) System Generated Calls Not in (FVMS)

7/6/26	95100 Overseas Hwy	High level alarm at Vac Station I	On field tech's arrival they noticed both pumps were down, when manually tuning on pumps they noticed that the EQ lines were clogged. Once debris were removed the pumps were able to self-prim and pump down the sewage tank.	Debris in both EQ lines. SP – 1 & 2
7/20/26	98240 Over Seas Hwy	High Level lockout at Vac Station G	On field tech's arrival they noticed the station had locked out due to a sewer pump overheating. Pump was acknowledged and cleared.	Blockage in sewer pump.
7/31/26	325 Calusa Lot # 465	Received a low vacuum call from Vac Station E	Field Tech isolated tank valve to determine an area. Once determined Tech noticed that the issue was not shown on the (FVMS). Using Iso Street Valves, issue was found in Calusa Campground. Tech drove till finding the problem.	Bad Controller
7/4/26 7/8/26 7/12/26 7/15/26 7/19/26 7/26/26	95100 Overseas Hwy	Low vacuum and high-level lockout call at Vac Station I	Vac station I was experiencing maintenance issues in the month of July, regarding the station going into low vac and high-level lockouts modes.	Ryan and the maintenance crew determined the issue was a communication relay in the panel.

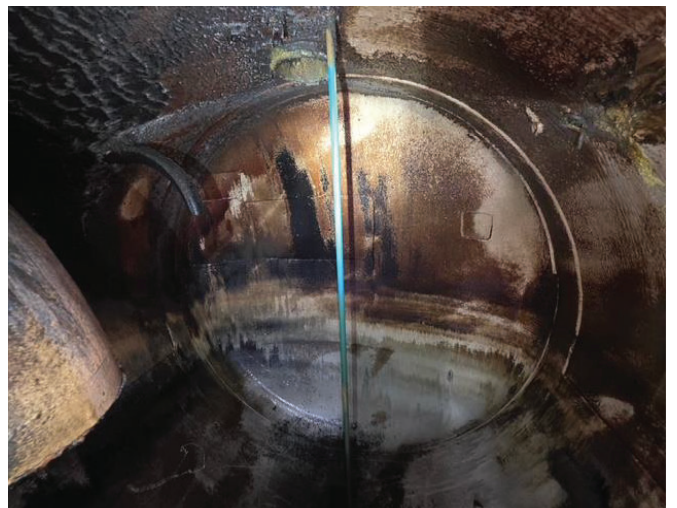
Grease Issues that Create Grit in our Force Mains



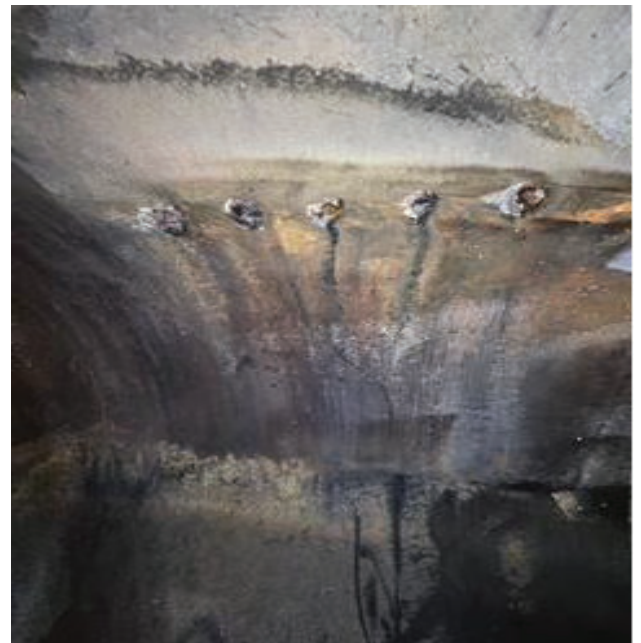
South Transmission Force Main Blockage



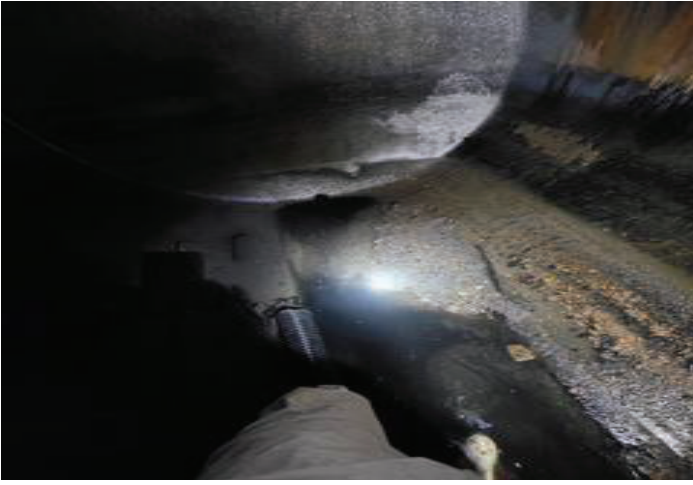
Vac Station E Tank Cleaning



Vac Station A Tank Cleaning



Vac Station G Tank Cleaning



Key Largo Wastewater Treatment District
Board of Commissioners Meeting
Agenda Item Summary

Meeting Date:
September 1, 2026

Agenda Item Number: L-1

Action Required:
No

Department:
Plant/Facilities

Sponsor:
Ryan Dempsey

Subject:
Plant/Facilitie Report - July 2026

Summary:
Mr. Dempsey will present the Plant/Facilities monthly report.

<u>Reviewed / Approved</u>	<u>Financial Impact</u>	<u>Attachments</u>
Operations: _____	\$	1. Monthly Report
Administration: _____		
Finance: _____	Funding Source:	
District Counsel: _____	N/A	
District Clerk: _____	Budgeted:	
Engineering: _____	N/A	

Approved By:  Date: 8-27-26
General Manager

Wastewater Treatment Plant Operations

The wastewater treatment plant processed an average of 2.15 million gallons of influent per day (MGD). The Treatment Plant remains in compliance with the Florida Department of Environmental Protection (FDEP) guidelines.

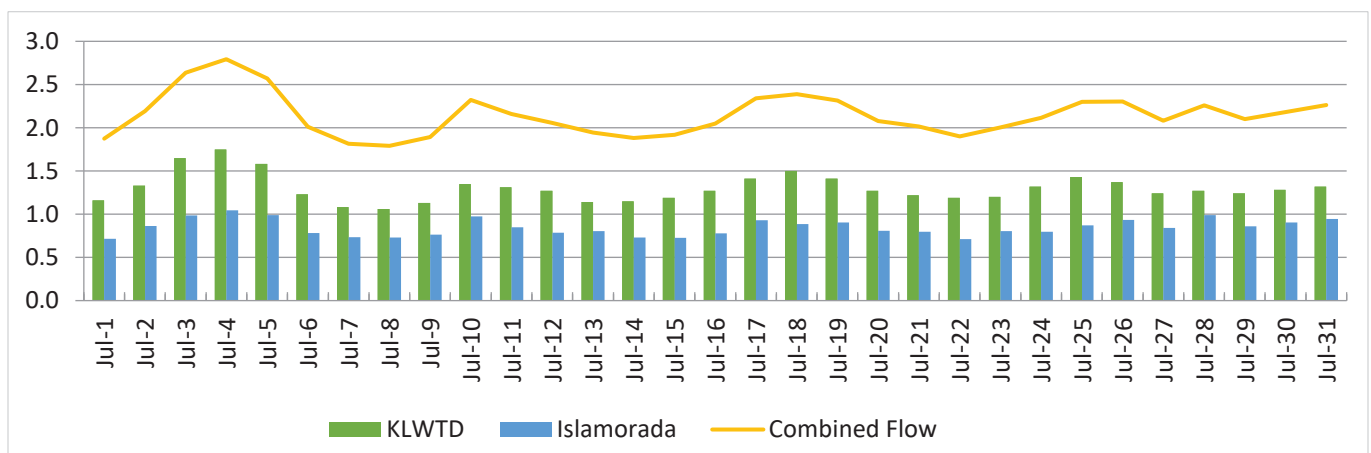
Effluent Quality Reports (mg/L)

Determines the quality of discharge from the wastewater treatment plant.

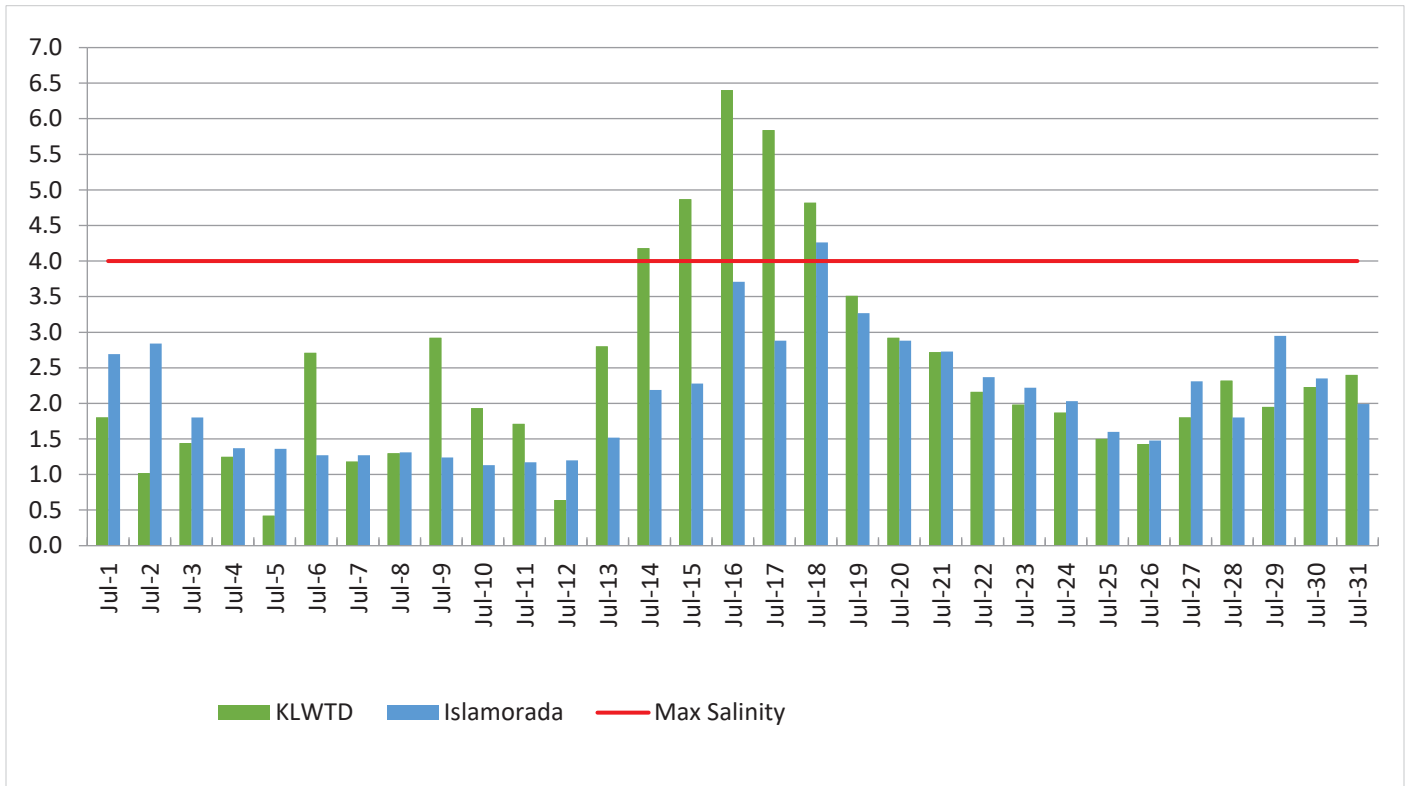
Effluent Quality Report	July 2026 Plant Performance	12 Month Average Plant Performance	Effluent Limits
CBOD5 (Carbonaceous Biochemical Oxygen Demand)	1.6	1.8	5
TSS (Total Suspended Solids)	1.1	1.1	5
TN (Total Nitrogen)	3.5	4.0	Report only
TP (Total Phosphorous)	1.2	.8	Report only

Daily Flow (MGD)

The total flow of influent through the wastewater treatment plant each day.



Daily Peak Salinity (PPT)
The daily peak salinity for the current month.



Islamorada

Average Daily Flow: .846 MGD

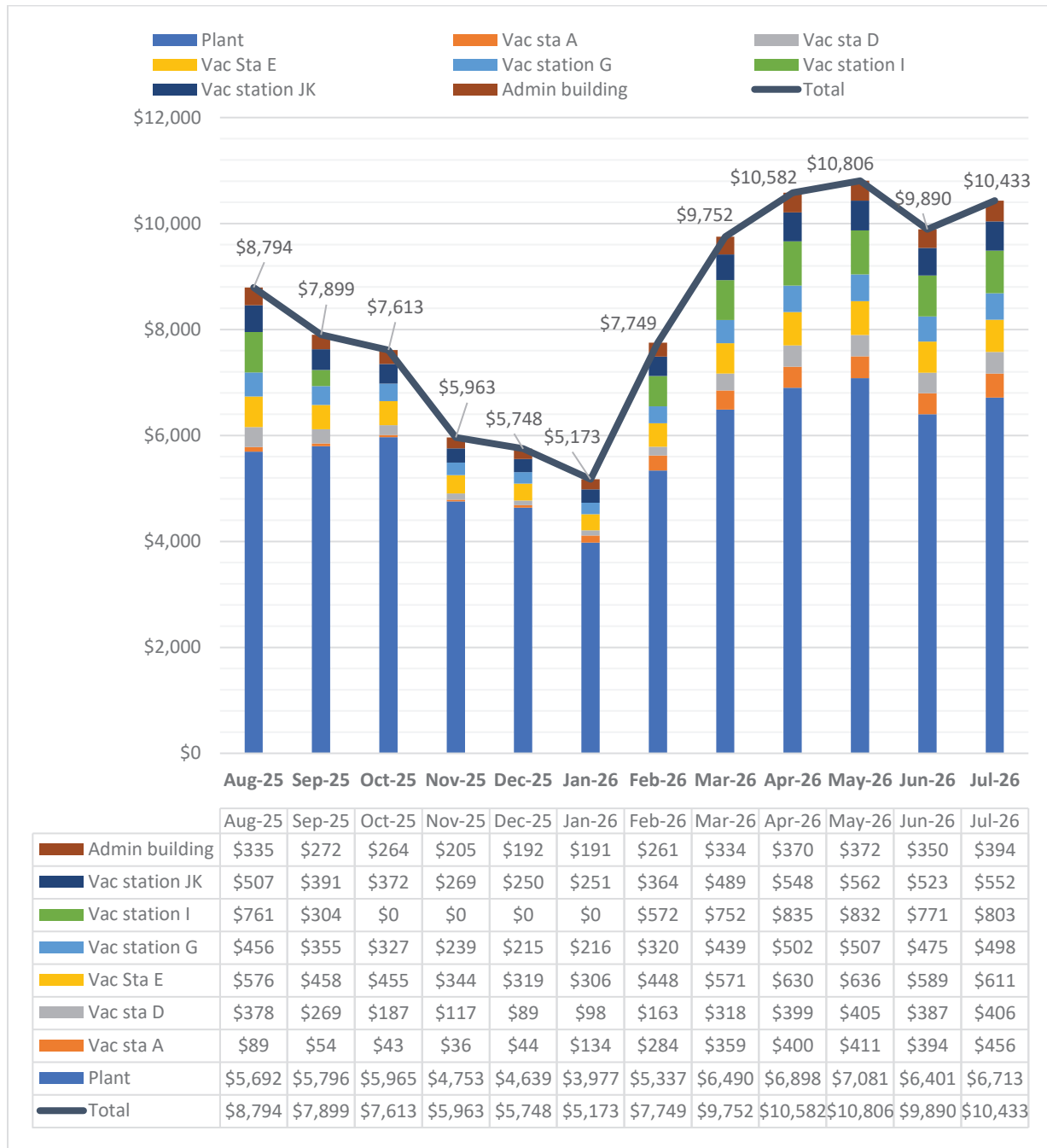
Highest Daily Flow: 1.04 MGD

Monthly Peak Salinity: 4.26 PPT

Days over 4.0 PPT Salinity: 1

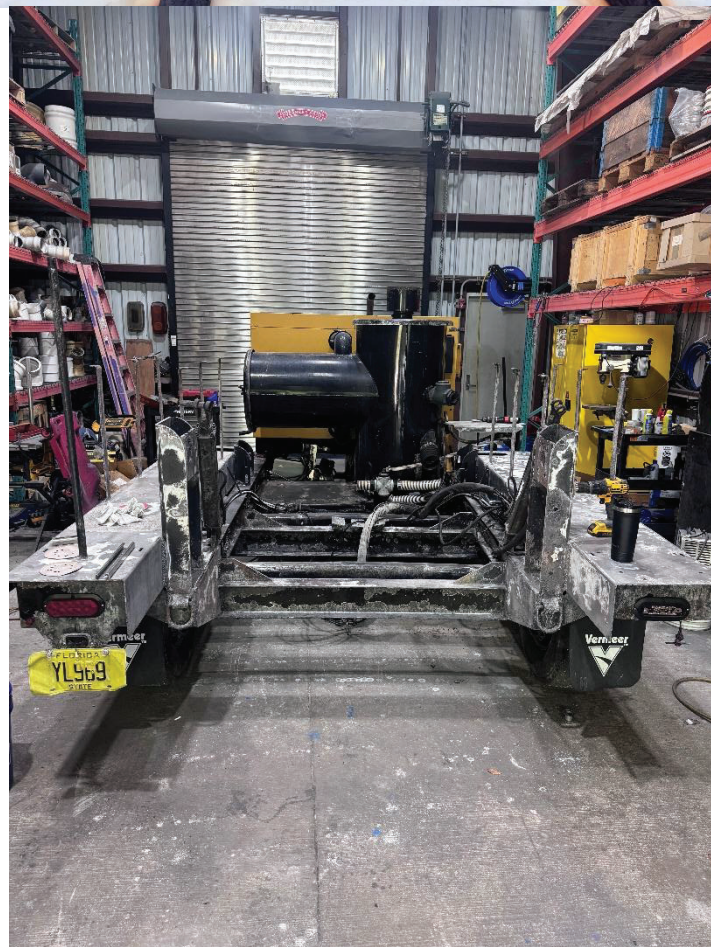
3-month average of Islamorada flow capacity (1.104 MGD): 72%

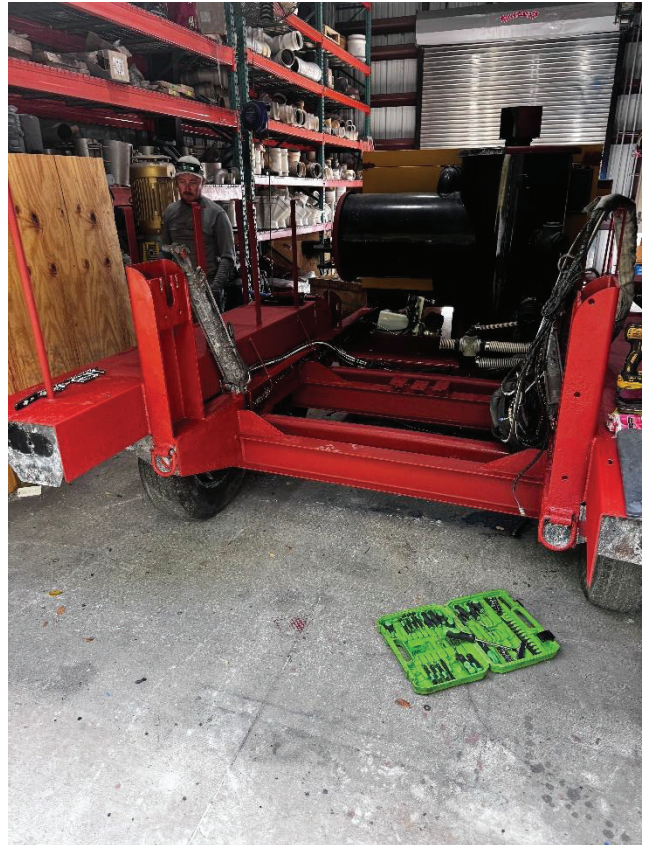
Solar Production Report



12 month production estimate for all sites: \$100,402

Vac-tron vacuum excavator tank replacement and trailer rehab

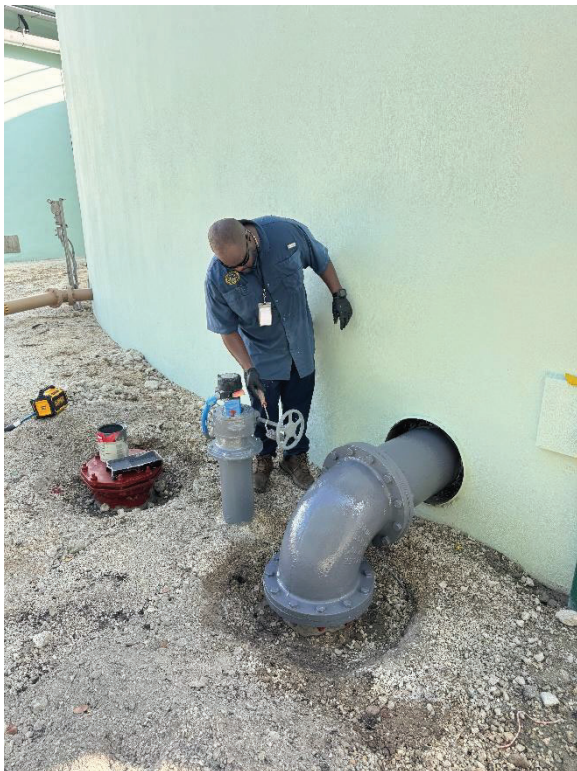


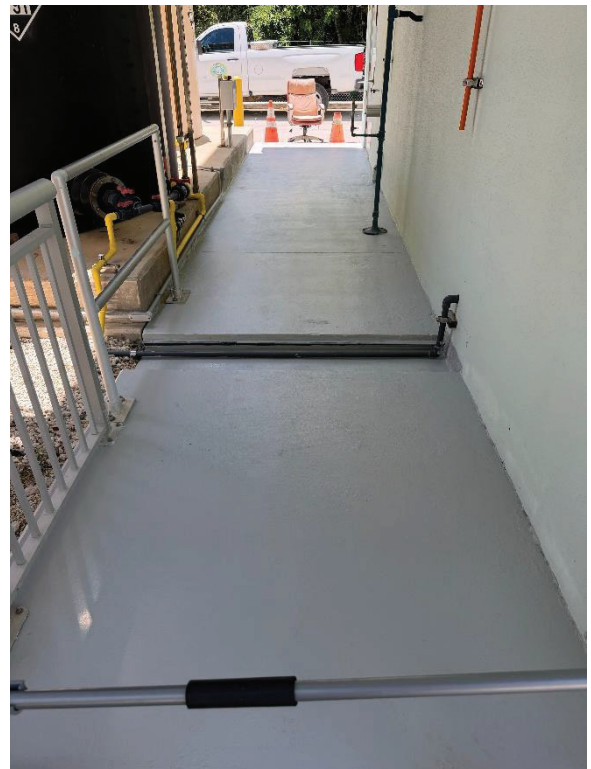




Plant corrosion control and painting projects







**Key Largo Wastewater Treatment District
Board of Commissioners Meeting
Agenda Item Summary**

Meeting Date:
September 1, 2026

Agenda Item Number: O-1

Action Required:
Yes

Department:
Legal

Sponsor:
Nicholas Mulick

Subject:

Daniel & Cheryl Shalvatis - 803 La Paloma Rd, AK No. 9105533; Reso No. 17-2026

Summary of Discussion:

Staff recommends imposing a System Development Charge in the amount of \$8,040.00 and assigning 1.0 EDU for 803 La Paloma Rd, AK No. 9105533.

Reviewed / Approved

Financial Impact

Attachments

Operations: _____
Administration: _____
Finance: _____
District Counsel: _____
District Clerk: _____
Engineering: _____

\$ 8,040.00
Income
Funding Source:
Property Owner
Budgeted:
N/A

1. Reso No. 17-2026
2. Notice of System Development Charge
3. Map

Approved By: _____

General Manager

Date: _____

8-27-26

RESOLUTION NO. 17-2026

A RESOLUTION OF THE KEY LARGO WASTEWATER TREATMENT DISTRICT (“THE DISTRICT”) IMPOSING A SYSTEM DEVELOPMENT CHARGE (“SDC”) FOR THE PROPERTY LOCATED AT 803 LA PALOMA RD, KEY LARGO FLORIDA, WITH ALTERNATE KEY NUMBER 9105533; PROVIDING FOR ITS IMPLEMENTATION; AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, Daniel and Cheryl Shalvatis are the owners of real property located at 803 La Paloma Rd, Key Largo, Florida, with Alternate Key Number 9105533: The property is legally described in Exhibit “A” attached hereto and made a part hereof by reference (“the Subject Tax Parcel”); and

WHEREAS, the District's General Rules and Regulations, Article IX, provide that when a lot that had been excluded from the Wastewater Non-Ad Valorem Assessment Roll because it was combined with an adjoining parcel under a single Tax Parcel ID, and is subsequently split from the original Tax Parcel assigned its own Tax Parcel ID number, the newly created Tax Parcel shall be assessed one System Development Charge (SDC), payable immediately; and

WHEREAS, the Monroe County Property Appraiser informed staff that the subject parcel has now been assigned its own Tax Parcel ID Number; and

WHEREAS, staff has recommended that the District Board of Commissioners (“the Board”) adopt a Resolution imposing an SDC on the Subject Tax Parcel; and

WHEREAS, the Board has considered the staff’s recommendation at its regularly scheduled meeting of the Board held on September 1, 2026.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE KEY LARGO WASTEWATER TREATMENT DISTRICT THAT:

- Section 1. *Recitals.* The above recitals are true and correct and incorporated into this Resolution by reference.
- Section 2. *System Development Charge.* The Board finds that there is good and sufficient cause to impose an SDC in the amount of \$8,040.00
- Section 3. *EDU assignment.* The wastewater base charge will be calculated based on 1.0 EDU.

Section 4. *Effective Date.* This Resolution shall be effective upon adoption by the Board.

Section 5. *Implementation.* The General Manager and/or his designee is authorized to take all actions necessary to implement the terms of this Resolution.

The foregoing Resolution was offered by Commissioner _____, who moved for its approval. The motion was seconded by Commissioner _____, and being put to a vote, the result was as follows:

	AYE	NAY
Chairman Rodriquez	_____	_____
Commissioner Hardee	_____	_____
Commissioner Maloney	_____	_____
Commissioner Majeska	_____	_____
Commissioner Schwartz	_____	_____

The Chairman thereupon declared this Resolution duly passed and adopted on the 1st Day of September, 2026

KEY LARGO WASTEWATER TREATMENT DISTRICT

By: _____
Nicolas Rodriguez, Chairman

Approved to as to form and legal sufficiency:

ATTEST:

By: _____
Nicholas W. Mulick,
General Counsel

By: _____
Shannon McCully, Clerk

SEAL

Exhibit “A”

Legal Description

Parcel Address: 803 LA PALOMA RD, KEY LARGO

Parcel ID: 00545870-000100

Ak# 9105533

Legal Description: BK 3 LT 3 WINSTON PARK SUB PB4-104 KEY LARGO OR159-265
OR161-490 OR407-199 OR448-224 OR707-398 OR783-1500 OR786-1768 OR801-1073
OR802-351 OR811-545 OR925-294 OR998-509 OR1105-2378 OR1285-1387 OR2376-516
OR2376-517 OR3377-1817



Key Largo Wastewater Treatment District

103355 Overseas Highway, Key Largo, FL 33037

Post Office Box 491, Key Largo, FL 33037

Phone (305) 451-4019 • www.klwtd.com

June 12, 2026

To: Cheryla & Daniel Shalvatis
886 La Paloma Rd
Key Largo, FL 33037

RE: Imposition of Wastewater System Impact Charge - AK# 9105533

Please be advised that the Key Largo Wastewater Treatment District's ("the District") Board of Commissioners ("the Board") will consider imposing a System Development Charge ("SDC") for the above-referenced parcel at its regularly scheduled meeting on July 21, 2026.

The SDC is the initial charge to each Tax Parcel assigned a parcel Alternate Key number by the Monroe County Property Appraisers Office and represents a portion of the Capital Costs for the construction of the District's Wastewater Management Facilities.

Reason for imposition of SDC: The District has been advised by the Monroe County Property Appraiser that the parent parcel, AK# 1669377, has been split to create a new tax parcel, AK# 9105533.

If the Board approves imposition of the SDC charge, the following changes will be made to your account:

EDU Assignment: Your parcel will be assigned one Equivalent Dwelling Unit ("EDU"). See attached for calculation.

System Development Charge (SDC): Equal to the sum of the capacity charge per EDU plus the connection charge to extend service to your parcel. See attached for calculation.

Monthly Base Charge: Upon development of the parcel, you will be required to pay a monthly base charge per EDU. The charge will be included in your monthly Florida Keys Aqueduct Authority ("FKAA") bill.



Key Largo Wastewater Treatment District

103355 Overseas Highway, Key Largo, FL 33037

Post Office Box 491, Key Largo, FL 33037

Phone (305) 451-4019 • www.klwtd.com

The total SDC charge will be \$8,040.00.

The SDC must be paid in full by August 28, 2026. Payment may be made in person, online at <http://klwtd.com/check-my-assessment/>, or by mailing a check to the District administrative office located at 103355 Overseas Highway, Key Largo, FL 33037 (please include the Alternate Key # listed on the first page of this Notice).

You are welcome to appear at the board meeting where the SDC will be presented. If you would like to submit a request or present any documents, please contact the District Clerk at 305-451-4019 ext. 210 or Shannon.Mccully@klwtd.com for more information.

Please contact our Assessment Coordinator, Alexis Irizarry, at 305-451-4019 ext. 209 or alexis.irizarry@klwtd.com if you have questions concerning how the proposed action will impact your parcel or for confirmation of the meeting date.

Sincerely,

By: 
Peter Rosasco General Manager



Key Largo Wastewater Treatment District

103355 Overseas Highway, Key Largo, FL 33037

Post Office Box 491, Key Largo, FL 33037

Phone (305) 451-4019 • www.klwtd.com

AK# 9105533

Calculations

EDU Assignment: In accordance with Section 9.02(B.) of the Key Largo Wastewater Treatment District's General Rules and Regulations, residential tax parcels are assigned 1.0 EDU per dwelling unit.

SDC Charge

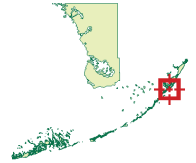
EDU Assignment	1.0 EDU
Capacity Charge (per EDU)	\$4,551.00
Connection Charge (per connection)	\$3,489.00
Total SDC Charge	\$8,040.00



Monroe County, FL



Overview



Legend

- Centerline
- Easements
- Hooks
- Lot Lines
- Road Center
- Rights of Way
- Shoreline
- Condo Building
- Key Names
- Parcels

Parcel ID 00545870-000100 Alternate ID 9105533 Owner Address SHALVATIS CHERYL A
Sec/Twp/Rng 22/61/39 Class VACANT RES 886 La Paloma Rd
Property Address 803 LA PALOMA Rd
KEY LARGO
District 500K
Brief Tax BK 3 LT 3 WINSTON PARK SUB PB4-104 KEY LARGO OR159-265 OR161-490 OR407-199 OR448-224 OR707-398 OR783-1500
Description OR786-1768 OR801-1073 OR802-351 OR811-545 OR925-294 OR998-509 OR1105-2378 OR1285-1387 OR2376-516 OR2376-517
OR3377-1817
(Note: Not to be used on legal documents)

Date created: 7/29/2026
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