

MEMORANDUM

DATE: May 6, 2014

TO: City Council

THROUGH: City Manager Judie Zimomra

FROM: Recreation Director Andrea Miller

RE: Insurance Coverage for Island Seniors Inc. at the Center4Life

Recently, during the process of reviewing insurance coverage at the Center4Life, it has come to our attention that Island Seniors Inc. carries board insurance; however, there is a need for gap insurance in order to assure that all co-sponsored activities, special events and trips are properly insured. The City's insurance carrier, Florida Municipal Insurance Trust, has provided a quote to provide this annual coverage for \$2,257.50 (see attached). Staff requests a budget amendment of \$2,257.50 from the fund balance for this policy.

CC: Finance Director Sylvia Edwards
Human Resources Director Jim Isom
City Attorney Ken Cuyler



Special Markets Insurance Consultants, Inc.
 1265 Main Street
 Suite 202
 Stevens Point, WI 54481

T 800.727.7642
 F 715.344.6126

Special Risk Accident Medical Quotation

Thursday, April 10, 2014

To: Barbara Wasson
 Brown & Brown of Florida, Inc.
 3820 Colonial Blvd., Suite 200
 Ft. Myers, FL 33966

Agency # 4957

From: Special Markets

RE: Island Seniors, Inc.

Activity: Senior Center Activities

Dates Of Coverage: Annual, dates to be determined at binding

Special Risk: Benefits

Insurance Company: Gerber Life Insurance Company, A Rated, Admitted

Accident Maximum: \$25,000

Deductible: \$2,500 corridor

Accidental Death: \$10,000

Single Dismemberment: \$5,000

Double Dismemberment: \$10,000

Dental: Reasonable expenses per sound and natural tooth, 100% U&C maximum

Outpatient Physical Therapy: Reasonable expenses to a 100% U&C maximum

Outpatient Orthopedic Appliances: Reasonable expenses to a 100% U&C maximum

Insurance coverage is Full Excess

<i>Rates</i>	<i>Type</i>	<i>Participants</i>	<i>Premium Basis</i>	<i>Total</i>
\$2.10	Per Participant	1000	Members	\$2,100.00
\$2.10	Per Participant	75	Volunteers	\$157.50

Accident Medical Proposal Total: \$2,257.50

\$500.00 Minimum Premium Required

Date of Quote: 4/10/2014

Eligibility: All registered participants and volunteers of all activities sponsored and supervised by the Policyholder. 100% participation.

This quotation is valid for 90 days from the date of the quote. ID: 29856

RESOLUTION 14-051

**APPROVING BUDGET AMENDMENT/TRANSFER NO. 2014-037 AND
PROVIDING AN EFFECTIVE DATE**

NOW, THEREFORE, BE IT RESOLVED by City Council of the City of Sanibel, Florida:

SECTION 1. The revised Recreation fund budget for fiscal year 2013-2014, Budget Amendment BA 2014-037, a true copy of which is attached hereto as Exhibit A and incorporated herein by this reference, are hereby approved and accepted.

SECTION 2. Effective date.

This resolution shall take effect immediately upon adoption.

DULY PASSED AND ENACTED by the Council of the City of Sanibel, Florida this 6th day of May, 2014.

AUTHENTICATION:

Kevin Ruane, Mayor

Pamela Smith, City Clerk

APPROVED AS TO FORM:

Kenneth B. Cuyler
Kenneth B. Cuyler, City Attorney

4/29/14
Date

Vote of Councilmembers:

Ruane _____
Congress _____
Denham _____
Harrity _____
Jennings _____

Date filed with City Clerk: _____

