



ELC Broward FY24 Current Risk Management Policy list

Policy Type	Carrier	Coverage Amount
Workers Compensation	The Hartford	<ul style="list-style-type: none"> • \$1,000,000 policy limit • \$1,000,000 each accident
ERISA Fidelity Bond	Florida Insurance Trust	<ul style="list-style-type: none"> • \$250,000 Maximum amount of liability for any or all losses
Commercial Liability & Property	Florida Insurance Trust	Bodily Injury and Property Liability: <ul style="list-style-type: none"> • \$1,000,000 Each Occurrence • \$3,000,00 General Aggregate • \$500,000 Property Value • \$1,000,000 Hired Auto • \$2,000,000 Umbrella
Professional Liability & Sexual Abuse & Molestation	Florida Insurance Trust	<ul style="list-style-type: none"> • \$1,000,000 total
Directors and Officers	Florida Insurance Trust	<ul style="list-style-type: none"> • \$3,000,000 total • \$10,000 per incident EPLI deductible • \$5,000 per incident other deductible
Cyber Coverage	Traveler's	<ul style="list-style-type: none"> • \$1,000,000 Breach • \$1,000,000 Liability • \$1,000,000 Cyber Crime • \$1,000,000 Business Interruption