



BOARD OF COUNTY COMMISSIONERS

Mayor Mario Di Gennaro, District 4
Mayor Pro Tem Dixie M. Spehar, District 1
George Neugent, District 2
Charles "Sonny" McCoy, District 3
Sylvia J. Murphy, District 5

Office of the Employee Services Division Director
The Historic Gato Cigar Factory
1100 Simonton Street, Suite 268
Key West, FL 33040
(305) 292-4458 - Phone
(305) 292-4564 - Fax



TO: Board of County Commissioners

FROM: Teresa E. Aguiar,
Employee Services Director

DATE: April 2, 2007

SUBJ: Approval to renew Windstorm Policy

This item requests approval to pay \$209,425 renewal premium (which is a decrease of \$4,151.00 from last year) to Citizens Property Insurance Corporation for windstorm policy. The policy offers various deductibles by location and insures the County's building and contents scheduled on the policy for damages resulting from wind.

It is the recommendation to approve the renewal of the policy with Citizens Property Insurance Corporation for the period of 5/29/07 – 5/29/08.

CITIZENS PROPERTY INSURANCE CORPORATION
WIND ONLY POLICY
 6676 Corporate Center Parkway, Jacksonville, Florida 32216-0973

DATE: 3/09/2007
 INSURED:



Citizens Policy Number: 303147
 AGENT: (305) 289-0213

MONROE COUNTY, FLORIDA
 1100 SIMONTON ST
 KEY WEST, FL 33040

MAR 30 2007

HARRIS JOHNSON CORP
 THE JOHNSONS INS AGENCY
 P.O. BOX 2346
 MARATHON SHORES, FL 33052

CITIZENS RENEWAL PREMIUM DUE: 5/29/2007

ITEM	PROPERTY ADDRESS DESCRIPTION	BUILDING	CONTENTS	PREMIUM	FACTOR
1	Your Deductible is: ONE STORY FRAME MUSEUM 938 WHITEHEAD ST, KEY WEST	9,510	\$317,000	\$1,937	
2	Your Deductible is: TWO STORY MASONRY OFFICE BUILDING LOC: 1200 TRUMAN AVE AND WHITE STREET KEY WEST	54,087	\$750,000	\$6,607	
3	Your Deductible is: CONTENTS OF ABOVE	10,020	\$334,000	\$1,631	
4	Your Deductible is: TWO STORY MASONRY CAFETERIA	12,480	\$416,000	\$2,031	

Citizens offers the option for you to pay 80% of your renewal premium by the due date shown. The remaining 20% will be due within 30 days.

Your DEDUCTIBLES MAY HAVE INCREASED from your previous policy. You may select other deductible amounts as shown in this notice.

**** PAY THIS AMOUNT ****
(for deductible option shown)

Premium - 177,856 Reins/Cat Financing 26,678

2005 FHCF Emer Assmnt 1,779 Tax-Exempt Surcharge - 3,112

Subject to Form No (s):
 CIT CP2 CIT-W06

IMPORTANT: THIS POLICY EXPIRES AT 12:01 A.M. EST ON 5/29/2007. PREMIUM MUST BE RECEIVED IN CITIZENS OFFICE BY THE DUE DATE TO CONTINUE COVERAGE WITHOUT INTERRUPTION. WE WILL NOT SEND ANOTHER NOTICE BEFORE THIS POLICY EXPIRES.

RETURN THIS PORTION WITH PAYMENT

We use following information to coordinate claims adjustments
 Please verify Flood Carrier and Flood Policy Number

FIDELITY NAT. PROP. & CAS - 7700286456

Please print Homeowners/Fire Carrier and Policy Number

Full Premium Due: \$209,425 5/29/07-08
Minimum Amount Due: \$167,540

Mail Check Payable To: CITIZENS or
CITIZENS PROPERTY INSURANCE CORPORATION
PO Box 17869, Jacksonville, FL 32245-7869

PAYOR: MONROE COUNTY, FLORIDA
 1100 SIMONTON ST
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INSURED: MONROE COUNTY, FLORIDA
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5	Your Deductible is: 40,011 TWO STORY WIND RESISTIVE AIRPORT TERMINAL 3491 ROOSEVELT BLVD S, KEY WEST	\$1,000,000		\$2,237	
6	Your Deductible is: 6,870 Your Deductible is: 7,110 ONE STORY MASONRY COUNTY GARAGE STOCK ISLAND	\$229,000	\$237,000	\$1,301 \$1,346	
7	Your Deductible is: 24,480 Your Deductible is: 1,000 ONE STORY MASONRY ADULT CONGREGATE LIVING FACILITY K/A BAY SHORE MANOR HOME FOR THE AGED 3583 S ROOSEVELT BLVD, KEY WEST	\$816,000	\$32,000	\$2,582 \$68	
8	Your Deductible is: 7,770 Your Deductible is: 2,160 ONE STORY MASONRY SHERIFF'S SUBSTATION/EMS 5200 COLLEGE RD, STOCK ISLAND	\$259,000	\$72,000	\$1,471 \$409	
9	Your Deductible is: 6,870 Your Deductible is: 1,000 ONE STORY MASONRY FIRE STATION 20950 OVERSEAS HWY, CUDJOE KEY	\$229,000	\$14,000	\$1,301 \$80	
10	Your Deductible is: 5,940 ONE STORY 27% FRAME AND 73% MASONRY AARP BUILDING 390 KEY DEER BLVD, BIG PINE KEY	\$198,000		\$1,125	
11	Your Deductible is: 20,130 Your Deductible is: 8,970 ONE STORY MASONRY SHERIFF'S SUBSTATION AND OFFICE 380 KEY DEER BLVD, BIG PINE KEY	\$671,000	\$299,000	\$3,812 \$1,699	



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	Your Deductible is:	16,530	\$551,000	\$1,325	
12	Your Deductible is:	3,480	\$116,000	\$279	
	ONE STORY WIND RESISTIVE SUB-COURTHOUSE 3117 OVERSEAS HWY, MARATHON				
13	Your Deductible is:	21,420	\$714,000	\$4,056	
	ONE STORY MASONRY LIBRARY 3251 OVERSEAS HWY, MARATHON				
14	Your Deductible is:	22,272	\$500,000	\$3,388	
	CONTENTS OF ABOVE				
15	Your Deductible is:	5,340	\$178,000	\$1,011	
	ONE STORY MASONRY AARP BUILDING K/A MELVIN LOVITT SENIOR CITIZEN BUILDING 33RD ST, MARATHON				
	Your Deductible is:	5,220	\$174,000	\$988	
16	Your Deductible is:	4,140	\$138,000	\$784	
	ONE STORY MASONRY COUNTY OFFICE 10600 AVIATION BLVD, MARATHON				
	Your Deductible is:	26,310	\$877,000	\$4,982	
17	Your Deductible is:	3,690	\$123,000	\$699	
	ONE STORY MASONRY TEMPORARY JAIL 3981 OCEAN TERR, MARATHON				
	Your Deductible is:	29,100	\$970,000	\$2,332	
18	Your Deductible is:	1,000	\$30,000	\$72	
	ONE STORY WIND RESISTIVE GOVERNMENT CENTER ANNEX 490 63RD ST, MARATHON				
19	Your Deductible is:	9,660	\$322,000	\$1,829	
	ONE STORY MASONRY FIRE STATION OVERSEAS HWY, CONCH KEY				



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20	Your Deductible is: ONE STORY MASONRY LIBRARY 10 S CONCH AVE, CONCH KEY	19,200	\$640,000	\$3,636	
21	Your Deductible is: CONTENTS OF ABOVE 2331 OVERSEAS HWY, ISLAMORADA	20,688	\$550,000	\$3,345	
22	Your Deductible is: ONE STORY MASONRY SHERIFF'S SUB STATION 88770 OVERSEAS HWY, PLANTATION KEY	16,350	\$545,000	\$3,096	
23	Your Deductible is: ONE STORY MASONRY COUNTY OFFICE AND SOCIAL SERVICES 33070 OVERSEAS HWY, PLANTATION KEY	7,350	\$245,000	\$1,392	
24	Your Deductible is: ONE STORY MASONRY SENIOR CITIZEN CENTER 88820 OVERSEAS HWY, PLANTATION KEY	6,900	\$230,000	\$1,307	
25	Your Deductible is: TWO STORY MASONRY COUNTY OFFICE K/A JERRY ELLIS BUILDING LOC: GOVERNMENT CENTER COMPLEX PLANTATION KEY	1,000	\$23,000	\$131	
26	Your Deductible is: ONE STORY MASONRY PUBLIC WORKS OFFICE 88800 US HWY ONE, PLANTATION KEY	5,220	\$174,000	\$988	
27	Your Deductible is: TWO STORY MASONRY FIRE STATION 103 KEY HEIGHTS DR, PLANTATION KEY	25,350	\$845,000	\$4,800	
28	Your Deductible is:	1,350	\$45,000	\$256	
29	Your Deductible is:	6,900	\$230,000	\$1,307	
30	Your Deductible is:	1,080	\$36,000	\$205	
31	Your Deductible is:	19,740	\$658,000	\$3,738	



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	Your Deductible is:	7,620	\$254,000	\$611	
28	Your Deductible is:	1,000	\$18,000	\$43	
	ONE STORY WIND RESISTIVE HEALTH CLINIC 151 MARINE AVE, TAVERNIER				
29	Your Deductible is:	8,430	\$281,000	\$1,596	
	ONE STORY MASONRY FIRE STATION # 1 LOC: SOUTH MM 99.5 US HWY 1, KEY LARGO				
30	Your Deductible is:	25,596	\$500,000	\$3,881	
	ONE STORY MASONRY LIBRARY 101485 OVERSEAS HWY, KEY LARGO				
31	Your Deductible is:	24,160	\$500,000	\$3,666	
	CONTENTS OF ABOVE				
32	Your Deductible is:	23,520	\$784,000	\$4,454	
	TWO STORY MASONRY AMBULANCE STATION 98600 OVERSEAS HWY, KEY LARGO				
33	Your Deductible is:	5,550	\$185,000	\$1,051	
	ONE STORY MASONRY FIRE STATION 2 NORTH MM 106 US HWY 1, KEY LARGO				
	Your Deductible is:	4,500	\$150,000	\$852	
34	Your Deductible is:	5,550	\$185,000	\$1,051	
	ONE STORY MASONRY PUBLIC LIBRARY SUITE 11-12 220 REEF DR, KEY LARGO				
	Your Deductible is:	26,550	\$885,000	\$4,726	
35	Your Deductible is:	1,620	\$54,000	\$288	
	ONE STORY MASONRY FLEET MAINTENANCE FACILITY 10600 AVIATION BLVD, MARATHON				



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36	Your Deductible is: TWO STORY WIND RESISTIVE BIG COPPITT FIRE SAFETY FACILITY 28 EMERALD DR, BIG COPPITT KEY	25,470 \$849,000		\$1,919	
37	Your Deductible is: TWO STORY WIND RESISTIVE AIRPORT TERMINAL 9400 OVERSEAS HWY, MARATHON	98,454 \$900,000	\$100,000	\$5,110 \$238	
38	Your Deductible is: ONE STORY WIND RESISTIVE JAIL BLDG 53 HIGHPOINT RD, PLANTATION KEY	3,000 \$735,000	\$156,000	\$1,661 \$353	
39	Your Deductible is: THREE STORY WIND RESISTIVE JUSTICE BLDG 530 WHITEHEAD ST, KEY WEST	4,680 \$800,000		\$2,907	
40	Your Deductible is: CONTENTS IN ABOVE	57,777 \$200,000		\$3,199	
41	Your Deductible is: CONTENTS OF SHERIFFS SUB STATION IN A TWO STORY MASONRY BLDG 6 COCO PLUM RD, MARATHON	26,861 \$203,000		\$1,084	
42	Your Deductible is: CONTENTS IN A TWO STORY WIND RESISTIVE BLDG OCCUPIED AS A JAIL AND OFFICE 5501 COLLEGE RD, STOCK ISLAND	6,090 \$1,000,000		\$2,378	
43	Your Deductible is: THREE STORY WIND RESISTIVE SHERIFFS ADMINISTRATION BLDG 5525 COLLEGE RD, STOCK ISLAND	30,000 \$500,000		\$3,906	



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44	Your Deductible is: CONTENTS OF THE ABOVE	15,000	\$500,000	\$2,811	
45	Your Deductible is: TWO STORY MASONRY COURT HOUSE ANNEX 500 WHITEHEAD ST, KEY WEST	34,904	\$500,000	\$4,405	
46	Your Deductible is: CONTENTS IN ABOVE	28,500	\$500,000	\$3,670	
47	Your Deductible is: FOUR STORY WIND RESISTIVE JAIL AND COURTHOUSE ANNEX 510 WHITEHEAD ST, KEY WEST	98,179	\$800,000	\$4,547	
48	Your Deductible is: CONTENTS IN ABOVE	11,250	\$200,000	\$1,421	
49	Your Deductible is: ONE STORY MASONRY LIBRARY 700 FLEMING ST, KEY WEST	22,848	\$400,000	\$2,936	
50	Your Deductible is: CONTENTS IN ABOVE	57,000	\$600,000	\$6,652	
51	Your Deductible is: TWO STORY WIND RESISTIVE COUNTY OFFICE K/A MARATHON GOVERNMENT CENTER 2790 OVERSEAS HWY, MARATHON	49,314	\$800,000	\$2,910	
52	Your Deductible is: CONTENTS IN ABOVE	13,200	\$200,000	\$755	



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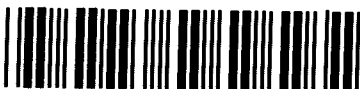


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53	Your Deductible is: TWO STORY WIND RESISTIVE GOVERNMENTAL CENTER HIGHPOINT RD, PLANTATION KEY	46,637 \$850,000		\$2,793	
54	Your Deductible is: CONTENTS IN ABOVE 88820 OVERSEAS HWY, PLANTATION KEY	5,880	\$150,000	\$393	
55	Your Deductible is: ONE STORY WIND RESISTIVE FIRE/RESCUE STATION EAST DR, KEY LARGO	26,160 \$872,000		\$2,096	
56	Your Deductible is: ONE STORY WIND RESISTIVE PUBLIC HEALTH DEPARTMENT BLDG 88820 OVERSEAS HWY, PLANTATION KEY	13,260 \$442,000		\$999	
56	Your Deductible is: ONE STORY WIND RESISTIVE PUBLIC HEALTH DEPARTMENT BLDG 88820 OVERSEAS HWY, PLANTATION KEY	1,000	\$29,000	\$66	
57	Your Deductible is: TWO STORY MASONRY MERCANTILE BLDG 1100 SIMONTON ST, KEY WEST	71,570 \$1,000,000		\$8,810	
58	Your Deductible is: ONE STORY WIND RESISTIVE BUS TERMINAL/AIRPORT TERMINAL BLDG 3531-3535 S ROOSEVELT BLVD, KEY WEST	38,525 \$1,000,000		\$2,027	
59	Your Deductible is: ONE STORY WIND RESISTIVE BUILDING OCCUPIED AS SHERIFF SUB- STATION, PUBLIC HELTH UNIT/OFFICE K/A MARINERS HOSPITAL 50 HIGHPOINT RD, ISLAMORADA	30,000 \$1,000,000		\$2,014	
60	Your Deductible is: ONE STORY MASONRY STORAGE BUILDING	1,530 \$51,000		\$228	
61	Your Deductible is: ONE STORY MASONRY STORAGE BUILDING	1,290 \$43,000		\$192	



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62	Your Deductible is: ONE STORY MASONRY STORAGE BUILDING	1,080	\$36,000	\$161	
63	Your Deductible is: ONE STORY MASONRY FIRE STATION 6180 2ND ST, STOCK ISLAND	8,160	\$272,000	\$1,545	
64	Your Deductible is: AIR CRAFT HANGER 9400 OVERSEAS HWY, MARATHON	8,610	\$287,000	\$1,467	
65	Your Deductible is: AIR CRAFT HANGER	8,610	\$287,000	\$1,467	
66	Your Deductible is: AIR CRAFT HANGER	8,610	\$287,000	\$1,467	
67	Your Deductible is: AIR CRAFT HANGER	8,610	\$287,000	\$1,467	

