Advanced Meeting Package

Regular Meeting &
FY 2027 Budget Public Hearing

Thursday
August 20, 2026
3:00 p.m. (Regular Meeting)
5:00 p.m. (Budget Public Hearing)

Location:
Grand Haven Room
Grand Haven Village Center
2001 Waterside Pkwy,
Palm Coast, FL 32137

Note: The Advanced Meeting Package is a working document and thus all materials are considered DRAFTS prior to presentation and Board acceptance, approval, or adoption.

Grand Haven
Community Development District

250 International Parkway, Suite 208
Lake Mary, FL 32746
321-263-0132

Board of Supervisors
Grand Haven Community Development District

Dear Board Members:

The Regular Meeting and Budget Public Hearing of the Board of Supervisors of the Grand Haven Community Development District is scheduled for **Thursday, August 20, 2026,** at **3:00 p.m.** for the **Regular Meeting** and at **5:00 p.m.** for the **Budget Public Hearing** at the **Grand Haven Room**, at the **Grand Haven Village Center**, located at **2001 Waterside Parkway, Palm Coast, Florida 32137**.

An advanced copy of the agenda for the meeting is attached along with associated documentation for your review and consideration. Any additional support material will be distributed at the meeting.

Should you have any questions regarding the agenda, please contact me at (904) 386-0186 or Howard@cddmanagers.com. We look forward to seeing you at the meeting.

Sincerely,

Howard McGaffney

Howard McGaffney
District Manager

Community Development District

Meeting Date: Thursday, August 20, 2026
Time: 3:00 PM (Regular Meeting) & 5:00 PM (Budget Public Hearing)
Location: Grand Haven Room, at the Grand Haven Village Center, located at 2001 Waterside Parkway, Palm Coast, Florida 32137

Agenda

I. Call to Order/ Roll Call

II. Pledge of Allegiance

III. Audience Comments – *The Audience Comment portion of the agenda is where individuals who are present may make remarks on matters that concern the District. Please note:*

- *Participation shall be in accordance with Section 286.0114, Florida Statutes;*
- *Each speaker is limited to three (3) minutes for remarks;*
- *It is proper meeting etiquette to silence all electronic devices, including cell phones, during a Board meeting or workshop;*
- *Speakers are expected to refrain from personal attacks on the Board of Supervisors or Staff;*
- *The Board of Supervisors or Staff are not obligated to provide an immediate response as some issues require research, discussion and deliberation;*
- *Other matters of concern may be discussed during a meeting or workshop as determined by the Grand Haven Community Development District Board of Supervisor;*
- *If the comment concerns a maintenance related item, it should be first addressed with the Director of Operations outside of the context of the meeting.*
- *Residents, please note that if you are unable to attend the meeting you may send your questions to the District Manager, Howard McGaffney at howard@cddmanagers.com, up until the day before the meeting.*

- *(Live streaming & previously recorded meetings can be found here -https://www.youtube.com/@GrandHavenCDD)*

IV. Presentation of Proof of Publication(s) — Exhibit 1, Pgs. 7-8

V. Presentation(s)

A. Operations – FY 2026 Year in Review Video

B. Update on Ponds – Solitude Lake Management

C. 2027 Landscape Enhancement Projects – District Horticulturalist

VI. Staff Reports

A. Amenity Manager: John Lucansky — Exhibit 2, Pgs. 10-13

1. Tennis Court Counts – July 2026 — Exhibit 3, Pgs. 15-18

B. Director of Operations: Vanessa Stepniak

1. Monthly Operations & Administration Report — Exhibit 4, Pgs. 20-22

C. District Counsel: Scott Clark — Exhibit 5, Pg. 24

D. District Manager: Howard McGaffney

1. Resident Suspension(s) – *Under Separate Cover*
2. Update on New Supervisor Orientation Manual
3. Updated on Wild Oaks Dog Park Project

VII. Consent Agenda Items

A. Consideration for Acceptance – The July 2026 Unaudited Financial Report — Exhibit 6, Pgs. 26-32

B. Consideration for Approval – The Minutes of the Board of Supervisors Regular Meeting Held July 16, 2026 — Exhibit 7, Pgs. 34-39

C. Capital Improvement Plan – Project Tracker — Exhibit 8, Pg. 41

D. Ratification of Celera Agreement — Exhibit 9, Pgs. 43-58

VIII. Business Items

A. Consideration & Adoption of **Resolution 2026-12,** Approving FY 2026-2027 Schedule — Exhibit 10, Pgs. 60-61

B. Consideration of Croquet Courts Annual Maintenance Agreement Proposal Options – *Under Separate Cover*

1. St. Johns Turf Care
2. Yellowstone

VIII. Business Items – continued

C. Presentation & Consideration of Insurance Proposals — Exhibit 11

1. Brown & Brown — Exhibit 11A, Pgs. 64-146
2. EGIS — Exhibit 11B, Pgs. 148-181

IX. Discussion Topics

A. Update on Supervisor Myers Liaison to Master Association

X. Public Hearings – 5PM

A. FY 2026-2027 Budget Public Hearing

1. Open the Public Hearing
2. Presentation of FY 2026-2027 Budget — Exhibit 12
   a. Executive Summary — Exhibit 12A, Pgs. 184-186
   b. FY 2026-2027 Approved Proposed Budget — Exhibit 12B, Pgs. 188-198
3. Public Comments
4. Close the Public Hearing
5. Consideration & Adoption of **Resolution 2026-13,** Adopting FY 2026-2027 Budget — Exhibit 13, Pgs. 200-202

B. FY 2026-2027 O&M Assessments Public Hearing

1. Open the Public Hearing
2. Public Comments
3. Close the Public Hearing
4. Consideration & Adoption of **Resolution 2026-14,** Levying Assessments — Exhibit 14, Pgs. 204-206

XI. Supervisors' Requests

XII. Next Workshop Reminder: September 3 at 9:00AM

XIII. Adjournment

EXHIBIT 1

NOTICE OF PUBLIC HEARING TO CONSIDER IMPOSITION OF SPECIAL ASSESSMENTS PURSUANT TO SECTION 170.07 and 190.021, FLORIDA STATUTES, BY GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT

NOTICE OF PUBLIC HEARING TO CONSIDER ADOPTION OF ASSESSMENT ROLL PURSUANT TO SECTION 197.3632(4)(b), FLORIDA STATUTES, BY GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT

The Grand Haven Community Development District ("District") Board of Supervisors ("Board") will hold a public hearing on **August 20, 2026, at 5:00 p.m.** in the **Grand Haven Room,** located at **2001 Waterside Parkway, Palm Coast, Florida 32137,** to consider the adoption of the budgets of the District for Fiscal Year 2026/2027, which include an assessment roll, the imposition of 2026-2027 Operations and Maintenance Assessments ("O&M"), including the Capital Reserve Fund ("CRF") ("Assessments") on benefitted lands within the District, a depiction of which lands is shown below, and to provide for the levy, collection and enforcement of the Assessments.

The purpose of the public hearing is to receive public comments on the proposed adoption of the District's Fiscal Year 2026/2027 proposed budget and the proposed levy of its annual recurring non-ad valorem special assessments for operation and maintenance to fund the items described in the proposed budget (the **"Assessments").**

The table below presents the proposed schedule of the O&M Assessments. Amounts are preliminary and subject to change at the meeting and in any future year.

UNIT TYPE	O&M ASSESSMENT PER UNIT				CRF ASSESSMENT PER UNIT			
	FY 2026 O&M PER UNIT	**FY 2027 O&M PER UNIT**	ANNUAL VARIANCE	MONTHLY VARIANCE	FY 2026 CRF PER UNIT	**FY 2027 CRF PER UNIT**	ANNUAL VARIANCE	MONTHLY VARIANCE
SINGLE LOT AND OCCUPIED CONDOS	$2,585.00	**$2,730.48**	$145.48	$12.12	$567.84	**$567.84**	$0.00	$0.00
LA VISTA CONDOS	$2,585.00	**$2,730.48**	$145.48	$12.12	$567.84	**$567.84**	$0.00	$0.00
DOUBLE LOTS	$5,170.00	**$5,460.96**	$290.96	$24.25	$1,135.67	**$1,135.67**	$0.00	$0.00
UNFINISHED CONDOS	$62,040.00	**$65,531.48**	$3,491.48	$290.96	$13,628.07	**$13,628.07**	$0.00	$0.00
ESCALANTE	$40,584.50	**$42,868.51**	$2,284.01	$190.33	$8,915.03	**$8,915.03**	$0.00	$0.00

UNIT TYPE	TOTAL ASSESSMENT PER UNIT			
	FY 2026 TOTAL PER UNIT	**FY 2027 TOTAL PER UNIT**	ANNUAL VARIANCE	MONTHLY VARIANCE
SINGLE LOT AND OCCUPIED CONDOS	$3,152.84	**$3,298.31**	$145.48	$12.12
LA VISTA CONDOS	$3,330.14	**$3,475.62**	$145.48	$12.12
DOUBLE LOTS	$6,305.67	**$6,596.63**	$290.96	$24.25
UNFINISHED CONDOS	$75,668.07	**$79,159.55**	$3,491.48	$290.96
ESCALANTE[1]	$52,662.06	**$55,231.41**	$2,569.35	$214.11

FOOTNOTE 1: INCLUDES ESCALANTE SPECIAL ASSESSMENT ADDED TO PARCEL 15-11-31-2985-00000-0000

The O&M Assessments and CRF Assessments will appear on November 2026 Flagler County property tax bill. Amounts shown includes all applicable collection costs. A Property owner is eligible for a discount of up to 4% if paid early. The Flagler County Tax Collector will collect the assessments for all lots and parcels within the District. Failure to pay the District's assessments will cause a tax certificate to be issued against the property which may result in a loss of title. All affected property owners have the right to appear at the public hearing and to file written objections with the District within 20 days of publication of this notice.

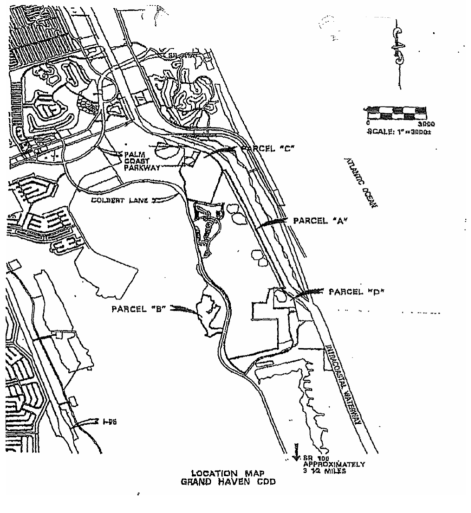
If anyone chooses to appeal any decision of the Board with respect to any matter considered at the hearing, such person will need a record of the proceedings and should ensure that a verbatim record of the proceedings is made accordingly, which includes the testimony and evidence upon which such appeal is to be based. The public hearing may be continued to a date and time certain that will be announced at the hearing.

Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (321) 263-0132 at least two calendar days prior to the meeting.

First Publication no later than 7/31/2026 *(see,* §197.3632(4)(b), Florida Statutes)
Howard

McGaffney
District Manager
Grand Haven Community Development District

LOCATION MAP OF DISTRICT



7763-354155
Jul. 30, 2026

NOTICE OF PUBLIC HEARING AND BOARD OF SUPERVISORS MEETING OF THE GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT

The Board of Supervisors (the "Board") of the Grand Haven Community Development District (the "District") will hold a public hearing beginning at 5:00 p.m. on August 20, 2026, in the Grand Haven Room, located at 2001 Waterside Parkway, Palm Coast, Florida 32137.

The purpose of the public hearing is to receive public comments on the proposed adoption of the District's fiscal year 2026/2027 proposed budget. A meeting of the Board will also be held beginning at 3:00 p.m. on August 20, 2026, where the Board may consider any other business that may properly come before it. A copy of the proposed budget and the agenda may be viewed on the District's website at least two (2) days before the meeting or may be obtained by contacting the District Manager's office via email at howard@cddmanagers.com.

The public hearing and meeting are open to the public and will be conducted in accordance with the provisions of Florida law for community development districts. They may be continued to a date, time, and place to be specified on the record at the hearing or meeting. There may be occasions when staff or Board members may participate by speakerphone.

In accordance with the provisions of the Americans with Disabilities Act, any person requiring special accommodations because of a disability or physical impairment should contact the District Manager's office at least 48 hours prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 711 or 1-800-955-8771 (TTY), or 1-800-955-8770 (voice) for aid in contacting the District Manager's office.

Each person who decides to appeal any decision made by the Board with respect to any matter considered at the public hearing or meeting is advised that person will need a record of proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Howard McGaffney
District Manager
7763-355084
Aug. 6, 2026

EXHIBIT 2

Monthly Amenity Update

Date of report *8/1/2026* *Submitted by:* John Lucansky

CDD Meeting Action Items:

- Supervisor's request from June's CDD meeting:
  - Parking during events
    - We have rescheduled some activities to help alleviate the parking situation.
      - Putting more time between classes in Grand Haven room
  - Cones get set up around the bend by the trees on River Front Drive during all events

- We continue the hourly amenity checks as directed by the Board
    - Monthly totals will be sent out in the last weekly report of each month
    - Hourly usage counts began on Monday March 27th for all amenities.
      - Pools, spas, bocce, pickleball, tennis, croquet courts 1-(2&3 combined), Grand Haven room and Creekside Room.

Tiki Hut

- Friday nights are slow. Saturdays bring some of the café users up there, and Sundays have been well attended.
- We will keep monitoring the usage for the 3 days and I will include weekly P/L's for each weekend in my weekly reports

Tennis Courts:

- Working on gutter cleaning due to all the rain

Pickleball:

- Nothing new to new report

Bocce:

- Sign ups for Fall season have begun
- Fall season will start September 2nd and end November 27th. Playoffs will be held Dec. 2nd and 3rd
- Game nights are Wednesdays and Thursdays 3pm-8pm

- We still have steady groups that play on different days
    - Monday, Tuesday, and Saturday are big non-Bocce league play days

July Events:

We continue to offer as many events as possible. We strive to reach all demographics with a variety of game nights, bands, singers, and more.

- July 4th BBQ dinner special was a big hit selling 110 specials
- Prime rib dinner special was held on Wednesday the 22nd with 72 specials sold
- Ladies' self-defense classes started. The 3-week program is provided by Sheriff Lutz. Sponsored by the Grand Haven neighborhood watch
  - On August 6th due to Trivia, we will offer shuttle service for defense class to help with parking
- The Stuff Bus was here on Monday the 20th collecting school supplies for Flagler County schools, sponsored by the Grand Haven Woman's Club
- Karaoke was held on the 16th and 26th. Average attendance 60-80
- Trivia was held on the 2nd 89 people attended and on the 15th with 136 attending.
- Music Bingo was held on the 9th inside the café, all tables reserved. Next time we have it we will set up a speaker outside and offer outside seating
- Bingo was on the 28th with 89 residents playing
- Private 90th birthday party was held in Grand Haven room on Saturday the 25th with 35 people attending.

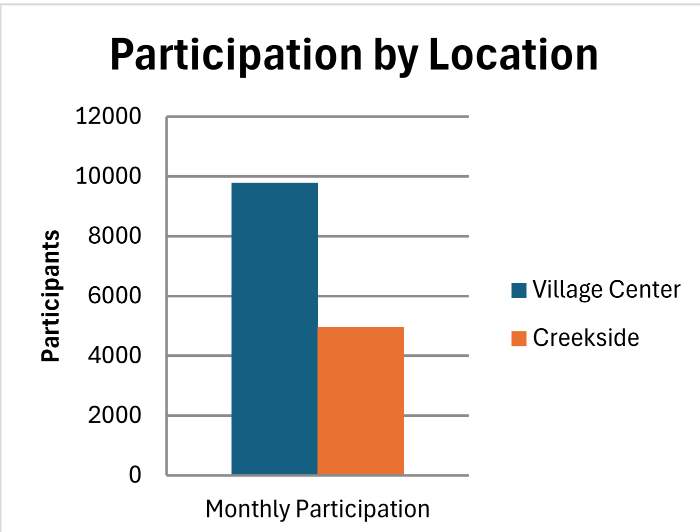
<u>Amenities quality checks and reporting</u>:

- We continue to monitor and check all amenities.
- We use QR codes so the facilitators must physically go to the amenities (restrooms, tennis courts, etc…) scan the code and enter all required information. Below are some examples of the reports.
- The facilitators also have a QR code for any issues/repairs that need to be reported to the CDD office.
- ***Brittani Thomas checks the observation reports daily and forwards any to CDD office staff. This ensures no delays in reporting and expedite repairs.***

EXHIBIT 3

July 2026 Court Counts | Location Overview

Metric	Village Center	Creekside	Combined
Monthly Participation	9779	4960	14739
Daily Average	326.0	165.3	491.3
Closure Hours	136	25	161



July 2026 | Peak Activity Hours

Hourly totals are summed across the month. The darkest orange cell in each activity row identifies that activity's peak hour.

Location	Activity	6 AM	7 AM	8 AM	9 AM	10 AM	11 AM	12 PM	1 PM	2 PM	3 PM	4 PM	5 PM	6 PM	7 PM	8 PM	Peak Hour	Peak Count
Village Center	GH Room	0	0	180	336	185	169	160	283	313	331	288	316	343	189	50	**6 PM**	**343**
Village Center	Pool	0	75	72	92	453	208	157	165	189	190	165	85	73	62	1	**10 AM**	**453**
Village Center	Spa	0	4	3	3	0	34	4	8	9	10	3	17	20	25	2	**11 AM**	**34**
Village Center	Gym	116	109	70	109	163	126	103	75	70	94	110	76	62	53	31	**10 AM**	**163**
Village Center	Bocce	0	0	0	0	22	32	16	2	15	5	17	6	12	4	0	**11 AM**	**32**
Village Center	Pickleball	0	0	158	321	303	151	90	25	24	43	123	197	133	55	0	**9 AM**	**321**
Village Center	Tennis	0	0	292	347	377	45	7	13	9	18	11	36	104	95	22	**10 AM**	**377**
Village Center	Basketball	0	0	0	0	0	2	0	0	0	2	3	0	1	2	0	**4 PM**	**3**
Village Center	**OVERALL LOCATION**	**116**	**188**	**775**	**1208**	**1503**	**767**	**537**	**571**	**629**	**693**	**720**	**733**	**748**	**485**	**106**	**10 AM**	**1503**
Creekside	Creekside RM	0	26	80	41	111	106	13	193	216	189	55	36	4	4	0	**2 PM**	**216**
Creekside	Pool	54	4	72	153	187	172	212	225	234	250	213	194	167	123	14	**3 PM**	**250**
Creekside	Kiddie Pool	0	0	0	0	1	4	6	13	5	2	5	2	2	10	0	**1 PM**	**13**
Creekside	Spa	0	8	4	11	19	15	3	5	7	10	16	15	7	8	0	**10 AM**	**19**
Creekside	Croquet Ct 1	0	12	29	51	54	24	0	17	21	5	4	6	2	4	2	**10 AM**	**54**
Creekside	Croquet Ct 2-3	0	30	64	114	107	38	9	8	11	10	10	2	2	4	0	**9 AM**	**114**
Creekside	Gym	48	51	39	89	76	49	45	48	36	45	40	45	41	28	11	**9 AM**	**89**
Creekside	Basketball	0	0	3	7	14	27	8	4	10	4	2	10	3	9	2	**11 AM**	**27**
Creekside	**OVERALL LOCATION**	**102**	**131**	**291**	**466**	**569**	**435**	**296**	**513**	**540**	**515**	**345**	**310**	**228**	**190**	**29**	**10 AM**	**569**

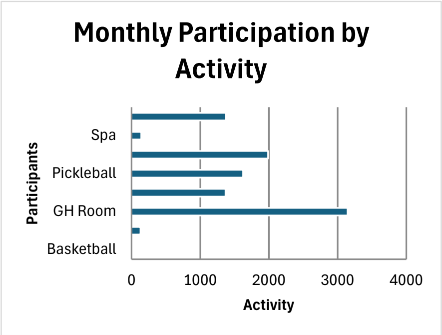
Village Center | July 2026 Participation Summary

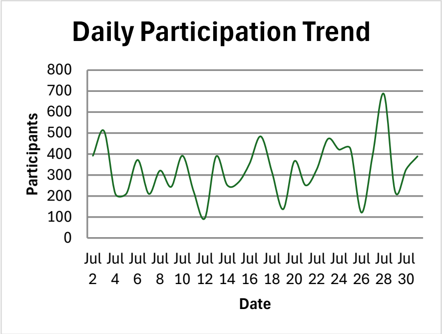
Counts reflect recorded participation. Cells marked C in the source are treated as closures and excluded from participation totals.

Location Total	Peak Day Total
9779	686

Activity	Monthly Total	Daily Avg	Peak Date	Peak Total	Peak Hour	Closed Hrs
Basketball	10	0.3	Jul 17	3	4 PM	1
Bocce	131	4.4	Jul 3	19	11 AM	34
GH Room	3143	104.8	Jul 28	463	6 PM	8
Gym	1367	45.6	Jul 13	68	10 AM	0
Pickleball	1623	54.1	Jul 17	93	9 AM	1
Pool	1987	66.2	Jul 3	161	10 AM	28
Spa	142	4.7	Jul 31	11	11 AM	28
Tennis	1376	45.9	Jul 16	96	10 AM	36
TOTAL / OVERALL	**9779**	**326.0**		**1503**	**10 AM**	**136**

Date	Total Participation
Jul 2	392
Jul 3	509
Jul 4	211
Jul 5	212
Jul 6	372
Jul 7	210
Jul 8	321
Jul 9	244
Jul 10	392
Jul 11	222
Jul 12	94
Jul 13	388
Jul 14	252
Jul 15	265
Jul 16	355
Jul 17	484
Jul 18	314
Jul 19	137
Jul 20	366
Jul 21	251
Jul 22	327
Jul 23	472
Jul 24	421
Jul 25	426
Jul 26	121
Jul 27	397
Jul 28	686
Jul 29	221
Jul 30	328
Jul 31	389





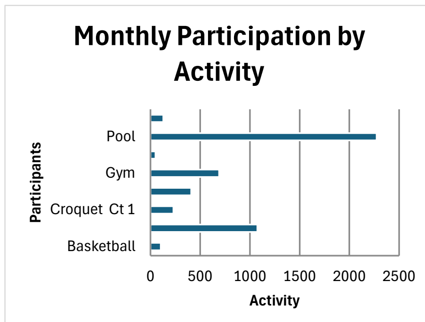
Creekside | July 2026 Participation Summary

Counts reflect recorded participation. Cells marked C in the source are treated as closures and excluded from participation totals.

Location Total	Daily Average	Peak Day	Peak Day Total
4960	**165.3**	**Jul 3**	**268**

Activity	Monthly Total	Daily Avg	1st Half	2nd Half	Change	Trend	Peak Date	Peak Total	Peak Hour	Closed Hrs
Basketball	103	3.4	63	40	-36.5%	Decreasing	Jul 16	24	**11 AM**	0
Creekside RM	1074	35.8	529	545	3.0%	Stable	Jul 20	82	**2 PM**	0
Croquet Ct 1	231	7.7	104	127	22.1%	Increasing	Jul 17	21	**10 AM**	0
Croquet Ct 2-3	409	13.6	187	222	18.7%	Increasing	Jul 3	46	**9 AM**	0
Gym	691	23.0	349	342	-2.0%	Stable	Jul 13	36	**9 AM**	0
Kiddie Pool	50	1.7	25	25	0.0%	Stable	Jul 3	8	**1 PM**	9
Pool	2274	75.8	979	1295	32.3%	Increasing	Jul 19	179	**3 PM**	9
Spa	128	4.3	40	88	120.0%	Increasing	Jul 25	15	**10 AM**	7
TOTAL / OVERALL	**4960**	**165.3**	**2276**	**2684**	**17.9%**	**Increasing**		**569**	**10 AM**	**25**

Date	Total Participation
Jul 2	129
Jul 3	268
Jul 4	138
Jul 5	189
Jul 6	97
Jul 7	109
Jul 8	146
Jul 9	117
Jul 10	173
Jul 11	158
Jul 12	169
Jul 13	157
Jul 14	106
Jul 15	174
Jul 16	146
Jul 17	164
Jul 18	254
Jul 19	236
Jul 20	171
Jul 21	158
Jul 22	180
Jul 23	164
Jul 24	193
Jul 25	207
Jul 26	223
Jul 27	179
Jul 28	150
Jul 29	177
Jul 30	99
Jul 31	129



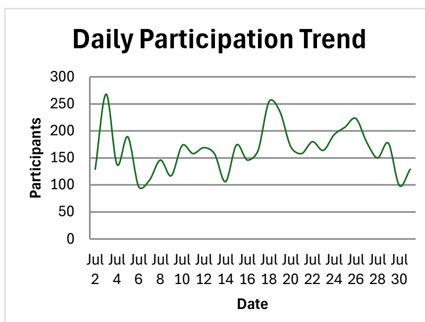


EXHIBIT 4

Monthly Operations Report

Prepared by: Vanessa Stepniak, Director of Operations
Submitted: August 12th, 2026

MAINTENANCE & OPERATIONAL HIGHLIGHTS:

- The final landscape enhancement project planned for FY2026 will be at the cul-de-sac at the end of River Point Drive North. There are also funds remaining in the landscape repairs and replacement budget that can be used before the fiscal year ends on September 30.
- Management representatives from the lake management company were onsite July 22 to inspect ponds with ongoing issues and conduct additional testing. They will present their findings and recommendations at the August Regular Board Meeting.
- A depression was noticed in the roadway on River Trail Drive and was initially thought to be related to a utility line break. The City of Palm Coast inspected the area and determined that was not the cause. Cline Construction performed investigative digging and determined the depression was caused by settling organic material beneath the roadway. They completed the necessary repairs and patched the road.
- The South Guardhouse visitor entry overhang was damaged by a garbage truck that was too tall to enter the area. The repair has been completed, and the District was reimbursed by the truck's insurance company.
- Three of the four heating/cooling units at the Creekside Pool stopped working. The service company determined the compressors/capacitors needed to be replaced and completed the repairs under warranty at no cost to the District.
- Only three feral hogs were trapped on CDD property during July, and the CDD office did not receive any reports of hog damage within the community.

PROJECT UPDATES:

Road Resurfacing – Waterside Parkway

PROJECT STATUS REPORT – Road Resurfacing, Waterside Parkway

Cap/ O&M	Budget Amt	Contr Date	Sched Start Date	Act Start Date	Sched Comp Date	Cur % Comp	Amt Paid to Date	Act Com Date	Act Final Cost	Budget Var	Expl of Var
Cap	$248,385	4/8/26	6/1/26	6/2/26	6/6/26	98%	$199,188	6/5/26			

Status: Substantially Complete – Final Closeout Pending
Budget: $225,804.56 + 10% Contingency
Contractor: CWR Contracting, Inc.
Board Approval Date: April 16, 2026

Project Scope:
Resurfacing of Waterside Parkway from the Main Gate to Birdie Lane and from the Village Center to Egret Drive.

Progress to Date:

The project began on 06/02/2026, with milling and resurfacing completed on 06/05/2026. The District Engineer completed the final walkthrough, and the contractor has addressed the identified punch list items.

The contractor power washed the decorative pavers multiple times but was unable to fully remove the remaining asphalt staining. CDD staff subsequently used a stain and paint application to cover the remaining stains on the decorative pavers.

Pavement striping at the Main Gate, South Gate, and various locations along Waterside Parkway is in progress as of 08/12/2026.

Next Steps:

· Complete the remaining pavement striping work.

· Close out the project and process final payment upon satisfactory completion of the remaining work.

Wild Oaks Dog Park Renovation

Status: In Progress

Budget: $35,000

Project Start Date: August 3, 2026

Expenditures to Date: $9,688

Project Scope:

Renovation of the Wild Oaks Dog Park to improve drainage and overall site conditions. The project includes removal of the existing fence, grading the area, installation of drainage improvements, installation of a new fence, and installation of new ground cover. The new ground cover will consist of approximately 50% dog park-friendly mulch and 50% crushed coquina.

Progress to Date:

The project began on 08/03/2026. The existing fence was removed, and grading of the area was completed on 08/12/2026.

Next Steps:

· Install the drainage system.

· Install the new fencing.

· Install the new ground cover consisting of dog park-friendly mulch and crushed coquina.

· Complete the project and reopen the dog park for use.

EXHIBIT 5

GRAND HAVEN MEETING ATTORNEY REPORT LIST (8/20/26)

1. **Tasks Accomplished**

   Since the last report:

   -continued to assist District Manager with RFP documents
   -prepared approved agreements
   -prepared notices and documents for the rule hearing set for September 17 (Recall Procedure).
   -prepared budget meeting documents

2. **Attorney Fee Tracker**

   July 2026 fees: $10,465.00

   Over/Under Budget: $ 4,597.60 (year to date)

EXHIBIT 6

Grand Haven
Community Development District

Financial Statements
(Unaudited)

July 31, 2026

Grand Haven CDD
Balance Sheet
July 31, 2026

		General Fund	Special Revenue Fund	Total
1	**Assets:**			
2	Valley National Bank - Operating	5,512,196	-	5,512,196
3	Truist - Operating	19,066	-	19,066
4	SBA 161601A	8,447	-	8,447
5	Interest Receivable	-	-	-
6	Accounts Receivable	44,123	-	44,123
7	Assessments Receivable	-	-	-
8	Due From Other Funds	-	1,488,744	1,488,744
9	Deposits	110	-	110
10	Prepaid Items	5,000	-	5,000
11	**Total Assets**	**$ 5,588,942**	**$ 1,488,744**	**$ 7,077,686**
12	**Liabilities:**			
13	Accounts Payable	$ 59,610	$ (119)	59,492
14	Deferred Revenue	-	-	-
15	Due to Other Funds	1,488,744	-	1,488,744
16	**Total Liabilities**	**1,548,354**	**(119)**	**1,548,235**
17	**Fund Balance:**			
18	Non-Spendable:			
19	Prepaid & Deposits	5,110	-	5,110
20	Assigned:			
21	Operating Capital	-	-	-
22	Disaster *	-	-	-
23	Unassigned	4,035,478	1,488,862	5,524,341
24	**Total Fund Balance**	**4,040,588**	**1,488,862**	**5,529,451**
25	**Total Liabilities & Fund Balance**	**$ 5,588,942**	**$ 1,488,744**	**$ 7,077,686**

* $158,810 (Hurricane Ian) and $223,884 (Hurricane Milton)

Grand Haven CDD
General Fund
Statement of Revenues, Expenditures and Changes in Fund Balance
For the period from October 1, 2025 to July 31, 2026

		FY 2026 Adopted Budget	FY 2026 Month of July	FY 2026 Actual Year-to-Date	Over (Under) Amt to FY Annual Budget	% of Budget
1	**REVENUES**					
2	**Assessments Levied**					
3	Assessment Levy - General Fund	4,642,810	$ -	$ 4,685,029	$ 42,219	101%
4	Assessment Levy - Lavista Landscape	4,000	-	4,036	36	101%
5	Assessment Levy - Escalante	2,973	-	3,000	27	101%
6	**Additional Revenues**					
7	Reuse Water	23,000	3,483	24,944	1,944	108%
8	Gate & Amenity Guest	9,000	4,253	22,066	13,066	245%
9	Tennis	500	45	1,407	907	281%
10	Room Rental & Rec Center Fee	2,000	100	2,219	219	111%
11	Interest - Investments	150,000	14,864	155,798	5,798	104%
12	Insurance Proceeds	-	-	18,030	18,030	-
13	Miscellaneous	-	95	13,737	13,737	-
14	**TOTAL REVENUES**	**4,834,283**	**22,840**	**4,930,265**	**95,982**	**102%**
15	**EXPENDITURES**					
16	**ADMINISTRATIVE**					
17	Supervisors - Regular Meetings	12,000	2,000	11,000	(1,000)	92%
18	Supervisors - Workshops	9,000	-	-	(9,000)	0%
19	District Management	46,634	5,000	78,589	31,955	169%
20	Administrative	12,396	1,450	11,163	(1,233)	90%
21	Accounting	25,597	3,050	23,164	(2,432)	90%
22	Assessment Roll Preparation	11,264	1,355	10,220	(1,044)	91%
23	Office Supplies	1,180	-	-	(1,180)	0%
24	Postage	4,104	-	1,006	(3,099)	25%
25	Audit	4,500	-	4,500	-	100%
26	Legal - General Counsel	170,000	11,993	126,694	(43,306)	75%
27	Engineering	45,796	-	27,163	(18,633)	59%
28	Engineering - Stormwater Analysis	5,000	-	-	(5,000)	0%
29	Legal Advertising	5,000	-	903	(4,097)	18%
30	Bank Fees	1,858	(98)	(98)	(1,956)	-5%
31	Dues & Licenses	175	-	175	-	100%
32	Property Taxes	2,973	-	2,553	(420)	86%
33	Contingency	96,160	-	9,625	(86,535)	10%
34	**TOTAL ADMINISTRATIVE**	**453,636**	**24,749**	**306,658**	**(146,979)**	**68%**
35	**INFORMATION & TECHNOLOGY**					
36	IT Support	31,500	2,611	28,474	(3,026)	90%
37	Village Center & Creekside Telephone/Fax	8,459	812	8,108	(352)	96%
38	Village Center & Creekside Cable/Internet	17,200	-	14,906	(2,294)	87%
39	Wi-Fi for Gates/Hot Spots	32,897	472	9,959	(22,938)	30%
40	Cell Phones	8,977	-	3,973	(5,004)	44%
41	Website Hosting & Development	1,912	350	350	(1,562)	18%
42	ADA Website Compliance	1,500	379	1,515	15	101%
43	Communications: E-Blast	631	71	567	(64)	90%
44	**TOTAL INFORMATION & TECHNOLOGY**	**103,077**	**4,695**	**67,851**	**(35,225)**	**66%**
45	**INSURANCE**					
46	Insurance	142,000	68	140,975	(1,025)	99%
47	**TOTAL INSURANCE**	**142,000**	**68**	**140,975**	**(1,025)**	**99%**
48	**UTILITIES**					
49	Electric:					
50	Electric Services - #12316, 85596, 65378	9,564	1,086	9,498	(66)	99%

Grand Haven CDD
General Fund
Statement of Revenues, Expenditures and Changes in Fund Balance
For the period from October 1, 2025 to July 31, 2026

		FY 2026 Adopted Budget	FY 2026 Month of July	FY 2026 Actual Year-to-Date	Over (Under) Amt to FY Annual Budget	% of Budget
51	Electric - Village Center #18308	44,638	3,970	32,006	(12,631)	72%
52	Electric - Creekside #87064, 70333	32,019	2,539	17,998	(14,021)	56%
53	Streetlights	32,429	2,478	24,206	(8,223)	75%
54	Propane - Spas/Café	60,000	1,725	45,043	(14,957)	75%
55	Garbage - Amenity Facilities	19,186	78	15,097	(4,089)	79%
56	Water/Sewer:					
57	Water Services	180,000	16,707	170,528	(9,472)	95%
58	Water - Village Center #324043-44997	25,000	2,992	19,100	(5,900)	76%
59	Water - Creekside #324043-45080	14,000	1,041	10,351	(3,649)	74%
60	Pump House Shared Facility	10,000	(25,313)	(11,568)	(21,568)	-116%
61	**TOTAL UTILITIES**	**426,836**	**7,302**	**332,261**	**(94,575)**	**78%**
62	**FIELD OPERATIONS**					
63	Stormwater System:					
64	Aquatic Contract	68,052	4,926	49,257	(18,795)	72%
65	Aquatic Contract - Lake Watch	7,663	-	-	(7,663)	0%
66	Aquatic Contract - Aeration Maintenance	5,049		1,289	(3,760)	26%
67	Stormwater system repairs & maintenance	18,403	-	9,243	(9,160)	50%
68	Property Maintenance:					
69	Horticultural Consultant	12,118	900	13,410	1,292	111%
70	Landscape Repairs & Replacement	50,444	1,795	22,760	(27,684)	45%
71	Landscape Maintenance - Contracted Services - VerdeGo	718,070	59,839	591,521	(126,549)	82%
72	Landscape Maintenance - Yellowstone	79,695	5,923	59,225	(20,470)	74%
73	Tree Maintenance - Oak Tree Pruning	52,730	3,200	60,800	8,070	115%
74	Lavista Landscape Restoration	4,000	-	3,200	(800)	80%
75	Optional Flower Rotation	26,750	-	-	(26,750)	0%
76	Irrigation Repairs & Replacement	42,800	4,546	21,212	(21,588)	50%
77	Streetlight Maintenance	10,795	1,060	6,040	(4,756)	56%
78	Vehicle Repairs & Maintenance	18,249	2,740	18,200	(49)	100%
79	Office Supplies - Field Operations	17,672	324	9,479	(8,193)	54%
80	Holiday Lights	6,000	-	2,714	(3,286)	45%
81	CERT Operations	535	179	616	81	115%
82	Community Maintenance	150,000	7,919	74,730	(75,270)	50%
83	Storm Clean-Up	32,819	-	13,595	(19,224)	41%
84	**TOTAL FIELD OPERATIONS**	**1,321,843**	**93,350**	**957,290**	**(364,553)**	**72%**
85	**STAFF SUPPORT**					
86	Payroll Expense	785,000	41,527	527,293	(257,707)	67%
87	Merit Pay/Bonus	45,000	-	20,253	(24,747)	45%
88	Payroll Taxes	63,100	6,901	91,392	28,292	145%
89	Employee Insurance	111,000	8,757	84,608	(26,392)	76%
90	Insurance - Workers' Compensation	30,000	-	11,499	(18,501)	38%
91	Payroll & PEO Services	34,000	1,858	17,810	(16,190)	52%
92	Mileage Reimbursement	8,000	210	3,060	(4,940)	38%
93	**TOTAL STAFF SUPPORT**	**1,076,100**	**59,253**	**755,916**	**(320,184)**	**70%**
94	**AMENITY OPERATIONS**					
95	Amenity Management	735,000	60,890	608,900	(126,100)	83%
96	A/C Maintenance & Service	23,521	1,900	8,889	(14,632)	38%
97	Fitness Equipment Service	3,400	-	1,670	(1,730)	49%
98	Music Licensing	4,580	-	4,374	(206)	96%
99	Pool/Spa Permits	1,104	-	896	(208)	81%
100	Pool Chemicals	28,446	4,216	40,525	12,080	142%
101	Pest Control	2,850	160	2,155	(694)	76%

Grand Haven CDD
General Fund
Statement of Revenues, Expenditures and Changes in Fund Balance
For the period from October 1, 2025 to July 31, 2026

		FY 2026 Adopted Budget	FY 2026 Month of July	FY 2026 Actual Year-to-Date	Over (Under) Amt to FY Annual Budget	% of Budget
102	Amenity Maintenance	168,525	9,654	146,510	(22,015)	87%
103	Special Events	17,418	400	11,401	(6,017)	65%
104	**TOTAL AMENITY OPERATIONS**	**984,843**	**77,221**	**825,320**	**(159,524)**	**84%**
105	**SECURITY**					
106	Gate Access Control Staffing	239,556	16,330	169,703	(69,853)	71%
107	Additional Guards	7,490	-	786	(6,704)	11%
108	Guardhouse Facility Maintenance	28,088	467	18,480	(9,607)	66%
109	Gate Communication Devices	11,814	-	7,391	(4,423)	63%
110	Gate Operating Supplies	31,500	2,906	5,167	(26,333)	16%
111	Fire & Security System	7,500	1,236	5,516	(1,984)	74%
112	**TOTAL SECURITY**	**325,947**	**20,940**	**207,043**	**(118,904)**	**64%**
113	**TOTAL EXPENDITURES**	**$ 4,834,283**	**$ 287,579**	**$ 3,593,314**	**$ (1,240,968)**	**74%**
114	**REVENUES OVER (UNDER) EXPENDITURES**	**-**	**(264,738)**	**1,336,950**	**1,336,950**	
115	**OTHER FINANCING SOURCES (USES)**					
116	Transfer In	-	-	-	-	
117	Transfer Out	-	-	-	-	
118	**TOTAL OTHER FINANCING SOURCES (USES)**	**-**	**-**	**-**	**-**	
119	**NET CHANGE IN FUND BALANCE**	**-**	**(264,738)**	**1,336,950**	**1,336,950**	
120	Fund Balance - Beginning			2,703,638	2,703,638	
121	Fund Balance Forward			-	-	
122	**FUND BALANCE - ENDING - PROJECTED**	**$ -**		**$ 4,040,588**	**$ 4,040,588**	

Grand Haven CDD
Capital Reserve Fund
Statement of Revenues, Expenditures, and Changes in Fund Balance
For the period from October 1, 2025 to July 31, 2026

		FY 2026 Adopted Budget	FY 2026 Month of July	FY 2026 Actual Year-to-Date	Over (Under) Amt to FY Annual Budget	% of Budget
1	**REVENUES**					
2	Assessments Levied (Net)	$ 1,019,867	$ -	$ 1,029,141	$ 9,274	101%
3	Interest	-	-	-	-	
4	Insurance Proceeds	-	-	-	-	
5	Fund Balance Forward	15,159	-	-	(15,159)	
6	**TOTAL REVENUES**	**1,035,026**	**-**	**1,029,141**	**(5,885)**	**99%**
7	**EXPENDITURES**					
8	Capital Improvement Plan (CIP)	1,035,027	55,207	869,351	(165,676)	84%
9	**TOTAL EXPENDITURES**	**$ 1,035,027**	**$ 55,207**	**$ 869,351**	**$ (165,676)**	**84%**
10	**REVENUES OVER (UNDER) EXPENDITURES**	**(1)**	**(55,207)**	**159,791**	**159,791**	
11	**OTHER FINANCING SOURCES (USES)**					
12	Transfer In	-	-	-	-	
13	Transfer Out	-	-	-	-	
14	**TOTAL OTHER FINANCING SOURCES (USES)**	-	-	-	-	
15	**NET CHANGE IN FUND BALANCE**	**(1)**	**(55,207)**	**159,791**	**159,791**	
16	Fund Balance - Beginning			1,329,072	1,329,072	
17	Fund Balance Forward			-	-	
18	**FUND BALANCE - ENDING - PROJECTED**	**$ (1)**		**$ 1,488,862**	**$ 1,488,863**	

Grand Haven CDD
Monthly Cash Positions
FY 2026

Institution	Type	October Balance	Rate	November Balance	Rate	December Balance	Rate	January Balance	Rate	February Balance	Rate	March Balance	Rate
BankUnited	DDA*	$ 241,641	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
	ICS**	2,452,990	3.39%	5,528	3.39%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Valley National	DDA*	870,123	4.05%	4,355,535	3.80%	7,715,435	3.82%	7,370,408	3.08%	7,205,892	3.04%	6,838,001	3.04%
Florida Prime	Investment***	8,205	4.29%	8,233	4.15%	8,262	3.99%	8,289	3.88%	8,313	3.84%	8,340	3.83%
Truist	DDA*	8,598	0.01%	9,119	0.01%	9,837	0.01%	14,027	0.01%	14,536	0.01%	16,368	0.01%
Total Cash		**$ 3,581,557**		**$ 4,378,416**		**$ 7,733,534**		**$ 7,392,724**		**$ 7,228,740**		**$ 6,862,709**	

Institution	Type	April Balance	Rate	May Balance	Rate	June Balance	Rate	July Balance	Rate	August Balance	Rate	September Balance	Rate
Valley National	DDA*	6,473,932	3.04%	6,340,347	3.04%	6,113,647	3.04%	5,561,419	3.04%				
Florida Prime	Investment***	8,366	3.84%	8,393	3.81%	8,420	3.83%	8,447	3.84%				
Truist	DDA*	17,489	0.01%	17,489	0.01%	18,499	0.01%	19,066	0.01%				
Total Cash		**$ 6,499,787.52**		**$ 6,366,229.67**		**$ 6,140,565.54**		**$ 5,588,932.07**					

* DDA's are covered by traditional FDIC up to $250,000

** The ICS program balance is 100% covered by FDIC insurance

*** This cash is invested in high grade AAA short term paper

EXHIBIT 7

MINUTES OF MEETING

GRAND HAVEN

COMMUNITY DEVELOPMENT DISTRICT

The Regular Meeting of the Board of Supervisors of the Grand Haven Community Development District was held on July 16, 2026, at 9:01 a.m. at the Grand Haven Room, located at the Grand Haven Village Center, 2001 Waterside Parkway, Palm Coast, Florida, 32137.

FIRST ORDER OF BUSINESS – Call to Order/Roll Call

Mr. McGaffney called the meeting to order and conducted roll call.

Present and constituting a quorum were:

Dr. Merrill Stass-Isern	Board Supervisor, Chairwoman
Kevin Foley	Board Supervisor, Assistant Secretary
Kathy Myers	Board Supervisor, Assistant Secretary
Janet Greenwood	Board Supervisor, Assistant Secretary

Also present were:

Howard McGaffney	District Manager
Scott Clark	District Counsel
Vanessa Stepniak	Director of Operations
John Lucansky	Amenity Manager
Jay King	Vesta Property Services
Denise Gallo	Resident
Donna McGevna	Resident
Peter Gordon	Resident
Chip Howden	Resident
Tom Byrne	Resident
Linda Lake	Resident

The following is a summary of the discussions and actions taken at the July 16, 2026 Grand Haven CDD Board of Supervisors Regular Meeting. Audio for this meeting is available upon public records request.

SECOND ORDER OF BUSINESS – Pledge of Allegiance

The Pledge of Allegiance was led by Dr. Merrill.

THIRD ORDER OF BUSINESS – Audience Comments – *(limited to 3 minutes per individual for agenda and non-agenda items)*

Ms. Gallo suggested that the Board consider constructing a new event space with kitchen facilities and bathrooms, as this would help alleviate ongoing parking issues during events and weekends.

Ms. McGevna relayed comments from another resident asking whether fiber optic internet had been explored for Grand Haven, specifically mentioning Metronet and Spectrum arrangements. Ms. Stepniak noted that she had reached out to Metronet and AT&T as these providers had fiber set up in areas of Palm Coast, and staff was on the respective lists to be notified when the Village Center was within the service area. Ms. Stepniak clarified that AT&T would be able to provide fiber to Creekside but not the Village Center, and Metronet was currently unable to provide fiber to either. Ms. McGevna commented that Verizon had received poor feedback and recommended against proceeding with this provider. Ms. McGevna also commented on a recent fish kill.

Mr. Gordon stated that he had been at the previous meeting to introduce himself as the new President of the Grand Haven Croquet Club, and responded to comments made about croquet culture and maintenance costs at the previous meeting. Mr. Gordon noted that the required dress code policy that had potentially led to a perception of croquet being elitist and exclusive was no longer in place and that the culture around the game among the people in the community that played had changed away from this. Mr. Gordon added that the cost for maintenance was transparent in its own line item in the budget, and suggested that other amenities were more shielded in their exact costs due to being bundled with other expenditures in their own respective line items or broken up across multiple lines.

Mr. Howden recalled previous Board discussions regarding resolving parking issues in the early 2020s, and noted that one of the more cost-effective proposals under consideration at the time was to pave over a blank grass area near the Bocce ball courts. Mr. Howden additionally recalled feedback from the resident survey around this time, commenting that the parking limitations were serving as a bottleneck that was deterring residents from utilizing the Cafe and amenities.

Mr. Byrne provided his background in moderating and organizing Meet The Candidate events for residents interested in serving on the Board as CDD Supervisors. Mr. Byrne noted that Seats #1 and #5 had elections with candidates running unopposed for each respective position, whereas there were multiple candidates for Seat #3, and suggested that he could organize and hold a Meet The Candidate event on October 22 at 6:00 p.m. Mr. Byrne and Dr. Merrill discussed the format and guiding questions that could be submitted by Board members ahead of the event. Mr. Clark advised that candidates were not subject to the Sunshine Law until elected, with the exception of those running unopposed as presumptive Board Supervisors. Mr. Clark recommended running a Notice of Gathering, as Supervisors may be present in the audience and issues discussed at the event may come up on future CDD meeting agendas. Mr. McGaffney additionally offered to send out e-blasts to the community calling for residents to submit questions.

FOURTH ORDER OF BUSINESS – Exhibit 1: Presentation of Proof of Publication(s)

FIFTH ORDER OF BUSINESS – Staff Reports

A. District Engineer: David Sowell

Mr. McGaffney gave an update on the road resurfacing project, noting that the contractor had been paid 90% and the remaining 10% would be paid once the thermoplastic was applied.

B. Exhibit 2: Amenity Manager: John Lucansky

1. Exhibit 3: Presentation of June 2026 Hourly Court Counts

Mr. Lucansky presented the usage data for amenities, noting that these reports would continue to be provided every month. Mr. Lucansky highlighted the Creekside pool as having the most usage, followed by the Grand Haven Room, then the Village Center pool. Mr. Lucansky noted that user counts were collected every hour by the facilitator, and acknowledged that the Cafe was really seeing the most usage but was not being tracked in this specific report.

C. Director of Operations: Vanessa Stepniak

1. Exhibit 4: Monthly Operations & Administration Report

Ms. Stepniak addressed comments relating to treating symptoms related to phosphates in ponds, and a recent fish kill observed and addressed by Solitude in Pond 1. Ms. Stepniak stated that an eblast would be sent out with information regarding the fish kill.

D. Exhibit 5: District Counsel: Scott Clark

Mr. Clark outlined the legislation that provided for a process for community committees to initiate a recall for CDD Supervisors, which would involve petitions and filing with the Supervisor of Election and publication of notices. Mr. Clark clarified that with the requirement to post certain information on the CDD website, sensitive and personal information submitted with any petition, such as driver's license numbers and social security numbers, would be redacted prior to posting. Mr. Clark additionally stated that he believed there should be a policy of neutrality from the CDD Board as a whole, neither promoting nor opposing any recall. Mr. Clark stated that if the Board wished to move forward with adopting this as part of the rules of procedure as he recommended, a rulesmaking public hearing could be set for the September meeting.

On a MOTION by Dr. Merrill, SECONDED by Ms. Myers, WITH ALL IN FAVOR, the Board approved directing staff to publish and set a public hearing for the adoption of new rules of procedure related to CDD Supervisor recall, for the Grand Haven Community Development District.

Following the motion, Mr. Clark stated that he was planning on discussing with staff as to whether new legislation on accepting electronic payments would require any specific operational changes, and responded to questions regarding a proposed constitutional amendment on ad valorem tax exemptions by clarifying that this did not apply to CDD assessments, which were non-ad valorem.

E. District Manager: Howard McGaffney

Mr. McGaffney stated that he had not received any requests for changes to the proposed meeting calendar that he had circulated to the Board, and that this would be presented for adoption at the next meeting in August. Mr. McGaffney noted that the public hearing for consideration and adoption of the final budget for Fiscal Year 2027 was also slated for the August meeting.

SIXTH ORDER OF BUSINESS – Consent Agenda Items

A. Exhibit 6: Consideration for Acceptance – The June 2026 Unaudited Financial Report

Mr. Foley suggested that a projection for year-end financials could be developed to assist with the budget approval. Mr. McGaffney stated that he could get to work on this and that a review of the FY 2026 budget and actuals could be done prior to the end fo the current fiscal year.

B. Exhibit 7: Consideration for Approval – The Minutes of the Board of Supervisors Regular Meeting Held June 18, 2026

C. Exhibit 8: Ratification & Adoption of **Resolution 2026-10**, Re-Designating Officers

D. Exhibit 9: Ratification of 2026 Capital Projects/Tracker

On a MOTION by Mr. Foley, SECONDED by Dr. Merrill, WITH ALL IN FAVOR, the Board approved all items of the Consent Agenda for the Grand Haven Community Development District.

SEVENTH ORDER OF BUSINESS – Business Items

A. Exhibit 10: Fact Finding Group Report – Connect Group

Ms. Lake spoke on behalf of Connect Group, presenting the group's findings regarding methods to reach residents via multiple avenues. Ms. Lake identified four channels that Connect Group had looked into, being social media, an upgraded website, a progressive web app (PWA), and a native mobile app. Ms. Lake noted that social media had a number of disadvantages identified, including lack of facilitation of efficient operations, difficulties with misinformation being spread, and no specific ownership by the CDD. Ms. Lake noted that the PWA channel may also be seen as cumbersome and would not be able to implement a number of technological features. Ms. Lake stated that the Connect Group had found that a native app's features would meet the CDD's current needs and offer a number of benefits for residents, staff, and operations, including notifications, communications, monitoring, access to records, and work orders/feedback. Ms. Lake relayed that Connect Group had highlighted two vendors for building apps for Grand Haven, being GOGov and

App Maisters, explaining that GOGov's offerings were off-the-shelf platforms that were currently being used by several municipalities, and that App Maisters did not have experience with developing CDD apps with Chapter 190 compliance but was capable of building a fully custom suite of software features and capabilities within a native app for Grand Haven. Ms. Lake noted that a timeline option that the Connect Group had found to be effective in implementation was a phased approach with formal vendor selection, a 12-month basic trial to measure success and app usage/satisfaction feedback metrics, and implementation of add-ons once a given baseline was achieved, and that Connect Group would continue working with staff.

The Board thanked Ms. Lake and the Connect Group for their fact-finding work, and recommended that the information be provided to the Director of Operations to move along the process. Ms. Stepniak stated that she could have a recommendation ready by the September meeting.

B. Fact Finding Group – Supervisor Foley/Scott Clark – Mission, Facts, Parameters

Mr. McGaffney recalled that Mr. Foley had requested permission to create a fact-finding group for working with the Association to establish some form of capital improvement contribution for new homeowners entering the community. Mr. Foley explained that at a recent Master Association meeting, a member had volunteered to serve on the Fact Finding Group, and that at present he was seeking one additional member of the group. Dr. Merrill suggested considering reaching out to a Grand Haven realtor to serve on the group. Mr. Foley additionally thanked Mr. King for his assistance in providing a list of communities to reach out to that currently implemented similar mechanisms.

Mr. Foley additionally discussed the Fact Finding group for the above and below ground stormwater system, commenting positively on the results of the pilot program and stating that the report would be ready around the time of the September meeting.

C. Exhibit 11: Consideration & Adoption of **Resolution 2026-11**, Designating Signatories

Mr. McGaffney explained that this Resolution as well as Resolution 2026-10 under the Consent Agenda was related to a staffing change at Vesta, where a new Treasurer and signatory were needing to be designated.

On a MOTION by Dr. Merrill, SECONDED by Ms. Greenwood, WITH ALL IN FAVOR, the Board adopted **Resolution 2026-11**, Designating Signatories for the Grand Haven Community Development District.

D. Exhibit 12: Consideration for Acceptance FY25 Final Financial Audit Report

On a MOTION by Ms. Myers, SECONDED by Mr. Foley, WITH ALL IN FAVOR, the Board acceptedthe Final Financial Audit Report for Fiscal Year 2025, for the Grand Haven Community Development District.

E. Exhibit 13: Consideration of Draft No Parking Policy/Towing Policy

Mr. McGaffney clarified that the policy included in this Exhibit was an early draft and meant to facilitate discussion among Board members.

Ms. Greenwood stressed the need to look for a parking solution that could be established before moving forward with towing residents' vehicles, indicating that options for parking were highly limited with the current layout.

Ms. Myers expressed agreement with the order of operations, adding that she felt that more parking could potentially be opened up if the layout of the tennis court parking lot was redesigned more efficiently.

Mr. Foley suggested that there may be some spaces across the street where a few cars could park, but identified specific areas by the median which would impede emergency vehicles. Mr. Foley recommended relying on management to come up with alternatives in the short-term for Board approval. Ms. Stepniak noted that management had previously offered several alternative solutions but none had been agreed to on a permanent basis by the Boards at those times. Discussion ensued regarding weekly schedules, programming, and opposition to the potential removal of green space for the sake of parking. Mr. McGaffney offered to research the parking issue and discuss with staff over the next 60 days with the goal of providing updates and recommendations at a future meeting.

The Board opened the floor to public comment.

Mr. Byrne recommended carpooling to alleviate the parking issue. Dr. Merrill noted that this was not a solution that could be mandated, and the Board and Mr. Byrne discussed means to encourage ridesharing. Mr. McGaffney additionally welcomed suggestions and input from the community via email.

EIGHTH ORDER OF BUSINESS – Discussion Topics

A. Resident Appreciation Night & Town Hall

Mr. McGaffney outlined a proposed format for a town hall meeting and communicating issues and initiatives with the community, including a State of the District address and an informal roundtable Q&A. The Board expressed support with moving forward with the meeting. Mr. McGaffney noted that he would follow District Counsel's guidance with regards to proper notice and procedure, and clarified that this would not be a Supervisor-led meeting though Board members would be able to attend.

B. Pending Supervisor Led Projects

NINTH ORDER OF BUSINESS – Supervisors' Requests

Dr. Merrill suggested that the Board consider appointing an HOA liaison, who would be responsible for attending the HOA meetings and establishing better communication between the CDD and the association. Dr. Merrill asked Ms. Myers if she would be willing to take on this role, and Ms. Myers agreed to the designation.
Ms. Myers expressed appreciation for Ms. Stepniak and Mr. Lucansky for working with her and helping to clarify operational processes and how things worked behind the scenes. Ms. Greenwood also expressed appreciation to District staff, and encouraged the CDD Board to continue to work towards fostering positive relationships throughout the community.

TENTH ORDER OF BUSINESS – Next Meeting Quorum Check: August 20th at 3:00 PM & Budget Public Hearing at 5:00 PM

Dr. Merrill, Mr. Foley, Ms. Myers, and Mr. Mayor stated that they planned on attending the next in person, which would constitute a quorum. Ms. Greenwood stated that she would not be able to attend the meeting.

TWELFTH ORDER OF BUSINESS – Adjournment

On a MOTION by Mr. Foley, SECONDED by Dr. Merrill, WITH ALL IN FAVOR, the Board, at 11:02 a.m., adjourned the meeting for the Grand Haven Community Development District.

**Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.*

Meeting minutes were approved at a meeting by vote of the Board of Supervisorst a publicly noticed a meeting held on August 20, 2026 .

Signature	**Signature**
Printed Name	**Printed Name**
Title: □ Secretary □ Assistant Secretary	**Title: □ Chairman □ Vice Chairman**

EXHIBIT 8

GRAND HAVEN
COMMUNITY DEVELOPMENT DISTRICT
FY2025/2026 CAPITAL IMPROVEMENT PLAN PROJECT TRACKER
08/12/2026

Line	Description	Adopted Budget	Revised Budget	Variance (+/-)	Invoiced Amount	Comments/Notes	Completed
1	Gate & Gate Operator - Replacement	$13,401	$9,160	-$4,241	$9,160	Completed 03/31/2026	x
2	Concrete Curb and Gutter Replacement	$60,000	$40,000	-$20,000	$31,808	In progress by CDD staff, revised Budget downward to $40,000	
3	Concrete Replacement	$20,000	$20,000	$0	$15,881	In progress by CDD staff	
4	Repairs Prior to Road Work	$75,000	$45,753	-$29,247	$45,753	Completed work 11/10/2025	x
5	Firewise Projects	$57,758	$55,600	-$2,158	$55,600	Completed for FY26	x
6	Road Repairs	$33,502	$10,000	-$23,502	$1,688	One location repaired inside North gate, revised budget downward to $10,000	
7	Camera and DVR Replacement	$12,061	$13,550	$1,489	$13,550	Completed 03/13/2026	x
8	Stormwater Pipe Repairs & Replacements	$200,000	$0	-$200,000	$0	Reduced this to zero for this year to pay for the Pergola Project	-
9	Pond Bank Erosion Issues	$39,344	$29,600	-$9,744	$29,600	Completed 02/17/2026	x
10	Tiki Hut Furniture	$5,500	$7,989	$2,489	$7,989	Delivered on 05/28/2026	x
11	Drinking Fountain, Outdoor - Clubhouse ((CAC))	$1,801	$1,782	-$18	$1,782	Completed 12/22/2025	x
12	Irrigation Pump/Motor, 50 Hp	$56,861	$33,750	-$23,111	$33,750	Completed 06/04/2026	x
13	Lake Aerator (Annual)	$40,228	$24,673	-$15,555	$24,673	Completed 04/22/2026	x
14	Landscape Enhancements-Annual Reinvestment	$59,703	$68,327	$8,624	$67,988	In progress under the direction of the District Horticulturist/Director of Operations	
15	Monument and Mailbox Replacements	$25,000	$20,955	-$4,045	$20,955	Completed 05/21/2026	x
16	Trellis, PT Wood - Clubhouse (CAC)	$10,775	$8,700	-$2,075	$8,700	Completed 4/20/26	x
17	Street Signs and Poles, Replacement	$10,000	$6,095	-$3,905	$6,095	Completed 4/28/26	x
18	Shelter Fabric, Recover - (VC) Tennis Court	$1,493	$1,493	$0	$1,400	Completed 06/10/2026	x
19	2026 Road Resurfacing Project	$145,600	$248,385	$102,785	$199,188	Theremaplastic painting in progress 08/12/2026	
20	Pavers, Interlocking - Front St Esplanade Entrances (3	$60,001	$17,380	-$42,621	$17,380	Completed 05/29/2026	x
21	Meter/Breaker Box Repair & Replacement	$23,000	$7,379	-$15,621	$7,379	Completed 04/06/2026	x
22	Tree Removal	$84,000	$18,730	-$65,270	$18,730	Completed 04/25/26	x
23							
24	Wild Oaks Dog Park Improvement Project	$0	$35,000	$35,000	$9,688	Not included in Adopted CIP: Project began 08/03/2026	
25	Pergola Reconstruction	$0	$171,592	$171,592	$179,023	Not included in Adopted CIP: Project completed 04/02/2026: 5% retainage due	x
26	Callboxes	$0	$49,364	$49,364	$49,364	Not included in Adopted CIP: Completed 11/04/25	x
27	Main Guardhouse A/C Unit Replacement	$0	$6,300	$6,300	$6,300	Not included in Adopted CIP: Completed 6/24/26	x
28	Sidewalk Removal/Replacement:Golf Clubhouse	$0	$10,441	$10,441	$10,441	Not included in Adopted CIP: Completed 5/19/26	x
29	South Guardhouse A/C Unit Replacement	$0	$2,524	$2,524	$2,524	Not included in Adopted CIP: Completed 7/17/26	x
30	**Totals:**	**$1,035,027**	**$964,520**	**($73,031)**	**$873,864**	Projecting under budget $73,000	

EXHIBIT 9

CONSULTING AGREEMENT

THIS AGREEMENT is made and entered into on July 22nd, 2026, by and between:

GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT, a local unit of special purpose government established pursuant to Chapter 190, Florida Statutes, whose address is c/o Vesta District Services, 250 International Parkway, Suite 208, Lake Mary, FL 32746 (the "District"), and

CELERA IT SERVICES, INC., a Florida Profit Corporation, whose address is 1 Hargrove Grade, Suite 2D, Palm Coast, Florida 32137 (the "Consultant").

WHEREAS, the District is a special purpose unit of local government established pursuant to and governed by Chapter 190, Florida Statutes; and

WHEREAS, Consultant submitted its "Managed IT Services Proposal" dated June 3, 2026, which is attached here as Exhibit "A" incorporated herein by reference (the "Proposal"), to provide information technology services as described in the Proposal (referred to as the "Services") within property owned by the District (the "Project"); and

WHEREAS, Consultant represents that it is qualified to provide those services necessary to complete the Project, as outlined in the Proposal.

NOW, THEREFORE, in consideration of the recitals, agreements, and mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the parties, the parties agree as follows:

1. Recitals. The recitals so stated are true and correct and by this reference are incorporated, inclusive of the above referenced attachment, into and form a material part of this Agreement.

2. Duties.

A. The duties, obligations, and responsibilities of the Consultant are those as more particularly described in the Proposal. To the extent there is any conflict between the Scope of Work and the terms and conditions set forth in this Agreement, this Agreement shall control, except that exclusions, assumptions, hourly rates, reimbursable expense terms, and additional-service provisions set forth in the Proposal are incorporated into this Agreement and shall apply unless expressly modified herein.

B. Consultant shall be solely responsible for the means, manner and methods by which its duties, obligations, and responsibilities are met to the satisfaction of the District.

C. Consultant shall report to the District Manager or his designee.

D. Consultant shall perform all the work directed by the District pursuant to and in accordance with this Agreement.

3. Compensation.

A. Minimum Monthly Compensation: District agrees to compensate the Consultant for the Services in the amount of **TWO THOUSAND EIGHT HUNDRED NINETY-NINE AND 44/00 DOLLARS** ($2,899.44 USD) (the "Contract Sum") to be paid monthly. An invoice shall be generated by the Consultant and delivered to the District so that payment can be made. By executing the Contract, Consultant covenants, represents and warrants that it has had ample opportunity to, and by careful examination has, satisfied itself as to the nature and location of the Project, the conditions of the work, the equipment and facilities needed preliminary to and during the prosecution and completion of the Project, and all other matters whatsoever which can or could in any way affect the Project, and has, as necessary, consulted with the District or District's consultants as Consultant, in its expertise, deemed necessary to obtain any and all clarifications necessary to establish the Contract Sum and the time for performance of the Services.

B. Additional Services: District agrees to compensate the Consultant for the at a rate of $100.00/hour for out-of-scope work (services not included in the Services described in the Proposal) and $120.00/hour for Help Desk Support provided outside of Consultant's normal support hours.

4. Independent Consultant. The District and Consultant agree and acknowledge that Consultant shall serve as an independent Consultant of the District.

5. Term. This Agreement shall commence October 1, 2026, and shall continue until September 30, 2029, unless otherwise cancelled pursuant to paragraph 10 of this Agreement. The Services provided pursuant hereto shall be completed in an expedited manner to limit inconvenience to the District and its residents.

6. Insurance. The Consultant shall maintain the following insurance coverage's during the execution of this Project:

A. Comprehensive General Liability covering all operations, including legal liability and cyber liability and completed operations/products liability, with minimum limits of One Million and no/100 Dollars ($1,000,000.00) combined single limit occurrence; and

B. Workers compensation insurance in a form and in amounts prescribed by the laws of the State of Florida.

The District shall be named as the Insurance Certificate Holder and shall be an additional named insured on all general liability policies of liability insurance.

7. Indemnification.

A. The Consultant agrees to indemnify and save harmless the District, its officers, directors, board members, employees, agents, and assigns, from and against liabilities, claims, penalties, forfeitures, suits, legal or administrative proceedings, demands, fines, losses, liabilities and interests, and any and all costs and expenses incident thereto, to the extent caused by the negligent or intentional acts, errors or omissions of the Consultant, its agents, servants or employees arising from this contract or its performance.

B. The execution of this Agreement by the Consultant shall obligate Consultant to comply with the foregoing indemnification provision, as well as the insurance provisions which are set forth in paragraph 6 of this Agreement. However, the indemnification provision, and the insurance provision are not interdependent of each other, but rather each one is separate and distinct from the other.

C. The obligation of the Consultant to indemnify the District is not subject to any offset, limitation or defense as a result of any insurance proceeds available to either the District or the Consultant.

D. Nothing herein is intended to be construed, by either party, as a waiver of the protections, immunities, and limitations afforded a governmental entity pursuant to Section 768.28, Florida Statutes.

8. Enforcement. A default by either party under this Agreement shall entitle the other party to all remedies available at law or in equity, which shall include, but not be limited to, the right of damages, injunctive relief and specific performance.

9. Recovery of Costs and Fees. In the event that either party is required to enforce this Agreement by court proceedings or otherwise, then the prevailing party shall be entitled to recover from the other party all fees and costs incurred including reasonable attorneys' fees (and paralegal fees) and costs whether incurred prior to, during, or post litigation, appeal, or through alternative dispute resolution.

10. Termination. The District shall have the right to cancel this Agreement at any time upon seven (7) days' written notice due to Consultant's failure to perform in accordance with the terms of this Agreement, or upon thirty (30) days' notice for any reason, or no reason at all. In the event of termination for convenience, Consultant shall be paid for all services performed and reimbursable expenses incurred through the effective date of termination.

11. Changes in the Scope of Work.

A. District, without invalidating the Agreement, may order additional work or make changes by altering, adding to, or deducting from the Scope of Work, with the Contract Sum being adjusted in accordance with this Agreement. All additional work, including work at an hourly rate as defined in the Proposal, shall be agreed in writing and executed in accordance with the terms and conditions of this Agreement.

B. All changes to the Scope of Work shall be in writing and approved in advance by the District, prior to Consultant's commencing such changes, otherwise, no claim for additional compensation will be allowed.

C. Claim of payment for additional services shall be submitted by the Consultant upon certified statement supported by receipted bills, if applicable. No claim for additional services shall be allowed unless same was ordered, in writing, as aforesaid and the claim presented at the time of the first estimate after the Scope of Work is complete.

D. In the event of any delay in the Project caused by any act or omission of the District, its agents or employees, by the act or omission of any other party other than the Consultant, his agents, employees or sub-Consultants, or delay caused by weather conditions or unavailability of materials, the sole remedy available to Consultant shall be by extension of the time allocated to complete the Project.

E. NO MONETARY DAMAGES SHALL BE CLAIMED OR AWARDED TO CONSULTANT IN ASSOCIATION WITH ANY DELAY IN THE PROJECT CAUSED BY AN ACT OR OMISSION OF THE DISTRICT, ITS OFFICERS, AGENTS OR EMPLOYEES. CONSULTANT ACKNOWLEDGES THIS LIMITATION ON RECOVERY AND ASSUMES ALL MONETARY RISK ASSOCIATED WITH THIS LIMITATION.

F. Failure on the part of Consultant to timely process a request for an extension of time to complete the Scope of Work shall constitute a waiver by Consultant and Consultant shall be held responsible for completing the work within the time allocated by this Agreement.

G. All requests for extension of time to complete the Scope of Work shall be made in writing to the District.

12. Entire Agreement. This instrument shall constitute the final and complete expression of the agreement between the parties relating to the subject matter of this Agreement.

13. Amendment. Amendments to and waivers of the provisions contained in this Agreement may be made only by an instrument in writing, which is executed by both of the parties hereto.

14. Assignment. Neither the District nor the Consultant may assign their rights, duties, or obligations under this Agreement or any monies to become due hereunder without the prior written approval of the other.

15. Applicable Law; Waiver of Jury Trial. This Agreement and the provisions contained herein shall be construed, interpreted and controlled according to the laws of the State of Florida. DISTRICT AND CONSULTANT HEREBY KNOWINGLY AND VOLUNTARILY

WAIVE ANY RIGHT TO A JURY TRIAL OF ANY DISPUTE ARISING IN CONNECTION WITH THIS AGREEMENT. CONSULTANT ACKNOWLEDGES THAT THIS WAIVER WAS EXPRESSLY NEGOTIATED AND IS A MATERIAL INDUCEMENT FOR THE EXECUTION OF THIS AGREEMENT BY DISTRICT.

16. <u>Venue</u>. In the event of any litigation arising out of this Agreement or the performance thereof, venue shall be Flagler County, Florida.

17. <u>Notices</u>. Any notice required or permitted to be given by the terms of this Agreement or under any applicable law by either party shall be in writing and shall be either hand delivered or sent by certified or registered mail, postage prepaid, return receipt requested. Such written notice shall be addressed to:

District:	Grand Haven Community Development District *Attn*: Howard McGaffney, District Manager 250 International Parkway, Suite 208 Lake Mary, Florida 32746
with copy to:	Clark & Albaugh, PLLC *Attn*: Scott D. Clark, Esq., District Counsel 219 Shiloh Cove Heathrow, Florida 32746
Consultant:	Celera IT Services, Inc. *Attn:* Mark Rohrbeck, CEO 1 Hargrove Grade, Suite 2D Palm Coast, Florida 32137

18. <u>Public Records</u>. The District is subject to the requirements of Chapter 119 of the Florida Statutes pertaining to Public Records. As such, all documents, papers, letters, maps, books, tapes, photographs, films, sound recordings, data processing software, or other material, regardless of the physical form, characteristics, or means of transmission, made or received by the District in connection with the transaction of its official business are public records.

In connection with this Agreement, Consultant shall comply Chapter 119, Florida Statutes, as follows:

A. Keep and maintain public records required by the District to perform the services that are the subject of this Agreement.

B. Upon the request of the District's Custodian of Public Records, provide the District with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided by law.

C. Ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of the contract term and following completion of the contract if the Consultant does not transfer the records to the District.

D. Upon completion of the Agreement, transfer, at no cost, to the District all public records in Consultant's possession or keep and maintain public records required by the District to perform the services that are the subject of this Agreement. If Consultant transfers all public records to the District upon completion of the Agreement, Consultant shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If Consultant keeps and maintains public records upon completion of the Agreement, Consultant shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the District, upon request from the District's custodian of public records, in a format that is compatible with the District's information technology systems.

IF CONSULTANT HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO CONSULTANT'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS CONTRACT, CONTACT THE DISTRICT'S CUSTODIAN OF PUBLIC RECORDS AT THE ADDRESS LISTED FOR THE DISTRICT IN THIS AGREEMENT.

19. E-Verify Requirement.

A. The District is subject to the requirements of section 448.095, Florida Statutes, pertaining to the use of the E-Verify system to confirm the work authorization status of all employees hired on or after January 1, 2021. By signing this Agreement Consultant acknowledges and confirms that it is registered with and uses the E-Verify system to confirm the work authorization status of all new hires. Consultant further confirms that it shall only subcontract work to be performed under this Agreement to subconsultants who are registered with and use the E-Verify system and have provided to Consultant the affidavit described in section 448.095(5)(b). Consultant must maintain a copy of the subconsultant's affidavit for the duration of this Agreement.

B. Upon a good faith belief that Consultant has knowingly violated section 448.09(1), District shall terminate this Agreement. Such termination shall not constitute a breach by the District. In addition, Consultant may not thereafter be awarded a public contract for at least 1 year after the date on which this Agreement was terminated and shall be liable to District for any additional costs incurred thereby as a result of the termination.

C. Upon a good faith belief that any of Consultant's sub-Consultants have knowingly violated section 448.09(1), but the Consultant otherwise complied with this subsection, District shall promptly notify the Consultant and order the Consultant to immediately terminate its contract with the sub-Consultant.

20. Anti-Human Trafficking Affidavit Requirement. The District is subject to the requirements of section 787.06(14), Florida Statutes (2025) pertaining to human trafficking. As such, Consultant must execute the affidavit attached hereto as Attachment "B."

IN WITNESS WHEREOF, the parties hereto have signed this Agreement between Grand Haven Community Development District and Celera IT Services, Inc., on the day and year first written above.

GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT

Attest: Vanessa Stepniak
Name: Vanessa Stepniak
Title: Director of Operations

By: Merrill Stass-Isern
Name: MERRILL Stass-Isern
Title: Chairman CDD supervisor

CELERA IT SERVICES, INC.

By:
Name: Mark Rohrbeck
Title: CEO

Attachment "A"

Proposal

Managed IT Services Proposal

Prepared for

Grand Haven CDD

Prepared by

Celera IT Services

Attn: Vanessa Stepniak, Director of Operations

Three-Year Agreement • Effective October 1, 2026

Presented June 3, 2026

Executive Summary

Celera IT Services is pleased to present this three-year Managed IT Services proposal for Grand Haven CDD (the "District"). The agreement establishes a fixed, transparent pricing structure, a clearly defined scope of services, and a standardized, security-first technology stack built to protect and support the District's environment.

The proposed monthly investment is $2,899.44, covering managed services for 13 users plus itemized add-on services for servers, information archiving, and managed firewalls. Every line is shown on a per-unit basis so the figures are fully documented and easy to reconcile. Per-user and hourly rates are included so the District can forecast costs as it grows or requests work outside the standard scope.

This proposal reflects the District's current environment and the cybersecurity standards now required to safeguard it. It is structured to give the Board clear documentation, predictable budgeting, and a clean foundation for annual renewals.

Agreement Term

This proposal covers an initial term of three years, with coverage periods as follows:

Term	Coverage Period
Initial Term	Three (3) years
Year 1	October 1, 2026 – September 30, 2027
Year 2	October 1, 2027 – September 30, 2028
Year 3	October 1, 2028 – September 30, 2029

Pricing adjusts to reflect changes in the District's user count and technology environment, with all adjustments documented in writing. Any annual increase to the monthly fees will not exceed five percent (5%) over the prior year.

Following the initial term, this agreement renews in successive one-year terms unless either party provides written notice of non-renewal at least thirty (30) days before the end of the then-current term. Upon execution, this agreement supersedes and replaces the Statement of Work effective October 1, 2021, and all renewals thereof.

Return to Agenda Pg. 3

Monthly Investment Summary

The following reflects the District's current monthly investment, itemized by service with quantity and unit pricing shown for each line.

Service	Quantity & Unit	Monthly
Managed IT Services	13 Users @ $172.98	$2,248.74
Backup & Disaster Recovery	3 Servers @ $100.00	$300.00
Information Archiving	13 Users @ $3.90	$50.70
Managed Firewall	3 Firewalls @ $100.00	$300.00
Total Monthly Investment		**$2,899.44**
Annualized Investment (12 months)		**$34,793.28**

All amounts are billed monthly. Add-on services are listed separately so the District has clear visibility into each component of the total. Invoices may be paid online at https://pay.celerait.com.

Scope of Managed Services

The monthly managed services investment includes the following:

Baseline Services & Security Stack

The following baseline services are included for all covered users and devices:

Baseline Service	What the District Gets
Syncro RMM	Remote monitoring and management of all covered devices
Patch Management	Software patching for operating systems and third-party applications
DNSFilter	Web filtering that blocks malicious and unwanted activity
AutoElevate	Privileged access management (PIM) — administrative rights granted only when approved
Managed EDR	24/7/365 security operations center to detect and respond to malicious activity on the network
Managed ITDR	24/7/365 identity threat detection and response for the District's cloud environment
SIEM	Log collection from servers, PCs, and firewalls to detect and respond to suspicious activity
Infosec SAT	Ongoing security awareness training for end users

Return to Agenda Pg. 3

Email Security (Check Point)	AI-powered protection against spam, phishing, and impersonation (business email compromise) attacks
Dark Web Monitoring	Continuous scanning of the dark web for compromised District credentials
LastPass	Managed password vaulting for all covered users
ConnectSecure	Continuous vulnerability identification and management

Support & Service Model

- Full team of technical support specialists — remote help desk and onsite service for covered devices
- No hourly billing for support and maintenance of covered assets
- End-user how-to assistance and secure (DoD-grade) hard drive wiping

Microsoft 365 Administration

- Management of the District's Microsoft 365 tenant, users, and security policies

Strategic Alignment (TAM & vCIO)

- Technical account management and vCIO reviews
- Periodic business reviews and reports, business risk identification, and technology budget planning

Backup & disaster recovery, information archiving, and managed firewall services are provided as itemized add-on services, as shown in the Monthly Investment Summary above.

Service Levels

Automated monitoring is provided on an ongoing (24x7x365) basis. Response, repair, and remediation services are provided during business hours unless otherwise stated, with target response times as follows:

Severity	Response Time
Critical — service unavailable (all users and functions affected)	Within two (2) hours of notification
Significant degradation — many users or business-critical functions affected	Within four (4) hours of notification
Limited degradation — limited users or functions affected; business can continue	Within eight (8) business hours of notification
Small degradation — single user affected; business can continue	Within two (2) business days of notification

Security & Service Standardization

This agreement standardizes the District's services around a comprehensive, security-first technology stack. Baseline protections include 24/7/365 managed detection and response for

Return to Agenda Pg. 3

both the network (EDR) and the District's cloud identities (ITDR), centralized security log monitoring (SIEM), DNS-level web filtering, privileged access management, continuous vulnerability management, managed password vaulting, AI-powered email protection, dark web monitoring for compromised credentials, and ongoing security awareness training for end users.

In addition, 24/7 security monitoring and detection (SIEM) across Microsoft 365, servers, workstations, and firewalls — previously offered as an optional add-on — is now standardized as part of the managed services investment. The District's email security is also being upgraded to an AI-powered platform (Check Point), providing stronger protection against phishing and impersonation attacks.

These capabilities reflect modern cybersecurity requirements and are considered baseline services necessary to properly support and protect the District's environment.

Per-User Pricing Model

Standard managed services are billed on a per-user basis, which lets the District scale costs predictably as staffing changes.

Rate per user, per month: $172.98

Additional users may be added at any time and are billed at the per-user rate. The total monthly investment constitutes the minimum monthly fee for this agreement and does not decrease unless a reduction is agreed upon by both parties in advance and in writing. Add-on services (servers, archiving, firewalls) are billed per unit as itemized above; changes to add-on quantities are handled in the same manner.

Hourly Rate for Out-of-Scope Work

Standard hourly rate: $100.00 per hour

Work that falls outside the standard scope of managed services — such as project work, new deployments, or special requests — is billed at a single flat rate of $100.00 per hour. A single rate keeps billing simple and predictable for the District.

Pricing Alignment

The District's monthly investment reflects the present scope of services and the technology environment as it exists today. Several factors inform this pricing:

- **Environment growth —** Changes in users, servers, and infrastructure supported across the District.
- **Enhanced security requirements —** Adoption of the standardized, security-first stack described above, now considered baseline protection.
- **Expanded scope —** The full set of managed services, monitoring, and oversight outlined in this proposal.

This proposal consolidates these elements into a single, transparent, and fully documented structure, giving the District clear visibility into what is provided and how it is priced.

Separate Recommendation: Microsoft 365 Business Premium

Return to Agenda Pg. 3

As a separate recommendation — outside this managed services agreement — Celera recommends upgrading the District's Microsoft 365 licensing from Business Standard to Business Premium.

Business Premium adds advanced security and device-management capabilities, including enhanced identity protection, advanced threat protection, and endpoint management, that complement the managed security services in this proposal. Celera previously raised this recommendation, and it remains the recommended path for strengthening the District's security posture.

Microsoft 365 licensing is purchased and billed separately from managed services and is provided here for the District's consideration.

Acceptance

To proceed under the terms of this proposal, please sign below.

Grand Haven CDD (Authorized Signature)	Date
Mark Rohrbeck, CEO — Celera IT Services, Inc.	Date

Return to Agenda Pg. 3

ATTACHMENT "B"

ANTI-HUMAN TRAFFICKING AFFIDAVIT

STATE OF FLORIDA

COUNTY OF Flagler

BEFORE ME, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Mark Rohrbeck ("Affiant") who, being first duly sworn, on oath, says:

> Affiant is an officer or authorized representative of Celera IT Services, Inc., ("Company") and Affiant attests that Company does not use coercion for labor or services as defined in Section 787.06, Florida Statutes (2025).

UNDER PENALTY OF PERJURY, I hereby declare and affirm that the above stated facts are true and correct.

DATED as of July 23, 2026.

[Name] Mark Rohrbeck
[Title] CEO
Affiant

SWORN TO AND SUBSCRIBED before me by means of X physical presence or ☐ online notarization, this 23 day of July, 2026, by Mark Rohrbeck, who is personally known to me or produced FL DL as identification.

Notary Public

Notary Public State of Florida
Janet Eason
My Commission HH 581532
Expires 8/12/2028

EXHIBIT 10

RESOLUTION 2026-12

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT ADOPTING THE ANNUAL MEETING SCHEDULE FOR FISCAL YEAR 2026/2027

WHEREAS, the Grand Haven Community Development District (hereinafter the "District") is a local unit of special-purpose government created and existing pursuant to Chapter 190, Florida Statutes, being situated entirely within Flagler County, Florida; and

WHEREAS, the District is statutorily required to prepare an annual meeting schedule of its regular meetings which designates the date, time, and location of the District's meetings; and

WHEREAS, the Board has proposed the Fiscal Year 2026-2027 annual meeting schedule as attached in **Exhibit A**.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT:

Section 1. Regular meetings of the Board of Supervisors of the District shall be held as provided on the schedule attached as Exhibit "A."

Section 2. In accordance with Section 189.015(1), Florida Statutes, the District's Secretary is hereby directed to file annually, with Flagler County and the City of Palm Coast, a schedule of the District's regular meetings.

Section 3. This Resolution shall become effective immediately upon adoption.

PASSED AND ADOPTED this 20th day of August, 2026**.**

ATTEST:	**GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT**
______________________________	______________________________
SECRETARY/ASST. SECRETARY	**CHAIRMAN/VICE CHAIRMAN**

EXHIBIT "A"

BOARD OF SUPERVIORS' MEETING DATES
GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT
FISCAL YEAR 2026/2027

Workshops:
February 4th, 2027 at 9:00 a.m.
May 7th, 2027 at 9:00 a.m. (Budget Workshop)
September 2nd, at 9:00 a.m.

Regular Meetings:
October 15th, 2026 at 9:00 a.m.
November (No Meeting)
December 3rd, 2026 at 9:00 a.m. (Oaths of Office)
January 21st, 2027 at 9:00 a.m.
February 18th, 2027 at 9:00 a.m.
March 18th, 2027 at 9:00 a.m.
April 15th, 2027 at 9:00 a.m.
May 20th, 2027 at 9:00 a.m. (Approve Budget)
June 17th, 2027 at 9:00 a.m.
July 15th, 2027 at 9:00 a.m.
August 19th, 2027 at 9:00 a.m. (Adopt Budget)
September 16th, at 9:00 a.m.

Except as otherwise indicated above, all regular board meetings will convene the 3rd Thursday of the month at 9:00 a.m. at the Grand Haven Room, located at 2001 Waterside Parkway, Palm Coast, Florida 32137. All workshop meetings will convene the 1st Thursday of the month at 9:00 a.m. at the Grand Haven Room, located at 2001 Waterside Parkway, Palm Coast, Florida 32137.

EXHIBIT 11

EXHIBIT 11A

Brown & Brown

PUBLIC SECTOR

Insurance Proposal

October 1, 2026 to October 1, 2027

GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT

Table of Contents

Our Story

The Brown & Brown, Public Sector team is a highly-specialized unit of insurance advisors 100% trained to deliver industry-leading services to public entities in the State of Florida. Since 1992, we have continuously refined that specialization and enhanced our services, while becoming the largest public entity brokerage in Florida. Our team provides Property & Casualty and Employee Benefits services to governments from Key West to the Panhandle and represents more than 200 clients.

We have built our reputation by empowering our governmental clients to outperform their industry peers, lower their cost of risk, and enhance their insurance programs - all while staying within their annual budgetary constraints. Our team is committed to serve those who serve the public – and provide superior service to our clients, their staff, and their employees.

- Dedicated service team working exclusively for Florida local governments in all capacities surrounding risk and human resources
- Access to highly experienced public entity resources including Claims Team, Panel Counsel, Loss Control, Disaster Planning and Recovery, and Risk Management Specialists.
- Only retail office in Florida 100% committed to Florida's public entities
- Brown & Brown, Public Sector currently represents over 200 of Florida's governmental entities
    - 22 Counties
    - 70 Cities
    - 20 Public Airports
    - 7 Public School Districts
    - State of Florida

An Introduction to Your Service Team

Account Executives		
Matt Montgomery Executive Vice President	(386) 239-7245	Matt.Montgomery@bbrown.com
Michelle Martin, CIC Senior Vice President / Public Risk Advisor	(386) 239-4047	Michelle.Martin@bbrown.com
Stephen Scullian, CPCU, ARM Senior Vice President / Insurance Broker	(386) 239-7211	Stephen.Scullian@bbrown.com
Justin Anselmo, CRIS Senior Vice President / Insurance Broker	(386) 239-8821	Justin.Anselmo@bbrown.com
Tiffany Hill, GBDS Vice President / Client Services Leader	(386) 281-6846	Tiffany.Hill@bbrown.com
Michelle Perry Vice President / Business Development	(386) 366-6378	Michelle.Perry@bbrown.com
Robin Russell, ARM-P, CISR, CSRM Vice President / Account Executive	(386) 239-4044	Robin.Russell@bbrown.com
Kyle Stoekel, ARM-P, CIC, CRM Public Risk Advisor	(386) 944-5805	Kyle.Stoekel@bbrown.com
Bill Wilson Public Risk Advisor	(386) 333-6058	Bill.Wilson@bbrown.com
Devyn Donley Public Risk Advisor	(386) 239-4070	Devyn.Donley@bbrown.com
Ethan Reedy Insurance Broker	(386) 239-7264	Ethan.Reedy@bbrown.com
Victoria "Tori" Reedy Executive Coordinator	(386) 239-4043	Tori.Reedy@bbrown.com
Service Representatives		
Emily Bailey Public Risk Specialist	(386) 333-6085	Emily.Bailey@bbrown.com
Melody Blake, ACSR Senior Public Risk Specialist	(386) 239-4050	Melody.Blake@bbrown.com
Taylor Brodeur Public Risk Specialist	(386) 361-5225	Taylor.Brodeur@bbrown.com
Jessica Conway Public Risk & Claims Specialist	(386) 333-6001	Jessica.Conway@bbrown.com
Megan Feinberg Public Risk Specialist Assistant	(386) 281-6836	Megan.Feinberg@bbrown.com
Patricia "Trish" Jenkins, CPSR Senior Public Risk Specialist	(386) 239-4042	Trish.Jenkins@bbrown.com
Mallory Moretti Public Risk & Claims Specialist	(386) 800-1164	Mallory.Moretti@bbrown.com

Certificate Requests: 179.certificates@bbrown.com
Claim Reporting: 179.claims@bbrown.com

Our Service Team philosophy focuses on accountability at all levels of account management. Our goal is not simply to meet your service needs, but to exceed them. All the employees at Brown & Brown are dedicated to achieving this goal and distinguishing ourselves from the competition.

Preferred Governmental Insurance Trust (*Preferred*) Overview

Several hundred members and millions in premiums prove that the *Preferred* Governmental Insurance Trust® fulfills what Florida needs: an insurance program exclusively customized and dedicated to the public sector. *Preferred* stays on the forefront of specialized insurance for property, casualty and workers' compensation because it is non-profit and self-governed with a membership comprised solely of Florida public entities.

Preferred's history dates back to 1999. Its robust membership and financial strength, including consistent growth of surplus, stem from its conservative platform of managed risk. *Preferred* is just that: ***preferred*** for unmatched public entity experience, innovation, stability and personalized service.

***Preferred*'s Member Types**		
Municipalities	Counties	Special Districts
Public Schools	Charter Schools	Sheriff Departments
Housing Authorities	Aviation Authorities	Transit, Port & Utility Authorities

***Preferred*'s Comprehensive Coverages**		
Property	Workers' Compensation	General Liability
Automobile Liability	Automobile Physical Damage	Law Enforcement Liability
Public Officials Liability	Employment Practices Liability	Educators' Legal Liability

The Power of Groups and People

What does a specialized insurance trust do for you? In the case of *Preferred*, it gives you the purchasing power of a very large trust with billions of covered property values—far more financial negotiating power than a single public entity can muster. As a *Preferred* member, you are part of a formidable Florida insurance trust.

The trust also transfers risks from any one public entity to the larger group. This provides all members of the trust better rating structures with less volatility. *Preferred*'s sole focus on government ensures that members' unique needs are met.

Underwriting and Administration

Behind *Preferred*'s underwriting platform are decades of success built on integrity and market relationships. Our team of underwriters' vast insurance expertise enhances the actuarial and scientific data used to underwrite individual risks within the trust. Services delivered are both broad and precise. Reliability is assured. The administrator for *Preferred* is Public Risk Underwriters of Florida, Inc.® (PRU), Florida's premier public entity specialist of its kind. *Preferred's* claims administrator is PGCS Claim Services. With more than 25 years in claims experience, PGCS is Florida's foremost governmental third-party administration company.

Public Risk Underwriters of Florida
Insurance Solutions for Public Entities

Preferred® PGIT GOVERNMENTAL INSURANCE TRUST

PGCS Claim Services

<u>Underwriting Highlights</u>

- **Diverse risk financing options:** guaranteed cost, deductible, self-insured retention, all lines aggregate
- **Competitive premium discounts** based on favorable experience and sound safety practices
- **Flexibility of coverage design**, including mono-line or package basis
- **Dynamic financial analysis** conducted periodically to validate the trust's superior financial standing

<u>Administration</u>

- **General counsel, defense counsel and litigation services** by specialists in governmental law
- **Membership relations** for networking and professional development
- **Legislative Pulse newsletter** from Tallahassee-based law firm
- **Professional marketing** that guarantees local agent support, governmental knowledge and an ever-growing group of members
- **Preferred News**—a quarterly publication covering the spectrum of government insurance issues
- **State filing, accounting and independent CPA audited financials** as needed

Preferred's Expert Boards Know Your Business

Preferred is governed and guided by people working daily in all segments of Florida's public sector – from municipalities to counties to schools to special taxing districts.

The Board of Trustees is comprised of elected public officials who work wisely and diligently to set policy, keeping Preferred as the premier public entity insurer of its kind.

Preferred Claims Administration

Preferred Governmental Claim Solutions, Inc. ® (PGCS) is the premier governmental third-party claims administrator in the state of Florida and administers the claims for Preferred Governmental Insurance Trust (*Preferred*). Since its founding in 1956, PGCS has provided claims administration services exclusively to over 450 governmental entities including schools, cities, towns, counties, community development districts, and fire districts. Therefore, PGCS's adjusters are extremely qualified to handle governmental tort liability and public sector workers' compensation claims. They are experts at investigating and handling police and firefighters presumption claims. PGCS is sensitive to the politics involved in the handling of public entity claims.

PGCS's claims administration program consists of workers' compensation, general liability, bodily injury, personal injury, property, auto liability, auto physical damage, employment practices liability, school leaders/educators liability and public officials liability. Their claims staff has over 630 years of combined insurance experience and each has been with PGCS an average of 8 years. Claims are handled under strict supervision in accordance with the PGCS workers' compensation and liability claim handling procedure manuals and the PGCS claim best practices manual. A random sampling of each adjuster's claim files are audited on a monthly basis by a Quality Assurance Manager to ensure compliance.

PGCS provides their clients with a dedicated Subrogation Unit to pursue reimbursements from at-fault third parties. Their current recovery rate is fifty-nine (59) percent of the claim costs expended. PGCS also has a dedicated excess reporting and recovery unit for communication to and securing reimbursement from the excess and/or reinsurance carriers. In addition, PGCS provides a state-approved Special Investigation Unit (SIU) to prevent and pursue fraudulent claims. PGCS offers rewards up to $10,000.00 for the arrest and conviction of persons committing workers' compensation fraud. This service is provided via a twenty-four hour seven day a week hotline.

PGCS utilizes the RiskMaster system for claims processing. This system captures a wide variety of data and allows the adjuster to enter an unlimited number of claim notes, process reserve changes, and issue claim payments. Customized reports can be obtained from PGCS's on-line system containing a multitude of data parameters that a client may choose to analyze. The system can be accessed by clients via their website at www.pgcs-tpa.com.

Communication with PGCS's clients is the cornerstone of their claims administration program. Professional adjusters, nurses, management, quarterly in-depth claim review meetings, 24/7 claim reporting, utilization of attorneys specializing in public entity defense, litigation management, and return to work programs are just a sample of how PGCS has set the standard for the industry.

PGCS is committed to partnering with their clients to provide professional and aggressive claim management programs. While they are recognized as the leader in the industry, PGCS is always striving to improve the quality of their programs and expand the services that they offer.

Preferred Safety and Risk Management Services

The success of any public sector community is tied to its ability to protect and preserve its human physical assets. This basic premise serves as the cornerstone of an effective Safety Management program and underscores the importance of Safety and Risk Control to the community. *Preferred*'s Safety and Risk Management Department is very aware of the valuable contribution a comprehensive safety and risk control program makes to the bottom-line of any organization.

At *Preferred*, Safety consultations originate with one basic thought—to recommend specific measures to minimize or eliminate the exposures that cause accidents. This does not mean that the workplace become no-risk utopias, but we expect our consultants to recommend measures to control and minimize all types of accidents, injuries and illnesses to our *Preferred* members' operations and premises.

Preferred is dedicated to meeting the challenge of the complex issues facing public sector organizations Disarming these issues and converting them into solutions which work to the advantage of our goal. *Preferred*'s approach to risk control incorporates the following elements:

- **Exposure Identification** – Assist management in determining areas where a chance of loss might exist through cause trend analysis, work site evaluations, and facility inspections.

- **Exposure Measurement and Loss Analysis** – Loss analysis and a review of the consequences of the exposures will be considered to develop alternative methods of control.

- **Determination and Selection of Appropriate Risk Control Methods** – Based on measurement and analysis, specific recommendations and/or custom designed risk control plan will be formulated. OSHA, as well as other Agency Standards will be applied and/or used as a "Best Practice" measure when designing and formulating safety and risk control plans.

- **Training and Safety Management Consulting** – After considering client needs specific services and/or training will be formulated and initiated to fit the client's need. Key Personnel or specialty consulting services with the knowledge and skills needed to meet those identified needs will be provided.

- **Additional Consulting Services Available** – *Preferred's* Safety & Risk Management has other services available that may benefit our clients. These services include security evaluations and review of existing safety and risk programs.

Preferred's Safety and Risk Management Department evaluates the unique needs to each client, ultimately designing a program that is capable of being integrated into the overall safety and risk control efforts of each client. *Preferred*'s dedication to the problem-solving approach is the foundation of their Safety and Risk Management Service.

Property – Inland Marine

Term: October 1, 2026 to October 1, 2027

Company: Preferred Governmental Insurance Trust (*Preferred*)

Covered Property (Per Schedule Provided)	
$11,940,060	Blanket Value Buildings and Contents

Special Property Coverages	
$2,500,000	Flood
$2,500,000	Earth Movement
Not Included	TRIA Terrorism

Inland Marine (Per Schedule Provided)	
$1,000,000	Blanket Unscheduled Inland Marine***
Included in Blanket	Communication Equipment***
$62,467	Contractor's / Mobile Equipment***
$85,500	Electronic Data Processing Equipment***
Included in Blanket	Emergency Portable Service Equipment***
Included in Blanket	Fine Arts***
$1,743,220	Other Inland Marine
$60,000	Rented, Leased or Borrowed Equipment♦♦
Included in Blanket	Valuable Papers
Not Included	Watercraft, Not Including Hull Coverage**

Deductibles: $2,500 per Occurrence – Buildings and Contents, Earth Movement

5% of TIV per Occurrence / Per Location for "Named Storm" subject to minimum of $10,000 Per Occurrence. Location is defined by each itemized listing on the applicable schedule. Also applies to Inland Marine.

$2,500 any one occurrence for Flood, except:
Excess of maximum NFIP available whether purchased or not or 5% of the TIV at each affected location whichever is greater for Zones A & V

$0,000 per Occurrence – Inland Marine

*****Unscheduled items are subject to a maximum value of $25,000 or less per item. Items valued above this amount must be scheduled.**

****Watercraft, not exceeding 25 feet, coverage is not hull coverage. Limited to Specified Perils only, excluding collision with another object.**

♦♦Unscheduled items are subject to a maximum value of $250,000 or less per item, subject to the maximum per occurrence loss limit shown on the Inland Marine Schedule. Items valued above $250,000 must be scheduled.

Property – Inland Marine

Coverage:

1. Special form (formerly "All Risk"), subject to policy exclusions.
2. Replacement Cost applies to Buildings, Contents and EDP is subject to all terms and conditions of the coverage agreement the most we will pay for all loss, damage or costs in any one occurrence is the applicable limits of liability shown in the property declaration. **The blanket limit of coverage shown in the property declaration applies to all covered property unless a separate limit, lower limit or reduced amount of coverage is indicated elsewhere in the coverage agreement or in the property declaration.**
3. Inland Marine coverage paid at "Agreed Value" if the valuation type on the Inland Marine schedule is shown as agreed value; or the lesser of Actual Cash Value or 110% of the value reported on the schedule. See policy for complete details.
4. *Preferred* will pay for covered loss to your real property, inland marine or personal property:
    a. At the location shown on the Schedule of the Declarations,
    b. Property in the open within 1,000 feet of locations described in a. above,
    c. With respects to Inland Marine, at or away from your covered location.
5. No Coinsurance Clause.
6. Certain coverages subject to sub-limits stated in policy.
7. During the current Coverage Agreement period, *Preferred* will not charge an additional premium for **new locations** if the value of a **new location** or total value of all **new locations** at the same physical address that are acquired or newly constructed during the coverage agreement period **is less than $15,000,000** and if the location is acquired after the inception date of the Coverage Agreement. If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement then premium is due at the time the location is added.
8. The *Preferred* Property Program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by *Preferred* on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence.
9. ***Preferred* will be appraising all property currently scheduled. At time of finalization of appraisal, building values are to be adjusted accordingly or Stated Value endorsement will be applied with immediate effect. In addition, trending will be provided every 3 years to ensure adequate Replacement values are insured.**

Property – Inland Marine

Sublimits of Coverage Sublimits apply as part of, and not in addition to, the overall Total Insured Values coverage limit.	
$1,000,000	Accounts Receivable, per occurrence
$1,000,000	Additional Expense
$40,000	Animals, annual aggregate
$1,000,000	Business Income
$500,000, or 25% of loss whichever is greater	Debris Removal, per occurrence
$1,000,000	Demolition Cost, Ordinance & Increased Cost of Construction, per occurrence
$500,000	Errors and Omissions, per occurrence
$250,000	Expediting Expense, per occurrence
$50,000	Fire Department Charges, per occurrence
$250,000	Fungus Cleanup Expense, annual aggregate
$50,000 Per Occurrence $1,000 Max per Tree	Lawns, Plants, Trees and Shrubs, Excludes Wind (see policy form for additional restrictions)
$4,000,000	New Locations, per occurrence – 60 days from the date new location(s) is first purchased, rented or occupied, whichever is earlier. See policy for details.
$250,000	Personal Property of Employees, per occurrence
$250,000	Pollution Cleanup Expense, annual aggregate
$500,000	Preservation of Property, per occurrence
$50,000	Professional Fees, per occurrence
$250,000	Property at Miscellaneous Unnamed Locations
$25,000	Recertification, per occurrence
$250,000	Service Interruption Coverage, per occurrence
$500,000	Transit, per occurrence

Property – Inland Marine
Major Exclusions

Property **Not** Covered includes but not limited to:

1. Animals, water, land including land on which the property is located, shrubs, trees, lawns, growing crops, or standing timber, except under conditions described in the "Extensions of Coverage" section of the policy.
2. Aircraft.
3. Property you sold under conditional sale, trust agreement, installment payment, or other deferred payment plan after such property has been delivered to the customer.
4. Caves, caverns, mines or any type, or any property contained within them.
5. Currency, money, notes or securities.
6. Dams, dikes or levees.
7. Contraband or property in the course of illegal transportation or trade.
8. Property covered under import or export ocean cargo policies.
9. Property you transport as a common carrier.
10. Property shipped by mail, unless sent registered or certified.
11. **Watercraft unless loss is from a specified peril and scheduled on the inland marine schedule.**
12. Vehicles licensed or designed for highway use, unless shown on the Property Declaration, Extensions of Coverage item U, and then no coverage for any **over the road coverage**, or collision with another vehicle or object. The AOP deductible applies per occurrence and in the event of a Named Storm the Named Storm deductible applies per vehicle rather than per location. This coverage is paid at actual cash value at time of loss.
13. Bulkheads, docks, piers, wharves, retaining walls, boardwalks or underwater conduits from: freezing and thawing; impact of watercraft; waves, or debris driven by waves; pressure or weight of ice or water, whether driven by wind or not; or sinking or settling.
14. Dune walkovers, unless loss is at a covered location and from a specified peril other than collapse. **No wind coverage is afforded for dune walkovers.**
15. Electrical or communication lines, towers, and poles you own that are not located on a "covered location" insured under this policy.
16. Personal property of volunteers.
17. Underground pipes, unless loss is from a specified peril.
18. If building has been vacant for more than 90 consecutive days before a loss or damage, the following perils will be excluded: Vandalism, Sprinkler leakage, unless the system has been protected against freezing, building glass breakage, water damage, theft or attempted theft.
19. Loss or damage to any portion of the roof, roof surfacing, awnings, or covered walkways that alters only the appearance of any portion of the roof, roof coverings, awnings or covered walkways (including but not limited to marring, pitting, scratches, or dents) but does not result in damage that allows the penetration of water through the roof covering or result in the failure of the roof covering to perform its intended function to keep out elements over an extended period of time. Roof coverings means shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof, and includes all materials used in securing the roof surface and all materials applied to or used under the roof surface for moisture protection.

Property – Inland Marine
Major Exclusions

Excluded Risks of Direct Physical Loss include but not limited to:

1. War, invasion, acts of foreign enemies, hostilities or war like operations, civil war, rebellion, revolution, insurrection, civil commotion, military, usurped power, or any act of terrorism
2. Biological or Chemical Materials
3. Electronic Data or Electronic Date Recognition Exclusion
4. Asbestos
5. Damage caused by electronic currents artificially generated.
6. Pollution, except as provided under "Extensions of Coverage"
7. Building ordinance enforcement or Government action
8. Nuclear reaction
9. Utility failure
10. Fungus, except as provided under "Extensions of Coverage"
11. Any offshore oil well or oil shipping/tanker incident and the ensuing oil spill

"Named Storm" Definition: "*…the direct action of wind, **including wind driven water and storm surge** when associated with or occurring in conjunction with a storm or weather disturbance which is named…*" Wind driven water and storm surge loss are NOT subject to Flood Sublimit and are included to the blanket limits.

Flood coverage in zones A or V, or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a special flood deductible equal to all flood insurance available for such property under the NFIP, whether purchased or not or 5% of the Total Insured Value at each affected location whichever is greater. If such property is not eligible for the National Flood Insurance Program because the community in which the property is located does not participate in the NFIP, the Special Flood Deductible will be $1,000,000 per insured location damaged in the flood occurrence or 5% of the Total Insured Value at each affected location whichever is greater.

Flood zones A will include, but not be limited to all the sub-classifications of AO, AH, AE, AR, A1 through A99, or any other sub-classification with the A prefix or designation. Flood zones V will include, but not be limited to all the sub-classifications of VO, VH, VE, VR V1 through V99, or any other sub-classification with the V prefix or designation. See policy form for special deductible restrictions.

Equipment Breakdown

Term: October 1, 2026 to October 1, 2027

Company: Preferred Governmental Insurance Trust (*Preferred*)

Covered Equipment: Covered Property built to operate under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilization of energy.

Coverage	Limit
Property Damage / Loss of Business Income / Additional Expense per accident	$11,940,060
Water Damage	$1,000,000
Ammonia Contamination	$1,000,000
Hazardous Substance Coverage	$1,000,000
Utility Interruption (24 Hour Waiting Period)	$2,000,000
Spoilage Damage	$250,000
Ordinance or Law	$1,000,000
Expediting Expenses	$1,000,000
Data or Media	$250,000
Fungus, Wet Rot, Dry Rot	$15,000

Deductibles: Same as Property – Building and Contents
24 Hours – Utility Interruption

Crime

Term: October 1, 2026 to October 1, 2027

Company: Preferred Governmental Insurance Trust (*Preferred*)

Limits of Liability and Coverage:

Coverage	Limit	Deductible
Employee Dishonesty, Including Faithful Performance	$250,000	$1,000
Forgery or Alteration Coverage	$250,000	$1,000
Theft, Disappearance and Destruction Coverage Inside Outside	 $250,000 $250,000	 $1,000 $1,000
Computer Fraud Coverage (Including Funds Transfer)	$250,000	$1,000

Notes of Importance:

1. Employee dishonesty coverage is excluded for those employees required by law to be individually bonded.

General Liability

Term: October 1, 2026 to October 1, 2027

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Occurrence

Coverage	Limit	Deductible
General Liability		
Bodily Injury and Property Damage, per Occurrence	$1,000,000	$0 Per Occurrence
Personal Injury and Advertising Injury, per Person/Occurrence	Included	
Products/Completed Operations, Aggregate	Included	
Fire Damage, per Occurrence	Included	
Medical Payments	$5,000	
Employee Benefits Liability, per Occurrence	$1,000,000	
Sublimits		
Vicarious Law Enforcement Liability, per Occurrence	$1,000,000	Same as General Liability
Principle of Eminent Domain Including Inverse Condemnation, "Bert J. Harris, Jr., Private Property Rights Protection Act" per Occurrence / Annual Aggregate.	$100,000	
Sewer Backup and Water Damage: Non-Negligent Claims Negligent Claims.	 $10,000/$200,000 $200,000/$200,000	
Herbicide and Pesticide, per Occurrence	$1,000,000	

Additional Coverages Included:
1. EMT/Paramedic Professional Services
2. Premises Operations
3. "Insured" Contracts
4. Host Liquor Liability
5. Broad Form Property Damage Subject to $2,500 Personal Property of Others Sublimit
6. Watercraft Liability (under 52 feet). See policy form for limitations
7. Limited Worldwide Coverage
8. Failure to Supply Water
9. Communicable Disease (Correctional Facilities and Health Care Facilities - $300,000 Limit)

Notes of Importance:
1. Premium is not audited.
2. Defense Costs are paid in addition to policy limits.
3. In the event an occurrence, accident or offense continues beyond the policy period, the applicable deductible would apply separately to each policy period in which the occurrence, accident or offense was committed or was alleged to have been committed.
4. Limits of Liability are subject to Florida Statute 768.28.
5. Deductible does not apply to claims expense.

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

General Liability

Exclusions, include but not limited to:

- Expected or intended injury
- Contractual Liability
- Liquor Liability
- Workers' Compensation and similar laws
- Employer's Liability
- Pollution
- Aircraft, Auto or Watercraft
- Mobile Equipment
- War
- Damage to Your Property, Product or Work
- Damage to Impaired Property or Property Not Physically Injured
- Recall of Products, Work or Impaired Property
- Racketeering
- Law Enforcement, except for vicarious liability arising out of an act or omission by a law enforcement agency that is not owned, operated or controlled by the "Covered party" if there is a contract with an outside agency to provide law enforcement for your entity.
- Asbestos, Mold, Fungi, or Bacteria
- Liability arising out of or caused or contributed to by any ownership, maintenance, operation, use, loading, unloading or control of or responsibility for any airfield, airport, aircraft, runway, hangar, building or other property or facility designed for, used, connected, associated or affiliated with or in any way related to aviation or aviation activities; this exclusion does not apply to premises exposure for those common areas open to the public including but not limited to parking areas, sidewalks, and terminal buildings.
- Failure or inability to supply or any interruption of any adequate quantity of power, steam, pressure, or fuel
- Subsidence, erosion or earth movement.
- Hospital / Clinic Medical Malpractice or Health Care Facilities
- Professional Health Care Services, but not including emergency medical services for first aid performed by emergency medical technicians, paramedics or Medical Director while in the course and scope of their duties.
- ERISA
- Actual or alleged illegal discrimination
- Injunctive, declaratory or equitable relief
- Actual or alleged deterioration, bursting breaking, leaking, inadequacy, design of, control of, maintenance of, or any other alleged responsibility for any structure device, or water course, natural or man-made, including, but not limited to: dams, reservoirs, levees, banks, embankments, gates, canals, ditches, gutters, sewers, aqueducts, channels, culvert, retaining walls, drains, tanks, watershed, or drains, a purpose of which is the containing, carrying, impeding, channeling, diverting, or draining of water or other liquid. Does not apply only as to the bursting or failure of man-made sewer, storm water, grey water or potable water supply pipes owned and maintained by Covered Party.
- Sexual abuse after initial discovery
- Perflouroalkyl and Polyflouroalkyl group of manufactured chemicals including, but not limited to the PFAS sub-groups: perfluorooctane sulfonate (PFOS), perfluorooctanoic acid (PFOA), and Perfluorohexane sulfonate acids (PFHxS).

Deadly Weapon Protection

Term:	October 1, 2026 to October 1, 2027
Company:	Preferred Governmental Insurance Trust (*Preferred*)
Form:	Claims Made

<table>
<tr><th colspan="3">Deadly Weapon Protection – Claims Made
Retroactive Date: 10/1/2019</th></tr>
<tr><th>Coverage</th><th>Limit</th><th>Deductible</th></tr>
<tr><td>Deadly Weapon Event (Including Claims Expenses), per event</td><td>$1,000,000</td><td>$0
Per Event</td></tr>
<tr><th colspan="3">Deadly Weapon Protection – Sublimits</th></tr>
<tr><td>Business Interruption</td><td>Included</td><td rowspan="10">$0
Per Event</td></tr>
<tr><td>Demolition, Clearance, and Memorialization, per event</td><td>$250,000</td></tr>
<tr><td>Extra Expense, per event</td><td>$250,000</td></tr>
<tr><td>Crisis Management</td><td>Included</td></tr>
<tr><td>Property Damage Extension, per event</td><td>Included</td></tr>
<tr><td>Counseling Services, per event</td><td>$250,000</td></tr>
<tr><td>Funeral Expenses, per event</td><td>$250,000</td></tr>
<tr><td>Claims Expenses</td><td>Included</td></tr>
<tr><td>Medical Expense, per person</td><td>$25,000</td></tr>
<tr><td>Accidental Death & Dismemberment, per person</td><td>$50,000</td></tr>
</table>

Notes of Importance:

1. **Coverage limited to scheduled locations only.**
2. Premium is not audited.
3. Defense Costs are paid within the policy limits.
4. Deductible does not apply to claims expense.

Any Event that occurs at a Location which has been specifically leased or loaned by the District to any other entity or individual to host a permitted event planned and ticketed for more than 15,000 attendees over the duration of the event, MUST BE reported to AND APPROVED by *Preferred* PRIOR to event. The Trust may, at their discretion, charge an additional premium and/or impose additional conditions specifically for that event.

Deadly Weapon Protection

Exclusions include but are not limited to:

- Loss of market, income or use at the property physically lost or physically damaged.
- Confiscation, nationalization, requisition, destruction or damage to property by any authority.
- Criminal, dishonest, fraudulent or malicious conduct by the Covered Party.
- Negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty by the Directors or Officers
- Euthanasia.
- Vehicle not defined as a Road Vehicle;
- Weapon mounted (or designed to be mounted) on a vehicle;
- Weapon, device or substance delivered by an airborne weapon delivery system including, but not limited to, fixed wing aircraft, helicopter or drone.
- Injury or death to employees of the Covered Party, except for Crisis Management Services, Counselling Services, and Funeral Expenses endorsed by Extension to this Coverage Agreement.
- Claim or Claims made by, or on behalf of, any Assailant(s).
- Use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.
- Nuclear, Chemical, Biological, Bio-Chemical, Electromagnetic or Radioactive Weapons.
- Mental injury or mental anguish related claim where no actual Bodily Injury has occurred to the claimant.
- Covered Party's recklessness or deliberate misconduct.
- Mercy Killing(s).
- Covered Party except for employee while they are a recipient of Business Services being provided by the Covered Party.
- Pollutant or Contaminant.
- Goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Covered Party.
- Property Damage in respect of property:
    - owned, leased, rented or occupied by the Covered Party.
    - in the care, custody or control of the Covered Party or the care, custody or control of any person under contract with the Covered Party.
- Punitive or exemplary damages, sanctions or any additional damages resulting from the multiplication of compensatory damages.
- Strikes, labor unrest, riots or civil commotion.
- Suicide.
- War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military power.
- Swatting and any other fictitious event of hoax.

Deadly Weapon Protection

Claims Made Policy:
When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

Extended Reporting Periods:
Preferred provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

Automatic Extended Reporting Period – continued coverage granted for a period of 90 days following the effective date of termination or nonrenewal, but only for Claims first made during the 90 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Public Officials Liability/Employment Practices Liability

Term:	October 1, 2026 to October 1, 2027
Company:	Preferred Governmental Insurance Trust (*Preferred*)
Form:	**POL/EPLI:** Occurrence

Coverage	Limit	Deductible
Public Officials Liability Retroactive Date: Full Prior Acts		
Per Claim	$1,000,000	$0 Per Claim
Employment Practices Liability Retroactive Date: Full Prior Acts		
Per Claim	$1,000,000	$0 Per Claim
Sublimits		
Employee Pre-Termination Legal Consultation Services Per Employee Aggregate	 $2,500 $5,000	
Non-Monetary Claims Defense Costs, Aggregate	$100,000	

Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Deductible does not apply to claims expense.
3. Broadened definition of “Who is an Insured.”
4. Limits of Liability are subject to Florida Statute 768.28.

Public Officials Liability/Employment Practices Liability

<u>Exclusions, include but not limited to</u>:

- Criminal Acts
- Non-Monetary relief except as provided in the Supplementary Payments
- Bodily Injury, Personal Injury, Property Damage, Advertising Injury
- Damages arising out of Inverse Condemnation, Eminent Domain, Temporary or Permanent taking, Adverse Possession, Dedication by adverse Use, Condemnation Proceedings, or claims brought under Florida Statute 70.001 the “Bert J. Harris Jr., Private Property Rights Protection Act” or any similar claim by whatever named called.
- War, Invasion, Acts of foreign enemies, hostiles or warlike operations, strike, lock-out, riot, civil war, rebellion, revolution, insurrection or civil commotion
- Failure to effect and maintain insurance
- Fiduciary Liability
- Pollution
- Workers’ Compensation, Employers Liability and similar laws
- Nuclear
- ERISA of 1974, any similar state or local laws, and any rules and regulations promulgated thereunder and amendments thereto.
- Infringement of copyright, trademark, plagiarism, piracy or misappropriation of any ideas or other intellectual property
- Contractual Liability
- Health Care Professional or Health Care Facilities
- Prior and Pending claims
- Workers’ Adjustment and Retraining Notification Act, OSHA, RICO, or ADA
- Law Enforcement Activities
- Insured vs. Insured
- Bonds, Taxes or Construction contracts
- Collective Bargaining Agreements
- Capital Improvement to make property more accessible or accommodating to disabled persons
- Punitive Damages
- Return or improper assessment of taxes, assessments, penalties, fines, fees
- Activities of any attorney-at-law, medical personnel, architect, engineer or accountant, in the scope of their professional duties, except for claims made against them as Public Officials or Employees
- Media Wrongful Act
- Access or Disclosure of Confidential or Personal Information and Data-related Liability
- Perflouroalkyl and Polyflouroalkyl group of manufactured chemicals including, but not limited to the PFAS sub-groups: perfluorooctane sulfonate (PFOS), perfluorooctanoic acid (PFOA), and Perfluorohexane sulfonate acids (PFHxS).

Public Officials Liability/Employment Practices Liability

Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

Extended Reporting Periods:

Preferred provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

Automatic Extended Reporting Period – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Optional Extended Reporting Period – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 12 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Cyber Liability

Term: October 1, 2026 to October 1, 2027

Company: Preferred Governmental Insurance Trust (*Preferred*)

Form: Claims Made – Duty to Defend

Cyber Liability Retroactive Date: 10/1/2011		
Coverage	**Limit**	**Deductible**
Policy Limit – Annual Aggregate	**$2,000,000**	**Per Below**
Third Party Liability Coverage		
Privacy & Security Liability, each claim	$2,000,000	$25,000
Media Content Services Liability, each claim	$2,000,000	$25,000
PCI DSS, sublimit	$1,000,000	$25,000
First Party Liability Coverage		
Cyber Extortion & Ransomware, each claim	$500,000	$25,000
Data Breach & Crisis Management, each claim	$2,000,000	$25,000
Data Recovery, each claim	$2,000,000	$25,000
Business Interruption / Extra Expense, each claim	$2,000,000	$25,000/12 Hr.
Cyber Crime, refer to form for sublimits – Annual Aggregate Social Engineering Financial Fraud* Funds Transfer Fraud Invoice Manipulation	**$500,000** $500,000 $500,000 $500,000	$25,000 $25,000 $25,000 $25,000
Utility Fraud, refer to form for sublimits – Annual Aggregate Crypto Jacking Telecommunications Fraud	**$500,000** $500,000 $500,000	$25,000 $25,000 $25,000
System Failure – BI/EE, sublimit	$2,000,000	$25,000/12 Hr.
Dependent Business Interruption – System Failure, BI/EE, sublimit	$2,000,000	$25,000/12 Hr.
Bricking Coverage, sublimit	$1,000,000	$25,000
Consequential Reputation Loss Period of Restoration	$1,000,000 6 Months	14 Days

*Social Engineering Financial Fraud – Coverage shall only apply if you verify the instruction to transfer money or securities by following a pre-arranged callback or other established procedural method to authenticate the validity or the request prior to acting upon any transfer instructions.

Cyber Liability

Notes of Importance:

1. Defense Costs are included in the policy limits.
2. Deductible does apply to claims expense.

Exclusions, include but not limited to:

- Deliberate Acts / Personal Profit
- Prior Acts
- Bodily Injury / Property Damage
- Employment Practices
- Ownership
- Covered Party vs. Covered Party
- ERISA/Securities
- Pollution
- Contractual except when assumed under contract
- Guarantees
- Advertising
- Business Practice
- Patent
- Privacy
- Governmental Action
- Software Responsibility
- Act of God
- Recover of Profits, Royalties and Fees
- RICO
- Trade Secrets
- War
- Infrastructure Failure electrical, mechanical, Internet, telecommunication, cable or satellite failure, fluctuation or outage not under the operational control of the Insured, however caused, including any electrical power interruption, short circuit, surge, brownout or blackout, however this exclusion shall not apply to a telecommunications fraud event.
- Governmental Orders any court order or damaged requiring the Covered Party to provide law enforcement, any administrative, regulatory or judicial body or any other governmental authority access to personally identifiable information, protected health information, or confidential business information.
- Over-Redemption price discounts, prizes, awards, coupons, or any other valuable consideration given in excess of the contracted or expected amount.
- Perflouroalkyl and Polyflouroalkyl group of manufactured chemicals including, but not limited to the PFAS sub-groups: perfluorooctane sulfonate (PFOS), perfluorooctanoic acid (PFOA), and Perfluorohexane sulfonate acids (PFHxS).

Cyber Liability

Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

Extended Reporting Periods:

Preferred provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

Automatic Extended Reporting Period – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Optional Extended Reporting Period – The Covered Party shall have the right to purchase an Optional Extended Reporting Period for up to 6 years following the effective date of the cancellation or nonrenewal, as shown below:

- Option 1 – 100% for 1 Year
- Option 2 – 150% for 2 Years
- Option 3 – 175% for 3 Years
- Option 4 – 250% for 6 Years

but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Automobile Liability and Physical Damage

Term: October 1, 2026 to October 1, 2027

Company: Preferred Governmental Insurance Trust (*Preferred*)

Coverage	Limit	Symbol	Deductible
Automobile Liability (Based on 7 Vehicles)			
Primary Bodily Injury and Property Damage Liability – Combined Limit	$1,000,000	7, 8, 9	$0 Each Accident
Personal Injury Protection	Statutory	5	$0 Per Person
Medical Payments	$2,500	2	N/A
Uninsured Motorist	$100,000	7, 8, 9	N/A
Physical Damage			
Comprehensive (Based on 6 Vehicles)	Per Schedule	7, 8	$1,000 per Vehicle
Collision (Based on 6 Vehicles)	Per Schedule	7, 8	$1,000 per Vehicle
Rental Coverage	$50 per day / $5,000 Aggregate		N/A
Hired Physical Car Damage	$35,000		$1,000 per Vehicle

Coverage and Notes of Importance:

1. Defense Costs are paid in addition to policy limits.
2. Hired and non-owned liability is included.
3. Premium is based on number of vehicles and subject to adjustment if schedule is changed.
4. If Physical Damage is a Symbol 7, newly acquired vehicles must be reported in writing within 30 days of purchase in order to be covered for physical damage.
5. Limited Replacement Cost provided for owned and scheduled private passenger vehicle, light truck or sport utility vehicle that is involved in a covered total loss if the vehicle has less than 18,000 miles and is within the first 12 months of being scheduled at the time of the total loss. This coverage does not apply to police vehicles or any other vehicle types already listed.
6. Physical Damage coverage paid at Actual Cash Value or 110% of the value reported on the schedule, whichever is less. Please see policy for complete details.
7. Limits of Liability are subject to Florida Statute 768.28.

Automobile Liability and Physical Damage

Description of Covered Auto Designation Symbols:

SYMBOL		DESCRIPTION
1	=	ANY "AUTO"
2	=	ALL OWNED "AUTOS" ONLY. Only those "autos" you own and or lease (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This also includes all those "autos" you acquire ownership of after the coverage agreement begins.
3	=	OWNED PRIVATE PASSENGER "AUTOS" ONLY. Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the coverage agreement begins.
4	=	OWNED "AUTOS" OTHER THAN PRIVATE PASSENGER "AUTOS" ONLY. Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the coverage agreement begins.
5	=	OWNED "AUTOS" SUBJECT TO NO-FAULT. Only those "autos" you own and or lease that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	=	OWNED "AUTOS" SUBJECT TO A COMPULSORY UNINSURED MOTORIST LAW. Only those "autos" you own and or lease that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the coverage agreement begins provided they are subject to the same state uninsured motorists requirement.
7	=	SPECIFICALLY DESCRIBED "AUTOS". Only those "autos" described in ITEM THREE of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in ITEM THREE).
8	=	HIRED "AUTOS" ONLY. Only those "autos" you hire rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your employees or partners or members of their households.
9	=	NONOWNED "AUTOS" ONLY. Only those "autos" you do not own, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business.

Workers' Compensation

Term: October 1, 2026 to October 1, 2027

Insurer: Preferred Governmental Insurance Trust (*Preferred*)

Class Code	Description of Class Code	Estimated Payroll
8810	Clerical Office Employees NOC	$135,580
9012	Building Operation By Owner	$101,100
9015	Building or Property Management – All Other Employees	$487,195
	Total Payroll	**$723,875**
	Estimated Manual Premium	$13,260
	Experience Modification	.88
	Estimated Annual Premium	**$8,633**

Notes of Importance:

1. The "Estimated Annual Premium" includes all applicable credits including safety program and drug-free workplace credits as per Florida Statute 440.
2. Employer's Limit of Liability is $1,000,000/$1,000,000/$1,000,000.
3. Experience modification factor is subject to verification. This final amount of credit is dependent upon compliance with program requirements.
4. Final premium subject to payroll audit.
5. The expense constant charge has been included.
6. **Payment terms are annual.**

Premium Recapitulation
Page 1 of 2

	Annual Premium	Check Option Accept	Reject
***Preferred* Package**			
Property including Equipment Breakdown	$79,211.00	☐	☐
Inland Marine	$7,190.00	☐	☐
Crime / Employee Dishonesty	$1,215.00	☐	☐
General Liability	$17,616.00	☐	☐
Deadly Weapon Protection*	Included		
Public Officials / Employment Practices Liability	$12,568.00	☐	☐
Cyber Liability	$2,715.00	☐	☐
Automobile Liability	$3,482.00	☐	☐
Automobile Physical Damage	$1,402.00	☐	☐
Package Payment Plan:	Annual		

***Deadly Weapon Protection Coverage: Any Event that occurs at a Location which has been specifically leased or loaned by the District to any other entity or individual to host a permitted event planned and ticketed for more than 15,000 attendees over the duration of the event, MUST BE reported to AND APPROVED by *Preferred* PRIOR to event. The Trust may, at their discretion, charge an additional premium and/or impose additional conditions specifically for that event.**

	Annual Premium	Accept	Reject
Workers' Compensation	$8,633.00	☐	☐
Workers' Compensation Payment Plan:	Annual		

All lines of coverage must be accepted in order to bind coverage with *Preferred*.

Premium Recapitulation
Page 2 of 2

I authorize Brown & Brown to request the underwriters to bind coverage on the items indicated above and acknowledge receipt of the Compensation and Financial Condition Disclosure(s) provided in this proposal.

____
(Signature)

____
(Name & Title)

____
(Date)

Notes of Importance:

1. Quotes provided in the proposal are valid until 10/1/2026. After this date terms and conditions are subject to change by the underwriters.

2. *Preferred* is not subject to the Florida Insurance Guaranty Act, in the event it becomes unable to meet its claims payment obligations. However, insured is named on excess of loss policies.

3. Some of the Carriers of the *Preferred* excess of loss policies are issued pursuant to the FL Surplus Lines laws. Entities insured by surplus lines carriers do not have the protection of the FL Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.

4. Quote is subject to review and acceptance by *Preferred* Board of Trustees.

5. Premiums are subject to change if all lines of coverage quoted are not bound. **Premiums are subject to 25% minimum premium upon binding.**

6. Not all coverages requested may be provided in this quotation.

7. Flood quotes from NFIP may be available. Please advise your agent if you have property located in zones A or V and would like to have separate NFIP quotes.

8. Property values are based on information supplied by you. You should have reviewed your property schedule and as you deem necessary have appraisals done to verify your reported values are accurate based on current market conditions.

9. The Trust requires all Members to maintain valid and current certificates of workers' compensation insurance for all work performed by persons other than its employees.

10. **With the exception of Workers' Compensation, the total premium is due within 30 days of inception. Premium financing can be arranged if needed.**

11. Quote is not bound until written orders to bind are received from the insured and the Trust subsequently accepts the risk.

12. Should signed application reveal differing details/data than original application received, the entire quote/binder is subject to revision and possible retraction.

13. Higher limits of liability may be available. Please consult with your agent.

14. This proposal is based upon exposures to loss made known to Brown & Brown. Any changes in exposures (i.e. new operations, new acquisitions of property or change in liability exposure) need to be promptly reported to us in order that proper coverage may be put into place.

15. **This proposal is intended to give a brief overview. Please refer to coverage agreements for complete information regarding definition of terms, deductibles, sub-limits, restrictions and exclusions that may apply. In the event of any differences, the policy will prevail.**

Retail 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/

PREFERRED Compensation Disclosure

We appreciate the opportunity to assist with your insurance needs. Information concerning compensation paid to other entities for this placement and related services appears below. Please do not hesitate to contact us if any additional information is required.

Public Risk Underwriters is owned by Brown & Brown, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so.

For the policy year presented herein, your insurance was placed with Preferred Governmental Insurance Trust (*Preferred*). *Preferred* is an independent entity formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. *Preferred* has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

Preferred has contracted with Public Risk Underwriters (PRU), a company owned by Brown & Brown, Inc., to administer *Preferred*'s operations. The administrative services provided by PRU to *Preferred* include:

- Underwriting
- Coverage review
- Marketing
- Policy Review
- Accounting
- Issuance of *Preferred* Coverage Agreements
- *Preferred* Member Liaison
- Risk Assessment and Control

Pursuant to its contract with *Preferred*, Public Risk Underwriters of Florida, Inc. (PRU) receives an administration fee, based on the size and complexity of the account, up to 9.75% of the *Preferred* premiums billed and collected.

Preferred also utilizes wholesale insurance brokers, some of which (such as Peachtree Special Risk Brokers and Apex Insurance Services) are owned by Brown & Brown, Inc., for the placement of *Preferred*'s insurance policies. The wholesale insurance broker may provide the following services to *Preferred*:

- Risk Placement
- Coverage review
- Claims Liaison with Insurance Company
- Policy Review
- Current Market Intelligence

The wholesale insurance broker's compensation is largely dictated by the insurance company. It typically ranges between 5% and 10% of the premiums you pay to *Preferred* for your coverage.

Notice of Carrier Financial Status

Brown & Brown, Inc., its subsidiaries and affiliates do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer entity. We endeavor to place your coverage with insurance carriers rated "A-" or better by AM Best Company. However, we cannot predict whether a company's financial condition will improve or deteriorate over time.

This notice is provided to allow you to make an informed decision regarding the placement of your insurance. Upon your request, we will attempt to obtain alternative quotes from insurance carriers rated "A-" or better by AM Best Company. Please note the following with regard to the placement of the insurance indicated below and with regard to any subsequent renewal of such insurance:

- Insurance coverage is being quoted with/provided by the Preferred Governmental Insurance Trust ("Preferred"), which is a Florida local government self-insurance fund established pursuant to Section 624.4622, Florida Statutes. The Trust is not rated by the AM Best Company or 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/trusts may change rapidly and is beyond the control of Brown & Brown.
- You have had an adequate opportunity to make a thorough and complete inquiry into the financial condition and the terms and conditions of membership in Preferred, including reviewing it with your accountants, legal counsel and advisors, and enter into this relationship knowingly, voluntarily and with a full understanding of the risks.

Named Insured:	Grand Haven Community Development District
Line of Coverage(s):	Property/Equipment Breakdown, Inland Marine, Crime, General Liability and Employee Benefits Liability, Public Officials and Employment Practices Liability, Cyber Liability, Automobile Liability and Physical Damage, Weapon, Workers' Compensation
Policy Number(s):	PK FL1 0184006 26-02 and WC FL1 0184006 26-02
Policy Period(s):	10/1/2026 – 10/1/2027
Date of Notice:	7/30/2026

*** AM Best Rating Guide: Rating for Stability: A++ to F = Highest to lowest rating**
Financial Size Category: XV to I - Largest to smallest rating

Guide to Bests Ratings		
Best Category	**Rating**	**Description**
Secure	A++	Superior
Secure	A+	Superior
Secure	A	Excellent
Secure	A-	Excellent
Secure	B++	Very Good
Secure	B+	Very Good
Vulnerable	B	Fair
Vulnerable	B-	Fair
Vulnerable	C++	Marginal
Vulnerable	C+	Marginal
Vulnerable	C	Weak
Vulnerable	C-	Weak
Vulnerable	D	Poor
Vulnerable	E	Under Regulatory Supervision
Vulnerable	F	In Liquidation
Vulnerable	S	Rating Suspended
Not Rated	NR-1	Insufficient Data
Not Rated	NR-2	Insufficient Size and/or operating experience
Not Rated	NR-3	Rating Procedure Inapplicable
Not Rated	NR-4	Company Request
Not Rated	NR-5	Not Formally Followed
Rating Modifier	u	Under Review
Rating Modifier	q	Qualified
Affiliation Code	g	Group
Affiliation Code	p	Pooled
Affiliation Code	r	Reinsured

Guide to Best's Financial Size Categories		
Reflects size of insurance company based on their capital, surplus and conditional reserve funds in U.S. dollars.	**I**	Less than $1,000,000
	II	$1,000,000 - $2,000,000
	III	$2,000,000 - $5,000,000
	IV	$5,000,000 - $10,000,000
	V	$10,000,000 - $25,000,000
	VI	$25,000,000 - $50,000,000
	VII	$50,000,000 - $100,000,000
	VIII	$100,000,000 - $250,000,000
	IX	$250,000,000 - $500,000,000
	X	$500,000,000 - $750,000,000
	XI	$750,000,000 - $1,000,000,000
	XII	$1,000,000,000 - $1,250,000,000
	XIII	$1,250,000,000 - $1,500,000,000
	XIV	$1,500,000,000 - $2,000,000,000
	XV	Greater than $2,000,000,000

Brown & Brown always strives to place your coverage with highly secure insurance companies. We cannot, however, guarantee the financial stability of any carrier.

Preferred PGIT GOVERNMENTAL INSURANCE TRUST

Public Entity Application
PO Box 958455
Lake Mary, FL 32795-8455
Phone: 321-832-1450
Fax: 321-832-1496

Public Entity Application
Renewal Application Muni
Coverage Term: 10/01/2026 to 10/01/2027

General Member Information	
Name: Grand Haven CDD	
Mailing: 250 International Pkwy	
Suite 208	
City/State/Zip: Lake Mary, Florida 32746	
Physical: 250 International Pkwy	
Suite 208	
City/State/Zip: Lake Mary, Florida 32746	
Member Contact Information Contact: Howard McGaffney	Additional Member Information FEIN: 650750490 NCCI Risk ID: 091613778
Title: District Manager	Population: 0
Phone#: 321-263-0132 Fax#:	County: Seminole
Email: howard@cddmanagers.com	Member Type: Community Development District
Agency Information	Agency Contact Information
Agency: Risk Management Associates, Inc.	Contact: Kyle Stoekel
Address: 300 North Beach Street	Phone#: 3869445805
City/State/Zip: Daytona Beach , Florida 32114	Fax#: 3862394049
Phone#: (386) 252-6176 Fax#: (386) 239-4049	Email: kyle.stoekel@bbrown.com

CERTIFICATION

The undersigned being authorized by and acting on behalf of the applicant and all persons/concerns seeking insurance, has read and understands this Application, including any appendices and/or supplements, and declares that all statements set forth herein are true, complete and accurate. The undersigned acknowledges and agrees that the submission and the Trust's receipt of such written report, prior to the inception of the coverage agreement applied for, is a condition precedent to coverage.

The signing of this Application does not bind the undersigned to purchase the coverage, nor does the review of same bind The Trust to issue a coverage agreement. This application shall be the basis of the contract, should one be issued.

This Application must be signed by the "Ranking Elected/ Appointed Official" of the Entity making the application (e.g. Chair, President, Superintendent or Executive Director of the Educational Entity) or the Risk Manager (or ranking official) assigned this function.

SIGNATURE: ______________________

TITLE: ______________________

DATE: ______________________

NOTICE TO APPLICANT

For your protection, the following Fraud Warning is required to appear on this application:

FLORIDA FRAUD STATEMENT

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Public Entity Application
Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven Community Development District
Agency: Risk Management Associates, Inc.

Coverages Selected:

Auto Liability	Y	Auto Physical Damage	Y
Boiler & Machinery	Y	Crime	Y
Flood	Y	Garage Keepers	N
General Liability	Y	Inland Marine	Y
Professional Liability	Y	Property	Y
Cyber Liability	Y		

Coverage/Exposure Summary:

Line of Business	Exposure Coverage	Applicable/Not Applicable
General Question	Application general Information	
General Question	Excess WC (Standards Limits are $1M/$1M/$1M	Not Applicable
General Question	SIR – TPA Information	Not Applicable
General Question	Stop Loss	Not Applicable
Auto Liability	Coverage	Applicable
Auto Physical Damage	Coverage	Applicable
Crime	Coverage	Applicable
Cyber Liability	Coverage	Applicable
Garage Keepers	Coverage	Not Applicable
General Liability	Coverage	Applicable
General Liability	Operations: Elder Care/Respite Care	Not Applicable
General Liability	Operations: Special Events, Fairs or Carnivals	Not Applicable
General Liability	Operations: Supervision Abuse Prevention (Required)	Applicable
Professional Liability	Law Enforcement	Not Applicable
Professional Liability	POL/ELL/EPLI	Applicable
Property	Coverage	Applicable

Initial____________________Date____________________

Public Entity Application
Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven Community Development District
Agency: Risk Management Associates, Inc.

APPLICATION GENERAL INFORMATION

General Questions	Response
Account CSR:	Taylor Brodeur
Agent Name:	Kyle Stoekel
Primary Member Contact:	Howard McGaffney
If New Primary Contact include name, phone and email address:	Howard McGaffney 321-263-0132 howard@cddmanagers.com
Requested Effective Date:	10/01/2026
Requested Termination Date:	10/01/2027
Bid Date (if Applicable, Attach RFP copy):	
Need by Date:	7/23/2026
Is this new business? If it is new business, please complete and attach the 'Expiring Information' form. Template can be found under 'Agent Documents' at the top of the page (Application is not complete without this information).	No
Have you been with PGIT less than 5 years? If Yes - complete and attach the 'Loss Summary' form or a 'No Known Losses' letter. Template can be found under 'Agent Documents' at the top of the page (Application is not complete without this information).	Yes
Member's FEIN	650750490
NCCI Risk Id #	091613778
Population	0
Have you attached the most recent audited financials/budget?	
Please Enter Full Detail Description of Operations	CDD
Installment Schedule: (Only Available for premium > 100k, pay plan is agency bill)	Annual
Do you have a Risk Manager? (If yes, please provide name and number in comment box)	No
Do you have a Human Resource or Personnel Department? (If No please describe handling of this function in comment box)	No
Number of Full Time Police?	0
Number of Full Time Fire?	0
Number of Full Time all other Personnel?	12
Number of Part Time Police?	0
Number of Part Time Fire?	0
Number of Part Time All Other Personnel including Seasonal personnel?	5
Number of Volunteers Police?	0
Number of Volunteers Fire?	0
Number of Volunteers All Others?	5
Police - Estimated Payroll	$0
Fire - Estimated Payroll	$0
All Other - Estimated Payroll	$723,875

Initial_____________________Date______________________

Public Entity Application
Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven Community Development District
Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION- PROFESSIONAL LIABILITY- PUBLIC OFFICIALS & EMPLOYMENT PRACTICES

THIS IS AN APPLICATION FOR "CLAIMS MADE AND REPORTED" COVERAGE

POL/EPLI General Questions	Response
1 - POL Limit:	$1,000,000
2 - POL Deductible:	$0
3 - EPLI Limit:	$1,000,000
4 - EPLI Deductible:	$0
5 - POL Retro Date	
6 - EPLI Retro Date	
7 - If New Business - Who is your current POL/EPLI carrier?	EGIS
8 - If new business - What is your current POL/EPLI Limit?	$1,000,000
9 - If new business - What is your current POL/EPLI Deductible?	$0
10 - If new business, is your current coverage claims made or occurrence?	
11 - Has your POL/EPLI coverage ever been cancelled or non-renewed? (If yes describe answer in comment box)	No
12 - Total Number of Board Members?	5
13 - Are Board members Elected? (Y/N) (If no, describe who they are appointed by in comment box)	No
14 - Number of employees who hold professional designations	
15 - Has any bond issue been defeated within the past three years?	No
16 - If yes, has the proposal been resubmitted or is it expected to be resubmitted?	
17 - Has the public entity been in default on the principal or interest on any bond? (if yes, please provide details in comment box)	No
18 - Do you have a zoning commission? (Y/N)	No
19 - Does your legal counsel attend all meetings of the planning and zoning board?	No
20 - Do officials receive training with respect to open meetings and hearing regulations?	Yes
21 - Do you have a written master plan for economic development? (If yes, please select the year)	
22 - Do you have formally approved land use ordinances that have been reviewed by legal counsel?	Yes
23 - Do you have a formal procedure to file for a variance to land use statutes?	Yes
24 - Do you have a formal process for application and approval of permits and licenses?	Yes
25 - Do you have a formal written policy prohibiting elected officials and/or board members from sitting on decisions in which they may have a conflict of interest?	Yes
26 - If with Preferred less than 5 years, have you had any disputes or claims involving a wrongful taking, zoning variance or land use right? (If yes, provide details in comment box). Please note providing details here does not qualify as reporting a claim.	No
27 - If with Preferred less than 5 years, have you had any disputes or claims involving the approval of building permits, design, or code enforcement? (If yes, provide details within comment box.) Please note providing details here does not qualify as reporting a claim	No

28 - If with Preferred less than 5 years, have you had any disputes, claims, or complaints involving open or closed landfills? (If yes, provide details within the comment box.)	No
29 - Number of employees reported on IRS Form 1099(no FEIN) and/or who have written employment agreements	
30 - Total % of involuntary turnover during the last 3 years (Ex. 2)	
31 - Total % of voluntary turnover during the last 3 years (Ex. 5)	
32 - Average # of years of employment for all employees (Ex. 4)	
33 - Do supervisors receive training in the proper implementation of your policies and procedures?	Yes
34 - Is training documented in their personnel file?	No
35 - Enter 4 digit year employment manual written or last updated.	
36 - Is employment manual reviewed by counsel experienced and qualified in employment law?	No
37 - Do policies and procedures comply with state and federal guidelines?	
38 - Is this manual distributed to all employees upon hiring?	No
39 - Do you have a written policy with respect to both sexual and non-sexual harassment?	No
40 - Do you follow a formal written procedure for employee disputes/complaints?	Yes
41 - Are all actions to dismiss or demote employees reviewed in advance by legal counsel?	No
42 - Do you require that due process be served and documented for all proceedings involving dismissal, demotion, or suspension?	
43 - Are all probationary or disciplinary actions recorded in writing and signed by the employee?	
44 - Have job descriptions been drafted for regular full-time positions?	
45 - Are you an Equal Opportunity Employer?	Yes
46 - Over the last 5 years has any person made a claim alleging unfair or improper treatment regarding employee hiring, remuneration, advancement, or termination of employment? (If yes, explain in the comment box.). Please note providing details here does not qualify as reporting a claim.	No
47 - Answer if with Preferred less than 5 years. Has any claim been made against the entity or any person in their capacity as an official or employee of the entity? (If yes, explain in the comment box.). Please note providing details here does not qualify as reporting a claim.	No
48 - Does any official or employee have any knowledge of any fact, circumstance or situation which might reasonably be expected to give rise to a claim? (If yes, explain in the comment box.). Please note providing details here does not qualify as reporting a claim.	No

Initial____________________Date____________________

Public Entity Application
Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven Community Development District
Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION - CYBER LIABILITY GENERAL QUESTIONS

THIS IS AN APPLICATION FOR CLAIMS MADE AND REPORTED COVERAGE

Cyber Liability	Response
1 - Cyber Retro Date	10/1/2011
2 - Do you have anti-virus software installed and enabled on all desktops and servers (excluding database servers) and is it updated on a regular basis?	Yes
3 - Do you have firewalls installed on all external gateways?	Yes
4 - Do you take regular backups (at least weekly) of all critical data?	Yes
5 - If confidential information is stored on laptops, flash drives and other mobile devices, is the information stored in an encrypted format?	No
6 - Is data "at rest" (servers, etc.) stored in an encrypted format?	No
7 - Is multi-factor authentication required for all employees when accessing email through a website or cloud based service?	
8 - Is multi-factor authentication required for all remote access to the network provided to employees, contractors, and 3rd party service providers?	
IN ADDITION TO REMOTE ACCESS, IS MULTI-FACTOR AUTHENTICATION REQUIRED FOR THE FOLLOWING, INCLUDING ACCESS PROVIDED TO 3RD PARTY SERVICE PROVIDERS:	
9 - All internal and remote admin access to directory services	
10 - All internal and remote admin access to network backup environments	
11 - All internal and remote admin access to network infrastructure	
12 - All internal and remote admin access to the organization’s endpoints/servers	
13 - Have you suffered a claim or loss in the last five years, in relation to cyber liability or cyber security? If yes, describe:	No
14 - Are you aware of any circumstances or complaints against you in relation to data protection or security, PII (Personally Identifiable Information), PHI (Protected Health Information) or any other actual or potential security violations or breaches either currently or in the past five years? If so, please describe (Please note providing details here does not qualify as reporting a claim)	No

Initial____________________Date_____________________

PROFESSIONAL LIABILITY- POL/EPLI/ CYBER

IT IS AGREED THAT IF ANY SUCH FACT, CIRCUMSTANCE OR SITUATION NOT LISTED/DISCLOSED HEREIN, THEN ANY CLAIM BASED UPON, ARISING OUT OF, OR ATTRIBUTABLE THERETO, IS EXCLUDED FROM THE COVERAGE BEING APPLIED FOR.

The undersigned, being authorized by and acting on behalf of the applicant and all persons or concerns seeking coverage, has read and understand this Application, and declares all statements set forth herein are true, complete and accurate. The undersigned further declares and represents that any occurrence or event taking place prior to the inception of the coverage agreement applied for, which may render inaccurate, untrue or incomplete any statement made herein will immediately be reported in writing to the Trust. The undersigned acknowledges and agrees that the submission and the Trust's receipt of such written report, prior to the inception of the coverage agreement applied for, is a condition precedent to coverage.

The signing of this Application does not bind the undersigned to purchase coverage, nor does the review of this Application bind Preferred to issue a coverage agreement. This Application shall, however, be the basis of the contract, should a coverage agreement be issued.

Signed________________________________Title___________________________Date______________________

This Application must be signed by the "Ranking Elected / Appointed Official" of the Entity making the application (e.g. Mayor /Manager / equivalent Officer) or the Risk Manager (or ranking official) assigned this function.

SIGNATORY ABOVE IS ALSO TO INITIAL EACH AND EVERY PAGE OF THIS APPLICATION.

IMPORTANT NOTICE: SHOULD THE SIGNED APPLICATION DIFFER IN ANY WAY FROM THE APPLICATION SUBMITTED FOR UNDERWRITING/RATING PURPOSES, THE TERMS, CONDITIONS AND PREMIUM AS REFLECTED ON SUBJECT TO CHANGE.

Public Entity Application
Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven Community Development District
Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION - Auto Liability

Coverage	Response
1 - AL Limit:	$1,000,000
2 - AL Territory:	Atlantic Coast
3 - AL Deductible:	$0
4 - Medical Payment limit:	$2,500
5 - Uninsured/Underinsured motorist limit (Maximum $100,000):	$100,000
6 - Hired and Non-Owned Liability? (Y/N)	Y
7 - If symbol 10 for AL is required, provide definition:	
8 - How often do you inspect vehicles for safety hazards?	Daily
9 - Are safety inspection records maintained?	No
10 - Are vehicles assigned to specific drivers with back up drivers?	No
11 - Do you have any busing operations contracted to third parties that is greater than 50% of the overall busing operations?	No
12 - Are 15 passenger vans used for passenger transportation? (If yes, provide Member's policy/procedure with regards to how many passengers are transported in each van, seatbelts, other safety procedures, etc.)	No
13 - Do you own/operate Autonomous Vehicles? If so Autonomous Vehicle Supplemental Application is required.:	No
PLEASE ENTER 4 DIGIT YEAR FOR DATE WRITTEN,LAST UPDATED OR "NONE" for the next 5 questions	
14 - Fleet Management Safety Manual:	
15 - Driver Training Program:	
16 - MVR Criteria:	
17 - Formal Written Accident Reporting Procedure:	
18 - Employee Disciplinary Program for Driver Safety	

Initial____________________Date____________________

Public Entity Application
Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven Community Development District
Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION - Auto Physical Damage

Coverage	Response
1 - Collision Auto Symbol:	7, 8
2 - Comprehensive Auto Symbol:	7, 8
3 - Hired Physical Damage Limit (0/35K/50K/75K/100K):	$35,000
4 - Hired Physical Damage Deductible:	$1,000
5 - If symbol 10 required, provide definition:	
6 - Approximate maximum total insured value parked in any one lot	

Initial____________________Date_____________________

Public Entity Application
Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven Community Development District
Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION- CRIME

Coverage	Response
1 - Employee Dishonesty Blanket Limit (faithful performance included):	$250,000
2 - Employee Dishonesty Deductible:	$1,000
3 - Theft, Disappearance or Destruction Limit	$250,000
4 - Theft, Disappearance or Destruction Deductible	$1,000
5 - Computer Fraud Limit	$250,000
6 - Computer Fraud Deductible	$1,000
7 - Forgery or Alteration Limit	$250,000
8 - Forgery or Alteration Deductible	$1,000
9 - Does the applicant check for past criminal records (theft of money and securities, robbery, etc.) on rateable employees?	Yes
10 - How frequently are audits performed? (weekly, monthly, quarterly, annually)	Annually
11 - Who performs the audit?	CPA
12 - Is countersignature of checks required?	
13 - Are your bank accounts reconciled by someone not authorized to deposit or withdraw?	Yes
14 - Number of employees handling money(accountants,bookkeepers, cashiers, check signers,etc.):	
15 - Number of messengers:	
16 - Number of guards accompanying messenger:	
17 - Is banking done by your internal staff or by other outside professionals?	

Public Entity Application
Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven Community Development District
Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION - General Liability

Coverage	Response
1 - GL Occurrence Limit	$1,000,000
2 - GL Deductible	$0
3 - Employee Benefits Occurrence Limit	$1,000,000
4 - Medical Expense Limit (Max $5,000)	$5,000
5 - Total number of Housing Authority units	0
6 - If Housing Authority, please give number of section 8 units (including USDA units)	0
7 - Number of hotel units owned/operated by member	0
8 - Do you require all contractors & vendors with whom you do business to provide a contractual hold harmless and certificate of Insurance.	Yes
9 - Do you require groups using your facilities to provide a contractual hold harmless and Certificate of Insurance?	Yes
10 - Do you require groups using your facilities to make you an additional insured on their insurance policy?	Yes
11 - Do you have an ADA coordinator? If so please provide name.:	
12 - If you are a special district, are you responsible for sidewalk maintenance?	Yes
CHECK YES/ NO FOR EACH OF THE FOLLOWING EXPOSURES	
13 - Athletic Fields & Activities	Yes
14 - Airports/Aircraft (Coverage limited to Premises Liability Only)	No
15 - Bleachers/Auditoriums/Stadiums	No
16 - Do you sponsor/operate Children/Youth Programs?	No
17 - Do you sponsor/operate Sr. Adult Program?	Yes
18 - Do you sponsor/operate programs for emotionally/mentally challenged individuals?	No
19 - Electric Power Distribution(Power Generation excluded)	No
20 - EMT's/Paramedics (Incl Fire Dept & Other 1st Responders)	No
21 - Exhibition/Convention Center	No
22 - Gas Utility Distribution (Generation Excluded)	No
23 - Golf Course	No
24 - Hospitals, Nursing Homes, Medical Facilities (Coverage limited to Premises Liability only, Medical Malpractice excluded)	No
25 - Law Enforcement(See Law Enforcement section for coverage questions)	No
26 - Marinas (Premises Liability only excludes Marina Operators Liability)	No
27 - Detention Facilities (See Law Enforcement section for coverage questions)	No
28 - Restaurants/Snack Bars/Food Beverage Carts	Yes
29 - Skate Parks	No
30 - Swimming Pools/Water Parks/Splash Parks	Yes
31 - Wastewater Treatment	No
32 - Water Utility	No
33 - Watercraft (Coverage limited to craft less than 52ft excludes paying passengers)	No
34 - Wharves/Piers/Docks (Excluding Marina Ops Liability)	Yes

Initial____________________Date____________________

35 - Drones (if yes, and you are requesting coverage complete the Unmanned Aircraft/Drone supplemental application found in the pool forms and documents)	No
36 – Trampolines, inflatables, or bounce houses?	

COVERAGE INFORMATION- General Liability

Operations: Elder Care/ Respite Care	Response
1 - Number of Elder Care/Respite Care locations	
2 - Ratio of clients to care providers	

COVERAGE INFORMATION- General Liability

Operations: Special Events, Fairs, or Carnivals	Response
1 - If you have fireworks displays, how many a year do you have?	
2 - Do you contract out the fireworks display to a licensed Pyrotechnician?	

Initial____________________Date_____________________

Public Entity Application
Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven Community Development District
Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION- General Liability

Supervision Abuse Prevention (Required)	Response
1 - Who in the Entity has been designated to handle claims (include name, address, telephone number and email)?	Unknown
2 - With respect to Claims Incidents, etc., do you have a written procedure for obtaining information?	No
ENTER YES/NO FOR ALL OPERATIONS LISTED BELOW	
3 – Camps (Residential): (Yes/No)	No
4 - Camps with overnight stays: (Yes/No)	No
5 - Daycare Centers/Nursery Schools - Children or Adult Care: (Yes/No)	No
6 - Juvenile Detention Centers: (Yes/No)	No
7 - Medical Services and Professionals - Doctors, Psychiatrists, Visiting Nurse Services: (Yes/No)	No
8 - Mental Institutions: (Yes/No)	No
9 - Orphans or Foster Homes, including Social Service Agencies responsible for the Foster Home evaluation and/or placement: (Yes/No)	No
10 - Religious/Clergy/Church Organizations	No
11 - Schools - public or private elementary, junior high or high school: (Yes/No)	No
12 - Social Service Counselors - Social Workers, Psychologists: (Yes/No)	No
13 - Special Needs Educational Facilities: (Yes/No)	No
14 - Substance Abuse Facilities with overnight stays: (Yes/No)	No
15 - Substance Abuse Facilities without overnight stays: (Yes/No)	No
16 - Youth Organizations (Sports, Scouts, YMCA/YWCA, Big Brothers/Sisters, etc): (Yes/No) - If yes please specify in Comment field	No
17 - Is there a Sexual Abuse Prevention Program in effect?	No
18 - Has a written policy been established clearly expressing management's commitment to sexual abuse prevention?	No
19 - Have written procedures encompassing rules, a code of conduct and disciplinary measures been established for all staff and/or volunteers, which clearly define the policy and consequences of non-adherence?	No
20 - Has a mechanism been developed to ensure that sexual abuse prevention policies and procedures are implemented and enforced throughout the organization?	No
21 - Is there a Sexual Abuse Prevention Coordinator that reports to a member of management?	No
22 - Are management/staff trained in policies and procedures relating to the Sexual Abuse Prevention Program?	No
23 - Do policies and procedures include an incident reporting and follow-up mechanism?	No
24 - Are standard applications used for all prospective employees or volunteers?	No
25 - Is there a minimum of two background checks for prospective employees with documentation maintained in file?	No
26 - Do background checks include checks with "Sex Offender Hot-lines", State Police, State Department of Social Services, or similar public agencies? (where applicable)	No
27 - In the past five years have any employees or officers been terminated for cause related to sexually abusive behavior?	No

Initial____________________Date_____________________

28 - Are records maintained documenting adherence to all applicable policies and procedures, e.g., hiring and screening, code of conduct, training, incident and follow-up procedures?	No
29 - Are you aware of any circumstance that may result in a sexual abuse claim? If Yes,explain in the comment box.(Please note providing details here does not qualify as reporting a claim)	No
30 - Have any members of the staff been transferred because of allegations of sexual abuse?	No

Public Entity Application

Coverage Term: 10/01/2026 to 10/01/2027

Member Name: Grand Haven Community Development District

Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION - Property

Coverage	Response
1 - ISO Protection Class:	4
2 - AOP Property Deductible:	$2,500
3 - Excess Flood Limit (primary for zones other than A & V) - Maximum Limit $5,000,000	$2,500,000
4 - Earth movement Limit - Maximum Limit $5,000,000	$2,500,000
5 - Equipment Breakdown Coverage requested (Y/N)	Yes
6 - Do any of the buildings have unrepaired damage from a recent loss? If so, please describe the extent of the damage and location.	
7 - Date of last property valuation: (4 digit year)	
8 - If new business, have you attached a copy of your most recent appraisal?	
9 - Does the member own any structures not listed on the Property Application Schedule of Locations? If yes, provide description in the comment box.	No
10 - Are these structures insured with another carrier?	No

Initial____________________Date_____________________

Named Covered Party: Grand Haven Community Development District
Term: 10/01/2026 to 10/01/2027
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK FL1 0184006 26-02 01

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORISTS LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting there from. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the Coverage Agreement. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability coverage agreements include Uninsured Motorist coverage at limits equal to the Bodily Injury limits in your coverage agreement unless you select a lower limit offered by the Trust or reject Uninsured Motorist entirely. Please indicate whether you desire to entirely reject Uninsured Motorist coverage, or, whether you desire this coverage at limits lower than the Bodily Injury Liability limits of your Coverage Agreement:

[ ] a. I hereby reject Uninsured Motorist coverage.

[X] b. I hereby select the following Uninsured Motorist limits which are lower than my Bodily Injury Liability Limits:
$100,000 each person (enter limit if applicable):
$100,000 each accident.

[ ] c. I hereby select Uninsured Motorist coverage limits equal to my Bodily Injury Liability limits. (If you select this option disregard the bold face statement above.)

ELECTION OF NON-STACKED COVERAGE
(Do not complete if you have rejected Uninsured Motorist)

You have the option to purchase, at a reduced rate, non-stacked (limited) type of Uninsured Motorists coverage. Under this form if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this Coverage Agreement will apply only to the extent of coverage (if any) which applies to that vehicle in this Coverage Agreement. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of Uninsured Motorist coverage available on any one vehicle for which you are a Named Covered Party, covered family member, or covered resident of the Named Covered Party's household. This Coverage Agreement will not apply if you select the coverage available under any other Coverage Agreement issued to you or the Coverage Agreement of any other family member who resides with you.

If you do not elect to purchase the non-stacked form, your Coverage Agreement limit(s) for each motor vehicle are added together (stacked) for all covered injuries. Thus, your Coverage Agreement limits would automatically change during the Coverage Agreement term if you increase or decrease the number of autos covered under the Coverage Agreement.

[X] I hereby elect the non-stacked form of Uninsured Motorist coverage.

I understand and agree that selection of any of the above options applies to my liability Coverage Agreement and future renewals or replacements of such Coverage Agreement which are issued at the same Bodily Injury Liability limits. If I decide to select another option at some future time, I must let the Trust or my agent know in writing.

Signature ______________________ **Title** ______________________
Name ______________________ **Date** ______________________

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

Signature Page

I hereby confirm that the limits/coverages as shown here, corresponding with the Coverage Agreement, are correct:

X	**Property**	**TIV: $11,940,060 Building and Contents Combined**
X	**Inland Marine**	**Blanket Unscheduled IM: $1,000,000** **Scheduled Inland Marine: $1,951,187** **Total All Inland Marine: $2,951,187**
N/A	**Property TRIA (Terrorism Risk Insurance Act) coverage**	
X	**Crime**	
X	**General Liability**	**Ratable Payroll: $723,875**
N/A	**Law Enforcement Liability**	**Officers: Not Included**
X	**Professional Liability**	**Employees: 22**
X	**Automobile**	**7 Units - Auto Liability** **6 Units - Comprehensive** **6 Units – Collision**
N/A	**Stop Loss Aggregate:** **Applies to:**	**Not Included**
N/A	**Excess Workers' Compensation**	**Payroll: Not Included**
N/A	**I confirm that I have received a copy of Preferred's Current Interlocal Agreement (last amended October 1, 2004) and Amendment A (effective October 1, 2013).**	
N/A	**I confirm having read and agreed to the terms as laid out in the attached Preferred Participation Agreement (which also requires a signature).**	

A signed copy of the following is also required where applicable: First Page of Preferred Application; Professional Liability Application; Uninsured Motorist Rejection/Election Form; SIR Signature Page.

Signature ______________________ **Title** ______________________
Name ______________________ **Date** ______________________

Coverage is provided by Preferred Governmental Insurance Trust

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

Public Entity Application
PO Box 958455
Lake Mary, FL 32795-8455
Phone: 321-832-1450
Fax: 321-832-1496

Public Entity Application
Worker's Compensation 1st$ or Deductible Application
Coverage Term: 10/01/2026 **to** 10/01/2027

General Member Information	
Name:	Grand Haven CDD
Mailing:	250 International Pkwy
	Suite 208
City/State/Zip:	Lake Mary, Florida 32746
Physical:	250 International Pkwy
	Suite 208
City/State/Zip:	Lake Mary, Florida 32746

Member Contact Information	Additional Member Information
Contact: Howard McGaffney	**FEIN:** 650750490 **NCCI Risk ID:** 091613778
Title: District Manager	**Population:**
Phone: **Fax:**	**Physical County:** Seminole
Email: howard@cddmanagers.com	**Member Type:** Community Development District
Agency Information	**Agency Contact Information**
Agency: Risk Management Associates, Inc.	Contact: Kyle Stoekel
Address: 300 North Beach Street	Phone#: 3869445805
	Fax#: 3862394049
City/State/Zip: : Daytona Beach, FL 32114	Email: kyle.stoekel@bbrown.com
Phone: (386) 252-6176 **Fax:** (386) 239-4049	

CERTIFICATION
The undersigned being authorized by and acting on behalf of the applicant and all persons/concerns seeking insurance, has read and understands this Application, including any appendices and/or supplements, and declares that all statements set forth herein are true, complete and accurate. The undersigned acknowledges and agrees that the submission and the Trust's receipt of such written report, prior to the inception of the coverage agreement applied for, is a condition precedent to coverage.

The signing of this Application does not bind the undersigned to purchase the coverage, nor does the review of same bind The Trust to issue a coverage agreement. This application shall be the basis of the contract, should one be issued.

This Application must be signed by the "Ranking Elected/ Appointed Official" of the Entity making the application (e.g. Chair, President, Superintendent or Executive Director of the Educational Entity) or the Risk Manager (or ranking official) assigned this function.

SIGNATURE: ______________________

TITLE: ______________________

DATE:

NOTICE TO APPLICANT
For your protection, the following Fraud Warning is required to appear on this application:

FLORIDA FRAUD STATEMENT
Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Coverage Term: 10/01/2026 to 10/01/2027

Member Name: Grand Haven CDD

Agency: Risk Management Associates, Inc.

Current Coverages Selected:

Workers' Compensation

Coverage/ Exposure Summary:

Line of Business	Exposure Coverage	Applicable/Not Applicable
General Question	Application General Information	Applicable
Workers' Compensation	1st Dollar (Standard Limits are $1M/$1M/$1M)	Applicable

Coverage Term: 10/01/2026 to 10/01/2027

Member Name: Grand Haven CDD

Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION

General Questions	Response
Account CSR:	Taylor Brodeur
Agent Name:	Kyle Stoekel
Primary Member Contact:	Howard McGaffney
If New Primary Contact include name, phone and email address:	Howard McGaffney howard@cddmanagers.com
Have you attached the most recent audited financials?	Yes
Requested Effective Date:	10/01/2026
Requested Termination Date:	10/01/2027
Bid Date (if Applicable, Attach RFP copy):	
Need by Date:	7/23/2026
Is this new business? If it is new business, please complete and attach the 'Expiring Information' form. Template can be found under 'Agent Documents' at the top of the page (Application is not complete without this information).	No
Have you been with PGIT less than 5 years? If Yes - complete and attach the 'Loss Summary' form or a 'No Known Losses' letter. Template can be found under 'Agent Documents' at the top of the page (Application is not complete without this information).	Yes
Member's FEIN:	650750490
NCCI Risk ID #:	091613778
Population:	
Full Detailed Description of Operations:	CDD
Installment Schedule (Direct Bill):	Annual
Do you have a risk Manager? (Yes/No) If yes, please provide name and phone number	No
Do you have a Human Resources or Personnel Department? (Yes/No) If No, please describe handling of this function:	No
Number of Full Time Police	0
Number of Full Time Fire	0
Number of Full Time All Other Personnel	12
Number of Part Time Police	0
Number of Part Time Fire	0
Number of Part Time All Other Personnel including Seasonal	5
Number of Volunteers Police	0
Number of Volunteers Fire	0
Number of Volunteers All Others	5
Police - Estimated Payroll	0
Fire - Estimated Payroll	0
All Other – Estimated Payroll	723,875

Coverage Term: 10/01/2026 to 10/01/2027
Member Name: Grand Haven CDD
Agency: Risk Management Associates, Inc.

COVERAGE INFORMATION - Worker's Compensation

	1st Dollar or Deductible	Response
1.	Enter number of broken arm posters needed:	2
2.	WC Limit Requested (standard is $1M/$1M/$1M):	$1,000,000/$1,000,000/$1,000,000
3.	WC Deductible Requested:	$0
4.	Experience Modification Factor:	0.88
5.	Experience Modification Factor Effective Date:	10/1/2026
6.	Is a formal drug free program in operation? Attach Drug Free Credit Application.	No
7.	Is a formal safety program in operation? Attach Safety Credit Application.	No
8.	Is there a formal Return to Work - Light Duty program in place for all operational areas?	No
9.	Does employer have a safety committee?	No
10.	If Yes, is there management participation	No
11.	Is there a formal review of all workplace accidents?	Yes
12.	Do past, present, or discontinued operations involve storing, treating, discharging, applying, disposing, or transporting hazardous materials? If yes, describe:	No
13.	Any work performed underground or above 15 feet? If yes, describe:	No
14.	Any work performed on docks, barges, vessels, bridges, or over water? If yes, describe:	No
15.	Are sub-contractors used? If yes, describe:	Yes
16.	Are Work Comp COI's required for sub-contractors/ vendors?	Yes
17.	Do employees travel out of state? If yes, describe:	No
18.	Do you lease employees to or from other employers? If yes, describe:	No
19.	Any group transportation provided? If yes, describe:	No
20.	Are physicals required after offers of employment are made? If yes, list which departments or positions require physicals.	No

21.	Are there any occupational disease exposures involved in the operation including asbestos, silica, dust, hazardous chemicals, radiation, communicable disease or any other occupational disease exposure? If Yes, describe:	No
22.	Is there any owned, leased or chartered aircraft? If yes, complete aviation supplemental application.	No
23.	Are there any owned or operated airports? If yes, describe:	No
24.	Is there any owned, leased or chartered watercraft? If yes, describe operation:	No
25.	Any employees who may be subject to the Longshore and Harbor Workers' Compensation Act, Jones Act or Federal Employer's Liability Act? If yes, describe:	No
26.	Do operations include electric utility? If yes, describe:	No
27.	Any power generation?	No
28.	Any power distribution?	No
29.	# Lineman	
30.	Amount of payroll associated with lineman	
31.	Do operations include gas utility? If yes, describe:	No
32.	Do operations include a penal facility? If yes, describe:	No
33.	Do operations include amusement park or similar facility? If yes, describe:	No

DRUG-FREE WORKPLACE PREMIUM CREDIT APPLICATION

Testing:

Procedures for drug testing have been established and/or drug testing has been conducted in the following areas:

- ☐ Job Applicant
- ☐ Reasonable suspicion
- ☐ Routing fitness for duty
- ☐ Follow-up testing to Employee Assistance Program

Notice of Employer's Drug Testing Policy:

- ☐ Copy to all employees prior to testing
- ☐ Posted on/at employer's premises
- ☐ Copy to job applicants prior to testing
- ☐ General notice given 60 days prior to testing
- ☐ Show notice of drug testing on vacancy announcements
- ☐ Copies available to personnel office or other suitable locations
- ☐ No notice required because drug testing program in place prior to July 1, 1990

Education:

- ☐ Resource file on providers
- ☐ Employee Assistance Program
- ☐ Education

Name of Medical Review Officer: ______________________________

A. Name of approved Agency for Health Care Administration lab or United States Department of Health and human Services Certified Laboratory: ______________________________

____

B. Phone Number: ______________________________

C. Address: ______________________________

Your certification is subject to physical verification by "Preferred (The Trust)". Your coverage agreement is subject to additional premium for reimbursement of premium credit, and cancellation provisions of the Coverage Agreement if it is determined that you misrepresented your compliance with Florida law. Any person who knowingly and with intent in injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information with the purpose of avoiding or reducing the amount of premiums for workers compensation coverage is guilty of a felony of the third degree, punishable as provided in Section 775.082, s. 775.083, or s. 775.084, Florida Statutes.

Under penalties of perjury, I declare that I have read the foregoing Application for Drug-Free Workplace Premium Credit Program, and that the facts stated in it are true.

______________________________ Employer Name

______________________________ Officer/Owner Signature*

______________________________ Date

______________________________ Title

*Application must be signed by an officer or owner.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

EMPLOYER WORKPLACE SAFETY PROGRAM PREMIUM CREDIT APPLICATION

Contact Person: ______________________________________

Telephone Number: ______________________________________

I am submitting a copy of my workplace safety program which meets the requirements of Section 440.1025, Florida Statutes. I certify that this Safety Program has been implemented in the workplace and is being maintained as submitted to "Preferred (The Trust)".

This is to certify that the Workplace Safety program meets or exceeds the following provisions as provided for in Section 440.1025, Florida Statutes:

1. Written Safety Policy and Safety Rules
2. Safety Inspections
3. Preventive Maintenance
4. Safety Training
5. First Aid
6. Accident Investigation
7. Necessary Record Keeping

I am aware that we may be subject to on-site inspections by "The Trust", for the purpose of validation the accuracy of this information.

Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information with the purpose of avoiding or reducing the amount of premiums for workers compensation coverage is guilty of a felony of the third degree, punishable as provided in Section 775.082, s.775.083 or s.775.084, Florida Statutes.

Under penalties of perjury, I declare that I have read the foregoing Certification or Employer Workplace Safety Program Premium Credit, and that the facts stated in it are true.

Employer Name: ____ Date: ___________________

Officer/Owner Signature*: _________________________

Title: ________________________________
*Application must be signed by an officer or owner.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

PARTICIPATION AGREEMENT
Application for Membership in the Preferred Governmental Insurance Trust

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Trust for continuing workers' compensation, liability, property and/or casualty coverage through membership in the Preferred Governmental
Insurance Trust, to become effective 12:01 a.m. 10/01/2026 (effective date of coverage agreement), and if accepted by the Fund's duly authorized representative, does hereby agree as follows:

(a) To accept and be bound by the provisions of the Florida Workers' Compensation Act;

(b) That, by this reference, the terms and provisions of the Amended Interlocal Agreement creating the Preferred Governmental Insurance Trust date October 1, 2004 are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Amended Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Amended Interlocal Agreement as provided therein;

(c) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys' fees;

(d) To abide by the rules and regulations adopted by the Board of Trustees of the Fund;

(e) That should either the Applicant or the Fund desire to cancel coverage, it will give not less than thirty (30) days prior written notice of cancellation;

(f) That all information contained in the underwriting application provided to the Fund as a condition precedent to participation in the Fund is true, correct and accurate in all respects.

____
(Name of Local Governmental Entity)

____
Witness Signature

By: ___________________________
Signature

____
Printed Name

____
Printed Name

____
Witness Signature

Title: ___________________________

____
Printed Name

For Internal Use only

IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE THE ____ DAY OF ___________, 20___ SIGNED THIS ____DAY OF _________, 20__ .

By: ___________________________________
Administrator/Trustee

AMENDED INTERLOCAL AGREEMENT CREATING
THE
PREFERRED GOVERNMENTAL INSURANCE TRUST

This Amended Interlocal Agreement, restating and modifying the Preferred Governmental Insurance Trust, is made and entered into effective October 1, 2004, by and among the Local Governmental Entities who have executed Participation Agreements (Application for Membership in the Preferred Governmental Insurance Trust) to become effective October 1, 2004, such Local Governmental Entities representing one hundred percent (100%) of the Governmental Entities participating in the Preferred Governmental Insurance Trust, together with such other Local Governmental Entities who hereafter become members of the Fund, for the purposes and subject to the conditions and restrictions, as hereinafter set forth.

WITNESSETH:

WHEREAS, Article VIII, Section 2, Florida Constitution, provides municipalities shall have governmental, corporate and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes except as otherwise provided by law; and

WHEREAS, Section 125.01, Florida Statutes, provides that counties shall have the power to carry on county government and to exercise all powers and privileges not specifically prohibited by law; and

WHEREAS, Section 166.021, Florida Statutes, provides in part that "...municipalities shall have the governmental, corporate, and proprietary powers to enable them to conduct municipal government, perform municipal functions, and render municipal services, and may exercise any power for municipal purposes, except when expressly prohibited by law."; and

WHEREAS, Section 163.01, Florida Statutes, commonly known as the "Florida Interlocal Cooperation Act of 1969", provides that Local Governmental Entities may enter into interlocal agreements in order to make the most efficient use of their powers by enabling them to cooperate with other Local Governmental Entities on a basis of mutual advantage, thereby providing services and facilities in a manner, and pursuant to forms of governmental organization, that will best accord with geographic, economic, population, and other factors influencing the needs and development of Local Communities; and

WHEREAS, Section 624.4622, Florida Statutes, provides that any two or more Local Governmental Entities may enter into an interlocal agreement for the purpose of securing the payment of benefits under Chapter 440, Florida Statutes, provided such local governmental self- insurance fund created thereby has an annual normal premium in excess of five million dollars ($5,000,000.00), maintains a continuing program of excess insurance coverage, submits annual audited year-end financial statements, and has a governing body which is comprised entirely of local elected officials; and

WHEREAS, Section 768.28, Florida Statutes, provides that the state and its agencies and subdivisions are authorized to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage they may choose, or to have any combination thereof, in anticipation of any claim, judgment, and claims bill which they may be liable to pay pursuant to such section; and

WHEREAS, Section 111.072, Florida Statutes, authorizes any county, municipality, or political subdivision to be self-insured, to enter into risk management programs, or to purchase liability insurance for whatever coverage it may choose, or to have any combination thereof in anticipation of any judgment or settlement which its officers, employees, or agents may be liable to pay pursuant to a civil or civil rights lawsuit described in s. 111.07, Florida Statutes; and

WHEREAS, Section 624.462, Florida Statutes, provides that a governmental self-insurance pool created pursuant to Section 768.28(16), Florida Statutes, shall not be considered a commercial self-insurance fund; and

WHEREAS, each of the participating Local Governmental Entities which are party to this Agreement, and all subsequent Local Governmental Entities which become party to this Agreement, are public agencies as defined in Section 163.01, Florida Statutes, and are authorized to enter into this Interlocal Agreement by executing a Participation Agreement; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under Chapter 440, Florida Statutes; and

WHEREAS, each of the Local Governmental Entities which are a party to this Agreement have the powers and authorities to establish, operate and maintain their own individual self-insured programs for the purpose of securing payment of benefits under risk management programs or liability insurance programs; and

WHEREAS, it is in the public interest, and in the best interest of the parties hereto, that they join together to establish a consolidated and comprehensive Fund for the payment of benefits under the Florida Workers' Compensation Law, payment of claims, judgments and claims bills which they may become liable to pay, payment of certain civil rights liabilities, payment of casualty and property losses, and the purchase of appropriate policies of insurance, excess insurance and reinsurance to provide protection against such claims and liabilities; and

WHEREAS, the governing authority of each of the Local Governmental Entities which are a party to this Agreement have duly authorized the execution and delivery of a Participation Agreement obligating such Governmental Entity to full performance of this Agreement; and

WHEREAS, it is the intent of this Agreement to allow participation by additional Local Governmental Entities in the self-insurance fund created hereby, pursuant to the terms and conditions of this Interlocal Agreement;

NOW, THEREFORE, by virtue of the execution and delivery of a Participation Agreement, the parties hereto do hereby covenant and agree as follows

SECTION I
INCORPORATION OF RECITALS

The foregoing WHEREAS clauses are incorporated in, and made a part of, this Amended Interlocal Agreement.

SECTION II
DEFINITIONS

The following definitions shall apply to the provisions of this Amended Interlocal Agreement:

2.1 ADMINISTRATOR. An individual, partnership or corporation engaged by the Fund to carry out the policies of the Fund and provide the day-to-day executive management and oversight of the Fund's operations, including, but not limited to, administration, marketing, underwriting, quoting, issuance, maintenance and auditing of coverage terms, coordinating other third party service providers retained by the Fund and ensuring that the policies and decisions of the Board of Trustees are implemented.

2.2 **<u>CLAIMS MANAGEMENT</u>.** "Claims Management" shall mean the process of identifying, receiving, handling, adjusting, reserving, resolving and planning for the funding of eligible claims made by or against any Member of the Trust and any other necessary risk management operations.

2.3 **<u>CONTRIBUTION(S)</u>.** "Contribution(s)" shall mean any premium charge or other consideration imposed or collected by, or on behalf of the Trust, from its Members based on criteria adopted from time to time by the Board of Trustees. Contributions may be determined and set with respect to all Members, any individual Member or otherwise. The terms "Contribution(s)", "Premium(s)" and "Premium Contribution(s)" are used interchangeably and synonymously throughout this Agreement.

2.4 **<u>COVERAGE TERMS</u>.** "Coverage Terms" or "Coverage Agreements" shall mean the terms and conditions of certificates of insurance, policies of insurance, endorsements to policies of insurance, excess insurance policies and reinsurance policies which are provided to Fund Members from time to time which comprehensively set forth the insurance coverages provided to the Fund Members, as may be modified or altered from time to time with respect to all Members, any individual Member, or otherwise, within the applicable notice and procedural requirements of law, or in any other rules and regulations adopted by the Board of Trustees.

2.5 **<u>FUND</u>.** **"**Fund" shall mean the group self-insurer's fund or trust fund which is hereby created for the purposes set forth herein, known as the Preferred Governmental Insurance Trust. The terms "Fund", "Trust" and "Trust Fund" are used interchangeably and synonymously throughout this Agreement.

2.6 **<u>LOCAL GOVERNMENTAL ENTITY OR ENTITIES</u>.** "Local Governmental Entity or Entities" shall mean any "public agency" as defined by Section 163.01(3)(b), Florida Statutes.

2.7 **<u>MEMBER</u>.** "Member" shall mean a Local Governmental Entity which has duly executed a Participation Agreement and otherwise has complied with all provisions of this Agreement, and which thereafter is entitled to all the rights and benefits conferred by, and subject to all conditions and obligations imposed by, this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees.

2.8 **<u>NON-COMPLIANCE</u>.** "Non-Compliance" shall mean the failure to comply with the terms of this Agreement, the Coverage Terms, or any rules and regulations which may be adopted by the Board of Trustees, but only to the extent that such Non-Compliance is deemed material by, and within the sole discretion of, the Board of Trustees.

2.9 **<u>PARTICIPATION AGREEMENT.</u>** "Participation Agreement" shall mean the application for membership in the Preferred Governmental Insurance Trust pursuant to which an applying member agrees to be bound by the provisions of the Florida Workers' Compensation Act, this Amended Interlocal Agreement, the rules and regulations adopted by the Board of Trustees of the Fund, and when accepted by the Board of Trustees or their duly authorized representative, becomes a part of the Interlocal Agreement between the applying member and the Fund.

2.10 **<u>PREMIUM(S).</u>** "Premium(s)" shall mean "Contribution(s)".

2.11 **<u>PREMIUM CONTRIBUTION(S).</u>** "Premium Contribution(s)" shall mean Contribution(s).

2.12 **<u>THIRD-PARTY CLAIMS MANAGER</u>.** "Third-Party Claims Manager" shall mean an individual or organization providing claims management services to the Fund.

2.13 **<u>TRUST.</u>** "Trust" shall mean the "Fund".

2.14 **<u>TRUSTEES.</u>** "Trustees" or "Board of Trustees" shall mean the collegial body charged with the operation and administration of the Fund pursuant to the provisions of this Agreement.

2.15 **<u>TRUST FUND</u>.** "Trust Fund" shall mean the "Fund".

SECTION III
<u>ESTABLISHMENT OF "PREFERRED GOVERNMENTAL INSURANCE TRUST" AS A SELF-INSURED FUND</u>

3.1 **<u>ESTABLISHMENT</u>.** The Preferred Governmental Insurance Trust is hereby established and created pursuant to the provisions of Article VIII, Section 2, of the Florida Constitution, Sections 125.01, 163.01, 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, for the purposes, and with the powers, duties and obligations, as herein set forth.

3.2 **<u>LOCATION</u>.** The location of the principal office of the Trust shall be determined from time to time by the Board of Trustees.

3.3 **<u>PURPOSES</u>.** This Amended Interlocal Agreement is made and executed, and the Fund created hereby is established for the purposes of:

(a) Pooling Member's resources to fulfill Members' legal liabilities and obligations, including, but not limited to, providing for the payment of benefits under the Florida Workers' Compensation Law;

(b) To minimize the cost of providing workers' compensation coverage by developing and refining specialized claim services, by developing and refining, internally or through third party service providers, a managed care system, together with the development and refining of loss prevention programs for the Members;

(c) To pay or provide for general liability and casualty coverage to participating Members, including, but not limited to, public officials errors and omissions, employment practices liability and law enforcement liability claims;

(d) To pay or provide for property coverage to participating Members;

(e) To pay for or provide to its participating Members coverage in anticipation of any judgment or settlement resulting from a civil rights action arising under federal law;

(f) To pay for or provide to participating Members coverage in anticipation of any claims bill passed by the Legislature;

(g) To pay for or provide to participating Members coverage for any other risk authorized under Florida law to be self-insured;

(h) To pay for or provide to participating Members all or a part of such coverages.

This Agreement is not intended to create a partnership or other legal entity whereby one Member assumes the obligations of another Member, or the obligations of the Fund in general.

3.4 **<u>Non-assessability</u>.** Should a deficit develop in the Trust, after excess reinsurance recoveries, whereby claims or other expenses cannot be paid, each individual Member shall assume liability for the costs of claims brought against that Member as if such Member were individually self-insured. Each individual Member shall thereafter be responsible for its individual costs including, but not limited to, claims administration without an obligation to, or a right of contribution from, other Members.

3.5 **<u>Powers</u>.** The Trust shall have all the rights, powers, duties and privileges as set forth in Article VIII, Section 2 of the Florida Constitution, and Sections 163.01, et seq., 624.4622, 768.28(15)(a) and 111.072, Florida Statutes, and any other applicable Florida Statutes, which are necessary to accomplish the purposes described in Section 3.3, including but not limited to the following:

(a) Securing the payment of benefits under Chapter 440, Florida Statutes.

(b) Collecting premiums from Members for the purpose of paying for or providing casualty, property, and liability coverage, and securing the payment of claims associated therewith.

(c) Paying for or providing coverage for any other risk authorized under Florida law to be self-insured.

(d) Paying for or providing all or a part of such coverages.

(e) To make, enter into, and arrange for insurance, reinsurance, excess insurance, catastrophic insurance, stop-loss insurance, or any other coverage as the Fund shall deem necessary and appropriate, without such purchase being deemed a waiver of sovereign immunity.

(f) To pay, or approve the payment of, any expenses and fees associated with the operation of the Fund.

(g) To indemnify and hold harmless any Trustee, officer of the Fund, or any person acting on behalf of the Fund, to the fullest extent such indemnification is permitted by law, against (1) reasonable expenses actually and necessarily incurred in connection with any threatened, pending or completed action, suit or proceeding, whether civil, administrative or civil investigative, including any action, suit or proceeding by or on behalf of the Fund, seeking to hold said person liable by reason of the fact that he or she was acting in such capacity, and (2) reasonable payments made by him or her in satisfaction of any judgment, monetary decree or settlement for which he or she may have become liable in any such action, suit or proceeding by reason of the fact that he or she was acting in such capacity. This indemnification is not intended to, and does not, waive any immunities provided to Members of the Fund, Trustees serving in their capacity as Trustees to the Fund, or to officers or employees of the Fund, by virtue of the laws of the state of Florida, but is merely in addition to such rights, privileges and immunities. (Ref. 624.489 and 768.28, FS).

SECTION IV

ADMINISTRATION OF FUND

4.1 **MEETINGS.** The Board of Trustees shall meet at such time and in such location as may be acceptable to a majority of the Board of Trustees. The Chairman of the Board of Trustees or his designee shall set the date, time and location of each meeting, and notice thereof shall be furnished to each Trustee by the Chairman or his designee not less than ten (10) days prior to the date of such meeting.

Such notice shall specify the date, time and location of such meeting and may specify the purpose thereof, and any action proposed to be taken there at. Such notice shall be directed to each Trustee by mail to the address of such Trustee as is recorded in the office or offices of the Fund. In no event shall the Board of Trustees meet less than quarterly.

The Chairman of the Board or any three (3) Trustees may call a special meeting and direct the Administrator to send the prerequisite notice for any special meeting of the Board of Trustees. Special meetings of the Board of Trustees may be held at any time and place without notice, or with less than the prerequisite notice, provided all Trustees execute a waiver of notice and consent to said meeting.

For purposes of a duly called meeting of the Board of Trustees, a quorum shall exist if a majority of the members of the Board of Trustees are present. The Administrator shall keep minutes of all meetings, proceedings and acts of the Board of Trustees, but such minutes need not be verbatim. Copies of all minutes of the Board of Trustees shall be sent by the Administrator to all Trustees.

4.2 **VOTING.** All actions by, and decisions of, the Board of Trustees shall be by vote of a majority of the Trustees attending a duly called meeting of the Board of Trustees at which a quorum is present; however, in the event of a duly called special meeting, all actions by, and decisions of, the Board of Trustees may be by vote of a majority of the Trustees present and attending such special meeting if a proper waiver of notice and consent was obtained as provided herein.

4.3 **OFFICE OF THE FUND.** The Board of Trustees shall establish, maintain and provide adequate funding for an office or offices for the administration of the Fund. The address of such office or offices shall be made known to the units of local governments eligible to participate in, or participating in, the Fund. The books and records pertaining to the Fund and its administration shall be kept and maintained at the office or offices of the Fund.

4.4 **EXECUTION OF DOCUMENTS.** A certificate, document, or other instrument signed by the Chairman or the Administrator of the Fund shall be evidence of the action of the Board of Trustees and any such certificate, document, or other instrument so signed shall conclusively be presumed to be authentic. Likewise, all acts and matters stated therein shall conclusively be presumed to be true.

4.5 **APPOINTMENT OF ADMINISTRATOR.** The trustees shall designate and provide compensation for an Administrator to administer the affairs of the Fund. Any Administrator so designated shall furnish the board of Trustees with a fidelity bond with the Trustees as named obligee. The amount of such bond shall be determined by the Trustees and the evidence thereof shall be available to all units of government eligible to participate, or participating in, the Fund.

4.6 **COMPENSATION AND REIMBURSEMENT OF TRUSTEES.** The Board of Trustees may from time to time establish a reasonable amount of compensation to cover attendance at a duly called meeting by the Board of Trustees, or to cover the performance of the normal duties of a Trustee. Such compensation shall include reimbursement for reasonable and necessary expenses incurred therewith.

SECTION V
NUMBER, QUALIFICATION, TERM OF OFFICE AND POWER AND DUTIES OF TRUSTEES

5.1 **NUMBER AND QUALIFICATION OF TRUSTEES.** The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Each Trustee shall be an elected official of a Member. No two (2) Trustees may be elected officials from the same Member. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee's term of office as an elected official of the Member, whichever shall first occur. A Trustee may serve successive four (4) year terms provided such Trustee continues to remain an elected official of a Member. Each and every Trustee named, and each successor Trustee, shall acknowledge and consent to their election as a Trustee by giving written notice of acceptance of such appointment to the chairman, or acting chairman of the Board of Trustees.

5.2 **RESIGNATION AND REMOVAL OF A TRUSTEE.** A Trustee may resign and become and remain fully discharged from all further duties or responsibilities hereunder, by giving at least sixty (60) days prior written notice sent by certified mail, overnight delivery or other appropriate method of delivery to the chairman or acting chairman of the Board of Trustees. Such notice shall state the date said resignation shall take effect, and such resignation shall take effect on the date designated unless a successor Trustee has been elected at an earlier date as herein provided, in which event resignation shall take effect immediately upon the election of such successor Trustee. Additionally, oral notice of resignation may be given at any duly convened meeting of the Trustees, which said oral notice of resignation shall be incorporated, and made a part of, the minutes of such duly convened meeting. A Trustee may be removed by a majority vote of the Board of Trustees or by a majority vote of the Members. Any Trustee, upon leaving office, shall forthwith turn over and deliver to the chairman or the secretary of the Trustees at the principal office of the Trust any and all records, books, documents or other property in such Trustees possession, or under such Trustees control, which belongs to the Trust.

5.3 **ELECTION OF SUCCESSOR TRUSTEES.** Successor Trustees shall be elected by a majority vote of the Board of Trustees. Nominations for the election of Trustees may be made by the Board of Trustees or by any Member of the Fund.

5.4 **TRUSTEE TITLE.** In the event of death, resignation, refusal or inability to act by any one or more of the Trustees, the remaining Trustees shall have all the powers, rights, estates and interests of this Trust and shall be charged with its duties and responsibilities; provided, however, that in such case(s), no action may be taken unless it is concurred in by a majority of the remaining Trustees.

5.5 **TRUSTEE OFFICERS.** The Trustees shall elect from among themselves a chairman, vice-chairman and secretary of the Board of Trustees. Such officers shall be elected annually at the end of the fiscal year of the Trust, and may succeed themselves.

5.6 **POWER AND AUTHORITY.** The Board of Trustees shall be charged with the duty of the general supervision and operation of the Fund, and shall conduct the business activities of the Fund in accordance with this Agreement, its by-laws, rules and regulations and applicable federal and state statutes and rules and regulations. In connection therewith, the Board of Trustees may exercise the following authority and powers:

(a) To collect premiums from participating Members in an amount individually agreed to by the Fund and said Members for the purpose of paying for or providing the coverages provided in this Agreement to participating Members.

(b) To pay for or provide such excess insurance or reinsurance coverage as is necessary to accomplish the purpose of the Fund.

(c) To borrow funds, issue bonds and other certificates of indebtedness, and arrange for lines or letters of credit to assist in providing the coverages provided in this Agreement to participating Members.

(d) To pay for or provide appropriate liability and other types of insurance to cover the acts of the Board of Trustees of the Fund.

(e) To contract with appropriate professional service providers to meet the purposes of the Fund, and to expend funds for the reasonable operating and administrative expenses of the Fund, including but not limited to, all reasonable and necessary expenses which may be incurred in connection with the establishment of the Fund, in connection with the employment of such administrative, legal, accounting, and other expert or clerical assistance to the Fund, and in connection with the leasing and purchase of such premise, material, supplies and equipment as the Board, in its discretion, may deem necessary for or appropriate to the performance of its duties, or the duties of the Administrator or the other agents or employees of the Fund.

(f) To pay claims the Fund becomes legally obliged to pay pursuant to the Coverage Agreements entered into by and between the Fund and participating Members.

(g) To establish and accumulate as part of the Fund adequate reserves to carry out the purposes of the Fund.

(h) To pay premiums on, and to otherwise secure or provide, insurance products that are ancillary to the coverages authorized by this Agreement.

(i) To invest and reinvest funds that may come into the possession of the Fund.

(j) To assume the assets and liabilities of the Fund.

(k) To take such actions and expend such funds as are reasonably necessary to facilitate the cessation of the business of the Fund.

(l) To exercise such powers that are authorized to be exercised by trustees under and pursuant to the laws of Florida.

(m) To take such other action and expend such funds as are reasonably necessary to accomplish the purposes of the Fund.

5.7 APPROVAL OF MEMBERS. The Board of Trustees, after the inception of the Fund, shall receive applications for membership from prospective new participants in the Fund and shall approve applications for membership in accordance with the terms of this Agreement, any Participation Agreement, applicable federal and state statutes and rules and regulations, and the rules and regulations established by the Board of Trustees for the admission of new members into the Fund; provided, however, no prospective member may participate in the Fund unless such prospective member is a public agency of the state. As used herein, the phrase "public agency" includes, but is not limited to, the state, its agencies, counties, municipalities, special districts, school districts, and other governmental entities; the independent establishments and constitutional officers of the state, counties, municipalities, school districts, special districts, and other governmental entities; and corporations primarily acting as instrumentalities or agencies of the state, counties, municipalities, special districts, school districts, and other governmental entities. The Board of Trustees shall be the sole judge of whether or not an applicant for membership shall be eligible to participate in the Fund; provided, however, the Board of Trustees may delegate the functions associated with approval of Members to the Administrator.

5.8 **REPORTING.** The Board of Trustees shall be responsible for and shall cause to be prepared and filed such annual or other periodic audits, reports and disclosures as may be required from time to time pursuant to applicable federal and state statutes and rules and regulations, including, but not limited to, periodic payroll audits, periodic summary loss reports, periodic statements of financial condition, certified audits, appropriate applications filed by prospective new members, reports as to financial standings, payroll records, reports relating to coverage, experience, loss and compensation payments, summary loss data statements, periodic status reports, and any other such reports as may be required from time to time to accomplish the purpose of the Fund or to satisfy the requirements of appropriate governmental entities.

5.9 **TRUSTEES' LIABILITY.** The Trustees and their agents and employees shall not be liable for any act of omission or commission taken pursuant to this Agreement unless such act constitutes a willful breach of fiduciary duties nor shall any Trustee be liable for any act of omission or commission by any other Trustee or by any employee or agent of the Fund. The Fund hereby agrees to save, hold harmless and indemnify the Trustees and their agents and employees for any loss, damage or expense incurred by said persons or entities while acting in their official capacity on behalf of the Fund, unless such action constitutes a willful breach of fiduciary duties.

5.10 **RELIANCE ON COUNSEL'S OPINION.** The Board of Trustees may employ and consult with legal counsel concerning any questions which may arise with reference to the duties and powers of the Board of Trustees or with reference to any other matter pertaining to this Agreement or the Fund created thereby; and the opinion of such counsel shall be full and complete authorization and protection from liability arising out of or in respect to any action taken or suffered by the Board of Trustees or an individual Trustee acting hereunder in good faith and in accordance with the opinion of such counsel.

5.11 <u>**BY-LAWS, RULES AND REGULATIONS.**</u> The Board of Trustees may adopt and enforce such by-laws, rules and regulations as between the Members of the Fund and the Fund governing the operation of the Fund as are consistent with the terms of this Agreement and as are reasonably necessary to accomplish the purposes of the Fund.

SECTION VI
POWERS AND DUTIES OF THE ADMINISTRATOR

6.1 <u>**RESPONSIBILITIES**</u>**.** The Administrator shall have the power and authority to implement the directives of the Board of Trustees and the policy matters set forth by the Board of Trustees as they relate to the on-going operation and supervision of the Fund, the by-laws, rules and regulations established by the Board of Trustees, the provisions of this Agreement, and applicable federal and state statutes, rules and regulations. The powers, duties and responsibilities of the Administrator retained by the Board of Trustees shall be set forth in an Administrative Agreement executed between the Board of Trustees and the Administrator.

6.2 <u>**CONTRIBUTIONS.**</u> The Administrator shall deposit into the account or accounts designated by the Board of Trustees, at the financial institution or institutions designated by the Board of Trustees, all contributions as and when collected from the Members and said monies shall be disbursed only in the manner provided by this Agreement, the Coverage Agreements, the rules, regulations and by-laws of the Board of Trustees, and the Agreement entered into by and between the Board of Trustees and the Administrator.

SECTION VII
MEMBERS

7.1 <u>**MEMBERSHIP CANCELLATION, SUSPENSION OR EXPULSION.**</u> The Board of Trustees shall be the sole judge of whether membership in the Fund may be cancelled, or whether a member may be suspended or expelled from the Fund; provided, however, the Board of Trustees may delegate the functions associated with cancellation, suspension or expulsion of a Member to the Administrator. Written notice of any such cancellation, suspension or expulsion shall be provided by the Fund to the member no less than thirty

(30) days prior to the effective date of such cancellation, suspension or expulsion, and no liability under this Agreement or any other agreement, certificate, document, or other instrument executed by the Fund and the member pursuant to this Agreement, shall accrue to the Fund following the effective date of such cancellation, suspensions or expulsion. The minimal notice provisions of this paragraph shall not apply in the event a member fails to make the requisite contributions for coverages under this Agreement when such contributions are due.

7.2 <u>**RESPONSIBILITIES OF MEMBERS**</u>**.** By execution of a Participation Agreement agreeing to be bound by the terms and conditions of this Amended Interlocal Agreement, each Member agrees to abide by the following rules and regulations:

(a) The Trustees have the sole responsibility to govern and direct the affairs of the Fund pursuant to this Agreement.

(b) Any Member who formally applies for Membership in this Fund, and who is accepted by the Board of Trustees, shall thereupon become a party to this Amended Interlocal Agreement and shall be bound by all of the terms and conditions contained herein. The Participation Agreement shall constitute a counterpart of this Amended Interlocal Agreement, and this Amended Interlocal Agreement shall constitute a counterpart of the Participation Agreement.

(c) To maintain a reasonable loss prevention program in order to provide the maximum in safety and lawful practices as such may relate to the potential liability assumed by the Fund under this Agreement or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.

(d) To comply with the conditions of the Florida Workers' Compensation Law.

(e) To provide immediate notification in the event an accident or incident occurs which is likely to give rise to a claim within the scope of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement.

(f) To promptly make all contributions for coverages arising under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Fund and the Member pursuant to this Agreement, at the time and in the manner directed by the Board of Trustees.

Said contributions may be reduced by any discount, participation credit, or other contribution reduction program established by the Board of Trustees.

(g) In the event of the payment of any loss by the Fund on behalf of the Member, the Fund shall be subrogated to the extent of such payment to all the rights of the Member against any party or other entity legally responsible for damages resulting from said loss, and in such event, the Member hereby agrees, on behalf of itself, its officers, employees and agents, to execute and deliver such instruments and papers as is required, and do whatever else is reasonably necessary, to secure such right to the Fund, and to cooperate with and otherwise assist the Fund as may be necessary to effect any recovery sought by the Fund pursuant to such subrogated rights.

(h) The Board of Trustees, its Administrator, and any of their agents, servants, employees or attorneys, shall be permitted at all reasonable times and upon reasonable notice to inspect the property, work places, plants, works, machinery and appliance covered pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and shall be permitted at all reasonable times while the Member participates in the Fund, and up to and including two (2) years following the termination of its membership in the Fund, to examine the Members' books, vouchers, contracts, documents and records of any and every kind which show or tend to show or verify any loss that may be paid or may have been paid by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, or which show or verify the accuracy of any contribution which is paid or payable by the Member pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(i) The Fund is to defend in the name and on behalf of the Member any claims, suits or other legal proceedings which may at any time be instituted against the Member on account of bodily injury liability, property damage, property damage liability, errors and omissions liability or any other such liability, monetary or otherwise, to the extent such defense and liability has been assumed by the Fund pursuant to his Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, subject to any and all of the definitions, terms, conditions and exclusion contained in said agreements, or any other agreement, certificate, document, or other instruments, although such claims, suits, allegations or demands are wholly groundless, false, fraudulent, and to pay all costs taxed against the Member in any such legal proceedings defended by the Fund or the Member, all interest, if any, legally accruing before and after entry of judgment in such proceedings, and all expense incurred in the investigation, negotiation or defense of such claims, suits, allegations or demands. Such defense shall be subject to the control of the Fund and its Administrator, which may make such investigations and settlement of any such claim, suit, or other legal proceeding, monetary or otherwise, as they deem expedient. The Member agrees to cooperate fully with the Fund, its administrator and their agents, with respect to the investigation, adjustment, litigation, settlement and defense of any claim, suit, or other legal proceeding, monetary or otherwise, which would be covered by the terms of this Agreement and/or any policies of insurance, excess insurance or re-insurance which have been purchased to provide protection against such claims and liabilities. The Member acknowledges that failure to cooperate fully in the investigation, defense or litigation of such claims, suits, or liabilities may constitute grounds for denial of coverage pursuant to this Agreement and/or the applicable policies of insurance.

(j) The liability of the Fund is specifically limited to the discharge of the liability of its Members assumed pursuant to this Agreement or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement; the coverage of the Fund does not apply to punitive or exemplary damages.

(k) Unless the Fund and the Member otherwise expressly agree in writing, coverage by the Fund for a Member under the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire automatically on the last day of September of each calendar year, and no liability under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall accrue to the Fund beyond such expiration date unless such Member renews its coverage.

(l) Except as otherwise provided herein, a Member’s coverage may be cancelled by the Fund or the Member at any time upon no less than thirty (30) days prior written notice by the Board of Trustees or Administrator to the Member, or by the Member to the Board of Trustees. The notice shall state the date such cancellation shall become effective.

(m) Excess monies remaining after the payment of claims and claims expenses, and after provision has been made for the payment of open claims and outstanding reserves, may be distributed by the Board of Trustees to the Members participating in the Fund in such manner as the Board of Trustees shall deem to be equitable.

(n) There will be no disbursements out of the reserve fund established by the Fund by way of dividends or distributions of accumulated reserves to Members until after provision has been made for all obligations against the Fund and except at the discretion of the Board of Trustees.

(o) Qualified service providers, including attorneys selected by the Fund, shall defend, investigate, settle and otherwise process and dispose of all claims, suits, allegations or demands that may result in liability assumed by the Fund on behalf of the Member pursuant to this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(p) The Member, through the Board of Trustees, does hereby appoint the Administrator as its agent and attorney-in-fact, to act on its behalf and to execute all necessary contracts, reports, waivers, agreements, excess insurance contracts, service contracts, and other documents reasonably necessary to accomplish the purposes and to fulfill the responsibilities of the Fund; to make or arrange for the payment of claims, claims expenses, and all other matters required or necessary insofar as they affect the matters covered pursuant to the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, and the rules and regulations now or hereafter promulgated by the Board of Trustees.

(q) To make prompt payment of all contributions and penalties as required by the Board of Trustees, said contributions or penalties to be determined by the Board of Trustees. Any disputes concerning contributions or penalties shall be resolved after the payment of said contributions or penalties.

(r) To pay reasonable penalties as determined by the Board of Trustees for late payment of contributions required under this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(s) Coverage by the Fund under the terms of this Agreement, or any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement, shall expire and be cancelled, upon no less than ten (10) days prior written notice from the Fund to the Member, for nonpayment of contributions.

(t) To abide by all the terms and conditions of this Agreement, the Participation Agreement, the Fund's by-laws, the rules and regulations, the terms of any coverage document issued by the Fund to the Member, and any other agreement, certificate, document, or other instrument executed by the Member and the Fund pursuant to this Agreement.

(u) Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member's sovereign immunity and the applicable limitations of the Member's liability to $100,000.00 per individual claim, and to $200,000.00 for multiple claims, arising out of the same transaction. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

SECTION VIII
ACCOUNTING

True and complete accounts shall be kept of all transactions and of all assets and liabilities of the Trust. The accounts of the Trust shall be audited annually by a firm of independent certified public accountants, which shall be selected by the Board of Trustees.

SECTION IX
DURATION

This Agreement shall continue in full force and effect until it is terminated by the mutual consent of all the Members; provided, however, that this Section IX shall not be construed to preclude the termination and winding up of the Trust within the discretion of the Board of Trustees, or the amendment of this Agreement pursuant to Section X.

SECTION X
AMENDMENT

This Agreement may be amended upon the written consent of the Members of the Fund. Execution of a Participation Agreement or renewal of coverages provided by the Fund shall constitute such written consent.

SECTION XI
STATUTES, RULES AND REGULATIONS

The Trust shall at all times act in accordance with the provisions of statutes, rules and regulations of the State of Florida.

SECTION XII
MISCELLANEOUS PROVISIONS

12.1 **PROHIBITION AGAINST ASSIGNMENT.** No Member may assign any right, claim, or interest it may have under this Agreement, or any coverage term, and no creditor, assignee, or third-party beneficiary of any Member shall have any right, claim, or title to any part, share, interest, funds, or assets of the Trust except as specifically may be agreed to by the Trust.

12.2 **APPLICABLE LAW.** This Agreement shall be governed by and construed in accordance with the statutes, rules and regulations of the State of Florida, and all questions pertaining to its validity, construction, and administration shall be determined in accordance with the laws of the State of Florida.

12.3 **ENFORCEMENT.** The Trust and its Members shall have the power to enforce this Agreement by action brought in any court of appropriate jurisdiction within the State of Florida.

12.4 **SEVERABILITY.** If any term or provision of this Agreement, or the application of such term or provision to any person or circumstance, shall to any extent be invalid or unenforceable, the remainder of this Agreement and the application of such term or provision to persons or circumstances other than those to which it is held invalid or unenforceable shall not be effected, and each term or provision of this Agreement shall be valid and enforceable to the full extent permitted by law.

12.5 **CONSTRUCTION.** Whenever any words are used in this Agreement in the masculine gender, they shall be construed as thought they were also used in the feminine or neutral gender in all situations where they would so apply.

Whenever any words are used in this Agreement in the singular, they shall be construed as though they were also used in the plural from in all situations where they would so apply. Whenever any words are used in this Agreement in the plural form, they shall be construed as they thought were used in the singular form in all situations where they would so apply.

12.6 **FISCAL YEAR.** The Fund shall operate on a fiscal year from 12:01 a.m., October 1, to midnight the last day of September of the succeeding year. Application for membership, when approved in writing by the Board of Trustees or its designee, shall constitute a continuing contract for each succeeding fiscal year unless cancelled by the Board of Trustees or the participating Member in the manner herein provided.

By execution of the attached Participation Agreement or renewal of coverages provided by the Fund, and upon acceptance by the Board of Trustees, or their designated agent, the Member agrees to be fully bound by the terms and conditions of the Amended Interlocal Agreement, effective October 1, 2004, and thereafter.

AMENDMENT "A" TO THE
AMENDED INTERLOCAL AGREEMENT
CREATING
THE PREFERRED GOVERNMENTAL INSURANCE TRUST

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively "Preferred", "Fund" or "Trust") provides that the Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS , in order to protect the integrity of Preferred, its continued success and provide security as to its operation and administration, it is essential that the provisions of the Interlocal Agreement, relating to who may serve as a Trustee of Preferred, be fully compliant with applicable Florida Statutes;

NOW, THEREFORE , by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend subsection 5.1 of the Amended Interlocal Agreement to read as follows:

5.1 NUMBER AND QUALIFICATION OF TRUSTEES. The operation and administration of the Trust shall be the joint responsibility of a Board of Trustees consisting of seven (7) Trustees. No Trustee may be elected who is, or continue to serve as a Trustee after becoming, an owner, officer, or employee of a service provider to the Fund. Upon initial election to the Board of Trustees, a Trustee shall be a local elected official of a member of the Trust. No two (2) Trustees may be local elected officials from the same governmental entity. Each Trustee shall serve for a period of four (4) years, or the balance of such Trustee's term of office as a local elected official. Following a Trustees' initial term of office, such Trustee may continue to serve as a Trustee of Preferred provided: (1) such Trustee holds an office as an elected local official (as required by s. 624.4622(1) (d) Florida Statues); and (2) a majority of the Board of Trustees, in their sole discretion, determine that it is in the best interest of the Trust that such Trustee continue to serve as a Trustee of Preferred, and so elects such Trustee to continue to serve a successive term, or terms. Each and every Trustee named, and each successor Trustee, shall acknowledge and consent to their election as a Trustee by giving written notice of acceptance of such election to the Chairman, or acting Chairman, of the Board of Trustees.

Effective Date: October 1, 2013

AMENDMENT "B" TO THE AMENDED INTERLOCAL AGREEMENT CREATING THE PREFERRED GOVERNMENTAL INSURANCE TRUST

WHEREAS, Section X of the Amended Interlocal Agreement Creating The Preferred Governmental Insurance Trust (alternatively "Preferred", "Fund" or "Trust") provides that the Amended Interlocal Agreement may be amended by the members of Preferred, and that execution of either a Participation Agreement or an Agreement for Renewal of Coverage shall constitute written consent to such amendment; and

WHEREAS, due to legislative changes to Florida Statutes over time, it is necessary to amend certain provisions of the Amended Interlocal Agreement to be fully compliant with applicable amended Florida Statutes;

NOW, THEREFORE, by execution of a Participation Agreement or Agreement for Renewal of Coverage, the Members of Preferred do hereby amend the Amended Interlocal Agreement set forth as follows:

1. Sections 3.1 and 3.5 of the Amended Interlocal Agreement, references to Section 768.28(15)(a), are hereby amended and restated to read 768.28(<u>**16**</u>)(a).

2. Section 7.2(u) of the Amended Interlocal Agreement is hereby fully amended and restated as follows:

> Each Member voluntarily transfers to the Trust any rights and privileges such Member enjoys under the laws of the State of Florida, including Sections 163.01, and 768.28, Florida Statutes, and specifically those statutory provisions pertaining to such Member's sovereign immunity and the applicable limitations of the Member's liability set forth therein as amended from time to time. The purchase of insurance or indemnity hereunder shall not be deemed or be construed as a waiver of sovereign immunity by the Members.

3. Except as expressly modified and amended hereby, the terms and conditions of the Amended Interlocal Agreement are hereby ratified and affirmed and shall remain in full force and effect, and the parties promise to continue to perform all obligations of the Amended Interlocal Agreement.

Effective Date: October 1, 2025

EXHIBIT 11B

Egis Insurance & Risk Advisors

Is pleased to provide a

Proposal of Insurance Coverage for:

Grand Haven Community Development District

Please review the proposed insurance coverage terms and conditions carefully.

Written request to bind must be received prior to the effective date of coverage.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

About FIA

Florida Insurance Alliance ("FIA"), authorized and regulated by the Florida Office of Insurance Regulation, is a non-assessable, governmental insurance Trust. FIA was created in September 2011 at a time when a large number of Special Taxing Districts were having difficulty obtaining insurance.
Primarily, this was due to financial stability concerns and a perception that these small to mid-sized Districts had a disproportionate exposure to claims. Even districts that were claims free for years could not obtain coverage. FIA was created to fill this void with the goal of providing affordable insurance coverage to Special Taxing Districts. Today, FIA proudly serves and protects over 1,000 public entity members.

Competitive Advantage
FIA allows qualifying Public Entities to achieve broad, tailored coverages with a cost-effective insurance program. Additional program benefits include:

- Insure-to-value property limits with no coinsurance penalties
- First dollar coverage for "alleged" public official ethics violations
- Proactive in-house claims management and loss control department
- Risk management services including on-site loss control, property schedule verification and contract reviews
- Complimentary Property Appraisals
- Online Risk Management Education & Training portal
- Online HR & Benefits Support portal
- HR Hotline
- Safety Partners Matching Grant Program

How are FIA Members Protected?
FIA employs a conservative approach to risk management. Liability risk retained by FIA is fully funded prior to the policy term through member premiums. The remainder of the risk is transferred to reinsurers. FIA's primary reinsurers, Lloyds of London and Hudson Insurance Company, both have AM Best A XV (Excellent) ratings and surplus of $2Billion or greater.

In the event of catastrophic property losses due to a Named Storm (i.e., hurricane), the program bears no risk as all losses are passed on to the reinsurers.

What Are Members Responsible For?
As a non-assessable Trust, our members are only responsible for two items:

- Annual Premiums
- Individual Member Deductibles

FIA Bylaws prohibit any assessments or other fees.

Additional information regarding FIA and our member services can be found at www.fia360.org.

Quotation being provided for:

Grand Haven Community Development District
c/o DPFG
250 International Parkway, Ste 208
Lake Mary, FL 32746

Term: **October 1, 2026 to October 1, 2027**

Quote Number: 100126513

PROPERTY COVERAGE

SCHEDULE OF COVERAGES AND LIMITS OF COVERAGE

COVERED PROPERTY	
Total Insured Values –Building and Contents – Per Schedule on file totalling	$11,939,833
Loss of Business Income	$1,000,000
Additional Expense	$1,000,000
Inland Marine	
Scheduled Inland Marine	$2,951,187

It is agreed to include automatically under this Insurance the interest of mortgagees and loss payees where applicable without advice.

	Valuation	Coinsurance
Property	Replacement Cost	None
Inland Marine	Actual Cash Value	None

DEDUCTIBLES:	$2,500	Per Occurrence, All other Perils, Building & Contents and Extensions of Coverage.
	5 %	Total Insured Values per building, including vehicle values, for "Named Storm" at each affected location throughout Florida subject to a minimum of $10,000 per occurrence, per Named Insured.
	Per Attached Schedule	Inland Marine
	Not Applicable	Golf Course Tees and Greens Deductible on all covered Perils if scheduled.

Special Property Coverages		
Coverage	**Deductibles**	**Limit**
Earth Movement	$2,500	Included
Flood	$2,500 *	Included
Boiler & Machinery	$2,500	Included
TRIA		Included

*Except for Zones A & V (see Terms and Conditions) excess of NFIP, whether purchased or not

TOTAL PROPERTY PREMIUM **$69,984**

Extensions of Coverage

If marked with an "X" we will cover the following EXTENSIONS OF COVERAGE under this Agreement, These limits of liability do not increase any other applicable limit of liability.

(X)	Code	Extension of Coverage	Limit of Liability
X	A	Accounts Receivable	$500,000 in any one occurrence
X	B	Animals	$1,000 any one Animal $5,000 Annual Aggregate in any one agreement period
X	C	Buildings Under Construction	As declared on Property Schedule, except new buildings being erected at sites other than a covered location which is limited to $250,000 estimated final contract value any one construction project.
X	D	Debris Removal Expense	$250,000 per insured or 25% of loss, whichever is greater
X	E	Demolition Cost, Operation of Building Laws and Increased Cost of Construction	$500,000 in any one occurrence
X	F	Duty to Defend	$100,000 any one occurrence
X	G	Errors and Omissions	$250,000 in any one occurrence
X	H	Expediting Expenses	$250,000 in any one occurrence
X	I	Fire Department Charges	$50,000 in any one occurrence
X	J	Fungus Cleanup Expense	$50,000 in the annual aggregate in any one occurrence
X	K	Lawns, Plants, Trees and Shrubs	$50,000 in any one occurrence
X	L	Leasehold Interest	Included
X	M	Air Conditioning Systems	Included
X	N	New locations of current Insureds	$1,000,000 in any one occurrence for up to 90 days, except 60 days for Dade, Broward, Palm Beach from the date such new location(s) is first purchased, rented or occupied whichever is earlier. Monroe County on prior submit basis only
X	O	Personal property of Employees	$500,000 in any one occurrence
X	P	Pollution Cleanup Expense	$50,000 in any one occurrence
X	Q	Professional Fees	$50,000 in any one occurrence
X	R	Recertification of Equipment	Included
X	S	Service Interruption Coverage	$500,000 in any one occurrence
X	T	Transit	$1,000,000 in any one occurrence
X	U	Vehicles as Scheduled Property	Included
X	V	Preservation of Property	$250,000 in any one occurrence
X	W	Property at Miscellaneous Unnamed Locations	$250,000 in any one occurrence
X	X	Piers, docs and wharves as Scheduled Property	Included on a prior submit basis only

X	Y	Glass and Sanitary Fittings Extension	$25,000 any one occurrence
X	Z	Ingress / Egress	45 Consecutive Days
X	AA	Glass and Sanitary Fittings Extension	$25,000 in any one occurrence
X	BB	Awnings, Gutters and Downspouts	Included
X	CC	Lock and Key Replacement	$2,500 any one occurrence
X	DD	Tracks and fields (except Lawns, Plants, Trees and Srubs covered under code K)	$250,000 any one occurrence and $500,000 in the annual aggregate in any one coverage period. or Up to the declared value if it is specifically listed as "Tracks and Fields" in the schedule of values.
X	EE	Awnings, Gutters and Downspouts	Included
X	FF	Civil or Military Authority	45 consecutive days and one mile.

CRIME COVERAGE

Description	Limit	Deductible
Forgery and Alteration	$250,000	$1,000
Theft, Disappearance or Destruction	$250,000	$1,000
Computer Fraud including Funds Transfer Fraud	$250,000	$1,000
Employee Dishonesty, including faithful performance, per loss	$250,000	$1,000

Deadly Weapon Protection Coverage

Coverage	Limit	Deductible
Third Party Liability	$1,000,000	$0
Property Damage	$1,000,000	$0
Crisis Management Services	$250,000	$0

AUTOMOBILE COVERAGE

Coverages	Covered Autos	Limit	Premium
Covered Autos Liability	1	$1,000,000 $0 Deductible	Included
Personal Injury Protection	5	Separately Stated In Each Personal Injury Protection Endorsement	Included
Auto Medical Payments	2	$2,500 Each Insured	Included
Uninsured Motorists including Underinsured Motorists	2	$100,000	Included
Physical Damage Comprehensive Coverage	7,8	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto, But No Deductible Applies To Loss Caused By Fire or Lightning. See item Four for Hired or Borrowed Autos.	Included
Physical Damage Specified Causes of Loss Coverage	N/A	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto For Loss Caused By Mischief Or Vandalism See item Four for Hired or Borrowed Autos.	Not Included
Physical Damage Collision Coverage	7,8	Actual Cash Value Or Cost Of Repair, Whichever Is Less, Minus Applicable Deductible (See Attached Schedule) For Each Covered Auto See item Four for Hired or Borrowed Autos.	Included
Physical Damage Towing And Labor	7	$250 For Each Disablement Of A Private Passenger Auto	Included

GENERAL LIABILITY COVERAGE (Occurrence Basis)

Bodily Injury and Property Damage Limit	$1,000,000
Personal Injury and Advertising Injury	Included
Products & Completed Operations Aggregate Limit	Included
Employee Benefits Liability Limit, per person	$1,000,000
Abuse and Molestation Limit (Added by Claims Made Endorsement)	Not Included
Abuse and Molestation Aggregate Limit (Added by Claims Made Endorsement)	Not Included
Abuse and Molestation Retroactive Date	Not Included
Herbicide & Pesticide Aggregate Limit	$1,000,000
Medical Payments Limit	$5,000
Fire Damage Limit	Included
No fault Sewer Backup Limit	$25,000/$250,000
General Liability Deductible	$0

PUBLIC OFFICIALS AND EMPLOYMENT PRACTICES LIABILITY (Claims Made)

Public Officials and Employment Practices Liability Limit	Per Claim	$1,000,000
	Aggregate	$2,000,000
Public Officials and Employment Practices Liability Deductible		$0

Retroactive Date:

Supplemental Payments: Pre-termination $2,500 per employee - $5,000 annual aggregate.
Non-Monetary $100,000 aggregate.

<u>Cyber Liability sublimit included under POL/EPLI</u>

Media Content Services Liability
Network Security Liability
Privacy Liability
First Party Extortion Threat
First Party Crisis Management
First Party Business Interruption
Limit: $2,000,000 each claim/annual aggregate
Fraudulent Instruction: $500,000

FLORIDA INSURANCE ALLIANCE

PREMIUM SUMMARY

Grand Haven Community Development District
c/o DPFG
250 International Parkway, Ste 208
Lake Mary, FL 32746

Term: **October 1, 2026 to October 1, 2027**

Quote Number: 100126513

PREMIUM BREAKDOWN

Property (Including Scheduled Inland Marine)	$69,984
Crime	$750
Automobile Liability	$2,915
Hired Non-Owned Auto	Included
Auto Physical Damage	$1,984
General Liability	$17,975
Public Officials and Employment Practices Liability	$11,985
Deadly Weapon Protection Coverage	Included
TOTAL PREMIUM DUE	**$105,593**

IMPORTANT NOTE
Defense Cost - Outside of Limit, Does Not Erode the Limit for General Liability, Public Officials Liability, and Employment related Practices Liability.

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

Additional Notes:

(None)

FLORIDA INSURANCE ALLIANCE

PARTICIPATION AGREEMENT
Application for Membership in the Florida Insurance Alliance

The undersigned local governmental entity, certifying itself to be a public agency of the State of Florida as defined in Section 163.01, Florida Statutes, hereby formally makes application with the Florida Insurance Alliance (“FIA”) for continuing liability and/or casualty coverage through membership in FIA, to become effective 12:01 a.m., 10/01/2026, and if accepted by the FIA’s duly authorized representative, does hereby agree as follows:

(a) That, by this reference, the terms and provisions of the Interlocal Agreement creating the Florida Insurance Alliance are hereby adopted, approved and ratified by the undersigned local governmental entity. The undersigned local governmental entity certifies that it has received a copy of the aforementioned Interlocal Agreement and further agrees to be bound by the provisions and obligations of the Interlocal Agreement as provided therein;

(b) To pay all premiums on or before the date the same shall become due and, in the event Applicant fails to do so, to pay any reasonable late penalties and charges arising therefrom, and all costs of collection thereof, including reasonable attorneys’ fees;

(c) To abide by the rules and regulations adopted by the Board of Directors;

(d) That should the Applicant desire to cancel coverage; it will give not less than ninety (90) days prior written notice of cancellation;

(e) That if the Fund desire to cancel coverage; it will give not less than thirty (30) days prior written notice of cancellation;

(f) That all information contained in the underwriting application provided to FIA as a condition precedent to participation in FIA is true, correct and accurate in all respects.

Grand Haven Community Development District

____
(Name of Local Governmental Entity)

By: ______________________________ ______________________________
Signature Print Name

Witness By: ______________________________ ______________________________
Signature Print Name

IS HEREBY APPROVED FOR MEMBERSHIP IN THIS FUND, AND COVERAGE IS EFFECTIVE October 1, 2026

By: ______________________________
Administrator

PROPERTY VALUATION AUTHORIZATION

Grand Haven Community Development District
c/o DPFG
250 International Parkway, Ste 208
Lake Mary, FL 32746

QUOTATIONS TERMS & CONDITIONS

1. Please review the quote carefully for coverage terms, conditions, and limits.
2. The coverage is subject to 25% minimum earned premium as of the first day of the "Coverage Period".
3. Total premium is late if not paid in full within 30 days of inception, unless otherwise stated.
4. Property designated as being within Flood Zone A or V (and any prefixes or suffixes thereof) by the Federal Emergency Management Agency (FEMA), or within a 100 Year Flood Plain as designated by the United States Army Corps of Engineers, will have a Special Flood Deductible equal to all flood insurance available for such property under the National Flood Insurance Program, whether purchased or not or 5% of the Total Insured Value at each affected location whichever the greater.
5. The Florida Insurance Alliance is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhaust the limit purchased by the Alliance on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence. Property designated as being within.
6. Coverage is not bound until confirmation is received from a representative of Egis Insurance & Risk Advisors.

I give my authorization to bind coverage for property through the Florida Insurance Alliance as per limits and terms listed below.

☑	Building and Content TIV	$11,939,833	As per schedule attached
☑	Inland Marine	$2,951,187	As per schedule attached
☑	Auto Physical Damage	$198,372	As per schedule attached

Signature: ______________________________ Date: ______________________

Name: ______________________________

Title: ______________________________

PUBLIC ENTITY
FLORIDA UNINSURED MOTORISTS COVERAGE SELECTION OF LOWER LIMITS OR REJECTION OF COVERAGE

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Quote Number: 100126513	Term: **October 1, 2026 to October 1, 2027**
Insurer: Florida Insurance Alliance	
Applicant/Named Insured: **Grand Haven Community Development District**	

Florida law permits you to make certain decisions regarding Uninsured Motorists Coverage provided under your policy. This document describes this coverage and various options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Uninsured Motorists Coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting therefrom. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability policies include Uninsured Motorists Coverage at limits equal to the Liability Coverage in your policy, unless you select a lower limit offered by the company or reject Uninsured Motorists Coverage entirely.

Please indicate by initialing below whether you entirely reject Uninsured Motorists Coverage or whether you select this coverage at limits lower than the Liability Coverage of your policy.

___________ I reject Uninsured Motorists Coverage entirely.
_____X_____ I reject Combined Single Limit for Liability Coverage and I select a lower limit of $100,000.

Includes copyrighted material of Insurance Services Office, Inc. with its permission

I understand and agree that selection of any of the above options applies to my liability insurance policy and future renewals or replacements of such policy which are issued at the same Liability limits. If I decide to select another option at some future time, I must let the Insurer or my agent know in writing.

____

Applicant's/Named Insured's Signature

____

Applicant’s/Named Insured’s Printed Name

____

Date

Includes copyrighted material of Insurance Services Office, Inc. with its permission

Schedule Items Effective As of: 10/01/2026

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Total Insured Value	Roof Covering	Covering Replaced	Roof Yr Blt
1	Water Fountain Willow Oak Way Wild Oaks Palm Coast FL 32137			2008 Non-Combustible	10/01/2026 10/01/2027	$1,854	$1,854			
2	Tot Lot, Playground and Decorative Fence Willow Oak Way Wild Oaks Palm Coast FL 32137			2008 Non-Combustible	10/01/2026 10/01/2027	$51,500	$51,500			
3	S Entrance Gate House 7000 Waterside Parkway South Gate Entrance Palm Coast FL 32137			2007 Non-Combustible	10/01/2026 10/01/2027	$103,000	$103,000			
4	Village Center Office & Fitness Center 2001 Waterside Parkway Village Center Palm Coast FL 32137	Simple hip		2007 Joisted masonry	10/01/2026 10/01/2027	$3,380,975 $360,500	$3,741,475	Clay/Concrete Tiles		
5	Reuse Pond Pump Bdg and Equip Marlin Dr CDD Maintenance Shed Palm Coast FL 32137			2007 Pump/Lift Station	10/01/2026 10/01/2027	$41,200 $154,500	$195,700			
6	Pool and Trellis 2001 Waterside Parkway Village Center Palm Coast FL 32137			2007 Under Ground Liquid Storage/Pool	10/01/2026 10/01/2027	$301,893	$301,893			
7	Tot Lot Playground and Decorative Fence 2001 Waterside Parkway Village Center Palm Coast FL 32137			2018 Non-Combustible	10/01/2026 10/01/2027	$61,800	$61,800			

Sign: ______________________ Print Name: ______________________ Date: ______________

FLORIDA INSURANCE ALLIANCE

Schedule Items Effective As of: 10/01/2026

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Year Built	Const Type	Eff. Date	Term Date	Building Value	Contents Value	Total Insured Value	Roof Shape	Roof Pitch	Roof Covering	Covering Replaced	Roof Yr Blt
8	North Guard House 3 North Village Pkwy North Gate Entrance Palm Coast FL 32137	2007	Joisted masonry	10/01/2026	10/01/2027	$46,350		$46,350					
9	Metal Gate w/ Metal Box 7000 Waterside Parkway South Gate Entrance Palm Coast FL 32137	2007	Non-Combustible	10/01/2026	10/01/2027	$15,450		$15,450					
10	Metal Gate w/ Metal Box 3 Waterside Pkwy North Gate Entrance Palm Coast FL 32137	2007	Non-Combustible	10/01/2026	10/01/2027	$24,720		$24,720					
11	Main Pool, Kid Pool, Spa and Equipment 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137	2007	Under Ground Liquid Storage/Pool	10/01/2026	10/01/2027	$403,760		$403,760					
12	Main Gate House 3 Waterside Pkwy North Gate Entrance Palm Coast FL 32137	2007	Joisted masonry	10/01/2026	10/01/2027	$258,015	$5,150	$263,165	Cross gable		Metal panel		
13	Shade Pavilion Willow Oak Way Wild Oaks Palm Coast FL 32137	2008	Masonry Non - Combustible	10/01/2026	10/01/2027	$14,420		$14,420					
14	Gazebo 69 Front Street Gazebo Palm Coast FL 32137	2007	Frame	10/01/2026	10/01/2027	$32,960		$32,960					

Sign: ______________________ Print Name: ______________________ Date: ______________

Schedule Items Effective As of: 10/01/2026

FLORIDA INSURANCE ALLIANCE

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Total Insured Value	Roof Covering	Covering Replaced	Roof Yr Blt
15	Fountain 2001 Waterside Parkway Village Center Palm Coast FL 32137			2007 Non-Combustible	10/01/2026 10/01/2027	$25,750	$25,750			
16	Fishing Pier Marlin Drive Pier Palm Coast FL 32137			2007 Frame	10/01/2026 10/01/2027	$36,050	$36,050			
17	Fence, Wild Oaks Willow Oak Way Wild Oaks Palm Coast FL 32137			2008 Masonry Non - Combustible	10/01/2026 10/01/2027	$27,810	$27,810			
18	Gates with Metal Box 3 North Village Parkway North Gate Entrance Palm Coast FL 32137			2006 Non-Combustible	10/01/2026 10/01/2027	$15,450	$15,450			
19	Gates 3 Waterside Pkwy North Gate Entrance Palm Coast FL 32137			2007 Non-Combustible	10/01/2026 10/01/2027	$20,600	$20,600			
20	Gates 7000 Waterside Parkway South Gate Entrance Palm Coast FL 32137			2007 Non-Combustible	10/01/2026 10/01/2027	$20,600	$20,600			
21	Entrance Gates Willow Oak Blvd Wild Oaks Palm Coast FL 32137			2008 Non-Combustible	10/01/2026 10/01/2027	$41,200	$41,200			

Sign: ______________________ Print Name: ______________________ Date: ______________

Schedule Items Effective As of: 10/01/2026

FLORIDA INSURANCE ALLIANCE

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
22	Electric Gates 5 W. Waterside Pkwy The Crossings Palm Coast FL 32137			2007 Non-Combustible	10/01/2026 10/01/2027	$38,110				$38,110
23	Dog Park Fencing Willow Oak Way Wild Oaks Palm Coast FL 32137			2008 Non-Combustible	10/01/2026 10/01/2027	$10,300				$10,300
24	Dock Pier 69 Front Street Pier Palm Coast FL 32137			2007 Frame	10/01/2026 10/01/2027	$41,200				$41,200
25	Masonry Monument Signs includes alum fencing 3 Waterside Pkwy North Gate Entrance Palm Coast FL 32137			2007 Masonry Non - Combustible	10/01/2026 10/01/2027	$30,900				$30,900
26	Masonry Monument Signs 7000 Waterside Parkway South Gate Entrance Palm Coast FL 32137			2007 Masonry Non - Combustible	10/01/2026 10/01/2027	$21,630				$21,630
27	(2) Pool Canopies 2 North Village Pkwy Palm Coast FL 32137			2007 Non-Combustible	10/01/2026 10/01/2027	$35,020				$35,020
28	Cabana Snack Bar 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137	Simple hip		2007 Joisted masonry	10/01/2026 10/01/2027	$160,680 $12,360	Asphalt shingles			$173,040

Sign: ____________________ Print Name: ____________________ Date: ____________________

Schedule Items Effective As of: 10/01/2026

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built	Const Type	Eff. Date	Term Date	Building Value	Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
29	Wood Walking Bridges 232'x6.5' and 28'x6' Wild Oaks Ditch 10 and Mosquito Ditch Wild Oaks Palm Coast FL 32137			2008	Bridges	10/01/2026	10/01/2027	$117,317					$117,317
30	Benches Willow Oak Way Wild Oaks Palm Coast FL 32137			2008	Frame	10/01/2026	10/01/2027	$14,420					$14,420
31	Basketball Facility Willow Oak Way Wild Oaks Palm Coast FL 32137			2008	Non-Combustible	10/01/2026	10/01/2027	$20,600					$20,600
32	Creekside Amenity Building & Fitness Center 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137	Simple hip		2007	Joisted masonry	10/01/2026	10/01/2027	$1,262,883	$144,200	Asphalt shingles			$1,407,083
33	Tennis Court Fencing (7 Courts) 2001 Waterside Parkway Village Center Palm Coast FL 32137			2007	Non-Combustible	10/01/2026	10/01/2027	$70,036					$70,036
34	3 Shade Canopies - Tennis Courts 2001 Waterside Parkway Village Center Palm Coast FL 32137			2007	Non combustible	10/01/2026	10/01/2027	$5,150					$5,150
35	2 Pavilions S Entrance 7000 Waterside Parkway South Gate Entrance Palm Coast FL 32137			2007	Masonry Non - Combustible	10/01/2026	10/01/2027	$20,600					$20,600

Sign: ____________________ Print Name: ____________________ Date: ____________________

Schedule Items Effective As of: 10/01/2026

FLORIDA INSURANCE ALLIANCE

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
36	Tot Lot Playground and Decorative Fence 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137			2007 Non-Combustible	10/01/2026 10/01/2027	$51,500				$51,500
37	Outdoor basketball court 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137			2007 Non-Combustible	10/01/2026 10/01/2027	$20,600				$20,600
38	Wood Boardwalk Trail 402' x 4' Across from 48 Jasmine Drive Boardwalk Palm Coast FL 32137			Frame	10/01/2026 10/01/2027	$77,250				$77,250
39	Wood Boardwalk Trail 351' x 4' Between 18 and 20 N Waterview Boardwalk Palm Coast FL 32137			Frame	10/01/2026 10/01/2027	$61,800				$61,800
40	(3) Conspans Willow Oak Way Wild Oaks Phase 2 Wild Oaks Palm Coast FL 32137			2008 Bridges	10/01/2026 10/01/2027	$675,165				$675,165
41	Conspan Bridge with decorative features Willow Oak Blvd near Colbert Lane Wild Oaks Palm Coast FL 32137			2008 Bridges	10/01/2026 10/01/2027	$309,000				$309,000
42	Wood Walking Bridge along Intracoastal Behind Golf Clubhouse 500 Riverfront Dr Boardwalk Palm Coast FL 32137			2008 Bridges	10/01/2026 10/01/2027	$77,250				$77,250

Sign: ______________________ Print Name: ______________________ Date: ______________

FLORIDA INSURANCE ALLIANCE

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
43	Masonry Monument Signs includes alum fencing 3 North Village Pkwy North Gate Entrance Palm Coast FL 32137			2008 Masonry Non - Combustible	10/01/2026 10/01/2027	$30,900				$30,900
44	Storage Shed 2001 Waterside Parkway Village Center Palm Coast FL 32137			2011 Frame	10/01/2026 10/01/2027	$5,923 $12,360				$18,283
45	Storage Shed 51 Marlin Drive CDD Maintenance Shed Palm Coast FL 32137			2012 Frame	10/01/2026 10/01/2027	$7,125 $15,450				$22,575
46	Storage Shed 51 Marlin Drive CDD Maintenance Shed Palm Coast FL 32137			2012 Frame	10/01/2026 10/01/2027	$7,125 $15,450				$22,575
47	Masonry Monument Sign "Grand Haven" 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
48	Masonry Monument Sign "Grand Haven" 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
49	Masonry Monument Sign "CDD Office" 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300

Sign: ____________________ Print Name: ____________________ Date: ____________

Schedule Items Effective As of: 10/01/2026

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
50	Masonry Monument Sign "Creekside" Creekside Drive & North Village Pkwy Creekside Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
51	Masonry Monument Sign "North Park Village" North Village Pkwy & Marlin Drive North Park Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
52	Masonry Monument Sign "North Park Circle" North Village Pkwy & North Park Circle North Park Circle Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$5,150				$5,150
53	Masonry Monument Sign "North Park Circle" North Village Pkwy & North Park Circle North Park Circle Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$5,150				$5,150
54	Masonry Monument Sign "North Village Drive" North village Pkwy & North Village Drive North Village Drive Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$5,150				$5,150
55	Masonry Monument Sign "The Bluffs Village" North Village Parkway The Bluffs Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
56	Masonry Monument Sign "The Bluffs Village" North Village Parkway The Bluffs Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300

Sign: ____________________ Print Name: ____________________ Date: ____________

Schedule Items Effective As of: 10/01/2026

FLORIDA INSURANCE ALLIANCE

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
57	Masonry Monument Sign "Lakeside Village" Marlin Drive & Lakeside Drive Lakeside Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$5,150				$5,150
58	Masonry Monument Sign "Heritage Oaks Village" Lakeside Drive & Marlin Drive Heritage Oaks Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$5,150				$5,150
59	Masonry Monument Sign "Heritage Oaks Village" Lakeside Drive & Marlin Drive Heritage Oaks Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$5,150				$5,150
60	Frame Monument Sign "Lake Haven Village" Waterside Pkwy & Marlin Drive Lake Haven Palm Coast FL 32137			Frame	10/01/2026 10/01/2027	$5,150				$5,150
61	Frame Monument Sign "Lake Haven Village" Waterside Parkway & Sailfish Drive Lake Haven Village Palm Coast FL 32137			Frame	10/01/2026 10/01/2027	$5,150				$5,150
62	Frame Monument Sign "Lake Haven Village" Waterside Parkway & Flamingo Court Lake Haven Village Palm Coast FL 32137			Frame	10/01/2026 10/01/2027	$5,150				$5,150
63	Frame Monument Sign "Lake Haven Village" Waterside Parkway & Pelican Court Lake Haven Village Palm Coast FL 32137			Frame	10/01/2026 10/01/2027	$5,150				$5,150

Sign: ______________________ Print Name: ______________________ Date: ______________

FLORIDA INSURANCE ALLIANCE

Schedule Items Effective As of: 10/01/2026

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
64	Frame Monument Sign "Lake Haven Village" Waterside Parkway & Puffin Lake Haven Village Palm Coast FL 32137			Frame	10/01/2026 10/01/2027	$5,150				$5,150
65	Masonry Monument Sign "Front Street Village" Waterside Parkway & Montague Front Street Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
66	Masonry Monument Sign "Front Street Village" Waterside Parkway & Montague Front Street Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
67	Masonry Monument Sign "Fairways Edge Village" Waterside Parkway & Birdie Lane Fairways Edge Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
68	Masonry Monument Sign "The Reserve Village" Waterside Parkway & Shinnecock Drive The Reserve Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
69	Masonry Monument Sign "Fairways Edge Village" Waterside Parkway & Augusta Trail Fairways Edge Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
70	Masonry Monument Sign "Linkside Village" Waterside Parkway & Deerfield Court Linkside Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300

Sign: ____________________ Print Name: ____________________ Date: ____________

Schedule Items Effective As of: 10/01/2026

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
71	Masonry Monument Sign "Linkside East Village" Waterside Parkway & Tanglewood Court Linkside East Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
72	Masonry Monument Sign "Linkside West Village" Shinnecock Drive @ #36 Linkside West Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300				$10,300
73	Masonry Monument Sign "River Club Village" Waterside Parkway & Riverfront Drive River Club Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
74	Masonry Monument Sign "River Club Village" Waterside Parkway & Riverfront Drive River Club Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
75	Masonry Monument Sign "GH Golf Club" Waterside Parkway & Riverfront Drive GH Golf Club Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$5,150				$5,150
76	Masonry Monument Sign "Village Oaks Village" Waterside Parkway & Village View Village Oaks Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
77	Masonry Monument Sign 4 Villages Waterside Parkway & Egret Drive Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600

Sign: ____________________ Print Name: ____________________ Date: ____________

Schedule Items Effective As of: 10/01/2026

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
78	Masonry Monument Sign "Riverwalk Village" Egret Drive & Jasmine Drive Riverwalk Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
79	Masonry Monument Sign "Osprey Lakes Village" Egret Drive & Osprey Circle Osprey Lakes Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
80	Masonry Monument Sign "Rivers Edge Village" River Trail Drive @ Egret Intersection Rivers Edge Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
81	Masonry Monument Sign "South Park Village" Riverbend Drive @ Egret Drive Intersection South Park Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
82	Masonry Monument Sign "Marsh Crossing Village" Waterside Parkway & Grandview Drive Marsh Crossing Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
83	Masonry Monument Sign "Southlake Villages" Waterside Parkway & Southlake Drive Southlake Villages Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
84	Masonry Monument Sign "Southlake Villages" Waterside Parkway & Southlake Drive Southlake Villages Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600

Sign: ____________________ Print Name: ____________________ Date: ____________________

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Total Insured Value	Roof Covering	Covering Replaced	Roof Yr Blt
85	Masonry Monument Sign "Hidden Lakes Village" Southlake Drive Hidden Lakes Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300	$10,300			
86	Masonry Monument Sign "East Lake Village" Southlake Drive & East Lake Drive East Lake Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300	$10,300			
87	Masonry Monument Sign "Pine Harbor Village" Southlake Drive & Pine Harbor Drive Pin Harbor Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$10,300	$10,300			
88	Masonry Monument Sign "South Ridge Village" Waterside Parkway & Sand Pine Drive South Ridge Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$25,750	$25,750			
89	Masonry Monument Sign "South Ridge Village" Waterside Parkway & Sand Pine Drive South Ridge Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$25,750	$25,750			
90	Masonry Monument Sign "13-15" Waterside Parkway Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$25,750	$25,750			
91	Masonry Monument Sign "17 - 19" Waterside Parkway Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$25,750	$25,750			

Sign: ____________________ Print Name: ____________________ Date: ____________

Schedule Items Effective As of: 10/01/2026

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built / Const Type	Eff. Date / Term Date	Building Value / Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
92	Masonry Monument Sign "The Crossings" 5 West Waterside Parkway The Crossings Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
93	Masonry Monument Sign "The Crossings" 5 West Waterside Parkway The Crossings Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
94	Masonry Monument Sign "Wild Oaks Village" Entrance to Willow Oak Blvd. Wild Oaks Village Palm Coast FL 32137			Masonry Non - Combustible	10/01/2026 10/01/2027	$20,600				$20,600
95	Fishing Pier & Gazebo Parcel # 22-11-31-0000-00000-0010 Pier Palm Coast FL 32137			Waterfront structures	10/01/2026 10/01/2027	$360,500				$360,500
96	Café 2001 Waterside Parkway Village Center Palm Coast FL 32137	Simple hip		Joisted masonry	10/01/2026 10/01/2027	$642,719 $103,000	Clay/Concrete Tiles			$745,719
97	Bathroom & Pumphouse Cabana 2001 Waterside Parkway Village Center Palm Coast FL 32137	Simple hip		Joisted masonry	10/01/2026 10/01/2027	$381,596 $45,320	Clay/Concrete Tiles			$426,916
98	Canopy Breezeway 2001 Waterside Parkway Village Center Palm Coast FL 32137	Simple hip		Joisted masonry	10/01/2026 10/01/2027	$236,900	Clay/Concrete Tiles			$236,900

Sign: ____________________ Print Name: ____________________ Date: ____________________

FLORIDA INSURANCE ALLIANCE

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built	Const Type	Eff. Date	Term Date	Building Value	Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
99	Pool Pumps & Equipment 2001 Waterside Parkway Village Center Palm Coast FL 32137				Electrical equipment	10/01/2026	10/01/2027	$66,950					$66,950
100	Pool Trellis w/Bench 2001 Waterside Parkway Village Center Palm Coast FL 32137				Frame	10/01/2026	10/01/2027	$82,400					$82,400
101	Pool Chair Lift 2001 Waterside Parkway Village Center Palm Coast FL 32137				Electrical equipment	10/01/2026	10/01/2027	$8,240					$8,240
102	Dumpster Enclosure 2001 Waterside Parkway Village Center Palm Coast FL 32137				Non combustible	10/01/2026	10/01/2027	$7,210					$7,210
103	Shade Canopy - Tot Lot 2001 Waterside Parkway Village Center Palm Coast FL 32137				Property in the Open	10/01/2026	10/01/2027	$1,545					$1,545
104	2 Large Canopies - Bocce Court 2001 Waterside Parkway Village Center Palm Coast FL 32137				Property in the Open	10/01/2026	10/01/2027	$14,420					$14,420
105	3 Shade Canopies w/Benches - Bocce Court 2001 Waterside Parkway Village Center Palm Coast FL 32137				Property in the Open	10/01/2026	10/01/2027	$6,489					$6,489

Sign: ____________________ Print Name: ____________________ Date: ____________________

Schedule Items Effective As of: 10/01/2026

Property Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit #	Description / Address	Roof Shape	Roof Pitch	Year Built	Const Type	Eff. Date	Term Date	Building Value	Contents Value	Roof Covering	Covering Replaced	Roof Yr Blt	Total Insured Value
106	Fence - Pickleball Court 2001 Waterside Parkway Village Center Palm Coast FL 32137				Non combustible	10/01/2026	10/01/2027	$12,360					$12,360
107	Pool Chair Lift 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137				Electrical equipment	10/01/2026	10/01/2027	$8,240					$8,240
108	Grand Haven Room 2001 Waterside Parkway Village Center Palm Coast FL 32137				Joisted masonry	10/01/2026	10/01/2027	$360,500	$103,000				$463,500
109	Fence - Pickleball Court (2) 2001 Waterside Parkway Village Center Palm Coast FL 32137				Non combustible	10/01/2026	10/01/2027	$12,360					$12,360
110	Shed 2 North Village Pkwy Creekside Athletic Center Palm Coast FL 32137			2023	Non combustible	10/01/2026	10/01/2027	$9,073					$9,073

Total:	Building Value	Contents Value	Insured Value
	$10,968,543	$971,290	$11,939,833

Sign: ______________________ Print Name: ______________________ Date: ______________

FLORIDA INSURANCE ALLIANCE

Schedule Items Effective As of: 10/01/2026

Inland Marine Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Item #	Department / Description	Serial Number	Classification Code	Eff. date / Term Date	Value	Deductible
1	Tennis Court Lights		Other inland marine	10/01/2026 / 10/01/2027	$40,000	$1,000
2	Flood Lighting		Other inland marine	10/01/2026 / 10/01/2027	$8,300	$1,000
3	(14) Street Lights "Bluffs Village"		Other inland marine	10/01/2026 / 10/01/2027	$46,200	$1,000
4	(18) Street Lights "Creedside Village"		Other inland marine	10/01/2026 / 10/01/2027	$59,400	$1,000
5	(21) Street Lights "Crossings Village"		Other inland marine	10/01/2026 / 10/01/2027	$69,300	$1,000
6	(12) Street Lights "East Lake Village"		Other inland marine	10/01/2026 / 10/01/2027	$39,600	$1,000
7	(18) Street Lights "Fairways Edge Village"		Other inland marine	10/01/2026 / 10/01/2027	$59,400	$1,000
8	(85) Street Lights "Front Street Village"		Other inland marine	10/01/2026 / 10/01/2027	$280,500	$1,000
9	(6) Street Lights "Heritage Oaks Village"		Other inland marine	10/01/2026 / 10/01/2027	$19,800	$1,000
10	(12) Street Lights "Hidden Lake Village"		Other inland marine	10/01/2026 / 10/01/2027	$39,600	$1,000
11	(23) Street Lights "Lake Haven Village"		Other inland marine	10/01/2026 / 10/01/2027	$75,900	$1,000
12	(4) Street Lights "Lakeside Village"		Other inland marine	10/01/2026 / 10/01/2027	$13,200	$1,000
13	(7) Street Lights "Linkside Village"		Other inland marine	10/01/2026 / 10/01/2027	$23,100	$1,000
14	(3) Street Lights "Linkside East Village"		Other inland marine	10/01/2026 / 10/01/2027	$9,900	$1,000
15	(8) Street Lights "Marsh Crossings Village"		Other inland marine	10/01/2026 / 10/01/2027	$26,400	$1,000
16	(37) Street Lights "North Park Village"		Other inland marine	10/01/2026 / 10/01/2027	$122,100	$1,000
17	(18) Street Lights "Osprey Lakes Village"		Other inland marine	10/01/2026 / 10/01/2027	$59,400	$1,000
18	(5) Street Lights "Pine Harbor Village"		Other inland marine	10/01/2026 / 10/01/2027	$16,500	$1,000
19	(10) Street Lights "Reserve Village"		Other inland marine	10/01/2026 / 10/01/2027	$33,000	$1,000

Sign: ______________________ Print Name: ______________________ Date: ______________

Schedule Items Effective As of: 10/01/2026

Inland Marine Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

20	(22) Street Lights "River Club Village"		Other inland marine	10/01/2026 10/01/2027	$72,600	$1,000
21	(6) Street Lights "River's Edge Village"		Other inland marine	10/01/2026 10/01/2027	$19,800	$1,000
22	(4) Street Lights "Riverview Village"		Other inland marine	10/01/2026 10/01/2027	$13,200	$1,000
23	(6) Street Lights "Riverwalk Village"		Other inland marine	10/01/2026 10/01/2027	$19,800	$1,000
24	(8) Street Lights "South Park Village"		Other inland marine	10/01/2026 10/01/2027	$26,400	$1,000
25	(3) Street Lights "Southridge Village"		Other inland marine	10/01/2026 10/01/2027	$9,900	$1,000
26	(6) Street Lights "Village Oaks Village"		Other inland marine	10/01/2026 10/01/2027	$19,800	$1,000
27	(56) Street Lights "Wild Oaks Village"		Other inland marine	10/01/2026 10/01/2027	$184,800	$1,000
28	(6) Street Lights "Golf Course Village"		Other inland marine	10/01/2026 10/01/2027	$19,800	$1,000
29	(4) Street Lights "Creekside Amenity Village"		Other inland marine	10/01/2026 10/01/2027	$13,200	$1,000
30	(59) Street Lights "Waterside Parkway Village"		Other inland marine	10/01/2026 10/01/2027	$194,700	$1,000
31	(4) Street Lights "Village Center South Parking Lot"		Other inland marine	10/01/2026 10/01/2027	$13,200	$1,000
32	(14) Street Lights "Village Center North Parking Lot"		Other inland marine	10/01/2026 10/01/2027	$46,200	$1,000
33	Fitness Equipment (need to separate by location)		Other inland marine	10/01/2026 10/01/2027	$38,220	$1,000
34	Pool Furniture (need to separate by location and increase value)		Other inland marine	10/01/2026 10/01/2027	$10,000	$1,000
35	Security Cameras through out CDD (separate among 2 locations)		Electronic data processing equipment	10/01/2026 10/01/2027	$45,000	$1,000
36	Transmitters & Receivers (Crossings) (separate among locations)		Electronic data processing equipment	10/01/2026 10/01/2027	$4,500	$1,000
37	(6) Plasma Monitors (separate among locations)		Electronic data processing equipment	10/01/2026 10/01/2027	$6,000	$1,000
38	(6) Digital Video Recorders (separate among locations)		Electronic data processing equipment	10/01/2026 10/01/2027	$30,000	$1,000

Sign: ____________________ Print Name: ____________________ Date: ____________________

FLORIDA INSURANCE ALLIANCE

Inland Marine Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

39	2014 Kawasaki KAF620MEF	JK1AFCM12EB516812	Mobile equipment	10/01/2026 10/01/2027	$10,745	$1,000
40	2011 EZ GO TxT 48 volt electic powered Golf Cart	2732703	Mobile equipment	10/01/2026 10/01/2027	$4,000	$1,000
41	2018 Kawasaki Mule Pro FXR EPS ATV	500437	Mobile equipment	10/01/2026 10/01/2027	$13,689	$1,000
42	2024 Big Horn EV5 UTV Golf Cart	L06UE4H12R1000132	Mobile equipment	10/01/2026 10/01/2027	$11,195	$1,000
43	Blanket Unscheduled Inland Marine (Max $15,000 Per Item)		Other inland marine	10/01/2026 10/01/2027	$1,000,000	$1,000
44	CAT Excavator	303-07CR	Mobile equipment	10/01/2026 10/01/2027	$60,000	$1,000
45	3000PSI Pressure Washer	HW3024HG12V	Mobile equipment	10/01/2026 10/01/2027	$7,800	$1,000
46	2025 Pressure Washer Mounted Trailer	AOHH6008RSA-030	Mobile equipment	10/01/2026 10/01/2027	$3,671	$1,000
47	2022 Pressure Washer Mounted Trailer		Mobile equipment	10/01/2026 10/01/2027	$4,529	$1,000
48	2018 3500PSI Pressure Washer	8012PRO-35HG	Mobile equipment	10/01/2026 10/01/2027	$6,838	$1,000
				Total	**$2,951,187**	

Sign: ____________________ Print Name: ____________________ Date: ____________________

Schedule Items Effective As of: 10/01/2026

FLORIDA INSURANCE ALLIANCE

Vehicle Schedule

Grand Haven Community Development District

Policy No.: 100126513
Agent: Egis Insurance Advisors LLC (Boca Raton, FL)

Unit # / Qty	Make / Year	Model-Description / VIN #	Department / Vehicle Type	AL Eff / AL Term	Comp Ded / Coll Ded	Comp Eff / Coll Eff	Term / Coll Term	VALUE / Valuation Type	APD Rptd
1		Homemade Trailer		10/01/2026	$1,000	10/01/2026	10/01/2026	**$1,000**	
1	2018	NOV1N0201228112	Trailer	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$1,000
2	Ford	F250 Super Cab		10/01/2026	$1,000	10/01/2026	10/01/2026	**$14,000**	
1	2011	1FT7X2B68BED03718	Light Truck	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$14,000
3	PJTR	7x14 Dump		10/01/2026	$1,000	10/01/2026	10/01/2026	**$5,000**	
1	2016	4P5D71428G1245072	Trailer	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$5,000
4	Ford	F-350 with market boom lift & hydraulics		10/01/2026	$1,000	10/01/2026	10/01/2026	**$87,091**	
1	2019	1FDRF3G66KEF19587	Heavy Truck	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$87,091
5	Ford	F-150		10/01/2026	$1,000	10/01/2026	10/01/2026	**$40,000**	
1	2021	1FTFW1E55MFC00779	Light Truck	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$40,000
6	Ford	F-250		10/01/2026	$1,000	10/01/2026	10/01/2026	**$40,882**	
1	2021	FTBF2B61MEE12702	Light Truck	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$40,882
7	Down To Earth	Tandem Utility Pressure Wash Trailer		10/01/2026	$1,000	10/01/2026	10/01/2026	**$4,529**	
1	2022	1XNBU1624N3091685	Trailer	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$4,529
8	Down To Earth	6' x 12' Utility Trailer		10/01/2026	$1,000	10/01/2026	10/01/2026	**$2,199**	
1	2023	1XNBU1216P3096595	Trailer	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$2,199
9	SSP	Jet Ski Trailer		10/01/2026	$1,000	10/01/2026	10/01/2026		
1	2003	SST03050668PVT100	Trailer	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	
10	H&H	5' x 8' Utility Trailer		10/01/2026	$1,000	10/01/2026	10/01/2026	**$3,671**	
1	2025	5JWA1081XSN603245	Trailer	10/01/2027	$1,000	10/01/2026	10/01/2027	Actual cash value	$3,671

Total	**$198,372**
APD Rptd	**$198,372**

Sign: ______________________ Print Name: ______________________ Date: ______________

Egis Insurance & Risk Advisors

Is pleased to provide a

Proposal of Insurance Coverage for:

Workers Compensation

Grand Haven Community Development District

Please review the proposed insurance coverage terms and conditions carefully.

Written request to bind must be received prior to the effective date of coverage.

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.

Quotation being provided for:

Grand Haven Community Development District
2 N Village Pkwy
Palm Coast, FL 32137-1600

Term: **October 1, 2026 to October 1, 2027**
Coverage Provided by: Florida Insurance Alliance
Quote Number: WC100126513

TYPE OF INSURANCE

Part A	**Workers Compensation** • **Benefits: FL Statutory (Medical, Disability, Death)**

Part B	**Employers Liability:** • **$1,000,000- Each Accident** • **$1,000,000- Disease- Policy Limit** • **$1,000,000- Disease- Each Employee**

Class Code	Description	Payroll	Rate	Premium
9015	Building Operations by Owner/Management firm - All Other Employees	$212,681	2.57	$5,465.90
9012	Building or Property Management	$426,917	0.61	$2,604.19
6325	Conduit Construction	$60,278	3.21	$1,934.92

Total Manual Premium	$10,005.01
Increased ELL 1M/1M/1M	$140.07
	$10,145.08
Workplace Safety Credit – 2%	$0.00
Drug Free Workplace Credit – 5%	$0.00
Experience Modification	0.880000
Standard Premium	$8,927.67
Expense Constant	$160.00
Terrorism	$69.99
Policy Total	**$9,157.66**

Additional terms and conditions, including but not limited to:

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages.
2. The Coverage Agreement premium shall be pro-rated as of the first day of coverage from the minimum policy premium.
3. Down payment is due at inception.
4. The Trust requires that the Member maintains valid and current certificates of workers' compensation insurance on all work performed by persons other than its employees.
5. If NCCI re-promulgates a mod, we will honor the mod as promulgated. If the mod changes during the fund year, we reserve the right to apply a correct mod back to the inception date of the Coverage Agreement.
6. Safety and Drug Free program credits (if applicable) are subject to program requirements.
7. Payrolls are subject to final audit.
8. Deletion of any coverage presented, Package and/or Workers' Compensation, will result in re-pricing of account.

EXHIBIT 12

EXHIBIT 12A

GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT

FY 2026–2027 Approved Proposed Budget Executive Summary & Prior Year Comparison

Executive Summary & Budget Overview

The approved proposed Fiscal Year 2026–2027 budget for the Grand Haven Community Development District (GH CDD) reflects a total General Fund Operations & Maintenance (O&M) assessment increase of 5.63% (+$261,288). **When combined with the flat Capital Reserve Fund assessment ($1,019,867), the total net annual assessment increase for single family lots and occupied condos is 4.61% (+$145.48 per year, or $12.12 per month).** Overall General Fund revenues and expenditures increase by 4.79% (+$231,556), driven primarily by expanded field operations, stormwater infrastructure maintenance, and utility rate adjustments, partially offset by administrative cost restructuring.

1. General Fund (O&M) Budget Summary & Prior Year Comparison

Budget Category	FY 2026 Adopted	FY 2027 Proposed	Variance ($)	Variance (%)
O&M Assessment Levy (Net)	$4,642,810	$4,904,098	+$261,288	+5.63%
La Vista Landscape Restoration Assessment	$4,000	$4,000	$0	0.00%
Escalante Parking Lot Tax	$2,973	$3,241	+$268	+9.02%
Investment Interest	$150,000	$120,000	-$30,000	-20.00%
Other Revenues (Water, Guest, Rentals, Tennis)	$34,500	$34,500	$0	0.00%
Total General Fund Revenues	**$4,834,283**	**$5,065,839**	**+$231,556**	**+4.79%**
Administrative Expenditures	$453,636	$380,236	-$73,400	-16.18%
Information & Technology	$103,077	$128,701	+$25,625	+24.86%
Insurance Expenditures	$142,000	$160,000	+$18,000	+12.68%
Utilities Expenditures	$426,836	$471,512	+$44,676	+10.47%
Field Operations Expenditures	$1,321,843	$1,570,177	+$248,334	+18.79%
Staff Support Expenditures	$1,076,100	$1,030,662	-$45,438	-4.22%
Amenity Operations Expenditures	$984,843	$1,003,906	+$19,063	+1.94%
Security Operations Expenditures	$325,947	$320,645	-$5,303	-1.63%
Total General Fund Expenditures	**$4,834,283**	**$5,065,839**	**+$231,556**	**+4.79%**

2. Detailed Line-Item Expenditure Adjustments

Administrative Expenditures (-$73,400 Net Decrease / -16.18%):

- **Contingency:** Eliminated standalone line item (-$96,160).
- **District Management (FCS Management Group):** Increased from $46,634 to $60,000 (+$13,366 / +28.66%).
- **Accounting Services (Vesta District Services):** Increased from $25,597 to $36,597 (+$11,000 / +42.98%).
- **Assessment Roll Preparation & Admin (Vesta):** Increased by $10,000 combined (+$5,000 for Assessment Roll, +$5,000 for Administrative).
- **Engineering & Stormwater Analysis:** Reduced from $50,796 to $42,000 combined (-$8,796).
- **Supervisors Workshops:** Reduced from $9,000 to $4,000 (-$5,000).

Information & Technology (+$25,625 Net Increase / +24.86%):

- **Communications / E-Blast (Constant Contact):** Expanded from $631 to $15,650 (+$15,019) for enhanced resident engagement tools.
- **Website Hosting & Development (Campus Suite):** Increased from $1,912 to $6,270 (+$4,358).
- **Cable, Internet, Phone & IT Support:** Increased by $4,484 across Village Center, Creekside, and field systems.
- **ADA Website Compliance:** Increased to $2,000 (+$500) to incorporate live meeting video streaming ($350/meeting).

Utilities Expenditures (+$44,676 Net Increase / +10.47%):

- **Water Services (City of Palm Coast):** Increased from $180,000 to $227,000 (+$47,000 / +26.11%).
- **Pump House Shared Facility:** Increased from $10,000 to $25,000 (+$15,000 / +150.00%).
- **Propane (Spas/Café) & Electric Reductions:** Propane reduced from $60,000 to $50,000 (-$10,000) and Creekside electric reduced by -$7,604.

Field Operations Expenditures (+$248,334 Net Increase / +18.79%):

- **New Planned Infrastructure Lines:** Added Stormwater System Planned Maintenance ($50,000), Firewise Protection ($56,000), Oak Trees ($50,000), Sidewalk Repairs ($20,000), Dog Park Maintenance ($5,000), and Roads/Bridges ($5,000).
- **Landscape Enhancements & Contracts:** Landscape Enhancement increased to $58,000 (+$58,000) and VerdeGo contract increased to $748,229 (+$30,159).
- **Optional Flower Rotation:** Eliminated line item (-$26,750).

Staff Support (-$45,438 Net Decrease / -4.22%):

- **Payroll:** Reduced from $785,000 to $710,000 (-$75,000) across 12 District staff members.
- **Employee Health Insurance:** Increased from $111,000 to $140,662 (+$29,662 / +26.72%).

Amenity & Security Operations (+13,760 Combined Net Shift):

- **Amenity Management (Vesta Property Services):** Increased from $735,000 to $760,843 (+$25,843 / +3.52%).
- **Pool Chemicals (Poolsure):** Increased from $28,446 to $32,712 (+$4,266 / +15.00%).
- **A/C Maintenance & Gate Operating Supplies:** Reduced by -$8,521 and -$6,912, respectively.

3. Capital Reserve Fund (CRF) & Capital Improvement Plan (CIP)

The Capital Reserve Assessment Levy remains flat at $1,019,867 for FY 2027. Total capital expenditures are budgeted at $1,019,867, comprising $858,403 in specific Capital Improvement Plan (CIP) projects and $161,464 allocated for general Infrastructure Reinvestment.

- **Road Resurfacing Projects ($376,620 Total):** Includes $297,052 for 2027 Road Resurfacing and $79,568 for pre-work curbs and gutters.
- **Stormwater & Waterway Infrastructure ($172,000 Total):** Includes $100,000 for Stormwater System Infrastructure Repairs, $35,000 for Pond Bank Reinforcement, and $37,000 for Lake Aerators across 14 ponds.
- **Heavy Equipment & Vehicles ($89,647 Total):** Includes $58,350 for a new Caterpillar Mini Excavator, $14,853 for a 14k-15k lb equipment trailer, and $16,444 for a 2014 Kawasaki Mule UTV.
- **Landscaping & Facility Enhancement ($108,711 Total):** Includes $58,000 for Main Entrance Landscape Enhancements, $31,827 for Furnishings/Décor replacement, and $18,884 for Mailboxes.
- **Amenity Electronics & Pool Upgrades ($87,828 Total):** Includes $38,540 for Amenity Center and Pool Area Sound Systems, $28,644 for two pool handicap lifts, and $20,688 for fitness cardio treadmills.

4. Proposed FY 2027 Assessment Schedule & Homeowner Impact

Because the Capital Reserve Assessment per unit remains unchanged at $567.84, the entirety of the assessment variance is driven by the 5.63% increase in General Fund O&M assessments. On a monthly basis, standard residential properties will see an increase of $12.12.

Unit Type	FY 2026 O&M	FY 2027 O&M	FY 2027 CRF	FY 2026 Total	FY 2027 Total	Annual Var. ($)	Monthly Var.
Single Lot & Occupied Condos	$2,585.00	$2,730.48	$567.84	$3,152.84	**$3,298.32**	**+$145.48**	+$12.12
La Vista Condos	$2,585.00	$2,730.48	$567.84	$3,330.14	**$3,475.62**	**+$145.48**	+$12.12
Double Lots	$5,170.00	$5,460.96	$1,135.67	$6,305.67	**$6,596.63**	**+$290.96**	+$24.25
Unfinished Condos (24 ERU)	$62,040.00	$65,531.49	$13,628.07	$75,668.07	**$79,159.56**	**+$3,491.49**	+$290.96
Escalante (15.7 ERU)	$40,584.50	$42,868.52	$8,915.03	$52,662.06	**$55,231.42**	**+$2,569.36**	+$214.11

EXHIBIT 12B

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
GENERAL FUND, OPERATIONS & MAINTENANCE (O&M)

	BUDGET DESCRIPTION	FY 2026 ADOPTED	FY26 YTD 10/1/25-6/30/26	FY 2027 PROPOSED	VARIANCE FY26 TO FY27	PERCENT VARIANCE
1	**REVENUES**					
2	**ASSESSMENTS LEVIED (NET OF ALLOWABLE DISCOUNTS):**					
3	ASSESSMENT LEVY - GENERAL FUND	$ 4,642,810	$ 4,685,029	$ 4,904,098	$ 261,288	5.63%
4	ASSESSMENT LEVY - LAVISTA LANDSCAPE RESTORATION	4,000	4,036	4,000	-	0.00%
5	ASSESSMENT LEVY - ESCALANTE PARKING LOT TAX	2,973	3,000	3,241	268	9.02%
6	**ADDITIONAL REVENUES:**					
7	REUSE WATER	23,000	21,461	23,000	-	0.00%
8	GATE & AMENITY GUEST	9,000	17,813	9,000	-	0.00%
9	TENNIS	500	1,362	500	-	0.00%
10	ROOM RENTALS & REC CENTER USE FEE	2,000	2,119	2,000	-	0.00%
11	INTEREST - INVESTMENTS	150,000	140,907	120,000	(30,000)	-20.00%
12	GATE ACCESS CARDS	-	-	-	-	0.00%
13	INSURANCE PROCEEDS	-	18,030	-	-	0.00%
14	MISCELLANEOUS	-	13,641	-	-	0.00%
15	**TOTAL REVENUES**	**4,834,283**	**4,907,398**	**5,065,839**	**231,556**	**4.79%**
16						
17	**EXPENDITURES**					
18	**ADMINISTRATIVE**					
19	SUPERVISORS - REGULAR MEETINGS	12,000	9,000	12,000	-	0.00%
20	SUPERVISORS - WORKSHOPS	9,000	-	4,000	(5,000)	-55.56%
21	DISTRICT MANAGEMENT	46,634	73,589	60,000	13,366	28.66%
22	ADMINISTRATIVE	12,396	9,714	17,396	5,000	40.34%
23	ACCOUNTING	25,597	20,114	36,597	11,000	42.98%
24	ASSESSMENT ROLL PREPARATION	11,264	8,865	16,264	5,000	44.39%
25	OFFICE SUPPLIES	1,180	-	1,180	-	0.00%
26	POSTAGE	4,104	927	4,104	-	0.00%
27	AUDIT	4,500	4,500	4,600	100	2.22%
28	LEGAL - GENERAL COUNSEL	170,000	114,702	170,000	-	0.00%
29	ENGINEERING	45,796	16,033	40,000	(5,796)	-12.66%
30	ENGINEERING - SOTRMWATER ANALYSIS	5,000	-	2,000	(3,000)	-60.00%
31	LEGAL ADVERTISING	5,000	903	5,000	-	0.00%
32	BANK FEES	1,858	-	1,858	-	0.00%
33	ANNUAL DISTRICT FILIING FEE	175	175	175	-	0.00%
34	PROPERTY TAXES	2,973	2,553	3,062	89	3.00%
35	RESERVE STUDY	-	-	2,000	2,000	0.00%
36	CONTINGENCY	96,160	9,625	-	(96,160)	-100.00%

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
GENERAL FUND, OPERATIONS & MAINTENANCE (O&M)

	BUDGET DESCRIPTION	FY 2026 ADOPTED	FY26 YTD 10/1/25-6/30/26	FY 2027 PROPOSED	VARIANCE FY26 TO FY27	PERCENT VARIANCE
37	**TOTAL ADMINISTRATIVE**	**453,636**	**270,700**	**380,236**	**(73,400)**	**-16.18%**
38						
39	**INFORMATION AND TECHNOLOGY**					
40	IT SUPPORT	31,500	25,863	32,445	945	3.00%
41	VILLAGE CENTER AND CREESKIDE TELEPHONE & FAX	8,459	7,295	9,731	1,272	15.04%
42	CABLE/INTERNET-VILLAGE CENTER/CREEKSIDE	17,200	14,906	19,475	2,275	13.23%
43	WI-FI FOR GATES / HOT SPOTS	32,897	9,487	33,884	987	3.00%
44	CELL PHONES	8,977	3,973	9,246	269	3.00%
45	WEBSITE HOSTING & DEVELOPMENT	1,912	-	6,270	4,358	227.88%
46	ADA WEBSITE COMPLIANCE	1,500	1,136	2,000	500	33.33%
47	COMMUNICATIONS: E-BLAST	631	496	15,650	15,019	2379.69%
48	LANDLINES/HOT SPOTS FOR GATES AND CAMERAS	-	-	-	-	0.00%
49	**TOTAL INFORMATION AND TECHNOLOGY**	**103,077**	**63,156**	**128,701**	**25,625**	**24.86%**
50						
51	**INSURANCE**					
52	INSURANCE	142,000	140,907	160,000	18,000	12.68%
53	**TOTAL INSURANCE**	**142,000**	**140,907**	**160,000**	**18,000**	**12.68%**
54						
55	**UTILITIES**					
56	ELECTRIC					
57	ELECTRIC SERVICES - #12316, 85596, 65378	9,564	8,443	11,604	2,040	21.33%
58	ELECTRIC- VILLAGE CENTER - #18308	44,638	28,037	44,638	-	0.00%
59	ELECTRIC - CREEKSIDE - #87064, 70333	32,019	15,459	24,415	(7,604)	-23.75%
60	STREET LIGHTS	32,429	21,728	29,105	(3,324)	-10.25%
61	PROPANE - SPAS/CAFÉ	60,000	43,318	50,000	(10,000)	-16.67%
62	GARBAGE - AMENITY FACILITIES	19,186	13,280	20,750	1,564	8.15%
63	WATER/SEWER					
64	WATER SERVICES	180,000	153,821	227,000	47,000	26.11%
65	WATER - VILLAGE CENTER - #324043-44997	25,000	16,108	25,000	-	0.00%
66	WATER - CREEKSIDE - #324043-45080	14,000	9,311	14,000	-	0.00%
67	PUMP HOUSE SHARED FACILITY	10,000	12,461	25,000	15,000	150.00%
68	**TOTAL UTILITIES**	**426,836**	**321,966**	**471,512**	**44,676**	**10.47%**
69						
70	**FIELD OPERATIONS**					
71	STORMWATER SYSTEM					
72	AQUATIC CONTRACT	68,052	44,331	70,094	2,042	3.00%

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
GENERAL FUND, OPERATIONS & MAINTENANCE (O&M)

	BUDGET DESCRIPTION	FY 2026 ADOPTED	FY26 YTD 10/1/25-6/30/26	FY 2027 PROPOSED	VARIANCE FY26 TO FY27	PERCENT VARIANCE
73	AQUATIC CONTRACT: LAKE WATCH	7,663	-	2,500	(5,163)	-67.38%
74	AQUATIC CONTRACT: AERATION MAINTENANCE	5,049	1,289	5,200	151	3.00%
75	STORMWATER SYSTEM REPAIRS & MAINTENANCE	18,403	9,243	18,403	-	0.00%
76	STORMWATER SYTEM PLANNED MAINTENANCE	-	-	50,000	50,000	100.00%
77	HORTICULTURAL CONSULTANT	12,118	12,510	12,118	-	0.00%
78	LANDSCAPE ENHANCEMENT	-	20,965	58,000	58,000	100.00%
79	LANDSCAPE REPAIRS & REPLACEMENT	50,444	531,682	50,444	-	0.00%
80	LANDSCAPE MAINTENANCE CONTRACT SERVICES - VERDEGO	718,070	53,303	748,229	30,159	4.20%
81	LANDSCAPE MAINTENANCE - YELLOWSTONE	79,695	60,800	83,042	3,347	4.20%
82	TREE MAINTENANCE (OAK TREE PRUNING)	52,730	3,200	52,730	-	0.00%
83	LAVISTA LANDSCAPE RESTORATION	4,000	-	4,000	-	0.00%
84	OPTIONAL FLOWER ROTATION	26,750		-	(26,750)	-100.00%
85	DOG PARK MAINTENANCE	-		5,000	5,000	100.00%
86	FIREWISE	-		56,000	56,000	100.00%
87	IRRIGATION REPAIRS & REPLACEMENT	42,800	16,666	42,800	-	0.00%
88	ROADS & BRIDGES REPAIRS	-		5,000	5,000	100.00%
89	SIDEWALK REPAIRS & REPLACEMENT	-		20,000	20,000	100.00%
90	STREET LIGHT MAINTENANCE	10,795	4,979	10,795	-	0.00%
91	VEHICLE REPAIRS & MAINTENANCE	18,249	15,461	18,797	547	3.00%
92	OFFICE SUPPLIES: FIELD OPERATIONS	17,672	9,155	17,672	-	0.00%
93	HOLIDAY LIGHTS	6,000	2,714	6,000	-	0.00%
94	CERT OPERATIONS	535	438	535	-	0.00%
95	COMMUNITY MAINTENANCE	150,000	63,287	150,000	-	0.00%
96	OAK TREES	-		50,000	50,000	100.00%
97	STORM CLEAN-UP	32,819	13,595	32,819	-	0.00%
98	MISCELLANEOUS CONTINGENCY	-		-	-	100.00%
99	**TOTAL FIELD OPERATIONS**	**1,321,843**	**863,617**	**1,570,177**	**248,334**	**18.79%**
100						
101	**STAFF SUPPORT**					
102	PAYROLL	785,000	485,715	710,000	(75,000)	-9.55%
103	MERIT PAY/BONUS	45,000	20,253	45,000	-	0.00%
104	PAYROLL TAXES	63,100	84,491	63,000	(100)	-0.16%
105	EMPLOYEE INSURANCE	111,000	75,852	140,662	29,662	26.72%
106	INSURANCE: WORKERS' COMPENSATION	30,000	11,499	30,000	-	0.00%
107	PAYROLL & PEO SERVICES	34,000	15,953	34,000	-	0.00%
108	MILEAGE REIMBURSEMENT	8,000	2,850	8,000	-	0.00%

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
GENERAL FUND, OPERATIONS & MAINTENANCE (O&M)

	BUDGET DESCRIPTION	FY 2026 ADOPTED	FY26 YTD 10/1/25-6/30/26	FY 2027 PROPOSED	VARIANCE FY26 TO FY27	PERCENT VARIANCE
109	**TOTAL STAFF SUPPORT**	**1,076,100**	**696,612**	**1,030,662**	**(45,438)**	**-4.22%**
110						
111	**AMENITY OPERATIONS**					
112	AMENITY MANAGEMENT	735,000	548,010	760,843	25,843	3.52%
113	A/C MAINTENANCE AND SERVICE	23,521	6,989	15,000	(8,521)	-36.23%
114	FITNESS EQUIPMENT SERVICE	3,400	1,670	3,400	-	0.00%
115	MUSIC LICENSING	4,580	4,374	4,580	-	0.00%
116	POOL/SPA PERMITS	1,104	896	1,104	-	0.00%
117	POOL CHEMICALS	28,446	36,309	32,712	4,266	15.00%
118	PEST CONTROL	2,850	1,995	2,850	-	0.00%
119	AMENITY MAINTENANCE	168,525	136,398	166,000	(2,525)	-1.50%
120	SPECIAL EVENTS	17,418	10,915	17,418	-	0.00%
121	**TOTAL AMENITY**	**984,843**	**747,556**	**1,003,906**	**19,063**	**1.94%**
122						
123	**SECURITY**					
124	GATE ACCESS CONTROL STAFFING	239,556	153,373	246,743	7,187	3.00%
125	ADDITIONAL GUARDS	7,490	786	5,000	(2,490)	-33.24%
126	GUARDHOUSE FACILITY MAINTENANCE	28,088	18,013	25,000	(3,088)	-10.99%
127	GATE COMMUNICATION DEVICES	11,814	7,391	11,814	-	0.00%
128	GATE OPERATING SUPPLIES	31,500	2,261	24,588	(6,912)	-21.94%
129	FIRE & SECURITY SYSTEM	7,500	4,566	7,500	-	0.00%
130	**TOTAL SECURITY**	**325,947**	**186,390**	**320,645**	**(5,303)**	**-1.63%**
131						
132	**TOTAL EXPENDITURES**	**4,834,283**	**3,290,904**	**5,065,839**	**231,556**	**4.79%**
133						
134	**EXCESS OF REVENUE OVER (UNDER) EXPENDITURES**	**-**	**1,616,494**	**-**	**-**	**0.00%**
135						
136	**FUND BALANCE**					
137	FUND BALANCE - BEGINNING	2,648,756	2,703,638	2,703,638	54,882	2.07%
138	EXCESS OF REVENUE OVER (UNDER) EXPENDITURES	-	1,616,494	-	-	0.00%
139	FUND BALANCE FORWARD	-	-	-	-	0.00%
140	TRANSFER OUT TO CAPITAL RESERVE FUND	(130,982)	-	-	130,982	-100.00%
141	**FUND BALANCE - ENDING**	**2,517,774**	**4,320,132**	**2,703,638**	**185,864**	**7.38%**
142						
143	ANALYSIS OF FUND BALANCE:					
144	COMMITTED: DISASTER	423,506	423,506	1,000,000	576,494	136.12%

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
GENERAL FUND, OPERATIONS & MAINTENANCE (O&M)

	BUDGET DESCRIPTION	FY 2026 ADOPTED	FY26 YTD 10/1/25-6/30/26	FY 2027 PROPOSED	VARIANCE FY26 TO FY27	PERCENT VARIANCE
145	ASSIGNED: 2 MONTHS OPERATING CAPITAL	805,714	805,714	844,307	38,593	4.79%
146	UNASSIGNED	1,288,554	3,090,912	859,331	(429,223)	-33.31%
147	PREPAID ITEMS	-	-	-	-	0.00%
148	**FUND BALANCE - ENDING**	**$ 2,517,774**	**$ 4,320,132**	**$ 2,703,638**	**$ 185,863**	**7.38%**

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
OPERATIONS & MAINTENANCE BUDGET NARRATIVE

	FINANCIAL STATEMENT CATEGORY	FY 2027 PROPOSED	SERVICE PROVIDER	COMMENS (SCOPE OF SERVICE)
1	**REVENUES**			
2	**ADDITIONAL REVENUES:**			
3	REUSE WATER	23,000	Escalante/Townhomes/Condos	
4	GATE & AMENITY GUEST	9,000	CDD	
5	TENNIS	500	CDD	
6	ROOM RENTALS & REC CENTER USE FEE	2,000	CDD	
7	INTEREST - INVESTMENTS	120,000	Bank United	
8	GATE ACCESS CARDS			
9	INSURANCE PROCEEDS			
10	MISCELLANEOUS	-		
11	**TOTAL ADDITIONAL REVENUES**	**154,500**		
12				
13	**EXPENDITURES**			
14	**ADMINISTRATIVE**			
15	SUPERVISORS - REGULAR MEETINGS	12,000	CDD	Florida Statute, Chapter 190.006(8) sets a $200 per Supervisor for each meeting of the Board of Supervisors not to exceed $4,800 for each fiscal year per Supervisor. The District anticipates 12 meetings and 10 workshops
16	SUPERVISORS - WORKSHOPS	4,000	CDD	
17	DISTRICT MANAGEMENT	60,000	FCS Management Group	Florida Statute, Chapter 190.007(1) states that the Board shall employ and fix the compesation of a District Manager. The District Manager shall have charge and supervision of the works of the District.
18	ADMINISTRATIVE	17,396	Vesta District Services	These services include preparation of meeting agenda and minutes, coordinating postings on the website, records retention, responding to resident requests and complying with all regulatory requirements involving District activities.
19	ACCOUNTING	36,597	Vesta District Services	Budget preparation and financial reporting, cash management, revenue reporting and accounts payable functions.
20	ASSESSMENT ROLL PREPARATION	16,264	Vesta District Services	Assessment roll services, which include preparing, maintaining and transmitting the annual roll with the annual special assessment amounts for the operating, maintenance and capital assessments.
21	OFFICE SUPPLIES	1,180	N/A	Office supplies used by the District Management company for the sole purpose of the District, billed annually in accordance with the adopted budget
22	POSTAGE	4,104	N/A	Postage for mailings, including the annual 197 letters to residents related to the annual assessments and public hearings
23	AUDIT	4,600	Grau & Associates	The District is required to have an independent examination of its financial accounting, records and accounting procedures each year. This audit is conducted pursuant to Florida State Law and the Rules of the Auditor General.
24	LEGAL - GENERAL COUNSEL	170,000	Clark & Albaugh	Clark & Albaugh, LLP. provides on-going general counsel and legal representation. These lawyers are confronted with issues relating to public finance, public bidding, rulemaking, open meetings, public records, real property dedications, conveyances and contracts.
25	ENGINEERING	40,000	Kimley-Horn	Engineering, consulting and construction services to the District while crafting solutions with sustainability for the long-term interests of the community while recognizing the needs of government, the environment and maintenance of the District's facilities.
26	ENGINEERING - SOTRMWATER ANALYSIS	2,000		
27	LEGAL ADVERTISING	5,000	CDD	Per Florida Statutes, the District advertises for all meetings, workshops, public hearings and public bids. These advertisements are to be in a newspaper of general circulation in the area in which the CDD is located.
28	BANK FEES	1,858	Bank United	The District pays fees to various fiancial institutions for its bank accounts.
29	ANNUAL DISTRICT FILIING FEE	175	DEO	The District pays an annual registration fee to the State of Florida to fund the administration of the Uniform Special District Accountability Act.
30	PROPERTY TAXES	3,062	Flagler County	
31	RESERVE STUDY	2,000		
32	CONTINGENCY	-	N/A	Reserve Study
33	**TOTAL ADMINISTRATIVE**	**380,236**		
34	**INFORMATION AND TECHNOLOGY**			
35	IT SUPPORT	32,445	Celera	The District contracts with Celera I.T. Services, Inc. for technology services in the District offices. Monthly Managed Svcs=$2,611.08/month=$31,333. Additional hourly fees for support at $90/hour
36	VILLAGE CENTER AND CREESKIDE TELEPHONE & FAX	9,731	NetFortis	The District contracts with Fonality for phone and fax service at the Village Center
37	CABLE/INTERNET-VILLAGE CENTER/CREEKSIDE	19,475	Spectrum	The District contracts with Spectrum for Village Center and Creekside Cable TV and for Creekside Internet.
38	WI-FI FOR GATES / HOT SPOTS	33,884	Spectrum	The District contracts with Spectrum for WiFi service

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
OPERATIONS & MAINTENANCE BUDGET NARRATIVE

	FINANCIAL STATEMENT CATEGORY	FY 2027 PROPOSED	SERVICE PROVIDER	COMMENS (SCOPE OF SERVICE)
39	CELL PHONES	9,246	T-Mobile	The District contracts with T-Mobile for cell phone service
40	WEBSITE HOSTING & DEVELOPMENT	6,270	Campus Suite	The District contracts with Campus Suite to produce and maintain the District's website which is required by the State of Florida. Includes IT support, security tools, email, quarterly technology alignment and vCIO reviews, roadmap, password manager, security awareness training, 24/7 security operations center etc,
41	ADA WEBSITE COMPLIANCE	2,000	Campus Suite	The District contracts with Campus Suite to produce and maintain the District's website which is required by the State of Florida. Includes IT support, security tools, email, quarterly technology alignment and vCIO reviews, roadmap, password manager, security awareness training, 24/7 security operations center. The District intends to incorporate live video streaming of regular meetings, at a cost of approximately $350/meeting.
42	COMMUNICATIONS: E-BLAST	15,650	Constant Contact	The District contracts with Campus Suite to ensure the District's website is ADA compliant
43	LANDLINES/HOT SPOTS FOR GATES AND CAMERAS	-	AT&T	E-Blasts are sent out by CDD office as a means of communications with residents. Provide is Constant Contact. There is no formal contract for this service. The District will invest in new communication technologies to enhance and improve information and resident engagement.
44	**TOTAL INFORMATION AND TECHNOLOGY**	**128,701**		
45	**INSURANCE**			
46	INSURANCE	160,000	FIA	The District obtains general liability, public officials, property, auto general liability and flood insurance
47	**TOTAL INSURANCE**	**160,000**		
48	**UTILITIES**			
49	ELECTRIC			
50	ELECTRIC SERVICES - #12316, 85596, 65378	11,604	FPL	
51	ELECTRIC- VILLAGE CENTER - #18308	44,638	FPL	
52	ELECTRIC - CREEKSIDE - #87064, 70333	24,415	FPL	
53	STREET LIGHTS	29,105	FPL	
54	PROPANE - SPAS/CAFÉ	50,000	Suburban Propane	The District has a contract with Suburban Propane to provide propane gas to the spas and café.
55	GARBAGE - AMENITY FACILITIES	20,750	Waste Management	The District has a contract with Waste Pro for garbage service at both Village Center and Creekside
56	WATER/SEWER			
57	WATER SERVICES	227,000	City of Palm Coast	
58	WATER - VILLAGE CENTER - #324043-44997	25,000	City of Palm Coast	
59	WATER - CREEKSIDE - #324043-45080	14,000	City of Palm Coast	
60	PUMP HOUSE SHARED FACILITY	25,000	Escalante/CDD	
61	**TOTAL UTILITIES**	**471,512**		
62	**FIELD OPERATIONS**			
63	STORMWATER SYSTEM			
64	AQUATIC CONTRACT	70,094	Solitude	The District has a waterway management contract with SOLitude Lake Management
65	AQUATIC CONTRACT: LAKE WATCH	2,500	Solitude	The District has a contract with SOLitude Lake Management to perform 2x month pond maintenance, herbacidal treatments and remove trash from around ponds during visits.
66	AQUATIC CONTRACT: AERATION MAINTENANCE	5,200	Solitude	The District has a maintenance contract with SOLitude Lake Management
67	STORMWATER SYSTEM REPAIRS & MAINTENANCE	18,403	N/A	
68	STORMWATER SYTEM PLANNED MAINTENANCE	50,000		
69	HORTICULTURAL CONSULTANT	12,118	Louise Leister	The District has a contract with Louise Leister to provide professional consulting services for landscape enhancement management, firewise, tree management within the community. $900/month, plus $55/hour for additional services
70	LANDSCAPE ENHANCEMENT	58,000		
71	LANDSCAPE REPAIRS & REPLACEMENT	50,444	N/A	
72	LANDSCAPE MAINTENANCE CONTRACT SERVICES - VE	748,229	VerdeGo	Landscape maintenance services throughout the community.
73	LANDSCAPE MAINTENANCE - YELLOWSTONE	83,042	Yellowstone	The District has an annual contract with Yellowstone. Scope of Services under Review for RFP
74	TREE MAINTENANCE (OAK TREE PRUNING)	52,730	Shaw Tree	The District will incur expenses for oak tree pruning
75	LAVISTA LANDSCAPE RESTORATION	4,000		
76	OPTIONAL FLOWER ROTATION	-	VerdeGo	The District will incur expenses for optional flower rotation
77	DOG PARK MAINTENANCE	5,000		
78	FIREWISE	56,000		
79	IRRIGATION REPAIRS & REPLACEMENT	42,800	VerdeGo	The District will incur expenses for irrigation repairs and replacements

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
OPERATIONS & MAINTENANCE BUDGET NARRATIVE

	FINANCIAL STATEMENT CATEGORY	FY 2027 PROPOSED	SERVICE PROVIDER	COMMENS (SCOPE OF SERVICE)
80	ROADS & BRIDGES REPAIRS	5,000	N/A	The District will incur expenses for roads and bridge repair
81	SIDEWALK REPAIS & REPLACEMENT	20,000		
82	STREET LIGHT MAINTENANCE	10,795	N/A	The District will incur expenses for street light maintenance
83	VEHICLE REPAIRS & MAINTENANCE	18,797	N/A	The District will incur expenses for vehicle repair and maintenance. This includes gas as well as repair and maintenance.
84	OFFICE SUPPLIES: FIELD OPERATIONS	17,672	N/A	The District will incur expenses for office supplies for field operations staff (such as paper, printers, printer ink, pens, batteries, battery backups, computer accessories, office furniture, folders, cell phones, note pads, laptops, computers, etc.)
85	HOLIDAY LIGHTS	6,000	N/A	The District will incur expenses for annual holiday light displays
86	CERT OPERATIONS	535	N/A	The District may incur expenses for Community Emergency Response Team to educate volunteers about disaster prepardness
87	COMMUNITY MAINTENANCE	150,000	N/A	The District will incur expenses for community maintenance (street signs, benches, garbage cans, power washing equipment, tools, camera repairs, bridge and pier repairs, mailbox maintenace/repairs, pond bank repairs, sidewalks, crosswalks, curb and gutters, bulkhead repairs/maintenance).
88	OAK TREES	50,000		
89	STORM CLEAN-UP	32,819	N/A	The District may incur expenses for storm clean-up. This is typically done by landscape company but is for more than their standard contract.
90	MISCELLANEOUS CONTINGENCY	-		
91	**TOTAL FIELD OPERATIONS**	**1,570,177**		
92	**STAFF SUPPORT**			
93	PAYROLL	710,000	CDD Staff	This amount represents the total payroll for 12 District Employees
94	MERIT PAY/BONUS	45,000	CDD Staff	The District provides a Board approved merit pay/bonus program for eligible employees
95	PAYROLL TAXES	63,000	CDD Staff	As an employer, the Distric is required to pay this tax
96	EMPLOYEE INSURANCE	140,662	CDD Staff	The District provides health insurance for eligible employees
97	INSURANCE: WORKERS' COMPENSATION	30,000	CDD Staff	Premium for worker's compensation coverage which is required by Florida Statutespremium for eligible employees
98	PAYROLL & PEO SERVICES	34,000	CDD Staff	As an employer, the Distric is required to pay this tax
99	MILEAGE REIMBURSEMENT	8,000	CDD Staff	The District pays a per mile reimbursement to employees when personal vehicles are used for District business
100	**TOTAL STAFF SUPPORT**	**1,030,662**		
101	**AMENITY OPERATIONS**			
102	AMENITY MANAGEMENT	760,843	Vesta Property Services	The District has a contract with Vesta Property Services for management of all amenities which expires on 9/30/2024.
103	A/C MAINTENANCE AND SERVICE	15,000	Sunshine State Heating and Air	The District will incur expenses for annual air conditioner maintenance and service
104	FITNESS EQUIPMENT SERVICE	3,400	Lloyd's Fitness	The District will incur expenses for annual fitness equipment service
105	MUSIC LICENSING	4,580	Sesac	The District will incur expenses for use music
106	POOL/SPA PERMITS	1,104	FDOH	The District will incur expenses for annual permits
107	POOL CHEMICALS	32,712	Poolsure	The District will incur expenses for chemicals to treat the pool
108	PEST CONTROL	2,850	Massey	The District will incur expenses for pest control in facilities
109	AMENITY MAINTENANCE	166,000	N/A	The District will incur expenses for amenity maintenance --normally items that are underbudgeted (e.g. spa heater at Creekside; oven at the café, outdoor audio speaker at Village Center)
110	SPECIAL EVENTS	17,418	N/A	The District will incur expenses for special events throughout the year
111	**TOTAL AMENITY**	**1,003,906**		
112	**SECURITY**			
113	GATE ACCESS CONTROL STAFFING	246,743	Security Solutions of America	The District pays for staffing of guards at certain gates within the community
114	ADDITIONAL GUARDS	5,000	Security Solutions of America	The District budgets for additonal guards if the need arises
115	GUARDHOUSE FACILITY MAINTENANCE	25,000	N/A	The District will incur expenses for the on-going maintenance of the guardhouses
116	GATE COMMUNICATION DEVICES	11,814	N/A	The District purchases "clickers" for resident's purchase
117	GATE OPERATING SUPPLIES	24,588	N/A	The District pays for card readers, gate arms, control boards, motors, loop detectors and keypads
118	FIRE & SECURITY SYSTEM	7,500	Daytona Fire & Safety	The District pays for inspections and repairs to the fire suppression systems
119	**TOTAL SECURITY**	**320,645**		

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
CAPITAL RESERVE FUND (CRF)

	BUDGET DESCRIPTION	FY 2024 ACTUALS	FY 2025 ACTUALS	FY 2026 ADOPTED	FY26 YTD 10/1/25-6/30/26	FY 2027 PROPOSED	VARIANCE FY26 TO FY27	PERCENT VARIANCE
	REVENUES							
1	[1]Assessment Levy: Capital Reserve Fund	$ 890,983	$ 955,160	$ 1,019,867	$ 1,029,141	$ 1,019,867	$ -	0%
2	Fund Balance Forward	-		15,159	-	-	(15,159)	-100%
3	Insurance Proceeds	-	148,674	-	-	-	-	0%
4	**TOTAL REVENUES**	**890,983**	**1,103,834**	**1,035,027**	**1,029,141**	**1,019,867**	**(15,159)**	**-1%**
5								
6	**EXPENDITURES**							
7	Infrastructure Reinvestment	-	-	-	-	161,464	161,464	100%
8	Capital Improvement Plan (CIP)	622,752	1,666,105	1,035,027	814,144	858,403	(176,624)	-17%
9	**TOTAL EXPENDITURES**	**622,752**	**1,666,105**	**1,035,027**	**814,144**	**1,019,867**	**(15,160)**	**-1%**
10								
11	**EXCESS OF REVENUES OVER (UNDER) EXPENDITURES**	**268,231**	**(562,271)**	**-**	**214,997**	**-**	**-**	**0%**
12								
13	**FUND BALANCE**							
14	Fund Balance - Beginning	1,623,112	1,891,343	1,891,343	1,329,072	1,329,072	(562,271)	-30%
15	Fund Balance Forward (utilization)	-		(15,159)	-	-	15,159	-100%
16	Transfer in from General Fund	-		130,982	-	-	(130,982)	-100%
17	Net Change in Fund Balance	268,231	(562,271)	-	214,997	-	-	0%
18	**FUND BALANCE - ENDING**	**1,891,343**	**1,329,072**	**2,007,166**	**1,544,069**	**1,329,072**	**(678,094)**	**-34%**

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
CAPITAL IMPROVEMENT PLAN (CIP)

CAPITAL PROJECTS	FY 2027 PROPOSED
Convection Oven, Dbl - Cafe Kitchen	$ 6,684
Table - 30" Round metal table with 2 chairs	4,138
Table - 48" Round metal table with 4 chairs	12,731
Fitness, Cardio, Treadmill	20,688
Replacement of Furnishings and Décor	31,827
Electronics, Sound System - Amenity Center	19,270
Vehicle, 2014 UTV,Kawasaki Mule	16,444
Purchase-New Mini Excavator-Catepillar	58,350
GVWR 14,000 to 15,000 lb Trailer-for Caterpillar	14,853
Infrastructure Repairs-Stormwater System	100,000
Pond Bank Reinforcement	35,000
Lake Aerator (Annual) Ponds, 1, 2, 4, 5, 6, 9 , 11, 14, 20, 24, 25, 25, 36, 37	37,000
Main Entrance Landscape Enhancement Project	58,000
Mailboxes	18,884
Road Resurfacing Project 2027	297,052
Road Resurfacing Project-Curbs and Gutters-Prework	79,568
Electronics, Sound System for Pool Area	19,270
Pool Equipment, Handicap Lift x 2	28,644
Total Capital Projects-Infrastructure Reinvestment	**$ 858,403**

GRAND HAVEN CDD
FISCAL YEAR 2026-2027 APPROVED PROPOSED BUDGET
GENERAL FUND ASSESSMENT ALLOCATION

OPERATIONS & MAINTENANCE (O&M)	
NET O&M BUDGET	**$4,904,098**
COUNTY COLLECTION COSTS	$104,343
EARLY PAYMENT DISCOUNT	$208,685
GROSS O&M ASSESSMENT	**$5,217,126**

CAPITAL RESERVE FUND (CRF)	
NET CAPITAL RESERVE FUND	**$1,019,867**
COUNTY COLLECTION COSTS	$21,699
EARLY PAYMENT DISCOUNT	$43,399
GROSS CRF ASSESSMENT	**$1,084,965**

LA VISTA LANDSCAPE RESTORATION	
NET LA VISTA ASSESSMENT	**$4,000**
COUNTY COLLECTION COSTS	$85
EARLY PAYMENT DISCOUNT	$170
GROSS LA VISTA ASSESSMENT	**$4,255**

ALLOCATION OF O&M ASSESSMENT

UNIT TYPE	UNIT COUNT	ERU FACTOR	TOTAL ERU's	% TOTAL ERU's	TOTAL O&M	O&M PER UNIT
SINGLE LOT AND OCCUPIED CONDOS	1,839	1.0	1,839.0	96%	$5,021,350	$2,730
LA VISTA CONDOS	24	1.0	24.0	1%	$65,531	$2,730
DOUBLE LOTS	4	2.0	8.0	0%	$21,844	$5,461
UNFINISHED CONDOS	1	24.0	24.0	1%	$65,531	
ESCALANTE	1	15.7	15.7	1%	$42,869	
	1,869		1,910.7	100%	**$5,217,126**	

ALLOCATION OF CAPITAL RESERVE ASSESSMENT

UNIT TYPE	ERU FACTOR	TOTAL ERU's	% TOTAL ERU's	CAPITAL RESERVE FUND	CRF PER UNIT
SINGLE LOT AND OCCUPIED CONDOS	1.0	1,839.0	96%	$1,044,251	$568
LA VISTA CONDOS	1.0	24.0	1%	$13,628	$568
DOUBLE LOTS	2.0	8.0	0%	$4,543	$1,136
UNFINISHED CONDOS	24.0	24.0	1%	$13,628	
ESCALANTE	15.7	15.7	1%	$8,915	
		1,910.7	100%	**$1,084,965**	

ALLOCATION OF LA VISTA ASSESSMENT

UNIT TYPE	ERU FACTOR	TOTAL ERU's	% TOTAL ERU's	TOTAL LA VISTA	LA VISTA PER UNIT
SINGLE LOT AND OCCUPIED CONDOS					
LA VISTA CONDOS	1.0	24.0	100%	$4,255	$177
DOUBLE LOTS					
UNFINISHED CONDOS					
ESCALANTE					
		24.0	100%	**$4,255**	

O&M VARIANCE	
FY 2026	$4,642,810
FY 2027	$4,904,098
	$261,288

CRF VARIANCE	
FY 2026	$1,019,867
FY 2027	$1,019,867
	$0

LA VISTA VARIANCE	
FY 2026	$4,000
FY 2027	$4,000
	$0

O&M ASSESSMENT PER UNIT

UNIT TYPE	FY 2026 O&M PER UNIT	**FY 2027 O&M PER UNIT**	ANNUAL VARIANCE	MONTHLY VARIANCE
SINGLE LOT AND OCCUPIED CONDOS	$2,585.00	**$2,730.48**	$145.48	$12.12
LA VISTA CONDOS	$2,585.00	**$2,730.48**	$145.48	$12.12
DOUBLE LOTS	$5,170.00	**$5,460.96**	$290.96	$24.25
UNFINISHED CONDOS	$62,040.00	**$65,531.49**	$3,491.49	$290.96
ESCALANTE	$40,584.50	**$42,868.52**	$2,284.02	$190.33

CRF ASSESSMENT PER UNIT

UNIT TYPE	FY 2026 CRF PER UNIT	**FY 2027 CRF PER UNIT**	ANNUAL VARIANCE	MONTHLY VARIANCE
SINGLE LOT AND OCCUPIED CONDOS	$567.84	**$567.84**	$0.00	$0.00
LA VISTA CONDOS	$567.84	**$567.84**	$0.00	$0.00
DOUBLE LOTS	$1,135.67	**$1,135.67**	$0.00	$0.00
UNFINISHED CONDOS	$13,628.07	**$13,628.07**	$0.00	$0.00
ESCALANTE	$8,915.03	**$8,915.03**	$0.00	$0.00

TOTAL ASSESSMENT PER UNIT

UNIT TYPE	FY 2026 TOTAL PER UNIT	**FY 2027 TOTAL PER UNIT**	ANNUAL VARIANCE	MONTHLY VARIANCE
SINGLE LOT AND OCCUPIED CONDOS	$3,152.84	**$3,298.32**	$145.48	$12.12
LA VISTA CONDOS	$3,330.14	**$3,475.62**	$145.48	$12.12
DOUBLE LOTS	$6,305.67	**$6,596.63**	$290.96	$24.25
UNFINISHED CONDOS	$75,668.07	**$79,159.56**	$3,491.49	$290.96
ESCALANTE[1]	$52,662.06	**$55,231.42**	$2,569.36	$214.11

FOOTNOTE 1: INCLUDES ESCALANTE SPECIAL ASSESSMENT ADDED TO PARCEL 15-11-31-2985-00000-0000

EXHIBIT 13

RESOLUTION 2026-13

THE ANNUAL APPROPRIATION RESOLUTION OF THE GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT (THE "DISTRICT") RELATING TO THE ANNUAL APPROPRIATIONS AND ADOPTING THE BUDGET FOR THE FISCAL YEAR BEGINNING OCTOBER 1, 2026, AND ENDING SEPTEMBER 30, 2027

WHEREAS, the District Manager has, prior to the fifteenth (15^{th}) day of June, 2026, submitted to the Board of Supervisors (the "Board") a proposed budget for the next ensuing budget year along with an explanatory and complete financial plan for each fund of the Grand Haven Community Development District, pursuant to the provisions of Section 190.008(2)(a), Florida Statutes; and

WHEREAS, at least sixty (60) days prior to the adoption of the proposed annual budget (the "Proposed Budget"), the District filed a copy of the Proposed Budget with the local governing authorities having jurisdiction over the area included in the District pursuant to the provisions of Section 190.008(2)(b), Florida Statutes; and

WHEREAS, the Board set August 20, 2026, as the date for a public hearing thereon and caused notice of such public hearing to be given by publication pursuant to Section 190.008(2)(a), Florida Statutes; and

WHEREAS, Section 190.008(2)(a), Florida Statutes, requires that, prior to October 1, of each year, the District Board by passage of the Annual Appropriation Resolution shall adopt a budget for the ensuing fiscal year and appropriate such sums of money as the Board deems necessary to defray all expenditures of the District during the ensuing fiscal year; and

WHEREAS, the District Manager has prepared a Proposed Budget, whereby the budget shall project the cash receipts and disbursements anticipated during a given time period, including reserves for contingencies for emergency or other unanticipated expenditures during the fiscal year.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT;

Section 1. Budget

a. That the Board of Supervisors has reviewed the District Manager's Proposed Budget, a copy of which is on file with the Office of the District Treasurer and the Office of the Recording Secretary, and hereby approves certain amendments thereto, as shown in Section 2 below.

b. That the District Manager's Proposed Budget, as amended by the Board, is hereby adopted in accordance with the provisions of Section 190.008(2)(a), Florida Statutes, and incorporated herein by reference; provided, however, that the comparative figures contained in the adopted budget may be subsequently revised as deemed necessary by the District Manager to reflect actual revenues and expenditures for Fiscal Year 2026 and/or revised projections for Fiscal Year 2027.

c. That the adopted budget, as amended, shall be maintained in the Office of the District Treasurer and the District Recording Secretary and identified as "The Budget for Grand Haven Community Development District for the Fiscal Year Ending September 30, 2027", as adopted by the Board of Supervisors on August 20, 2026.

Section 2. Appropriations

There is hereby appropriated out of the revenues of the Grand Haven Community Development District, for the Fiscal Year beginning October 1, 2026, and ending September 30, 2027, the sum of $6,085,706, to be raised by the levy of assessments and otherwise, which sum is deemed by the Board of Supervisors to be necessary to defray all expenditures of the District during said budget year, to be divided and appropriated in the following fashion:

TOTAL GENERAL FUND	$5,065,839
TOTAL CAPITAL RESERVE FUND	$1,019,867
TOTAL ALL FUNDS	$6,085,706

Section 3. Supplemental Appropriations

The Board may authorize by resolution, supplemental appropriations or revenue changes for any lawful purpose from funds on hand or estimated to be received within the fiscal year as follows:

a. Board may authorize a transfer of the unexpended balance or portion thereof of any appropriation item.

b. Board may authorize an appropriation from the unappropriated balance of any fund.

c. Board may increase any revenue or income budget amount to reflect receipt of any additional unbudgeted monies and make the corresponding change to appropriations or the unappropriated balance.

The District Manager and Treasurer shall have the power within a given fund to authorize the transfer of any unexpected balance of any appropriation item or any portion thereof, provided such transfers do not exceed Ten Thousand Dollars ($10,000) or have the effect of causing more than 10% of the total appropriation of a given program or project to be transferred previously approved transfers included. Such transfer shall not have the effect of causing a more than

$10,000 or 10% increase, previously approved transfers included, to the original budget appropriation for the receiving program. Transfers within a program or project may be approved by the Board of Supervisors. The District Manager or Treasurer must establish administrative procedures which require information on the request forms proving that such transfer requests comply with this section.

Introduced, considered favorably, and adopted this 20th day of August, 2026.

ATTEST:

BOARD OF SUPERVISORS OF THE GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT

____
Secretary

By:____________________________

Its:____________________________

EXHIBIT 14

RESOLUTION 2026-14

A RESOLUTION OF THE BOARD OF SUPERVISORS OF THE GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT IMPOSING SPECIAL ASSESSMENTS AND CERTIFYING AN ASSESSMENT ROLL; PROVIDING A SEVERABILITY CLAUSE; AND PROVIDING AN EFFECTIVE DATE

WHEREAS, the Grand Haven Community Development District (the "District") is a local unit of special-purpose government established pursuant to Chapter 190, Florida Statutes for the purpose of providing, operating and maintaining infrastructure improvements, facilities and services to the lands within the District; and

WHEREAS, the District has constructed or acquired various infrastructure improvements and provides certain services in accordance with the District's adopted Improvement Plan and Chapter 190, Florida Statutes; and

WHEREAS, the Board of Supervisors of the District ("Board") hereby determines to undertake various operations and maintenance activities described in the District's budget for Fiscal Year 2026-2027 ("Operations and Maintenance Budget"), attached hereto as Exhibit "A" and incorporated by reference herein; and

WHEREAS, the District must obtain sufficient funds to provide for the operation and maintenance of the services and facilities provided by the District as described in the District's budget for Fiscal Year 2026-2027; and

WHEREAS, the provision of such services, facilities, and operations is a benefit to lands within the district; and

WHEREAS, Chapter 190, Florida Statutes, provides that the District may impose special assessments on benefited lands within the District; and

WHEREAS, the District has previously levied an assessment for debt service, which the District now desires to collect on the tax roll pursuant to the Uniform Method and which is also indicated on Exhibit "A"; and

WHEREAS, Chapter 197, Florida Statutes, provides a mechanism pursuant to which such special assessments may be placed on the tax roll and collected by the local tax collector ("Uniform Method"); and

WHEREAS, the District has previously evidenced its intention to utilize this Uniform

Method; and

WHEREAS, the District has approved an Agreement with the Property Appraiser and Tax Collector of Flagler County to provide for the collection of the special assessments under the Uniform Method; and

WHEREAS, it is in the best interests of the District to proceed with the imposition of the special assessments; and

WHEREAS, it is in the best interests of the District to adopt the Assessment Roll of the Grand Haven Community Development District (the "Assessment Roll") attached to this Resolution as Exhibit "B" and incorporated as a material part of this Resolution by this reference, and to certify the Assessment Roll to the Flagler County Tax Collector pursuant to the Uniform Method; and

WHEREAS, it is in the best interest of the District to permit the District Manager to amend the Assessment Roll, certified to the Flagler County Tax Collector by this Resolution, as the Property Appraiser updates the property roll for Flagler County, for such time as authorized by Florida law.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT:

SECTION 1. BENEFIT. The provision of the services, facilities, and operations as described in Exhibit "A" confer a special and peculiar benefit to the lands within the District, which benefits exceed or equal the costs of the assessments. The allocation of the costs to the specially benefited lands is shown in Exhibit "B"

SECTION 2. ASSESSMENT IMPOSITION. A special assessment for operation and maintenance as provided for in Chapter 190, Florida Statutes, is hereby imposed and levied on benefited lands within the District in accordance with Exhibit "B."

SECTION 3. COLLECTION. The collection of the operation and maintenance special assessments shall be at the same time and in the same manner as Flagler County taxes in accordance with the Uniform Method. The District shall also collect its previously levied debt service assessment pursuant to the Uniform Method, as indicated on Exhibit "B."

SECTION 4. ASSESSMENT ROLL. The District's Assessment Roll, attached to this Resolution as Exhibit "B," is hereby certified to the Flagler County Tax Collector and shall be collected by Flagler County Tax Collector in the same manner and time as Flagler County taxes. The proceeds therefrom shall be paid to the Grand Haven Community Development District.

SECTION 5. ASSESSMENT ROLL AMENDMENT. The District Manager shall keep apprised of all updates made to the Flagler County property roll by the Property Appraiser after the date of this Resolution and shall amend the District's Assessment Roll in accordance with any such updates, for such time as authorized by Florida law, to the Flagler County property roll.

After any amendment of the Assessment Roll, the District Manager shall file the updates to the tax roll in the District records.

SECTION 6. SEVERABILITY. The invalidity or unenforceability of any one or more provisions of this Resolution shall not affect the validity or enforceability of the remaining portions of this Resolution, or any part thereof.

SECTION 7. EFFECTIVE DATE. This Resolution shall take effect upon the passage and adoption of this Resolution by the Board of Supervisors of the Grand Haven Community Development District.

PASSED AND ADOPTED this 20th day of August, 2026.

ATTEST:

BOARD OF SUPERVISORS OF THE GRAND HAVEN COMMUNITY DEVELOPMENT DISTRICT

____
Secretary

By:____________________________

Its:____________________________

Exhibit A: Adopted Budget
Exhibit B: Assessment Roll