

## RESOLUTION 25-025

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**A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE SANIBEL FIRE AND RESCUE DISTRICT AUTHORIZING THE PURCHASE OF FLOOD INSURANCE COVERAGE THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) OR EQUIVALENT PRIVATE FLOOD INSURANCE FOR FIRE STATION 172; PROVIDING FOR AN EFFECTIVE DATE.**

**WHEREAS**, the Sanibel Fire and Rescue District ("District") seeks to ensure adequate insurance coverage for Fire Station 172, located at 5171 Sanibel Captiva Road, Sanibel, Florida; and

**WHEREAS**, Fire Station 172 is located within a designated FEMA flood zone (VE), making flood insurance essential for continued protection of District assets; and

**WHEREAS**, the District has received a private flood insurance quotation for the coverage period November 14, 2025 through November 14, 2026, with an annual premium of \$11,500, as shown in the attached documentation; and

**WHEREAS**, the Board finds it in the best interest of the District to secure continuous flood insurance coverage through the NFIP or equivalent private market coverage.

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE SANIBEL FIRE AND RESCUE DISTRICT THAT:**

**Section 1** - The Fire Chief is hereby authorized to secure and maintain flood insurance coverage for Fire Station 172 through the National Flood Insurance Program (NFIP) or equivalent private flood insurance that meets or exceeds NFIP standards.

**Section 2** - The Fire Chief is authorized to execute any documents necessary to bind coverage and ensure continuity of flood insurance for the District.

**Section 3** - This Resolution shall take effect immediately upon its adoption.

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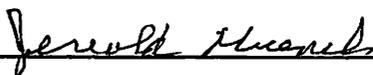
Commissioner Cochran, who moved for its adoption, offered the foregoing resolution. The motion was seconded by Commissioner Muench, and upon being put to a vote, the vote was as follows:

JERROLD MUENCH: ✓

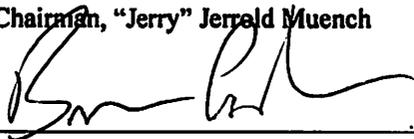
BRUCE COCHRANE:   V  

RICHARD MCCURRY:   V  

Done and adopted by the SANIBEL FIRE AND RESCUE DISTRICT BOARD this 10th day of December, 2025.

  
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Chairman, "Jerry" Jerrald Muench

  
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Vice Chairman, Bruce Cochrane

  
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Secretary/Treasurer, Richard McCurry

  
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Attest, Fire Chief Kevin Barbot