



**CITY OF BELLE ISLE, FLORIDA  
CITY COUNCIL AGENDA ITEM COVER SHEET**

**Meeting Date:** August 20, 2019

**To:** Honorable Mayor and City Council Members

**From:** B. Francis, City Manager

**Subject:** Insurance Coverage and Services

**Background:** The City issued an RFP for Insurance Services and received proposals from the following companies: Public Risk Management (PRM), Florida Municipal Insurance Trust (FMIT), and Public Risk Insurance Advisors (PRIA).

The total bid for each was: PRM (\$113,721); FMIT (\$119,534); and PRIA (\$129,785). After reviewing the bids, they were all similar in coverages and services and all offered a two-year rate guarantee. The City Manager and Finance Director met with PRM and FMIT as they were the closest in price. After meeting with representatives from both companies, we are recommending that the City Council approve the proposal of PRM.

**Staff Recommendation:** Approve the proposal of Public Risk Management in the amount of \$113,721.

**Suggested Motion:** I move that we approval the proposal of Public Risk Management in the amount of \$113,721.

**Alternatives:** Do not approve the PRM proposal and approve another proposal.

**Fiscal Impact:** \$113, 721

**Attachments:** Pricing Information for PRM, FMIT, and PRIA



**COPY**

# CITY OF BELLE ISLE

Request for Proposal # 19-04  
Property & Casualty Insurance Coverage and Services

Presented by:

Joshua Hallon, CCP

Assistant Vice President, Risk Management

20 N. Orange Avenue, Orlando, FL 32801

P: (407)-720-8284 | E: [Joshua.Hallon@wrmlc.com](mailto:Joshua.Hallon@wrmlc.com)

**BELLE ISLE  
CITY HALL**  
1600 NELA AVENUE

**WORLD**  
Risk Management

A BALLATOR COMPANY

THIS DOCUMENT IN ITS ENTIRETY IS CONFIDENTIAL &  
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**SECTION 6**  
**PRICING INFORMATION**

**CITY OF BELLE ISLE**  
**PROPERTY & CASUALTY INSURANCE COVERAGE AND SERVICES**  
**RFP No. 19-04**  
**JULY 31, 2019 @ 3:00PM**

BI-RFP #19-04

**PRICING INFORMATION**

Name of Proposer: World Risk Management

Billing Address: Public Risk Management of Florida  
3434 Hancock Bridge Parkway, #203, Fort Myers, FL 33903

|                            | COVERAGE AMOUNT         | DEDUCTIBLES                          | PREMIUM              |
|----------------------------|-------------------------|--------------------------------------|----------------------|
| PROPERTY – AOP             | \$500,000,000           | \$1,000                              | \$49,230             |
| PROPERTY – NAMED STORM     | \$100,000,000           | 2% - No Minimum                      |                      |
| INLAND MARINE              | As Scheduled            | \$1,000                              | Included in Property |
| GENERAL LIABILITY          | \$2,000,000             | \$0                                  | \$36,969             |
| LAW ENFORCEMENT LIABILITY  | \$2,000,000             | \$0                                  | Included in GL       |
| PUBLIC OFFICIALS LIABILITY | \$2,000,000/\$6,000,000 | \$0                                  | Included in GL       |
| AUTOMOBILE LIABILITY       | \$2,000,000             | \$0                                  | Included in GL       |
| CRIME                      | \$500,000               | \$1,000                              | Included in Property |
| WORKERS' COMPENSATION      | Statutory Limits        | \$0                                  | \$26,160             |
| BOILER & MACHINERY         | \$50,000,000            | \$1,000<br>\$10,000 Transformers KVA | \$1,362              |
| AGENT COMMISSION %         | None                    | None                                 | None                 |
| TOTALS                     | N/A                     | N/A                                  | \$113,721            |

Proposer's Signature: 

Date: 7/24/2019



SECTION 5  
RESPONSE/BID FORMS

**PROPOSAL SUMMARY FORM QUESTIONNAIRE**

| <b>PROPERTY</b>                          | <b>Limits/Coverage Offered</b>                    |
|--|---|
| Values                                   | \$500,000,000 AOP / \$100,000,000 Named Windstorm |
| Deductible                               | \$1,000   |
| Named Windstorm Deductible               | 2% - No Minimum                                   |
| Flood Limit                              | \$50,000,000                                      |
| Flood Deductible                         | \$1,000   |
| Flood Deductible                         | \$1,000   |
| Debris Removal                           | Full Policy Limits                                |
| Demolition                               | Full Policy Limits                                |
| Ordinance/Increased cost of construction | \$25,000,000                                      |
| Accounts receivable                      | Full Policy Limits                                |
| Additional Expense                       | \$50,000,000                                      |
| Business Income                          | \$100,000,000                                     |
| Contingent Business Interruption         | \$5,000,000                                       |
| Extra Expense                            | \$50,000,000                                      |
| Valuable papers                          | Full Policy Limits                                |
| Animals                                  | \$50,000 / \$2,500,000                            |
| Earthquake limit/aggregate               | \$50,000,000                                      |
| New locations                            | \$25,000,000                                      |
| Fire Department Charges                  | Full Policy Limits                                |
| Service Interruption Coverage            | 24 Hour Waiting Period                            |
| Errors & Omissions                       | \$25,000,000                                      |
| Off Premises Power Failure               | \$25,000,000                                      |
| Transit                                  | \$25,000,000                                      |
| Auto Physical Damage                     | Included – Actual Cash Value                      |
| Hired physical Damage                    | Included – Actual Cash Value                      |
| Site Improvements/Property in the Open   | As scheduled                                      |
| Signs not attached to buildings          | As scheduled                                      |
| Pollutant Clean up                       | \$250,000 / \$500,000                             |
| Fungus Clean up                          | \$35,000 / \$105,000                              |
| Terrorism                                | \$25,000,000 / \$25,000,000                       |
| <b><u>Inland Marine</u></b>              | <b><u>Limits/Coverage Offered</u></b>             |
| Inland Marine Valuation                  | Included – Replacement Cost                       |
| Deductible                               | \$1,000   |
| Communication Equipment                  | As scheduled                                      |
| Contractor's / Mobile Equip              | As scheduled                                      |
| Other IM/Valuable Papers                 | As scheduled                                      |
| Rented, Borrowed, Leased                 | As scheduled                                      |
| Fine Arts                                | As scheduled                                      |
| <b><u>B&amp;M - Equipment</u></b>        | <b><u>Limits/Coverage Offered</u></b>             |
| B&M Limit                                | \$50,000,000                                      |
| Deductible                               | \$1,000 / \$10,000 Transformers 10,000 KVA        |
| <b><u>Crime</u></b>                      | <b><u>Limits/Coverage Offered</u></b>             |
| Crime Limit                              | \$500,000   |
| Deductible                               | \$1,000   |



**SECTION 5  
RESPONSE/BID FORMS**

**CITY OF BELLE ISLE  
PROPERTY & CASUALTY INSURANCE COVERAGE AND SERVICES  
RFP No. 19-04  
JULY 31, 2019 @ 3:00PM**

**PROPOSAL SUMMARY FORM QUESTIONNAIRE**

| <b><u>Liability</u></b>            | <b><u>Limits/Coverage Offered</u></b> |
|------------------------------------|---------------------------------------|
| Liability Limit                    | \$2,000,000                           |
| Aggregate                          | None                                  |
| Liability - Excess                 | Not Applicable                        |
| Aggregate                          | Not Applicable                        |
| Deductible                         | \$0                                   |
| Deductible Stop Loss               | Not Applicable                        |
| Herbicide/Pesticide                | \$2,000,000                           |
| Host liquor                        | \$2,000,000                           |
| Liquor                             | \$2,000,000                           |
| Bert Harris Act                    | \$300,000                             |
| Sewer back up                      | \$2,000,000                           |
| Law Enforcement                    | \$2,000,000                           |
| <b><u>Auto Coverage</u></b>        |                                       |
| Liability Limit                    | \$2,000,000                           |
| Deductible                         | \$0                                   |
| Deductible Stop Loss               | Not Applicable                        |
| Personal Use                       | Excluded*                             |
| Auto Liability - Excess            | Not Applicable                        |
| E&O Limit                          | \$2,000,000                           |
| E&O Aggregate                      | \$6,000,000                           |
| E&O Prior Acts Date                | Included                              |
| E&O Deductible                     | \$0                                   |
| E&O Excess                         | Not Applicable                        |
| <b><u>Workers Compensation</u></b> |                                       |
| Payroll                            | \$1,434,892                           |
| WC Limit                           | Statutory Limits                      |
| EL Limit                           | \$2,000,000                           |



**SECTION 6  
PRICING INFORMATION**

**CITY OF BELLE ISLE  
PROPERTY & CASUALTY INSURANCE COVERAGE AND SERVICES  
RFP No. 19-04  
JULY 31, 2019 @ 3:00PM**

BI-RFP #19-04

**PRICING INFORMATION**

Name of Proposer: World Risk Management

Billing Address: 20 N. Orange Avenue, Suite 500  
Orlando, FL 32801

|                            | COVERAGE AMOUNT  | DEDUCTIBLES                          | PREMIUM              |
|----------------------------|------------------|--------------------------------------|----------------------|
| PROPERTY – AOP             | \$500,000,000    | \$1,000                              | \$49,230             |
| PROPERTY – NAMED STORM     | \$100,000,000    | 2% - No Minimum                      |                      |
| INLAND MARINE              | As Scheduled     | \$1,000                              | Included in Property |
| GENERAL LIABILITY          | \$2,000,000      | \$0                                  | \$36,969             |
| LAW ENFORCEMENT LIABILITY  | \$2,000,000      | \$0                                  | Included in GL       |
| PUBLIC OFFICIALS LIABILITY | \$2,000,000      | \$0                                  | Included in GL       |
| AUTOMOBILE LIABILITY       | \$2,000,000      | \$0                                  | Included in GL       |
| CRIME                      | \$500,000        | \$1,000                              | Included in Property |
| WORKERS' COMPENSATION      | Statutory Limits | \$0                                  | \$26,160             |
| BOILER & MACHINERY         | \$50,000,000     | \$1,000<br>\$10,000 Transformers KVA | \$1,362              |
| AGENT COMMISSION %         | None             | None                                 | None                 |
| TOTALS                     | N/A              | N/A                                  | \$113,721            |

Proposer's Signature: 

Date: 7/24/2019



**SECTION 6  
PRICING INFORMATION**

**CITY OF BELLE ISLE  
PROPERTY & CASUALTY INSURANCE COVERAGE AND SERVICES  
RFP No. 19-04  
JULY 31, 2019 @ 3:00PM**

**PROPOSAL PRICING & BINDING AUTHORITY**

After careful consideration of the referenced proposal, we accept your insurance program as indicated with an "X" below:

**\*\*This proposal includes a Two-Year Rate Guarantee on all lines of coverage purchased\*\***

| COVERAGE                  | PREMIUM   | BIND |    |
|---------------------------|-----------|------|----|
|                           |           | YES  | NO |
| PRM PROPERTY AND CRIME    | \$49,230  |      |    |
| BOILER & MACHINERY        | \$1,362   |      |    |
| PRM GL/AL/E&O             | \$36,969  |      |    |
| PRM WORKERS' COMPENSATION | \$26,160  |      |    |
| GRAND TOTAL               | \$113,721 |      |    |

**PAYMENT PLAN: PRM ALLOWS THEIR MEMBERS TO PAY THEIR TOTAL COSTS IN FOUR (4) QUARTERLY INSTALLMENTS.**

**THIS WARRANTS THAT YOU HAVE NO KNOWLEDGE OF ANY CLAIM, OR INCIDENT THAT MAY RESULT IN A CLAIM, THAT HAS NOT BEEN REPORTED TO THE INSURANCE CARRIER.**

**IT IS UNDERSTOOD AND AGREED THAT THE REFERENCED PROPOSAL PROVIDES ONLY A SUMMARY OF THE INSURANCE PROGRAM OPTIONS OFFERED. THE ACTUAL POLICIES WILL CONTAIN THE COMPLETE TERMS, CONDITIONS, DEDUCTIBLES, EXCLUSIONS, ETCETERA. PLEASE REVIEW POLICY LANGUAGE FOR A FULL UNDERSTANDING OF PURCHASED PROGRAM.**

\_\_\_\_\_  
**MEMBER SIGNATURE**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**PRINT MEMBER NAME**

**THIS DOCUMENT IN IT'S ENTIRELY IS CONFIDENTIAL & PRIVILEGED IN NATURE – NOT FOR PUBLIC RECORD.**



**SECTION 7**  
**PROPOSED CONTRACT**

**CITY OF BELLE ISLE**  
**PROPERTY & CASUALTY INSURANCE COVERAGE AND SERVICES**  
**RFP No. 19-04**  
**JULY 31, 2019 @ 3:00PM**

The quote offering through PRM includes a two-year rate guarantee on all lines of coverage purchased.

Due to its size, the PRM Specimen Policies has been provided under separate cover.

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# **FLORIDA MUNICIPAL INSURANCE TRUST**

## **City of Belle Isle Request for Proposal No. 19-04 Insurance Coverage and Services**

Represented by:  
John Ligon, Account Executive  
125 East Colonial Drive  
Orlando FL 32801  
Phone: (386) 479-3129  
Email: [jligon@flcities.com](mailto:jligon@flcities.com)

**Submittal Date: July 31, 2019 at 3:00 P.M.**

**ELECTRONIC COPY**

## PREMIUM SUMMARY

| Coverage Line   | Annual Premium   |
|---|------------------|
| Real & Personal Property                              | \$47,506         |
| FMIT Disaster Preparedness and Recovery Program       | INCLUDED         |
| Inland Marine   | INCLUDED         |
| Equipment Breakdown Coverage                          | INCLUDED         |
| Crime & Bond Coverage                                 | INCLUDED         |
| General Liability Coverage                            | \$4,310          |
| Public Officials E&O / Employment Practices Liability | \$6,739          |
| Law Enforcement Liability                             | \$28,222         |
| Automobile Coverage                                   | \$9,960          |
| Workers' Compensation Coverage                        | \$22,797         |
| <b>Total FMIT Premium</b>                             | <b>\$119,534</b> |

**GRAND TOTAL PREMIUM** **\$119,534**

Note: Coverage summaries provided herein are intended as an outline of coverage only and are necessarily brief. In the event of loss, all terms, conditions, and exclusions of actual Agreement and/or Policies will apply.

FMIT will offer a fixed 2-year rate guarantee for General/Professional Liability, Automobile, and Property coverage lines. Changes in exposure information, coverage lines and limits, or scope of risks will impact the premiums. In the event of Member cancellation of any line of coverage within the current coverage year or subsequent coverage year, Member shall owe the greater of sixty (60) days of fully earned premium for all cancelled line(s) of coverage or the amount calculated pursuant to any other cancellation provisions specified in the coverage agreement.

**Please Read the following Important Notes**

The premiums quoted above are priced according to the coverage lines presented. Any change or deletion of coverages may result in re-pricing of remaining coverage lines.

## PROPOSAL SUMMARY FORM QUESTIONNAIRE

| <u>PROPERTY</u>                          |  | <u>Limits/Coverage Offered</u>                                    |
|--|--|---|
| Values                                   |  | \$19,970,991  |
| Deductible                               |  | \$0   |
| Named Windstorm Deductible               |  | 2%  |
| Flood Limit                              | Excess Flood Coverage \$5,000,000  |   |
| Flood Deductible                         | Flood Zones A & V deductible is excess of NFIP (\$500,000 per building)                                  |   |
| Flood Deductible                         | Other Flood Zones - AOP deductible or other flood limits purchased, whichever is greater, per occurrence |   |
| Debris Removal                           |  | 25% of Loss   |
| Demolition                               |  | 25% of Loss   |
| Ordinance/Increased cost of construction |  | 25% of Loss   |
| Accounts receivable                      |  | \$500,000   |
| Additional Expense                       |  | Not an available option   |
| Business Income                          |  | \$500,000   |
| Contingent Business Interruption         |  | Not an available option   |
| Extra Expense                            |  | \$1,000,000   |
| Valuable papers                          |  | \$500,000   |
| Animals                                  |  | \$15,000 / \$30,000   |
| Earthquake limit/aggregate               |  | Available upon request  |
| New locations                            |  | \$2,000,000 building / \$500,000 business personal property       |
| Fire Department Charges                  |  | \$1,000   |
| Service Interruption Coverage            |  | \$100,000   |
| Errors & Omissions                       |  | \$100,000   |
| Off Premises Power Failure               |  | \$100,000   |
| Transit                                  |  | \$250,000   |
| Auto Physical Damage                     | Auto Coverage: Comprehensive \$500 deductible / Collision \$500 deductible                               |   |
| Hired physical Damage                    | Auto Coverage: Hired and Non-Owned Liability \$2,000,000   |   |
| Site Improvements/Property in the Open   | Installation Floater \$100,000   |   |
| Signs not attached to buildings          |  | \$25,000/\$100,000  |
| Pollutant Clean up                       |  | \$100,000   |
| Fungus Clean up                          |  | \$25,000  |
| Terrorism                                |  | \$5,000,000   |
| <u>Inland Marine</u>                     |  | <u>Limits/Coverage Offered</u>                                    |
| Inland Marine Valuation                  |  | Actual Cash Value   |
| Deductible                               |  | Scheduled \$1,000 / Blanket \$500                                 |
| Communication Equipment                  |  | Included in blanket \$1,000,000 for items valued \$15,000 or less |
| Contractor's / Mobile Equip              |  | \$250,000   |
| Other IM/Valuable Papers                 |  | Included in blanket \$1,000,000 for items valued \$15,000 or less |
| Rented, Borrowed, Leased                 |  | \$5,000   |
| Fine Arts                                |  | \$15,000/\$250,000  |
| <u>B&amp;M - Equipment</u>               |  | <u>Limits/Coverage Offered</u>                                    |
| B&M Limit                                |  | \$19,970,991  |
| Deductible                               |  | \$1,000   |
| <u>Crime</u>                             |  | <u>Limits/Coverage Offered</u>                                    |
| Crime Limit                              |  | \$10,000 and \$5,000  |
| Deductible                               |  | \$0   |

## PROPOSAL SUMMARY FORM QUESTIONNAIRE

| <u>Liability</u>            | <u>Limits/Coverage Offered</u>                                    |
|-----------------------------|---|
| Liability Limit             | \$2,000,000   |
| Aggregate                   | No aggregate limits   |
| Liability - Excess          | Not applicable / not a proposed option                            |
| Aggregate                   | Not applicable  |
| Deductible                  | \$0   |
| Deductible Stop Loss        | Not applicable / not a proposed option                            |
| Herbicide/Pesticide         | \$1,000,000   |
| Host liquor                 | Included  |
| Liquor                      | We are able to secure via the outside insurance market if needed. |
| Bert Harris Act             | \$300,000   |
| Sewer back up               | \$10,000 / \$200,000  |
| Law Enforcement             | \$2,000,000   |
| <br>                        |   |
| <u>Auto Coverage</u>        | <u>Limits/Coverage Offered</u>                                    |
| Liability Limit             | \$2,000,000   |
| Deductible                  | \$0   |
| Deductible Stop Loss        | Not applicable / not a proposed option                            |
| Personal Use                | Take home vehicle per city approved program                       |
| Auto Liability - Excess     | Not applicable / not a proposed option                            |
| <br>                        |   |
| E&O Limit                   | \$2,000,000   |
| E&O Aggregate               | No aggregate limits   |
| E&O Prior Acts Date         | Not applicable / currently on Occurrence form                     |
| E&O Deductible              | \$0   |
| E&O Excess                  | Not applicable / not a proposed option                            |
| <br>                        |   |
| <u>Workers Compensation</u> |   |
| Payroll                     | \$1,434,892   |
| WC Limit                    | Statutory   |
| EL Limit                    | \$1,000,000 / \$1,000,000 / \$1,000,000                           |



## **City of Belle Isle**

**RFP 19-04**

### **Property & Casualty Insurance Coverage & Services**

*Response Prepared By:*

**Public Risk Insurance Advisors**

**A wholly owned subsidiary of Brown & Brown, Inc.**

Paul Dawson, ARM-P – Senior Vice President

Michelle Perry, CIC – Public Risk Advisor

220 S. Ridgewood Avenue, Suite 210

Daytona Beach, FL 32114

(386) 239-4045

Submitted: July 31, 2019 at 3:00 PM

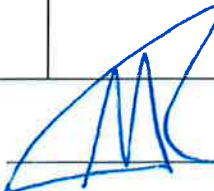
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**PUBLIC RISK INSURANCE ADVISORS**

**PRICING INFORMATION**Name of Proposer: Risk Management Associates, Inc. dba Public Risk Insurance AdvisorsBilling Address: 220 S. Ridgewood Avenue, Suite 210, Daytona Beach, FL 32114

|   | COVERAGE AMOUNT  | DEDUCTIBLES        | PREMIUM   |
|---|--|--------------------|-----------|
| PROPERTY – AOP                          | \$19,970,991   | \$1,000            | \$58,444  |
| PROPERTY – NAMED STORM                  | \$19,970,991   | 2% / \$10,000 Min. |           |
| INLAND MARINE                           | \$72,408   | \$1,000            | \$2,362   |
| GENERAL LIABILITY                       | \$2,000,000  | \$0                | \$3,835   |
| LAW ENFORCEMENT LIABILITY               | \$2,000,000  | \$0                | \$14,719  |
| PUBLIC OFFICIALS LIABILITY              | \$2,000,000/\$2,000,000  | \$0                | \$16,704  |
| AUTOMOBILE LIABILITY<br>Physical Damage | \$2,000,000  | \$0                | \$7,233   |
|   | Comprehensive/Collision  | \$1,000            | \$4,483   |
| CRIME                                   | \$100,000  | \$1,000            | \$500     |
| WORKERS' COMPENSATION                   | Statutory - Workers' Comp<br>\$1M/\$1M/\$1M - Employers<br>Liability   | \$0                | \$21,505  |
| BOILER & MACHINERY                      | \$19,970,991   | \$1,000            | Included  |
| AGENT COMMISSION %                      | Package - 12% first 12 months - 10% all other years<br>Workers' Compensation - 9% first 12 months - 7% all other years |                    |           |
| TOTALS                                  |  |                    | \$129,785 |

Proposer's Signature: Date: 7/29/2019

## Premium Recapitulation

|   | <u>Annual<br/>Premium</u> | <u>Check Option</u>      |                          |
|---|---------------------------|--------------------------|--------------------------|
|   |                           | <u>Accept</u>            | <u>Reject</u>            |
| Property including Equipment Breakdown            | \$58,444.00               | <input type="checkbox"/> | <input type="checkbox"/> |
| Inland Marine                                     | \$2,362.00                | <input type="checkbox"/> | <input type="checkbox"/> |
| Crime / Employee Dishonesty                       | \$500.00                  | <input type="checkbox"/> | <input type="checkbox"/> |
| General Liability                                 | \$3,835.00                | <input type="checkbox"/> | <input type="checkbox"/> |
| Deadly Weapon Protection                          | Included                  |                          |                          |
| Law Enforcement Liability                         | \$14,719.00               | <input type="checkbox"/> | <input type="checkbox"/> |
| Public Officials / Employment Practices Liability | \$16,704.00               | <input type="checkbox"/> | <input type="checkbox"/> |
| Automobile Liability                              | \$7,233.00                | <input type="checkbox"/> | <input type="checkbox"/> |
| Automobile Physical Damage                        | \$4,483.00                | <input type="checkbox"/> | <input type="checkbox"/> |
| Workers' Compensation                             | \$21,505.00               | <input type="checkbox"/> | <input type="checkbox"/> |
| Two-Year Coverage Agreement*                      |                           | <input type="checkbox"/> | <input type="checkbox"/> |

*\*Please refer to the next page for details on the Two-Year Offer*

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

**I authorize PRIA 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)

## PROPOSAL SUMMARY FORM QUESTIONNAIRE

| <u>PROPERTY</u>                          | <u>Limits/Coverage Offered</u>                                 |
|--|--|
| Values                                   | \$19,970,991   |
| Deductible                               | \$1,000  |
| Named Windstorm Deductible               | 2% / \$10,000 Minimum  |
| Flood Limit                              | \$5,000,000  |
| Flood Deductible                         | \$1,000  |
| Flood Deductible                         | Except excess of NFIP, whether purchased or not in Zones A & V |
| Debris Removal                           | \$250,000  |
| Demolition                               | \$500,000  |
| Ordinance/Increased cost of construction | \$500,000  |
| Accounts receivable                      | \$500,000  |
| Additional Expense                       | \$1,000,000  |
| Business Income                          | \$500,000  |
| Contingent Business Interruption         |  |
| Extra Expense                            | \$250,000 / Event  |
| Valuable papers                          | Included in Inland Marine Blanket                              |
| Animals                                  | \$5,000  |
| Earthquake limit/aggregate               | \$5,000,000  |
| New locations                            | \$2,000,000  |
| Fire Department Charges                  | \$25,000   |
| Service Interruption Coverage            | \$100,000  |
| Errors & Omissions                       | \$250,000  |
| Off Premises Power Failure               | \$100,000  |
| Transit                                  | \$250,000  |
| Auto Physical Damage                     | Symbol 2 & 8 - Actual Cash                                     |
| Hired physical Damage                    | Value\$35,000  |
| Site Improvements/Property in the Open   | \$150,000  |
| Signs not attached to buildings          | Covered, PITO  |
| Pollutant Clean up                       | \$50,000   |
| Fungus Clean up                          | \$50,000   |
| Terrorism                                | \$1,000,000  |

| <u>Inland Marine</u>        | <u>Limits/Coverage Offered</u>                   |
|-----------------------------|--|
| Inland Marine Valuation     | Blanket - ACV/Scheduled - Agreed Value           |
| Deductible                  | \$1,000  |
| Communication Equipment     | Included in Blanket                              |
| Contractor's / Mobile Equip | \$61,000 Scheduled                               |
| Other IM/Valuable Papers    | \$1,000,000 Blanket for items less than \$25,000 |
| Rented, Borrowed, Leased    | Not Included                                     |
| Fine Arts                   | Included in Blanket                              |

| <u>B&amp;M - Equipment</u> | <u>Limits/Coverage Offered</u> |
|----------------------------|--------------------------------|
| B&M Limit                  | \$19,970,991                   |
| Deductible                 | \$1,000                        |

| <u>Crime</u> | <u>Limits/Coverage Offered</u> |
|--------------|--------------------------------|
| Crime Limit  | \$100,000                      |
| Deductible   | \$1,000                        |

### PROPOSAL SUMMARY FORM QUESTIONNAIRE

| <u>Liability</u>     | <u>Limits/Coverage Offered</u>                                  |
|----------------------|---|
| Liability Limit      | \$2,000,000   |
| Aggregate            | None  |
| Liability - Excess   |   |
| Aggregate            |   |
| Deductible           | \$0   |
| Deductible Stop Loss | Not Applicable  |
| Herbicide/Pesticide  | \$1,000,000   |
| Host liquor          | Included  |
| Liquor               |   |
| Bert Harris Act      | \$300,000   |
| Sewer back up        | \$10,000 No Fault/\$200,000 At-Fault/\$200,000 Annual Aggregate |
| Law Enforcement      | \$2,000,000   |

| <u>Auto Coverage</u>    | <u>Limits/Coverage Offered</u> |
|-------------------------|--------------------------------|
| Liability Limit         | \$2,000,000                    |
| Deductible              | \$0                            |
| Deductible Stop Loss    | Not Applicable                 |
| Personal Use            | Included                       |
| Auto Liability - Excess |                                |
| E&O Limit               | \$2,000,000                    |
| E&O Aggregate           | \$2,000,000                    |
| E&O Prior Acts Date     | Occurrence Form                |
| E&O Deductible          | \$0                            |
| E&O Excess              | Not Applicable                 |

### Workers Compensation

|          |                                     |
|----------|-------------------------------------|
| Payroll  | \$1,434,892                         |
| WC Limit | Statutory                           |
| EL Limit | \$1,000,000/\$1,000,000/\$1,000,000 |