

**City of Cleveland
TMHCC Coverage Summary
2026-27**

COVERAGE	EXPIRING PREMIUM	ANNUALIZED PREMIUM	PROPOSED PREMIUM	COMPANY	EXPIRING LIMITS	PROPOSED LIMITS	NOTES	EXPIRING DEDUCTIBLE	PROPOSED DEDUCTIBLE
GENERAL LIABILITY	\$10,136	\$10,136	\$10,750	TMHCC (U.S. Specialty)	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	<i>Per Occurrence/Aggregate</i>	\$2,500	\$2,500
Products & Completed Operations	Included	Included	Included		\$2,000,000	\$2,000,000	<i>Aggregate</i>	\$2,500	\$2,500
Personal & Advertising Injury	Included	Included	Included		\$1,000,000	\$1,000,000		\$2,500	\$2,500
Medical Expense	Included	Included	Included		\$10,000	\$10,000		\$2,500	\$2,500
Abuse or Molestation	Included	Included	Included		\$500,000/\$1,000,000	\$500,000/\$1,000,000	<i>Per Occurrence/Aggregate</i>	\$2,500	\$2,500
Failure to Supply	Included	Included	Included		Included	Included	<i>Annual Aggregate</i>	\$2,500	\$2,500
Limited Pollution	Included	Included	Included		Included	Included	<i>Annual Aggregate</i>	\$2,500	\$2,500
Sewer Backup	Included	Included	Included		Included	Included	<i>Annual Aggregate</i>	\$2,500	\$2,500
EMPLOYEE BENEFITS LIABILITY	Included	Included	Included		\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Retro Date: 6/30/2012	\$1,000	\$1,000
PUBLIC OFFICIALS LIABILITY	\$13,686	\$13,686	\$14,653	TMHCC (U.S. Specialty)	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	<i>Per Occurrence/Aggregate</i>	\$10,000	\$10,000
Backwages	Included	Included	Included		Included	Included		\$10,000	\$10,000
Non-Monetary Relief	Included	Included	Included		\$25,000/\$50,000	\$25,000/\$50,000	<i>Per Suit/Aggregate</i>	\$10,000	\$10,000
Retro Date: 6/30/2014	Included	Included	Included						
EMPLOYMENT PRACTICES LIABILITY	Included	Included	Included	TMHCC (U.S. Specialty)	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	<i>Per Occurrence/Aggregate</i>	\$10,000	\$10,000
Non-Monetary Relief	Included	Included	Included		\$25,000/\$50,000	\$25,000/\$50,000	<i>Per Suit/Aggregate</i>	\$10,000	\$10,000
Retro Date: 6/30/2014	Included	Included	Included						
LAW ENFORCEMENT LIABILITY	Included	Included	Included	TMHCC (U.S. Specialty)	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	<i>Each Occurrence/Aggregate</i>	\$10,000	\$10,000
CYBER LIABILITY	\$9,000	\$9,000	\$9,000	Houston Casualty	\$1,000,000	\$1,000,000		\$5,000	\$5,000
Retro Date - Full Prior Acts									
Policy Fee	\$195	\$150	\$195						
Est. SLT 4%	\$368	\$368	\$368						
AUTOMOBILE LIABILITY	\$80,936	\$80,936	\$84,998	TMHCC (U.S. Specialty)	\$1,000,000	\$1,000,000	<i>Combined Single Limit</i>	\$0	\$0
Uninsured/Underinsured Motorist	Included	Included	Included		\$500,000	\$500,000	<i>Owned Autos Only</i>	\$0	\$0
Non-Owned	Included	Included	Included		Included	Included		\$0	\$0
Excess Hired	Included	Included	Included		Included	Included		\$0	\$0
Medical Expense	Included	Included	Included		\$5,000	\$5,000		\$0	\$0
Number of Units with Liability	Included	Included	Included		63	63	<i>Autos</i>		
AUTOMOBILE PHYSICAL DAMAGE	Included	Included	Included	TMHCC (U.S. Specialty)				See Schedule	See Schedule
Comprehensive/Collision	Included	Included	Included		Actual Cash Value	Actual Cash Value		\$5,000/\$5,000	\$5,000/\$5,000
Hired Auto	Included	Included	Included		\$50,000	\$50,000			
CRIME	\$1,496	\$1,496	\$1,496	TMHCC (U.S. Specialty)				\$1,000	\$1,000
Employee Theft	Included	Included	Included		\$100,000	\$100,000	<i>Per Loss</i>	\$1,000	\$1,000
Forgery or Alteration	Included	Included	Included		\$100,000	\$100,000		\$1,000	\$1,000
Inside the Premises	Included	Included	Included		\$100,000	\$100,000	<i>Theft of Money & Securities</i>	\$1,000	\$1,000
Outside the Premises	Included	Included	Included		\$100,000	\$100,000		\$1,000	\$1,000
Computer & Funds Transfer Fraud	Included	Excluded	Included		\$100,000	\$100,000		\$1,000	\$1,000
Money Orders & Counterfeit Currency	Included	Excluded	Included		\$100,000	\$100,000		\$1,000	\$1,000
PROPERTY	\$22,776	\$24,905	\$24,282	TMHCC (U.S. Specialty)				\$5,000	\$5,000
Blanket Property and Contents	Included	Included	Included		\$21,570,882	\$23,587,352	<i>No Coinsurance/Replacement Cost</i>	\$5,000	\$5,000
Equipment Breakdown	Included	Included	Included		Subject to Policy Limits	Subject to Policy Limits	<i>Location 36.1 is Outside Blanket</i>	\$5,000	\$5,000
FLOOD	Included	Excluded	Included		\$1,000,000	\$1,000,000		\$50,000	\$50,000
EARTHQUAKE	Included	Excluded	Included		\$1,000,000	\$1,000,000		\$50,000	\$50,000
INLAND MARINE	Included	Included	Included		\$1,750,147	\$1,810,147	<i>Total Limit</i>		
Contractors Equipment	Included	Included	Included		\$1,425,147	\$1,485,147	<i>Scheduled</i>	\$1,000	\$1,000
Scheduled Equipment	Included	Included	Included		Included	Included		\$1,000	\$1,000
Misc. Scheduled Property	Included	NA	Included		\$175,000	\$175,000		\$1,000	\$1,000
Blanket Unscheduled	Included	Included	Included		Included above	Included above	<i>\$2,500 Per Item Limit</i>	\$1,000	\$1,000
EQUIPMENT BREAKDOWN	Included	Included	Included		Included	Included		\$2,500	\$2,500
Business Income	Included	Included	Included		\$100,000	\$100,000		\$2,500	\$2,500
UMBRELLA	\$21,892	\$23,071	\$25,000	TMHCC (U.S. Specialty)	\$5,000,000/\$5,000,000	\$5,000,000/\$5,000,000	<i>Per Occurrence/Aggregate</i>	-	-
Underlying: GL Auto, Law, POL/EPL, & EBL							<i>Silo'd Over Each LOB</i>		
TERRORISM	\$722	\$722	\$795	Renewal Rate					
TOTAL PREMIUM	\$161,207	\$164,470	\$171,537	4%					

IMPORTANT: This summary sheet is for informational purposes only and does not supersede the proposal or policy.

