



PRESENTED BY

**ARTHUR J GALLAGHER RISK
760 HOWARD AVE 2ND FL
BILOXI, MS 39530**

PROPOSED ON 02/10/2026 FOR

**CITY OF DIAMONDHEAD
5000 DIAMONDHEAD CIRCLE
DIAMONDHEAD, MS 39525**

On behalf of **ARTHUR J GALLAGHER RISK** and **The Travelers Companies, Inc. and its affiliates**, we appreciate the opportunity to provide **CITY OF DIAMONDHEAD** with the following policy proposal.



Travelers Risk Control: Our Expertise is Your Advantage

Travelers Risk Control is an innovative provider of cost-effective risk management services and products. As one of the largest Risk Control departments in the industry, our scale allows the right resource at the right time to meet customer needs. For over 110 years, our loss prevention professionals have assisted agents, brokers and customers across the country and around the world.

<https://www.travelers.com/risk-control>



Claim Services:

Travelers has over 11,000 highly trained Claim professionals located across the U.S. Our local field representatives are supported by teams of dedicated customer service, catastrophe response, legal, medical, investigative, engineering, and large loss experts. Claims can be complex and expensive. We'll help you manage claims to control your total risk-related costs.

<https://www.travelers.com/claims>

Meet your Travelers team

General

Overall Account

Melissa Thomas
Account Executive
MKTHOMAS@travelers.com
210-525-3933

Policy Services

George Obwogi
Operations Account Specialist
GOBWOGI@travelers.com
651-310-6668

To report, ask a question or discuss a claim please call 1-800-238-6225. A Claim Customer Service Representative is available 24 hours a day, 7 days a week to take the first notice of loss or provide assistance on any existing claim.

Your policies

General Liability

Policy Number	ZLP-91N1182A-26-PC
Effective	04/08/2026 – 05/01/2026
Insuring Company	THE TRAVELERS INDEMNITY CO OF AMERICA

Employee Benefit Liability

Policy Number	ZLP-91N1182A-26-PC
Effective	04/08/2026 – 05/01/2026
Insuring Company	THE TRAVELERS INDEMNITY CO OF AMERICA

Public Entity Management Liability

Policy Number	ZLP-91N1182A-26-PC
Effective	04/08/2026 – 05/01/2026
Insuring Company	THE TRAVELERS INDEMNITY CO OF AMERICA

Public Entity Employment-Related Practices Liability

Policy Number	ZLP-91N1182A-26-PC
Effective	04/08/2026 – 05/01/2026
Insuring Company	THE TRAVELERS INDEMNITY CO OF AMERICA

Auto Liability

Policy Number	BA-91N1182A-26-PUB
Effective	04/08/2026 – 05/01/2026
Insuring Company	TRAVELERS INDEMNITY COMPANY OF CT

Auto Physical Damage

Policy Number	BA-91N1182A-26-PUB
Effective	04/08/2026 – 05/01/2026
Insuring Company	TRAVELERS INDEMNITY COMPANY OF CT



General Liability coverage premium summary

Policy Number ZLP-91N1182A

Occurrence

Option 1

Gross Premium \$1,385

COVERAGE	LIMIT
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal and Advertising Injury Liability Any One Person or Organization Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
The following limits apply:	
Damage to Premises Rented to You Limit (Any One Premises)	\$100,000
Medical Expense Limit (Any One Person)	Excluded
Sewage Back-Up Limit	Excluded
Abuse or Molestation Aggregate Limit	\$100,000
Each Abuse or Molestation Offense Limit	\$100,000

Statutory Cap Limits Of Insurance Endorsement

COVERAGE	LIMIT
Mississippi Each Occurrence Statutory Cap Limit	\$500,000

Miscellaneous Items

DESCRIPTION
Limited Abuse Or Molestation Liability Coverage

Amendments

DESCRIPTION
Exclusion - PFAS
XTEND Endorsement For Public Entities
Mobile Equipment Redefined - Public Entities
Amendment - Pollution Exclusion
Cap On Losses From Certified Acts Of Terrorism
Exclusion - Injury To Volunteer Firefighters
Exclusion - Law Enforcement Activities Or Operations
Coverage C - Medical Payments Exclusion
Exclusion - Employees And Volunteer Workers As Insureds For Certain Bodily Injury, Personal Injury And Property Damage

Exclusion - Public Use Of Private Property

Fungi Or Bacteria Exclusion

Exclusion - Discrimination

Exclusion - Professional Health Care Services - Public Entities

Exclusion - Violation Of Consumer Financial Protection Laws

Exclusion - Failure To Supply

Amendment Of Intellectual Property Exclusion

Exclusion - Lead

Exclusion - Nuclear Energy Liability

Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions

Amendment - Non Cumulation Of Each Occurrence Limit Of Liability And Non Cumulation Of Personal And Advertising Injury Limit

Amendment Of Contractual Liability Exclusion - Exception For Damages Assumed In An Insured Contract Applies Only To Named Insured



General Liability Employee benefits liability

Policy Number ZLP-91N1182A

Claims Made

Option 1

Gross Premium \$12

COVERAGE	LIMIT
Aggregate Limit	\$3,000,000
Each Employee Limit	\$1,000,000

Deductibles

The following deductibles (Loss Only) apply:

Each Employee Deductible (Loss Only)	\$1,000
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Retroactive Date: 06/06/2012



Policy Number ZLP-91N1182A

Claims Made

Option 1

Gross Premium \$322

COVERAGE	LIMIT
Aggregate Limit	\$2,000,000
Each Wrongful Act Limit	\$1,000,000

Retroactive Date: 06/06/2012

Deductibles

Deductibles apply to damages & defense expenses unless required otherwise by state regulation

The following deductible (Damages and Defense Expenses) applies:

Each Wrongful Act Deductible - Damages and Defense Expenses	\$5,000
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Amendments

DESCRIPTION
Exclusion - PFAS
Amendment Of Joint Powers Authority Definition
Cap On Losses From Certified Acts Of Terrorism
Amendment Of Network And Information Security Wrongful Act Definition
Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions
Amendment Of Law Enforcement Activities Or Operations Definition

The following are excluded when “yes” is indicated below. If “no” is indicated, an amendment and/or manuscript endorsement may be required

Yes Airport	Yes Transit Authorities
Yes Health Care Facilities: Clinics	Yes Gas Utilities
Yes Health Care Facilities: Hospital	Yes Electric Utilities
Yes Health Care Facilities: Blood Banks	Yes Housing Authorities
Yes Health Care Facilities: Nursing Homes	Yes Schools or School Districts
Yes Health Care Facilities: Rehabilitation Facilities	Yes Joint Powers Authority
Yes Port Authorities	



Policy Number ZLP-91N1182A

Claims Made

Option 1

Gross Premium \$641

Important notice

Defense expenses are payable within the limits of Insurance

COVERAGE	LIMIT
Aggregate Limit	\$2,000,000
Each Wrongful Employment Practice Offense Limit	\$1,000,000

Deductibles

Deductibles apply to damages & defense expenses unless required otherwise by state regulation.

The following deductible (Damages and Defense Expenses) applies:

Each Wrongful Employment Practice Offense Deductible - Damages and Defense Expenses	\$5,000
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Retroactive Date 06/06/2012

Miscellaneous Items

DESCRIPTION
Workplace Violence Expenses Coverage
Workplace Violence Expenses Limit: \$250,000

Amendments

DESCRIPTION
Amendment Of Joint Powers Authority Definition
Cap On Losses From Certified Acts Of Terrorism
Exclusion - Other Employment Laws
Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions

The following are excluded when “yes” is indicated below. If “no” is indicated, an amendment and/or manuscript endorsement may be required

- | | | | |
|-----|---|-----|-----------------------------|
| Yes | Airport | Yes | Transit Authorities |
| Yes | Health Care Facilities: Clinics | Yes | Gas Utilities |
| Yes | Health Care Facilities: Hospital | Yes | Electric Utilities |
| Yes | Health Care Facilities: Blood Banks | Yes | Housing Authorities |
| Yes | Health Care Facilities: Nursing Homes | Yes | Schools or School Districts |
| Yes | Health Care Facilities: Rehabilitation Facilities | Yes | Joint Powers Authority |
| Yes | Port Authorities | | |



Commercial Auto coverage premium summary

Option 1

Gross Premium \$2,725

COVERAGE	AUTO SYMBOLS	LIMITS
Liability	1 only	\$1,000,000
Medical Payments	2 only	\$5,000
Bodily Injury, Non-Stacked Limits	2 only	
Uninsured/Underinsured Motorist	2 only	\$750,000
Number of autos, excluding trailers	31	
Number of trailers	8	

Statutory Cap Limits Of Insurance Endorsement

	LIMIT
Mississippi Statutory Cap Limit	\$500,000

Miscellaneous Items

DESCRIPTION
Fellow Employee Coverage

Amendments

DESCRIPTION
Amendment Of Bodily Injury Definition
Public Entity Auto Extension
Professional Services Not Covered
Emergency Services - Volunteer Firefighters' & Workers' Injuries Excluded
Amendment Of Employee Definition
Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions

Federal Terrorism Risk Insurance Act Disclosure

The Federal Terrorism Risk Insurance Act of 2002 as amended (“TRIA”) establishes a program under which the Federal Government may partially reimburse “Insured Losses” (as defined in TRIA) caused by “Acts Of Terrorism” (as defined in TRIA). “Act Of Terrorism” is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government’s share of compensation for such Insured Losses is 80% of the amount of such Insured Losses in excess of each Insurer’s “Insurer Deductible” (as defined in TRIA), subject to the “Program Trigger” (as defined in TRIA).

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For each coverage provided by this policy that applies to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage. The charge for such Insured Losses that has been included for each such coverage is the percentage of the premium for such coverage indicated below, and does not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.

Account summary

Premium summary

COVERAGE	POLICY NUMBER	PREMIUM
GENERAL LIABILITY	ZLP-91N1182A	\$1,385
EMPLOYEE BENEFITS LIABILITY	ZLP-91N1182A	\$12
PUBLIC ENTITY MANAGEMENT LIABILITY	ZLP-91N1182A	\$322
PUBLIC ENTITY EMPLOYMENT RELATED PRACTICES LIABILITY	ZLP-91N1182A	\$641
AUTO LIABILITY	BA-91N1182A	\$2,725
AUTO PHYSICAL DAMAGE	BA-91N1182A	\$458
	Total	\$5,543

Note: The estimated premium shown in the Premium Schedule and Quote Options, if any, may differ from actual premiums shown on the policies and installment bills due to installment charges, estimated taxes and surcharges, as well as rounding. Estimated taxes and surcharges may differ depending on selection of Quote Options, if any.

IMPORTANT NOTE REGARDING ACCOUNT MINIMUM PREMIUM

The lines of business shown in the Premium Schedule and Quote Options, if any, are subject to a \$5,000 account minimum premium. If the line(s) of business selected for binding do not total at least \$5,000, then the premiums shown for those lines of business will be adjusted to total \$5,000.

Payment plan

Agency Bill - Yearly

Bill Payment Options can be found at: Travelers.com/AutoPay

Note: The amount of each installment will be reflected on your policy invoicing.

Account summary

Disclosure

Unless accepted, the offer(s) of insurance contained in this proposal expire(s) automatically thirty (30) days after the proposal date referenced on the cover page, or the proposed effective date if earlier. This proposal is not a binding contract of insurance. If you have questions regarding this proposal, please contact your Travelers Representative.

The following outlines the coverage forms, limits of insurance, policy endorsements and other terms and conditions provided in this proposal/quote. Any policy coverages, limits of insurance, policy endorsements, coverage specifications, or other terms and conditions that you have requested that are not included in this proposal/quote have not been agreed to by Travelers. Please review this proposal/quote carefully and if you have any questions, please contact your Travelers representative.

This proposal/quote does not amend, or otherwise affect, the provisions of coverage of any resulting insurance policy issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the applicable provisions of the actual policy issued, the facts and circumstances involved in the claim or loss and any applicable law.

Please note that changes in the exposures, limits, or coverages may result in changes in rates and/or account pricing. Additionally, due to the expense of processing and servicing this account, in the event this quote is not accepted in its entirety, we reserve the right to reprice and reunderwrite this quote.

The policies will also be subject to all state-mandated endorsements.

At our discretion, we may decide to perform an interim test audit during the upcoming policy period to verify the adequacy of the exposure estimates that have been provided to us. If we decide to perform an interim test audit, a Travelers Auditor will contact the insured at the appropriate time to set up an appointment. The results of any interim test audit that we perform will be shared with you as soon as possible after the audit report has been completed.

As Broker/Agent you will be responsible for being aware of and complying with the various legal requirements associated with countersignature in various jurisdictions covered in the policies.

Commission summary

COVERAGE	POLICY NUMBER	COMMISSION
GENERAL LIABILITY	ZLP-91N1182A	10.00 %
EMPLOYEE BENEFITS LIABILITY	ZLP-91N1182A	10.00 %
PUBLIC ENTITY MANAGEMENT LIABILITY	ZLP-91N1182A	10.00 %
PUBLIC ENTITY EMPLOYMENT RELATED PRACTICES LIABILITY	ZLP-91N1182A	10.00 %
AUTO LIABILITY	BA-91N1182A	10.00 %
AUTO PHYSICAL DAMAGE	BA-91N1182A	10.00 %

Note: *It is the agent's or broker's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.*

* Commission percentage displayed does not apply to any North Carolina Reinsurance Facility loss recoupment surcharge amounts included in the liability premium of the Commercial Auto Policy, if applicable.

Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website:

http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.