

COVERAGE Effective 1/1/2026	EXPIRING PREMIUM	RENEWAL PREMIUM	CARRIER	EXPIRING LIMITS	PROPOSED LIMITS	NOTES	EXPIRING DEDUCTIBLES	PROPOSED DEDUCTIBLES
GENERAL LIABILITY	\$18,912	\$19,262	Travelers	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000	Per Occurrence/Annual Aggregate	\$0	\$0
EMPLOYEE BENEFITS LIABILITY	\$192	\$192	Travelers	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Offense/Aggregate	\$1,000	\$1,000
Retro Date: 05/01/1990	Included	Included						
AUTOMOBILE LIABILITY	\$172,754	\$168,595	Travelers	\$1,000,000	\$1,000,000	Combined Single Limit	\$0	\$0
# of Units of Liability				\$66	\$53	Includes Trailers		
AUTOMOBILE PHYSICAL DAMAGE	\$87,543	\$82,175	Travelers	\$2,412,306	\$1,969,592	Actual Cash Value	\$2,000	\$2,000
# of Units for Physical Damage				\$60	\$48	Units equal to over \$100,000 OCN	\$5,000	\$5,000
LAW ENFORCEMENT LIABILITY	\$83,955	\$60,245	Greenwich	\$2,000,000/\$2,000,000	\$2,000,000/\$2,000,000	Each Wrongful Act/Aggregate - Moonlighting at bars or taverns is excluded	\$50,000	\$50,000
Line of Duty Death Benefit			Greenwich	\$50,000 / \$100,000	\$50,000 / \$100,000		None	None
Policy Fee	\$250	\$250		Umbrella limits do not apply	Umbrella limits do not apply	Defense within the policy limits		
PUBLIC OFFICIAL LIABILITY	\$24,690	\$24,247	Greenwich	\$1,000,000	\$1,000,000	Each Wrongful Act	\$25,000	\$25,000
EMPLOYMENT PRACTICES LIABILITY	Included	Included	Greenwich	\$1,000,000	\$1,000,000	Each Wrongful Act	\$50,000	\$50,000
Policy Fee	\$250	\$250		\$1,000,000	\$1,000,000	Annual Aggregate for both lines combined		
Non-monetary Defense	Included	Included	Greenwich	\$50,000 / \$100,000	\$50,000 / 100,000		\$25,000	\$25,000
Claims-Made Retro Date: 1/1/2024				Umbrella limits do not apply	Umbrella limits do not apply	Defense Costs are Inside Limits		
PROPERTY	\$73,301	\$74,693	Travelers					
Blanket Building & Personal Property	Included	Included	Travelers	\$32,219,649	\$32,825,195	Replacement Cost	\$5,000	\$5,000
Higher deductible for vacant locations	Included	Included	Travelers	Included	Included	205 & 217 Main Street - Vacant Buildings	\$25,000	\$25,000
CRIME	\$3,952	\$3,952	Travelers	\$250,000	\$250,000		\$1,000	\$1,000
INLAND MARINE	\$7,189	\$7,189	Travelers	\$251,064	\$543,748		\$1,000	\$1,000
Leased or Rented Equipment	Included	Included	Travelers	\$100,000	\$100,000		\$1,000	\$1,000
UMBRELLA LIABILITY	\$34,938	\$33,512	Travelers	\$3,000,000/3,000,000	\$3,000,000/3,000,000	Only Applies to General and Auto Liability	\$10,000	\$10,000
TOTAL TRAVELERS PREMIUM	\$507,926	\$474,562						
WORKERS COMPENSATION	\$50,372	\$40,237	National Liability	\$1,000,000	\$1,000,000		\$0	\$0
Total Payrolls	\$2,891,126	\$1,682,796						
Experience Modification	\$1	\$1						
CYBER LIABILITY	\$5,728	\$5,728	Travelers	\$1,000,000	\$1,000,000	Liability	\$5,000	\$5,000
Retro Date: None	Included	Included		\$250,000	\$250,000	Crime (See Proposal)	\$5,000	\$5,000
TOTAL PREMIUM	\$564,026	\$520,527	\$43,499	Premium Savings				
EXCESS LIABILITY (Option 1)		\$19,149	Travelers	\$3,000,000/\$3,000,000	\$1,000,000/\$1,000,000	Underlying: GL, EBL, Auto	\$10,000	\$10,000
EXCESS LIABILITY (Option 2)		\$33,512	Travelers	\$3,000,000/\$3,000,000	\$3,000,000/\$3,000,000	Underlying: GL, EBL, Auto	\$10,000	\$10,000
EXCESS LIABILITY (Option 3)		\$37,104	Travelers	\$3,000,000/\$3,000,000	\$5,000,000/\$5,000,000	Underlying: GL, EBL, Auto	\$10,000	\$10,000

This summary is for reference only and does not supersede the proposal of any carrier.