

**Attachment 1**

**MARIN MUNICIPAL WATER DISTRICT 7/1/2024-2025 INSURANCE PROGRAM PREMIUM QUOTES**

LINE OF COVERAGE / LIMITS	LIMITS	LIMIT DETAIL	SIR / DEDUCTIBLE	INSURANCE COMPANY	23/24 EXPIRING PREMIUM	24/25 RENEWAL PREMIUM
Liability - 1st Layer	\$10,000,000	Excess \$500,000 Retention	\$500,000 SIR	ANML/ Great American/ StarStone	\$ 579,756	\$ 659,846
Excess Liability - 2nd Layer	\$5,000,000	Excess Liability	\$5M Underlying	Starstone Specialty	\$ 140,816	\$ 161,023
Excess Liability - 3rd Layer	\$10,000,000	Excess Liability	\$15M Underlying	Berkley/ Gemini Ins. Co.	\$ 125,804	\$ 143,856
Excess Workers' Compensation	Statutory Workers Compensation Limits \$1,000,000	Workers Compensation - California Employers Liability Insurance	\$750,000 Each Accident \$750,000 Disease, Each Employee \$1,500,000 Vanpooling \$1,500,000 Presumptive Claims	Arch Insurance Company	\$ 108,923	\$ 105,075
Property	\$200,000,000 Per Occurrence Full Total Insured Value (TIV) = \$533,730,459	Property excluding Flood & EQ	\$1M	Alliant Property Ins. Program (APIP)	\$ 596,888	\$ 659,588
Inland Marine - Equipment and Auto Physical Damage	Per Scheduled Values of \$11,068,124	Scheduled Property	\$25,000 Ded	Hanover	\$ 32,431	\$ 33,966
Aviation Unmanned Aircraft Systems (UAS) Drone Liability and Physical Damage	\$1,000,000 Per Schedule - \$17,270 Total	Liability Physical Damage	10% In Motion 10% Not in Motion	American Alternative Ins National Indemnity Co Tokio Marine America Ins Co	\$ 3,031	\$ 3,264
Cyber	\$1,000,000 \$1,000,000 \$1,000,000 \$1,000,000	Maximum Policy Aggregate Business Interruption Payment Card Loss Contingent Business Interruption	\$50,000 Each Claim	Cowbell Underwriting Managers/ Obsidian Specialty Ins. Co.	\$ 23,356	\$ 28,570
Pollution	\$1,000,000 \$500,000	Each Pollution Condition/Aggregate Emergency Remediation Expense	\$25,000 Ded	Indian Harbor Insurance Company	\$ 20,487	\$ 20,896
Crime	\$3,000,000	Includes: Employee Theft, Forgery or Alteration, Theft of Money & Securities - Inside/ Outside Premises, Computer Fraud, Funds Transfer Fraud, Money Orders & Counterfeit Money	\$2,500 Ded	National Union Fire Insurance Co	\$ 3,896	\$ 4,087
					<b>\$ 1,635,387</b>	<b>\$ 1,820,171</b>