

CITY OF WESTWOOD, PREMIUM & DEDUCTIBLE COMPARISONS

Coverage	EMC Expiring Premium	EMC Renewal Premium	Midwest Public Risk
Package Policy Property, Autos, Equipment, Liability	\$97,185 including changes	\$90,880	\$73,447 July 1,24-25 plus \$18,260 4/1 to 6/30/24
Cyber Liability Separate Coverage From Package (calendar year term)	\$10,865	\$11,072	\$11,072
Fidelity Bonds Individual Bonds	\$1,364	\$1,364	\$1,364
Fireworks Liability	\$1,538	Est. \$1,550	Est. \$1,550
KMIT Workers Comp 2024 ExMod from 1.55 to 1.15	\$34,090	\$27,605	\$27,605
Annualized Totals	\$145,042	\$132,471 Add \$4,521 for \$10,000 Wind/Hail Deductible	\$115,038

COVERAGE DEDUCTIBLE COMPARISONS

Property Deductible	EMC Option 1	EMC Option 2	Midwest Public Risk
Buildings, Contents, Computers Property in the Open	\$5,000 Each Occurrence \$25,000 Wind/Hail Damage	\$5,000 Each Occurrence \$10,000 Wind/Hail Damage	\$2,500 Each Occurrence \$25,000 Wind Hail
Inland Marine Equipment, Tools Public Safety & Public Works	\$1,000 Each Occurrence	\$1,000 Each Occurrence	\$2,500 Each Occurrence
General Liability Property Damage Employee Benefits Liability	\$500 Per Claim \$1,000 Per Claim	\$500 Per Claim \$1,000 Per Claim	\$1,000 Per Claim \$1,000 Per Claim
Commercial Auto Automobile Liability Uninsured/Underinsured Motorist Automobile Physical Damage	NIL NIL \$1,000 /\$3,000 High Value	NIL NIL \$1,000 / \$3,000 High Value	\$2,500 Each Occurrence \$2,500 Each Occurrence \$2,500 Each Occurrence
Law Enforcement Liability Each Occurrence	\$1,000	\$1,000	\$5,000
Public Officials/E&O [EMC's Linebacker]	\$2,000 Per Claim	\$2,000 Per Claim	\$5,000 Per Claim
Government Crime Each Occurrence	\$1,000	\$1,000	\$5,000