

**CITY OF WILLOWICK  
JANUARY 1, 2025 RENEWAL**

	<u>2024-2025</u>	<u>Annualized</u>	<u>2025-2026</u>
Property	\$18,135	\$18,135	\$18,888
Inland Marine	9,399	9,399	9,488
Crime	196	196	196
General Liability	6,592	6,592	7,065
Auto	48,837	52,088	54,489
Public Officials	\$13,704	\$13,704	\$12,982
Umbrella	<u>25,700</u>	<u>25,700</u>	<u>28,687</u>
<b>TOTAL</b>	<b>\$122,563</b>	<b>\$125,814</b>	<b>\$131,795</b>
Law Enforcement	\$21,706	\$21,706	\$24,012
Crime (Selective)	\$278	\$278	\$278
Boiler (Travelers)	\$4,200	\$4,200	\$4,659
<b>TOTAL</b>	<b>\$148,747</b>	<b>\$151,998</b>	<b>\$160,744</b>

**Auto**

2024 = 61 vehicles

2025 = 60 vehicles

Added 2024 Ford Bronco and 2024 Freightliner and deleted 3 vehicles

Changed class code on truck to ambulance

**Property**

Increased values at renewal 5%

Removed Dwelling

**General Liability**

Expenditures increased 2%

**Law Enforcement**

3 additional FT employees

Mandated rate increase

# City of Willowick

## Insurance and Risk Management Proposal

Policy Period: January 1, 2025 to January 1, 2026

Carriers: Selective Insurance Company  
Travelers Insurance Company  
Greenwich Insurance Company

Presented By: Thomas H. Wichert, CPCU, ARM  
Principal & CEO



1200 Graham Road  
Cuyahoga Falls, OH 44224  
[www.wichert.com](http://www.wichert.com)

**PREMIUM SUMMARY**

I. Property .....	Included
II. Inland Marine .....	Included
III. Crime .....	Included
IV. Boiler & Machinery.....	Included
V. Automobile .....	Included
VI. General Liability .....	Included
VII. Public Officials/Employment Practices Liability.....	Included
VIII. Law Enforcement Liability .....	Included
IX. Umbrella Liability.....	Included

**Premium..... \$160,744**

**COMPANY(S):**

**Selective Insurance Company  
A. M. Best's Rating: A+: XV  
(All lines except Boiler & Machinery and Law Enforcement)**

**Travelers Insurance Company  
A. M. Best's Rating: A+: XV  
(Boiler & Machinery Only)**

**Greenwich Insurance Company  
A. M. Best's Rating: A+: XV  
(Law Enforcement Only)**

***Disclaimer:** This presentation represents a general description of proposed insurance coverage. This summary is necessarily brief and is meant only as a supplement to the actual policies. The information presented limits itself to the highlights of various coverages and cannot be applied as a substitute for the actual insurance policies. Further clarification of coverages, conditions, or exclusions may be obtained from the specific insurance policies and forms.*

City of Willowick

**I. PROPERTY**

A.	Blanket Buildings, Contents & Property In The Open .....	\$34,556,796
B.	Special Form Perils Including Theft .....	Included
C.	Replacement Cost Coverage .....	Included
D.	Coinsurance .....	Agreed Amount
E.	Deductible (disappearing) .....	\$1,000
F.	Flood/Earthquake (\$25,000 deductible) .....	\$1,000,000
G.	Extensions:	
1.	Accounts Receivable .....	\$250,000
	Fire Department .....	Actual Loss Sustained
2.	Arson, Theft and Vandalism Rewards .....	\$25,000
3.	Automated External Defibrillators .....	\$10,000
4.	Back Up of Sewer, Drain or Sump Direct Damage .....	\$100,000
5.	Building Owner –Tenant Move Back Expenses .....	\$25,000
6.	Business Income/Extra Expense (no deductible) .....	Actual Loss Sustained
7.	Business Income at Newly Acquired Location .....	\$250,000
8.	Canine Coverage .....	\$10,000/\$25,000
9.	Claim Expenses .....	\$50,000
10.	Commandeered Property (*) .....	Actual Loss Sustained
11.	Computer Equipment & Electronic Data (*) .....	\$200,000
	Fire Department .....	Actual Loss Sustained
12.	Computer – Virus or Harmful Code .....	\$25,000/\$75,000
13.	Confiscated Property – Any One Year .....	\$100,000
14.	Debris Removal .....	\$50,000
	Fire Department .....	Actual Loss Sustained
15.	Fine Arts (*) .....	\$25,000
	Fire Department .....	Actual Loss Sustained
16.	Fire Extinguisher Equipment (no deductible) .....	Actual Loss Sustained
17.	Grave Markers & Headstones (\$250 deductible) .....	\$25,000/\$50,000
18.	Installation Property .....	\$25,000
19.	Lock Replacement if keys are stolen (no deductible) .....	\$10,000
20.	Loss Reduction Rewards	
	10% of loss or maximum (no deductible) .....	\$25,000
21.	Mobile Equipment (*) .....	\$25,000
22.	Money and Securities Off Premises/On Premises (*) .....	\$25,000
23.	Newly Acquired or Constructed Buildings .....	\$2,000,000
	(if reported within 180 days)	
24.	Ordinance or Law (A) –Undamaged Parts of Building (*) .....	Included in Bldg Limit
	(B) – Demolition Costs .....	\$500,000
	(C) – Increased Cost of Construction .....	\$500,000
	Ordinance or Law for Fire Dept (A, B & C) .....	Actual Loss Sustained
25.	Outdoor Property (*) .....	\$500,000
26.	Outdoor trees, shrubs & plants (\$2,500 any one item) (*) .....	\$25,000/100,000
27.	Personal Effects (no deductible) .....	\$5,000/\$25,000
	Fire Department .....	Actual Loss Sustained

City of Willowick

**PROPERTY EXTENSIONS CONTINUED**

28.	Personal Property at Newly Acquired Locations ..... (if reported within 180 days)	\$1,000,000
29.	Personal Property at Unnamed Premises (*) .....	\$100,000
30.	Pollutant Clean Up and Removal .....	\$25,000
	Fire Department.....	Actual Expenses Incurred
31.	Property In Transit (*) .....	\$50,000
32.	Spoilage due to utility failure (*).....	\$25,000
33.	Tools & Equipment (*) .....	\$10,000
34.	Underground Fiber Optic Cable (\$2,500 deductible).....	\$10,000/\$50,000
35.	Unscheduled bleachers, grandstands, scoreboards, refreshment stands, etc. (*) .....	\$100,000
36.	Valuable Papers and Records.....	\$250,000
	Fire Department.....	Actual Loss Sustained

*Coverage extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,500 feet of the described premises.*

*(\*) denotes \$500 deductible*

**II. INLAND MARINE**

A.	Contractor's Equipment .....	\$351,274
B.	Police & Fire Radios .....	Included in Extensions
C.	Scheduled Property Floater .....	\$131,407
D.	Inland Marine Premier Pak (\$1,000 Deductible) .....	\$100,000*
E.	Volunteer Emergency Services Portable Equipment (\$1,000 Ded) .....	\$100,000
F.	Electronic Information Systems (\$1,000 Deductible).....	\$100,000
G.	Electronic Information Systems Extra Expense .....	\$100,000
H.	All Risk Perils with Deductible.....	\$500

*\*Inland Marine Premier Pak covers equipment \$25,000 and under*

**III. CRIME**

A.	Employee Theft – Per Loss.....	\$1,000,000
B.	Treasurers or Tax Collectors As Employees .....	Included
C.	Employee Theft Excess over Statutory Bonded Officials.....	Included
D.	Faithful Performance of Duty .....	\$100,000
E.	Inside the Premises – Theft of Money & Securities .....	\$25,000
F.	Inside the Premises – Robbery/Safe Burglary of Other Property ....	\$25,000
G.	Outside the Premises.....	\$25,000
H.	Forgery and Alteration .....	\$100,000
I.	Computer Fraud (\$5,000 Deductible) .....	\$500,000
J.	Funds Transfer Fraud (\$5,000 Deductible).....	\$500,000
K.	Deductible.....	\$1,000

**IV. BOILER AND MACHINERY**

A.	Total Limit Per Breakdown.....	\$35,525,212
B.	Business Income (no coinsurance).....	Included
C.	Business Income Period of Restoration Extension .....	30 days
D.	Extra Expense.....	Included
E.	Extra Expense Period of Restoration Extension .....	30 days
F.	Spoilage Damage Coverage Extension .....	\$25,000
	(Applies only if interruption lasts at least 12 hours)	
G.	Utility Interruption Time Element Extension .....	\$1,000,000
	(Applies only if interruption lasts at least 12 hours)	
H.	Electronic Data or Media Coverage Extension .....	\$25,000
I.	Expediting Expense Coverage Extension .....	\$25,000
J.	Fungus, Wet Rot and Dry Rot Extension .....	\$15,000
K.	Hazardous Substance Limitation .....	\$25,000
L.	Newly Acquired Locations (up to 90 days).....	\$1,000,000
M.	Ordinance or Law .....	\$250,000
N.	Refrigerant Contamination .....	\$25,000
O.	Water Damage Limit .....	\$25,000
P.	Deductibles:	
1.	Property Damage .....	\$1,000
2.	Business Income .....	24 hours
3.	Utility Interruption.....	24 hours

**V. AUTOMOBILE LIABILITY**

- A. Limit Per Occurrence ..... \$1,000,000
  - 1. Combined Single Limit Bodily Injury and Property Damage Liability
  - 2. All Owned Autos
  - 3. Hired and Non-Owned Auto
  - 4. Includes Fellow Volunteer extension
  - 5. Fellow Employee exclusion deleted
  
- B. Uninsured/Underinsured Motorist Coverage ..... \$50,000
  
- C. Comprehensive Deductible ..... \$1,000
  - Per Schedule of Vehicles*
  - Value Guard coverage for Specified Fire Vehicles*
  
- D. Collision Deductible..... \$1,000
  - Per Schedule of Vehicles*
  - Value Guard coverage for Specified Fire Vehicles*

**Extensions of Coverage:**

- 1. Pollution exclusion does not apply to "emergency operations" or "training operations"
- 2. Hired car physical damage \$250,000 sublimit
- 3. Lease-Gap coverage included for any leased vehicle
- 4. Deductible reimbursement for volunteers' vehicles up to \$1,000
- 5. Deductible reimbursement for fire dept. volunteers vehicles up to \$2,500
- 6. Towing and Labor up to \$500 for disabled ambulance
- 7. Freezing coverage for permanently attached equipment
- 8. Glass deductible waived for all vehicles for repairs only
- 9. Value Guard on all Fire Vehicles

Value Guard Endorsement on all Fire Trucks and Ambulances providing payment for loss or damage to be the lesser of:

- What it would cost to repair covered auto or part
- What it would cost to replace a part or parts with like kind without depreciation
- What it would cost to replace vehicle with new vehicle of like kind & quality

***Please provide updated drivers list including date of birth and drivers license numbers***

**VI. GENERAL LIABILITY**

A. Limit Per Occurrence .....	\$1,000,000
B. Bodily Injury and Property Damage .....	Included
C. Personal Injury/Advertising Injury .....	\$1,000,000
D. Products/Completed Operations Aggregate .....	\$2,000,000
E. General Aggregate.....	\$2,000,000
F. Fire Damage Legal Liability .....	\$1,000,000
G. Employer's Liability Stop-Gap.....	\$1,000,000
H. Employee Benefits Liability .....	\$1,000,000

*Employee Benefits Liability Retroactive Date: 1/1/2006*

**Additional Coverages Included:**

1. Premises & Operations
2. Products & Completed Operations
3. Independent Contractors
4. Employees, Elected Officials & Volunteers as Additional Insureds
5. Temporary Liquor Liability
6. Blanket Contractual Liability
7. Broad Form Property Damage
8. Hostile Fire Pollution Liability
9. Non-Owned Aircraft
10. Non-Owned Watercraft (without size limit)
11. Fire Department Errors & Omissions

**Exclusions:**

1. Riot, Civil Commotion or Mob Action
2. Inverse Condemnation
3. Asbestos
4. Injury to Volunteer Firemen
5. Law Enforcement Activities
6. Failure to Supply
7. Pollution
8. Medical Payments



**VII. PUBLIC OFFICIALS & EMPLOYMENT PRACTICES LIABILITY**

A. Limit Each Claim .....	\$1,000,000
B. Annual Aggregate .....	\$1,000,000
C. Deductible .....	\$2,500

Claims Made Coverage with full prior acts

Includes Employment Practices Liability

Loss of Wages:

Per Claim .....	\$100,000
Aggregate .....	\$250,000

Public Officials Non-Monetary Suit Defense:

Per Claim .....	\$10,000
Aggregate .....	\$50,000

Limited Civil Defense:

Per Claim .....	\$50,000
Aggregate .....	\$300,000

Regulatory Taking of Private Property:

Per Claim .....	\$100,000
Aggregate .....	\$100,000

Property Damage Definition Endorsement:

Per Claim .....	\$100,000
Aggregate .....	\$100,000

Employment Non-Monetary Suit Defense:

Per Claim .....	\$100,000
Aggregate .....	\$100,000

**VIII. LAW ENFORCEMENT LIABILITY**

A. Each Occurrence .....	\$1,000,000
B. Aggregate .....	\$1,000,000
C. Line of Duty Death Coverage.....	\$50,000/\$100,000
C. Deductible .....	\$15,000

Includes Line of Duty Death Coverage

**IX. UMBRELLA**

A. Limit Each Occurrence.....	\$10,000,000
B. Aggregate .....	\$10,000,000
C. Retention.....	Nil

Coverage over General Liability, Automobile Liability, Law Enforcement,  
Public Officials & Employment Practices Liability

Aggregate applies separately per location and to each line of coverage.  
Umbrella Limit does not apply to any sub-limits under any underlying liability coverages.

City of Willowick

**OPTIONS**

1. Increase Property Deductible to \$2,500 – Deduct \$1,263
2. Increase Loss of Wages to \$250,000/\$500,000 – Additional \$1,110
3. Increase Forgery and Alteration Limit to \$500,000 – Additional \$34