

City of Willowick

Insurance and Risk Management Proposal

Policy Period: January 1, 2026 to January 1, 2027

Carriers: Selective Insurance Company
Travelers Insurance Company
Greenwich Insurance Company

Presented By: Thomas H. Wichert, CPCU, ARM
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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.....\$165,102

COMPANY(S):

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

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

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) | \$2,500 |
| 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 |

PROPERTY EXTENSIONS CONTINUED

| | | |
|-----|--|--------------------------|
| 28. | Personal Property at Newly Acquired Locations | \$1,000,000 |
| | (if reported within 180 days) | |
| 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 | \$140,114 |
| 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..... | \$34,556,796 |
| 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 | \$2,500 |
| 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. Limit Each Person..... | \$1,000,000 |
| B. Limit Each Occurrence..... | \$1,000,000 |
| C. Annual Aggregate | \$1,000,000 |
| D. Deductible | \$10,000 |

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.