Proposed Policy Term: 7/1/2019 to 7/1/2020

Renewal Premium Summary

Coverage	Expiring 2018/19	Renewal 2019/20
Property, Casualty & Excess Liability	**Travelers**	**VFIS (American Alternative)**
Property, Earthquake & Flood, Inland Marine (Portable Equipment), General Liability, Employee Benefits Liability, Public Entity Management Liability, Employment Practices Liability, Auto Liability, Auto Physical Damage, Excess Liability, Terrorism	$374,232	$186,643
Excess Earthquake	**Houston Casualty**	**N/A**
Annual Premium, Taxes & Fees	$16,364*	N/A
Crime/Employee Theft	**Travelers**	**Travelers**
Limits of Insurance	$1,000,000	$2,000,000
Annual Premium	$2,525	$3,359
Network Security & Privacy (Cyber)	**National Union (AIG)**	**AIG Specialty**
Policy Limit of Insurance	$2,000,000	$2,000,000
Annual Premium, Taxes & Fees	$11,189	$11,542*
Workers Compensation & Employers Liability	**Travelers**	**7710 Insurance (Benchmark Ins. Co.)**
Estimated Annual Premium (auditable)	$680,878	$918,150
Total Annual Cost	**$1,085,188**	**$1,119,694**
	$ Variance	*$34,506*
	% Variance	*3.2%*

* Premium includes applicable surplus lines taxes and fees.

Renewal Coverage Highlights

Property & Portable Equipment Coverage (VFIS)
- Scheduled Buildings, Guaranteed Replacement Cost, $2,500 deductible per occurrence
- Blanket Contents, Replacement Cost, $2,500 deductible per occurrence
- Loss of Income & Extra Expense, Actual Loss Sustained, up to 24 months
- Earthquake, Full Amount of Coverage, 5% minimum $100,000 deductible
- Flood, Full Amount of Coverage, $1,000 deductible per premises
- Portable Firefighting, Ambulance And Related Equipment, Guaranteed Replacement Cost
- Other Scheduled Portable Equipment, Replacement Cost

General Liability (Occurrence Coverage Form) (VFIS)
- Bodily Injury & Property Damage Liability, $1,000,000 each occurrence
- Personal and Advertising Injury Liability, $1,000,000 each offense
- Professional Health Care Liability, $1,000,000 each incident
- Aggregate Limits: $2,000,000 (General & Products/Completed Ops)
- *First Dollar Coverage, Unlimited Defense Costs, No Deductible*

Management Liability (Claims Made Coverage Form) (VFIS)
- Each Offense or Wrongful Act: $1,000,000; Aggregate Limit: $2,000,000
- Includes Employment-Related Practices Liability, Employee Benefit Plan Liability
- *First Dollar Coverage, Unlimited Defense Costs, No Deductible*

Auto Liability & Physical Damage (VFIS)
- Bodily Injury & Property Damage Liability (Any Auto): $1,000,000 per occurrence
- Emergency Vehicle Physical Damage Coverage: Agreed Value
- Other Vehicle Physical Damage Coverage: Actual Cash Value
- Comprehensive & Collision Deductibles: $1,000
- Hired, Borrowed or Commandeered Vehicles (Included)

Excess Liability (VFIS)
- Each Occurrence/Incident or Wrongful Act: $10,000,000
- Annual Aggregate: $20,000,000

Crime/Employee Theft (Travelers)
- Limits of Insurance/Deductibles: $2,000,000 / $25,000
- Fraudulently Induced Transfer Coverage: $250,000 / $50,000

Network Security/Privacy (AIG Specialty)
- Limits of Insurance/Deductibles: $2,000,000 / $10,000

Workers' Compensation & Employer's Liability (7710/Benchmark Ins. Co.)
- Statutory Workers Compensation Coverage
- Employer's Liability Limits: $1,000,000

- *Guaranteed Cost Premium Rating, First Dollar Coverage, No Deductible*