

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.

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Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.
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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

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

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

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