

## Exposure Summary

Coverage	Expiring	Renewal	Variance \$	Var. %
Building & Property Values	\$29,805,584	\$30,007,292	\$201,708	0.7%
Scheduled Portable Equipment Values	\$671,924	\$921,119	\$249,195	38%
# of Vehicles	133	148	15	11%
# of Employees	149	165	16	10%
Budgeted Revenue	\$35,854,393	\$38,906,890	\$3,052,497	8.5%
Estimated, Capped Payroll (WC)	\$6,447,000	\$6,987,000	\$540,000	8.4%

## Premium Summary

Annual Term Renewals	Expiring Premiums	Renewal *Estimates	Variance \$	Var. %
Property*	\$31,368	\$31,387	\$19	-
Portable Equipment	\$8,940	\$11,113	\$2,173	24%
Automobile Liability & Physical Damage*	\$91,947	\$112,991	\$21,044	23%
General Liability	\$9,871	\$10,368	\$497	5%
Management Liability	\$26,383	\$30,621	\$4,238	16%
Excess Liability	\$26,940	\$34,827	\$7,887	29%
<b>Subtotal</b>	<b>\$195,449</b>	<b>\$231,307</b>	<b>\$35,858</b>	<b>18%</b>
Crime/Employee Theft	\$3,663	\$4,137	\$474	13%
Network Security & Privacy (Cyber)**	\$13,242	\$20,261	\$7,019	53%
Workers Comp & Employer's Liability	\$945,207	\$1,094,226	\$149,019	16%
<b>Total Estimated Annual Costs</b>	<b>\$1,157,561</b>	<b>\$1,349,931</b>	<b>\$192,370</b>	<b>17%</b>

Three-Year Term Renewals	Expiring 2018-2021	Renewal 2021-2024	Variance	One-Year Options
Environmental Liability**	\$49,194	\$53,326	\$4,132 +8%	\$30,540
Assault Expense & Threat Response	\$3,525	\$3,828	\$303 +8%	\$1,472
<b>Sub-Total (1- and 3- year options)</b>	<b>\$52,719</b>	<b>\$57,154</b>	<b>\$4,435 +8%</b>	<b>\$32,012</b>

<b>Total Renewal Premiums</b>	<b>Recommended</b>	<b>\$1,407,085</b>	Alternate	\$1,381,943
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\*Premiums include annualized, mid-term endorsement costs for locations, vehicles, and other exposures.

\*\*Premiums include applicable surplus lines taxes & fees for non-admitted carrier(s).

## Renewal Coverage Highlights

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### **Property & Portable Equipment Coverage (VFIS / American Alternative)**

- Scheduled Buildings, Guaranteed Replacement Cost, \$2,500 deductible per occurrence
- Blanket Contents Limit \$5,244,431, 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 Related Equipment: Guaranteed Replacement Cost
- Other Scheduled Portable Equipment: Replacement Cost

### **General Liability (Occurrence Coverage Form) (VFIS / American Alternative)**

- 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 / American Alternative)**

- 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 / American Alternative)**

- 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 / American Alternative)**

- Each Occurrence/Incident or Wrongful Act: \$10,000,000
- Annual Aggregate: \$20,000,000

### **Crime/Employee Theft (Travelers Bond & Specialty)**

- 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: \$2,000,000 / \$25,000 retentions

### **Workers' Compensation & Employer's Liability (7710 Insurance Company)**

- Statutory Workers Compensation Coverage
- Employer's Liability Limits: \$1,000,000
- *Guaranteed Cost Premium Rating, First Dollar Coverage, No Deductible*

### **Environmental Liability (Great American E&S)**

- Pollution Legal Liability, On-Site and Off-Site Clean-up Costs, Contracting Services Pollution Liability, Non-Owned Disposal Site, Contingent Transportation: \$1,000,000 limits, \$25k/\$10k ded.

### **Assault Expense & Threat Response (Great American)**

- Comprehensive Security Program including:
- Assault Expense: \$500,000 per insured event
- Threat Response: \$150,000 per insured event