

## Exposure Comparison

Exposures	2024/25	2025/26	Variance	%
Building & Content Values	\$37,056,204	\$39,181,681	\$2,125,487	5.7%
Rated Portable Equipment Values	\$1,461,952	\$1,305,869	(\$145,583)	(10%)
Fire and other non-medical runs	3,135	4,881	1,746	56%
Emergency medical or first responder medical runs	8,106	8,741	635	8%
# of Vehicles	146	151	5	3%
# of Employees	209	212	3	1%
Budgeted Revenue (Cyber)	\$53,312,244	\$58,283,053	\$4,970,809	9.3%
Estimated, Capped Payroll (Workers Comp)	\$8,367,000	\$8,742,000	\$375,000	4.5%

## Premium Comparison

Annual Term Renewals	Expiring	Renewal (Est)	Variance	%
Property	\$73,738	\$98,185	\$24,447	33%
Portable Equipment	\$18,794	\$20,798	\$2,004	11%
Automobile Liability & Physical Damage*	\$138,528	\$169,762	\$31,234	23%
General Liability	\$12,602	\$13,958	\$1,356	11%
Management Liability	\$39,045	\$38,477	(\$568)	-
Excess Liability	\$44,239	\$56,766	\$12,527	28%
<b>Subtotal</b>	<b>\$326,946</b>	<b>Est. \$397,946</b>	<b>\$71,000</b>	<b>21.7%</b>
Crime/Employee Theft	\$4,357	\$4,400	\$43	-
Network Security & Privacy (Cyber)**	\$27,580	\$23,897	(\$3,683)	(13%)
Workers Comp & Employer's Liability	\$1,491,107	\$1,392,875	(\$98,483)	(6.6%)
<b>Total Annual Renewal Cost</b>	<b>\$1,849,990</b>	<b>Est. \$1,819,118</b>	<b>(\$30,872)</b>	<b>(1.7%)</b>

\*Premium includes annualized, mid-term endorsement costs for locations, vehicles, and other exposures.

\*\*Premium includes surplus lines taxes & fees for coverage placed with a non-admitted insurer.

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## Renewal Coverage Highlights

### **Property & Portable Equipment Coverage (VFIS / National Union Fire)**

- Scheduled Buildings: Guaranteed Replacement Cost, \$2,500 deductible
- Blanket Contents Limit: **\$4,887,912**, Replacement Cost, \$2,500 deductible
- Loss of Income & Extra Expense: Actual Loss Sustained, up to 24 months
- Earthquake Limit: **\$25,000,000**, 5% minimum \$100,000 deductible
- Flood Limit: **\$25,000,000**, \$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 / National Union Fire)**

- 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 Basis (VFIS / National Union Fire)**

- 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, No Deductible*

### **Auto Liability & Physical Damage (VFIS / National Union Fire)**

- Bodily Injury & Property Damage Liability (Any Auto): \$1,000,000 per accident
- 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 / National Union Fire)**

- Each Occurrence/Incident or Wrongful Act: \$10,000,000
- Annual Aggregate: \$20,000,000
- Abuse or Molestation Occurrence/Aggregate: \$5,000,000

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

- General Limits of Insurance/Deductibles: \$2,000,000 / \$25,000
- Fraudulently Induced Transfer Coverage: \$250,000 / \$50,000

### **Network Security/Privacy/Cyber Insurance (AIG Specialty)**

- General Limits of Insurance/Deductibles: \$2,000,000 / \$50,000

### **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*

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