



HCC Public Risk Ohio

Quote Date: **August 27, 2015**
Quote for: **CITY OF WILLOUGHBY HILLS**
Policy Term: **10/17/2015 - 10/17/2016**
Payment Plan: **Annual**
Company: **U.S. Specialty Insurance Company**
Policy #: **PKG80710419**



General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$0 Deductible
Sexual Abuse Endorsement \$1,000,000 / \$1,000,000
Damage to Premises Rented to you \$500,000 **Subject to \$0 Deductible**
Medical Payments \$10,000
Cemetery Professional - Included **Subject to \$0 Deductible**
Pesticide or Herbicide - No Coverage
Nurses Professional - No Coverage
Failure of Dam, Reservoir, Levee, Dike Coverage - No Coverage
Ohio Stop Gap Limit - \$1,000,000

Emergency Response Operations – Included
Mutual Aid Property Damage - \$10,000

Sewer Backup Liability - Included

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage (Additional Premium will apply)

Employee Benefits - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$1,000 Deductible Including Claims Expense

Liquor Liability - Coverage limited to Host Liquor

Public Officials Wrongful Acts Liability - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$5,000 Deductible - Including Claims Expense
Claims Made Retro Date: 07/17/2005
Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit - Subject to Deductible

Zoning / Temporary Taking Sublimit \$1,000,000 per Occurrence / \$1,000,000 Aggregate - Defense inside Limit - Subject to Public Officials Wrongful Acts Deductible

Employment Practices Liability Insurance - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$5,000 Deductible - Including Claims Expense
Claims Made Retro Date: 07/17/2005
Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit - Subject to Deductible or SIR



HCC Public Risk Ohio

Back Wages - \$100,000 - Subject to Deductible
 Wage & Hour Defense Coverage - \$100,000 - Subject to Deductible

Law Enforcement Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$5,000 Deductible - Including Claims Expense
 Non-Monetary Damage - No Coverage

Excess Liability

Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, Auto Liability and Stop Gap Liability
 Excludes Uninsured Motorist and Underinsured Motorist Coverage
 Subject to \$10,000,000 per Occurrence / \$10,000,000 Aggregate
 Pollution Exclusion Exception - Pollution with Sewer and Hostile Fire
 Dam, Reservoir, Levee, Dike: No Coverage
 Employers Legal Liability - No Coverage

Property

Total Building and Contents Limit	\$15,985,193
	Coinsurance - N/A
Subject to:	\$1,000 Deductible
Blanket Basis	Included
Agreed Amount	Included
Building Valuation—per schedule on file with company	Replacement Cost,
Special Form	Included
Accounts Receivable	\$250,000 any one occurrence
Animal Mortality	\$24,000 any one occurrence
Building Ordinance or Law	\$500,000 Undamaged portion / or demolition 10% of reported values (Increased cost of construction)
Business Income	\$100,000 any one occurrence
Extra Expense	\$500,000 any one occurrence
Communication Towers	\$100,000 any one occurrence
Debris Removal	25% of Loss + \$10,000 any one occurrence
Electrical Utility Service Interruption	\$25,000 any one occurrence
EDP Coverage	\$250,000 any one occurrence In transit subject to \$10,000 limit
Fairs and Festivals Arts	Mechanical Breakdown subject to \$10,000 limit
Fine Arts	\$50,000 any one occurrence
Fire Department Service Charge	\$5,000 any one item, \$25,000 any one occurrence
Foundations of Machinery	\$5,000 for your liability
Fire Equipment Recharge	\$500,000 any one occurrence
Golf Course Greens	\$5,000 for each separate 12 month period
Ground Maintenance Equipment	\$100,000 any one occurrence
Inventory or Appraisal	\$100,000 any one occurrence
Newly Acquired or Constructed Prop – Bldg	\$10,000 any one claim
Newly Acquired or Constructed Prop – Contents	\$1,000,000 at each building
Paved Surfaces	\$250,000 at each building
Personal Effects – Property of Others	\$100,000 any one occurrence
Property in Transit	\$15,000 any one employee or volunteer \$25,000 any one occurrence



HCC Public Risk Ohio

Property off Premises	\$100,000 any one occurrence
Underground Pipes, Flues or Drains	\$1,000,000 any one occurrence
Valuable Papers & Records – Cost to Research	\$250,000 any one occurrence
Water Back Up – Sewer or Drain	\$50,000 for direct physical loss or damage
Unnamed Locations	\$250,000 any location not on file with Company
Expediting Expense	\$25,000 any one occurrence
Earthquake Coverage	\$500,000 subject to \$50,000 Deductible
Flood Coverage	\$500,000 subject to \$50,000 Deductible
(Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AO, AH, AR, AR/A, AR/AE, AR/A1 to A30, AR/AH, AR/AO, V1 to V30, VE, XFUT, B, SB and X500)	

Equipment & Mechanical Breakdown (Boiler) Included
Subject to: \$1,000 Deductible

Automobile

Based on 53 vehicles - Schedule on file with Company
 Subject to \$1,000,000 Liability Limit
Subject to \$0 Deductible
 Emergency Vehicle Endorsement - Broad Form
 Fellow Employee Coverage
 \$5,000 Medical Payments
 Hired and Non Owned Automobile Liability
 Hired Auto Physical Damage
 Physical Damage per schedule on file with company
 Comprehensive Deductible: \$1,000
 Collision Deductible: \$1,000
 Physical Damage to Volunteers or Employees Personal Auto

Garage Keepers Legal – No Coverage
 Impound Vehicles Coverage: **Subject to \$500 Deductible**
 Location: 35405 CHARDON ROAD, REAR
 Limit: \$30,000 Deductible: \$500.

Inland Marine

Subject to \$1,000 Deductible	
Scheduled Contractors Equipment – Per Schedule on file with company	\$1,099,727
Valuation: Replacement Cost - per schedule on file	
Misc. Property & Equipment	90% Coinsurance
No single item to exceed \$10,000 in value	\$400,000
Emergency Portable Equipment	\$400,000
Valuation Replacement Cost applies to Misc. Property & Equipment and Emergency Portable Equipment	
Contractors Equipment Rented From Others less than 90 days	\$75,000
Rental Reimbursement	\$2,500
Flood Limit	No Coverage
Earth Movement Limit	No Coverage



**HCC Public Risk
Ohio**

Total Limit \$1,974,727

EDP

Total Limit \$673,000
Subject to \$1,000
System Breakdown Coverage Included
Loss of Business Income \$50,000
Extra Expense \$50,000
Media Coverage \$50,000
Earth Movement Limit No Coverage
Flood Limit No Coverage

Crime

Coverage Form B, C & F Subject to: \$500 Deductible

B. Forgery or Alteration \$100,000
C. Theft, Disappearance and Destruction In/Out \$100,000
Tax Time Limit \$100,000
F. Computer Fraud \$100,000

Coverage Form O & P Subject to: \$500 Deductible

O. Employee Dishonesty – Per Loss No Coverage
P. Employee Dishonesty – Per Employee \$100,000
Includes Faithful Performance

Annual Package Premium \$103,936.00

****Note: Terrorism option and optional quoted premiums are not included in installment plan premiums.**

****Note: Mold, Fungi & Bacterial Exclusion Included**

****Note: All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments**

****Note: Failure of any Dam, Levee or Dike Exclusion Included**

****Note: Accounts cannot be brokered**

Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Act as amended in 2015.

TRIA DOES NOT APPLY TO AUTO LIABILITY, AUTO PHYSICAL DAMAGE, CRIME, EMPLOYEE BENEFITS, PUBLIC OFFICIALS WRONGFUL ACTS LIABILITY OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage (not included in above package quote):

CASUALTY LIMITED TERRORISM COVERAGE (ACT OF 2015) \$320



**HCC Public Risk
Ohio**

PROPERTY LIMITED TERRORISM COVERAGE (ACT OF 2015) \$322

Optional Quotes and Premium:

Law Enforcement - \$25,000 per Suit/\$50,000 Aggregate Non-Monetary Coverage - \$4,783. Annual Additional Premium
Pesticide/Herbicide - \$250,000 Limit/\$250,000 Aggregate Non-Monetary Coverage- \$563 Annual Additional Premium

Special Conditions:

QUOTE GOOD FOR 30 DAYS ONLY ENTIRE QUOTE SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.