

Property & Casualty Insurance Proposal

City of Willoughby Hills



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About USI Insurance Services

USI is one of the largest brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 6,000 industry leading professionals across more than 150 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts [best-in-class industry talent](#) with a long history of deep and continuing investment in our [local communities](#). For more information, visit [usi.com](#).

The USI ONE Advantage®

What truly distinguishes USI as a leading middle market insurance brokerage and consulting firm is the USI One Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE™ represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.



Omni – USI’s Proprietary Analytics

Omni, which means “all,” is USI’s one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 100,000 clients, thousands of professionals and over 100 years of business activity through our acquired agencies into targeted, actionable solutions.

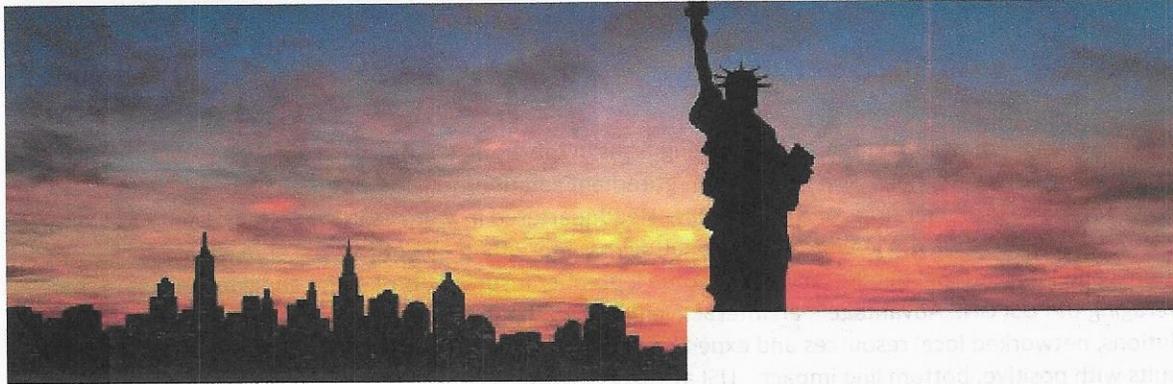
Network – USI’s Local and National Resources

USI has made a very large investment in local resources and technical expertise, with more than 4,400 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

Enterprise – USI’s Team Based Strategic Planning

USI’s enterprise planning is a disciplined, focused, analysis centered on our client’s issues and challenges. Highly consultative meetings integrate USI’s Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our **Omni** knowledge engine, with our **Network** of local and national resources, delivered to our clients through our **Enterprise** planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.



Public Entities

With a long history of partnering with public entities, USI understands that risk management in the public sector is not the same as risk management in the private sector.

Effectively managing risk in the public sector requires the assistance of a special broker who understands the distinct exposures of public entities and one who can work with you in developing a program that best meets your needs.

Making sound decisions regarding loss control and risk financing requires balancing the often-conflicting objectives of maintaining a desirable tolerance of risk while still meeting obligations to provide services, and doing so within a limited budgeting horizon and under what can sometimes be a great deal of political scrutiny.

USI is prepared to assist you with all your risk management needs whether you are a State, County, City Government, Town or Township, School District or Special Purpose District.

PRODUCTS

- Property Insurance Coverage
- Broad Form Commercial Property Including Business Income
- Commercial Inland Marine
- Boiler and Machinery
- Commercial Crime
- Commercial Automobile
- Garage
- Ocean Marine
- Aviation

LIABILITY INSURANCE COVERAGE

- Commercial General Liability
- Workers Compensation and Employer's Liability
- Fiduciary Liability
- Medical Professional Liability
- Environmental Impairment Liability
- Airport Liability
- Excess and Umbrella Liability

SPECIAL LIABILITY COVERAGE

- Public Officials Liability
- Police Professional Liability
- Educators Legal Liability
- Contracts of Suretyship
- Public Official Bonds

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Pool Administration

Administrator

York Risk Services Inc.
29200 Northwestern Highway, Suite 300
Southfield, MI 48034
Direct Number: (800) 367-4818
Fax Number: (248) 358-2276
Underwriter: Pete Brunette

Pool Attorney

Jenks, Surdyk & Cowdrey Co. LPA
130 W. Second Street
Dayton, OH 45402
Direct Number: (937) 222-2333

Claims Service

Public Entity Risk Services of Ohio (PERSO)
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Fax Number: (614) 729-6049
E-Mail: Deborah.henry@persopool.com

Loss Control

Public Entity Risk Services of Ohio (PERSO)
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Dan Gilmer, Specialist: Dan.Gilmer@yorkrsg.com
Mike Boyd, Specialist: mboyd@persopool.com

Auditing

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Service Team

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Sales Executive

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Account Executive

Your **Account Executive** is **David Anderson**

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Your **Account Manager** is **Shannon Bogan**

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Assistant Account Manager

Your **Assistant Account Manager** is **Melinda McNabb**

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Toll Free Extension: 51324

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Legal Liability for General Liability

Coverage: Provides coverage for claims arising from an insured's liability due to damage or injury to others during performance of their duties or business. The loss can be reported years later, but the key is when it happened.

Description	Limit
Each Occurrence Limit	\$11,000,000
Annual Aggregate	None
Deductible	\$0
EXTENSIONS:	
Anti-skid Material Storage and Application	\$11,000,000
Appeal Bonds	Unlimited
Bail Bonds	Unlimited
Bonds to Release Property	Unlimited
Broad Legal Defense Fund	\$5,000 occ / \$5,000 agg
Chlorine	\$11,000,000
Claim and Defense Expenses	Unlimited
Cyber Liability	\$11,000,000
Fire Department Pollution Coverage	\$500,000
Fire Department Training Activities	\$11,000,000
Fungi or Bacteria Clean Up	\$25,000
Fungi or Bacteria Clean Up Aggregate	\$50,000
Fungi or Bacteria Injury	\$25,000
Fungi or Bacteria Injury Aggregate	\$50,000
Good Samaritan	\$11,000,000
Medical Expenses – Other than Automobile	\$5,000
Medical Malpractice	\$11,000,000

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Legal Liability for General Liability – Coverage Extensions

Coverage Extensions	Limit
Member Expenses	\$10,000
Moral Obligation to Pay	\$2,500
Non-Monetary Relief Defense Expense	\$50,000
Pesticides/Herbicides	\$250,000
Post-Judgement Interest	Unlimited
Pre-Judgement Interest	Unlimited
Sewer Back-up	\$1,000,000 occ / \$1,000,000 agg
Stop Gap Liability	\$11,000,000
Underground Gasoline, Diesel and Fuel Oil Storage Tanks Aggerate	\$55,000
Underground Gasoline, Diesel and Fuel Oil Storage Tanks Each Occurrence	\$55,000

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.



Active Assailant

Coverage: Provides liability coverage for a premeditated attack by an Active Assailant located at a covered location causing property damage and / or Bodily Injury to one or more person(s), excluding the Active Assailant, at or within six hundred fifty (650) feet of a Covered Location.

Coverage Description	Limits
Property Damage – Per Event	\$250,000 Per Member
Business Interruption/Time Element	\$250,000 Per Member
Denial Of Access	\$250,000 Per Member
Gross Earning	\$250,000 Per Member
Third Party Liability – Bodily Injury	\$250,000 Per Member
Member Aggregate	\$250,000 Per Member
Medical and Dental Expenses	\$20,000 Per Person
Counseling Costs – Present and Injured	\$10,000 Per Person
Counseling Costs – Present and Not Injured	\$5,000 Per Person
Funeral Costs	\$10,000 Per Person \$150,000 Aggregate
Crisis Management Service	\$100,000
Employee Retraining Costs	\$10,000 Per Person
Preplacement Employee Recruitment Costs	\$250,000
Security Costs/Other Costs	\$250,000
Deductible	\$0

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.



Legal Liability for Automobile & Physical Damage

Coverage: Covers a business for liability and/or physical damage caused by use of cars, trucks, vans and other vehicles in the course of carrying out its business. Coverage may include vehicles owned or leased by the company, hired by the company, or employee-owned vehicles used for business purposes.

Coverage	Limit
Limit Each Occurrence	\$11,000,000
Deductible	Nil
Aggregate Limit	None
<u>Legal Liability for Automobile Extensions:</u>	
Covered Pollution Cost or Expense	\$11,000,000
Medical Payments - Per Person	\$5,000
Uninsured and Underinsured Motorist – Per Person	\$100,000
Uninsured and Underinsured Motorist – Per Occurrence	\$100,000
Auto Physical Damage	\$1,000 Collision \$1,000 Comprehensive
<u>Auto Physical Damage Extensions:</u>	
Airbags - New	\$5,000
Commandeered Property	\$250,000
Emergency Response Automobile - New	\$25,000
Freezing of Equipment Coverage	\$25,000
Hired Automobile Physical Damage - New	\$50,000
Lease Gap – Previously \$10,000	\$25,000
Not at Fault Collision Deductible Waiver – New	\$2,500
Personal Automobile Deductible – New	Actual Cost
Property in an unattended auto	\$1,000
Recertification	Actual Cost
Rental Reimbursement – Previously \$25,000	\$1,000 / \$100,000
Rental Automobile Agreement – Previously \$2,500	\$10,000
Roadside Assistance – Previously \$500	\$5,000
Temporary Substitute Automobile - New	\$2,500

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Public Officials Liability (Wrongful Acts)

Coverage:

Public Officials Liability insures individual directors and officers and the municipality for defense and settlement expenses that may arise from decisions in managing the municipality.

Coverage	Limit
Limit Each Occurrence	\$11,000,000
Aggregate	None
Deductible	\$5,000
Land Use	Included
Non-Monetary Damages	Included
Injunctive, Declaratory Equitable Relief	Included
Zoning Liability	Included

Coverage Extensions	Limit
Employment Expense	\$11,000,000
Employee Benefits Liability	\$1,000,000 / \$1,000 Deductible

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Employment Practices Liability (Wrongful Acts Coverage)

Coverage: Employment Practices Liability Insurance (EPL) protects the Municipality, Management Personnel and Employees from wrongful acts arising from employment related matters.

Coverage	Limit
Limit Each Occurrence	\$11,000,000
Aggregate	None
Deductible	\$5,000
Back Wages	Included
EEOC Defense Costs	Included

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Law Enforcement Liability (Police Professional)

Coverage:

Law Enforcement Liability Insurance provides coverage for bodily injury, personal injury or property damage caused by a wrongful act committed by or on behalf of a public entity while conducting law enforcement activities or operations.

Coverage	Limit
Limit Each Occurrence	\$11,000,000
Aggregate Limit	None
Deductible	\$5,000
Department Authorized Moonlighting	Included
Intentional Acts	Included
Vehicle Hot Pursuit	Included

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Property

Insurance Company: Public Entities Pool of Ohio

Policy Term: October 1, 2019 to October 1, 2020

Coverage: Property insurance covers your interest against direct physical loss or damage by covered perils to named property that you own or are required to insure.

Blanket Property Coverage

Property	Limit	Valuation	Deductible
Blanket Building	\$13,687,326	Replacement Cost	\$1,000
Blanket Personal Property	\$2,651,994	Replacement Cost	\$1,000

Special Conditions
<ul style="list-style-type: none"> No Blanket Personal Property at locations with no limit shown Exclusions: Any Village owned property not listed on the property schedule

PROPERTY THAT MUST BE SCHEDULED:

Fences, gates, retaining walls, flag poles, radio or television antennas and their related wiring, masts or towers, windmills, wind turbines, free standing signs, swimming pools, bulkheads, pilings, piers, wharves or docks, fire hydrants, street lights, traffic lights and related equipment, traffic signs, bridges, tunnels, overpasses, playground equipment, artificial athletic surfaces, basketball and tennis courts, roadways, sidewalks, patios, driveways, curbs, parking lots and other paved surfaces, free standing lights and light poles, guide rails, road signs and any off-premises piping, off-premises underground wiring, off-premises optic cables or telephone and communication lines or off-premises electric **transmission and distribution systems** including poles and pole-mounted transformers.

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Property – Coverage Extensions

Coverage Description	Limits
Accounts Receivable	\$250,000
Animals (Horse or Dog) – New	\$25,000
Appearance Allowance – New	\$25,000
Arson or Theft Reward – Previously \$5,000	\$10,000
Athletics Surfaces – New	\$50,000
Computer Virus	\$50,000
Cyber Beach Coverage – Per Occurrence	\$250,000
Cyber Breach Coverage – Aggregate	\$250,000
Debris Removal	\$250,000
Decontamination Costs - New	\$25,000
Equipment Rental Reimbursement	\$250,000
Expediting Expenses	\$250,000
Fine Arts – Unscheduled – Previously \$5,000	\$25,000
Fire Department Service Charge	Actual Cost
Fire Extinguishing Systems	Actual Cost
Fire Hydrants (Unscheduled) – New	\$10,000
Golf Course, Sand Traps, Tees and Greens	\$10,000/\$250,000
Green Coverage – New	\$100,000
Guide Rails – New	\$10,000
Land and Water Cleanup Expense – New	\$10,000
Locks and Keys – New	\$25,000
Money & Securities – Previously \$10,000	\$25,000
New Generation – New	\$10,000
Off Premises Service Interruption Property Damage	\$25,000
Off Premises Storage – Property under construction – New	\$10,000
Ordinance of Law – Previously \$250,000	\$500,00
Outdoor Signs – New	\$10,000
Outdoor Trees and Shrubs – Previously \$100,000	\$10,000/\$250,000
Parking Meters and Charging Stations – New	\$5,000
Personal Property at a Covered Location – Previous \$25,000	\$50,000
Pollution Clean-up Expense	\$100,000
Professional Fees – New	\$5,000
Property Removed from a Covered Location	\$250,000
Protection and Preservation of Property	\$250,000

Property – Coverage Extensions – continued

Coverage Description	Limits
Telecommunications Fraud – Per Occurrence – New	\$25,000
Telecommunications Fraud – Aggregate – New	\$50,000
Transit Coverage	\$100,000
Underground Fiber Optic Cable – New	\$10,000
Unscheduled Miscellaneous Property – Previously \$5,000	\$10,000
Unscheduled Playground Equipment	\$25,000
Valuable Papers & Records	\$250,000
Water & Sewer Backup – Previously \$25,000	\$100,000

Time Element– Coverage Extensions

Coverage Description	Limits
Civil Authority – New	\$25,000
Computer Systems Non-Physical Damage – New	\$10,000
Contingent Tax Revenue Interruption – New	\$25,000
Contingent Time Element- New	\$10,000
Earnings During Protection/Preservation – New	\$25,000
Expenses to Reduce Loss – New	\$25,000
Extended Earnings, Extra Expense & Cost – New	\$50,000
Extended Period of Coverage – New	\$25,000
Extra Expense & Cost - New	\$250,000
Gross Earning – Previously \$100,000	\$250,000
Leasehold Interest – New	\$10,000
Rental Coverage – New	\$10,000
Soft Costs – New	\$5,000
Storm Debris Removal – Previously \$2,500	\$5,000

Equipment Breakdown

Coverage: Provides coverage to a variety of equipment types for the costly physical and financial damage that can result from mechanical breakdown, electrical arcing, artificially generated electrical currents, bulging, cracking or collapse of pressure vessels.

Coverage Description	Limits
Limit	\$16,339,320
Deductible	\$1,000 Water & Sewer \$1,000 All Other Covered Equipment
Civil Authority - New	\$25,000
Data or Media – Previously \$25,000	\$250,000
Defense	Unlimited
Dependent Properties New	\$25,000
Earnings	\$100,000
Electrical Surge and Electrical Disturbance	\$100,000
Error in Description	\$500,000
Expediting Expense	\$250,000
Extended Earnings & Extra Expense - New	\$100,000
Extra Expense	\$100,000
Green Alternatives - New	\$100,000
Hazardous Substance	\$100,000
New Generation - New	\$10,000
Newly Acquired Locations	\$2,000,000
Off Premises Equipment - New	\$50,000
Ordinance or Law – Previously \$250,000	\$500,000
Refrigerant Contamination	\$100,000
Service Interruption	\$100,000
Spoilage - Part of Ammonia Limit	Included
Water	\$100,000

Special Conditions

- Power Generating Equipment EXCLUDED unless scheduled.

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.



Crime

Coverage: Crime insurance is a broad term used to describe a selection of individual coverages relating to the taking of money, securities and other property from a business or organization.

Coverage Description	Limits
Employee Dishonesty	\$25,000
Employee Theft/Dishonesty – Per Loss – New	\$10,000
Employee Theft/Dishonesty – Per Employee – New	\$10,000
Forgery or Alteration – New	\$10,000
Theft, Disappearance & Destruction of Money – New	\$10,000
Inside Premises – Robbery or Safe Burglary – New	\$10,000
Outside Premises – New	\$10,000
Computer Fraud and Funds Transfer – New	\$10,000
Money Order and Counterfeit Money – New	\$10,000
Deductible	\$500

Key Definitions
The Key Definitions contain generic definitions for common types of insurance. Not all coverage types are defined and some of those that are defined may not be included in your insurance program
Computer Fraud – Theft of money, securities or property by computer to fraudulently transfer covered property from your premises or bank to another person or place outside of your premises
Employee Dishonesty Coverage – Covers loss of or damage to money, securities and other property caused by employee dishonesty
Forgery or Alteration – Covers losses resulting from forgery or alteration of checks or covered instrument
Inside the Premises – Theft of Money and Securities - Covers losses by theft, disappearance or destruction
Outside the Premises – Covers losses in the care and custody of a messenger or armored car
Theft, Destruction or Disappearance – Covers against loss resulting from the theft, destruction or disappearance of money and securities as well as damage to containers on premises directly resulting from theft or unlawful entry

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Miscellaneous Property

Coverage: Inland Marine provides coverage to mobile or specialized types of property such as construction equipment, medical diagnostic equipment, fine arts and a wide variety of other types of property.

Coverage Description	Limits
Scheduled Equipment Limit	\$1,045,228
Unscheduled Miscellaneous Property Limit	\$1,212,180
Valuation	Replacement Cost
Rental Reimbursement	\$500 Per Day/\$25,000 Per Year
Newly Acquired Property	\$50,000
Expediting Expense	\$250,000
Deductible	\$1,000

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Electronic Data Processing (EDP)

Coverage: Provides property coverage for electronic data processing (EDP) hardware, software and data. Coverage may include mechanical breakdown, electrical injury, and changes in temperature and humidity.

Coverage Description	Limits
Hardware	\$708,386
Software	\$1,045,228
Computer Virus	\$50,000
Earnings	\$100,000
Electronic Data	\$100,000
Extra Expense	\$50,000
Newly Acquired Locations	\$100,000
Software in Storage	\$50,000
Valuation	Replacement Cost
Deductible	\$1,000

Cyber Liability

Coverage: Provides liability coverage for electronic data processing (EDP) hardware, software and data. Coverage may include extortion, breach, viruses and telecommunications equipment.

Coverage Description	Limits
Cyber Liability (Third Party Liability)	\$11,000,000
Multimedia Liability	\$11,000,000
Reputational Harm	\$11,000,000
Cyber Breach Expense Per Occurrence (First Party Liability)	\$250,000
Cyber Breach Expense Aggregate (First Party Liability)	\$250,000
Notification, Forensic Investigation, PR and Credit Monitoring Expenses	Included
Separate Aggregate Notification Limit	\$250,000
Cyber Extortion	\$250,000
Social Engineering	\$250,000
Telecommunications Fraud Per Occurrence	\$25,000
Telecommunications Fraud Aggregate	\$50,000
Deductible – Cyber Liability and Cyber Breach Coverage	\$0

Limits of \$1,000,000 for First Party Liability available with completed application. Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Coverage Description	Limits
Hardware	\$1,000,000
Software	\$1,000,000
Computer Virus	\$1,000,000
Electronic Data	\$1,000,000
Extra Expense	\$1,000,000
Newly Acquired Equipment	\$1,000,000
Software Storage	\$1,000,000
Valuation	\$1,000,000
Deductible	\$1,000,000

Earthquake

Coverage: Earthquake insurance provides coverage against loss resulting from damage to buildings and their contents by earthquake, volcanic eruption or both as defined by the policy.

Coverage Description	Limits
Earthquake	\$1,000,000
Deductible	\$50,000
Earthquake Accounts Receivable	\$100,000
Earthquake Animals (Horse or Dog) – New	\$25,000
Earthquake Athletic Surfaces – New	\$250,000
Earthquake Debris Removal	\$250,000
Earthquake Decontamination Costs – New	\$25,000
Earthquake Expediting Expenses	\$250,000
Earthquake Fine Arts – Unscheduled	\$5,000
Earthquake Fire Department Service Charge	Actual Cost
Earthquake Fire Extinguishing Systems	Actual Cost
Earthquake Green Coverage – New	\$100,000
Earthquake Locks and Keys – New	\$25,000
Earthquake Money & Securities – Previously \$10,000	\$25,000
Earthquake Off Premises Service Interruption Property Damage	\$25,000
Earthquake Off Premises Storage – Prop Under Construction – New	\$10,000
Earthquake Ordinance or Law	\$250,000
Earthquake Outdoor Signs – New	\$10,000
Earthquake Meters and Charging Stations	\$5,000
Earthquake Personal Property Not at a Covered Location	\$25,000
Earthquake Professional Fees – New	\$5,000
Earthquake Property Removed From A Covered Location	\$250,000
Earthquake Protection and Preservation of Property	\$250,000
Earthquake Transit Coverage – New	\$10,000
Earthquake Unscheduled Miscellaneous Property – New	\$10,000
Earthquake Unscheduled Playground Equipment - New	\$25,000
Earthquake Valuable Papers and Records	\$100,000

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.



Flood

Coverage: A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow as defined by the National Flood Insurance Program.

Coverage Description	Limits
Flood	\$1,000,000
Deductible	\$50,000
Flood Accounts Receivable	\$100,000
Flood Animals (Horse or Dog) – New	\$25,000
Flood Athletic Surfaces – New	\$250,000
Flood Debris Removal	\$250,000
Flood Decontamination Costs – New	\$25,000
Flood Expediting Expenses	\$250,000
Flood Fine Arts – Unscheduled	\$5,000
Flood Fire Department Service Charge	Actual Cost
Flood Fire Extinguishing Systems	Actual Cost
Flood Green Coverage – New	\$100,000
Flood Locks and Keys – New	\$25,000
Flood Money & Securities – Previously \$10,000	\$25,000
Flood Off Premises Service Interruption Property Damage	\$25,000
Flood Off Premises Storage – Property Under Construction - New	\$10,000
Flood Ordinance or Law	\$250,000
Flood Outdoor Signs – New	\$10,000
Flood Meters and Charging Stations – New	\$5,000
Flood Personal Property Not at a Covered Location	\$25,000
Flood Professional Fees	\$5,000
Flood Property Removed from A Covered Location	\$250,000
Flood Protection and Preservation of Property	\$250,000
Flood Transit Coverage – New	\$10,000
Flood Unscheduled Miscellaneous Property – New	\$10,000
Flood Unscheduled Playground Equipment - New	\$25,000
Flood Valuable Papers and Records	\$100,000

Special Conditions

- Flood Zones A & V

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.



Premium Summary

Coverage	Proposed Term Premium
General Liability	\$13,807
Auto Liability	\$7,377
Auto Physical Damage	\$12,018
Public Officials Liability	\$2,000
Employment Practices Liability	Included
Law Enforcement Liability	\$3,827
Property	\$21,411
Time Element Coverage	Included
Equipment Breakdown	Included
Crime	Included
Inland Marine	Included
Electronic Data Processing	Included
Cyber Liability	Included
Earthquake	Included
Flood	Included
Excess Liability	13,469
TOTAL ESTIMATED ANNUAL PREMIUM	\$73,909

Payment Terms:

- Annual Payment
- Premium due upon receipt of invoice
- 3 Year Rate Guarantee, Subject to 60% Loss Ratio

Binding Requirements:

- Signed Intergovernmental Contract / Proxy Statement

Note: This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage.

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.



USI Disclosures

Information Concerning Our Fees: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. You have agreed to pay compensation to USI, for the placement of insurance, pursuant to a written agreement. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

Blind Massage
Electronic Data Processing
Cyber Liability
Ergonomics
Food
Process Liability
Professional Liability

Payment Terms
• Annual Payment
• Premium due upon receipt of invoice
• 3 Year Rate Guarantee Subject to 60% Loss Ratio

Binding Requirements
• Signed Interim Contract / Policy Statement

Note: This is a coverage summary, not a policy contract. The summary is provided for informational purposes only. It does not constitute an offer of insurance. The actual policy contains the complete terms, conditions, coverages, amounts, exclusions, and other important information. Please refer to the actual policy for a complete understanding of the terms, conditions, coverages, amounts, exclusions, and other important information. This summary is provided for informational purposes only. It does not constitute an offer of insurance. The actual policy contains the complete terms, conditions, coverages, amounts, exclusions, and other important information. Please refer to the actual policy for a complete understanding of the terms, conditions, coverages, amounts, exclusions, and other important information.



USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the "protected information") that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called "cookies."

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

