



### HCC Public Risk Ohio

Quote Date: **October 3, 2014** **REVISED QUOTE**  
Quote for: **CITY OF WILLOUGHBY HILLS**  
Policy Term: **10/17/2014 - 10/17/2015**  
Payment Plan: **Annual**  
Company: **U.S. Specialty Insurance Company**  
Policy #: **PKG80510419**

*rec'd 10/8/14 4:30pm*

**General Liability - Occurrence Form**

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate  
**Subject to \$0 Deductible**  
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  
Ohio Stop Gap Limit - \$1,000,000

Employee Benefits - Occurrence Form - Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate  
**Subject to \$1,000 Deductible including loss and loss adjustment expenses**

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).**

**Wrongful Acts Liability including Employment Practices Liability- Claims Made Form**

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate  
**Subject to \$5,000 Deductible including loss and loss adjustment expense**  
Claims Made Retro Date: 07/17/2005  
Non-Monetary Coverage - \$10,000 per Suit/\$50,000 Aggregate

**Law Enforcement Liability - Occurrence Form**

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate  
**Subject to \$5,000 Deductible including loss and loss adjustment expense**

**Excess Liability**

Coverage applies to General Liability, Employee Benefits, Wrongful Acts, 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  
**Subject to \$10,000 SIR**

**Property**

Total Building and Contents Limit \$15,671,750  
100% Coinsurance  
Subject to: **\$1,000 Deductible**  
Blanket Basis included  
Agreed Amount included







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**\*\*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**

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You declined terrorism coverage for the expiring policy period. We have, therefore, not included a quotation for terrorism coverage for the renewal period and your signed declination of terrorism insurance will remain in effect as long as you are insured by this company and until you rescind the declination in writing. If you would like the above quotation to include insurance for terrorism, or if you would like to know more about terrorism coverage options available to you, please advise your agent.  
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**Optional Quotes and Premium:**

Uninsured Underinsured Motorist Coverage

AMOUNT OF COVERAGE:	\$25,000	\$436.	additional annual premium
	\$50,000	\$593.	additional annual premium
	\$100,000	\$843.	additional annual premium
	\$500,000	\$2,438.	additional annual premium
	\$1,000,000	\$3,211.	additional annual premium

Inland Marine – To add Flood/Quake coverage to Inland Marine Limit with \$25,000 Deductible each would be an Annual Additional Premium of \$329.

**\*OPTIONAL DEDUCTIBLES\***

\* Property – To increase the Property deductible from \$1,000 to \$5,000 would be a \$1,756 Return Annual Premium.

\* To increase the Wrongful Acts/EPLI Deductible and the Law Deductible from \$5,000 to \$10,000 would be \$280. and \$107. Annual Return Premium respectfully.

**Special Conditions:**

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