

City of Hollywood, FL

Renewal Proposal for Policy Period: October 1, 2019 to October 1, 2020
Presented: August 12, 2019

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Premium Summary

2018 - 2019 Program		2019 - 2020 Program									
Policy Description	Carrier	Premium	Policy Description	Carrier	Premium	FL T&F	Policy Fee	Intermediary Fee	Total	% Change	\$ Change
Excess Liability Package	Lloyds of London/BRIT	\$311,096.00	Excess Liability Package	Lloyds of London/BRIT	\$322,150.00	\$16,429.65	\$0.00	\$0.00	\$338,579.65	8.83%	\$27,483.65
Cyber Liability	Incl. in above	Incl. in above	Cyber Liability (\$2M Limit)	Indian Harbor Ins. Co. (AXA XL)	\$17,025.00	\$868.28	\$0.00	\$0.00	\$17,893.28	N/A	\$0.00
Excess Workers Compensation	Safety National	\$230,011.00	Excess Workers Compensation	Safety National	\$248,412.00	\$0.00	\$0.00	\$0.00	248,412.00	8.00%	\$18,401.00
EMT Professional Liability	Lloyds of London	\$59,470.84	EMT Professional Liability	Lloyds	\$55,000.00	\$2,811.89	\$35.00	\$100.00	\$57,946.89	-2.56%	-\$1,523.95
Blanket Accident Coverage	ACE American Insurance Co.	\$12,404.00	Blanket Accident Coverage	ACE American Ins Co (Chubb)	\$12,395.00	\$0.00	\$0.00	\$0.00	\$12,395.00	-0.07%	-\$9.00
Pollution Liability	Westchester Surplus Lines Ins. Co.(Chubb)	\$16,655.20	Pollution Liability	Illinois Union Ins. Co. (Chubb)	\$14,502.00	\$739.60	\$0.00	\$0.00	\$15,241.60	-8.49%	-\$1,413.60
Tank Pollution Liability	Nautilus Insurance Co.	\$13,835.36	Tank Pollution Liability	Nautilus Insurance Co.	\$13,175.00	\$671.93	\$0.00	\$0.00	\$13,846.93	0.08%	\$11.56
Marina Operators Liability	Atlantic Specialty Insurance Co.	\$7,500.00	Marina Operators Liability incl. Watercraft Hull PD, P&I, MOLL & CGL	Atlantic Specialty Insurance Co.	\$11,429.00	\$0.00	\$0.00	\$0.00	\$11,429.00	-69%	-\$7,921.00
Watercraft Hull Physical Damage	Hartford Fire Insurance Co.	\$11,850.00	Watercraft Hull Physical Damage	Included in above	Included in above	Included in above	Included in above	Included in above	Included in above	Included in above	Included in above
Deadly Weapon & Active Shooter	Lloyds of London	\$48,230.39	Deadly Weapon & Active Shooter	Lloyds of London	\$45,756.00	\$2,333.56	\$0.00	\$0.00	\$48,089.56	-0.29%	-\$140.83
TOTAL		\$711,052.79	SUB-TOTAL		\$739,844.00	\$23,854.91	\$35.00	\$100.00	\$763,833.91	7.42%	\$52,781.11

NOTES:

- The Blanket Accident benefits amended from \$50K to \$75K per SB 7098 eff. 7/1/2019. Pro-rated charge \$326.
- EMT Prof. Liability. - limits increased from \$250K/\$500K to \$1M/\$1M eff. 4/17/19. A/P \$10,276.68 - Annualized premium \$56,650 + \$2,971 (taxes/fees) = \$59,471. Actual paid = \$49,978 + \$2,295.66 + 35 = \$47,308.66

Additional Options:

Policy Description	Carrier	Premium	FL T&F	Policy Fee	Intermediary Fee	Total	% Change	\$ Change
Unmanned Aerial System (Drones) \$3M w/ \$25K PD Limit)	United States Aircraft Ins. Group	\$7,345.00	\$0.00	\$0.00	\$0.00	\$7,345.00	N/A	\$7,345.00
Vessel Pollution Liability	Safe Harbor Pollution	\$1,390.00	\$0.00	\$0.00	\$0.00	\$1,390.00	N/A	\$1,390.00
Cyber Liability (\$5M Limit) Add Prem. To \$2M option	Indian Harbor Ins. Co. (AXA XL)	\$9,890.00	\$504.39	\$0.00	\$0.00	\$10,394.39	N/A	\$10,394.39
TOTAL		\$758,469.00	\$24,359.28	\$35.00	\$100.00	\$782,963.28	10.11%	\$71,910.50

2. Details of Coverage / Policy Term / Premium

Excess Liability Package

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 10/1/2019 Lloyds of London/BRIT A XV	Renewal Program 10/1/2019 – 10/1/2020 Lloyds of London/BRIT A XV
Premium	\$296,000.00	\$322,150.00
FL Surplus Lines Taxes & Fees	\$ 15,096.00	\$ 16,429.65
TOTAL PREMIUM	\$311,096.00	\$338,579.65
Certified Acts of Terrorism (Optional)	Declined	\$1,000.00 (Additional Charge + SL Tax & Fee)
COVERAGE SECTION II: GENERAL LIABILITY with SIR of \$400,000		
Combined Per Occurrence Limit	\$1,000,000	\$1,000,000
Combined Annual Aggregate	\$5,000,000	\$5,000,000
<i>Sub-limits are not additional amounts of insurance & subject to \$400,000 SIR:</i>		
Sexual Harassment Liability – Per Occurrence/Annual Aggregate	\$1,000,000 / \$5,000,000	\$1,000,000 / \$5,000,000
Sexual Abuse Liability – Per Occurrence/Annual Aggregate	\$1,000,000 / \$5,000,000	\$1,000,000 / \$5,000,000
Damage to Premises Rented to Others	\$1,000,000	\$1,000,000
COVERAGE SECTION III: AUTOMOBILE LIABILITY with SIR of \$400,000		
Per Occurrence Limit	\$1,000,000	\$1,000,000
COVERAGE SECTION IV: PUBLIC OFFICIALS MISCELLANEOUS LIABILITY		
Errors & Omissions	Not Covered	Not Covered
Employment Practices Liability	Not Covered	Not Covered
Sexual Harassment Liability & Sexual Abuse Liability	Not Covered	Not Covered
COVERAGE SECTION V: EXCESS WORKERS' COMPENSATION & EMPLOYERS LIABILITY with SIR of \$600,000		
Coverage A: Excess Workers' Compensation	\$400,000	\$400,000
Coverage B: Excess Employers' Liability	\$400,000	\$400,000



Excess Liability Package - Continued

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 10/1/2019 Lloyds of London/BRIT A XV	Renewal Program 10/1/2019 – 10/1/2020 Lloyds of London/Brit A XV
SECTION VI: EMPLOYEE BENEFITS LIABILITY with SIR of \$400,000		
Each Claim	\$400,000	\$400,000
Annual Aggregate	\$1,000,000	\$1,000,000
SECTION VII: CRIME with SIR of \$25,000		
Money & Securities	\$1,000,000	\$1,000,000
Forgery or Alteration	\$1,000,000	\$1,000,000
Employee Dishonesty	\$1,000,000	\$1,000,000
SECTION VIII: LAW ENFORCEMENT LIABILITY with SIR of \$400,000		
Combined Per Occurrence	\$1,000,000	\$1,000,000
Combined Annual Aggregate	\$5,000,000	\$5,000,000
Sub-limits are not additional amounts of insurance & subject to \$400,000 SIR:		
Sexual Harassment Liability – Per Occurrence/Annual Aggregate	\$1,000,000 / \$5,000,000	\$1,000,000 / \$5,000,000
Sexual Abuse Liability – Per Occurrence/Annual Aggregate	\$1,000,000 / \$5,000,000	\$1,000,000 / \$5,000,000
Notable Endorsements		
Coverage Section VI Employee Benefits Liability – Occurrence Basis	Yes	Yes
Florida No Fault – Statutory Minimum Limits	Yes	Yes
Failure to Supply Exclusion is to apply with the exception of Water (as expiring)	Yes	Yes
Emergency Medical Services Exclusion	Yes	Yes
Coverage Section II and Section VIII – Absolute Water Contamination Exclusion	Yes	Yes
Jones Act and USL&H Act Exclusion Deleted	Yes	Yes
Coverage Section VII Crime Extension – Investigative Expenses	Yes	Yes



Excess Liability Package - Continued

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 10/1/2019 Lloyds of London/BRIT A XV	Renewal Program 10/1/2019 – 10/1/2020 Lloyds of London/Brit A XV
Coverage Section VII Extension – Employee Definition	Yes	Yes
Coverage Section VII Crime - Employee Dishonesty Coverage Extension - Funds Transfer Fraud	Yes	Yes
Notification of Claims, Occurrence or Suits	Yes	Yes
Procedures for Third Party Claims Administrators	Yes	Yes
Subjectivities:		
-	Signed ACCEPTANCE or REJECTION of Certified Acts of Terrorism coverage	
-	FL Personal Injury Protection (PIP)	
-	FL Uninsured Rejection Acord Form	



Excess Workers' Compensation & Excess Employers' Liability

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 7/1/2019 Safety National Casualty Co. A+ XV	OPTION 1 Renewal Program 10/1/2019 – 10/1/2020 Safety National Casualty Co. A+ XV	OPTION 2 Renewal Program 10/1/2019 – 10/1/2020 Safety National Casualty Co. A+ XV
PREMIUM	\$230,011.00	\$248,412.00	\$364,065.00
Policy Limits			
Coverage A – Excess WC	Statutory	Statutory	Statutory
Coverage B – Excess Employer's Liability	\$1,000,000	\$1,000,000	\$1,000,000
Self-Insured Retention	\$1,000,000	\$1,000,000	\$750,000
Rate	\$0.2062 per \$100 of payroll	\$0.2062 per \$100 of payroll	\$0.3022 per \$100 of payroll
Estimated Payroll	\$111,547,668	\$120,471,481	\$120,471,481
Change in Payroll (%)		8%	8%
Key Endorsements			
Longshoremen's and Harbor Workers' Compensation Act Coverage Endorsement	Yes	Yes	Yes
Maritime Coverage Endorsement	Yes	Yes	Yes
Voluntary Compensation Endorsement	Yes	Yes	Yes
Foreign Voluntary Workers' Compensation and Employers' Liability – Including Defined Endemic Disease	Yes	Yes	Yes
Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement	Yes	Yes	Yes
Subjectivity			
-	None		



EMT Professional Liability

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 10/1/2019 Lloyds of London A XV	OPTION 1 Renewal Program 10/1/2019 – 10/1/2020 Lloyds of London A XV	OPTION 2 Renewal Program 10/1/2019 – 10/1/2020 Lloyds of London A XV
Premium	\$56,550.00	\$55,000.00	\$37,000.00
FL Surplus Lines Taxes & Fees	\$2,885.24	\$2,811.89	\$1,893.89
Policy Fee	\$35.00	\$35.00	\$35.00
Intermediary Fee	\$0.00	\$100.00	\$100.00
TOTAL PREMIUM	\$59,470.84	\$57,946.89	\$39,163.89
Coverage / Limits			
Each Claim/Aggregate Limit	\$250,000/\$500,000 Changed to \$1M/\$1M eff. 4/17/2019	\$1,000,000/\$1,000,000	\$250,000/\$500,000
Deductible Each Claim, including Claim Expense	\$50,000	\$50,000	\$50,000
Retro Dates	7/1/2009 – for limit of \$100K/\$300K 7/1/2011 – for limit of \$250K/\$500K 4/17/2019 – for limit of \$1M/\$1M	7/1/2009 – for limit of \$100K/\$300K 7/1/2011 – for limit of \$250K/\$500K 4/17/2019 – for limit of \$1M/\$1M	7/1/2009 – for limit of \$100K/\$300K 7/1/2011 – for limit of \$250K/\$500K 4/17/2019 – for limit of \$1M/\$1M In addition to limit capped at \$250K
Defense	In addition to limit	Inside the limit and deductible	In addition to limit capped at \$250K
HIPAA Sub-Limit	\$100,000 Damages and Defense	\$100,000 Damages and Defense	\$100,000 Damages and Defense
Additional Insured	Medical Director	Medical Director	Medical Director
Terms & Conditions			
Named Insured's Profession	Ambulance Service including Paramedics & EMTs	Ambulance Service including Paramedics & EMTs	Ambulance Service including Paramedics & EMTs
Coverage Trigger	Claims Made and reported	Claims Made and reported	Claims Made and reported
Who is Covered	Named Insured, partner, stockholder. Any employee or former employee but only for Claims that result from Wrongful Acts committed within the scope of their employment by the Named Insured	Named Insured, partner, stockholder. Any employee or former employee but only for Claims that result from Wrongful Acts committed within the scope of their employment by the Named Insured	Named Insured, partner, stockholder. Any employee or former employee but only for Claims that result from Wrongful Acts committed within the scope of their employment by the Named Insured



EMT Professional Liability - Continued

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 10/1/2019 Lloyds of London A XV	OPTION 1 Renewal Program 10/1/2019 – 10/1/2020 Lloyds of London A XV	OPTION 2 Renewal Program 10/1/2019 – 10/1/2020 Lloyds of London A XV
Professional Services	Services performed or advice given by You for a fee, remuneration or other consideration in Your capacity as stated on the Supplemental Declarations as Named Insured's Profession.	Services performed or advice given by You for a fee, remuneration or other consideration in Your capacity as stated on the Supplemental Declarations as Named Insured's Profession.	Services performed or advice given by You for a fee, remuneration or other consideration in Your capacity as stated on the Supplemental Declarations as Named Insured's Profession.
Wrongful Act	Any actual or alleged negligent act, error or omission You or any person or entity for whom You are legally responsible commit, but only in the performance of Your Professional Services for others as stated on the Supplemental Declarations as Named Insured's Profession.	Any actual or alleged negligent act, error or omission You or any person or entity for whom You are legally responsible commit, but only in the performance of Your Professional Services for others as stated on the Supplemental Declarations as Named Insured's Profession.	Any actual or alleged negligent act, error or omission You or any person or entity for whom You are legally responsible commit, but only in the performance of Your Professional Services for others as stated on the Supplemental Declarations as Named Insured's Profession.
Innocent Insured Protection	Included	Included	Included
Subjectivity			
-	Applications needs to be amended to include a written statement confirming all claims have been reported to the carrier. Both the application and supplemental application need to re-signed and re-dated.		



Blanket Accident Coverage (10/1/17-10/1/20)

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 10/1/2019 ACE American Ins Co (Chubb) A++ XV	Renewal Program 10/1/2019 – 10/1/2020 Illinois Union Ins Co (ACE) A++ XV
PREMIUM	\$12,404.00	\$12,395.00
Class 1 Eligible Persons: All Law Enforcement, Correctional and Correctional Probation Officers as defined in Florida Statute 112.19(b) of the Policyholder who are in Active Service		
Limit of Duty Coverage Principal Sum	\$75,000	\$75,000
Fresh Pursuit Coverage Principal Sum	\$75,000	\$75,000
Unlawful and Intentional Coverage Principal Sum	\$225,000	\$225,000
Class 2 Eligible Persons: All Firefighters as defined in Florida Statute 112.191(b) of the Policyholder who are in Active Service		
Limit of Duty Coverage Principal Sum	\$75,000	\$75,000
Fresh Pursuit Coverage Principal Sum	\$75,000	\$75,000
Unlawful and Intentional Coverage Principal Sum	\$225,000	\$225,000
Time Period for Loss	365 days from the date of a Covered Accident	365 days from the date of a Covered Accident

NOTE: In the Schedule of Benefits, the following is deleted:

*The Principal Sum will be increased annually by the Consumer Price Index as set forth by the Bureau of Criminal Justice and the State Fire Marshall's Office as required by Florida Status 112.19 (j) and 112.191(i).



Pollution / Environmental Liability

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 10/1/2019 Westchester Surplus Lines Ins Co (Chubb) A++ XV	Renewal Program 7/1/2019 – 7/1/2020 Westchester Surplus Lines Ins Co (Chubb) A++ XV
Premium FL Surplus Lines Taxes & Fees TOTAL PREMIUM	\$15,847.00 \$808.20 \$16,655.20	\$14,502.00 \$739.60 \$15,241.60
Certified Acts of Terrorism	Included	Included
Coverage / Limits		
Per Pollution Condition or Indoor Environmental Condition / Aggregate	\$1,000,000/ \$1,000,000	\$1,000,000/\$1,000,000
Self-Insured Retention	\$25,000	\$25,000
Business Interruption Loss Deductible	Not Applicable – No Coverage for BI	10 Days
Retro Date	10/01/2017	10/01/2017
Key Endorsements (but not limited to):		
Dedicated Defense Aggregate Limit Endorsement	\$250,000	\$250,000
Landfill and Odors Exclusionary Endorsement – There are not any landfills on the SOV. This is a preliminary coverage endorsement that is not uncommon on this risk type.	There are not any landfills on the SOV. This is a preliminary coverage endorsement that is not uncommon on this risk type.	There are not any landfills on the SOV. This is a preliminary coverage endorsement that is not uncommon on this risk type.
Lead Exclusionary (Potable Water) Endorsement	Policy never provided coverage for water products.	Policy never provided coverage for water products. This is a belt and suspenders approach Chubb takes to ensure they would not get pulled into a claim where coverage wasn't granted in the first place
Maintenance, Upgrades, Improvements or Installations Exclusion for any upgrade costs associated with water/wastewater treatment plant	Not defined	This is applied to most risks now. Effectively, the carrier will not pay to upgrade an aging plant.
Sudden and Accidental Coverage Limitation Coverage	Not Covered	Yes
Contingent Transportation Coverage Endorsement	Yes	Yes

Pollution / Environmental Liability - Continued

Policy Term Carrier A.M. Best Rating	Expiring Program 7/1/2018 – 7/1/2019 Westchester Surplus Lines Ins Co (Chubb) A++ XV	Renewal Program 7/1/2019 – 7/1/2020 Westchester Surplus Lines Ins Co (Chubb) A++ XV
Perfluorinated Compounds Exclusion	Not defined	Increasingly common exclusion applied to all public entities. PFAS is anticipated to be the “next asbestos” and there is a lot of uncertainty surrounding it as there are no formal testing standards to underwrite to
Remediation costs exclusion for 3441 W. Hollywood Blvd., which is the water treatment plant	Not defined	No cleanup coverage for the water treatment plant based on its risk type
Sudden and Accidental coverage for water wells	Not defined	Pollution conditions at water wells must be reported within a specified time period for coverage to apply
Schedule of Covered Locations - New Locations – Retro Date policy inception - Previously scheduled locations – Retro Date 10/1/2017	Yes	Yes
Service of Suit Endorsement - Florida	Yes	Yes
Trade or Economic Sanctions Endorsement	Yes	Yes
Florida Surplus Lines Notification	Yes	Yes
VALUE-ADDED SERVICES: - Chubb Environmental Risk is committed to developing long-term relationships with our valued insureds. It is our philosophy to partner with our insureds and become an extension of their risk management team, in an effort to enhance the environmental risk management culture within their organization. Working with our insured’s risk management team, Chubb Environmental Risk will utilize Environmental Incident Alert, in addition to ESIS Health, Safety and Environmental Services, an Chubb loss control subsidiary, to customize and deliver quality environmental engineering risk control services focused on helping them minimize potential loss exposures. Environmental Incident Alert is a complimentary program developed to assist Chubb Environmental Risk clients find and dispatch qualified incident response contractors, monitor cleanup costs (in real time) and mitigate potential liabilities associated with environmental releases.		
Subjectivity: Signed ACCEPTANCE or REJECTION of Certified Acts of Terrorism coverage		



Tank Pollution Liability

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 10/1/2019 Nautilus Insurance Company A++ XV	Renewal Program 10/1/2019 – 10/1/2020 Nautilus Insurance Company A++ XV
Premium	\$13,164.00	\$13,175.00
FL Surplus Lines Taxes & Fees	\$671.36	\$671.93
TOTAL PREMIUM	\$13,835.36	\$13,846.93
Certified Acts of Terrorism	Included	Included
Coverage / Limits		
Covered Storage Tank Systems Cleanup Costs and Third Party Bodily Injury and Property Damage Liability – Per Claim/ Aggregate	\$1,000,000/ \$2,000,000	\$1,000,000/\$2,000,000
Defense Per Claim/Aggregate	\$250,000/\$500,000	\$250,000/\$500,000
Self-Insured Retention Per Claim	\$25,000	\$25,000
Notable Change:		
-	10% co-insurance applies due to the planned replacement of the STP sump at 1600 S. Park Rd.	
Subjectivity		
-	Signed TRIA acceptance form	



Marina Operators Liability Program

Policy Term Carrier A.M. Best Rating	Expiring Marine Coverage 10/1/2018 – 10/1/2019	Renewal Program 10/1/2019 – 10/1/2020 Hartford Fire Ins. Co. A+ XV	Renewal Program 10/1/2019 – 7/1/2020 Atlantic Specialty Ins. Co. through IMU A+ XV
Hartford Fire Insurance Co. - HULL			
Per Vessel Schedule on File – Total TIV	\$256,471	\$277,629	\$277,629
Deductible	\$1,000	\$1,000	\$1,000
Rate	4.53%	4.00%	1.00%
Equipment/Tools	Yes	Yes	Yes
Hull Form	SP-39 C Taylor 1953	SP-39 C Taylor 53	Manuscript Marine Package Form
P&I			
Limit	No Coverage	\$1,000,000	\$1,000,000
Deductible		\$2,500/\$5,000	\$2,500
Crew on workboat, less than 4 hours/week		Rated on 4 p/t crew	Rated on 1 p/t crew on 1 vessel
Atlantic Specialty Ins. Co. - MOLL			
Receipts	\$1,194,930	\$1,005,775.89	\$1,005,775.89
Limit of Legal Liability and Aggregate	\$1,000,000	\$1,000,000	\$1,000,000
Deductible	\$10,000	\$10,000	\$10,000
Coverage limited to three locations on file	Yes	TBA	Yes
Commercial General Liability (CGL)			
General Aggregate Limited (other than Products/Completed Ops)	No Coverage	\$2,000,000	\$2,000,000
Products/Completed Operations Aggregate Limit		\$1,000,000	\$1,000,000
Personal and Advertising Injury Limit		\$1,000,000	\$1,000,000
Each Occurrence Limit		\$1,000,000	\$1,000,000



Marina Operators Liability Program - Continued

Policy Term Carrier A.M. Best Rating	Expiring Marine Coverage 10/1/2018 – 10/1/2019	Renewal Program 10/1/2019 – 10/1/2020 Hartford Fire Ins. Co. A+ XV	Renewal Program 10/1/2019 – 7/1/2020 Atlantic Specialty Ins. Co. through IMU A+ XV
Fire Damage Limit		\$100,000	\$100,000
Medical Expense Limit		\$5,000	\$5,000
CGL Deductible		\$5,000	\$5,000
\$4M xs \$1M LIABILITY – INDICATIONS ONLY		\$12,000	\$15,000
VESSEL POLLUTION LIABILITY		SAFE HARBOR POLLUTION INS.	SAFE HARBOR POLLUTION INS.
\$1,000,000 Limit	N/A	\$907.50	\$907.50
\$5,000,000 Limit	N/A	\$1,390.00	\$1,390.00
POLICY HIGHLIGHTS			
H&M – Special Conditions	Yes	Yes	N/A
Collision removed from hull and placed in P&I with \$1M limit	N/A	Yes	Yes
H&H and P&I have Pollution Exclusion Endorsement	Yes	Yes	Yes
Pollution Buyback for Sudden and Accidental Discharges	No	No	Yes
PROGRAM PREMIUM			
Hull and Equipment/Tools	\$11,618.00	\$11,105.00	\$2,879.00
P&I	N/A	\$5,500.00	\$1,050
Hull & P&I TRIA	\$232.00	\$332.00	\$196.00
MOLL and CGL	\$7,500.00	\$9,872.75	\$7,500.00
MOLL & CGL TRIA	N/A	\$197.46	\$375.00
\$4M xs \$1M – INDICATIONS ONLY	N/A	\$12,000.00	\$15,000.00
Vessel Pollution Liability	N/A	\$1,390.00	\$1,390.00
TOTAL PROGRAM PREMIUM	\$19,350.00	\$40,397.21	\$28,390.00



Vessel Pollution Liability (New)

Policy Term Carrier A.M. Best Rating	Option 1 10/1/2019 – 10/1/2020 Various through Safe Harbor Pollution Insurance	Option 2 10/1/2019 – 10/1/2020 Various through Safe Harbor Pollution Insurance
PREMIUM	\$907.50	\$1,390.00
Coverage/Limits		
Limit of Liability	\$1,000,000	\$5,000,000
Annual Aggregates	- U.S. Criminal Defense (SECTION 8 of CHAPTER 2) in the amount of \$100,000 - Fines & Penalties (SECTION 4 CHAPTER 2) in the amount of \$1,000,000 Per Occurrence with an Annual Aggregate of \$1,000,000	
Navigation Limits	World Wide	
Additional Coverages	OFAC/Economic Sanctions Violation Exclusion TRIA Disclosure Endorsement Vessel Schedule	
Special Conditions	\$350.00 Minimum Earned Premium	

VESSEL SCHEDULE			
COUNT	DESCRIPTION/NAME	GRT	TYPE
1	1992 Dusky Skiff 16'	25	Workboat
2	2005 Intrepid 30'	30	Workboat
3	2008 Contender Open Fisherman 25'	25	Workboat
4	2006 Carolina Skiff 19'	25	Workboat
5	2015 Carolina Skiff	25	Workboat

Deadly Weapon/Active Shooter

Policy Term Carrier A.M. Best Rating	Expiring Program 10/1/2018 – 10/1/2019 Lloyds of London A XV	Renewal Program 10/1/2019 – 10/1/2020 Lloyds of London A XV
Premium	\$45,890.00	\$45,756.00
FL Surplus Lines Taxes & Fees	\$2,340.39	\$2,333.56
TOTAL PREMIUM	\$48,230.39	\$48,089.56
Coverage Limits – Claims Made		
3 rd Party Limit of Liability – Per Event	\$1,000,000	\$1,000,000
Annual Aggregate	\$1,000,000	\$1,000,000
Business Interruption Extension – Per Event	\$1,000,000	\$1,000,000
Property Damage Extension – Per Event	\$500,000	\$500,000
Funeral Expenses	\$500,000	\$500,000
Crisis Management	\$1,000,000	\$1,000,000
Counseling Services	\$500,000	\$500,000
Deductible/SIR Each and Every Deadly Weapon Event including Claim Expenses	\$10,000	\$10,000
Waiting Period – Business Interruption of Business Extension	3 Days	3 Days
Retro Date	10/1/2018	10/1/2018
Defense Limitations: Defense costs are within the Limit of Liability.		
Covered Locations: Any location owned, operated, managed, leased or maintained by the City upon the inception date as per locations on file with the carrier		
Exclusions (include but not limited to): Chemical, biological, biochemical or electromagnetic weapon, radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear component, war, punitive or exemplary damages, criminal or fraudulent conduct the the Named Insured, any claim or claims made by or on behalf of any Assailant(s).		
Subjectivity		
<ul style="list-style-type: none"> Subject to confirmation of no known threats, incidents or losses within the last 5 years Subject to completion of application form 		

Cyber Liability – Quote Comparison Overview - \$2M & \$3M Options

Insurer	Lloyds of London/Brit	AXA XL	Lloyds of London/BRIT	AXA XL
Admitted	No	No	No	No
Aggregate Limit	\$2,000,000	\$2,000,000	\$3,000,000	\$3,000,000
Retention	\$25,000	\$25,000	\$25,000	\$25,000
Premium ¹	\$27,500.00	\$17,025.00	\$34,000.00	\$20,757.00
PPM ²	\$13,750.00	\$8,213.00	\$11,333.00	\$6,919.00
FL SL Taxes & Fees	\$1,402.50	\$868.28	\$1,734.00	\$1,058.61
TOTAL PREMIUM	\$28,902.50	\$17,893.28	\$35,735.00	\$21,815.51
Insuring Agreements and Limits				
Media Liability Coverage	\$2,000,000	\$2,000,000	\$3,000,000	\$3,000,000
Security Liability	\$2,000,000	\$2,000,000	\$3,000,000	\$3,000,000
Privacy Liability	\$2,000,000	\$2,000,000	\$3,000,000	\$3,000,000
Regulatory Proceedings	\$2,000,000	\$2,000,000	\$3,000,000	\$3,000,000
Breach Event Expenses	\$2,000,000	\$2,000,000	\$3,000,000	\$3,000,000
Business Interruption	\$2,000,000 8 Hour Waiting Period	\$2,000,000 10 Hour Waiting Period	\$3,000,000 8 Hour Waiting Period	\$3,000,000 10 Hour Waiting Period
Dependent Business Interruption	No coverage	\$2,000,000 10 Hour Waiting Period	No coverage	\$3,000,000 10 Hour Waiting Period
System Failure Business Interruption	No Coverage	\$2,000,000 10 Hour Waiting Period	No Coverage	\$3,000,000 10 Hour Waiting Period
Dependent System Failure Business Interruption	No Coverage	\$1,000,000 10 Hour Waiting Period	No Coverage	\$1,000,000 10 Hour Waiting Period
Digital Asset Protection	\$2,000,000	\$2,000,000	\$3,000,000	\$3,000,000
Cyber Extortion	\$2,000,000	\$2,000,000	\$3,000,000	\$3,000,000
Bricking Coverage	\$250,000	\$2,000,000	\$250,000	\$2,000,000
Retroactive Date	Full Prior Acts	Full Prior Acts	Full Prior Acts	Full Prior Acts



Cyber Liability – Quote Comparison Overview - \$5M Options

Insurer	Lloyds of London/Brit	AXA XL
Admitted	No	No
Aggregate Limit	\$5,000,000	\$5,000,000
Retention	\$25,000	\$25,000
Premium ¹	\$40,000.00	\$26,915.00
PPM ²	\$8,000.00	\$5,383.00
FL SL Taxes & Fees	\$2,040.00	\$1,372.67
TOTAL PREMIUM	\$42,040.00	\$28,287.67
Insuring Agreements and Limits		
Media Liability Coverage	\$5,000,000	\$5,000,000
Security Liability	\$5,000,000	\$5,000,000
Privacy Liability	\$5,000,000	\$5,000,000
Regulatory Proceedings	\$5,000,000	\$5,000,000
Breach Event Expenses	\$5,000,000	\$5,000,000
Business Interruption	\$5,000,000 8 Hour Waiting Period	\$5,000,000 10 Hour Waiting Period
Dependent Business Interruption	No coverage	\$5,000,000 10 Hour Waiting Period
System Failure Business Interruption	No Coverage	\$5,000,000 10 Hour Waiting Period
Dependent System Failure Business Interruption	No Coverage	\$1,000,000 10 Hour Waiting Period
Digital Asset Protection	\$5,000,000	\$5,000,000
Cyber Extortion	\$5,000,000	\$5,000,000
Bricking Coverage	\$250,000	\$2,000,000
Retroactive Date	Full Prior Acts	Full Prior Acts

Cyber Liability – Continued

Policy Term Carrier A.M. Best Rating	10/1/2019 – 10/1/2020 AXA XL A XV	10/1/2019 – 10/1/2020 Lloyds of London/Brit A XV
Type of Defense	Duty to Defend	Duty to Defend
Choice of Counsel	No	No
Hammer Clause	50/50	70/30
Settlement within Retention	Up to 50%	Up to 50%
Notice of Claims	As soon as practicable after any member of Your Control Group first becomes aware of such Claim	As soon as practicable after an executive officer first becomes aware of such Claim.

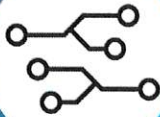
Cyber Liability | Coverage Summary – First Party



Breach Event Expenses

Triggered by discovery of a privacy incident

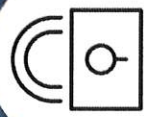
- Reimbursement coverage for the insured's costs to respond to a data privacy or security incident. Policy triggers may vary but typically are based upon discovery of such an event, or a statutory obligation to notify consumers of such an event. Covered expenses can include computer forensics expenses, legal expenses, costs for a public relations firm and related advertising to restore your reputation, consumer notification, and consumer credit monitoring services.



First Party Coverage Parts

Triggered by a network security failure, unless system failure coverage provided

- **Business Interruption**-Reimbursement coverage for the insured for actual lost net income caused by a network security failure, as well as associated extra expense. The greater of a dollar amount retention or waiting period retention of between 10 to 24 hours applies.
- **Dependent Business Interruption**-Reimbursement coverage for the insured for actual lost income caused by a network security failure of a business on which the insured is dependent, as well as associated extra expense. The greater of a dollar amount retention or waiting period retention of between 10 to 24 hours applies.
- **System Failure Business Interruption**-Expands coverage trigger for business interruption beyond computer network security failure to include any system failure.
- **Digital Asset Protection**-Reimbursement coverage for the insured for costs incurred to restore, recollect, or recreate intangible, non-physical assets (software or data) that are corrupted, destroyed or deleted due to a network security failure.

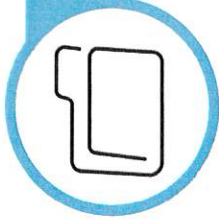


Cyber Extortion

Triggered by a threat to cause a security failure or privacy breach

- Reimbursement coverage for the insured for expenses incurred in the investigation of a threat and any extortion payments made to prevent or resolve the threat.

Cyber Liability | Coverage Summary – Third Party



Privacy Liability

- Liability coverage for defense costs and damages suffered by others for any failure to protect personally identifiable or confidential third-party corporate information, whether or not due to a failure of network security. Coverage may include: unintentional violations of the insured's privacy policy, actions of rogue employees, and alleged wrongful collection of confidential information.



Regulatory Proceedings

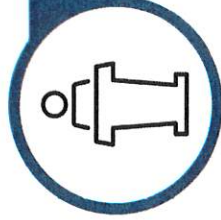
- Liability coverage for defense costs for proceedings brought by a governmental agency in connection with a failure to protect private information and/or a failure of network security. Coverage is typically sub-limited and includes coverage for fines and penalties to the extent insurable by law. Compensatory damages, i.e. amounts the insured is required by a regulator to deposit into a consumer redress fund, may be covered.



Payment Card Industry Data Security Standards (PCI-DSS)

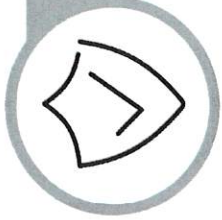
- Coverage for a monetary assessment (including a contractual fine or penalty) from a Payment Card Association (e.g., MasterCard, Visa, American Express) or bank processing payment card transactions (i.e., an "Acquiring Bank") in connection with an Insured's non-compliance with PCI Data Security Standards.

Cyber Liability | Coverage Summary – Third Party



Media Liability Coverage

- Liability coverage for defense costs and damages suffered by others for content-based injuries such as libel, slander, defamation, copyright infringement, trademark infringement, or invasion of privacy. The scope of covered media is variable and can range from the insured's website only to all content in any medium.



Security Liability

- Liability coverage for defense costs and damages suffered by others resulting from a failure of computer security, including liability caused by theft or disclosure of confidential information, unauthorized access, unauthorized use, denial of service attack or transmission of a computer virus.