

Premium Comparison

2019 - 2020 Program		
Policy Description	Carrier	Premium
Excess Liability Package	Lloyds of London/Brit	\$319,075.00
Cyber Liability (\$5M Limit w/ \$50K SIR)	Indian Harbor Ins Co (XL)	\$26,915.00
Excess Workers Compensation	Safety National	\$248,412.00
EMT Professional Liability	Lloyds Of London	\$55,100.00
Blanket Accident Coverage	ACE American Ins Co	\$12,395.00
Pollution Liability	Illinois Union Ins Co	\$14,502.00
Tank Pollution Liability	Nautilus Ins. Co.	\$13,175.00
Marina Operators Legal Liability incl. Watercraft Hull PD, P&I & CGL	Atlantic Specialty Ins. Co.	\$11,429.00
Vessel Pollution	Safe Harbor Pollution Ins.	\$1,390.00
Deadly Weapon & Active Shooter	Lloyds of London	\$45,756.00
UAS (Drones) \$5M Limit	USAIG	\$9,072.00
Excess Liability	AWSLIC	\$100,000.00
TOTAL		\$736,769.00
NOTES: 1. Excess Liability Follow Form was a short-term policy from 2/6/20-10/1/20 for \$64,900. Annualized premium is \$100K.		

2020 - 2021 Program						
Policy Description	Carrier	Premium	Assessment	Policy Fee	Intermediary Fee	\$ Change
Excess Liability Package (\$1M/\$5M excl E&O/EPL)	Lloyds of London/Brit	\$394,750.00	\$0.00	\$0.00	\$0.00	\$75,675.00
Cyber Liability (\$5M Limit w/ \$250K SIR)	Indian Harbor Ins Co (AXA XL)	\$55,675.00	\$0.00	\$0.00	\$0.00	\$28,760.00
Excess Workers Compensation	Safety National	\$271,746.00	\$2,717.46	\$0.00	\$0.00	\$26,051.46
EMT Professional Liability	Lloyds of London	\$100,000.00	\$0.00	\$150.00	\$100.00	\$45,150.00
Blanket Accident Coverage	ACE American Ins Co	\$15,280.00	\$0.00	\$0.00	\$0.00	\$2,885.00
Pollution Liability	Illinois Union Ins Co	\$15,972.00	\$0.00	\$0.00	\$0.00	\$1,470.00
Tank Pollution Liability	Nautilus Ins Co	\$13,890.00	\$0.00	\$0.00	\$0.00	\$715.00
Marina Operators Legal Liab incl. Watercraft Hull PD, P&I, & CGL	Atlantic Specialty Ins Co	\$14,650.00	\$0.00	\$0.00	\$0.00	\$3,221.00
Vessel Pollution	Safe Harbor Pollution Ins.	\$1,390.00	\$0.00	\$0.00	\$0.00	\$0.00
Deadly Weapon & Active Shooter	Lloyds of London	\$45,756.00	\$0.00	\$0.00	\$0.00	\$0.00
UAS - Drones (\$5M Limit)	USAIG	\$10,376.00	\$0.00	\$0.00	\$0.00	\$1,304.00
Excess Liability	AWSLIC	\$149,131.00	\$0.00	\$0.00	\$0.00	\$49,131.00
TOTAL		\$1,088,616.00	\$2,717.46	\$150.00	\$100.00	\$234,362.46
ADDITIONAL OPTIONS: Excess Liability Package w/ BRIT: \$1M Each Occurrence / \$5M Aggregate = \$424,850 (incl E&O and EPL) Excess Liability Package w/ BRIT: \$2M Each Occurrence / \$7M Aggregate = \$548,800 (excl. E&O and EPL) ; Including E&O and EPL = \$588,900 Excess Liability Package w/ BRIT: \$3M Each Occurrence / \$8M Aggregate = \$635,725 (excl. E&O and EPL) ; Including E&O and EPL = \$681,050 Excess Liability Package w/ BRIT: \$5M Each Occurrence / \$10M Aggregate = \$766,800 (excl. E&O and EPL) ; Including E&O and EPL = \$806,000 Cyber Liability with \$5M Limit and \$100K SIR = 65,315 UAS (Drones) \$4M Liability Limit and \$25K Physical Damage Limit = \$9,418 UAS (Drones) \$3M Liability Limit and \$25K Physical Damage Limit = \$8,442						

updated

increased
cyber
coverage

