NAPA-VALLEJO WASTE MANAGEMENT AUTHORITY

Glatfelter Public Practice (Formerly the Rural Special District's) Program Insurance Review & Comparison

July 1, 2012 to 2013

I. Property Coverage	<u>2011-12</u>	<u>2012-13</u>
Building & Permanent Equipment Blanket Limit:	\$7,124,000	\$7,408,960
Deductible:	\$25,000	\$25,000
Loss of Income : Extra Expense Insurance:	\$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000
Perils Covered: Loss Valuation:	Special Form Replacement Cost	Special Form Replacement Cost
Stated Values for Blanket Limit 889 Devlin Rd. Transfer Station Building: Office Building: Hazardous Waste Building: Scale House: Reusable Paint Shed: Blanket Limit: End of Eucalyptus Rd., American Canyon: Blanket Limit: ***********************************	\$5,200,000 \$520,000 \$520,000 \$104,000 \$52,000 \$728,000 \$7,124,000	\$5,408,000 \$540,800 \$540,800 \$108,160 \$54,080 \$757,120 \$7,408,960
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2012 John Deere XUV 855D ATV	Added at Renewal	\$14,600
Deductible:	\$1,000	\$1,000
Borrowed, Rented or Leased Equipment:	\$250,000	\$250,000
Deductible:	\$1,000	\$1,000

III. Liability Coverage		<u>2011-12</u>	<u>2012-13</u>
Limits of Liability:			
Bodily Injury & Property	Per Occurrence: Annual Aggregate:	\$1,000,000 \$3,000,000	\$1,000,000 \$3,000,000
Personal Inury & Advertising:	Per Occurrence: Annual Aggregate:	\$1,000,000 \$3,000,000	\$1,000,000 \$3,000,000
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Fire Damage Limit: Medical Payments:		\$1,000,000 \$10,000	\$1,000,000 \$10,000
Deductible:	Per Occurrence:	\$5,000	\$5,000
Non-Owned & Hired Automobile Hired Automobile Physical Dama	•	\$1,000,000 \$50,000	\$1,000,000 \$50,000
Excess Liability Limit:	Excess of Underlying:	\$4,000,000	\$4,000,000
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IV. Crime Coverage			
Employee Dishonesty Limit:	Per Occurrence:	\$250,000	\$250,000
Forgery or Alteration:	Per Occurrence:	\$250,000	\$250,000
Theft, Disappearance & Destruct	ion: Per Occurrence:	\$250,000	\$250,000
Computer Fraud:	Per Occurrence:	\$100,000	\$100,000
Deductible:	Per Occurrence:	\$250	\$250
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Glatfelter Public Practice Insurance Program Premium: \$112,005 \$119,298

Carrier: American Alternative Insurance Program (American Re Group; Best Rating: A+XV (Superior)

Earthquake Coverage	<u>qe</u>	<u>2011-12</u>	<u>2012-13</u>	
Loss Limit: Bldg Ordinance Subli	Each Occurrence & Policy Year: mit:	\$5,000,000 \$500,000	\$5,000,000 \$500,000	
Deductible:	% of Total Insurable Value: TIV = \$5,000,000	5%	5%	
Earthquake Premium State Taxes & Fees:	Including Wholesale Broker,	\$13,525.75	\$13,882.25	
Carrier: Essex Insurance Company (Markel Group; Best Rating: A XI (Excellent)				
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GRAND PREMIUM	I TOTAL:	\$125,530.75	\$133,180.25	

Malloy Imrie & Vasconi Insurance Services LLC Kent Imrie, CPCU Lic# 0A36269