

**NAPA-VALLEJO
WASTE MANAGEMENT AUTHORITY**

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

July 1, 2013 to 2014

<u>I. Property Coverage</u>	<u>2012-13</u>	<u>2013-14</u>
Building & Permanent Equipment Blanket Limit:	\$7,408,960	\$7,705,218
Deductible:	\$25,000	\$25,000
Loss of Income :	\$1,000,000	\$1,000,000
Extra Expense Insurance:	\$1,000,000	\$1,000,000
Perils Covered:	Special Form	Special Form
Loss Valuation:	Replacement Cost	Replacement Cost

Stated Values for Blanket Limit

889 Devlin Rd.	Transfer Station Building:	Included in Blanket Limit
	Office Building:	Included in Blanket Limit
	Hazardous Waste Building:	Included in Blanket Limit
	Scale House:	Included in Blanket Limit
	Reusable Paint Shed:	Included in Blanket Limit
End of Eucalyptus Rd.	Storage Building	Included in Blanket Limit

Blanket Limit:	\$7,408,960	\$7,705,218
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II. Special Equipment Coverage

2012 John Deere XUV 855D ATV	\$14,600	\$14,600
Deductible:	\$1,000	\$1,000
Borrowed, Rented or Leased Equipment:	\$250,000	\$500,000
Deductible:	\$1,000	\$1,000

<u>III. Liability Coverage</u>	<u>2012-13</u>	<u>2013-14</u>
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Limits of Liability:

Bodily Injury & Property	Per Occurrence:	\$1,000,000	\$1,000,000
	Annual Aggregate:	\$3,000,000	\$3,000,000
Personal Injury & Advertising:	Per Occurrence:	\$1,000,000	\$1,000,000
	Annual Aggregate:	\$3,000,000	\$3,000,000
Wrongful Acts (Public Official's):	Per Claim:	\$1,000,000	\$1,000,000
Defense Expense for Injunctive Relief (Each Act):		\$5,000	\$5,000
	Separate Aggregate:	\$3,000,000	\$3,000,000
Fire Damage Limit:		\$1,000,000	\$1,000,000
Medical Payments:		\$10,000	\$10,000
Deductible:	Per Occurrence:	\$5,000	\$5,000
Non-Owned & Hired Automobile Liability Insurance:		\$1,000,000	\$1,000,000
Hired Automobile Physical Damage:		\$50,000	\$50,000
Excess Liability Limit:	Excess of Underlying:	\$4,000,000	\$4,000,000

Newly Added:

Cyber Liability Each Event Limit:		\$1,000,000
Privacy Crisis Management Expense	Each Event/Aggregate:	\$50,000

IV. Crime Coverage

Employee Dishonesty Limit:	Per Occurrence:	\$250,000	\$250,000
Forgery or Alteration:	Per Occurrence:	\$250,000	\$250,000
Theft, Disappearance & Destruction:	Per Occurrence:	\$250,000	\$250,000
Computer Fraud:	Per Occurrence:	\$100,000	\$100,000
Deductible:	Per Occurrence:	\$250	\$250

Glatfelter Public Practice Insurance Program Premium:	\$119,298	\$124,410
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Carrier: American Alternative Insurance Program (American Re Group; Best Rating: A+XV (Superior))

Earthquake Coverage

2012-13

2013-14

Loss Limit:	Each Occurrence & Policy Year:	\$5,000,000	\$5,000,000
Deductible:	% of Total Insurable Value: TIV = \$5,000,000	5%	5%
Earthquake Premium Including Wholesale Broker, State Taxes & Fees:		\$13,882.25	\$14,570.90

Carrier: Essex Insurance Company (Markel Group; Best Rating: A XI (Excellent))

GRAND PREMIUM TOTAL:

\$133,180.25

\$138,980.90

Malloy Imrie & Vasconi Insurance Services LLC
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