

**NAPA-VALLEJO
WASTE MANAGEMENT AUTHORITY**

**Rural Special District's
Insurance Review & Comparison**

	<u>2010-2011</u>	<u>2009-10</u>	<u>2010-11</u>
<u>I. Property Coverage</u>			
Building & Permanent Equipment Blanket Limit:		\$6,850,000	\$6,850,000
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
See Attached Property Coverage Highlights			
<u>Stated Values for Blanket Limit</u>			
889 Devlin Rd. Transfer Station Building:		\$5,000,000	\$5,000,000
Office Building:		\$500,000	\$500,000
Hazardous Waste Building:		\$500,000	\$500,000
Scale House:		\$100,000	\$100,000
Reusable Paint Shed:		\$50,000	\$50,000
Blanket Limit:			
End of Eucalyptus Rd., American Canyon:		\$700,000	\$700,000
Blanket Limit:		\$6,850,000	\$6,850,000
Borrowed, Rented or Leased Equipment:		\$250,000	\$250,000
Deductible:		\$1,000	\$1,000

II Liability Coverage

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

See Attached General Liability & Management Liability Coverage Highlights

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

III 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

See Attached Crime Highlights

Rural Special District's Program Annual Premium:		\$103,965	\$108,350
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Carrier: American Alternative Insurance Program (American Re Group; Best Rating: A+XV (Superior))

Earthquake Coverage

Loss Limit:	Each Occurrence & Policy Year:	\$5,000,000	\$5,000,000
Bldg Ordinance Sublimit:		\$500,000	\$500,000
Deductible:	% of Total Insurable Value: TIV = \$5,000,000	5%	5%

Earthquake Premium Including Wholesale Broker, State Taxes & Fees:		\$13,522.47	\$13,525.75
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Carrier: Essex Insurance Company (Markel Group; Best Rating: A XI (Excellent))

GRAND PREMIUM TOTAL:		\$117,487.47	\$121,875.75
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Malloy Imrie & Vasconi Insurance Services
Kent Imrie, CPCU Lic# 0A36269