

NAPA-VALLEJO WASTE MANAGEMENT AUTHORITY

Glatfelter Public Practice Program

Review & Comparison

July 1, 2020 to 2021

<u>I Property Coverage</u>	<u>2019-20</u>	<u>2020-21</u>
Building & Permanent Equipment Blanket Limit:	\$10,450,089	\$11,068,093
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
Ordinance Coverage:	Included	Included
<u>Stated Values for Blanket Limit</u>		
889 Devlin Rd.	Transfer Station Building: Included in Blanket Limit	Included in Blanket Limit
	Office Building: Included in Blanket Limit	Included in Blanket Limit
	Hazardous Waste Building: Included in Blanket Limit	Included in Blanket Limit
	Scale House: Included in Blanket Limit	Included in Blanket Limit
	Reusable Paint Shed: Included in Blanket Limit	Included in Blanket Limit
End of Eucalyptus Rd./Landfill	Maintenance Building & 4 new Leachate Tanks Adjacent to it.	Included in Blanket Limit
	Solar Installation (2018)	Included in Blanket Limit
Blanket Limit:	\$10,450,089	\$11,068,093

2019-20

2020-21

II. Special Equipment Coverage

2012 John Deere XUV 855D ATV		\$14,600	\$14,600
Portable Generator		\$1,500	\$1,500
	Deductible:	\$1,000	\$1,000
Miscellaneous Tools & Equipment		\$25,000	\$25,000
	Deductible:	\$500	\$500
Borrowed, Rented or Leased Equipment:		\$500,000	\$500,000
	Deductible:	\$1,000	\$1,000

2019-20

2020-21

III. 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
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

2019-20

2020-21

Cyber Liability Each Event Limit:	Electronic Security Event:	\$1,000,000	\$1,000,000
Privacy Crisis Management Expense	Each Event:	\$50,000	\$50,000
Cyber Extortion Expense:	Each Event:	\$20,000	\$20,000
Annual Aggregate Expense Limit:		\$50,000	\$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	\$250,000
Deductible:	Per Occurrence:	\$250	\$250

Glatfelter Public Practice Insurance Program Premium: \$124,207 \$124,761

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