

**NAPA-VALLEJO
WASTE MANAGEMENT AUTHORITY**

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

	<u>2011-2012</u>	<u>2010-11</u>	<u>2011-12</u>
<u>I. Property Coverage</u>			
Building & Permanent Equipment Blanket Limit:		\$7,124,000	\$7,124,000
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:	\$5,200,000	\$5,200,000
	Office Building:	\$520,000	\$520,000
	Hazardous Waste Building:	\$520,000	\$520,000
	Scale House:	\$104,000	\$104,000
	Reusable Paint Shed:	\$52,000	\$52,000
Blanket Limit:			
End of Eucalyptus Rd., American Canyon:		\$728,000	\$728,000
Blanket Limit:		\$7,124,000	\$7,124,000
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

	<u>2010-11</u>	<u>2011-12</u>
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:	\$108,350	\$112,005
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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:	5%	5%
	TIV = \$5,000,000	

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

GRAND PREMIUM TOTAL:	\$121,875.75	\$125,530.75
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Malloy Imrie & Vasconi Insurance Services
Kent Imrie, CPCU Lic# 0A36269