

**NAPA-VALLEJO
WASTE MANAGEMENT AUTHORITY**

**Glatfelter Public Practice Program
Insurance Review & Comparison**

July 1, 2015 to 2016

<u>I. Property Coverage</u>	<u>2014-15</u>	<u>2015-16</u>
Building & Permanent Equipment Blanket Limit:	\$8,013,530	\$8,334,071
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
<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.	Storage Building Included in Blanket Limit	Included in Blanket Limit
Blanket Limit:	\$8,013,530	\$8,334,071

II. Special Equipment Coverage

2012 John Deere XUV 855D ATV		\$14,600	\$14,600
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

III. Liability Coverage

2014-15

2015-16

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
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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
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Cyber Liability Each Event Limit:		\$1,000,000	\$1,000,000
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Privacy Crisis Management Expense	Each Event/Aggregate:	\$50,000	\$50,000
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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 & 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:	\$125,544	\$125,835
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Carrier: American Alternative Insurance Program (American Re Group; Best Rating: A+XV (Superior))

<u>Earthquake Coverage</u>	<u>2014-15</u>	<u>2015-16</u>
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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:	\$14,543.20	\$13,408.00
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Carrier: Essex Insurance Company (Markel Group; Best Rating: A XI (Excellent))

GRAND PREMIUM TOTAL:

\$140,087.20

\$139,243.00

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