

**NAPA-VALLEJO
WASTE MANAGEMENT AUTHORITY**

**Glatfelter Public Practice Program;
Markel Earthquake Insurance
Review & Comparison
July 1, 2019 to 2020**

<u>I. Property Coverage</u>	<u>2018-19</u>	<u>2019-20</u>
Building & Permanent Equipment Blanket Limit:	\$10,048,163	\$10,450,089
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	Included in Blanket Limit
	Solar Installation (2018) Included in Blanket Limit	Included in Blanket Limit
Blanket Limit:	\$10,048,163	\$10,450,089

*****		<u>2018-19</u>	<u>2019-20</u>
<u>II. Special Equipment Coverage</u>			
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

*****		<u>2018-19</u>	<u>2019-20</u>
<u>III. Liability Coverage</u>			
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

		<u>2018-19</u>	<u>2019-20</u>

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	\$100,000
Deductible:	Per Occurrence:	\$250	\$250

Glatfelter Public Practice Insurance Program Premium:	\$123,819	\$124,207
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Carrier: American Alternative Insurance Program (American Re Group; Best Rating: A+XV (Superior))

<u>Earthquake Coverage</u>		<u>2018-19</u>	<u>2019-20</u>
Devlin Rd. Transfer Station Site Only			
Buildings & Business Interruption/ Extra Expense (BI/EE)			
Loss Limit:	Each Occurrence & Policy Year:	\$5,000,000	\$8,350,000
		\$4.5m on Bldgs; \$500k on BI/EE	\$7.85m Bldgs/\$500k BI/EE
Deductible:	% of Total Insurable Value; \$25,000 Min Ded	5%	5%
	Total Insurable Value:	\$5,000,000	\$8,350,000
Earthquake Premium Including Wholesale Broker, State Taxes & Fees:		\$12,368.00	\$21,612.66
Carrier: Essex Insurance Company (Markel Group; Best Rating: A XI (Excellent))			

GRAND PREMIUM TOTAL:

\$136,187.00

\$145,819.66

Malloy Imrie & Vasconi Insurance Services LLC

Kent S. Imrie, CPCU Lic# 0A36269
Mary Allen

kimrie@mivinsurance.com
mallen@mivinsurance.com