

REGIONAL TRANSIT AUTHORITY
6/1/2021-2022 INSURANCE
EXPIRING VERSUS RENEWAL

	6.1.2020-2021 Expiring Program				6.1.2021-2022 Renewal Program			
Coverage	Company	Limits/Exposure	Premium	Deductible	Company	Limits/Exposure	Premium	Deductible
Property *	Primary \$10m Axis Surplus, Beazley, Hiscox (Lloyds), Aspen	Total Insured Value: \$111,146,093 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$399,216.38	\$25,000 ea. Occ. Except: Flood in Special Flood Hazard Areas above NFIP maximum, whether purchased or not, subject to \$100,000 as respects Time Element. Flood In All Other Locations \$50,000 per occurrence. Named Storm 2% of 100% value per unit of insurance, subject to a combined minimum of \$100,000	Primary \$10m Axis, Hiscox (Lloyds), Beazley, Canopus	Total Insured Value: \$111,146,093 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$402,047.33	\$25,000 ea. Occ. Except: Flood in Special Flood Hazard Areas above NFIP maximum, whether purchased or not, subject to \$100,000 as respects Time Element. Flood In All Other Locations \$50,000 per occurrence. Named Storm 2% of 100% value per unit of insurance, subject to a combined minimum of \$100,000
Excess Property	Westchester Surplus, Lexington, Endurance (Sompo), Evanston (Markel), Hallmark Specialty, Great Lakes (Rivington), Arch, James River, Arrowhead, CNA, Indian Harbor (XL)	Flood \$15,000,000 Sublimit	\$371,170.24 + \$7,944.00 B&M + \$12,125.90 terrorism = \$391,240.14	Following primary	Westchester, Core, Aspen, Evanston (Markel), Great Lakes (Rivington), Endurance (Sompo), Hallmark Specialty, Arch, James River, Arrowhead, AXA (XL)	Flood \$15,000,000 Sublimit	\$422,954.43 + 8,500.00 B&M + \$12,125.90 terrorism = \$443,580.33	Following primary
Flood **	Wright Flood	Please refer to Flood Schedule – 13 policies	\$37,854.00		Wright Flood	Please refer to Flood Schedule – 13 policies	\$41,953.00	

* See PROPERTY SCHEDULE OF VALUES

** See FLOOD SCHEDULE

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Coverage	Company	Limits/Exposure	Premium	Deductible		Company	Limits/Exposure	Premium	Deductible
Public Entity Errors and Omissions	National Union Fire Insurance	\$5,000,000 Per Wrongful Act subject to \$5M Aggregate	\$109,000.00	\$100,000 Each Loss		AIG Specialty	\$5,000,000 Per Wrongful Act subject to \$5,000,000 Aggregate	\$105,405.71	\$100,000 Each Loss
Crime	National Union	Employee Theft \$1M Forgery/Alteration \$1M On Premises Theft \$500K On Prem Burglary \$500K Outside Premises \$500K Computer Fraud \$1M Funds Transfer Fraud \$1M Money Ords & Counterfeit Paper Currency \$1M	\$6,607.80	\$25,000 \$25,000 \$7,500 \$7,500 \$7,500 \$25,000 \$25,000 \$25,000		National Union	Employee Theft \$1M Forgery/Alteration \$1M On Premises Theft \$500K On Prem Burglary \$500K Outside Premises \$500K Computer Fraud \$1M Funds Transfer Fraud \$1M Money Ords & Counterfeit Paper Currency \$1M	\$7,009.20	\$25,000 \$25,000 \$7,500 \$7,500 \$7,500 \$25,000 \$25,000 \$25,000
OCS	Markel Starr Landmark (RSUI) Admitted companies	\$29,060,797 TIV \$5,000,000 \$3.5m p/o \$7m xs \$5m \$3.5m p/o \$7m xs \$5m Excludes flood	\$184,744.00 \$ 29,725.00 <u>\$ 44,063.00</u> \$258,532.00	\$10,000 per occ \$50,000 earthquake NWS: 2% of the total values involved in the loss with a \$100k minimum		Markel-admitted Starr-admitted RSUI-non admitted	\$29,060,797 TIV \$5,000,000 \$3.5m p/o \$7m xs \$5m \$3.5m p/o \$7m xs \$5m Excludes flood	\$290,552.48	\$10,000 per occ \$50,000 earthquake NWS: 2% of the total values involved in the loss with a \$100k minimum
		Premium excluding Flood Flood Premium Total Renewal Premium	\$1,164,596.32 \$ 37,854.00 \$1,202,450.32				Premium excluding Flood Flood Premium Total Renewal Premium	\$1,248,595.05 \$ 41,953.00 \$1,290,548.05	