

REGIONAL TRANSIT AUTHORITY
6/1/2025-2026 INSURANCE
EXPIRING VERSUS RENEWAL

	6.1.2024-2025 Expiring Program					6.1.2025-2026 Renewal Program			
Coverage	Company	Limits/Exposure	Premium	Deductible		Company	Limits/Exposure	Premium	Deductible
Property	Lexington, Lloyds, Westchester, Canopius, Beazley, Somp Markel, RiskSmith, Rivington, London, Core, Kinsale, Munich, SRU, Arch, Prosight, Arrowhead AXA (XL) terrorism CNA B&M	Total Insured Value: \$120,311,275 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$1,497,283.92 + 10,441.00 B&M + 15,727.50 terrorism = \$1,523,452.42	\$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		Lexington, Beazley, Swiss Re Lloyds, Somp Rivington, Core, RiskSmith, WRB, Arch, Ategrity, Arrowhead Liberty terrorism CNA B&M	Total Insured Value: \$127,433,894 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$1,281,293.11 + 11,500.00 B&M + 14,679.00 terrorism = \$1,307,472.11	\$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.
OCS	Markel/Evanston Starr Surplus Axis Surplus Landmark/RSUI	\$29,060,797 TIV \$5,000,000 \$3.5m p/o \$7m xs \$5m \$1.0m p/o \$7m xs \$5m \$2.5m p/o \$7m xs \$5m Excludes flood	\$303,484.13 \$ 65,531.25 \$ 31,271.51 <u>\$ 66,279.88</u> \$466,566.77	\$10,000 per occ \$50,000 earthquake NWS: 5% of the total values involved in the loss with a \$250k minimum		Markel/Evanston Starr Surplus Axis Surplus Landmark/RSUI	\$29,060,797 TIV \$5,000,000 \$3.5m p/o \$7m xs \$5m \$1.0m p/o \$7m xs \$5m \$2.5m p/o \$7m xs \$5m Excludes flood	\$303,484.13 \$ 62,910.00 \$ 31,455.00 <u>\$ 66,279.88</u> \$464,129.01	\$10,000 per occ \$50,000 earthquake NWS: 5% of the total values involved in the loss with a \$250k minimum
Flood	Wright Flood	Please refer to Flood Schedule – 12 policies	\$39,593.00			Wright Flood	Please refer to Flood Schedule – 12 policies	\$39,891.00	

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Coverage	Company	Limits/Exposure	Premium	Deductible		Company	Limits/Exposure	Premium	Deductible
Public Entity Errors & Omissions and Employment Practices Liability	AIG Specialty	\$5,000,000 Per Wrongful Act subject to \$5M Aggregate	\$101,332.00	\$100,000 Each Loss		AIG Specialty	\$5,000,000 Per Wrongful Act subject to \$5,000,000 Aggregate	\$100,799.64	\$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	\$7,009.20	\$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	\$7,788.00	\$25,000 \$25,000 \$7,500 \$7,500 \$7,500 \$25,000 \$25,000 \$25,000
Parametric	Fortegra Specialty, Palms Specialty, Lloyds	\$4,000,000 per occurrence/aggregate 9/1/2024-6/1/2025	\$146,790.00	N/A		Fortegra Specialty, Palms Specialty, Lloyds	\$4,000,000 per occurrence/aggregate 6/1/2025-6/1/2026	\$243,252.00	N/A
		Premium excluding Flood Flood Premium Total Renewal Premium	\$2,245,150.39 \$ 39,593.00 \$2,284,743.39				Premium excluding Flood Flood Premium Total Renewal Premium	\$2,123,440.76 \$ 39,891.00 \$2,163,331.76	