

REGIONAL TRANSIT AUTHORITY
8/1/2024-2025 INSURANCE
EXPIRING VERSUS RENEWAL

	8.1.2023-2024 Expiring Program					8.1.2024-2025 Renewal Program			
Coverage	Company	Limits/Exposure	Premium	Deductible		Company	Limits/Exposure	Premium	Deductible
Excess Automobile & General Liability	Princeton E&S	\$5,000,000 includes terrorism includes unmanned aircraft \$1,000,000 Includes \$7,500 Risk Management Fund	\$2,684,160.00	Excess Retained Amount Auto \$1,500,000 SIR Acc GL \$ 500,000 SIR Occ \$500,000 SIR Occurrence		Princeton E&S	\$5,000,000 includes terrorism includes unmanned aircraft \$1,000,000 Includes \$7,500 Risk Management Fund	\$2,887,569.00	Excess Retained Amount Auto \$1,500,000 SIR Acc GL \$ 500,000 SIR Occ \$500,000 SIR Occurrence
Automobile Physical Damage		Total Insured Value \$86,185,141 \$65m Flood limit \$65m Earthquake limit		\$50,000 All Other Peril per vehicle per occurrence \$50,000 Earthquake Named Windstorm and Flood 2% per affected TIV subject to a per occurrence minimum of \$250,000			Total Insured Value \$95,131,813 \$65m Flood limit \$65m Earthquake limit		\$25,000 All Other Peril per vehicle per occurrence *Except: Lloyds Syndicates \$50,000 All Other Peril per vehicle per occurrence \$50,000 Earthquake Flood 2% per affected TIV subject to a per occurrence minimum of \$250,000 Named Windstorm 3% per affected TIV subject to a per occurrence minimum of \$250,000
	Lloyd's Core-StarStone Markel-Evanston Sompo-Endurance Lloyd's Lloyd's Lloyd's Lexington Starr Surplus RSUI-Landmark General Star Ironshore Lloyd's Lloyd's Munich Terrorism		\$ 902,129.40 \$ 265,197.11 \$ 91,148.20 \$ 122,936.63 \$ 171,796.73 \$ 65,819.59 \$ 62,910.00 \$ 104,850.00 \$ 78,637.50 \$ 88,168.37 \$ 115,335.00 \$ 52,425.00 \$ 40,957.56 \$ 26,212.50 <u>\$ 13,840.20</u> \$2,202,363.79			London * London * Lexington Core/StarStone Markel/Evanston Sompo/Endurance London * London * General Star Starr Surplus RSUI/Landmark Lexington London * Munich Terrorism		\$ 715,077.00 \$ 207,603.00 \$ 104,902.00 \$ 176,934.38 \$ 105,631.13 \$ 77,065.00 \$ 261,077.00 \$ 89,123.00 \$ 141,967.00 \$ 98,035.00 \$ 83,880.00 \$ 34,852.00 \$ 65,468.00 <u>\$ 15,728.00</u> \$2,177,341.00	
Cyber Liability	Not Applicable	New Placement	\$0			Lexington	\$2,000,000 limit	\$ 15,638.11	\$10,000 deductible
		Total	\$4,886,523.79			Total		\$5,080,548.11	