

REGIONAL TRANSIT AUTHORITY
6/1/2023-2024 INSURANCE
EXPIRING VERSUS RENEWAL

	6.1.2022-2023 Expiring Program				6.1.2023-2024 Renewal Program			
Coverage	Company	Limits/Exposure	Premium	Deductible	Company	Limits/Exposure	Premium	Deductible
Property	Primary \$10m GenStar, SRU, Canopus, Axis, Beazley, Westchester	Total Insured Value: \$111,146,093 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$735,450.40	\$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	\$10,000,000 part of \$120,311,275 Lexington, Lloyds, Westchester, Canopus, Beazley	Total Insured Value: \$120,311,275 Flood/Earth Movement \$30,000,000 Sublimit Extra Expense - \$1M	\$959,808.00	\$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. Arch 3% and Lloyds 5% NWS.
Excess Property	Sompo, Evanston (Markel), Core, Great Lakes (Rivington), Hallmark Specialty, Arch, James River, Velocity, Arrowhead AXA (XL) terrorism CNA B&M		\$371,066.26 + 9,172.00 B&M + \$12,582.00 terrorism = \$392,820.26	Following primary	\$110,311,275 part of \$120,311,275 Sompo, Markel, RiskSmith, Core, Kinsale, SRU, Arch, Prosgight, Arrowhead AXA (XL) terrorism CNA B&M		\$835,619 + \$10,930 B&M + \$15,728 terrorism = \$862,277.00	Following primary
Flood	Wright Flood	Please refer to Flood Schedule – 13 policies	\$38,868.00		Wright Flood	Please refer to Flood Schedule – 13 policies	\$38,904.00	

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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	\$104,123.39	\$100,000 Each Loss		AIG Specialty	\$5,000,000 Per Wrongful Act subject to \$5,000,000 Aggregate	\$106,190.00	\$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	\$7,009.20	\$25,000 \$25,000 \$7,500 \$7,500 \$7,500 \$25,000 \$25,000 \$25,000
OCS	Markel Starr RSUI (Landmark)	\$29,060,797 TIV \$5,000,000 \$3.5m p/o \$7m xs \$5m \$3.5m p/o \$7m xs \$5m Excludes flood	\$248,995.00 \$ 53,735.63 <u>\$ 67,746.73</u> \$370,477.36	\$10,000 per occ \$50,000 earthquake NWS: 2% of the total values involved in the loss with a \$100k minimum		Markel Star Lloyds Landmark	\$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	\$304,964.00 \$ 64,410.00 \$ 54,426.00 <u>\$ 67,681.11</u> \$491,481.11	\$10,000 per occ \$50,000 earthquake NWS: 5% of the total values involved in the loss with a \$100k minimum
		Premium excluding Flood Flood Premium Total Renewal Premium	\$1,609,880.61 \$ 38,868.00 \$1,648,748.61				Premium excluding Flood Flood Premium Total Renewal Premium	\$2,426,765.31 \$ 38,904.00 \$2,465,669.31	