



TOKIO MARINE
HCC

HCC Public Risk Ohio

Quote Date: **May 17, 2016**
Quote for: **CITY OF AVON**
Policy Term: **06/30/2016 - 06/30/2017**
Payment Plan: **Annual**
Company: **U.S. Specialty Insurance Company**
Policy #: **PKG80610531**

General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$0 Deductible
Sexual Abuse Endorsement \$1,000,000 / \$1,000,000
Damage to Premises Rented to you \$50,000 **Subject to \$0 Deductible**
Medical Payments \$10,000
Cemetery Professional - Included **Subject to \$0 Deductible**
Pesticide or Herbicide \$50,000 per Occurrence / \$50,000 Aggregate
Nurses Professional Liability - No Coverage
Failure of Dam, Reservoir, Levee, Dike Coverage - No Coverage
Ohio Stop Gap Limit - \$1,000,000

Emergency Response Operations – Included
Mutual Aid Property Damage - \$10,000

Sewer Backup Liability - Included

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage (Additional Premium will apply)

Employee Benefits - Claims Made From

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$1,000 Deductible Including Claims Expense
Claims Made Retro Date - Unlimited

Liquor Liability - Coverage limited to Host Liquor

Public Officials Wrongful Acts Liability - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$5,000 Deductible - Including Claims Expense
Claims Made Retro Date - Unlimited
Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit - Subject to Deductible
Zoning / Temporary Taking Sublimit \$1,000,000 per Occurrence / \$1,000,000 Aggregate - Defense inside Limit - Subject to Public Officials Wrongful Acts Deductible

Employment Practices Liability Insurance - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$5,000 Deductible - Including Claims Expense
Claims Made Retro Date - Unlimited



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Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit - Subject to Deductible
Back Wages - \$50,000 - Subject to Deductible

Law Enforcement Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$10,000 Deductible - Including Claims Expense
Non-Monetary Damage - No Coverage

Excess Liability

Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, Auto Liability and Stop Gap Liability
Excludes Uninsured Motorist and Underinsured Motorist Coverage
Subject to \$9,000,000 per Occurrence / \$9,000,000 Aggregate
Pollution Exclusion Exception - Pollution with Potable Water and Hostile Fire
Dam, Reservoir, Levee, Dike: No Coverage

Property

Total Building and Contents Limit	\$80,437,013
	Coinsurance - N/A
Subject to:	\$5,000 Deductible
Blanket Basis	Included
Agreed Amount	Included
Building Valuation—per schedule on file with company	Replacement Cost,
Special Form	Included
Accounts Receivable	\$250,000 any one occurrence
Animal Mortality	\$10,000 any one occurrence
Building Ordinance or Law	\$250,000 Undamaged portion / or demolition 10% of reported values (Increased cost of construction)
Business Income	\$250,000 any one occurrence
Extra Expense	\$500,000 any one occurrence
Communication Towers	\$100,000 any one occurrence
Debris Removal	25% of Loss + \$10,000 any one occurrence
Electrical Utility Service Interruption	\$25,000 any one occurrence
EDP Coverage	No Coverage
Fairs and Festivals Arts	\$50,000 any one occurrence
Fine Arts	\$5,000 any one item, \$25,000 any one occurrence
Fire Department Service Charge	\$5,000 for your liability
Foundations of Machinery	\$500,000 any one occurrence
Fire Equipment Recharge	\$5,000 for each separate 12 month period
Golf Course Greens	\$100,000 any one occurrence
Ground Maintenance Equipment	\$250,000 any one occurrence
Inventory or Appraisal	\$10,000 any one claim
Newly Acquired or Constructed Prop – Bldg	\$1,000,000 at each building
Newly Acquired or Constructed Prop – Contents	\$250,000 at each building
Paved Surfaces	\$100,000 any one occurrence
Personal Effects – Property of Others	\$15,000 any one employee or volunteer
Property in Transit	\$25,000 any one occurrence



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Property off Premises	\$100,000 any one occurrence
Underground Pipes, Flues or Drains	\$1,000,000 any one occurrence
Valuable Papers & Records – Cost to Research	\$250,000 any one occurrence
Water Back Up – Sewer or Drain	\$50,000 for direct physical loss or damage
Unnamed Locations	\$50,000 any location not on file with Company
Expediting Expense	\$25,000 any one occurrence
Earthquake Coverage	\$10,000,000 subject to \$50,000 Deductible
Flood Coverage	\$10,000,000 subject to \$50,000 Deductible

(Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AO, AH, AR, AR/A, AR/AE, AR/A1 to A30, AR/AH, AR/AO, V1 to V30, VE, XFUT, B, SB and X500)

Equipment & Mechanical Breakdown (Boiler)

Included
Subject to: \$5,000 Deductible

Automobile

Based on 116 vehicles - Schedule on file with Company
Subject to \$1,000,000 Liability Limit

Subject to \$0 Deductible

Emergency Vehicle Endorsement - Broad Form

Fellow Employee Coverage

\$100,000 Uninsured Motorist Coverage limit

\$100,000 Underinsured Motorist Coverage limit

\$5,000 Medical Payments

Hired and Non Owned Automobile Liability

Hired Auto Physical Damage

Physical Damage per schedule on file with company

Comprehensive Deductible: \$500

Collision Deductible: \$1,000

Physical Damage to Volunteers or Employees Personal Auto

Auto Catastrophic Coverage - No Coverage

Garage Keepers Legal - No Coverage

Impound Vehicles Coverage - No Coverage

Inland Marine

Subject to \$5,000 Deductible

Scheduled Contractors Equipment – Per Schedule on file with company \$4,680,455

Valuation: Replacement Cost - per schedule on file

90% Coinsurance

Misc. Property & Equipment

\$250,000

No single item to exceed \$10,000 in value

Emergency Portable Equipment

\$250,000

Valuation Replacement Cost applies to Misc. Property & Equipment and Emergency Portable

Equipment

Contractors Equipment Rented From Others

\$50,000

less than 90 days

Rental Reimbursement

\$2,500

Flood Limit

No Coverage



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Earth Movement Limit	No Coverage
Total Limit	\$5,230,455

EDP

Total Limit	\$500,000
Subject to \$1,000	
System Breakdown Coverage	Included
Loss of Business Income	No Coverage
Extra Expense	\$10,000
Media Coverage	\$10,000
Earth Movement Limit	No Coverage
Flood Limit	No Coverage

Crime

Coverage Form B, C & F Subject to: \$500 Deductible

B. Forgery or Alteration	\$100,000
C. Theft, Disappearance and Destruction In/Out	\$100,000
Tax Time Limit	\$100,000
F. Computer Fraud	\$100,000

Coverage Form O & P Subject to: \$500 Deductible

O. Employee Dishonesty – Per Loss	No Coverage
P. Employee Dishonesty – Per Employee	\$100,000
Includes Faithful Performance	

Annual Package Premium	\$ 221,258.00
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****Note: Terrorism option and optional quoted premiums are not included in installment plan premiums.**

****Note: Mold, Fungi & Bacterial Exclusion Included**

****Note: All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments**

****Note: Failure of any Dam, Levee or Dike Exclusion Included**

****Note: Accounts cannot be brokered**

 Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Act as amended in 2015.

TRIA DOES NOT APPLY TO AUTO LIABILITY, AUTO PHYSICAL DAMAGE, CRIME, EMPLOYEE BENEFITS, PUBLIC OFFICIALS WRONGFUL ACTS LIABILITY OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage (not included in above package quote):

CASUALTY LIMITED TERRORISM COVERAGE (ACT OF 2015)	\$363
PROPERTY LIMITED TERRORISM COVERAGE (ACT OF 2015)	\$1,614



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Optional Quotes and Premium:

EPLI – To Add Wage and Hour Defense Coverage - \$683 Annual Additional Premium

EPLI – To Add Non-Employee Harassment Coverage - \$1,365 Annual Additional Premium

Inland Marine – To add Flood and Earthquake with \$25,000 Deductible - \$2,600 Annual Additional Premium

Special Conditions:

QUOTE GOOD FOR 30 DAYS ONLY ENTIRE QUOTE SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.

**U.S. SPECIALTY INSURANCE COMPANY
PUBLIC RISK**

ENDORSEMENT NO. _____

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE (Standard Time)					INSURED	AGENCY AND CODE
	MO.	DAY	YR.	12:01 A.M.	NOON		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PHYSICAL DAMAGE TO ELECTED OR APPOINTED OFFICIALS, VOLUNTEERS' OR
EMPLOYEES' PERSONAL AUTOS**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated above.

For "autos" owned by your elected or appointed officials, volunteers or "employees", **SECTION IV — PHYSICAL DAMAGE COVERAGE, A. Coverage, 3. Coverage Extensions** is amended to include the following:

We will pay up to \$1,000 or the amount of the deductible, whichever is less, for any owned "auto" covered under any automobile policy available to you:

1. Elected or appointed officials;
2. "employees"; or
3. "volunteers".

Coverage is for "loss" described under paragraph A.1. of this section and is only available while the elected or appointed official, "employee" or "volunteer" is acting at the direction of and within the course and scope of duties determined by the insured.

In no event will we pay for any "loss" under this endorsement to any "auto" owned, leased, hired, rented or borrowed by you, or for any "loss" arising out of "emergency response operations".

Elected and appointed officials, includes members of your operating authorities, boards, commissions, districts, or any other governmental units.

The following definition applies to coverage provided by this endorsement:

"Emergency Response Operations" means actions involving your firefighting or emergency medical operations, which are urgent responses for protection of property, human life, health or safety.