

CITY OF DELRAY BEACH QUOTE COMPARISON - 10/1/17 QUOTE COMPARISON

COVERAGE	Carrier: FMIT	2016 Expiring		LIMIT	2017 Renewal		2017 OPTIONAL INDICATIONS: (Excess Liability): Hanover Insurance Group; (WC): Safety National ; (Property/APD): Layered Program Cyber (Ace/Chubb)		
		SIR	Premium		SIR	Premium	LIMIT	SIR	Premium
General Liability/Employee Benefits Liability	\$3M/No Aggregate	\$200K	\$ 37,109	\$3M/No Aggregate	\$200K	\$ 38,527	\$3M/\$6M	\$200K	\$ 235,000
POL/EPLI	\$3M/No Aggregate	\$200K	\$ 59,611	\$3M/No Aggregate	\$200K	\$ 66,430	\$3M/\$6M	\$200K	Included w/GL
Law Enforcement Liability	\$3M/No Aggregate	\$200K	\$ 38,229	\$3M/No Aggregate	\$200K	\$ 33,518	\$3M/\$6M		Included w/GL
	Defense: Inside Retention/Outside Limits No Clash			Defense: Inside Retention/Outside Limits No Clash			Defense Inside Retention and Inside Limits Clash Included		
Cyber Liab- Security & Privacy Liability	\$250K/claim & \$250K		Included	\$500K Agg Privacy, Network Security & Data		Included			
Privacy Notification Costs	Agg	\$25K	Included	Breach	\$25K	Included	\$500,000	\$25,000	\$ 15,000
Cyber Extortion, First Party Data Protection, First Party Network BI (sublimit applies)	Included	\$10K	Included		\$10K				
		\$35K	Included		\$35K				
Auto Liability	\$3M/No Agg	\$200K	\$ 87,717	\$3M/No Agg	\$200K	\$ 94,417	\$3M/\$6M	\$200K	Included w/GL
Auto Physical Damage	Per Schedule	\$100K	Included	Per Schedule	\$100K	Included	\$900K	\$100K	Included w/GL
Workers Compensation	Statutory	\$500K	\$ 136,106	Statutory	\$500K	\$ 150,237	Statutory	Option 1: \$500,000	\$ 237,861
	EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M	Option 2: \$600,000	\$ 195,556
								\$100,000, except 5% NS, \$100K Min, \$100K All Other Wind, APD: \$50K, Flood inside SFHA: \$500K/\$500K, All Other Flood: \$100K	\$ 725,000
Property- Blanket/Agreed Amount	\$150M	\$100K/5%	\$ 603,528	\$150M	\$100K/5%	\$ 599,186	Loss Limit: \$150M, except \$50M sublimit for Wind/Flood/Quake		\$ 725,000
Crime:									
Inside Premises- Theft of M&S	\$25K	\$250	Included	\$25K	\$250	Included	\$500K	\$25K	Included
Robbery or Safe Burglary	\$100K	None		\$100K	None				
Outside Premises	\$25K	\$250		\$25K	\$1K				
Forgery or Alteration	\$500K	\$1K		\$500K	\$1K		\$500K	\$25K	Included
Money Orders and Counterfeit Money				\$1M	None				
Computer/Funds Transfer Fraud	\$500K	None		\$500K	None				
Bond-									
Faithful Performance -Per Loss	\$500K	\$1K		\$500K	\$1K				
Employee Theft- Per Employee	\$500K	\$1K		\$500K	\$1K		\$500K	\$25K	Included
Finance Director				\$100K	None				
Pollution Liability			\$ 15,943			\$ 15,943			\$ 15,943
Ascension Fee			\$ 40,000			\$ 40,000			\$ 40,000
TOTAL:			\$ 1,018,243	TOTAL:		\$ 1,038,258	*TOTAL:		\$ 1,268,804
							(*Based on \$500K SIR option for WC)		