

CITY OF DELRAY BEACH QUOTE COMPARISON - 10/1/19 QUOTE COMPARISON

COVERAGE	Carrier: FMIT	2018 Expiring		2019 Renewal		2019 OPTIONAL INDICATIONS:		
		SIR	Premium	SIR	Premium	LIMIT	SIR	Premium
General Liability/Employee Benefits Liability		\$3M/No Aggregate	\$200K	\$ 39,648		\$3M/No Aggregate	\$200K	\$ 41,794
POL/EPLI		\$3M/No Aggregate	\$200K	\$ 73,499		\$3M/No Aggregate	\$200K	\$ 81,400
Law Enforcement Liability		\$3M/No Aggregate	\$200K	\$ 37,946		\$3M/No Aggregate	\$200K	\$ 35,793
Cyber Liability		\$1M Per Claim/\$1M Aggregate	\$35K	Included		\$1M Per Claim/\$1M Aggregate	\$35K	Included
Auto Liability		\$3M/No Agg	\$200K	\$ 120,595		\$3M/No Agg	\$200K	\$ 110,933
Auto Physical Damage	Per Schedule		\$100K Deductible Stop Loss. Stop Loss Amount: \$300,000	Included		Per Schedule	\$100K Deductible Stop Loss. Stop Loss Amount: \$300,000	Included
Excess Liability	N/A					N/A		
Workers Compensation	Statutory EL: \$1M/\$1M/\$1M	\$500K	\$ 208,892			Statutory EL: \$1M/\$1M/\$1M	\$500K	\$ 221,184
Property- Blanket/Agreed Amount		\$150M. <b>TIV: \$188,622,287</b>	\$100K/5%	\$ 666,885		\$150M. <b>TIV: \$199,161,824</b>	\$100K/5%	\$ 765,761
Crime: Inside Premises								
Theft of M&S		\$25K	\$250	Included		\$25K	\$250	Included
Robbery or Safe Burglary		\$100K	None			\$100K	None	
Outside Premises		\$25K	\$1K			\$25K	\$250	
Forgery or Alteration		\$500K	\$1K			\$500K	\$1K	
Money Orders and Counterfeit Money		\$1M	None			\$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			Employee Theft Per Loss: \$500K	\$1K	
Finance Director		\$100K	None			\$500K	\$1K	
Pollution Liability				\$ 16,738		\$100K	None	
Ascension Fee				\$ 40,000				\$ 40,000
<b>GRAND TOTALS:</b>	<b>TOTAL:</b>			<b>\$ 1,204,203</b>		<b>TOTAL:</b>	<b>\$ 1,314,439</b>	
						<b>TOTAL:</b>	<b>\$ 1,420,753</b>	

2019 OPTIONS FOR INCREASED LIMITS CYBER LIABILITY: CARRIER: INDIAN HARBOR INSURANCE (X)

### Stand alone quotes (grouped up):

**\$1M/\$1M Limit, \$50K Retention**

**\$2M/\$5M Limit, \$50K Retention**

**\$5M/\$5M Limit, \$50K Retention**

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### Excess Cyber quotes:

\$4M excess \$1M FMIT:

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