

CITY OF DELRAY BEACH COMPARISON - 10/1/24

COVERAGE	OPTION 1: FMIT						OPTION 2: PGIT		
	2023 Expiring			2024 Renewal			2024 Renewal		
	LIMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium
General Liability/Employee Benefits Liability	\$3M/No Aggregate	\$200K	\$ 57,133	\$3M/No Aggregate	\$200K	\$ 63,991	\$3M/No Aggregate	\$200K	\$ 88,881
POL/EPLI	\$3M/No Aggregate	\$200K	\$ 109,089	\$3M/No Aggregate	\$200K	\$ 122,184	\$3M POL/No Aggregate \$3M EPLI/No Aggregate	\$200K	\$ 119,998
Law Enforcement Liability	\$3M/No Aggregate	\$200K	\$ 31,403	\$3M/No Aggregate	\$200K	\$ 35,165	\$3M Per Person/\$3M Per Occurrence	\$200K	\$ 162,568
Cyber Liability	\$1M Per Claim/\$1M Aggregate	\$35K	\$ 7,875	\$1M Per Claim/\$1M Aggregate	\$35K	\$ 8,269	\$2M Aggregate Claims Made, Retro date: 10/1/2011	\$25K	\$ 22,354
Auto Liability	\$3M/No Agg	\$200K	\$ 131,027	\$3M/No Agg	\$200K	\$ 132,096	\$3M	\$200K	\$ 146,553
Auto Physical Damage	Per Schedule	\$100K Deductible Stop Loss. Stop Loss Amount: \$300,000	\$ 31,688	Per Schedule	\$100K Deductible Stop Loss. Stop Loss Amount: \$300,000	\$ 34,067	Per Schedule Collision Limit: \$500K	Hired \$100K, No Stop Loss	\$ 35,886
Workers Compensation	Statutory EL: \$1M/\$1M/\$1M	\$500K Proll: \$76.9M	\$ 215,714	Statutory EL: \$1M/\$1M/\$1M	\$500K Proll: \$84.9M	\$ 259,777	Statutory EL: \$1M/\$1M/\$1M	\$500K Proll: \$84.9M	\$ 283,585
Property- Blanket/Agreed Amount	TRIA ??	Loss Limit : \$150M TIV: \$199,161,827	\$100K/10%	\$ 2,199,381	Loss Limit : \$150M TIV: \$265,807,707	\$100K/5%	\$ 2,058,077	TIV: \$265,807,707, \$2M TRIA \$100K/5% NS s/j to \$35K Min	\$ 1,818,638
Equipment Breakdown	\$50M	\$50K	Included	\$50M	\$50K	Included	\$100M	\$100K	Included
Crime:									
Inside Premises- Theft of M&S	\$25K	\$250	Included	\$25K	\$250	Included	Crime: \$100,000 Theft, Disappearance & Destruction	\$1K	\$ 3,107
Robbery or Safe Burglary	\$100K	None		\$100K	None		Included in Definitions		
Outside Premises	\$25K	\$250		\$25K	\$250		Included in Definitions		
Forgery or Alteration	\$500K	\$1K		\$500K	\$1K		\$500K Forgery or Alteration	\$1K	
Money Orders and Counterfeit Money	\$1M	None		\$1M	None		Included in Definitions		
Computer/Funds Transfer Fraud	\$500K	None		\$500K	None		\$500K Computer/Funds Transfer Fraud	\$1K	
Bond-									
Faithful Performance -Per Loss	\$500K	\$1K		\$500K	\$1K		\$500K Employee Dishonesty, including Faithful Performance per loss	\$1K	
Employee Theft- Per Loss	\$500K	\$1K		Employee Theft Per Loss: \$500K	\$1K				
Finance Director	\$100K	None		\$100K	None				
TOTAL:			\$ 2,783,310			\$ 2,713,626			\$ 2,699,761
Pollution Liability (Carrier: Allied World)	\$1M	\$25K/\$50K microbial matter	\$ 21,117	\$1M	\$25K/\$50K microbial matter	\$ 21,117	\$1M	\$25K/\$50K microbial matter	\$ 21,117
GRAND TOTALS:	TOTAL:		\$ 2,804,427	TOTAL:		\$ 2,734,743	TOTAL:		\$ 2,720,878

NS Windstorm Deductible options:	Property premium:	
Option 2: 7.5%	\$ 1,908,033	\$ (150,044)
Option 3: 10%	\$ 1,777,663	\$ (280,414)

NS Windstorm Deductible options:	Property premium:	
Option 2: 7.5%	\$ 1,691,334	\$ (127,304)
Option 3: 10%	\$ 1,564,030	\$ (254,608)