

CITY OF DELRAY BEACH QUOTE COMPARISON - 10/1/20 QUOTE COMPARISON

COVERAGE	2019 Expiring			2020 Renewal			2020 OPTIONAL (INDICATIONS ONLY): (Excess Liability): Safety National; Cyber: Lloyds (WC): Safety National ; (Property): Layered Program		
	LIMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium
General Liability/Employee Benefits Liability	\$3M/No Aggregate	\$200K	\$ 41,794	\$3M/No Aggregate	\$200K	\$ 43,456	\$2M/\$4M	\$200K	\$ 50,600
POL/EPLI	\$3M/No Aggregate	\$200K	\$ 81,400	\$3M/No Aggregate	\$200K	\$ 86,814	\$2M/\$2M	\$200K	\$ 43,700
Law Enforcement Liability	\$3M/No Aggregate	\$200K	\$ 35,793	\$3M/No Aggregate	\$200K	\$ 33,794	\$2M/\$2M	\$200K	\$ 44,000
Cyber Liability	\$1M Per Claim/\$1M Aggregate	\$35K	Included	\$1M Per Claim/\$1M Aggregate	\$35K	Included	\$2M- <b>***Indication only subject to completed application</b>	\$50K	\$ 29,310
Auto Liability	\$3M/No Agg	\$200K	\$ 110,933	\$3M/No Agg	\$200K	\$ 116,142	\$2M	\$200K	\$ 93,349
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	Per Schedule	\$100K	Included
Excess Liability	N/A			N/A			\$1M Excess Liab (over GL, AL, POL,LEL)		\$ 18,700
Workers Compensation	Statutory EL: \$1M/\$1M/\$1M	\$500K Proll:\$63M	\$ 215,401	Statutory EL: \$1M/\$1M/\$1M	\$500K Proll: \$65M	\$ 218,491	Statutory EL: \$1M/\$1M/\$1M	\$500,000	\$ 230,000
Property- Blanket/Agreed Amount	\$150M: TIV: \$199,161,827	\$100K/5%	\$ 765,761	\$150M: TIV: \$199,161,827	\$100K/5%	\$ 856,229	\$100,000, except 5% NS, TIV: \$199,161,827 Loss \$100K-\$250K Min, Flood Limit: \$150M, except \$50M sublimit inside SFHA: for Wind/Flood/Quake \$500K/\$500K	\$ 1,031,000	
Crime: Inside							Stand alone Crime quote - <i>rough estimate. Higher deductibles will most likely apply.</i>	\$ 8,500	
Premises- Theft of M&S	\$25K	\$250	Included	\$25K	\$250	Included			
Robbery or Safe Burglary	\$100K	None		\$100K	None				
Outside Premises	\$25K	\$250		\$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 Loss	\$500K	\$1K		\$500K	\$1K				
Finance Director	\$100K	None		\$100K	None				
Pollution Liability	\$1M	\$25K/\$50K microbial matter	\$ 17,574	\$1M	\$25K/\$50K microbial matter. Refer to quote for other terms	\$ 19,154		\$ 19,154	
<b>GRAND TOTALS:</b>	<b>TOTAL:</b>		<b>\$ 1,268,656</b>	<b>TOTAL:</b>		<b>\$ 1,374,080</b>	<b>TOTAL:</b>	<b>\$ 1,568,313</b>	