

CITY OF DELRAY BEACH QUOTE COMPARISON - 10/1/18 QUOTE COMPARISON

COVERAGE	2017 Expiring			2018 Renewal			2018 OPTIONAL INDICATIONS: (Excess Liability): Hanover Insurance Group; (WC): Safety National ; (Property/APD): Layered Program Cyber (Ace/Chubb)		
	Carrier: FMIT	SIR	Premium	LIMIT	SIR	Premium	LIMIT	SIR	Premium
General Liability/Employee Benefits Liability	\$3M/No Aggregate	\$200K	\$ 38,527	\$3M/No Aggregate	\$200K	\$ 39,648	\$3M/\$6M	\$200K	\$ 258,500
POL/EPLI	\$3M/No Aggregate	\$200K	\$ 66,430	\$3M/No Aggregate	\$200K	\$ 73,499	\$3M/\$6M	\$200K	Included w/GL
Law Enforcement Liability	\$3M/No Aggregate	\$200K	\$ 33,518	\$3M/No Aggregate	\$200K	\$ 37,946	\$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			\$500K Agg Privacy, Network Security & Data					
Privacy Notification Costs	Agg	\$25K	Included	Breach	\$25K	Included	\$500,000	\$25,000	\$ 16,200
Cyber Extortion, First Party Data Protection, First Party Network BI (sublimit applies)	Included	\$10K	Included		\$10K				
	Included	\$35K	Included		\$35K				
Auto Liability	\$3M/No Agg	\$200K	\$ 94,417	\$3M/No Agg	\$200K	\$ 120,595	\$3M/\$6M	\$200K	Included w/GL
Auto Physical Damage	Per Schedule	\$100K	Included	Per Schedule	\$100K	Included	Per Schedule	\$100K	\$ 115,336
Workers Compensation	Statutory	\$500K	\$ 170,640	Statutory	\$500K	\$ 183,300	Statutory	Option 1: \$500,000	\$ 255,436
	EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M			EL: \$1M/\$1M/\$1M	Option 2: \$600,000	\$ 210,005
Property- Blanket/Agreed Amount	\$150M	\$100K/5%	\$ 623,381	\$150M	\$100K/5%	\$ 666,885	Loss Limit: \$150M, except \$50M sublimit for Wind/Flood/Quake	\$100,000, except 5% NS, \$100K Min, \$100K All Other Wind, APD: \$50K, Flood inside SFHA: \$500K/\$500K, All Other Flood: \$100K	\$ 739,627
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		\$500K	\$25K	Included
Employee Theft- Per Employee	\$500K	\$1K		\$500K	\$1K				
Finance Director				\$100K	None				
Pollution Liability			\$ 15,943			\$ 16,738			\$ 16,738
Ascension Fee			\$ 40,000			\$ 40,000			\$ 40,000
TOTAL:			\$ 1,082,856	TOTAL:		\$ 1,178,611	*TOTAL:		\$ 1,441,837
							(*Based on \$500K SIR option for WC)		

