



TOKIOMARINE
HCC

HCC Public Risk Ohio

Quote Date: May 31, 2017
Quote for: CITY OF AVON
Policy Term: 06/30/2017 - 06/30/2018
Payment Plan: Annual
Company: U.S. Specialty Insurance Company
Policy #: PKG80710531

General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$0 Deductible
Sexual Abuse Endorsement \$1,000,000 / \$1,000,000
Damage to Premises Rented to you \$50,000 **Subject to \$0 Deductible**
Medical Payments \$10,000
Cemetery Professional - Included **Subject to \$0 Deductible**
Pesticide or Herbicide \$50,000 per Occurrence / \$50,000 Aggregate
Nurses Professional Liability - No Coverage
Failure of Dam, Reservoir, Levee, Dike Coverage - No Coverage
Ohio Stop Gap Limit - \$1,000,000
Emergency Response Operations - Included
Mutual Aid Property Damage - \$10,000
Sewer Backup Liability - Included
Subject to \$0 per claimant limitation
Subject to \$0 per occurrence deductible

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage (Additional Premium will apply)

Employee Benefits - Claims Made From

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate
Subject to \$1,000 Deductible Including Claims Expense
Claims Made Retro Date - Unlimited

Liquor Liability - Coverage limited to Host Liquor

Public Officials Wrongful Acts Liability - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$5,000 Deductible - Including Claims Expense
Claims Made Retro Date - Unlimited
Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit-Subject to Deductible
Zoning / Temporary Taking Sublimit \$1,000,000 per Occurrence / \$1,000,000 Aggregate - Defense inside Limit-Subject to Public Officials Wrongful Acts Deductible

Employment Practices Liability Insurance - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$5,000 Deductible - including Claims Expense
Claims Made Retro Date - Unlimited



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Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit-Subject to Deductible
Back Wages - \$50,000-Subject to Deductible

Law Enforcement Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$10,000 Deductible - Including Claims Expense
Non-Monetary Damage - No Coverage

Excess Liability

Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, Auto Liability and Stop Gap Liability
Excludes Uninsured Motorist and Underinsured Motorist Coverage
Subject to \$9,000,000 per Occurrence / \$9,000,000 Aggregate
Pollution Exclusion Exception - Pollution with Potable Water and Hostile Fire
Dam, Reservoir, Levee, Dike: No Coverage

Property

Total Building and Contents Limit

\$81,069,498

Coinurance - N/A

Subject to:

\$5,000 Deductible

Wind Deductible applies to:

Blanket Basis

Included

Agreed Amount

Included

Building Valuation-per schedule on file with company

Replacement Cost,

Special Form

Included

Accounts Receivable

\$250,000 any one occurrence

Animal Mortality

\$10,000 any one occurrence

Building Ordinance or Law

\$250,000 Undamaged portion / or demolition
10% of reported values (Increased cost of construction)

Business Income

\$250,000 any one occurrence

Extra Expense

\$500,000 any one occurrence

Communication Towers

\$100,000 any one occurrence

Debris Removal

25% of Loss + \$10,000 any one occurrence

Electrical Utility Service Interruption

\$25,000 any one occurrence

EDP Coverage

No Coverage- See EDP Section Below

Fairs and Festivals Arts

\$50,000 any one occurrence

Fine Arts

\$5,000 any one item, \$25,000 any one occurrence

Fire Department Service Charge

\$5,000 for your liability

Foundations of Machinery

\$500,000 any one occurrence

Fire Equipment Recharge

\$5,000 for each separate 12 month period

Golf Course Greens

\$100,000 any one occurrence

Ground Maintenance Equipment

\$400,000 any one occurrence

Inventory or Appraisal

\$10,000 any one claim

Newly Acquired or Constructed Prop - Bldg

\$1,000,000 at each building

Newly Acquired or Constructed Prop - Contents

\$250,000 at each building

Paved Surfaces

\$100,000 any one occurrence

Personal Effects - Property of Others

\$15,000 any one employee or volunteer

Property in Transit

\$25,000 any one occurrence

Property off Premises

\$100,000 any one occurrence

Underground Pipes, Flues or Drains

\$1,000,000 any one occurrence

Valuable Papers & Records - Cost to Research

\$250,000 any one occurrence



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Water Back Up – Sewer or Drain	\$50,000 for direct physical loss or damage
Unnamed Locations	\$50,000 any location not on file with Company
Expediting Expense	\$25,000 any one occurrence
Earthquake Coverage	\$10,000,000 subject to \$50,000 Deductible
Flood Coverage	\$10,000,000 subject to \$50,000 Deductible
(Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AO, AH, AR, AR/A, AR/AE, AR/A1 to A30, AR/AH, AR/AO, V1 to V30, VE, XFUT, B, SB and X500)	

Equipment & Mechanical Breakdown (Boiler)	Included
	Subject to: \$5,000 Deductible

Automobile

Based on 127 vehicles - Schedule on file with Company
 Subject to \$1,000,000 Liability Limit
Subject to \$0 Deductible
 Emergency Vehicle Endorsement - Broad Form
 Fellow Employee Coverage
 \$100,000 Uninsured Motorist Coverage limit
 \$100,000 Underinsured Motorist Coverage limit
 \$5,000 Medical Payments
 Hired and Non Owned Automobile Liability
 Hired Auto Physical Damage
 Physical Damage per schedule on file with company
 Comprehensive Deductible: \$500
 Collision Deductible: \$1,000
 Physical Damage to Volunteers or Employees Personal Auto
 Auto Catastrophic Coverage - No Coverage
 Garage Keepers Legal - No Coverage
 Impound Vehicles Coverage - No Coverage

Inland Marine

Subject to \$5,000 Deductible	
Scheduled Contractors Equipment – Per Schedule on file with company	\$4,395,821
Valuation: Replacement Cost - per schedule on file	
	90% Coinsurance
Misc. Property & Equipment	\$250,000
No single item to exceed \$10,000 in value	
Emergency Portable Equipment	\$250,000
Valuation Replacement Cost applies to Misc. Property & Equipment and Emergency Portable Equipment	
Contractors Equipment Rented From Others less than 90 days	\$50,000
Rental Reimbursement	\$2,500
Flood Limit	No Coverage
Earth Movement Limit	No Coverage
Total Limit	\$4,945,821

EDP

Total Limit	\$500,000
Subject to \$1,000	
System Breakdown Coverage	Included
Loss of Business Income	No Coverage



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Extra Expense	\$10,000
Media Coverage	\$10,000
Earth Movement Limit	No Coverage
Flood Limit	No Coverage

Crime

Coverage Form B, C & F Subject to: \$500 Deductible

B. Forgery or Alteration	\$100,000
C. Theft, Disappearance and Destruction In/Out Tax Time Limit	\$100,000
F. Computer Fraud	\$100,000

Coverage Form O & P Subject to: \$500 Deductible

O. Employee Dishonesty – Per Loss	No Coverage
P. Employee Dishonesty – Per Employee	\$100,000
Includes Faithful Performance	

Annual Package Premium

\$ 225,484.00

****Note: Terrorism option and optional quoted premiums are not included in installment plan premiums.**

****Note: Mold, Fungi & Bacterial Exclusion Included**

****Note: All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments**

****Note: Failure of any Dam, Levee or Dike Exclusion Included**

****Note: Accounts cannot be brokered**

You declined terrorism coverage for the expiring policy period. We have, therefore, not included a quotation for terrorism coverage for the renewal period and your signed declination of terrorism insurance will remain in effect as long as you are insured by this company and until you rescind the declination in writing. If you would like the above quotation to include insurance for terrorism, or if you would like to know more about terrorism_coverage options available to you, please advise your agent.

Optional Quotes and Premium:

Non Employment Related Harassment- Additional Premium- \$1,593
Wage and Hour Defense- Additional Premium- \$796
IM- Earthquake Coverage w/ \$25K Dedt- Additional Premium- \$1,088
IM- Flood Coverage w/ \$25K Dedt- Additional Premium- \$1,088

QUOTE GOOD FOR 30 DAYS ONLY ENTIRE QUOTE SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.