

RFP #2020-009 RECOMMENDED AWARDS

Agent	Line of Coverage	Description of Coverage	Premium
USI	General Liability	\$2,000,000 combined bodily injury and property damage per occurrence; \$4,000,000 general aggregate; \$4,000,000 products/completed operations aggregate; \$500,000 damage to premises rented to Webb County; \$4,000,000 aggregate for employee benefits liability. \$100,000 SIR each occurrence. Exception to pollution exclusion for HVAC emissions. Added endorsement to provide limited exception for designated pollutants; added endorsement to provide pollution coverage for pesticides and herbicides; added limited contractual liability coverage for personal and advertising liability.	\$71,798
USI	Law Enforcement Liability	\$2,000,000 each wrongful act and in the aggregate; \$100,000 SIR	\$61,883
USI	Automobile Liability and Physical Damage	\$2,000,000 per occurrence combined single limit for bodily injury and property damage. Coverage applies to any auto, including hired and non-owned autos. \$100,000 Un/Under insured auto coverage for owned autos. Physical damage coverage for leased and grant funded autos only, subject to a \$5,000 deductible for each comprehensive and collision.	\$151,063
USI	Public Officials Liability including Employment Practices Liability	\$2,000,000 each wrongful act and in the aggregate; \$100,000 SIR. Retro Date 10-1-1989	\$49,847
USI	School Leader's Errors & Omissions	\$1,000,000 each wrongful act and in the aggregate; claims made, full prior acts (not retro date); expenses outside limits; \$25,000 deductible.	\$3,855
USI	Excess Workers' Compensation	Statutory workers compensation, \$2,000,000 maximum liability for employers' liability. \$600,000 SIR for police, fire and aircraft related injuries; \$500,000 SIR all other injuries. Estimated premium subject to audit, and based on estimated payrolls of \$74,882,023 at inception.	\$129,696
McGriff	Pollution Liability	\$1,000,000 per pollution condition, \$3,000,000 aggregate; \$10,000 SIR. Retro Date 10-1-1998. \$960 additional for TRIA	\$19,190
USI	Umbrella Liability	\$3,000,000 per occurrence and aggregate. Excess of general liability, automobile liability, employers' liability, law enforcement liability and public officials and employment practices liability. Underlying has \$100,000 SIR.	\$57,974

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USI	Cyber Liability	\$5,000,000 Breach response limit and in the aggregate; 250,000 notified individuals; \$2,500,000 legal, forensic and public relations; \$5,000,000 business interruption; dependent business loss; cyber extortion, data recovery costs; data & network liability; regulatory defense and penalties; payment card liability and costs; media liability. \$100,000 fraudulent instruction; \$250,000 each funds transfer fraud and telephone fraud. \$25,000 deductible except \$10,000 for forensic and public relations and \$5,000 legal. Continuity Date 10-1-2019	\$16,950
USI	Aircraft Liability and Hull	\$10,000,000 Single limit including passengers. \$10,000 medical expense including crew. \$250,000 Hull Coverage on scheduled aircraft ground and flight. Purpose of use includes any use as required by Webb County. Hull deductible is \$1,000 not in motion, \$7,500 in motion, \$7,500 ingestion.	\$15,542
USI	Property and Mechanical Breakdown	\$163,573,656 per occurrence loss limit, as per underlying schedule. Including but not limited to \$4,500,000 gross earnings; \$5,000,000 extra expense; \$100,000 leasehold interest; \$10,000,000 debris removal; \$5,000,000 errors and omissions; \$10,000,000 increased cost of construction; \$5,000,000 valuable papers and records; \$5,000,000 new construction and additions.; \$100,000,000 mechanical breakdown; \$10,000,000 earthquake; \$10,000,000 flood except \$5,000,000 SFHA; \$165,000,000 named storm wind, hail and wind other than named storm; \$5,000,000 newly acquired location. "All risk". replacement cost. Subject to \$50,000 deductible except \$500,000 SFHA flood, \$250,000 named storm and wind and hail other than named storm, \$10,000 mechanical breakdown, \$100,000 (non-flood) water damage; \$250,000 riot or civil commotion.	\$222,994

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USI	Inland Marine	Contractor's equipment per schedule, \$6,011,543 limit; \$500,000 leased, rented or borrowed equipment; various sub-limits including \$350,000 per item on newly acquired equipment; \$5,000 unscheduled tools, \$1,000 per items.; replacement cost, no coinsurance. Annual reporting. EDP equipment \$1,192,644, \$100,000 media, programs and applications, \$100,000; \$200,000 proprietary programs; \$250,000 each earthquake and flood. \$5,000 deductible except \$25,000 for earthquake and flood.	\$35,486
USI	Terrorism and Sabotage	\$100,000,000 per occurrence and in the aggregate subject to a \$10,000 deductible. Active shooter and malicious attack quote for property and liability quoted at +\$11,000	\$14,890 \$25,890
USI	Crime	\$1,000,000 Fidelity subject to \$10,000 deductible; \$200,000 forgery or alteration, \$1,000 deductible; \$150,000 each for on premises, in transit money orders and counterfeit money, computer fraud, funds transfer fraud and personal accounts, each subject to \$2,500 deductible; \$100,000 social engineering fraud, \$5,000 deductible; \$100,000 data restoration expense, \$1,000 deductible; \$25,000 identity fraud expense, \$0 deductible; \$1,000,000 each excess faithful performance for County Treasurer and Tax Assessor, \$10,000 deductible; and \$15,000 claim expense, \$0 deductible.	\$6,000
		Total without Active Shooter	\$857,168
		Total with Active Shooter	\$868,168