

Premium Summary

Coverage	Term	Carrier	Expiring Term Premium	Proposed Term Premium
Property (not including all Taxes, Fees & Surcharges) excl TRIA	23-24	Zurich	\$355,071	\$525,000
Property Loss Engineering Fee	23-24	Zurich	\$5,000	\$15,000
Historic Property	23-24	Zurich	\$38,483	\$28,197
Inland Marine	23-24	AXA XL	\$42,666	\$62,341
Aircraft Hull Physical Damage & Liability	23-24	Westchester	\$6,585	\$7,553
Crime	23-24	Travelers	\$6,174	\$6,490
Cyber	23-24	Travelers	\$62,035	\$58,738
Terrorism & Sabotage	23-24	Lloyd's of London	\$36,015	\$42,302
Excess Workers' Compensation	23-24	SNCC	\$153,979	\$170,062
General Liability	23-24	SNCC	\$412,922	\$667,094
Commercial Auto Liability	23-24	SNCC	Included in GL	Included in GL
Public Officials & Employment Practices	23-24	SNCC	Included in GL	Included in GL
Law Enforcement Liability*	23-24	SNCC	Included in GL	Included in GL
Commercial Auto Physical Damage	23-24	SNCC	\$98,366	\$173,488
JJAEP Educators Legal & Employment Practices	23-24	Lexington	\$4,425	\$5,285
Excess Liability	23-24	SNCC	Included in GL	Included in GL
TOTAL ESTIMATED ANNUAL PREMIUM			\$1,221,720	\$1,761,550

*Optional quote with \$500,000 SIR for Law Enforcement Liability = \$1,687,584 (\$73,966 savings)

Notes: Auto Fleet Count for liability increased to 821 from 596 (+38% increase)

Auto Fleet County for physical damage increased to 454 from 346 (+31% increase)

Property Total Insured Values increased to \$276,196,565 from \$214,975,829 (+28.5% increase)

Terrorism Option: Due to the Terrorism Risk Insurance Act of 2002, you now have the right to purchase coverage for losses arising out of the Acts of Terrorism, as defined in Section 102 (1) of the act. Under Federal Law you may purchase this terrorism coverage for an additional premium as follows. Please note the additional premium is not included in the above quote. We will require written confirmation at the time of binding if you elect or reject this coverage.

Coverage	Premium
Safety National General Liability, Public Officials & Employment Practices \$250K Law Enforcement Liability SIR	\$1,588 (Included in Above Premium)
Safety National General Liability, Public Officials & Employment Practices \$500K Law Enforcement Liability SIR	\$1,246 (Included in Above Premium)

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/21/2023 Prepared for Webb County
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