



Hidalgo County - Property & Windstorm Insurance

Coverage: Property Insurance		RENEWAL 12/31/2022-2023
Building Values:		\$287,811,045
Business Personal Property/Contents		\$40,598,771
Business Income		\$1,500,000
Total Insurable Values (TIV)		\$329,909,816
Perils:	"All Risk" of Direct Physical Loss or Damage including Flood and as further described in the approved policy form	
Property Total Limit of Liability:		\$100,000,000
Sub-Limits:		
Earth Movement per occ & ann aggr for all Locations combined:		\$5,000,000
Flood, per occ & ann aggr for all Locations combined; subject to:		\$5,000,000
Flood, per occ & ann aggr: Zones A & V		Included in Above
Accounts Receivable		\$1,000,000
Civil or Military Authority, the lesser of		30 Days/Max \$1,000,000
Contingent Time Element; the lesser of		60 Days/Max \$1,000,000
Contractors Equipment: owned, leased, rented or borrowed		\$100,000 (Single Item: \$25,000)
Course of Construction		\$1,000,000 (Soft Costs: \$100,000)
Debris Removal		The Lesser of 25% of Covered Loss or \$5,000,000
Electronic Data and Media		\$1,000,000
Errors or Omissions		\$1,000,000
Extended Period of Indemnity		180 Days
Extra Expense/Expediting Expense		\$1,000,000
Fine Arts		\$250,000
Fire Brigade Charges		\$250,000
Fungus, Molds, Mildew, Spores, Yeast (per occ/ann aggr)		\$50,000
Ingress/Egress		30 Days/Max \$500,000
Leasehold Interest		\$1,000,000
Limited Pollution Coverage (Annual Aggregate)		\$100,000
Lock Replacement		\$25,000
Miscellaneous Unnamed Locations		\$500,000
Newly Acquired Property		60 Days/Max \$1,000,000
Ordinance or Law (B&C):		10% per bldg, max \$1M per occ
Ordinary Payroll		90 Days
Plants, lawns, trees or shrubs		\$250,000 (Any Single Item: \$25,000)
Professional Fees (Annual Aggregate)		\$250,000
Reclaiming, restoring or repairing land improvements		\$10,000
Reward Reimbursement/ Arson or Theft Reward		\$25,000
Service Interruption (72 hr qualifying period)		\$500,000
Spoilage		\$25,000
Time Element Monthly Limitation		1/12th monthly
Transit		\$100,000
Underground pipes, flues & drains		\$100,000
Valuable Papers and Records		\$1,000,000
Wind Driven Rain (per occurrence and annual aggregate)		\$500,000
Deductibles:		
All Other Perils		\$50,000 Except \$100,000 for East & West Warehouses Highland Ave.
Earth Movement		\$25,000
Flood (All Zones except FEMA Zones A, B, V, X500 or X-Shaded)		\$100,000
High Hazard Flood Zones (excess of maximum available NFIP limits)		\$500,000 Per Building / \$500,000 Per Contents / Plus \$100,000 Per Occ
Named Storm Wind/Hail		3% Per Location TIV (minimum \$100,000 per Occurrence) except 5% for locations shown in Appendix A



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All Other Wind/Hail		1% Per Location TIV (minimum \$100,000 per Occurrence)
Wind Driven Precipitation		3% Per Location TIV (minimum \$100,000 per Occurrence)
Valuation:	Replacement Cost, except: East & West Warehouses, Highland Ave & 86th Street, San Carlos, TX: ACV shall apply: & excluded perils include Wind, Flood, Earth Movement, and Wind Driven Precipitation	
Terrorism		
Limit of Liability - Annual Aggregate		\$50,000,000
Inland Marine & Equipment		
Scheduled Equipment		\$30,776,729
Equipment		\$1,742,480
Towers		\$8,150,479
Total Insurable Values (TIV)		\$40,669,688
Scheduled Equipment and Towers Policy Aggregate		\$25,000,000
Sub-Limits:		
Equipment Leased or Rented to Others		\$950,000
Equipment Loaned to Others		\$750,000
Flood - Annual Aggregate		\$25,000,000
Flood - Special Hazard Area - Annual Aggregate		\$1,000,000
Earth Movement		\$25,000,000
Deductibles:		
All Other Perils		\$25,000
Earthquake		\$100,000
Flood		\$100,000
Flood Zone A, B and Shaded X		\$250,000
Named Storm		High Hazard Flood is excluded on Broadcasting Equipment and Towers 3% min \$25,000
Wind/Hail		\$25,000 - Tier 1 Counties 3% Min \$25,000
Total Premium Due		\$1,571,671
<p><i>This exhibit is intended as a reference only. The actual policy documents and coverage forms shall govern and supersede any representation made herein.</i></p>		