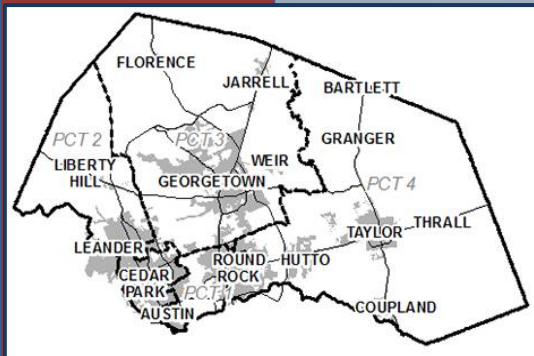




**WILLIAMSON  
COUNTY**

1848

## Insurance Renewal Review



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## Property / Boiler & Machinery Insurance

	10/1/19 - 10/1/20	10/1/20 - 10/1/21
Building & Personal Property	\$343,125,458	\$365,301,541
Mobile Equipment	\$9,647,187	\$12,346,615
Hardware, Software & Media	Included	Included
<b>Total Insured Value</b>	<b>\$352,772,645</b>	<b>\$377,648,156</b>
<b>Sub-Limits:</b>		
Boiler & Machinery	Full Policy Limits	Full Policy Limits
Flood - Category 1	\$10,000,000	\$10,000,000
Flood - Category 2	\$2,500,000	\$2,500,000
Flood - Category 3	\$1,000,000	\$1,000,000
Law Enforcement Animals	\$100,000	\$100,000
Earthquake	\$10,000,000	\$10,000,000
Extra Expense/Gross Earnings	\$1,500,000	\$1,500,000
Increase Cost of Construction	\$1,000,000	\$1,000,000
Newly Acquired Property	\$2,000,000	\$2,500,000
Debris Removal	Lesser of 25% of loss or \$2,500,000	Lesser of 25% of loss or \$2,500,000
Valuable Papers	\$1,000,000	\$1,000,000
Expediting Expense	\$500,000	\$500,000
Fungus, Mold and Mildew	\$25,000	\$25,000
Unscheduled Outdoor Property	Within 1,000 ft of building	Within 1,000 ft of building
<b>Deductibles:</b>		
All Other Perils	\$25,000	\$25,000
Flood - Category 1	\$25,000	\$25,000
Flood - Category 2	\$100,000	\$100,000
Earthquake	\$25,000	\$25,000
Boiler & Machinery	\$25,000	\$25,000
Mobile Equipment	\$1,000	\$1,000
Law Enforcement Animals	\$1,000	\$1,000
Wind & Hail	2%; \$100,000 Minimum	2%; \$100,000 Minimum
<b>Premium (Inc. Terrorism)</b>	<b>\$280,715</b>	<b>\$328,442</b>

This is an exhibit for basic comparison purposes, and does not change, alter or amend the terms & conditions within the actual insurance policies.

## Crime Insurance

	10/1/19 - 10/1/20	10/1/20 - 10/1/21
Public Employee Dishonesty	\$500,000	\$500,000
Faithful Performance	\$500,000	\$500,000
Money & Securities	\$500,000	\$500,000
Forgery & Alteration	\$500,000	\$500,000
Robbery or Safe Burglary	\$500,000	\$500,000
Computer Fraud	\$500,000	\$500,000
Funds Transfer Fraud	\$500,000	\$500,000
Money Orders & Counterfeit	\$500,000	\$500,000
Deductible	\$5,000	\$5,000
<b>Premium:</b>	<b>Included in Cyber</b>	<b>Included in Cyber</b>

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## General Liability Insurance

	10/1/19 - 10/1/20	10/1/20 - 10/1/21
Bodily Injury Per Person	\$1,000,000	\$1,000,000
Bodily Injury Per Accident	\$2,000,000	\$2,000,000
Property Damage	Included	Included
Personal Adv Injury - Per Claim	\$1,000,000	\$1,000,000
Personal Adv Injury - Aggregate	\$2,000,000	\$2,000,000
Damage to Premises	\$100,000	\$100,000
EBL - Each Wrongful Act	\$1,000,000	\$1,000,000
EBL - Total Limit	\$3,000,000	\$3,000,000
GL Deductible	\$25,000	\$25,000
EBL Deductible	\$1,000	\$1,000
<b>Premium:</b>	<b>\$21,052</b>	<b>\$27,688</b>

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## Cyber Liability Insurance

	10/1/19 - 10/1/20	10/1/20 - 10/1/21
Security & Privacy Liab/Expense	\$2,000,000	\$2,000,000
Regulatory Action	\$2,000,000	\$2,000,000
Event Management	\$2,000,000	\$2,000,000
Cyber Extortion	\$2,000,000	\$2,000,000
<b>Deductible:</b>	\$25,000	\$25,000
<b>Premium:</b>	<b>\$48,897</b>	<b>\$49,124</b>

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## Law Enforcement Liability Insurance

	10/1/19 - 10/1/20	10/1/20 - 10/1/21
Aggregate Limit	\$2,000,000	\$2,000,000
Per Wrongful Act	\$2,000,000	\$2,000,000
Deductible	\$25,000	\$50,000
<b>Premium:</b>	<b>\$123,179</b>	<b>\$179,339</b>

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## Public Officials/Employment Practices Liability

	10/1/19 - 10/1/20	10/1/20 - 10/1/21
Aggregate Limit	\$2,000,000	\$2,000,000
Per Wrongful Act	\$2,000,000	\$2,000,000
EPL - Aggregate	\$2,000,000	\$2,000,000
EPL - Per Wrongful Act	\$2,000,000	\$2,000,000
Retro-Active Date	9/1/2013	9/1/2013
Deductible	\$25,000	\$25,000
<b>Premium:</b>	<b>\$62,400</b>	<b>\$89,820</b>

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# Automobile Liability and Physical Damage

	10/1/19 - 10/1/20	10/1/20 - 10/1/21
Bodily Injury - Per Person	\$1,000,000	\$1,000,000
Bodily Injury - Per Accident	\$1,000,000	\$1,000,000
Property Damage	\$1,000,000	\$1,000,000
Personal Injury Protection	Excluded	Excluded
Liability Deductible	\$0	\$0
Physical Damage Deductible	\$2,500	\$2,500
<b>Hired Car Physical Damage</b>		
Maximum Per Vehicle	\$50,000	\$50,000
Comprehensive Deductible	\$2,500	\$2,500
Collision Deductible	\$2,500	\$2,500
<b>Garage keepers</b>		
Maximum Per Vehicle	\$50,000	\$50,000
Comprehensive Deductible	\$500; \$2,500 Max	\$500; \$2,500 Max
Collision Deductible	\$2,500	\$2,500
# of Vehicles/Trailers for AL	775	881
# of Vehicles/Trailers for APD	553	696
Auto Liability Premium	\$230,372	\$318,361
Auto PD Premium	\$93,233	\$142,455
<b>Total Premium</b>	<b>\$323,605</b>	<b>\$460,816</b>

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# Workers Compensation Insurance

	10/1/19 - 10/1/20	10/1/20 - 10/1/21
Annual Payroll	\$110,598,266	\$119,115,865
<b>Limits</b>		
Workers Compensation	Statutory	Statutory
Employers Liability		
Death by Accident	\$1,000,000	\$1,000,000
Death by Disease	\$1,000,000	\$1,000,000
Aggregate	\$1,000,000	\$1,000,000
<b>Deductible</b>	\$0	\$0
<b>Premium</b>	<b>\$886,524</b>	<b>\$1,019,174</b>

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# Umbrella

	10/1/2019 - 10/1/20	10/1/20 - 10/1/21
Aggregate Limit	\$3,000,000	\$3,000,000
Occurrence Limit	\$3,000,000	\$3,000,000
<b>Self-Insured Retention:</b>	\$10,000	\$10,000
<b>Underlying Coverages</b>		
General Liability	Yes	Yes
Employee Benefits Liability	Yes	Yes
Auto Liability	Yes	Yes
Law Enforcement Liability	Yes	No
Public Officials Liability	Yes	Yes
Employers Liability	Yes	Yes
<b>Premium:</b>	<b>\$74,672</b>	<b>\$93,391</b>

**Option - Add \$3M Law Enforcement Liability Umbrella - \$320,939.85**

This is an exhibit for basic comparison purposes, and does not change, alter or amend the terms and conditions within the actual insurance policies.

## Premium Summary

	10/1/2019 - 10/1/2020	10/1/2020 - 10/1/2021
Property / Boiler & Machinery	\$280,715	\$328,442
General Liability	\$21,527	\$27,688
Law Enforcement Liability	\$123,179	\$179,339
Public Officials Liability	\$62,400	\$89,820
Crime	Included in Cyber	Included in Cyber
Cyber Liability	\$48,897	\$49,124
Auto Liability	\$230,372	\$318,361
Auto Physical Damage	\$93,233	\$142,455
Workers Compensation	\$886,524	\$1,019,174
Umbrella	\$74,672	\$93,391
<b>Total Cost</b>	<b>\$1,821,519</b>	<b>\$2,247,794</b>

**Option – Add \$3M Law Enforcement Liability Umbrella - \$320,939.85**