

City of Aurora - Proposal Summary for:
Property, Boiler, Inland Marine Equipment, Crime and Excess Workers Compensation
12-31-16 to 12-31-17

COVERAGE	2015 / 2016 Renewal	2015 / 2016 Exposure Base/	2016/ 2017 Renewal	Exposure Base/ Limit
	Premiums \$ 287,521 excluding Terrorism	Limit Blanket Bldg & Contents Values	Premiums \$ 290,843 excluding Terrorism	Blanket Bldg & Contents Values
Property				
Chubb Insurance Co. Boiler-Machinery	included		included	\$ 269,579,172
Chubb Insurance Co. Inland Marine	included	\$3,500,000 misc. equip.	included	\$10MM Flood/\$10MM Earthquake
Chubb Insurance Co.				
Employee Dishonesty/Crime	\$4,337 Travelers@ \$10K Ded.	\$ 600,000	\$4,669 Travelers@ \$10K Ded. Option 3 yr prepaid/\$13,307 or 3yr ann. Inst. \$4,669	\$ 600,000
Excess WC (per \$100. Payroll) Safety National Casualty Ins.	\$ 156,251 \$675,000 Self-Insured Retention except \$750,000 USL&H	Est. 15/16 Payroll \$ 84,791,985	\$ 169,161 \$675,000 Self-Insured Retention except \$750,000 USL&H- see optional proposal below	Est. 15/16 Payroll \$ 88,012,791
Fine Arts Hanover Insurance Co.	\$ 4,977	fine art & statues per schedule on file w Company	\$ 5,226	fine art & statues per schedule on file w Company
Broker Fee Wine Sergi Insurance	\$ 27,000	Commission Waived	\$ 28,000	Commission Waived
Total	\$ 480,086		\$ 497,899	
			SIR Options/ Excess WC	
			\$750,000 SIR - (\$8,538) reduction Premium \$160,623	

Insurance Summary

Prepared for:

City of Aurora
 44 East Downer Place
 Aurora, IL 60507



Date Prepared: November 15, 2016

Coverage	Effective Date	Expiration Date	Company	Policy Number
Commercial Property	December 31, 2016	December 31, 2017	Chubb Insurance Company	35276184

Schedule of Locations

On File with the Carrier

Commercial Property Coverages

Coverage	Limit	Valuation Type	Deductible
Building and Personal Property	\$269,579,172	Replacement Cost	\$50,000
Flood Aggregate	\$10,000,000	Replacement Cost	\$50,000*
Earthquake Aggregate	\$10,000,000	Replacement Cost	\$50,000
EDP Property on Premises	\$565,570	Replacement cost	\$25,000

Coverages include, but are not limited to:

- All Risk Replacement Cost
- Ordinance or Law Included. Sub Limit \$5,000,000
- Machinery Breakdown included subject to \$25,000 deductible (except at premises 2 & 75)
- \$500,000 Blanket Limit of Insurance applies to: Accounts Receivable, Electronic Data Processing Property, Fire Arts, Leasehold Interest – Bonus Payment, Prepaid Rent, Sublease Proff, Tenants Lease Interest, Leasehold Interest – Undamaged Tenants Improvements & Betterments, Non-Owned Detached Trailers, Outdoor Trees, Shrubs, Plants or Lawns, Pair and Set, Personal Property of Employees, Public Safety Service Charges, Research and Development Property, Valuable Papers.

*Flood Deductible is higher for specified locations on file with the carrier in designated flood zones.

IMPORTANT: This is a summary only. It does not include all of the terms, coverages, exclusions, limitations, and conditions in the actual insurance contract. You must read the policy for those details.

Property Coverages Continued:

- \$10,000,000 Auto Physical Damage – Coverage only applies while at insureds scheduled locations on an ACV basis. Subject to \$100,000 deductible
- \$ 3,500,000 Mobile Equipment
- \$ 250,000 Personal Property Limits – any Other Location
- \$ 250,000 Personal Property in Transit Coverage
- \$ 50,000 Prohibition of Access Per Occurrence
- \$100,000 Prohibition of Access Annual Aggregate Limit
- \$7,500,000 Business Income with Extra Expense Coverage – - Dependent Business Premise
- \$ 565,570 EDP Property on Premises
- \$1,000,000 Business Income – Loss of Utilities
- \$500,000 Business Income – Loss of Utilities – Overhead Lines
- \$1,000,000 Debris Removal Expense
- \$100,000 Fungus Clean-Up or Removal
- \$100,000 Pollutant Clean-Up or Removal
- \$100,000 Paved Surfaces
- \$ 50,000 Fine Arts on Premise (Premise 72/Building 1)
- \$ 250,000 Business Income with Extra Expense Coverage (Premise 2/Building 2)
- \$ 3,500,000 Mobile Communication Property t – Subject to \$3,500 Deductible (Premise 1/Building 1)

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Coverage	Effective Date	Expiration Date	Company	Policy Number
Business Automobile	December 31, 2016	December 31, 2017	Chubb Insurance Company	35276184

Coverage	Each Occurrence Limit	Retention
Auto Physical Damage	\$10,000,000	\$100,000

- \$10,000,000 Auto Physical Damage – Coverage only applies while vehicles are garaged or parked at insured scheduled locations on an ACV basis. Subject to \$100,000 deductible

Coverage	Effective Date	Expiration Date	Company	Policy Number
Crime	December 31, 2016	December 31, 2017	Travelers Insurance Company	106434737

Coverage	Limit	Retention
Forgery or Alteration	\$600,000	\$10,000
On Premises	\$600,000	\$10,000
In Transit	\$600,000	\$10,000
Money Orders and Counterfeit Money	\$600,000	\$10,000
Computer Crime	\$600,000	\$10,000
Funds Transfer Fraud	\$600,000	\$10,000
Claim Expense	\$5,000	\$0

Coverage	Effective Date	Expiration Date	Company	Policy Number
Liquor Liability	February 14, 2016	February 14, 2017	RSUI Indemnity Company	NBA00085100

Coverage	Limit
Each Common Cause Limit	\$1,000,000
Aggregate Limit	\$1,000,000

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Coverage	Effective Date	Expiration Date	Company	Policy Number
Fine Arts	December 31, 2016	December 31, 2017	Hanover Insurance Company	IHCA206786

Schedule on file with carrier

Coverage	Limit	Retention
Fine Arts Limit	\$955,000	\$1,000
Newly Purchased Property	\$5,000	\$1,000
Transit	\$10,000	\$1,000
Emergency Removal	10 days	\$1,000

Coverage	Effective Date	Expiration Date	Company	Policy Number
Excess Workers' Compensation	December 31, 2016	December 31, 2017	Safety National Casualty Corp.	SP 4045315

EXCESS WORKERS' COMPENSATION COVERAGE - STATUTORY

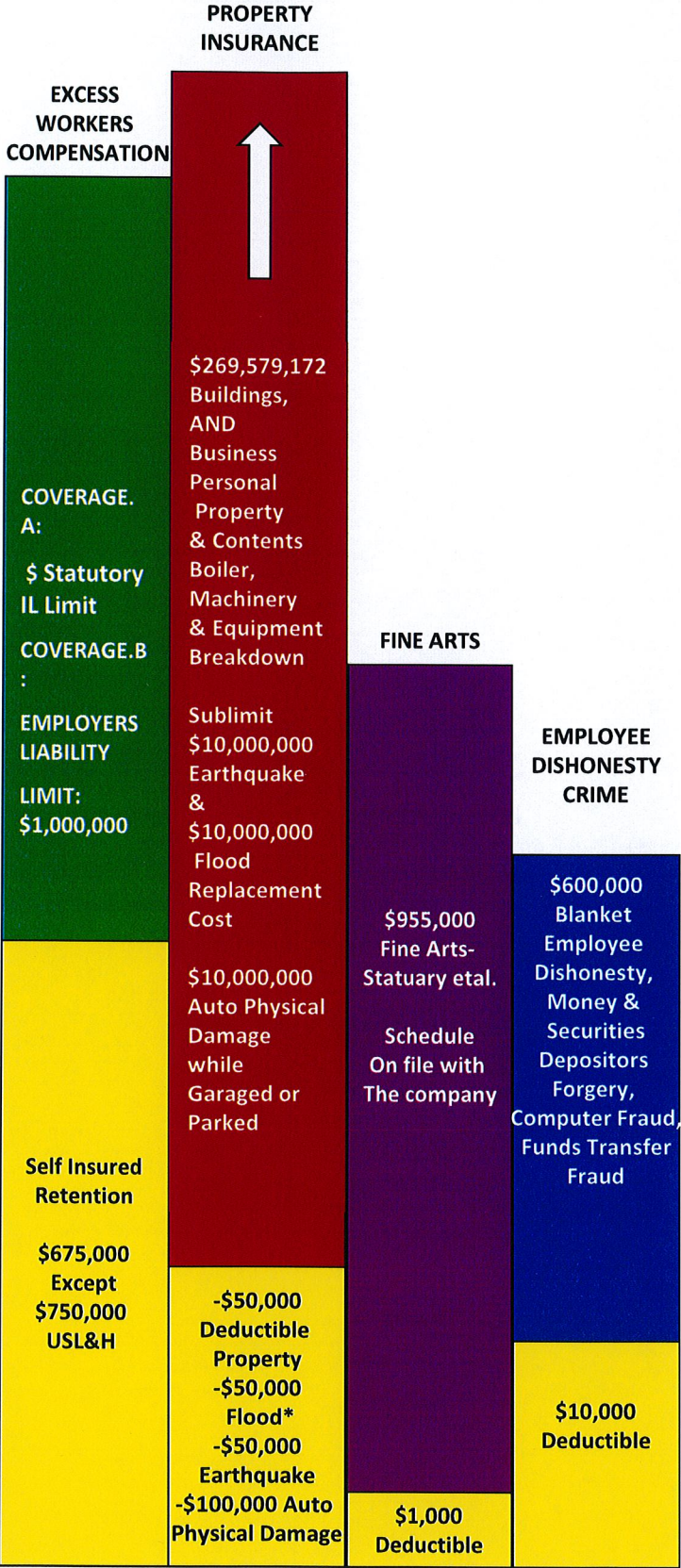
EMPLOYERS LIABILITY COVERAGE

Each Accident – Bodily Injury by Accident	\$1,000,000
Policy Limit – Bodily Injury by Disease	\$1,000,000
Each Employee – Bodily Injury by Disease	\$1,000,000
Limit	Statutory
Self Insured Retention	\$675,000 (USL&H \$750,000)

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City of Aurora

**Workers Compensation'
Property, Fine Arts and
Crime- Limits/
Retentions/Deductibles
12/31/2016 to
12/31/2017**



KEY

- WORKERS COMPENSATION
- BUILDINGS-PERSONAL PROPERTY- AUTO PHYSICAL. DAMAGE
- FINE ART
- CRIME
- RETENTION / DEDUCTIBLE

* Flood Deductible is \$100,000 on locations designated Flood zones (see policy)