

Covered Party: City of Dania Beach
 Effective Date: 10/1/2014



LINE OF COVERAGE	2013/2014			2014/2015			Changes in Exposures	
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	2013/2014	2014/2015
Property:								
Preferred								
Buildings & Contents	\$ 45,670,048	\$ 2,500	\$ 433,413	\$ 45,541,366	2,500	\$ 421,218	Exposure Difference	Property \$ (128,682)
Equipment Breakdown	\$ 45,670,048	2,500		\$ 45,541,366	2,500			-0.28%
Flood	\$ 1,000,000	2,500		\$ 1,000,000	2,500			
Earthquake								
Terrorism								
Windstorm								
Accounts Receivable	\$ 250,000	5%/\$15,000 minimum			5%/\$15,000 minimum			Premium Difference \$ (12,195)
Additional Expense	\$ 250,000	2,500		\$ 250,000	2,500			-2.81%
Business Income	\$ 250,000	2,500		\$ 250,000	2,500			
Errors & Omissions	\$ 250,000	2,500		\$ 250,000	2,500			
Demolition & Increased Cost of Construction	\$ 500,000	2,500		\$ 500,000	2,500			
Inland Marine:								
Communications Equipment	\$ -	-	\$ 8,231	\$ -	-	\$ 9,351	Inland Marine Exposure Difference	\$ 1,028,831
Mobile Equipment	\$ 694,805	2,500		\$ 834,805	2,500			\$ 140,000
Electronic Data Processing	\$ 170,000	2,500		\$ 170,000	2,500			13.61%
Emergency Services Portable Equip	\$ -	-		\$ -	-			
Fine Arts	\$ 10,000	2,500		\$ 10,000	2,500			\$ 1,120
Other Inland Marine	\$ 70,000	2,500		\$ 70,000	2,500			13.61%
Rented Borrowed Leased Equipment	\$ 50,000	2,500		\$ 50,000	2,500			
Valuable Papers	\$ -	-		\$ -	-			
Watercraft	\$ 34,026	2,500		\$ 34,026	2,500			
			Sub-Total \$ 441,644			Sub-Total \$ 430,569		
Crime:								
Preferred								
Employee Dishonesty	\$ 100,000	\$ 1,000	\$ 1,346	\$ 100,000	\$ 1,000	\$ 1,346		
Theft, Disappearance & Destruction In/Out	\$ 10,000	1,000		\$ 10,000	1,000			
Funds Transfer	\$ 10,000	1,000		\$ 10,000	1,000			
Computer Fraud	\$ 25,000	1,000		\$ 25,000	1,000			
Forgery/Alterations	\$ 25,000	1,000		\$ 25,000	1,000			
			Sub-Total \$ 1,346			Sub-Total \$ 1,346		
General Liability:								
Preferred								
General Liability	\$ 1,000,000	\$ -	\$ 119,372	\$ 1,000,000	\$ -	\$ 121,968	Payroll Exposure Difference	\$ 6,604,279
Employee Benefits	\$ 1,000,000	\$ -		\$ 1,000,000	\$ -			\$ 140,534
Law Enforcement Liability								2.17%
								\$ 2,596
			Sub-Total \$ 119,372			Sub-Total \$ 121,968		2.17%

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	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	2013/2014	2014/2015	
Automobile:							Vehicles	Vehicles	
Preferred									
Auto Liability	\$ 1,000,000 rejected	\$ -	\$ 34,128	\$ 1,000,000 rejected	\$ -	\$ 33,584	62	61	
Uninsured Motorist	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Exposure Difference	-1	
Collision	Symbol 2	1,000	16,498	Symbol 2	1,000	16,546			
Hired Physical Damage	\$ 35,000	1,000	\$ -	\$ 35,000	1,000	\$ -	Premium Difference	(496)	\$
Medical Payments	None			None			Premium Difference	-0.98%	
		Sub-Total	\$ 50,626			\$ 50,130	Payroll	Payroll	
Public Officials:									
Preferred									
Public Officials Liability	\$ 1,000,000	15,000	\$ 56,236	\$ 1,000,000		\$ 56,580	\$6,463,745	\$6,604,279	
Employment Practices Liability	\$ 1,000,000	10,000	Included				Exposure Difference	140534	
									2.17%
		Sub-Total	\$ 56,236			\$ 56,580	Premium Difference	\$ 344	
							Premium Difference	0.61%	
							Payroll	Payroll	
Workers' Compensation:									
Preferred Govt' Ins Trust									
		13/14 Payroll: \$6,463,745				14/15 Payroll: \$6,604,279			
		2013 Mod: .77				Experience Mod: .79			
Workers' Compensation	Statutory \$	-	\$ 124,758	Statutory \$	-	\$ 126,542	Exposure Difference	140534	
Employers Liability	\$1m/\$1m/\$1m		Included	\$1m/\$1m/\$1m			Premium Difference	1,784	\$
									1.43%
		Sub-Total	\$ 124,758			\$ 126,542	Premium Difference		
Pollution:									
Indian Harbor									
Pollution Including Terrorism	\$1,000,000/\$2,000,000	10,000	\$ 11,356	\$1,000,000/\$2,000,000	10,000	\$ 11,356			
		FCHF	148		FCHF	148			
		Sub-Total	\$ 11,504			\$ 11,504	Premium Difference	\$ (0)	0.00%
Dock Property:									
Great Lakes Reinsurance									
Docks	\$ 2,750,000	\$27,500/\$275,000	\$ 61,875	\$ 2,750,000	\$27,500/\$275,000	\$ 61,875			
		Certificate Fee	35		Certificate Fee	35			
		Inspection Fee	250		Inspection Fee	-			
		Policy Fee	35		Policy Fee	35			
		FCHF	809		FCHF	805			
		Sub-Total	\$ 63,004			\$ 62,750	Difference		-0.85%
TOTAL PREMIUM			\$ 805,486			\$ 798,639			

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