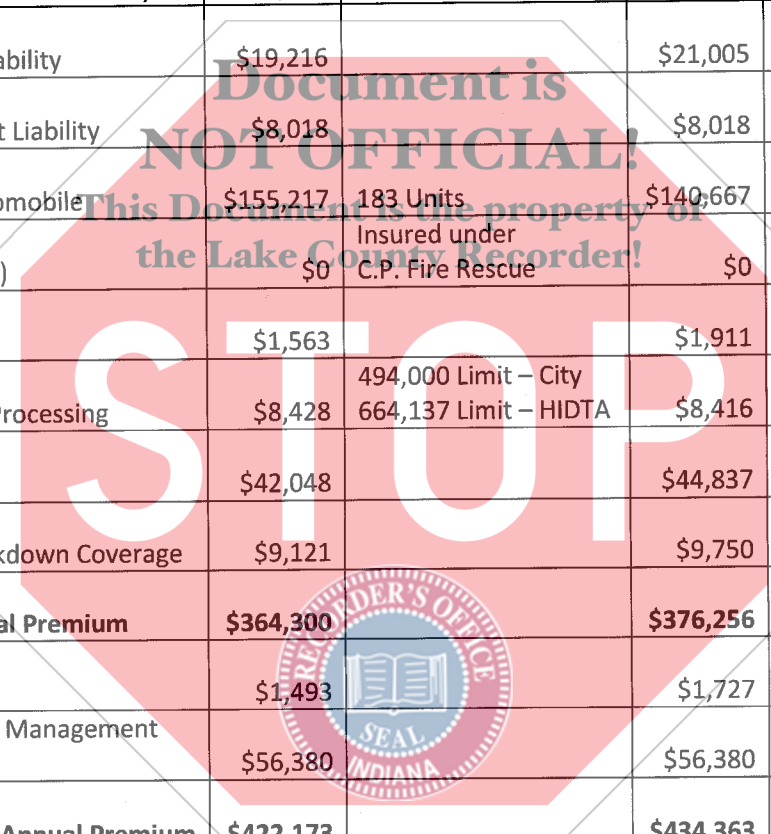


City of Crown Point	
Policy Period:	1/1/2015 to 1/1/2016

Coverage	Expiring Premium	Expiring Exposure	Renewal Premium	Renewal Exposure
Property	\$30,920	24,058,032 TIV	\$33,624	25,862,897 TIV
Inland Marine	\$12,027	3,431,778 Limit	\$10,092	3,425,189 Limit
General Liability	\$70,439		\$89,622	
Employment Practices Liability	\$7,303		\$8,314	
Wrongful Acts Liability	\$19,216		\$21,005	
Law Enforcement Liability	\$8,018		\$8,018	
Commercial Automobile	\$155,217	183 Units	\$140,667	184 Units
Automobile (Fire)	\$0	Insured under C.P. Fire Rescue	\$0	Insured under C.P. Fire Rescue
Crime	\$1,563		\$1,911	
Electronic Data Processing	\$8,428	494,000 Limit - City 664,137 Limit - HIDTA	\$8,416	494,000 Limit - City 662,059 Limit - HIDTA
Umbrella	\$42,048		\$44,837	
Equipment Breakdown Coverage	\$9,121		\$9,750	
<b>Estimated Annual Premium</b>	<b>\$364,300</b>		<b>\$376,256</b>	
Terrorism	\$1,493		\$1,727	
Insurance & Risk Management Fee	\$56,380		\$56,380	
<b>Total Estimated Annual Premium</b>	<b>\$422,173</b>		<b>\$434,363</b>	



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 LAKE COUNTY  
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 RECORDER

AMOUNT \$            *NC*  
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 CHECK # \_\_\_\_\_  
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Coverage	Limit
Equipment Breakdown	\$26,261,207
Property Damage	\$25,611,207
Business Income / Extra Expense	\$650,000
Service Interruption	Combined with BI/EE
Contingent Business Income	\$100,000
Off Premises Property Damage	\$100,000
Spoilage / Perishable Goods	\$100,000
Data Restoration	\$100,000
Demolition	\$100,000
Ordinance or Law	\$100,000
Expediting Expenses	\$100,000
Hazardous Substances	\$100,000
Newly Acquired Locations	\$1,000,000
Green	\$25,000
Mold	\$25,000

Deductibles	Limit
Direct Coverages	\$2,500
Except Motors, Pumps & Deep Well Pump Units	\$25 per Horsepower; \$2,500 Minimum
Indirect Coverages	24 Hours
Newly Acquired Locations	120 Days
Extended Period of Restoration	30 Days
Interruption of Service Waiting Period	24 Hours

Endorsements / Additional Coverages	Limit
<u>Data Compromise Coverage:</u>	
- Response Expenses	\$50,000 Annual Aggregate
Legal & Forensic Information Technology Review	\$5,000 any one "Personal Data Compromise"
- Defense & Liability	\$50,000 Annual Aggregate
<u>Identity Recovery Coverage:</u>	
- Expense Reimbursement Coverage	\$15,000 Annual Aggregate per "ID Recovery"
Lost Wages and Child & Elder Care	\$5,000
Miscellaneous Unnamed Costs	\$1,000

Deductibles	Limit
Response Expenses	\$1,000 each "Personal Data Compromise"
Defense & Liability	\$1,000 each "Data Compromise Suit"
Expense Reimbursement	\$250 each "Identity Recovery Insured"

Exclusions
Refer to policy for specific exclusions

Policy Form	
Occurrence	

Liability Limits	
General Aggregate Limit	\$3,000,000
Products/Completed Operations Aggregate Limit	\$3,000,000
Personal/Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Rented Premises – Each Occurrence	\$500,000
Medical Expense Limit – Any One Person	\$10,000

~Please let us know if you would like a quote for higher limits than what is shown above~

Deductibles	
Property Damage	\$25,000
Bodily Injury	\$25,000
Damage to Premises Rented to you	\$25,000

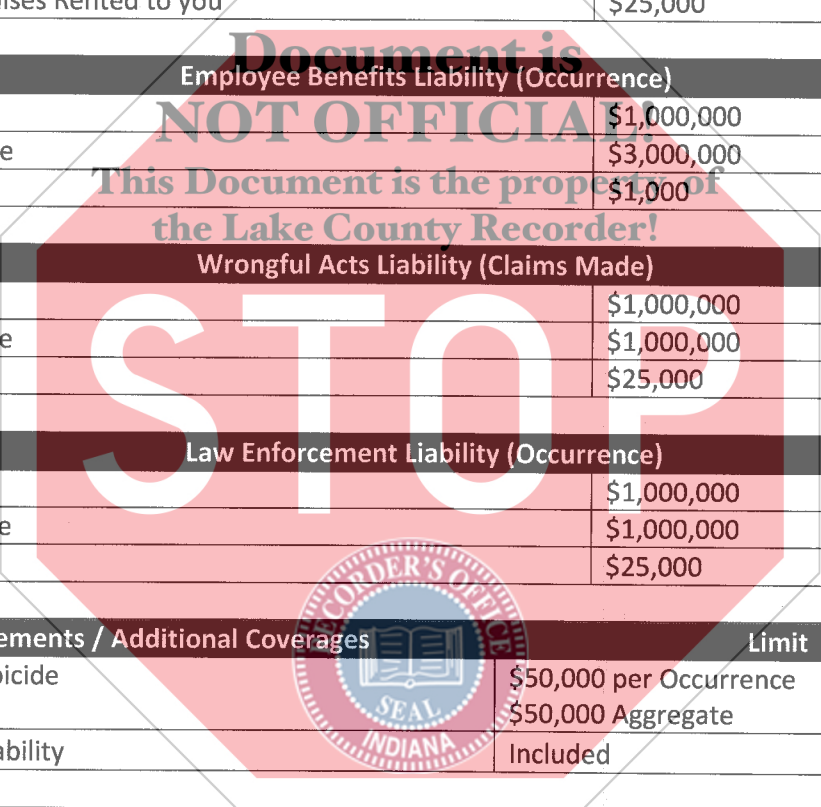
Employee Benefits Liability (Occurrence)	
Each Claim	\$1,000,000
Annual Aggregate	\$3,000,000
Deductible	\$1,000

Wrongful Acts Liability (Claims Made)	
Each Claim	\$1,000,000
Annual Aggregate	\$1,000,000
Deductible	\$25,000

Law Enforcement Liability (Occurrence)	
Each Claim	\$1,000,000
Annual Aggregate	\$1,000,000
Deductible	\$25,000

Endorsements / Additional Coverages	Limit
Pesticide or Herbicide	\$50,000 per Occurrence \$50,000 Aggregate
Sewer Backup Liability	Included

Exclusions	
Mold	
Refer to policy for specific exclusions	



Coverage	Limit	Deductible	Blanket/Schedule
Employee Theft	\$100,000 (Included Faithful Performance)	\$500	
Forgery or Alteration	\$100,000	\$500	
Theft of Money and Securities			
Inside the Premises	\$100,000	\$500	Schedule
Outside the Premises	\$100,000	\$500	Schedule
Tax Time Limit	\$100,000	\$500	
Computer Fraud	\$100,000	\$500	

ERISA Coverage	Name of Plan	Limit	Deductible	Total Asset Value
Excluded				

Employee Retirement Income Security Act of 1974 (ERISA)
<ul style="list-style-type: none"> <li>• One of the purposes of ERISA is to force employers to protect the assets of the business that have been designated as employee pension benefits.</li> <li>• ERISA coverage applies to employee dishonesty only.</li> <li>• The employee benefit plan itself must be named as the Insured, so that it may be reimbursed for any potential losses from mishandling or misappropriation of plan funds by the plan's fiduciaries. Most employers are required to carry ERISA coverage of \$1,000 or 10% of plan assets up to a maximum of \$500,000.</li> <li>• However, if the employee benefit plan holds employer securities (i.e., company stock), the maximum is \$1,000,000.</li> </ul>

Exclusions
Refer to policy for specific exclusions

**Coverage Details**

Policy Type: Umbrella  
First Dollar Defense: First Dollar Included

**Liability**

Each Occurrence Limit	\$5,000,000
Aggregate	\$5,000,000
Self Insured Retention	\$10,000

Please let us know if you would like a quote for higher limits than what is shown above. In light of excessive court awards, higher umbrella liability limits (available in increments of \$1,000,000) should be considered.

**Underlying Policy Information**

General Liability - Occurrence	
Each Occurrence Limit	\$1,000,000
General Aggregate Limit	\$3,000,000
Products/Completed Operations Aggregate Limit	\$3,000,000
Personal/Advertising Injury Limit	\$1,000,000
Automobile Liability	
Combined Single Limit	\$1,000,000
Employee Benefits	
Each Occurrence	\$1,000,000
Aggregate	\$3,000,000
Wrongful Acts	
Each Claim	\$1,000,000
Aggregate	\$1,000,000
Law Enforcement	
Each Occurrence	\$1,000,000
Aggregate	\$1,000,000

**Exclusions**

Designated Work or Operations: Crown Point Fire - Rescue Dept.  
Refer to policy for specific exclusions