

Insurance Summary (2023 - 2024)

General Liability/Property

Carrier	Federal Insurance Company
Term	5/1/2023 - 5/1/2024
Policy #	36059102

Coverage	Limits
General Liability	
Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000
Advertising & Personal Injury	\$1,000,000
Damage To Premises Rented To You	\$1,000,000
Medical Expenses	\$10,000
Employee Benefits Each Claim	\$1,000,000
Employee Benefits Aggregate	\$1,000,000
Property	
Covered Premises Blanket	\$500,000
Earthquake/Sprinkler Leakage	\$1,000,000
Inundation, Back-up and Mudflow	\$1,000,000
Premise 1 (2075 Woodside Road)	
Personal Property	\$730,080
Business Income & Extra Expense	\$1,168,128
Valuable Papers	\$100,000
Premise 2 (2075 Woodside Road)	
Personal Property	\$140,400
Deductibles	
Employee Benefits	\$1,000
Employee Benefits Retroactive Date	5/1/2019
Property Damage/Loss Except:	\$5,000
Inundation, Back-up and Mudflow	\$10,000
Earthquake/Sprinkler Leakage	\$10,000
Rating Information	
General Liability	1.407
GL Payroll	\$4,863,870
Employee Benefits	.222
Employee Count	27
Total Premium: \$12,870	

Auto

Carrier	Federal Insurance Company
Term	5/1/2023 - 5/1/2024
Policy #	73608958

Coverage	Limits
Hired & Non-Owned Auto Liability	\$1,000,000
Hired Physical Damage	ACV
Hired Comprehensive & Collision Deductible	\$1,000
Total Premium: \$748	

Workers' Compensation

Carrier	Federal Insurance Company
Term	5/1/2023 - 5/1/2024
Policy #	71771443

Coverage	Limits
Workers Compensation	Statutory
Employers Liability	
Bodily Injury By Accident	\$1,000,000
Bodily Injury By Disease Aggregate	\$1,000,000
Bodily Injury by Disease	\$1,000,000
Rating Information	
Payroll Basis	\$4,852,500
Total Premium: \$19,864	

Umbrella

Carrier	Federal Insurance Company
Term	5/1/2023 - 5/1/2024
Policy #	78190371

Coverage	Limits
Excess Coverage Other Aggregate	\$10,000,000
Umbrella Aggregate	\$10,000,000
Advertising & Personal Injury	\$10,000,000
Each Occurrence	\$10,000,000
Total Premium: \$8,565	

Fiduciary Liability

Carrier	Federal Insurance Company
Term	5/1/2023 - 5/1/2024
Policy #	68055529

Coverage	Limits
Policy Aggregate	\$1,000,000
Retroactive Date	5/1/2019
Total Premium: \$2,322	

Public Officials Liability

Carrier	ACE American Ins Co
Term	5/1/2023 - 5/1/2024
Policy #	G71802838004

Coverage	Limits
D&O/EPL	\$5,000,000
Crisis Management Fund	\$25,000
Retentions	
Insuring Agreement 1A. 1	\$0
Agreement IA 2, 1B & IC	\$75,000
Total Premium: \$75,209	

Crime

Carrier	Travelers Casualty & Surety Co
Term	5/1/2023 - 5/1/2024
Policy #	107085076

Coverage	Limits
Employee Theft	\$500,000
ERISA Fidelity	\$500,000
Forgery or Alteration	\$500,000
On Premises	\$500,000
Money Orders & Counterfeit	\$500,000
Computer Fraud	\$500,000
Funds Transfer Fraud	\$500,000
Claims Expense	\$5,000
Deductibles	
All Except:	\$5,000
ERISA & Claim Expense	\$0

Cyber

Carrier	Houston Casualty Company
Term	5/1/2023 - 5/1/2024
Policy #	H23NGP215049-01

Coverage	Limits
Aggregate	\$2,000,000
Network & Information Security	\$2,000,000
Regulatory Defense & Penalties	\$2,000,000
Multimedia Content Liability	\$2,000,000
Pci Fines & Assessments	\$2,000,000
Breach Response	\$2,000,000
Crisis Management & PR	\$2,000,000
Cyber Extortion	\$2,000,000
BI / EE	\$2,000,000
Digital Asset Restoration	\$2,000,000
Funds Transfer Fraud	\$2,000,000
Deductible	\$250,000
Total Premium: \$69,017.71	

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This is an overview of your insurance program. Policy conditions, exclusions and/or terms in this summary may be limited. Refer to your policy for all conditions, exclusions and/or terms. In the event they differ, the policy will prevail. Higher limits may be available upon request.

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