

Covered Party:	City of Key West
Effective Date:	10/1/2019



Coverage & Premium Comparison

LINE OF COVERAGE	2018/2019			2019/2020			Changes in Exposures	
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREMIUM	2018/2019	2019/2020
Hull & Machinery:							TIV	
Great American Insurance Co.							\$887,050	\$887,050
Watercraft Hull & Machinery	\$ 887,050	Various	\$ 10,027	\$ 887,050	Various	\$ 10,027	Exposure	\$ -
TRIA Terrorism	Included			Included			Difference	0.00%
							Premium	\$ -
			Sub-Total			Sub-Total	Difference	0.00%
			\$ 10,027			\$ 10,027		
Vessel Pollution Liability:							TIV	
Great American Insurance Co.							\$887,050	\$887,050
OPA Liability	\$ 1,000,000	\$ -	\$ 4,061	\$ 1,000,000	\$ -	\$ 4,061	Exposure	\$ -
CERCLA Liability	\$ 1,000,000	\$ -		\$ 1,000,000	\$ -		Difference	0.00%
							Premium	\$ -
			\$ 4,061			\$ 4,061	Difference	0.00%
Marina Operators Legal Liability:							Total Receipts	
Great American Insurance Co.							\$5,945,000	\$5,945,000
Marina Operators Legal Liability	\$ 1,000,000	\$ 2,500	\$ 24,016	\$ 1,000,000	\$ 2,500	\$ 24,016	Exposure	\$ -
Limited Pollution Liability	\$ 1,000,000	\$ 2,500		\$ 1,000,000	\$ 2,500		Difference	0.00%
Marina Operators Pollution Liability	\$ 1,000,000	\$ 2,500		\$ 1,000,000	\$ 2,500			
TRIA Terrorism	Included			Included			Premium	\$ -
			Sub-Total			Sub-Total	Difference	0.00%
			\$ 24,016			\$ 24,016		
Wharfingers Liability:							Total Receipts	
Great American Insurance Co.							\$4,229,800	\$4,229,800
Wharfingers Liability	\$ 2,000,000	\$ 10,000	\$ 17,575	\$ 2,000,000	\$ 10,000	\$ 17,575	Exposure	\$ -
TRIA Terrorism	Included			Included			Difference	0.00%
							Premium	\$ 182
			Sub-Total			Sub-Total	Difference	1.04%
			\$ 17,575			\$ 17,575		
Excess General Liability:								
Great American Insurance Co.								
Excess Liability at Out Mole Location	\$ 4,000,000	\$ 1,000,000	\$ 9,500	\$ 4,000,000	\$ 1,000,000	\$ 9,500		
TRIA Terrorism	Included			Included			Premium	\$ -
			Sub-Total			Sub-Total	Difference	0.00%
			\$ 9,500			\$ 9,500		
AD&D							# of Employees	
National Union Fire Ins. Co.							210	219
Accidental Death Benefit	\$ 74,801		\$ 6,768	\$ 75,000	\$ -	\$ 7,204	Exposure	9
Accidental Dismemberment Benefit	\$ 74,801			\$ 75,000	\$ -		Difference	4.29%
Unlawful & Intentional Act	\$ 211,581			\$ 225,000	\$ -		Premium	\$ 436
			Sub-Total			Sub-Total	Difference	6.44%
			\$ 6,768			\$ 7,204		
Storage Tank Liability:							# of Tanks	
Commerce & Industry							18	16
Storage Tank Liability	\$1,000,000/\$10,000,000	\$ 25,000	\$ 6,614	\$1,000,000/\$10,000,000	\$ 25,000	\$ 6,301	Exposure	-2
TRIA Terrorism	Included		\$ 58	Optional		\$ 56	Difference	-11.11%
			Sub-Total			Sub-Total	Premium	\$ (315)
			\$ 6,672			\$ 6,357	Difference	-4.72%
TOTAL PREMIUM			\$ 78,619			\$ 78,922		
						\$ Difference		\$ 303
						% Difference		0.39%

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.