



# Proposal of Insurance

## Hall County Board of Commissioners

2875 Browns Bridge Rd  
Gainesville, GA 30504

Arthur J. Gallagher Risk Management Services LLC  
Scott Thomason | Senior Vice President Southeast Regional Practice  
Leader Public Sector  
Scott\_Thomason@ajg.com | (678) 393-5234

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# Gallagher

Insurance | Risk Management | Consulting

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## Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team</i>	<i>Role</i>	<i>Email</i>	<i>Phone</i>
<b>Scott Thomason</b> Producer	Senior Vice President Southeast Regional Practice Leader Public Sector	Scott_Thomason@ajg.com	(678) 393-5234 (p)
<b>John Beckett</b> Account Executive	Client Service Executive	John_Beckett@ajg.com	(678) 393 5282 (p)
<b>Anthony Valentine</b> Client Service Manager II	Client Service Manager	Anthony_Valentine@ajg.com	(678) 301-1825 (p)

## Program Structure

## Named Insured

<i>Named Insured</i>	<i>Property</i>	<i>Crime</i>	<i>General Liability</i>	<i>Law Enforcement Liability</i>	<i>Package</i>	<i>Auto Physical Damage</i>	<i>Cyber Liability</i>	<i>Aviation</i>	<i>Terrorism Standalone</i>
Hall County Board of Commissioners	X	X	X	X	X	X	X	X	X

**OMNIBUS WORDING** - Auto Physical Damage

**Note:** Any entity not named in this proposal may not be an insured entity. This may include affiliates, subsidiaries, LLCs, partnerships, and joint ventures.

## Market Review

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

<i>Line Of Coverage</i>	<i>Insurance Company ** (AM Best Rate/Financial Strength)</i>	<i>Market Response</i>	<i>Admitted</i>
Property	Fireman's Fund Insurance Company (A+ XV)	Quoted	Admitted
Property	GovPro Program (Shared & Layered) (A- VII) TIV: \$313,858,181 Per Schedule on File with AJG Atlanta	Non-Binding Indication	Non-Admitted
Crime	Travelers Casualty and Surety Co of America (A++ XV)	Quoted	Admitted
General Liability	Zurich American Insurance Company (A+ XV)	Quoted	Admitted
Law Enforcement Liability	Lexington Insurance Company (A XV)	Quoted	Non-Admitted
Package	Safety National Casualty Corporation (A++ XV)	Quoted	Admitted
Auto Physical Damage	Safety National Casualty Corporation (A++ XV )	Quoted	Admitted
Cyber Liability	Berkley Assurance Company (A+ XV)	Quoted	Non-Admitted
Aviation	American Alternative Insurance Corp (A+ XV)	Quoted	Admitted
Terrorism Standalone	Indian Harbor Insurance Company (A+ XV)	Quoted	Non-Admitted

\*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

\*\*Gallagher companies use AM Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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\*\*\*If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

## Location Schedule

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
General Liability	1/1	2875 Browns Bridge Rd Gainesville, GA 30504
Property	1	2928 Atlanta Highway Gainesville GA 30501
	2	2515 Atlanta Highway Gainesville GA 30501
	3	734 East Crescent Drive Gainesville GA 30501
	4	470 Crescent Drive Gainesville GA 30501
	6	111 Spring Street Gainesville GA 30501
	7	111 Spring Road Gainesville GA 30501
	8	1855 Calvary Church Road Gainesville GA 30507
	9	2318 Brown Bridge Road Gainesville GA 30504
	10	3500 Keith Bridge Road Gainesville GA 30504
	11	3100 Old Cleveland Highway Gainesville GA 30506
	12	7008 Chestnut Street Gainesville GA 30501
	14	1700 Oakbrook Drive Gainesville GA 30507
	16	440 Prior Street Gainesville GA 30501
	17	1280 Athens Street Gainesville GA 30507
	18	5040 Poplar Springs Road Gainesville GA 30507
	20	3005 Sardis Road Gainesville GA 30506
	23	731 East Crescent Drive Gainesville GA 30501
	24	2460 Athens Highway Gainesville GA 30507
	25	6012 Hulsey Road Clermont GA 30527
	26	2940 Mcever Road Gainesville GA 30504

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
	27	4187 Falcon Parkway Flowery GA 30542
	28	210 Green Street Gainesville GA 30501
	29	4890 Winder Highway Gainesville GA 30542
	30	5608 Highway 52 Gainesville GA 30543
	31	5625 Bark Camp Road Murrayville GA 30564
	32	1280 Athens Street Gainesville GA 30507
	33	1945 Calvary Church Road Gainesville GA 30507
	34	731 East Crescent Drive Gainesville GA 30501
	35	6175 Gaines Ferry Road Gainesville GA 30542
	36	6170 Lula Road Gainesville GA 30554
	38	645 Main Street Gainesville GA 30501
	40	1680 Barber Road Gainesville GA 30507
	42	2434 Old Cornelia Highway Gainesville GA 30507
	43	4796 Thompson Bridge Road Gainesville GA 30506
	44	127 North Main Gainesville GA 30501
	46	5575 Jim Crowe Road Gainesville GA 30542
	47	5575 Jim Crow Road Gainesville GA 30501
	48	2500 Allen Creek Road Gainesville GA 30507
	49	2709 Sardis Road Gainesville GA 30506
	50	2665 Allen Creek Road Gainesville GA 30507
	51	225 Green Street Gainesville GA 30501
	53	641 Main Street Gainesville GA 30501
	54	4450 Falcon Parkway



LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
		Flowery Branch GA 30542
	55	5751 Whitehall Road Gainesville GA 30554
	57	1670 Barber Road Gainesville GA 30507
	58	7201 Spouts Spring Road Gainesville GA 30542
	61	3152 Gillsville Highway Gainesville GA 30507
	62	3912 P-Davison Road Gainesville GA 30507
	63	1700 Barber Road Gainesville GA 30507
	64	6488 Spout Springs Road Flowery Branch GA 30542
	67	2000 Cleveland Highway Gainesville GA 30506
	68	6818 Spout Springs Road Flowery Branch GA 30542
	70	4219 Autry Spur Gainesville GA 30506
	71	4723 East Reed Road Gainesville GA 30507
	72	1688 Barber Road Gainesville GA 30507
	73	4491 JM Turk Flowery Branch GA 30542
	74	4175 Nopone Road Gainesville GA 30506
	75	5579 Cool Springs Road Gainesville GA 30506
	76	819 Dixie Street Gainesville GA 30501
	77	1415 Shirley Road Gainesville GA 30506
	78	4660 Ledan Extension Gainesville GA 30506
	80	122 Dean Street Clermont GA 30527
	81	116 South East Spring Gainesville GA 30501
	84	1415 Shirley Road Gainesville GA 30501
	87	7345 Cody Drive Gainesville GA 30542

LINE OF COVERAGE	LOC # / BLDG #	LOCATION ADDRESS
	88	2709 Sardis Road Gainesville GA 30506
	89	1195 Jessie Jewell Parkway Southwest Gainesville GA 30501
	90	5711 Holliday Road Buford GA 30518
	91	2094 Memorial Park Drive Gainesville GA 30504
	92	2314 Murphy Boulevard Gainesville GA 30504
	93	2314 Murphy Boulevard Gainesville GA 30504
	94	3126 Gillsville Highway Gainesville GA 30507
	95	3144 Gillsville Highway Gainesville GA 30507
	96	2859 Browns Bridge Road Gainesville GA 30504
	97	5867 Blackjack Road Flowery Branch GA 30542
	98	1694 Barber Road Gainesville GA 30507
	99	1698 Barber Road Gainesville GA 30507

## Full Program Details

### Property

<i>Carrier Information</i>	<i>Proposed</i>
Policy Term	6/30/2024 - 6/30/2025
Carrier	Fireman's Fund Insurance Company
A.M. Best Rating	A+ XV
Admitted/Non-Admitted	Admitted
Payment Plan	Annual Payment
Payment Method	Agency Bill

<i>Premium &amp; Exposures</i>	<i>Proposed</i>
Premium	\$414,911.00
Minimum Type	None
Estimated Cost	\$414,911.00

<i>Standard Coverages</i>	<i>Proposed</i>
Business Real Property, Business Personal Property - Blanket - Loc.# All	\$327,882,818
Business Income, Extra Expense - Blanket - Loc.# All	\$5,000,000
Earth Movement - Blanket - Loc.# All	
Per Loss Event	\$10,000,000
Annual Aggregate	\$10,000,000
Flood - Blanket - Loc.# All	
Per Loss Event	\$10,000,000
Annual Aggregate	\$10,000,000

<i>Additional Coverages</i>	<i>Proposed</i>
Sublimits	
Accounts Receivable - Loc.# All	\$5,000,000
Data, Media, Software - Loc.# All	\$5,000,000
Personal Effects - Loc.# All	\$1,000,000
Personal Property of Others - Loc.# All	\$1,000,000
Prototypes - Loc.# All	\$1,000,000
Research and Development Documentation - Loc.# All	\$1,000,000
Valuable Papers and Records - Loc.# All	\$5,000,000
Property Damage - Loc.# all	
Consequential Loss Assumption Coverage	\$250,000
Contract Penalty Clause Coverage	\$250,000
Debris Removal Coverage	
Debris of Property Insured	\$10,000,000
Debris of Property Owned by Others	\$250,000
Extended Warranty Coverage	\$250,000

Additional Coverages	Proposed
Fine Arts Coverage	
Miscellaneous Unscheduled Fine Arts	
Any One Item, Pair or Set	\$50,000
Per Occurrence or Loss Event	\$250,000
Fine Arts While at an Exhibition, Exposition, Fair, Or Trade Show	\$50,000
Fire Department Service Charge Coverage	\$250,000
Fire Equipment Protection Coverage	\$250,000
Installation Coverage	\$250,000
Loss Avoidance or Mitigation Coverage	\$250,000
Mobile Communication Equipment Coverage	\$250,000
Money and Securities Coverage	\$100,000
Money Orders and Counterfeit Currency Coverage	\$100,000
Realty Tax Coverage	\$100,000
Removal of Property Coverage	\$100,000
Reward Coverage	
Any One Person	\$10,000
Per Occurrence or Loss Event	\$100,000
Salesperson's Samples Coverage	\$25,000
Tenant's Lease Agreement Coverage	\$250,000
Theft of Precious Commodities Coverage	\$100,000
Business Income and Extra Expenses - Loc.# all	
Business Access Coverage	\$1,000,000
- Miles or Days	1 Mile(S)
Civil Authority Coverage	\$1,000,000
- Miles or Days	1 Mile(S)
Delayed Occupancy Coverage	\$1,000,000
Expediting Expense Coverage	\$1,000,000
Extended Business Income and Extra Expense Coverage	
Business Income Coverage	180 Day(S)
Extra Expense Coverage	180 Day(S)
Leasehold Interest Coverage	\$1,000,000
Research and Development Operations Coverage	\$1,000,000
Tenant Moving Coverage	\$1,000,000
Property, Business Income and Extra Expenses - Loc.# all	
Communicable Disease Coverage	
Per Occurrence or Loss Event	\$25,000
Annual Aggregate	\$25,000
Fungus Remediation Coverage	\$50,000
Loss Adjustment Expense Coverage	\$500,000

Additional Coverages	Proposed
Newly Acquired Location Coverage	\$2,500,000
Ordinance or Law Coverage - Coverage a Through E	See Below
Outdoor Trees, Shrubs, Plants, And Lawn Coverage	
Any One Tree, Shrub, Plant, Or Lawn	\$2,500
Per Occurrence or Loss Event	\$250,000
Pollutant Cleanup Coverage	
Per Occurrence or Loss Event	\$500,000
Annual Aggregate	\$500,000
Trade Show Coverage	\$500,000
Transit Coverage	
Your Vehicles	\$500,000
Carriers for Hire	\$500,000
International Air Shipments	\$500,000
Unintentional Property Errors and Omissions Coverage	\$2,500,000
Unnamed Location Coverage	\$2,500,000
Utility Services Coverage	\$2,500,000
Ordinance or Law Coverage - Loc.# all	
Coverage a	Included
Coverage B & C Blanket	\$5,000,000
Coverage D	\$2,500,000
Coverage E	\$1,000,000
Unscheduled Dependent Property	
Blanket Per Occurrence Limit(S) of Insurance	\$100,000
Equipment Breakdown Coverage Limits of Insurance	
Property Insured	Follows Applicable Limit
Business Income Coverage	Follows Applicable Limit
Extra Expense Coverage	Follows Applicable Limit
Expediting Expense Coverage	\$250,000
Hazardous Substance Coverage	\$250,000
Perishable Stock Coverage	\$250,000
Data Restoration Coverage	\$250,000
Service Interruption Coverage	\$50,000
Fungus Remediation Coverage	\$50,000
Property-Gard Pinnacle - Additional Property Insured Subject to Sublimits of Insurance	
Buildings While in the Course of Construction - Loc.# all	\$1,000,000
Valuable Papers and Records - Library Books and Other Items Available for Loan or Rent to Customers - Loc.# 1,42-44, 64,74	\$500,000
Special Provisions	

Additional Coverages	Proposed
Property Insured Maximum	\$100,000,000
Miscellaneous Unscheduled Mobile Equipment	
Any One Item	\$50,000
Per Occurrence or Loss Event	\$150,000
Extensions of Coverage Applicable Only to Property Coverage Schedule of Individually Described Mobile Equipment	
Various, Valued \$199,999 or Less, Per Schedule on File	\$9,070,020
Various, Valued \$200,000 or Greater, Per Schedule on File	\$5,682,058
Various, Per Schedule on File	\$2,000,000
Rental Reimbursement Coverage	\$10,000
- Consecutive Calendar Days	60 Days
Newly Acquired Mobile Equipment Coverage	\$50,000
- Consecutive Calendar Days	60 Days

Deductibles/SIR	Proposed
Deductible: Business Real and Personal Property - Loc.# All	\$50,000
Deductible: Time Element - Loc.# All	48 Hours
Deductible: Property Damage - Loc.# All	
Deductible: Consequential Loss Assumption Coverage	Policy Deductible
Deductible: Contract Penalty Clause Coverage	Policy Deductible
Deductible: Debris Removal Coverage	
Deductible: Debris of Property Owned by Others	Policy Deductible
Deductible: Extended Warranty Coverage	Policy Deductible
Deductible: Fine Arts Coverage	
Deductible: Miscellaneous Unscheduled Fine Arts	
Deductible: Any One Item, Pair or Set	Policy Deductible
Deductible: Per Occurrence or Loss Event	Policy Deductible
Deductible: Fine Arts while at an Exhibition, Exposition, Fair, or Trade Show	Policy Deductible
Deductible: Fire Department Service Charge Coverage	Policy Deductible
Deductible: Installation Coverage	Policy Deductible
Deductible: Mobile Communication Equipment Coverage	Policy Deductible
Deductible: Money and Securities Coverage	Policy Deductible
Deductible: Money Orders and Counterfeit Currency Coverage	Policy Deductible
Deductible: Realty Tax Coverage	Policy Deductible
Deductible: Salesperson's Samples Coverage	Policy Deductible

Deductibles/SIR	Proposed
Deductible: Tenant's Lease Agreement Coverage	Policy Deductible
Deductible: Theft of Precious Commodities Coverage	Policy Deductible
Deductible: Business Income and Extra Expenses - Loc.# All	
Deductible: Business Access Coverage	24 Hour(s)
Deductible: Civil Authority Coverage	24 Hour(s)
Deductible: Delayed Occupancy Coverage	Policy Deductible
Deductible: Leasehold Interest Coverage	Policy Deductible
Deductible: Research and Development Operations Coverage	Policy Deductible
Deductible: Tenant Moving Coverage	Policy Deductible
Deductible: Property, Business Income and Extra Expenses - Loc.# All	
Deductible: Communicable Disease Coverage	
Deductible: Per Occurrence or Loss Event	Policy Deductible
Deductible: Fungus Remediation Coverage	Policy Deductible
Deductible: Loss Adjustment Expense Coverage	Policy Deductible
Deductible: Newly Acquired Location Coverage	Policy Deductible
Deductible: Outdoor Trees, Shrubs, Plants, and Lawn Coverage	
Deductible: Per Occurrence or Loss Event	Policy Deductible
Deductible: Pollutant Cleanup Coverage	
Deductible: Per Occurrence or Loss Event	Policy Deductible
Deductible: Trade Show Coverage	Policy Deductible
Deductible: Transit Coverage	
Deductible: Your Vehicles	Policy Deductible
Deductible: Carriers for Hire	Policy Deductible
Deductible: International Air Shipments	Policy Deductible
Deductible: Unintentional Property Errors and Omissions Coverage	Policy Deductible
Deductible: Unnamed Location Coverage	Policy Deductible
Deductible: Business Income Deductible	24 Hours
Deductible: Unscheduled Dependent Property	
Deductible: Time Element Deductible	48 Hour(s)
Deductible: Time Element Minimum Deductible	\$50,000
Deductible: Property Damage Deductible - Loc.# All	\$50,000
Deductible: Time Element Deductible - Loc.# All	48 Hour(s)
Deductible: Property Damage Deductible - Loc.# 1-4, 6-12, 14, 16-18, 20, 23-36, 38, 40, 42-44, 46-51, 53-54, 57-58, 61-64, 67-73, 75-78, 80-81, 84, 87-99	\$50,000

Deductibles/SIR	Proposed
Deductible: Time Element Deductible - Loc.# 1-4, 6-12, 14, 16-18, 20, 23-36, 38, 40, 42-44, 46-51, 53-54, 57-58, 61-64, 67-73, 75-78, 80-81, 84, 87-99	48 Hour(s)
Deductible: Property-Gard Pinnacle - Combined Dollar Deductible - Specified Causes of Loss	
Deductible: Combined Dollar Deductible - Loc.# 55, 74	\$500,000
Deductible: Buildings while in the course of construction - Loc.# All	\$50,000
Deductible: Valuable Papers and Records - Library Books and other items available for loan or rent to customers - Loc.# 1,42-44, 64,74	\$25,000
Deductible: Equipment Breakdown Coverage Deductibles - Deductible Per Accident	
Deductible: Property Insured	\$50,000
Deductible: Time Element Loss	48 Hour(s)
Deductible: Miscellaneous Unscheduled Mobile Equipment	
Deductible: Any One Item	Policy Deductible
Deductible: Per Occurrence or Loss Event	\$10,000
Deductible: Newly Acquired Mobile Equipment Coverage	\$10,000

Valuations	Proposed
Actual Cash Value	Miscellaneous Unscheduled Mobile Equipment - 4Per Occurrence or Loss Event
Actual Cash Value	Mobile Equipment

Endorsements (including but not limited to)
Property Coverage Section - Declarations
Property-Gard Pinnacle Coverage Form - 250000 01 13
Property-Gard Pinnacle - Additional Covered Causes of Loss - 250001 01 13
Property-Gard Pinnacle - Additional Property Insured Subject to Sublimits of Insurance - 250011 01 13
Property-Gard Pinnacle - Extended Notice of Cancellation or Nonrenewal - 250023 01 15
Property-Gard Pinnacle - Equipment Breakdown Coverage Endorsement - 250048 01 13
Property-Gard Pinnacle - Combined Dollar Deductible - Specified Causes of Loss - 250065 01 13
Property-Gard Pinnacle - Georgia State Exception Endorsement - 250075 10 17
Property-Gard Pinnacle - Blanket Mortgage Holder or Loss Payee Provisions - 250126 01 15
Property-Gard Pinnacle - Mobile Equipment Coverage - 250131 10 17

Exclusions (including but not limited to)
Earth Movement Exclusion
Flood Exclusion
Government Action Exclusion
War Exclusion



Exclusions (including but not limited to)
Nuclear Hazard, Power Failure
Certified Acts of Terrorism Exclusion - 145913 01 15
Property-Gard Pinnacle - Protective Safeguard and Conditional Exclusion Endorsement - 250016GA 10 17
Property-Gard Pinnacle - Library Valuable Papers and Records Exclusion - 250019 01 13
Property-Gard Pinnacle - Conditional Vacancy Exclusion - 250050GA 10 17

**Perils Covered:**

Type	Description
Special Form Perils	Applies

**Other Significant Terms and Conditions/Restrictions:**

Description
Cancellation Notice for other than Nonpayment of Premium Consecutive Calendar Days 60 Days
Notice of Nonrenewal Consecutive Calendar Days 60 Days

## Crime

<i>Carrier Information</i>	<i>Proposed</i>
<b>Policy Term</b>	6/30/2024 - 6/30/2025
Carrier	Travelers Casualty and Surety Co of America
A.M. Best Rating	A++ XV
Admitted/Non-Admitted	Admitted
Payment Plan	Annual Payment
Payment Method	Agency Bill

<b>Premium &amp; Exposures</b>	<b>Proposed</b>
Premium	\$3,468.00
Minimum Type	None
Estimated Cost	\$3,468.00

<b>Standard Coverages</b>	<b>Proposed</b>
Crime Insuring Agreements	
A - Fidelity - 1. Employee Theft	See Endorsement
B - Forgery or Alteration - Single Loss	\$1,000,000
C - On Premises - Single Loss	\$1,000,000
D - In Transit - Single Loss	\$1,000,000
E - Money Orders and Counterfeit Money - Single Loss	\$1,000,000
F - Computer Crime	
1. Computer Fraud - Single Loss	\$1,000,000
2. Computer Program and Electronic Data Restoration Expense - Single Loss	\$100,000
G - Funds Transfer Fraud - Single Loss	\$1,000,000
H - Personal Accounts Protection	
1. Personal Accounts Forgery or Alteration - Single Loss	\$1,000,000
2. Identity Fraud Expense Reimbursement - Single Loss	\$25,000
I - Claim Expense - Single Loss	\$25,000

<b>Deductibles/SIR</b>	<b>Proposed</b>
Crime Insuring Agreements	
Retention - B - Forgery or Alteration - Single Loss	\$10,000
Retention - C - On Premises - Single Loss	\$10,000
Retention - D - In Transit - Single Loss	\$10,000
Retention - E - Money Orders and Counterfeit Money - Single Loss	\$10,000
Retention - F - Computer Crime	
Retention - 1. Computer Fraud - Single Loss	\$10,000

Deductibles/SIR	Proposed
Retention - 2. Computer Program and Electronic Data Restoration Expense - Single Loss	\$1,000
Retention - G - Funds Transfer Fraud - Single Loss	\$10,000
Retention - H - Personal Accounts Protection	
Retention - 1. Personal Accounts Forgery or Alteration - Single Loss	\$10,000

Form Type	Proposed
Form Type	Crime

Definition Of Claim:
Refer to policy forms

Run Off Provisions:
Refer to policy forms

Incident/Claim Reporting Provision:
Refer to policy forms

Endorsements (including but not limited to)
Crime Declarations Page - CRI-2001-0109
Crime Policy Form - CRI-3001-0109
Removal of Short-Rate Cancellation Endorsement - ACF-7006-0511
Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition - CRI-19072-0315
Social Engineering Fraud Insuring Agreement Endorsement - CRI-19085-0919
Amendatory Endorsement for Certain ERISA Considerations - CRI-19101-1117
Telecommunication Fraud Insuring Agreement Endorsement - CRI-19115-0519
Delete Exclusion For Prior Losses Involving Subsidiaries Endorsement - CRI-19122-1120
Replace Consolidation, Merger Or Purchase Of Assets And Acquisitions General Agreements Endorsement - CRI-19134-0623
Georgia Changes Endorsement - CRI-4004-0109
Georgia Cancellation or Termination Endorsement - CRI-5011-0613
Government Entity Crime Endorsement - CRI-7125-0109

Exclusions (including but not limited to)
Third Party Employee Dishonesty
Government Action Exclusion
Accounting or Arithmetic Errors
Voluntary Parting of Property
Loss in which the existence of such loss is only proved by a profit and loss comparison or inventory records
Any theft or criminal act committed by a partner of the insured
Employee Dishonesty (does not apply to Employee Theft Coverage)

## Law Enforcement - AD&D

<i>Carrier Information</i>	<i>Proposed</i>
Policy Term	6/30/2024 - 6/30/2025
Carrier	Zurich American Insurance Company
A.M. Best Rating	A+ XV
Admitted/Non-Admitted	Admitted
Payment Plan	Annual Payment
Payment Method	Agency Bill

<i>Premium &amp; Exposures</i>	<i>Proposed</i>
Premium	\$17,449.00
Minimum Type	None
Estimated Cost	\$17,449.00

<i>Standard Coverages</i>	<i>Proposed</i>
Aggregate Limit of Liability per Covered Accident	\$250,000

<i>Form Type</i>	<i>Proposed</i>
Form Type	General Liability - Occurrence

<i>Exclusions (including but not limited to)</i>
General Liability - Bodily Injury and Property Damage from pollutants - Absolute Exclusion
General Liability - Losses arising from the ownership maintenance or use of aircraft (including drones), autos, or watercraft, with some minor exceptions including certain contractual obligations
General Liability - Employment Related Practices Exclusion
General Liability - Liquor Liability Exclusion
General Liability - Aircraft Products Exclusion
General Liability - Professional Liability Exclusion
General Liability - Real Property in Your Care, Custody, and Control Exclusion
General Liability - Absolute Asbestos Exclusion
General Liability - Absolute Lead Exclusion
General Liability - War and Nuclear Hazard
General Liability - Mold / Fungus
EBL - Dishonest, fraudulent, criminal or malicious act or omission
EBL - Bodily Injury or Property Damage or Personal Injury
EBL - Failure of performance of contract
EBL - Failure of any investment to perform as represented by you
EBL - Failure to comply with mandatory provisions of any law concerning Workers' Compensation, unemployment insurance, social security or disability benefits
EBL - Wrongful termination of an employee
EBL - Coercion, demotion, reassignment, discipline or harassment of an employee
EBL - Discrimination against an employee

### Law Enforcement Liability – (Off Duty)

<i>Carrier Information</i>	<i>Proposed</i>
<b>Policy Term</b>	6/30/2024 - 6/30/2025
Carrier	Lexington Insurance Company
A.M. Best Rating	A XV
Admitted/Non-Admitted	Non-Admitted
Payment Plan	Annual Payment
Payment Method	Agency Bill

<b>Premium &amp; Exposures</b>	<b>Proposed</b>
Premium	\$68,961.00
- Policy Fee	\$350.00
Minimum Type	Minimum Earned Premium
Minimum Amount	25.00%
Ga Surplus Lines Tax 4% of Premium	\$2,772.44
Estimated Cost	\$72,083.44

<b>Standard Coverages</b>	<b>Proposed</b>
Law Enforcement Liability - Each Occurrence	\$1,000,000
Law Enforcement Liability - Annual Aggregate	\$2,000,000

<b>Deductibles/SIR</b>	<b>Proposed</b>
Deductible - Law Enforcement Liability - Including LAE	\$25,000

<b>Form Type</b>	<b>Proposed</b>
Form Type	Law Enforcement Liability - Occurrence

<b>Definition Of Claim:</b>
Refer to policy form

<b>Run Off Provisions:</b>
Refer to policy form

<b>Incident/Claim Reporting Provision:</b>
Refer to policy form

<b>Endorsements (including but not limited to)</b>
Policy Form - PRG 4124 (11-22)
Economic Sanctions Endorsement - 89644 6-13
25% Minimum Earned Premium Endorsement - PRG 4131 11-22
Service of Suit Condition Endorsement - PRG 2023 5-14
Georgia Amendatory Endorsement - Cancellation and NonRenewal - GA-52138
Moonlighting Coverage Endorsement - PRG 4167 12-22

Exclusions (including but not limited to)

Access or Disclosure of Confidential or Personal Information Exclusion Endorsement - PRG 4125 11-22

Recording and Distribution of Material or Information in Violation of Law Excl Endt - 119914 10-16



## Package (General Liability, Law Enforcement Liability, Public Officials and Employment Practices, Auto Liability)

<i>Carrier Information</i>	<i>Proposed</i>
Policy Term	6/30/2024 - 6/30/2025
Carrier	Safety National Casualty Corporation
Admitted/Non-Admitted	Admitted
Payment Plan	Annual Payment
Payment Method	Agency Bill

<i>Premium &amp; Exposures</i>	<i>Proposed</i>
Premium	\$788,595.00
TRIA	\$1,591.00
Minimum Type	None
Estimated Cost	\$790,186.00

### Package - General Liability

<i>Standard Coverages</i>	<i>Proposed</i>
General Liability Aggregate	\$5,000,000
Products-Completed Operations Aggregate	\$5,000,000
Each occurrence	\$5,000,000
Employee Benefits Liability	
Each employee	\$5,000,000
Employee Benefits Annual Aggregate	\$5,000,000

<i>Deductibles/SIR</i>	<i>Proposed</i>
SIR - General Liability	\$300,000 - Each occurrence

<i>Defense Limitations</i>	<i>Proposed</i>
General Liability	Defense costs inside the Retained Limit and outside the Limits of Indemnity

<i>Form Type</i>	<i>Proposed</i>
Form Type	General Liability - Occurrence; Employee Benefits Liability - Claims made;
Retroactive Date	Employee Benefits Liability - Full Prior Acts;

<i>Definition Of Claim:</i>
Refer to Policy form.

<i>Run Off Provisions:</i>
Refer to Policy form.

<i>Incident/Claim Reporting Provision:</i>
Refer to Policy form.

**Claims Made Disclaimer:**

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (60) days of the expiration date. The cost of this extended reporting period is 75% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (60) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)
Public Entity Excess Retained Limits Liability Insurance Policy - PEERLL 00 00 12 22
Public Entity Excess Retained Limits Liability Insurance Policy Declarations - PE 10 00 01 22
Georgia Amendatory Endorsement - PE 110 00 01 22
Commercial Policy Cover - CP 99 03 05 19
Privacy Statement - PN 99 02 02 09
U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders - IL P 001 01 04
Fraud Statement - IL N 001 09 03
Schedule Of Forms And Endorsements - IL 10 06 12 08
Additional Insured - Scheduled Contracts - PE 001 00 12 22
Employee Benefits Liability Coverage - PE 013 00 02 22
Scheduled Unmanned Aircraft - PE 021 00 01 22
Scheduled Watercraft - PE 022 00 01 22
Cap On Losses From Certified Acts Of Terrorism - PE 030 00 01 22
Disclosure Pursuant To Terrorism Risk Insurance Act - PE 031 00 01 22

Exclusions (including but not limited to)
General Liability - Bodily Injury and Property Damage from pollutants - Absolute Exclusion
General Liability - Losses arising from the ownership maintenance or use of aircraft (including drones), autos, or watercraft, with some minor exceptions including certain contractual obligations
General Liability - Employment Related Practices Exclusion
General Liability - Liquor Liability Exclusion
General Liability - Aircraft Products Exclusion
General Liability - Professional Liability Exclusion
General Liability - Real Property in Your Care, Custody, and Control Exclusion
General Liability - Absolute Asbestos Exclusion
General Liability - Absolute Lead Exclusion
General Liability - War and Nuclear Hazard
General Liability - Mold / Fungus
EBL - Dishonest, fraudulent, criminal or malicious act or omission
EBL - Bodily Injury or Property Damage or Personal Injury
EBL - Failure of performance of contract
EBL - Failure of any investment to perform as represented by you
EBL - Failure to comply with mandatory provisions of any law concerning Workers' Compensation, unemployment insurance, social security or disability benefits
EBL - Wrongful termination of an employee
EBL - Coercion, demotion, reassignment, discipline or harassment of an employee



Exclusions (including but not limited to)
EBL - Discrimination against an employee
General Liability - Exclusion - Failure To Supply - PE 026 00 01 22
General Liability - Total Pollution Exclusion With Scheduled Named Peril Exceptions - PE 028 00 01 22
General Liability - Exclusion Of Certified Acts Of Terrorism - PE 032 00 01 22

**Drones:**

Serial #	Model	Make	Year
OK1CFAR3AH6PNX	DJI INNOVATIONS	MAVIC AIR	2019
OAOLD800301Z2	DJI INNOVATIONS	INSPIRE 2	2016
OAXCE7Q0A31021	DJI INNOVATIONS	PHANTOM 4	2018
P76DDCG1516453	DJI INNOVATIONS	PHANTOM 3	

**Watercraft:**

Riviera Cruiser Pontoon Boat	RCD14259L788
PROLINE Boat/Motor/TRLR	PLCWJ085C505
2015 23' x 8' 6" Packman Boat	MUN748PKC515
2016 SEACHASER Boat 24HFCSE	1W7812627G1000829
310 Custom SUNSATON Dive Boat and Trailer	PMY94044H718

**Package - Law Enforcement Liability**

Standard Coverages	Proposed
Law Enforcement Liability	
Each occurrence	\$5,000,000
Law Enforcement Liability Aggregate	\$5,000,000

Deductibles/SIR	Proposed
SIR - Law Enforcement Liability	\$300,000 - Each occurrence

Defense Limitations	Proposed
Law Enforcement Liability	Defense costs inside the Retained Limit and outside the Limits of Indemnity

Form Type	Proposed
Form Type	Law Enforcement Liability - ;

Endorsements (including but not limited to)
Public Entity Excess Retained Limits Liability Insurance Policy - PEERLL 00 00 12 22
Public Entity Excess Retained Limits Liability Insurance Policy Declarations - PE 10 00 01 22
Georgia Amendatory Endorsement - PE 110 00 01 22

Endorsements (including but not limited to)
Commercial Policy Cover - CP 99 03 05 19
Privacy Statement - PN 99 02 02 09
U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders - IL P 001 01 04
Fraud Statement - IL N 001 09 03
Schedule Of Forms And Endorsements - IL 10 06 12 08
Additional Insured - Scheduled Contracts - PE 001 00 12 22
Cap On Losses From Certified Acts Of Terrorism - PE 030 00 01 22
Disclosure Pursuant To Terrorism Risk Insurance Act - PE 031 00 01 22

Exclusions (including but not limited to)
Exclusion - Failure To Supply - PE 026 00 01 22
Total Pollution Exclusion With Scheduled Named Peril Exceptions - PE 028 00 01 22
Exclusion Of Certified Acts Of Terrorism - PE 032 00 01 22

## Package - Public Officials and Employment Practices

Standard Coverages	Proposed
Public Officials and Employment Practices Liability	
-Each wrongful act	\$5,000,000
-Public Officials and Employment Practices Liability Aggregate	\$5,000,000

Deductibles/SIR	Proposed
SIR - Public Officials and Employment Practices Liability	\$300,000 - Each wrongful act

Defense Limitations	Proposed
Public Officials and Employment Practices Liability	Defense costs inside the Retained Limit and outside the Limits of Indemnity

Form Type	Proposed
Form Type	Public Officials And Employment Practices Liability - Claims made;
Retroactive Date	07/01/1996

Definition Of Claim:
Refer to Policy Form.

Run Off Provisions:
Refer to Policy Form.

Incident/Claim Reporting Provision:
Refer to Policy Form.

**Claims Made Disclaimer:**

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within (60) days of the expiration date. The cost of this extended reporting period is 75% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within (60) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

**Endorsements (including but not limited to)**

Public Entity Excess Retained Limits Liability Insurance Policy - PEERLL 00 00 12 22
Public Entity Excess Retained Limits Liability Insurance Policy Declarations - PE 10 00 01 22
Georgia Amendatory Endorsement - PE 110 00 01 22
Commercial Policy Cover - CP 99 03 05 19
Privacy Statement - PN 99 02 02 09
U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders - IL P 001 01 04
Fraud Statement - IL N 001 09 03
Schedule Of Forms And Endorsements - IL 10 06 12 08
Additional Insured - Scheduled Contracts - PE 001 00 12 22
Prior Acts Coverage (POL/EPLI) - PE 006 00 02 22
Cap On Losses From Certified Acts Of Terrorism - PE 030 00 01 22
Disclosure Pursuant To Terrorism Risk Insurance Act - PE 031 00 01 22

**Exclusions (including but not limited to)**

Exclusion - Failure To Supply - PE 026 00 01 22
Total Pollution Exclusion With Scheduled Named Peril Exceptions - PE 028 00 01 22
Exclusion Of Certified Acts Of Terrorism - PE 032 00 01 22

**Package - Automobile Liability**

Standard Coverages (Symbol)	Proposed
Automobile Liability	\$ 1,000,000 Each occurrence

Deductibles/SIR	Proposed
Self-Insured Retained - Automobile Liability	\$ 300,000 Each occurrence

**Endorsements (including but not limited to)**

Public Entity Excess Retained Limits Liability Insurance Policy - PEERLL 00 00 12 22
Public Entity Excess Retained Limits Liability Insurance Policy Declarations - PE 10 00 01 22
Georgia Amendatory Endorsement - PE 110 00 01 22
Commercial Policy Cover - CP 99 03 05 19
Privacy Statement - PN 99 02 02 09
U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders - IL P 001 01 04
Fraud Statement - IL N 001 09 03
Schedule Of Forms And Endorsements - IL 10 06 12 08

Endorsements (including but not limited to)
Additional Insured - Scheduled Contracts - PE 001 00 12 22
Amended Covered Autos Liability Limits By Georgia Statute (AL) - PEM-AL 077 0623
Cap On Losses From Certified Acts Of Terrorism - PE 030 00 01 22
Disclosure Pursuant To Terrorism Risk Insurance Act - PE 031 00 01 22

Exclusions (including but not limited to)
Excluded Drivers
Expected or Intended Injury
Contractual
Workers' Compensation
Employers' Liability
Property Damage to Property Owned or Transported by you
Pollution
Other standard policy exclusions apply
Terrorism
Exclusion - Failure To Supply - PE 026 00 01 22
Total Pollution Exclusion With Scheduled Named Peril Exceptions - PE 028 00 01 22
Exclusion Of Certified Acts Of Terrorism - PE 032 00 01 22

**Other Significant Terms and Conditions/Restrictions:**

Description
Coverage Contingencies - Premiums quoted are based on all coverages offered within this proposal by Safety National and written by Safety National Casualty Corporation.

## Auto Physical Damage

<i>Carrier Information</i>	<i>Proposed</i>
Policy Term	6/30/2024 - 6/30/2025
Carrier	Safety National Casualty Corporation
A.M. Best Rating	A++ XV
Admitted/Non-Admitted	Admitted
Payment Plan	Annual Payment
Payment Method	Agency Bill

<i>Premium &amp; Exposures</i>	<i>Proposed</i>
Premium	\$215,000.00
Minimum Type	None
Estimated Cost	\$215,000.00

<i>Standard Coverages (Symbol)</i>	<i>Proposed</i>
Comprehensive Coverage (2, 10)	ACV
Collision Coverage (2)	ACV

<i>Deductibles/SIR</i>	<i>Proposed</i>
Deductible - Comprehensive Coverage	\$25,000 applies per vehicle for ACV and per vehicle for Symbol 10 units (Open Lot) on vehicles valued under \$200,000.
Deductible - Comprehensive Coverage	\$75,000 per vehicle for ACV and per vehicle for Symbol 10 units (Open Lot) on vehicles valued over \$200,000
Deductible - Collision Coverage	\$25,000 applies per vehicle for ACV on vehicles valued under \$200,000
Deductible - Collision Coverage	\$75,000 applies per vehicle for ACV on vehicles valued over \$200,000.

<i>Endorsements (including but not limited to)</i>
Amphibious Vehicles - CA 23 97
Audio, Visual & Data Electronic Equipment Coverage – Fire, Police & Emergency Vehicles - CA 20 02
Auto Physical Damage Deductibles Applies to Fire & Lightning - CAM 002
Broad Form Named Insured - SNCA 038
Commercial Auto Liability Coverage Form - CA 00 01
Unintentional Failure to Disclose Material Facts - SNCA 028
Unintentional Failure to Provide Notice of Accident or Loss - SNCA 030
Waiver of Premium Audit Condition - CAM 001

<i>Exclusions (including but not limited to)</i>
Excluded Drivers
Expected or Intended Injury
Contractual
Workers' Compensation
Employers' Liability
Property Damage to Property Owned or Transported by you
Pollution
Other standard policy exclusions apply

Exclusions (including but not limited to)
Terrorism

**Covered Autos:**

Symbol	Symbol Name	Description of Covered Auto Designation Symbols
1	Any Auto	
2	Owned Autos Only	Only those autos you own (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	Owned Private Passenger Autos Only	Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	Owned Autos Other Than Private Passenger Autos Only	Only those autos you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	Owned Autos Subject To No-Fault	Only those autos you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned Autos Subject To A Compulsory Uninsured Motorists Law	Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists' requirement.
7	Specifically Described Autos	Only those autos described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to any power unit described in Item Three).
8	Hired Autos Only	Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent, or borrow from any of your employees, partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Non-owned Autos Only	Only those autos you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes autos owned by your employees, partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.
19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those autos that are land vehicles and that would qualify under the definition of mobile equipment under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

**Other Significant Terms and Conditions/Restrictions:**

Description
Coverage Contingencies: The coverage and premiums quoted within this proposal and within the Public Entity Excess Retained Limits Liability program are contingent upon binding both programs offered by Safety National, and being written by Safety National Casualty Corporation.



## Cyber Liability

Carrier Information	Proposed
Policy Term	6/30/2024 - 6/30/2025
Carrier	Berkley Assurance Company
A.M. Best Rating	A+ XV
Admitted/Non-Admitted	Non-Admitted
Payment Plan	Annual Payment
Payment Method	Agency Bill

Premium & Exposures	Proposed
Premium	\$105,854.00
Surplus Lines Tax	\$4,234.16
TRIA	Included
Minimum Type	None
Estimated Cost	\$110,088.16

Standard Coverages	Proposed
Aggregate Limit of Liability for all Damages and Loss (Inclusive of Costs of Defense):	\$3,000,000
A. Liability Coverages:	
1. Data Security and Privacy	\$3,000,000
2. Regulatory	\$3,000,000
3. Payment Card Industry (PCI)	\$3,000,000
4. Cyber Media	\$3,000,000
B. First Party Coverages:	
1. Data Breach Response	\$3,000,000
2. Business Interruption Aggregate	\$3,000,000
A. Business Interruption	\$3,000,000
B. Contingent Business Interruption	\$3,000,000
C. System Failure Business Interruption	\$3,000,000
3. Reputation Risk	\$3,000,000
4. Ransomware Extortion	\$3,000,000
5. Cyber Crime	\$250,000
6. Social Engineering	\$250,000

Additional Coverages	Proposed
C. Supplemental Coverage:	
1. Cyber Risk Solutions Services	Reimbursement for Pre Breach Services and Loss Prevention – Return premium equal to the lesser of \$10,000 or ten percent (10%) of the total annual premium
2. Accounting Forensic Services - Reimbursement for Post Breach Forensic Accountants	\$50,000
Telecommunication Fraud Coverage	\$250,000
Bricking	\$1,000,000



Additional Coverages	Proposed
Cryptojacking	\$250,000
Invoice Fraud Coverage	\$250,000

Deductibles/SIR	Proposed
Retention - A. Liability Coverages:	
Retention - 1. Data Security and Privacy	\$250,000
Retention - 2. Regulatory	\$250,000
Retention - 3. Payment Card Industry (PCI)	\$250,000
Retention - 4. Cyber Media	\$250,000
Retention - B. First Party Coverages:	
Retention - 1. Data Breach Response	\$250,000
Retention - A. Business Interruption - Extra Expense	\$250,000
Deductible - A. Business Interruption - Income Loss	12 Hours
Retention - B. Contingent Business Interruption - Extra Expense	\$250,000
Deductible - B. Contingent Business Interruption - Income Loss	12 Hours
Retention - C. System Failure Business Interruption - Extra Expense	\$250,000
Deductible - C. System Failure Business Interruption - Income Loss	12 Hours
Deductible - 3. Reputation Risk - Income Loss	12 Hours
Retention - 4. Ransomware Extortion	\$250,000
Retention - 5. Cyber Crime	\$250,000
Retention - 6. Social Engineering	\$250,000
Retention - Telecommunication Fraud	\$250,000
Retention - Bricking	\$250,000
Retention - Cryptojacking	\$250,000
Retention - Invoice Fraud Coverage	\$250,000
Retention - DBR Retention	\$250,000
Retention - Breach Counsel Retention	\$25,000

Defense Limitations	Proposed
Cyber Liability	Defense Cost Included Within the Limits of Liability

Form Type	Proposed
Form Type	Claims Made
Retroactive Date	Full Prior Acts

Definition Of Claim:
Refer to Policy Form

<b>Run Off Provisions:</b>
Refer to Policy Form

<b>Incident/Claim Reporting Provision:</b>
Refer to Policy Form

<b>Claims Made Disclaimer:</b>
Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

<b>Endorsements (including but not limited to)</b>
Berkley Cyber Risk Protect - CYB 20001 (2/18)
Policyholder Notice - BCRS 01 (02/18)
Forms Schedule - CYB000010 (02/18)
Policyholder Disclosure – Notice of Terrorism Insurance Coverage - 265- 0220
Service of Suit - BAC-E906 (08/21)
Premier Enhancement Endorsement - CYB - E00001 (02/18)
Contingent Business Interruption- Blanket Outsourced Provider Endorsement - CYB000019 (02/18)
Media Endorsement - CYB000057 (02/18)
Cyber Crime and Social Engineering Retention Endorsement - CYB000059 (02/18)
Telecommunication Fraud Coverage Endorsement - CYB000082 (02/18)
Cap on Losses From Certified Acts of Terrorism - CYB000085 (02/18)
Maximum Retention Endorsement - CYB000112 (02/18)
Bricking Endorsement - CYB000133 (12/20)
Cryptojacking Endorsement - CYB000134 (12/20)
Invoice Fraud Coverage Endorsement - CYB000136 (12/20)
Breach Counsel Retention Endorsement - MS69 (10/22)
Crisis Counseling - MS285 (03-24)

**Other Significant Terms and Conditions/Restrictions:**

<b>Description</b>
The portion of your annual premium that is attributable to coverage for acts of terrorism, as defined in the Act is \$0.

## Aviation

<b>Carrier Information</b>	<b>Proposed</b>
<b>Policy Term</b>	6/30/2024 - 6/30/2025
Carrier / A.M. Best Rating / Admitted/Non-Admitted	American Alternative Insurance Corp (A+ XV, Admitted) American Commerce Insurance Company (A XV, Admitted) National Indemnity Company (A++ XV, Admitted) Tokio Marine America Insurance Company (A++ XV, Admitted)
Payment Plan	Annual Payment
Payment Method	Agency Bill

<b>Premium &amp; Exposures</b>	<b>Proposed</b>
Premium	\$3,653.00
Minimum Type	None
Estimated Cost	\$3,653.00

<b>Standard Coverages</b>	<b>Proposed</b>
Coverage A - Bodily Injury and Property Damage Liability - Each Occurrence Limit	See Aircraft Schedule
Expenses for Medical Services	\$5,000 each occurrence
Aviation Personal And Advertising Injury Liability	\$2,000,000 each occurrence/aggregate
Fire Legal Liability	\$100,000 each occurrence

<b>Form Type</b>	<b>Proposed</b>
Form Type	Aviation

<b>Endorsements (including but not limited to)</b>
Additional Insured - A121
Amendment of Defined Terms - A125
Expenses for Medical Services - C036
Liability for Sale of Aircraft, Aircraft Parts or Services - C039
Terrorism (TRIA) Coverage - Hull & Liability - C054
Aviation Personal And Advertising Injury Liability - C061
Premises Coverage - C064
Fire Legal Liability - C066
Expanded Contractual Liability Endorsement - C095
Non-Owned Aircraft Liability - Unmanned Aircraft System - N004
TRIA Disclosure - D004
Georgia Amendatory - S011

<b>Exclusions (including but not limited to)</b>
Electronic Data Event Liability Exclusion - E041
Limited Liability War Exclusion Limited Coverage - C022
Limited Physical Damage War Exclusion Limited Coverage - C023
Electronic Date Recognition Exclusion Limited Coverage - C025

**Participation Schedule:**

Carrier	Participating Limit
American Alternative Insurance Corp	59.24%
American Commerce Insurance Company	10.00%
National Indemnity Company	18.39%
Tokio Marine America Insurance Company	12.37%

**Aircraft Schedule**

FAA Number Serial Number Aircraft Make Aircraft Model	OK1CFAR3AH 6PNX DJI INNOVATIONS MAVIC AIR	OAOLDC800301 Z2 DJI INNOVATIONS INSPIRE 2	0AXCE7Q0A310 21 DJI INNOVATIONS PHANTOM 4	P76DCG1501 6453 DJI INNOVATION S PHANTOM 3 PROFESSION AL	ANY UNMANNED AIRCRAFT SYSTEM THAT DOES NOT EXCEED 55LBS IN WEIGHT	Coverage Totals
Aircraft Year	2019	2016	2018			
Seats Crew + Passenger	0+0	0+0	0+0	0+0	0+0	
Use Unit Inception Date	UAS June 30, 2024	UAS June 30, 2024	UAS June 30, 2024	UAS June 30, 2024	UAS June 30, 2024	
Hull Value Hull Rate	\$2,500 8.175	\$12,000 9.38625	\$1,500 8.175	\$1,408 8.175	Not Covered	<b>\$17,408</b>
Hull Premium	\$205	\$1,126	\$123	\$115		<b>\$1,569</b>
Hull War Rate						
Hull War Premium	Included	Included	Included	Included	Not Covered	
Liability Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	
Passenger Liability	Excluded	Excluded	Excluded	Excluded	Excluded	
Liability Premium	\$521	\$521	\$521	\$521	Included	<b>\$2,084</b>
Passenger War Liability	Included	Included	Included	Included	Included	
Third Party War Limit Third Party War Basis	\$2,000,000 Aggregate	\$2,000,000 Aggregate	\$2,000,000 Aggregate	\$2,000,000 Aggregate	\$2,000,000 Aggregate	
Third Party War Premium	Included	Included	Included	Included	Included	
Personal Injury Limit	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	
Personal Injury Premium	Included	Included	Included	Included	Included	
Medical Limit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	
Medical Premium	Included	Included	Included	Included	Included	
Deductible In Motion Deductible Not In Motion	10% 10%	10% 10%	10% 10%	10% 10%	Not Applicable Not Applicable	
Commission %	15.00	15.00	15.00	15.00	15.00	
Total Annual Premium	<b>\$726</b>	<b>\$1,647</b>	<b>\$644</b>	<b>\$636</b>	<b>\$0</b>	

### Terrorism Standalone

<i>Carrier Information</i>	<i>Proposed</i>
<b>Policy Term</b>	6/30/2024 - 6/30/2025
Carrier	Indian Harbor Insurance Company
A.M. Best Rating	A+ XV
Admitted/Non-Admitted	Non-Admitted
Payment Plan	Annual Payment
Payment Method	Agency Bill

<b>Premium &amp; Exposures</b>	<b>Proposed</b>
Premium	\$18,000.00
Surplus Lines Tax	\$720.00
Exposure / TIV	Total insurable value: \$328,417,776
Minimum Type	Minimum Earned Premium
Minimum Amount	100.00%
Minimum Amount Text	
Estimated Cost	\$18,720.00

<b>Standard Coverages</b>	<b>Proposed</b>
Terrorism and Sabotage	\$100,000,000 Per Occurrence and in the Aggregate
Policy Limit	\$100,000,000 is the Maximum Amount the Company Shall Pay Per Occurrence and in the Annual Aggregate Excess of Deductible. The Company's Payment for One Occurrence Shall Reduce the Applicable Limit Available for Another Separate Occurrence.

<b>Additional Coverages</b>	<b>Proposed</b>
Terrorism & Sabotage Coverage Extensions	
Accounts Receivable	\$250,000
Automatic Coverage	\$1,000,000
Business Interruption	\$5,000,000
Civil Military Authority – 1 Mile Distance Limitation	\$100,000
Computer Equipment	\$100,000
Contingent Business Interruption – Named Suppliers and Customers Within the US Only	\$100,000
Critical Incident Trauma Management and Counseling Services –Aggregate Limit for all Coverages Purchased	\$1,000,000
Crisis Response Services - Aggregate Limit for all Coverages Purchased	\$1,000,000
Debris Removal	Included
Decontamination Costs – Excluding Cbrn	\$250,000
Demolition and Increased Cost of Construction	Included
Expert Fees	\$100,000
Extra Expense	\$250,000
Extended Period of Indemnity	180 Days

Additional Coverages	Proposed
Fine Arts	\$250,000
Fire Department Service Charges and Extinguishing Expenses	\$100,000
Ingress/Egress - 1 Mile Distance Limitation	\$100,000
In Transit	\$250,000
Key & Lock Expense	\$100,000
Landscaping	\$100,000
Leasehold Interest	\$100,000
Miscellaneous Unnamed Locations – Excluding Tier 1	\$1,000,000
Newly Acquired Locations, Excluding Tier 1	\$1,000,000
Off – Premises Service Interruption	\$100,000
Professional Fees	\$100,000
Property in the Course of Construction	\$1,000,000
Preservation of Property	\$250,000
Research and Development	\$100,000
Soft Costs and Delay in Start up	\$100,000
Upgrade to Green	\$250,000
Valuable Papers and Records	\$100,000
Active Assailant Coverage Extensions	
Pre-Event	
Threat of an Active Assailant Event	\$10,000
Security Costs After Threat of an Active Assailant Event	\$25,000
Post-Event	
Ingress/ Egress – 1,750 Feet Distance Limitation	\$100,000
Critical Incident Trauma Management and Counseling Services	\$1,000,000
Crisis Response Services	\$1,000,000
Employee Retraining Costs Per Person	\$10,000
Funeral and Burial Costs Per Person	\$25,000
Medical Expenses Per Person	\$10,000
Other Expenses	\$50,000
Public Relations Consultancy Costs	\$100,000
Replacement Employee Recruitment Costs	50,000
Security Costs	\$25,000
Upgrade to Green	\$250,000

**Endorsements (including but not limited to)**

Terrorism & Sabotage Declarations - UPV 000 1221
Terrorism & Sabotage Policy - UPV 050 1221
Stand-alone Policy Active Assailant Event - if purchased - Active Assailant Event Stand-alone Policy
Terrorism Liability Insurance T3L - if purchased - Version 2.1 28-10-03
State Service of Process Endorsement - XL - SOP 0118

Endorsements (including but not limited to)
TRIA Disclosure Notice Endorsement - UKIP 900 1221
In Witness Notice IHIC - IL MP 9104 0314
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") - PN CW 05 0519
Privacy Policy - PN CW 02 0119
Fraud Notice - PN CW 01 0123

Exclusions (including but not limited to)
Earth Movement Exclusion
Flood Exclusion
Government Action Exclusion
War Exclusion
Nuclear Hazard, Power Failure

**Perils Covered:**

Type	Description
Special Form Perils	Applies

**Other Significant Terms and Conditions/Restrictions:**

Description
Territory: The fifty (50) states of the United States of America, the District of Columbia, the United States Virgin Islands, Canada, and Puerto Rico
Cancellation This Policy is non-cancellable by either Underwriters (other than for non-payment of premium) or the Insured.
This quotation is based upon the information received from the Producer on 4/19/2024.
The premium shown is on an annual basis

## Premium Summary

The estimated program cost for the options are outlined in the following table:

<i>Line of Coverage</i>		<i>Proposed</i>	
		Fireman's Fund Insurance Company	
<b>Property</b>	Premium		\$414,911.00
	<b>Estimated Cost*</b>		<b>\$414,911.00</b>
		Travelers Casualty and Surety Co of America	
<b>Crime</b>	Premium		\$3,468.00
	<b>Estimated Cost*</b>		<b>\$3,468.00</b>
		Zurich American Insurance Company	
<b>Accidental Death &amp; Dismemberment</b>	Premium		\$17,449.00
	<b>Estimated Cost*</b>		<b>\$17,449.00</b>
		Lexington Insurance Company	
<b>Off-Duty Liability</b>	Premium		\$68,961.00
	<b>Estimated Cost*</b>		<b>\$72,083.00</b>
		Safety National Casualty Corporation	
<b>Package</b>	Premium		\$788,595.00
	<b>Estimated Cost*</b>		<b>\$790,186.00</b>
		Safety National Casualty Corporation	
<b>Auto Physical Damage</b>	Premium		\$215,000.00
	<b>Estimated Cost*</b>		<b>\$215,000.00</b>
		Berkley Assurance Company	
<b>Cyber Liability</b>	Premium		\$105,854.00
	<b>Estimated Cost*</b>		<b>\$110,088.16</b>
		American Alternative Insurance Corp, American Commerce Insurance Company, National Indemnity Company, Tokio Marine America Insurance Company	
<b>Aviation</b>	Premium		\$3,653.00
	<b>Estimated Cost*</b>		<b>\$3,653.00</b>
		Indian Harbor Insurance Company	
<b>Terrorism Standalone</b>	Premium		\$18,000.00
	<b>Estimated Cost*</b>		<b>\$18,720.00</b>



Line of Coverage		Proposed
	Exposure / TIV	Total insurable value: \$328,417,776
<b>Risk Control Services</b>		\$20,000.00
<b>Claims TPA Fees</b>		\$147,663.00
<b>Total Program Cost</b>		<b>\$1,813,221.16</b>

\*Estimated Cost includes all taxes, fees, surcharges and TRIA premium (if applicable)

Quote from **Fireman's Fund Insurance Company (Allianz SE)** is valid until **6/30/2024**

Quote from **Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)** is valid until **6/30/2024**

Quote from **Zurich American Insurance Company (Zurich Insurance Group Ltd)** is valid until **6/30/2024**

Quote from **Lexington Insurance Company (American International Group, Inc)** is valid until **6/30/2024**

Quote from **Berkley Assurance Company (W. R. Berkley Group)** is valid until **6/30/2024**

Quote from **American Alternative Insurance Corp (Munich Re America Corporation Group), etc...** is valid until **6/30/2024**

Quote from **Indian Harbor Insurance Company (XL Group plc)** is valid until **6/30/2024**

Quote from **Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)** is valid until **6/30/2024**

Quote from **Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)** is valid until **6/30/2024**

Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

Gallagher is responsible for the placement of the following lines of coverage:

- Property**
- Crime**
- General Liability**
- Law Enforcement Liability**
- Package**
- Auto Physical Damage**
- Cyber Liability**
- Aviation**
- Terrorism Standalone**

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

## Premium Financing

Gallagher is pleased to offer Premium Financing for our clients.

### What is Premium Financing?

Premium financing is a short-term loan that provides premium payment flexibility. By financing, you have the option to spread out your premium payments instead of paying in full at the time of policy purchase or renewal.

### Why Premium Financing May be Good for Your Business?

- May improve **capital and cash flow management** by spreading out premium payments over the policy period.
- Allows for **consolidation of** multiple policies into one premium finance agreement with a single monthly or quarterly payment.
- Provides automated **ACH options and flexible payment** terms.

### Want to Learn More?

If you are interested in learning more or obtaining a quote, contact your Client Service Manager.

## Payment Plans

<i>Carrier / Payable Carrier</i>	<i>Line Of Coverage</i>	<i>Payment Schedule</i>	<i>Payment Method</i>
<b>Fireman's Fund Insurance Company (Allianz SE)</b>	Property	Annual Payment	Agency Bill
<b>Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)</b>	Crime	Annual Payment	Agency Bill
<b>Zurich American Insurance Company (Zurich Insurance Group Ltd)</b>	General Liability	Annual Payment	Agency Bill
<b>Lexington Insurance Company (American International Group, Inc.)</b>	Law Enforcement Liability	Annual Payment	Agency Bill
<b>Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)</b>	Package	Annual Payment	Agency Bill
<b>Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)</b>	Auto Physical Damage	Annual Payment	Agency Bill
<b>Berkley Assurance Company (W. R. Berkley Group)</b>	Cyber Liability	Annual Payment	Agency Bill
<b>American Alternative Insurance Corp (Munich Re America Corporation Group)</b> <b>American Commerce Insurance Company (MAPFRE S.A)</b> <b>National Indemnity Company (Berkshire Hathaway Insurance Group)</b> <b>Tokio Marine America Insurance Company (Tokio Marine Holdings, Inc.)</b>	Aviation	Annual Payment	Agency Bill
<b>Indian Harbor Insurance Company (XL Group plc)</b>	Terrorism Standalone	Annual Payment	Agency Bill

## Proposal Disclosures

## Proposal Disclosures

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

### ***Proposal Disclaimer***

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

### ***Compensation Disclosure***

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

### ***TRIA/TRIPRA Disclaimer***

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

## ***Property Estimator Disclaimer***

These property values were obtained using a desktop Property Estimator software operated by non-appraisal professionals. These property values represent general estimates which are not to be considered a certified appraisal. These property values include generalities and assumptions that may produce inaccurate values for specific structures.

## ***Terms and Conditions***

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in this Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

## ***Services***

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

## ***Treatment of Information***

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

## ***Dispute Resolution***

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we'd like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("Dispute"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice ("Notice") of the claim to the other party and to the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither

you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

### ***Electronic Delivery***

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

### ***Miscellaneous Terms***

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

## Client Signature Requirements



## Coverages for Consideration

### Overview

Gallagher recommends that you consider purchasing the following additional coverages for which you have exposure. A Proposal for any of the coverages below can be provided.

- Fiduciary Liability
- Environmental Pollution Liability

Please note the recommendations and considerations summarized in this section are not intended to identify all potential exposures. Gallagher is not an expert in all aspects of your business and assumes no responsibility to independently investigate the risks your business faces. Gallagher has relied upon the information you provided in making our insurance Proposals. If you are interested in pursuing additional coverages other than those listed above, please list the additional coverages in the Client Authorization to Bind.

## Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 6/30/2024, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	<i>Coverage/Carrier</i>	<i>TRIA</i>
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Property – Premium: \$414,911</b> Fireman's Fund Insurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	<b>Property – Premium: \$358,362</b> Arthur J Gallagher GovPro Program	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Crime</b> Travelers Casualty and Surety Co of America	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Law Enforcement - AD&amp;D</b> Zurich American Insurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Law Enforcement Off-Duty Liability</b> Lexington Insurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Package (General Liability, Auto Liability &amp; Physical Damage, Law Enforcement Liability, Public Officials / EPLI)</b> Safety National Casualty Corporation	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Cyber Liability – \$3M Limit 250K SIR (Expiring Structure) – Premium: \$110,089</b> Berkley Assurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	<b>Cyber Liability – \$3M Limit 150K SIR – Premium: \$118,478</b> Berkley Assurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	<b>Cyber Liability - \$5M Limit \$250K SIR – Premium: \$153,956</b> Berkley Assurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Aviation</b> American Alternative Insurance Corp	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Terrorism Standalone - \$17,680</b> Indian Harbor Insurance Company	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject	<b>Terrorism &amp; Active Shooter &amp; CBRN - \$19,110</b> GovPro Program	<input type="checkbox"/> Accept <input checked="" type="checkbox"/> Reject
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Gallagher National Risk Control Services - \$20,000</b> Arthur J Gallagher	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Actuarial Loss Forecasts Casualty &amp; Work Comp Lines - Included</b>	
<input checked="" type="checkbox"/> Accept <input type="checkbox"/> Reject	<b>Claims TPA Services – \$147,663</b> Gallagher Basset	

**Additional Recommended Coverages**

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

**Other Coverages to Consider**

- Fiduciary Liability
- Environmental Pollution Liability

The above coverage(s) does not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those listed in the Additional Recommended Coverages, please list below:

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*Coverage Amendments and Notes:*

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**Exposures and Values**

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures

and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

**Fee Agreement:** *In addition to* commission received by Gallagher for the policy term reflected herein, Gallagher will receive a fee of: **\$20,000.00** for:

- placement of insurance coverage
- maintenance and management of the account
- loss/risk control services
- claim advocacy services
- risk management consulting services
- data analytics program studies
- umbrella limits analysis
- pool administration
- program administration
- Risk Purchasing Group or Risk Retention Group program administration fees, and/or
- other \_\_\_\_\_

This fee IS NOT refundable, is fully earned by signing below, and is due and payable within thirty (30) days of such signing. Any placements that require the payment of additional state or federal taxes and/or fees are the client's responsibility.

By accepting this fee agreement, we agree and understand that it reflects services to be provided that have been discussed with and fully disclosed to us, and the above fee is consistent with our understanding. This agreement and any disputes that arise out of this fee agreement shall be governed by the laws of the state of Illinois.

**Additional Terms and Disclosures**

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or

provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: \_\_\_\_\_  
Print Name (Specify Title)

**Hall County Government**  
\_\_\_\_\_  
Company

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

Appendix



## Bindable Quotations & Compensation Disclosure Schedule

**Client Name:** Hall County Board of Commissioners

Coverage	Insurance Company	Wholesaler, MGA, or Intermediary Name <sup>1</sup>	Est. Annual Premium <sup>2</sup>	Comm. % or Fee <sup>3</sup>	Gallagher U.S. Owned Wholesaler, MGA, or Intermediary % and/or Fee %
Property	Fireman's Fund Insurance Company (Allianz SE)	N/A	\$414,911.00	15 %	
Crime	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	N/A	\$3,468.00	20 %	
Accidental Death & Dismemberment	Zurich American Insurance Company (Zurich Insurance Group Ltd)	N/A	\$17,449.00	20 %	
Law Enforcement Liability	Lexington Insurance Company (American International Group, Inc)	Public Risk Underwriters (Program Management Services)	\$72,083.44	14 %	
Package	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	N/A	\$788,595.00	20 %	
Auto Physical Damage	Safety National Casualty Corporation (Tokio Marine Holdings, Inc.)	N/A	\$215,000.00	20 %	
Cyber Liability	Berkley Assurance Company (W. R. Berkley Group)	N/A	\$105,854.00	15 %	
Aviation	American Alternative Insurance Corp (Munich Re America Corporation Group) American Commerce Insurance Company (MAPFRE S.A) National Indemnity Company (Berkshire Hathaway Insurance Group)	N/A	\$3,653.00	15 %	

Coverage	Insurance Company	Wholesaler, MGA, or Intermediary Name <sup>1</sup>	Est. Annual Premium <sup>2</sup>	Comm. % or Fee <sup>3</sup>	Gallagher U.S. Owned Wholesaler, MGA, or Intermediary % and/or Fee %
Terrorism Standalone	Indian Harbor Insurance Company (XL Group plc)	N/A	\$18,000.00	20 %	
Risk Control Services	Arthur J Gallagher	N/A		\$20,000.00	
Claims TPA Fees	Gallagher Bassett	N/A		\$147,663.00	

1 We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler.

2 If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

\* A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

3 The commission rate is a percentage of annual premium excluding taxes & fees.



## Binding Requirements

Coverage (Issuing Carrier)	Binding Requirements
<b>Property</b> Fireman's Fund Insurance Company	Subject To:
	- Signed TRIA Page
<b>Crime</b> Travelers Casualty and Surety Co of America	N/A
<b>Law Enforcement AD&amp;D</b> Zurich American Insurance Company	N/A
<b>Law Enforcement Off Duty Liability</b> Lexington Insurance Company	Subject to: Surplus Lines Acknowledgement
	- Completed, Signed, And Dated Pru-TX Application [Form: Pru-TX Lel App (01/22)] - Prior to Binding
<b>Package</b> Safety National Casualty Corporation	<b>General Liability</b> - Subject to:
	<b>General Liability</b> - -Receipt of signed terrorism form prior to binding
	<b>Law Enforcement Liability</b> - Subject to:
	<b>Law Enforcement Liability</b> - -Receipt of signed terrorism form prior to binding
	<b>Public Officials and Employment Practices</b> - Subject to:
	<b>Public Officials and Employment Practices</b> - -Receipt of signed terrorism form prior to binding
	<b>Automobile</b> - Subject to :
<b>Automobile</b> - Receipt of Signed Terrorism Form Prior to Binding.	
<b>Auto Physical Damage</b> Safety National Casualty Corporation	N/A
<b>Cyber Liability</b> Berkley Assurance Company	Subject to:
	- Confirm O365 has been implemented and MFA required for remote access *prior to policy issuance*
<b>Aviation</b> American Alternative Insurance Corp	N/A
<b>Terrorism Standalone</b> Indian Harbor Insurance Company	N/A

## Claims Reporting By Policy

**Immediately report all claims.** Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer’s policy requirements.

If you are using a third party administrator (“TPA”), your TPA may or may not report claims to an insurer on your behalf. Although we will assist you where requested, it is important that you understand whether your TPA will be completing this notification.

### Reporting Direct to Carrier [Only When Applicable]

Coverage(s): <i>Cyber Liability</i>	Report To:
Insurer: Berkley Assurance Company  Policy Term: 06/30/2024 to 06/30/2025	Insurer/TPA Name: Berkley Assurance Company  Phone: Fax: Email: Web:

Coverage(s): <i>Crime</i>	Report To:
Insurer: Travelers Casualty and Surety Company of America  Policy Term: 06/30/2024 to 06/30/2025	Insurer/TPA Name: Travelers Casualty and Surety Company of America  Phone: 800-842-8496 Fax: 888-460-6622 Email: <a href="mailto:BSIclaims@travelers.com">BSIclaims@travelers.com</a> Web: <a href="https://www.travelers.com/claims/">https://www.travelers.com/claims/</a>

Coverage(s): <i>LAW ENFORCEMENT LIABILITY</i>	Report To:
Insurer: LEXINGTON INSURANCE COMPANY  Policy Term: 06/30/2024 to 06/30/2025	Insurer/TPA Name: LEXINGTON INSURANCE COMPANY  Phone: Fax: Email: Web:

Coverage(s): <i>Aviation</i>	Report To:
Insurer: American Alternative Insurance Corporation, American Commerce Insurance Company, National Indemnity Company, Tokio Marine America Insurance Company  Policy Term: 06/30/2024 to 06/30/2025	Insurer/TPA Name: American Alternative Insurance Corporation, American Commerce Insurance Company, National Indemnity Company, Tokio Marine America Insurance Company  Phone: Fax: Email: Web:

<i>Coverage(s): Property</i>	<i>Report To:</i>
Insurer: Fireman's Fund Insurance Company  Policy Term: 06/30/2024 to 06/30/2025	Insurer/TPA Name: Fireman's Fund Insurance Company  Phone: 1.888.347.3428  Fax: 1.800.511.3720  Email: <a href="mailto:CIFNOL@ffic.com">CIFNOL@ffic.com</a>  Web: <a href="https://fnolicus.firemansfund.com/aics.webfnol/webfnol/webfnol/webform.aspx?LOB=P">https://fnolicus.firemansfund.com/aics.webfnol/webfnol/webfnol/webform.aspx?LOB=P</a>

<i>Coverage(s): General Liability</i>	<i>Report To:</i>
Insurer: Zurich American Insurance Company  Policy Term: 06/30/2024 to 06/30/2025	Insurer/TPA Name: Zurich American Insurance Company  Phone: 800-987-3373  Fax: 877-962-2567  Email: <a href="mailto:USZ_CareCenter@Zurichna.com">USZ_CareCenter@Zurichna.com</a>  Web: <a href="https://www.zurichna.com/claims">https://www.zurichna.com/claims</a>

<i>Coverage(s): Terrorism Standalone</i>	<i>Report To:</i>
Insurer: Indian Harbor Insurance Company  Policy Term: 06/30/2024 to 06/30/2025	Insurer/TPA Name: Indian Harbor Insurance Company  Phone:  Fax:  Email:  Web:

<i>Coverage(s): Package, Auto Physical Damage</i>	<i>Report To:</i>
Insurer: Safety National Casualty Corporation  Policy Term: 06/30/2024 to 06/30/2025	Insurer/TPA Name: Gallagher Basset  Phone:  Fax:  Email:  Web:

**Reporting to Gallagher or Assistance in Reporting**

<i>Coverage(s):</i>	<i>Report To:</i>
<b>Gallagher Claim Center</b>  Policy Number:  Policy Term:	Phone: 855-497-0578  Fax: 225-663-3224  Email: <a href="mailto:ggb.nrcclaimscenter@ajg.com">ggb.nrcclaimscenter@ajg.com</a>