

**LAKE METROPARKS 11.1.2018 - 11.1.2019 COVERAGES:**

**PROPERTY**

Blanket Buildings, Contents, Property in the Open,

And Property Off Premises .....\$61,899,069

Equipment Breakdown.....\$61,899,069

Special Form Perils/Replacement Cost.....Included

Coinsurance .....Agreed Amount

Deductible (disappearing) .....\$25,000

Property Off Premises and Property of Others Deductible.....\$1,000

Earnings, Rent, and Extra Expense.....Actual Loss

Extensions:

Newly Acquired or Constructed Buildings .....\$2,000,000 (if reported within 180 days)

Personal Property at Newly Acquired Locations .....\$1,000,000 (if reported within 180 days)

Business Income at Newly Acquired Location .....\$250,000

Business Income/Extra Expense (no deductible).....Actual Loss Sustained

Valuable Papers (\*\*) .....\$250,000

Accounts Receivable (no deductible).....\$250,000

Personal Property At Unnamed Premises (\*\*) .....\$100,000

Property In Transit (\*\*).....\$50,000

Ordinance or Law-Undamaged Parts of a Building.....Incl. in Building Limit

Increased Cost to Repair or Demolish.....\$1,000,000

Unscheduled bleachers, grandstands, scoreboards, Refreshment stands, etc. (\*\*).....\$100,000

Broad Form Water Including Sewer Back-up (\*\*) .....\$100,000

Money and Securities Off Premises/On Premises (\*\*) .....\$25,000

Personal Effects (no deductible).....\$5,000/\$25,000

Television antennas, sirens & communication equipment (\*\*) \$100,000

Computer – Virus or Harmful Code.....\$25,000/\$75,000

Outdoor property- including debris removal (\*\*).....\$500,000

Outdoor trees, shrubs & plants including debris removal (\*\*). \$25,000/100,000

Mobile Equipment (\*\*).....\$25,000

Spoilage due to utility failure (\*\*).....\$25,000

Loss Reduction Rewards 10% of loss or maximum (no deductible).....\$25,000

Commandeered Property (\*\*) .....Actual Loss Sustained

Lock Replacement if keys are stolen (no deductible).....\$10,000

Fire Extinguisher Equipment (no deductible) .....Actual Loss Sustained

Tools & Equipment (\*\*) .....\$10,000

Fine Arts (**)	\$100,000
Underground Fiber Optic Cable (\$2,500 deductible)	\$10,000/50,000
Emergency Vacating Expenses (**)	\$25,000

Coverage extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,500 feet of the described premises.

(\*\*) denotes \$500 deductible

**INLAND MARINE**

Contractors Equipment	Included in Property
Leased/Rented Equipment	\$500,000
Greens, Tees and Fairways (\$1,000 deductible)	\$100,000
All Risks Perils with Deductible	\$1,000
Flood-DIC	\$1,000,000*
Earthquake-DIC	\$1,000,000
Deductible	\$25,000

\*Note: Locations in Flood Zone A are excluded

**CRIME**

Employee Theft	\$3,000,000
Retention	\$25,000
Coverage for Treasurers and Tax Collectors	Included
Faithful Performance of Duty	\$1,000,000
Money or Securities on Premises	\$25,000
Money or Securities In Transit	\$25,000
Computer Fraud	\$100,000
Computer Program and Electronic Data	\$100,000
Restoration Expense	
Funds Transfer Fraud	\$100,000
Social Engineering Fraud	\$100,000
Retention (Items E through I)	\$1,000
Claims Expense \$0 deductible	\$5,000

**GENERAL LIABILITY**

Limit Per Occurrence	\$1,000,000
Bodily Injury and Property Damage	Included
Personal Injury/Advertising Injury	\$1,000,000
Products/Completed Operations Aggregate	\$3,000,000
General Aggregate	\$3,000,000
Fire Damage Legal Liability	\$1,000,000
Deductible - Bodily Injury and Property Damage	\$25,000

Employer's Liability Stop-Gap.....\$1,000,000

Employee Benefits Liability-\$1,000 ded./11-1-10 Retro Date.....\$1,000,000

Liquor Liability

Per Claim.....\$1,000,000

Aggregate.....\$3,000,000

Data Compromise..... \$50,000

Deductible.....\$1,000

Additional Coverages Included: Premises & Operations, Products & Completed Operations, Independent Contractors, Employees, Elected Officials & Volunteers as Additional Insureds, Temporary Liquor Liability, Blanket Contractual Liability, Broad Form Property Damage, Hostile Fire Pollution Liability, Non-Owned Aircraft, Non-Owned Watercraft (without size limit), and Injunctive Relief Defense Expense - \$7,500

Exclusions: Riot, Civil Commotion or Mob Action, Inverse Condemnation, Asbestos, Injury to Volunteer Firemen, Law Enforcement Activities, Failure to Supply, Pollution, and Medical Payments

**AUTOMOBILE LIABILITY**

Limit Per Occurrence.....\$1,000,000

Combined Single Limit Bodily Injury and Property Damage Liability

Deductible- Bodily Injury & Property Damage .....\$25,000

All Owned Autos, Hired/Non-Owned Autos

Medical Payments .....\$5,000

Includes Fellow Volunteer extension

Fellow Employee exclusion deleted

Comprehensive Deductible.....\$1,000

Collision Deductible .....\$1,000

Extensions of Coverage:

Pollution exclusion does not apply to "emergency operations" or "training operations"

Hired car physical damage included- \$250,000 Limit

Deductible reimbursement for volunteers' vehicles up to \$1,000

Towing and Labor up to \$500 for disabled ambulance

Glass deductible waived

**LAW ENFORCEMENT LIABILITY**

Each Wrongful Act Limit .....\$1,000,000

Aggregate Limit .....\$1,000,000

Deductible.....\$25,000

Includes Consent to Settle with 70/30 soft hammer clause

Includes Line of Duty Death Coverage

**PUBLIC OFFICIALS/EMPLOYMENT PRACTICES LIABILITY**

Each Public Officials Wrongful Act .....\$1,000,000

Aggregate Limit .....\$1,000,000

Deductible .....\$25,000

Claims Made

Includes Consent to Settle with 70/30 soft hammer clause

Each Employment Practices Wrongful Act.....\$1,000,000

Aggregate Limit .....\$1,000,000

Deductible .....\$25,000

Claims Made

Includes Consent to Settle with 70/30 soft hammer clause

No exclusions or sub-limits for Non-Monetary Suit Defense, Back Wages or Injunctive Relief

Excludes Land Use Planning and Zoning

**UMBRELLA**

Limit Each Occurrence .....\$10,000,000

Aggregate.....\$10,000,000

Retention .....Nil

Coverage over General Liability, Liquor Liability, Automobile Liability, Law Enforcement Liability, and Public Officials Liability

Aggregate Limit applies separately to each line of coverage and per location

**VOLUNTEER ACCIDENT**

Accidental Death.....\$25,000

Accidental Dismemberment: .....\$25,000

Accidental Death & Dismemberment Aggregate Limit.....\$250,000 per accident

Accident Medical Expense (Primary): .....\$100,000

Deductible.....\$0

Benefit Period.....52 Weeks

Incurral Period.....90 Days

Dental Maximum (per tooth per accident) .....\$250

Catastrophe Cash Benefit: Maximum Amount .....\$50,000

Covered Activities: While participating in scheduled, supervised, and sponsored activities of the Lake Metroparks, including direct travel to and from the assignment, location, and home.

**Cyber Liability**

Network and Information Security.....\$1,000,000

Communication and Media Liability.....\$1,000,000

Regulatory Defense Expenses .....\$1,000,000

Crisis Management Event Expenses .....\$1,000,000

Security Breach Remediation and Notification Expenses.....\$1,000,000

E-Commerce Extortion .....\$1,000,000

Business Interruption and Additional Expenses.....\$1,000,000

Retention .....\$5,000

Retroactive Date.....None