

City of Independence, MO: Non-utility Property Quote Comparison				
	2019-20 Property Program	2020-21 Property Quote	2020-21 Property Quote	2020-21 Property Quote
	AEGIS - 43% AIG - 25% Swiss Re - 12% Allianz - 10% London - 10%	Somo - 100% % Change Vs. Expiring	Midwest Public Risk - 100% % Change Vs. Expiring	The Hartford - 100% % Change Vs. Expiring
Total Insured Values	\$190,785,355	\$223,243,82717%	\$223,243,82717%	\$234,801,60223%
Total Limit of Liability <i>(per occurrence)</i>	\$400,000,000	\$150,000,000	\$217,893,827	\$234,801,602
Estimated Annual Premium	Included	\$430,000	\$432,603	\$445,000
Terrorism <i>(TRIA and non-certified)</i> Premium	Included	\$12,500		Included
Total Annual Premium	\$314,223	\$442,50041%	\$432,60338%	\$445,00042%
Effective Rate	\$0.1647	\$0.198220%	\$0.193818%	\$0.189515%
Engineering Fee	\$7,800	\$15,300		
Total Property/Boiler Program Cost	\$322,023	\$457,800	\$432,603	\$445,00038%
Valuation	Replacement Cost	Replacement Cost	Replacement Cost	Replacement Cost
Deductibles:				
All Property Damage, per occurrence, except as shown below;				
	\$50,000 - 43% \$100,000 - 47% \$250k, \$500K wood frame - 10%	\$50,000 except \$75,000 Events Center & Bass Pro	\$75,000 - Events Center/Bass Pro \$25,000 - General Fund Sites	\$250,000
Earth Movement	\$100,000 \$250,000 - 10%	\$100,000	\$50,000 or 5% of the value at the damaged location whichever is greater	\$250,000
Flood Zone A locations	\$500,000 2% of TIV, \$100k min - 12%	\$500,000 each separate building \$500,000 each building's contents \$250,000 business interruption	\$250,000	\$250,000
Flood	\$100,000 \$250,000 - 10%	\$100,000	\$250,000	\$250,000
Business Interruption	N/A	Included in property damage deductible	Included in \$75,000 deductible	48 hours
Named Storm	See All Property Damage Deductible	2% of TIV at location, \$250,000 min	Not a separate deductible	5% of TIV at location, \$250,000 minimum
Windstorm or Hail	See All Property Damage Deductible	3% of TIV at location, \$250,000 min	Not a separate deductible	5% of TIV at location, \$250,000 minimum
Service Interruption	24 hours	24 hours		48 hours
Civil Authority (qualifying period)	N/A	N/A	Not covered	72 hours
Applicable Sublimits:				
Accounts Receivable	\$2,000,000	\$500,000	\$1,000,000	\$1,000,000
Boiler & Machinery	Included	\$150,000,000	Included	Included
Business Interruption (Events Center & Bass Pro)	\$5,350,000	\$5,350,000	Included	\$5,350,000
Civil or Military Authority	28 days / 1 mile	\$1,000,000 / 30 days	Not Covered	30 days / 1 mile / \$1,000,000
Course of Construction <i>(PD only)</i>	\$10,000,000	\$1,000,000	\$1,000,000	Included in "real property" but must report
Debris Removal	\$5,000,000 or 25% of loss whichever is	\$5,000,000 or 25% whichever is greater	\$500,000	\$2,500,000
Demolition & Increased Cost of Construction	\$7,500,000	\$5,000,000	Included	\$1,000,000
Earth Movement <i>(occurrence & aggregate)</i>	\$50,000,000	\$10,000,000	\$25,000,000 \$250M aggregate	\$10,000,000

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Electronic Data Processing Media	\$5,000,000	\$1,000,000	\$10,000,000 Time Element (BI)	\$1,000,000
Errors & Omissions	\$5,000,000	\$1,000,000	Included in Unnamed/Misc Locations	\$1,000,000
Expediting Expense	\$5,000,000	\$1,000,000	Included	\$1,000,000
Extra Expense	\$5,000,000	\$1,000,000	Included	\$1,000,000 - Events Center & Bass Pro
Fine Arts	\$1,000,000	\$100,000	\$1,000,000	\$10,000 per item / \$250,000 per occ.
Fire Department Service Charge	\$1,000,000	\$100,000	\$5,000	\$1,000,000
Flood <i>(occurrence & aggregate)</i>	\$25,000,000	\$10,000,000	\$250,000,000	\$10,000,000
Flood Zone A <i>(100 Year Flood Plain) (per occurrence and aggregate and part of the overall flood aggregate)</i>	\$5,000,000	\$5,000,000	Included in Flood Limit above	\$1,000,000
Hazardous Substances/Pollution Clean Up	\$1M insured property/\$2M land & water 28 days / 1 mile	\$100,000	\$10,000,000	\$250,000
Ingress/Egress		\$1,000,000 / 30 days	Not Covered	30 days / 1 mile / \$1,000,000
Inland Transit		\$500,000	\$1,000,000	\$100,000
Miscellaneous Unnamed Locations		\$1,000,000	\$1,000,000	\$1,000,000
Newly Acquired Locations (120 days reporting period)	\$5,000,000	\$2,500,000 (90 days)	\$10,000,000	\$2,500,000
Earth Movement - Newly Acquired Locations <i>(part of the overall program aggregate)</i>	\$1,000,000	\$500,000 excluding high hazard	Included in Newly Acquired sublimit.	Not Covered
Flood - Newly Acquired Locations <i>(100 Year Flood Plain) (per occurrence and aggregate and part of the overall flood aggregate)</i>	\$2,500,000	\$500,000 excluding high hazard	Included in Newly Acquired sublimit if Flood is purchased for scheduled locations. Flood Zone A is excluded.	Not Covered
Pairs & Sets	\$500,000	Not Covered	Not Covered	Included in BPP Limit
Personal Property of Employees	\$50,000 \$10,000 per employee	Included in Contents/BPP	Included	Included in BPP Limit
Preservation of Property/Sue & Labor	\$2,500,000	\$1,000,000	\$100,000	\$250,000
Professional Fees	\$500,000	\$100,000	\$1,000,000 - Claims Preparation Fees	\$100,000 - Claims Expenses
Property of Others	Included	Included in Contents/BPP	Contractors interest per contract	Included in Contents/BPP
Service Interruption	\$2,500,000	Included in Equipment Breakdown	Included	\$1,000,000
Valuable Papers	\$2,000,000	\$500,000	\$100,000	\$1,000,000

Includes Cosmetic Roof Damage Exclusion