

City of Carson
2020 – 2021 Schedule of Coverages

TYPE OF COVERAGE	TERM	CARRIER	NUMBER	LIMITS	DEDUCTIBLE/ SELF-INSURED RETENTION	PREMIUM
PRISM General Liability 1 Program (GL1)	7/1/20 – 7/1/21	<p><u>Pool Layer</u> PRISM</p> <p><u>Layer 1</u> Great American Insurance Company</p> <p><u>Layer 2</u> Everest Reinsurance Company (75%), Watford Re (10%), Arch Reinsurance Limited (5%), and 10% of the layer is retained by PRISM.</p>	PRISMPE20EL115	<p>\$25,000,000 PRISM's Limit of Liability Inclusive of self-insured retention</p> <p><u>Pooled Layer</u> \$4,750,000 Ultimate net loss of the self-insured retention as the result of: any one occurrence, offense, wrongful act or any combination thereof, and annual aggregate as respects the completed operations hazard.</p> <p><u>Excess Layer:</u> \$5,000,000 Ultimate net loss excess of \$5,000,000 as the result of: any one occurrence, offense, wrongful act or any combination thereof, and annual aggregate as respects the completed operations hazard.</p> <p><u>Excess Layer:</u> \$5,000,000 Ultimate net loss excess of \$10,000,000 as the result of: any one occurrence, offense, wrongful act or any combination thereof, and annual aggregate as respects the completed operations hazard.</p>	<p>\$250,000 Ultimate net loss as the result of: any one occurrence, offense, wrongful act or any combination thereof.</p>	<p>\$561,579.00 (inclusive of all layers & fees)</p> <p>21-22 RENEWAL:</p> <p>NOT-TO-EXCEED:</p> <p>\$665,000</p>

Alliant Insurance Services, Inc.

1301 Dove Street, Suite 200, Newport Beach, CA 92660

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PRISM General Liability 1 Program (GL1) (Continue)	7/1/20 – 7/1/21	<p>Laver 3 Markel Global Reinsurance Company (50%), Everest Reinsurance Company (25%), Watford Re (10%), Arch Reinsurance Limited (5%), and 10% of the layer is retained by PRISM.</p> <p>Laver 4 Allied World National Assurance Company (45%), Markel Global Reinsurance Company (25%), Watford Re (20%), and Arch Reinsurance Limited (10%)</p>	PRISMPE20EL115	<p>Excess Layer: \$5,000,000 Ultimate net loss excess of \$15,000,000 as the result of: any one occurrence, offense, wrongful act or any combination thereof, and annual aggregate as respects the completed operations hazard.</p> <p>Excess Layer: \$5,000,000 Ultimate net loss excess of \$20,000,000 as the result of: any one occurrence, offense, wrongful act or any combination thereof, and annual aggregate as respects the completed operations hazard.</p>		
<p>Alliant Property Insurance Program (APIP)</p> <p>“All Risk” of Direct Physical Loss or Damage and All Extensions and Sublimits of Coverage per PEPiP Manuscript Policy Form. Subject to Policy Terms, Conditions and Exclusions.</p> <p>TIV: \$118,393,857 as of 6/24/20</p>	7/1/20 – 7/1/21	Various Carriers	APIP2020 (Dec 04)	<p>\$125,000,000 per Occurrence All Perils – Subject to Policy Exclusions</p> <p>\$1,000,000 Flood Limit Per Occurrence Excluding Flood Zones A & V</p> <p>Earthquake Excluded</p>	<p>All Risk Basic Deductible: \$10,000 Per Occurrence Except,</p> <p>\$100,000 Flood Per Occurrence Excluding Flood Zones A & V</p> <p>\$100,000 Off Premises Vehicle Physical Damage (Replacement Cost Basis)</p>	<p>\$104,785.32 (Including SLT & F's)</p> <p>21-22 RENEWAL:</p> <p>\$146,939</p>

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APIP - Boiler and Machinery TIV: \$118,393,857 as of 6/24/20	7/1/20 – 7/1/21	Various Carriers	APIP2020 (Dec 04)	\$100,000,000 Boiler Explosion and Machinery Breakdown	\$10,000 Except, \$50,000 Objects over 350 hp \$100,000 Objects over 500 hp \$250,000 Objects over 750 hp \$350,000 Objects over 25,000 hp	Included in Property Premium above
APIP- Pollution Liability (See policy for details of coverage)	7/1/20 – 7/1/21	Interstate Fire & Casualty Insurance Company	USL00885220	\$2,000,000 Per Pollution Condition or Indoor Environmental Condition \$2,000,000 Per Named Insured Aggregate \$25,000,000 Policy Program Aggregate (all insureds combined) (See policy for various sub-limits and retentions)	\$150,000 Per Pollution Incident retention except for specific retentions \$450,000 Per Named Insured Aggregate retention applicable to all Pollution Incidents except for specific retentions \$50,000 Per Named Insured maintenance retention applicable to all Pollution Incidents except for specific retentions 5 Days Waiting Period for Business Interruption	Included in Property Premium above

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PRISM Cyber Liability Program Information Security & Privacy Insurance with Electronic Media Liability	7/1/20 – 7/1/21	<u>Primary Layer</u> Lloyd's of London – Beazley Syndicate AFB2623/623 <u>1st Excess Layer</u> Greenwich Insurance Company (AXA XL) <u>2nd Excess Layer</u> Crum & Forster Specialty Insurance Company <u>3rd Excess Layer</u> Ironshore – Liberty Surplus Insurance Corp. <u>4th Excess Layer</u> Brit Global Specialty USA (A Lloyd's of London Syndicate 2987/2988	PH2033951 MTE9033662 04 CYB-100526 EOSFABZF5500 1 CXS220820	\$25,000,000 Policy Aggregate Limit of Liability for all Members/Insureds combined \$2,000,000 Per Member Aggregate Limit of Liability \$3,000,000 per member/\$15,000,000 policy aggregate Excess of \$2,000,000 per member \$2,000,000 per member/\$10,000,000 policy aggregate Excess of \$5,000,000 per member \$3,000,000 per member/\$10,000,000 policy aggregate Excess of \$7,000,000 per member \$2,000,000 per member/\$10,000,000 policy aggregate Excess of \$10,000,000 per member	\$5,000 Retention (Buy Down Retention Option purchased)	\$5,131.00 (Including SLT &F's) 21-22 RENEWAL: NOT-TO- EXCEED: \$19,677
Alliant Crime Insurance Program Including: Employee Theft, Forgery or Alteration, Inside Premises Theft of Money and Securities, Inside Premises Robbery and Safe Burglary Other Property, Outside the Premises, Computer Fraud, Funds Transfer Fraud, Money Orders and Counterfeit Money	7/1/20 – 7/1/21	National Union Fire Insurance Company of Pittsburgh, PA	15441004	\$1,000,000	\$2,500	\$2,708.80 (including Commission Rebate) 21-22 RENEWAL: \$2,845

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PRISM Excess Workers' Compensation Program	7/1/20 – 7/1/21	PRISM	PRISM-PE 20 EWC-165	Statutory Workers Compensation \$5,000,000 Employers' Liability	\$750,000 Each Occurrence	\$106,180.00 (inclusive of all layers & fees) 21-22 RENEWAL:NOT- TO-EXCEED: \$113,000
Volunteer Accident	7/1/20 – 7/1/21	Hartford Life & Accident Ins Co.	57-SR-613273	\$10,000 Accident Death Benefit \$10,000 Accidental Dismemberment Benefit \$10,000 Accident Medical Expense Benefit \$250 Maximum Dental Limit	\$0	\$340.00 21-22 RENEWAL: \$340
Storage Tank Liability	8/20/20 – 8/20/21	ACE American Insurance Company	G28328485 002	\$2,000,000 Per Storage Incident Limit of Liability \$4,000,000 Aggregate Limit of Liability \$4,000,000 Aggregate Limit for all Legal Defense Expenses \$8,000,000 Total Policy Aggregate Limit of Liability	\$5,000 Per Storage Tank Incident	\$3,062.00 21-22 RENEWAL: \$1,751
Fiduciary Liability	7/1/20 – 7/1/21	Hudson Insurance Company	SFD31211348- 01	\$1,000,000 Aggregate Limit of Liability (See policy for various sub-limits)	\$10,000 Each Claim	\$5,862.00 21-22 RENEWAL: \$6,352
Aircraft (Drone)	4/1/20 – 7/1/21	Westchester Fire Insurance Company	AACN10735233 002	\$1,000,000 Single Limit Bodily Injury (excluding passengers) Each Occurrence Limit	\$130 Not In Motion/In Motion Deductible \$0 Ingestion Deductible	\$1,310.00 21-22 RENEWAL: \$681

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BROKER:	ALLIANT INSURANCE SERVICES, INC. NEWPORT BEACH, CA Courtney L. Ramirez, Vice President Sandra Omari, Account Manager					

This summary of coverage is provided as a matter of convenience and information only. This summary is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this summary of coverages