


Premium Summary												
Coverage	Term	Carrier	AM Best Rating	Admitted	Minimum Earned Premium	Expiring Term Premium	Recommend to BOD	Renewal Term Premium	Extension Premium	PAYMENTS	PAID TO DATE	REMAINING BALANCE
Property	20-21	CNA	A, XV	Yes		\$339,579	\$409,805	\$376,503 pd ck 28813 05/13/20	\$26,383 pd ck 28674 04/08/20		\$402,886.00	-\$6,919.00
Inland Marine	20-21	Travelers	A++, XV	Yes		\$10,002	\$10,044	\$12,033		pd \$10,044 ck 28595 03/25/20	\$10,044.00	\$1,989.00
Crime	20-21	Hartford	A+, XV	Yes		\$2,508	\$2,508	\$2,508		pd ck 28813 05/13/20	\$2,508.00	
Aviation Liability	20-21	National Union	A, XV	Yes		\$89,800	\$113,050	\$111,550		pd ck 28813 05/13/20	\$111,550.00	-\$1,500.00
General Liability	20-21	Cincinnati	A+, XV	Yes		\$1,409	\$1,456	\$1,277		pd \$1456 ck 28813 05/13/20	\$1,456.00	(\$179.00)
Automobile	20-21	Cincinnati	A+, XV	Yes		\$102,842	\$106,580	\$106,580		pd ck 28813 05/13/20	\$106,580.00	
Workers' Compensation	20-21	Starr	A, XV	Yes	\$1,000	\$189,652	\$186,507	\$186,507		pd ck 28813 05/13/20	\$186,507.00	
Excess Liability	20-21	Cincinnati	A+, XV	Yes		\$18,901	\$22,561	\$22,561		pd ck 28813 05/13/20	\$22,561.00	
D&O / EPLI	20-21	AIG	A++, XV	Yes	25%	\$60,958	\$122,671	\$122,671	\$15,156 pd ck 28706 04/16/20		\$15,156.00	\$122,671.00
Fiduciary Liability	20-21	AIG	A++, XV	Yes		\$7,610	\$10,060	\$10,060	\$1982 pd ck 28706 04/16/20		\$1,982.00	\$10,060.00
Excess D&O/EPLI \$2m xs \$3m	20-21	RLI Ins. Co	A+, XI	Yes		\$8,804	\$29,855	\$29,855	\$2195 pd ck 28706 04/16/20		\$2,195.00	\$29,855.00
Excess D&O/EPLI \$5m xs \$5m	20-21	CNA	A, XV	Yes		\$16,000	\$19,590	\$19,590	\$3984 pd ck 28706 04/16/20		\$3,984.00	\$19,590.00
Cyber Liability	20-21	Lloyds	A, XV	No		\$15,558	\$25,000	\$26,260		pd ck 28813 05/13/20	\$26,260.00	
Business Travel	18-21	National Union	A, XV	Yes		Prepaid	Prepaid	Prepaid				
Pollution Liability	20-21	Illinois Union	A++, XV	No		\$44,034	\$44,034	45,209		pd \$45,208.80 ck 28813 05/13/20	\$45,208.80	\$0.20
Postal Bond	20-21	Cincinnati	A+, XV	Yes		\$145	\$145	\$145		pd ck 28813 05/13/20	\$145.00	
GA Fuel Tax Bond	20-21	Travelers	A++, XV	Yes		\$100	\$100	\$100		pd ck 28813 05/13/20	\$100.00	
Customs Bond	20-21	Travelers	A++, XV	Yes		\$400	\$400	\$400		pd ck 28813 05/13/20	\$400.00	
Broker Fee	20-21	USI	N/A	N/A		\$16,755	\$17,252	\$17,252		pd ck 28813 05/13/20	\$17,252.00	
<b>TOTAL ESTIMATED ANNUAL PREMIUM</b>						<b>\$925,057</b>	<b>\$1,095,076</b>	<b>\$1,091,061</b>	<b>\$49,700</b>		\$956,774.80	\$175,567.20
<b>Terrorism Option:</b> Due to the Terrorism Risk Insurance Act of 2002, you now have the right to purchase coverage for losses arising out of the Acts of Terrorism, as defined in Section 102 (1) of the act. Under Federal Law you may purchase this terrorism coverage for an additional premium as follows. Please note the additional premium is not included in the above quote. We will require written confirmation at the time of binding if you elect or reject this coverage.												
<b>Coverage</b>				<b>Additional Premium</b>								
TRIA – Property				INCLUDED								
<b>Note:</b> In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.												
Higher limits may be available. Please contact us if you would like a quote for higher limits.												
												
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