

CITY OF WILLIAMSPORT, PA RESOLUTION

RESOLUTION # 8620

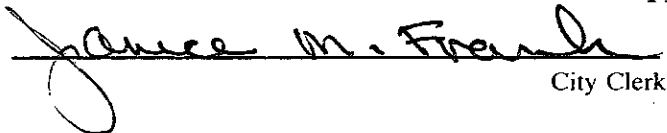
DATE 1-5-17

TITLE

RESOLUTION FOR VARIOUS INSURANCE NEEDS FOR POLICY YEAR 01/01/17 THROUGH 01/01/18


BE IT HEREBY RESOLVED by the City Council of the City of Williamsport that the appropriate City officials are hereby authorized to execute insurance policies as follows:

<u>Policy</u>	<u>Carrier</u>	<u>Broker</u>	<u>Premium</u>
Property	State National	Henry Dunn	\$255,049
Crime	State National	Henry Dunn	included
General Liability	State National	Henry Dunn	included
Public Officials Liability	State National	Henry Dunn	included
Law Enforcement Liability	State National	Henry Dunn	included
Terrorism Risk Insurance Act	TRIA	Henry Dunn	4,339
Automobile	State National	Henry Dunn	74,059
Umbrella (\$5MM)	State National	Henry Dunn	25,909
Cyber Liability	BCS Insurance Co	Henry Dunn	<u>5,408</u>
			\$364,764



City Clerk

Approved



President

DATE 7-Dec-16

SUMMARY: Policy Period: 01-Jan-17 to 01-Jan-18

Carrier: State National Insurance Company

Insured name and address:
 CITY OF WILLIAMSPORT
 245 W FOURTH ST
 WILLIAMSPORT, PA, 17701

Agent's name and address:

Summary of Terms, see detail pages for specific terms:	Limit	Deductible	Premium
Property, equipment breakdown, inland marine and crime			
Buildings and Personal Property Total Insured Values	\$99,860,123	\$3,500	Included
General Liability, Occurrence Form			
Each Occurrence Limit	\$1,000,000	None	Included
Annual Aggregate	\$3,000,000		
Law Enforcement Liability, Occurrence Form			
Each Person Limit	\$1,000,000	\$10,000	Included
Each Wrongful Act Limit	\$1,000,000		
Annual Aggregate	\$3,000,000		
Public Officials Liability, Claims Made Form			
Each Wrongful Act Limit	\$1,000,000	\$10,000	Included
Annual Aggregate	\$3,000,000		
Employment Practices Liability, Claims Made Form			
Each Wrongful Act Limit	\$1,000,000	\$10,000	Included
Annual Aggregate	\$3,000,000		
			\$255,049
Automobile Liability, Occurrence Form			
Combined Single Limit	\$1,000,000	N/A	
			\$74,059
Umbrella Liability, Follow Form Excess Coverage A / Coverage B umbrella Occurrence Form			
Each Occurrence Limit	\$1,000,000	\$10,000	
Annual Aggregate	\$1,000,000		
			\$15,086
	Premium:	\$344,194	
	TRIA/Property	\$3,252	
	TRIA/General Liability	\$710	
	TRIA/Umbrella	\$377	
	Total:	\$348,533	



TERMS & CONDITIONS

Quote is based on BISI-MUNI-001 (03-13) and BISI-PROPAK-001 (03-13) for State National Insurance Company. Quote is valid for 60 days or the proposed effective date of coverage, whichever comes first.

Quote is subject to receipt of a currently signed application and signed statement of values prior to inception date.

The signed Uninsured/Underinsured Motorist selection/rejection form must be received by Underwriters prior to inception date.

Additional premium for Terrorism Coverage is shown on the Policyholder Disclosure Notice of Terrorism Insurance Coverage. If coverage is rejected, the signed form must be received by Underwriters prior to inception or the additional premium will be charged and the policy issued including coverage.

We require that the insured perform MVR reviews annually on all drivers and prior to hiring new drivers.

Fireworks are excluded until underwritten and approved. If coverage is desired, please forward a copy of the contract with the pyrotechnic and complete our loss control questionnaire. Please forward this information at least 30 days prior to the event. Each event must be separately underwritten and endorsed.

Effective May 2016, "Access or Disclosure of Confidential or Personal Information and Data-Related Exclusion" endorsement will be added to Package and Umbrella policies. This endorsement excludes the "loss of, damage to, or loss of use to "electronic data." "Electronic data" means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, cloud computing platforms, hard or floppy disks, CE-ROMs, tapes, drives, cells, data processing devices or any other media which was used with electronically controlled equipment." Coverage is available through separate Specialty markets including a Lloyd's admitted market product.

Inland marine values are as per expiring. Please forward a current schedule.

OUTSTANDING FROM LAST YEAR:

Provide a list of all leased buildings and a copy of the lease agreement. Confirm tenants are required to maintain proper insurance including fire legal liability and that the City is named as additional insured on their policies.

Insured Name: CITY OF WILLIAMSPORT
 Policy Period: January 1, 2017 to January 1, 2018



Property Coverage, including equipment break down and inland marine.

Coverage is provided on a blanket limit basis and applies to the properties listed on the Statement of Values on file with the company. All coverages listed below apply per occurrence. For coverage details, refer to the appropriate section of the policy.

Coverage form is Special, including theft. Valuation is replacement cost/agreed amount.

Basic Coverages	Limit	Deductible
Buildings and Personal Property	\$99,860,123	\$3,500
Equipment Breakdown - <i>see detail for *deductible exceptions</i>	Included	\$2,500
Contractor's Equipment	\$1,186,833	\$1,000
Contractor's Equipment - Unscheduled (\$2,500 maximum per any one item applies)	\$50,000	\$1,000
Traffic signals @ \$1,887,084; antique cast iron street lights @936,000; antique aluminum street lights @ \$1,729,000	\$4,552,084	\$1,000
Misc. Special Property - motorized frame train with car @ \$10,000 and Santa House @ \$2,500	\$12,500	\$1,000
Boat 1 @ \$3,500 and Boat 2 @ \$9,800	\$13,300	\$1,000
Earthquake - Excludes New Madrid Region	\$1,000,000	\$25,000
Flood - 100 and 500 year flood plains, as defined by FEMA, are excluded	\$1,000,000	\$25,000
Mine Subsidence (only available in Ohio, Indiana, Kentucky)	N/A	N/A
Additional Coverages		
Automated External Defibrillator	\$5,000	Policy Deductible
Collapse	Limit Extended	Policy Deductible
Commandeered Property of Others (Other than Automobiles)	\$250,000	Policy Deductible
Crime Reward - Excluding Arson	\$25,000	Policy Deductible
Debris Removal of Covered Property	25% of loss + \$25,000 Per Location	Policy Deductible
Emergency Evacuation Expense	\$25,000	Policy Deductible
Emergency Real Estate Consulting Fee	\$5,000	Policy Deductible
Employee Dishonesty	\$50,000	\$250 Deductible
Exterior Building Glass	Included	Policy Deductible
Fire Department Service Charge	\$25,000	No Deductible
"Fungus", Wet Rot, Dry Rot and Bacteria - Limited Coverage	\$15,000	Policy Deductible
Inventory and Appraisal Cost for Claim Preparation	\$10,000	Policy Deductible
Lease Cancellation Moving Expenses	\$2,500	Policy Deductible
Money and Securities	\$25,000	Policy Deductible
Pollutant Clean Up and Removal	\$50,000	Policy Deductible
Preservation of Property	Included	Policy Deductible
State Forest Fire Expense	\$25,000	Policy Deductible
Temporary Meeting Space	\$1,000	No Deductible
Water Damage, Other Liquid, Powder or Molten Material Damage	Included	Policy Deductible

Insured Name: CITY OF WILLIAMSPORT
 Policy Period: January 1, 2017 to January 1, 2018



COVERAGE EXTENSIONS		Limit	Deductible
Accounts Receivable - Per Occurrence on premises/off premises		\$500,000/50,000	Policy Deductible
Animals and Canines - Per Animal and Per Occurrence		\$1,500/\$10,000	Policy Deductible
Appurtenant Buildings or Structures		\$10,000	Policy Deductible
Arson Reward		\$25,000	No Deductible
Building Ordinance or Law Coverage	Coverage A (Undamaged) Coverage B (Demolition) and Coverage C (Increased Cost of Construction)	Included \$1,000,000	Policy Deductible
Business Income		\$352,500	Policy Deductible
Extra Expense		\$500,000	Policy Deductible
Business Income - Loss of Tax Revenue		\$100,000	No Deductible
Change in Temperature, Electrical Damage and Off-Premises Utility Services –			
Direct Damage		\$50,000	Policy Deductible
Communication Towers		\$100,000	Policy Deductible
Contractors' Equipment- Non-Owned - Per Item and Per Occurrence Limit		\$100,000 per item / \$250,000 per occurrence	Policy Deductible
Emergency Portable Equipment – schedule required for limits above basic limit		\$276,998	\$500
Employees' Tools – Per Employee and Per Occurrence Limit		\$2,500/\$60,000	\$500
Fair or Exhibitions		\$50,000	Policy Deductible
Fine Arts – Per Item and Per Occurrence Limit		\$5,000/100,000	Policy Deductible
Fire Equipment Recharge		\$25,000	No Deductible
Footbridges and Appurtenant Structures		\$25,000	Policy Deductible
Foundations of Machinery, Swimming Pools and Underground Pipes		Limit Extended	Policy Deductible
Golf Course Greens – Limited Perils		\$100,000	Policy Deductible
Lock Replacement		\$25,000	\$50 Deductible
Newly Acquired or Constructed Property – Each Building Limit/Contents Limit		\$1,000,000 each building/ \$500,000 contents	Policy Deductible
Non-owned Detached Trailers		\$5,000	Policy Deductible
Outdoor Property		\$25,000	Policy Deductible
Paved Surfaces		\$100,000	Policy Deductible
Personal Computers, Communication Equipment, EDP Equipment, Electronic Data or Media – Per Occurrence and Away from Premises		\$250,000/10,000	Policy Deductible
Personal Effects – Per Person/Each Location and Occurrence Limit		\$25,000 per person/each location \$50,000 occurrence limit	Policy Deductible
Personal Property Off-Premises or in Transit		\$100,000	Policy Deductible
Recertification Expense		\$5,000	Policy Deductible
Rental Expense – Contractor's Equipment		\$10,000	Policy Deductible
Retaining Walls		\$10,000	Policy Deductible
Sign Coverage		\$25,000	Policy Deductible
Spoilage - See Utility Service Direct Damage		\$25,000	Policy Deductible
Surface Water (Locations situated in a 100 or 500 year flood plain are excluded)		\$25,000	Policy Deductible
Theft Damage to Non-Owned Buildings		\$50,000	Policy Deductible
Underground Sprinkler Systems		Included	Policy Deductible
Underground Water Seepage - Per Premise		\$10,000	Policy Deductible
Unnamed Locations		\$250,000	Policy Deductible
Valuable Papers and Records – Cost of Research (Other than Electronic Data) On Premises Limit and Away from Premises Limit		\$500,000/50,000	Policy Deductible

Insured Name: CITY OF WILLIAMSPORT

Policy Period: January 1, 2017 to January 1, 2018



Additional Coverage - Equipment Breakdown

The term Covered Cause of Loss includes the Additional Coverage Equipment Breakdown as described and limited below.

We will pay for direct physical damage to Covered Property that is the direct result of an "accident." As used in this Additional Coverage, "accident" means a fortuitous event that causes direct physical damage to "covered equipment. "Covered equipment" does not include plastic media used in trickle filters or other sewage processing equipment. The event must be one of the following:

- a. Mechanical breakdown, including rupture or bursting caused by centrifugal force;
- b. Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires;
- c. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control; Loss or damage to steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment; or Loss or damage to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment.

Unless otherwise shown in an Equipment Breakdown Coverage Schedule, the following coverages also apply to the direct result of an "accident." These coverages do not provide additional amounts of insurance.

	Limit	Deductible
Expediting Expense	\$250,000	Policy Deductible
Hazardous Substance	\$250,000	Policy Deductible
Perishable Stock (includes spoilage and contamination)	\$250,000	Policy Deductible
Data Restoration	\$250,000	Policy Deductible
Service Interruption	no sublimit but 24 hour delay	Policy Deductible

***Deductible Exceptions:**

Direct Coverages	\$2,500
	Except Motors, Pump: \$10.00 Per Horsepower, \$2,500 Minimum
	Except Transformers \$1.50 Per KVA, \$2,500 Minimum
	Except ICE/Generator \$30.00 Per KW, \$2,500 Minimum
	Except A/C and Refri \$25.00 Per Horsepower, \$2,500 Minimum
Indirect Coverages	1 Times ADV
Spoilage	10% of Loss, \$2,500 Minimum

Crime

	Limit	Deductible
Employee Theft - Per Loss	\$250,000	\$2,500

- Faithful Performance Included
- Faithful Performance Excluded

***Persons required by law to be bonded are excluded from coverage**

Forgery or Alteration	\$100,000	\$2,500
Computer and Funds Transfer Fraud	\$100,000	\$2,500
Money & Securities - Inside Premises	\$25,000	\$2,500
Money & Securities - Outside Premises	\$25,000	\$2,500

Insured Name: CITY OF WILLIAMSPORT



Policy Period: January 1, 2017 to January 1, 2018

Casualty and Professional Coverages

General Liability, Occurrence Form

	Limit	*Deductible
Bodily Injury and Property Damage	\$1,000,000	None
Personal and Advertising Injury	\$1,000,000	Included
Employee Benefits Injury	\$1,000,000	NONE
Specific Perils - Damage to Premises Rented to You	\$1,000,000	Included
Medical Payments	\$5,000	Included
General Aggregate	\$3,000,000	Included
Products-Completed Operations Aggregate	\$3,000,000	Included
Sexual Molestation	Per Occurrence \$250,000	Included
	Annual Aggregate \$500,000	Included
Failure to Supply - Utility Operations (other than sudden & accidental)	None	
Employers Liability Stop-Gap (only available in Ohio)	Excluded	
Designated Operations Exclusion:	<u>VALLEY RIVER TRANSIT</u>	

**Deductible applies to Loss Only*

Law Enforcement Liability, Occurrence Form

	Limit	*Deductible
Each Person	\$1,000,000	\$10,000
Each Wrongful Act	\$1,000,000	Included
Annual Aggregate	\$3,000,000	Included
Line of Duty Death Benefit (not available in Illinois)	Per Officer \$50,000	None
	Per Policy Period \$100,000	None
Non-Monetary Defense	Per Claim \$10,000	Included
	Per Policy Period \$50,000	Included
Law Enforcement Dept./Agency:	<u>City Of Williamsport, PA - Police Department</u>	

**Deductible applies to Loss and Loss Adjustment Expense*

Public Officials Liability, Claims Made Form

	Retro Active Date: None	Limit	*Deductible
Each Wrongful Act		\$1,000,000	\$10,000
Annual Aggregate		\$3,000,000	Included
Key Individual Replacement Expenses	Per Claim	\$25,000	Included
Terrorist Travel Reimbursement	Per Policy Period	\$5,000	Included
Identity Theft Protection	Per Claim	\$5,000	None
Non-Monetary Defense	Per Claim	Excluded	
	Per Policy Period	Excluded	
Designated Operations Exclusion:	<u>NONE</u>		

**Deductible applies to Loss and Loss Adjustment Expense*

Employment Practices Liability, Claims Made Form

	Retro Active Date: None	Limit	*Deductible
Each Wrongful Act		\$1,000,000	\$10,000
Annual Aggregate		\$3,000,000	Included
Non-Monetary Defense	Per Claim	\$10,000	Included
	Per Policy Period	\$50,000	Included
Workplace Violence Counseling	Per Policy Period	\$5,000	None
Back-Wages <i>No Prior Acts Applies</i>	Per Claim	\$10,000	\$5,000
<i>*Deductible applies to Loss and Loss Adjustment Expense</i>			

Insured Name: CITY OF WILLIAMSPORT



Policy Period: January 1, 2017 to January 1, 2018

Automobile Liability, Occurrence Form

Basic Coverages

	Limit	*Deductible
Liability Combined Single Limit	\$1,000,000	N/A
Medical Expense (included in Fleet Coverage Endorsement)	\$5,000	included
Uninsured Motorist	\$35,000	
Underinsured Motorist	\$35,000	
Excess Hired	Included	
Non-owned Liability	Included	
Physical Damage Coverage		
Comprehensive	Per Schedule	\$1,000
Collision	Per Schedule	\$1,000

Additional Coverages

Fleet Coverage Endorsement	Included
Emergency Response Provider Endorsement	Included when exposure exists
Garage Keepers	
Comprehensive	
Collision	
Hired Car Physical Damage	Included in Fleetcover
PIP - All states EXCEPT New York	\$5,000
Additional PIP	
Medical Expense	New York Only PIP \$50,000 OBEL N/A
Work Loss Benefit	Additional PII \$50,000
Funeral Expense	
Accidental Death	
	Mutual Aid N/A
Total Number of units included:	88

Umbrella Liability, Follow Form Excess Coverage A // Coverage B umbrella Occurrence Form

Limits Quoted	Each Occurrence Limit	\$1,000,000	*Retained Limit \$10,000
*Retained Limit applies to Coverage B only	Annual Aggregate	\$1,000,000	

Coverage extends over the following underlying coverages as indicated with an X:

- X General Liability
- X Law Enforcement Liability
- X Public Officials Liability
- X Employment Practices Liability
- X Auto Liability
- Other

All coverages are offered on an admitted basis. The below coverage highlights are intended for informational purposes only. Insurance coverage will depend upon the terms, conditions and exclusions contained in the policy in effect and the facts of each specific claim. Please refer to the individual policy forms for specific coverage details.

BRIT

Property, equipment breakdown, inland marine and crime

- Property coverage valuation is replacement cost/agreed value waiving co-insurance penalties
- Over 50 additional coverages and coverage extensions
- Contractors equipment covered in property form at replacement cost - automatic coverage for non-owned contractor's equipment up to \$250,000
- Business Income and Extra Expense – Including Alterations and Newly Acquired or Constructed Property, Loss of Tax Revenue, Interruption of Computer Operations, Civil Authority, BI & EE for “Dependent Properties” and Extended Business Income.
- Golf Course Greens covered automatically at \$100,000 with additional limits and extended coverage available
- Surface water coverage at \$25,000 when flood coverage is not purchased
- Animals and Canines covered up to \$10,000 per occurrence
- Equipment breakdown reinsured through Hartford Steam Boiler/Munich Re for superior service and on time inspections
- Equipment breakdown limit is included in the blanket property limit and includes direct damage, loss of income and extra expense, mechanical breakdown to heating/cooling, refrigeration including compressors, pumps, fans, boilers and pressure vessels. Also covers electrical failure to panels, motors, emergency generators and business equipment such as fax machines, copiers, telephone systems and alarm systems, and computers controlling covered equipment.
- Crime coverage included for blanket employee dishonesty and money and securities with additional coverages and limits available

General Liability, Occurrence Form

- Form is "pay on behalf" in lieu of indemnity and includes "duty to defend" language
- Defense costs are in addition to the Limit of Liability
- Punitive Damages included where allowed by State Law
- Broad form Governmental Entities definition of insured includes all boards and commissions operated by and under the direction of the insured entity, Volunteers as Insureds, Mobile or Leased equipment contracts, Users of Golf mobiles and parties to Mutual Aid Agreements
- Blanket Additional Insured language for both written and oral insured contracts
- Medical Professional Services coverage for Employed EMT's and Paramedics, licensed or registered nurses, counselors, psychologists or pharmacists except as relates to excluded Medical and Related Facilities
- Professional coverage included for Employed Engineers and Surveyors
- Owned watercraft up to 50 feet in length are covered
- Expanded Host Liquor Liability included
- Pollution exclusion exceptions for sudden and accidental discharge from heating, air conditioning and ventilation systems, hostile fire, emergency operations, mobile equipment, road treatment chemicals, swimming pools, pesticides and herbicides, water treatment, above ground storage tanks and water and sewage operations
- Definition of Law Enforcement Activities does not preclude coverage for Code Enforcement or similar non-police enforcement officers
- Prior Acts Coverage available for insureds currently under claims made coverage

Law Enforcement Liability, Occurrence Form

- Form is "pay on behalf" in lieu of indemnity and includes "duty to defend" language
- Defense costs are in addition to the Limit of Liability
- Punitive Damages included where allowed by State Law
- Approved Moonlighting and Mutual Aid Agreements are covered
- Broad definition of insured includes elected and appointed officials and all auxiliary and volunteer officers
- Civil Rights Violations, Intentional Acts, Vehicular Hot Pursuit, Failure to Protect, Excessive Force, False Arrest and Failure to Adequately Train or Supervise are covered
- Consent to Settle included
- Prior Acts Coverage available for insureds currently under claims made coverage
- Line of Duty Death Benefit provides reimbursement to the Department for benefits paid to the family of officers fatally injured while on duty
- Non Monetary Defense limit included, with higher limits available, provides defense coverage for claims having no monetary damage demand

Public Officials Liability, Claims Made Form

- Form is "pay on behalf" in lieu of indemnity and includes "duty to defend" language
- Defense costs are in addition to the Limit of Liability
- Full Prior Acts coverage offered to most entities having continuous Claims Made coverage for past five years
- Punitive Damages included where allowed by State Law
- Civil Rights Violations, Zoning, Land Use (other than Eminent Domain or Inverse Condemnation), Permits and Licenses are covered
- Identity Theft Protection reimburses certain public officials for expenses, such as notarizing documents, certified mail expenses and loan application fees, incurred as a direct result of Identity Theft.
- Key Individual Replacement Expenses pays miscellaneous costs such as advertising, travel, lodging and meals, overtime pay, costs of verifying background and references and certain legal expenses incurred by the Named Insured to replace key public officials if that person suffers a fatal injury.
- Terrorist Travel Reimbursement covers expenses such as the additional cost of travel, accommodations, rescue, funeral expenses or cost of transporting personal baggage of key public officials incurred as a direct result of the cancellation of that insured's scheduled transport due to a "Certified Act of Terrorism"
- Basic Extended Reporting Period included with additional reporting periods available
- Consent to Settle included

Employment Practices Liability, Claims Made Form

- Form is "pay on behalf" in lieu of indemnity and includes "duty to defend" language
- Defense costs are in addition to the Limit of Liability
- Full Prior Acts coverage offered to most entities having continuous Claims Made coverage for past five years
- Punitive Damages included where allowed by State Law
- Broad definition of wrongful act including refusal to employ, termination of employment, false arrest, false imprisonment, libel, slander, defamation, harassment, humiliation, discrimination, invasion of privacy, wrongful eviction, malicious prosecution, abuse of process or any other act, omission or policy attributable to anyone's employment
- Sexual Harassment, American with Disabilities Act, Title VII claims are covered
- Workplace Violence Counseling reimburses the insured for expenses incurred for the counseling of employees necessary due to an incident of Workplace Violence. The deductible does not apply.
- Non Monetary Defense limit included, with higher limits available, provides defense coverage for claims having no monetary damage demand
- Back wages limit included with higher limits available
- Basic Extended Reporting Period included with additional reporting periods available
- Consent to Settle included

Auto Liability and Physical Damage

- Fleet Coverage Endorsement adds coverage for commandeered autos, newly acquired organizations, blanket additional insured wording for insured contracts, waiver of subrogation, fellow employee, extended towing coverage, extended glass coverage, rental reimbursement, communication equipment, employee vehicle deductible reimbursement, blanket loss payable clause, medical payments, hired auto physical damage, and 120 day cancellation provision
- Replacement Cost coverage for Emergency Rescue Vehicles
- Emergency Response Provider Extension Endorsement includes extended debris removal and pollution clean up, expected or intended injury exception for damage resulting from protecting persons or property, fellow employee coverage, non-owned vehicle deductible reimbursement, additionally acquired emergency units and equipment, recertification expense, hired and substitute emergency unit physical damage, rental reimbursement and extended towing

Umbrella Liability

- Coverage A is follow form excess over underlying liability coverages
- Coverage B is umbrella liability with a \$10,000 retained limit
- Typically extends over all underlying liability coverages quoted
- Separate Aggregate Protection, commonly known as "SILO Aggregate", as respects to Coverage A only, applies the aggregate separately to each underlying coverage shown on the umbrella declarations

Claims

Your Claims will be handled by Alternative Service Concepts (ASC), a team with expertise in handling Public Entity claims specifically dedicated to the Package First product.

New Claim Reporting Procedures:

ASC/BRIT DEDICATED TEAM SUPPORT PERSON

Phone: 615-360-1358

Fax: 1-877-721-1855

Email: Britpackagefirstclaims@ascrisk.com

Mailing/Correspondence: Alternative Service Concepts, Two Rivers Corporate Centre, Suite 802, 2501 McGavock Pike, Nashville, TN 37214

ACORD forms can be completed and emailed or faxed to the above contact information. Claims can also be reported telephonically via the number above.

Special Note regarding renewal of the Umbrella Policy: Under the General Liability, Occurrence Coverage Part there is a **\$250,000** sublimit for Sexual Molestation. The Umbrella policy excess limits are not triggered by the exhaustion of the underlying sublimit for sexual molestation, EXCEPT when specifically approved by your underwriter AND a minimum underlying limit of \$1,000,000 is purchased. In order to clarify the intent specific to the SUBLIMIT within the underlying General Liability policy, a Sexual Molestation exclusion will be attached to the Umbrella policy at renewal.

NOTICE OF TERRORISM INSURANCE COVERAGE - PACKAGE POLICY

You are hereby notified that under the Terrorism Risk Insurance Program Reauthorization Act of 2015, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended:

The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM ARE PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

I hereby elect to purchase coverage for acts of terrorism for a prospective premium of

\$ 3,962

I hereby elect to have coverage for acts of terrorism excluded from my policy.

I understand that I will have no coverage for losses arising from acts of terrorism.

Policyholder / Applicant's Signature

Date Signed

Print Name and Title

Insured Name: CITY OF WILLIAMSPORT
245 W FOURTH ST
WILLIAMSPORT, PA, 17701

Policy Period: January 1, 2017 to January 1, 2018

NOTICE OF TERRORISM INSURANCE COVERAGE - UMBRELLA POLICY

You are hereby notified that under the Terrorism Risk Insurance Program Reauthorization Act of 2015, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended:

The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence to the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM ARE PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

I hereby elect to purchase coverage for acts of terrorism for a prospective premium of

\$ 377

I hereby elect to have coverage for acts of terrorism excluded from my policy.

I understand that I will have no coverage for losses arising from acts of terrorism.

Policyholder / Applicant's Signature

Date Signed

Print Name and Title

Insured Name: CITY OF WILLIAMSPORT
245 W FOURTH ST
WILLIAMSPORT, PA, 17701

Policy Period: January 1, 2017 to January 1, 2018