

CITY OF CARROLLTON, TEXAS
PROPERTY, LIABILITY, WORKERS' COMPENSATION
OCTOBER 1, 2019 TO OCTOBER 1, 2020

Marketing Summary		
Program Year	2019- 20 (Proposed)	
Coverage / Carrier	TMLIRP	Travelers (USI Insurance Services)
Workers' Compensation	Statutory - EL \$1m/\$1m/\$1m	Not Quoted
	\$100,000 Deductible	
General Liability	\$2,000,000 Each Occurrence / \$4,000,000 Aggregate	\$2,000,000 Each Occurrence / \$2,000,000 Aggregate
	\$50,000 Deductible	\$25,000 Deductible
Law Enforcement Liab.	\$3,000,000 Each Occurrence / \$6,000,000 Aggregate	\$2,000,000 Each Occurrence
	\$50,000 Per Loss Deductible	\$50,000 Per Loss Deductible
Error's and Omissions	\$2,000,000 Each Claim / \$4,000,000 Aggregate	\$2,000,000 Each Claim / \$2,000,000 Aggregate
	\$50,000 Each Claim Deductible	\$50,000 Each Claim Deductible
Employment Practices	Included in Errors and Omissions	\$2,000,000 Each Claim / \$2,000,000 Aggregate
	Included in Errors and Omissions	\$50,000 Each Claim Deductible
Auto Liability	\$1,000,000 Combined Single Limit	\$1,000,000 Combined Single Limit
	\$50,000 Deductible (Liability)	\$25,000 Deductible
Auto Catastrophe	\$15,000,000 Limit (Hail Damage)	No Special Hail Coverage
	\$10,000 Maximum Deductible Per Occurrence Per Vehicle	No Maximum Per Occurrence
Auto Physical Damage	\$1,000 Collision Physical Damage Deductible	\$10,000 Collision Physical Damage Deductible Per Vehicle
	\$1,000 Comprehensive Physical Damage Ded. Per Vehicle	\$10,000 Comprehensive Physical Damage Ded. Per Vehicle
Real & Personal Property	\$196,717,117 Limit	\$196,717,117 Limit
	\$ 25,000 Per Occurrence Deductible	\$25,000 Per Occurrence Deductible (excl. wind/hail)
		2% Per Building Wind/Hail Deductible (\$250,000 Min.)
	\$ 10,000,000 Earthquake (\$100,000 Deductible)	\$5,000,000 Earthquake (\$25,000 Deductible)
	\$5,000,000 Flood (\$100,000 Deductible)	\$5,000,000 Flood (\$25,000 Deductible)
Mobile Equipment	\$8,377,250 Equipment Limit	\$8,124,397 Equipment Limit
	\$25,000 Deductible	\$1,000 Deductible
Crime	\$1,000,000 Employee Dishonesty	\$1,000,000 Employee Dishonesty
	\$10,000 Deductible	\$10,000 Deductible
Computer Fraud	\$100,000 Limit / \$10,000 Deductible	\$1,000,000 Limit / \$10,000 Deductible
Umbrella	Not Applicable	\$2,000,000 Each Occurrence / \$2,000,000 Aggregate
Cyber	\$1,000,000 Per Loss / Aggregate	\$1,000,000 Per Loss / Aggregate
	Deductible (various)	\$10,000 Per Loss Deductible
Subtotal	\$ 607,713	\$ 682,459
Workers' Compensation	\$ 188,688	No Bid
Total Premium	\$ 796,401	\$ 682,459