



MONROE COUNTY WATER AUTHORITY

P.O. Box 10999 • 475 Norris Drive • Rochester, N.Y. 14610-0999

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MEMORANDUM

To: Joseph R. Rulison, Chairman, & MCWA Audit Committee Members
 From: Amy Molinari, Director of Finance and Business Services *AM*
 Date: April 27, 2023
 Subject: Insurance Premium Renewals for 2023/2024

Listed below is a summary of the renewal insurance premiums for the recommended liability and operational coverage for the period July 1, 2023 through June 30, 2024.

To Be Placed With Broker Arthur J Gallagher (formerly M&T Insurance Agency, Inc.)

	2022-2023 Premium	2023-2024 Quoted Premium	Change
Package:			
Property	\$ 201,426.00	\$ 226,922.00	
Property TRIA	4,586.00	5,601.00	
NYFF	2,575.15	2,306.54	
Risk Engineering Resource Fee	250.00	250.00	
General Liability	63,942.00	64,218.00	
General Liability TRIA	1,279.00	1,284.00	
Equipment Breakdown	27,891.00	53,114.00	
Inland Marine	6,777.00	7,242.00	
Inland Marine TRIA	136.00	145.00	
Commercial Auto	88,450.00	89,272.00	
Commercial Auto (NY Motor Vehicle Fee)	1,410.00	1,400.00	
	<u>398,722.15</u>	<u>452,354.54</u>	
Crime	5,764.00	6,151.00	
Difference In Conditions	36,319.50	46,334.75	
Pollution	17,956.36	25,647.00	
Adding of Business Income coverage	-	596.00	
OCP	216.00	216.00	
Cyber	54,407.30	54,403.27	
Public Officials Liability	26,747.00	28,275.00	
Employment Practices Liability	8,620.00	8,536.00	
Travel Accident	1,000.00	1,000.00	
Drone Coverage	-	TBD	
Umbrella	32,618.00	36,606.00	
Umbrella TRIA	326.00	366.00	
	<u>32,944.00</u>	<u>36,972.00</u>	
Broker Fee	60,000.00	60,000.00	
Grand Total	<u>\$ 642,696.31</u>	<u>\$ 720,485.56</u>	12.10%

Additional Excess Liability Coverage To Be Quoted

	2022-2023 Premium	2023-2024 Quoted Premium	Change
Excess \$5M z/s \$10M	\$ 63,613.00	TBD	
Excess \$5M z/s \$15M	\$ 56,627.29	TBD	
Excess \$5M z/s \$20M	\$ 25,500.00	TBD	
Excess \$10M z/s \$25M	\$ 38,254.81	TBD	
Excess \$15M z/s \$35M	\$ 37,014.76	TBD	
	<u>\$ 221,009.86</u>		



Gallagher

Insurance | Risk Management | Consulting

PROPOSAL FOR:

Monroe County Water
Authority

7/1/2023 – 7/1/2024

Anthony Lutrario
Sales Executive

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Executive Summary

Ms. Amy A. Molinari,

We would like to thank you once again this year for allowing M&T Insurance Agency to participate in the Monroe County Water Authority's Request for Proposal for your commercial property and casualty program.

The following is a list of all the policies M&T Insurance Agency has quoted for the Monroe County Water Authority in this proposal.

- Property
- Equipment Breakdown
- General Liability
- Employee Benefits Liability
- Inland Marine
- Auto Liability/Physical Damage
- Umbrella
- Public Officials Liability
- Employment Practice Liability
- Flood and Earthquake
- Crime
- Pollution Liability
- Travel Accident
- Difference in Conditions (Excess Flood and Earthquake)
- OCP

We wish to extend our thanks to the staff of Monroe County Water Authority for their cooperation, and assistance extended to us during this marketing efforts. M&T Insurance Agency, Inc. looks forward to the opportunity to do business with Monroe County Water Authority.

Sincerely,

Anthony Lutrario

Anthony Lutrario
Vice President

Senior P&C Producer

Agency Capabilities

Loss Control: M&T Insurance Agency provides in-depth safety and consultative services to our clients, aimed at fulfilling their safety and risk management needs. Our goal is to provide professional, quality service designed to meet our client's needs. Service activities are individually tailored to each client and the use of these services is determined by the insured, from one-time visits to meet an "immediate" need, through an ongoing, annual contract where we become an adjunct member of the management team.

Claims: M&T Insurance Agency claim professionals are experienced at management and oversight of all types of claims. From Automobile and Workers' Compensation claims to the most complex Professional Lines claims, our claims team has gathered significant claims handling experience while working for and with large insurance carriers. Our team provides oversight and guidance to our clients as well as advocacy on your behalf with the adjusters on claim strategy, reserving, and cost mitigation strategies. Our claim professionals also perform a complete initial diagnostic review of your loss history including all open claims and provide support for claim audits and file reviews. Through this analysis we design and offer solutions because we understand the direct correlation between claim costs, insurance pricing, and what is important to you. We believe that a well-rounded, comprehensive, and collaborative approach to claims management yields the best results over time.

Risk Management: M&T Insurance Agency professionals provide risk management recommendations tailored specifically to each client's unique needs. We operate with the belief that sound risk management is built upon an understanding of loss exposures in combination with strong risk control, risk transfer, and risk financing techniques. One of the main areas of focus during our Due Diligence Review is to assess the insurance program to determine if it is appropriately aligned with a client's risk management objectives. This includes benchmarking of reasonable and expected cost-of risk transfer within the current marketplace.

Captives: M&T Insurance Agency has an internal division that specializes in insurance captives. Captives have long been used as an alternative to conventional insurance by corporation's electing to retain or self-insure risk. Some of the main benefits of captives are active participation in claims management, customized risk control services, and premiums based on actual expected losses creating more pricing stability from year to year.

Surety Bonding: M&T Insurance Agency's surety professionals work with emerging, small, mid-sized and large construction companies by assisting them to develop financial plans, organization strength and internal systems—designed to help them succeed in today's changing and competitive marketplace. Operating in all 50 states and on six continents, the industries we serve include construction, healthcare, government contractors and real estate developers. At M&T our goal is to provide much more than just surety bond options; we strive to be trusted advisors to our clients.

Group Benefits: M&T Insurance Agency has an internal group benefit division that provides comprehensive employee benefit programs. Whether it's an HMO plan or a complex self-funded plan, M&T has the resources available to provide a complete group benefit solution.

Please contact your M&T representative for more detail on any of the sections outlined above.

Account Management Team

Sales Executive

Anthony Lutrario
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Risk Management Specialist

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Client Service Manager

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Claims Advocate

Richard Jachim
(315) 424-8778
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Risk Management Consultant - Safety

Timothy Domanico
(315) 424-5115
Tim_Domanico@ajg.com

Additional Contact Information

Address	285 Delaware Avenue, Suite 4000 Buffalo, NY 14202
Telephone Number	(716) 853-7960
Fax Number	(855) 595-4605
24 Hour Claim Number (Daily Administration)	(800) 716-8314
Customer Service Inbox	GGB.SY3.CL.Srv@ajg.com
Claims Service Inbox	GGB.SY3.Claims.Srv@ajg.com

Please contact a member of your Account Management Team for Proof of Coverage. All Proof will reflect your current insurance limits and be issued by an authorized M&T Insurance Representative in accordance with MTIA procedures.

Account Management Team

Sales Executive: The Sales Executive is responsible for the overall strategy and performance of your insurance and risk management program. The Sales Executive collaborates with the Account Executive and other service team members to identify, mitigate, and transfer risk. The Sales Executive works jointly with you to build a shared strategy around insurance solutions and risk management services to help you manage risk in the most efficient and cost-effective manner possible.

Client Service Executive: The Account Executive is the lead service team member responsible for the execution and delivery of the insurance brokerage and service strategy. The Account Executive coordinates with both internal and external resources to ensure all client service expectations are being met and that we are effectively helping you manage risk by providing proactive guidance and counsel. The Account Executive works closely with the Account Manager, as well as our Claims and Safety Management consultants, to ensure service projects are completed in a timely manner.

Client Service Manager: The Account Manager is responsible for ensuring that daily service tasks are completed in a timely manner. This individual will perform and/or coordinate tasks such as certificates of insurance, auto ID cards, policy change requests, and other general policy management or customer service issues/questions that may arise.

Claims Advocate: The Claims Representative is responsible for any claim-related matter requiring escalation. This individual will participate in claim reviews between the client and MTIA as well as reviews between MTIA and insurance carriers. The Claims Representative will be responsible for providing oversight and guidance on your claims as well as advocacy on your behalf with the adjusters on claim strategy, reserving and cost mitigation strategies.

Risk Manager Consultant - Safety: The Safety Management Consultant is responsible for the administration of loss control and risk management services as well as implementing and monitoring programs to assist our clients with reducing both frequency and severity of losses while also remaining compliant with governmental safety and health requirements.

Marketing Strategy

Our overall marketing objective, with respect to insurance placement, is to make certain that each client is fitted with a program that provides necessary coverage and is placed with a stable and responsive carrier in a cost-efficient manner. This includes effectively matching the level of risk retention in the insurance plan with the level of risk tolerance (or risk aversion) that is unique to each client.

Unlike taking the typical approach and offering submissions to a multitude of markets, we take a more directed approach to the insurance marketplace. Our deep carrier relationships, combined with an in-depth understanding of each carrier's capabilities, allows us to select markets that are the most likely to fit the criteria described above.

After the market selections are refined to only those that are likely to be viable players, we will construct a detailed submission that outlines the terms and conditions that the carrier needs to meet in order to produce an appropriate insurance proposal. This includes an outline of necessary coverage requirements within a narrow price range that the carrier must achieve. Both cost and coverage terms are dictated to the carrier at inception of the marketing process, rather than allowing the carrier to dictate coverage and cost.

Named Insureds

Monroe County Water Authority

Property

Carrier: Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

Covered Locations:	Per Statement of Values: Blanket coverage applies unless otherwise noted		
Coinsurance:	NA		
Valuation:	Replacement Cost/Agreed Value	Form:	Special Form (including theft)
LIMITS	DEDUCTIBLE	COVERAGES (All coverage listed below applies per occurrence.)	
\$400,000,000 LOSS LIMIT	\$50,000	Buildings	
Included	Per Policy Deductible	Business Personal Property	
Included in Building Limit	\$50,000	Pump and Lift Stations	
\$10,000,000	1.00%	Earthquake (A percentage deductible applies separately to each building or contents limit not to exceed \$50,000)	
\$10,000,000	\$100,000	Flood (Zone C and X (Unshaded)), X500, B and X (Shaded)) Zurich/APR cannot warrant or provide information as to what zone(s) a specific location/address is situated in. Flood zones can and do change. It is ultimately the responsibility of the insured and their insurance advisor to determine if the flood zones and flood limits proposed are adequate for their needs.	
Not quoted	N/A	Named Storm Deductible – Minimum Deductible of N/A	
PUBLIC ENTITY ADDITIONAL COVERAGES AND COVERAGE EXTENSIONS			
LIMITS	DEDUCTIBLE	ADDITIONAL COVERAGE	
Included in Building Limit	Per Policy Deductible	Collapse -Abrupt collapse of a building or covered property. ISO Causes of Loss – Special Form	
25% of direct physical loss of or damage to covered property plus the deductible in the policy applicable to that loss or damage.	Per Policy Deductible	Debris Removal - We will pay for your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days .	
\$300,000 Per Location/Per Occurrence	Per Policy Deductible	Additional Debris Removal Expense – eligible if one or both of the explained circumstances apply.	
\$50,000	No Deductible	Fire Department Service Charge - Provides coverage for your liability for fire department service charges when the fire department is called to save or protect your covered property.	
\$250,000	Per Policy Deductible	Pollutant Clean up and Removal - During each separate 12 month period	
\$250,000 Per Occurrence	\$500 Deductible	Accounts Receivable (Per Occurrence Premises Limit)	
\$15,000 per animal	\$500 Deductible	Animal Mortality	Coverage is provided for loss caused by the death or destruction of your animals used for police department canine or equestrian patrol. \$100,000 annual aggregate
Included in Business Personal Property Limit	Per Policy Deductible	Building Glass - Tenant	
Included in the Building Limit	Per Policy Deductible	Building Ordinance or Law Coverage	Coverage A (Undamaged Building Coverage)
	Per Policy Deductible		Coverage B (Demolition)
\$1,000,000 per building/per loss	Per Policy Deductible		Coverage C (Increased Cost of Construction)

Property

LIMITS	DEDUCTIBLE	ADDITIONAL COVERAGE
\$10,000,000 per occurrence	Per Policy Deductible	Business Income and Extra Expense – Including Relocation Expenses and Costs to Equip and Operate the Replacement or Temporary Location, Civil Authority, Alterations and New Buildings, Extended Business Income up to 60 days, Interruption of Computer Operations and Food Contamination.
\$100,000	Per Policy Deductible	Food Contamination (Annual Aggregate Limit of Insurance)
\$100,000		Newly Acquired Location (Limit of Insurance Per Occurrence)
\$100,000		Utility Services Time Element (Limit of Insurance Per Occurrence)
\$100,000		Sales Tax Revenue Loss (Limit of Insurance Per Occurrence)
Increased Period to Comply with Ordinance or Law	No Deductible	Period of Restoration
\$50,000 any one occurrence	Per Policy Deductible	Electrical Utility Service Interruption – Direct Damage
\$10,000 Per Item \$100,000 Per Loss	\$500 Deductible	Fine Arts - Per Item and Per Loss Limit
\$25,000 annual aggregate	Per Policy Deductible	Fire Protective Device Recharge
Included in Building Limit	Per Policy Deductible	Foundations, Underground Pipes, Flues or Drains within 1,000 feet of described premises
\$100,000 any one occurrence \$5,000 maximum per item	\$500 Deductible	Grounds Maintenance Equipment
\$25,000 per occurrence	No Deductible	Inventory Costs, Preparation of Claim
\$2,000,000 each building \$1,000,000 contents	Per Policy Deductible	Newly Acquired or Constructed Property - Each Building Limit/Contents Limit
\$20,000	Per Policy Deductible	Non-Owned Detached Trailers
\$250,000 per location per occurrence	Per Policy Deductible	Outdoor Property (specific perils) - includes but not limited to Fences, Park Benches, Flagpoles, Communication Towers, Golf Course Greens, etc.
\$100,000 per loss	Per Policy Deductible	Paved Surfaces (limited perils)
\$25,000 each described premises	Per Policy Deductible	Personal Effects and Property of Others
\$100,000 per occurrence	\$500 Deductible	Portable Audio Visual and Communications Equipment
\$100,000	\$500 Deductible	Portable Emergency Response Equipment
\$100,000 per occurrence	\$500 Deductible	Portable Equipment Used in Your Law Enforcement Operations and Your Public Safety Operations
1,000 Ft.	Per Policy Deductible	Premises Boundary Increase Distance
\$100,000 per Occurrence	Per Policy Deductible	Property Off-Premises Including Transit (including property at fairs, trade shows and exhibitions)
\$500,000 per occurrence	Per Policy Deductible	Sewer Backup
\$100,000 each described premises	Per Policy Deductible	Theft of Building Materials and Supplies
\$100,000 per occurrence	\$500 Deductible	Traffic Lights, Traffic Signs, Parking Meters, Fire Hydrants, Guard Rails, Bus Shelters
\$350,000 each described premises	\$500 Deductible	Valuable Papers and Records (Other than Electronic Data) 1,000 feet of described premises

Property

Valuation	LIMIT	AGGREGATE	DEDUCTIBLE/ RETENTIONS	COVERAGE TRIGGER
Replacement Cost	\$502,047,275 SUBJECT TO \$400,000,000 LOSS LIMIT	Blanket	See page 9	Occurrence

Equipment Breakdown

Carrier: The Hartford Steam Boiler Inspection and Insurance Co.

Coverage	Limit
Equipment Breakdown Limit	\$100,000,000
Property Damage	Included
Off Premises Property Damage	\$100,000
Business Income	\$10,000,000
Extra Expense	Combined with Business Income
Service Interruption	Combined with Business Income
Contingent Business Income	Excluded
Perishable Goods	\$100,000
Data Restoration	Excluded
Demolition	\$1,000,000
Ordinance or Law	\$1,000,000
Expediting Expenses	\$10,000,000
Hazardous Substances	\$250,000
Newly Acquired Locations	\$3,000,000
Deductible – combined, all coverages	\$50,000

Other Conditions:

Newly Acquired Locations: 120 Days

Extended Period of Restoration: 60 Days

Interruption of Service Waiting Period: 24 Hours

Quote subject to Site Survey:

4799 Dewey Avenue, Greece, NY (on site)

593 Basket Road, Webster, NY (phone survey)

General Liability

Carrier: Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

General Liability

Line of Business	Limit	Aggregate	Deductible*	Trigger
General Liability	\$1,000,000	\$3,000,000	\$25,000	Occurrence
Damage to Property Rented to You	\$1,000,000 (any one premises)	Included	\$25,000	Occurrence
Medical Benefits	\$10,000 (any one person)	Included	N/A	Occurrence
Personal & Advertising Injury	\$1,000,000 (any one person or org)	Included	\$25,000	Occurrence
Products Completed Operations	\$1,000,000	\$3,000,000	\$25,000	Occurrence
Employee Benefits Liability	\$1,000,000	\$3,000,000	\$1,000	Occurrence

*General Liability deductible increased from \$10,000 to \$25,000

General Liability

General Liability Coverage Part	
Limits	Coverage Enhancement
\$1,000,000	Sexual Abuse/Molestation Limit - \$25,000 Retention
\$1,000,000	Sexual Abuse/Molestation Aggregate
Included	Broad Governmental-Specific Definition of Insured
Included	Employees/Volunteers as Insureds
Included	Watercraft Liability (up to 51 feet)
Included	Good Samaritan Liability
Included	Herbicide / Pesticide Application
Included	Host Liquor Liability
Included	Broadened Contractual Liability
Included	Limited Contractual Liability for Personal Injury
Included	Broadened Property Damage Liability
Included	Broadened Pollution for Municipal Exposures (including herbicides/ pesticides, swimming pool maintenance, water and sewer operations, salt)

For water-related entities, the following may also be provided if purchased:

Limits	Coverage Enhancement
\$1,000,000	Failure to Supply
Included	Pollution exceptions for Potable Water Operations
Included	Use of Chemicals, Gas or Propane in your Water Operations
Included	Escape or Back-up from the Treatment Facility or Insured's Piping
Included	Elimination of Asbestos and Lead Exclusion wording relating to Potable Water

General Liability

Exclusions

GENERAL LIABILITY:	Exclusions as stated on the Commercial General Liability Coverage Form including but not limited to: Per- and Polyfluoroalkyl Substances (PFAS) Exclusion, Lead Contamination, Dams, Aircraft, Airport, Mold, Pollution, Asbestos (except as provided for in the Water Enhancement Endorsement), Lead Contamination, Silica, Electronic Data, Electronic Vandalism, Employers Liability (Stop Gap), Law Enforcement, Securities, Underground Storage Tanks, Workers Compensation. Policy excludes fireworks; however, the exclusion can be deleted on a display by display basis supported by the date of display and a copy of the contract with the pyrotechnic company for review.
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Inland Marine

Carrier: Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

VALUATION: SEE INLAND MARINE SCHEDULE BELOW		
LIMITS	DEDUCTIBLE	COVERAGE
Contractor's Equipment - Provides coverage for Contractors' Equipment and machinery that you own and for property of others for which you are liable.		
\$1,605,146	\$1,000	Scheduled Limit
Not Covered	N/A	Unscheduled Limit - \$5,000 Maximum Any One Item
\$10,000	\$1,000	Rental Reimbursement (Rental Expense)
\$24,999	\$1,000	Employee Tools - \$5,000 Maximum Any One Item
\$500,000	\$1,000	Contractor's Equipment - Leased or Rented From Others
Not Covered	N/A	Contractor's Equipment - Borrowed
Electronic Data Processing Equipment In Transit		
Not Covered	N/A	Scheduled Limit
Not Covered	N/A	Unscheduled Limit - \$5,000 Maximum Any One Item
Portable Emergency Response Equipment		
Not Covered	N/A	Scheduled Limit
Not Covered	N/A	Unscheduled Limit - \$5,000 Maximum Any One Item
Special Floater		
Not Covered	N/A	Scheduled Limit
\$250,000	\$1,000	Unscheduled Limit: Miscellaneous Property & Equipment- \$5,000 Maximum Any One Item

Inland Marine - Schedule

DESCRIPTION	SERIAL #	VALUE	VALUATION
2009 Stealth STL-610-SA	4S9BE10189E177328	\$2,325	Replacement Cost
2010 Stealth STL-610-SAE	4S9BE101XAE177433	\$3,531	Replacement Cost
2016 Hurco VAC250G	1H9DV1517GH513095	\$47,044	Replacement Cost
2010 John Deere 544K 4X4	1DW544KZAA0632072	\$113,342	Replacement Cost
2013 JOHN DEERE 4X4	1DW624KZLDE652079	\$146,541	Replacement Cost
2015 CATERPILLAR 420F 4X4	CAT0420FVHWC00883	\$86,952	Replacement Cost
2015 Caterpillar 420F 4X4	CAT420FAHWC00882	\$86,952	Replacement Cost
2017 Caterpillar 420F2	CAT0420FKHWC20546	\$90,088	Replacement Cost
2017 Caterpillar 420F2	CAT0420FJHWC02547	\$90,088	Replacement Cost
2018 CATERPILLAR 938M	CAT0938MAJ3R05648	\$178,263	Replacement Cost
2018 BOBCAT SKIDSTEER	B3NK16871	\$51,537	Replacement Cost
2018 JOHN DEERE 310 SL	1T0310SLKJF327299	\$97,600	Replacement Cost
2018 JOHN DEERE BACKHOE	1T0310SLAJF327289	\$97,600	Replacement Cost
2015 BOBCAT LOADER	ALJU18213	\$46,884	Replacement Cost
2019 John Deere 310SL	1T0310SLVKF351853	\$100,000	Replacement Cost
Genie Manlift	5D8AA231XK1003836	\$46,400	Replacement Cost
EMPLOYEE TOOLS BILL ZARPENTINE		\$8,333	Replacement Cost
EMPLOYEE TOOLS JOHN OLSON		\$8,333	Replacement Cost
EMPLOYEE TOOLS SCOTT TRAIL		\$8,333	Replacement Cost
JD 310 SL	1T0310SLCPF434963	\$110,000	Replacement Cost

JD 310 SL	1T0310SLEPF434968	\$110,000	Replacement Cost
2019 John Deere 310SL	1T0310SLVKF351849	\$100,000	Replacement Cost
MISC. \$5,000 & UNDER		\$250,000	Actual Cost
Contractors Equipment Rental Expense		\$10,000	Replacement Cost
Contractors Equipment Leased or Rented		\$500,000	Replacement Cost

Automobile

Carrier: Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

Line of Business	Limit	Aggregate	Deductible	Trigger
Auto Liability	\$1,000,000	CSL	None	Accident
See Exhibit B				
Personal Injury Protection (KY, NY, PA)	Included	N/A	N/A	Accident
Medical Payments (except KY)	\$10,000	N/A	N/A	Accident
Uninsured Motorist	\$1,000,000	N/A	N/A	Accident
Underinsured Motorist	\$1,000,000	N/A	N/A	Accident
Hired Auto Liability	\$1,000,000	N/A	N/A	Accident
Non-Owned Auto Liability	\$1,000,000	N/A	N/A	Accident
Auto Physical Damage ACV unless otherwise noted				
Comprehensive	As per schedule	N/A	As per Schedule	Accident
Collision	As per schedule	N/A	As per Schedule	Accident
Hired Auto Physical Damage Comp	\$50,000	N/A	\$100	Accident
Hired Auto Physical Damage - Collision	\$50,000	N/A	\$500	Accident
Rental Reimbursement	Included	N/A	N/A	Accident
Towing (Private Passenger)	\$50	N/A	N/A	Accident

\$50,000 of PIP included, \$100,000 APIP, and \$25,000 OBEL included

Automobile Physical Damage

****Replacement Cost for certain vehicles vs current Actual Cash Value
(Form # U-CA-161-A)**

All "autos" 10 model years old or newer with a gross vehicle weight (GVW) of 10,001-80,000 pounds shown as medium, heavy or extra-heavy in the schedule of covered "autos" on file with the company as covered on a replacement cost basis.

Automobile Physical Damage deductibles increased:

\$2,000 for vehicles with an original cost new of less than \$100,000
\$5,000 for vehicles with an original cost new of \$100,000 and greater.

Automobile

New York Commercial Automobile See Schedule of Vehicles		Number of Vehicle Units Quoted 170
Limits	Coverage	
Included	Employees and Volunteers as Insureds	
Not Included	Mutual Aid	
Not Included	Supplemental Spousal	
Included	Fellow Employee Coverage	

Exclusions

BUSINESS AUTO/ BUSINESS AUTO PHYSICAL DAMAGE:	Exclusions as stated on the Business Auto Coverage Form, including but not limited to Racing, and the Business Auto Physical Damage Coverage Form.
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Public Officials Liability

Carrier: Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

Public Officials

Line of Business	Limit	Aggregate	Deductible	Trigger
Public Officials Liability Retroactive Date: 7/1/2000 See Exhibit C	\$1,000,000	\$1,000,000	\$50,000	Claims Made
Non-Monetary	\$25,000	\$25,000	N/A	Claims Made
Crisis Management	\$5,000	\$5,000	N/A	Claims Made

Please Note: Zurich can reduce the Public Officials Liability and Employment Practice Liability deductibles to \$10,000 for an additional premium. Please let us know if you would like us to quote.

Public Officials Liability
Coverage Features:
Claims Made and Reported Form
Defense in Addition to Limit
Sublimit for Defense for Non-Monetary claims
Modified Consent to Settle Clause with hammer clause at only 50% participation
Includes a broad definition of Loss including: Punitive Damages, Exemplary Damages or Multiple Damages , where insurable under applicable law. Most favorable jurisdiction wording applies.
Civil Rights coverage is provided.
Crisis Event coverage for public officials is provided.

Exclusions	Exclusions as stated on the Public Officials Liability Insurance Policy, including but not limited to: Distribution of Material in Violation of Statutes; Electronic Data; Electric Vandalism; Eminent Domain/Inverse Condemnation; Fiduciary, Financing, Taxes; Fines and Penalties; Fraudulent or Dishonest Acts; Maintain Insurance; Non-Monetary; Professional Services; Prior Notice, Pending or Prior Legal Action; Violations of Laws; Workers Compensation; Securities.
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Employment Practices Liability

Carrier: Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

Line of Business	Limit	Aggregate	Deductible	Trigger
Employment Practices Liability Retroactive Date: 7/1/2000	\$1,000,000	\$1,000,000	\$50,000	Claims Made

Wage and Hour coverage is included at \$50,000

Employment Practices Liability
Coverage Features:
Claims Made and Reported Form
Defense in Addition to Limit
Third Party Discrimination Liability is included (harassment provided)
Civil Right coverage is provided
Crisis Event Coverage is provided
Business invitee (Third Party) Liability covering Emotional Distress, Sexual Harassment, Discrimination and other allegations
Broad definition of Claim including coverage for regulatory proceedings, arbitration hearings and EEOC hearings, subject to exclusions
Includes a broad definition of Loss including: Punitive Damages, Exemplary Damages or Multiple Damages , where insurable under applicable law. Most favorable jurisdiction wording applies.

Exclusions:

EMPLOYMENT PRACTICES:	Exclusions as stated on the Employment Practices Liability Insurance Policy, including but not limited to: Fiduciary, Employee Benefits, Fraudulent or Dishonest Acts, Labor Disputes, Maintain Insurance, Non-Monetary, Prior Notice, Prior or Pending Legal Action, Violation of Laws, Wage and Hour Law, Workers Compensation, Biometric Information Claim Exclusion.
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\$10M Lead Umbrella

Carrier: Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

Limit	Aggregate	Deductible	Trigger
\$10,000,000	\$10,000,000	\$10,000 SIR	Follows Underlying

Endorsements:

- Employee Benefits Liability Follow Form
- Employers Liability Exclusion
- Employment Practices Liability Follow Form
- Failure To Supply Follow Form
- Public Officials Errors and Omissions Follow Form
- Special Events Follow Form
- Asbestos Follow Form
- Lead Follow Form

Exclusions:

UMBRELLA:	Exclusions as stated on the Umbrella Coverage form, including but not limited to Per- and Polyfluoroalkyl Substances (PFAS) Exclusion
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Flood and Earthquake

Carrier: Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

LIMITS	DEDUCTIBLE	COVERAGES (All coverage listed below applies per occurrence.)
\$10,000,000	1.00%	Earthquake (A percentage deductible applies separately to each building or contents limit not to exceed \$50,000)
\$10,000,000	\$100,000	Flood (Zone C and X (Unshaded)), X500, B and X (Shaded)) Zurich/APR cannot warrant or provide information as to what zone(s) a specific location/address is situated in. Flood zones can and do change. It is ultimately the responsibility of the insured and their insurance advisor to determine if the flood zones and flood limits proposed are adequate for their needs.

Exclusions

PROPERTY	Exclusions as stated on the Building and Personal Property Coverage Form. Flood does not apply to any location(s) situated in a "special flood coverage area" as determined by the Federal Emergency Management Agency (FEMA). These areas are currently designated by FEMA as zones A, AE, AO, AH, A1- A30, A99, AR, AR/AE, AR/AO, AR/A1-A30, AR/AH, AR/A,V, V1-V30, VE, VO, X500, XFUT, B, XB, and X500 and on a FEMA Flood Rate Map, shaded X. Any area later designated by FEMA as a "special flood coverage area" at the time of a Covered Cause of Loss is also subject to this limitation. Any area removed by FEMA from a "special flood coverage area" designated at the time of a Covered Cause of Loss is not subject to this limitation.
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Crime Coverage

Insurance Company: The Hanover Insurance Company

Coverage	Limit	Deductible
Employee Theft – Per Loss Coverage	\$4,000,000	\$15,000
Employee Theft – Per Employee Coverage	Not Covered	Not Covered
Forgery or Alteration	\$250,000	\$5,000
Inside the Premises – Theft of Money & Securities	\$25,000	\$1,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$25,000	\$1,000
Outside the Premises	\$25,000	\$1,000
Computer and Funds Transfer Fraud	\$4,000,000	\$15,000
Money Orders and Counterfeit Money	\$1,000,000	\$10,000
Destruction of Electronic Data	\$100,000	\$1,000
Funds Transfer – False Pretenses Coverage	\$100,000	\$25,000

Coverage Notes:

- Include Designated Person Required to Have Knowledge of Loss (Discovery Form)
- Faithful Performance of Duty Coverage for Government Employees:
Employee Theft per Loss Coverage Limit \$1,000,000
- Include Specified Non-Compensated Officers as Employees
- Include Volunteer Workers Other Than Fund Solicitors As Employees
- Include Treasurers or Tax Collectors as Employees
- Include Expense Incurred to Establish Amount of Loss
- ERISA Rider Endorsement
- Add Credit, Debit or Charge Card Forgery: Limit \$1,000,000
 - Includes written instruments required in conjunction with any credit, debit or charge card issued to you or any "employee" for business purposes

POLLUTION (Prime Pollution Liability)

Carrier: Ascot Specialty Insurance Company (Non-Admitted) AM Best Rating A

Option 1: \$1M limit

Coverage	Limit:	Deductible:
Coverage A Covered Location Pollution Liability	\$1,000,000	\$25,000
Coverage B Miscellaneous Pollution Liability	\$1,000,000	\$25,000
Coverage C Emergency and Crisis Management Costs	\$1,000,000	\$25,000
Coverage D Business Income and Extra Expense	Not Purchased	72 Hour Waiting Period
Policy Aggregate	\$1,000,000	N/A

Minimum Earned Premium 100%
Policy Term 1 Year

Premium \$17,922
NY State Tax \$645.19
Stamping Fee \$26.98

Option 2: \$2M limit

Coverage	Limit:	Deductible:
Coverage A Covered Location Pollution Liability	\$2,000,000	\$25,000
Coverage B Miscellaneous Pollution Liability	\$2,000,000	\$25,000
Coverage C Emergency and Crisis Management Costs	\$2,000,000	\$25,000
Coverage D Business Income and Extra Expense	Not Purchased	72 Hour Waiting Period
Policy Aggregate	\$2,000,000	N/A

Minimum Earned Premium 100%
Policy Term 1 Year

Premium \$24,720
NY State Tax \$889.92
Stamping Fee \$37.08

POLLUTION (Prime Pollution Liability)

Schedule of Forms and Endorsements:

Name	Form Number – Edition Date
Claims & Notice Reporting	EN AL PN 01 01 20
Prime Coverage Form	EN PR 00 01 06 21
Cap on Losses from Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism	EN AL 10 02 04 19
*Drinking Water Exclusion	EN AL 10 37 07 21
**Sewer or Drain Exclusion	EN PR 10 50 08 21
PFAS Exclusion	EN PR 10 51 08 21

Exclusions:

***Back Up of Sewer or Drains Exclusion:** Sewer back up is covered under the General Liability and Excess lines of business and not intended to be covered under the Pollution policy.

****Contaminated Drinking Water Exclusion:** Product pollution coverage for potable water is not included, this endorsement ensures the language in the policy reflects the carrier's intent.

Policy Coverage Highlights (if not amended by endorsement):

- Blanket Covered Locations (no scheduling required).
- Pollution coverage is on a full preexisting basis (no retro date) for on and off site bodily injury, property damage and environmental damage.
- Covered Locations includes NODS and Divested Locations.
- Business Income is included with a 72 hour waiting period. There is no waiting period for extra expenses.
- Newly Acquired locations are automatically included for Time-Element Pollution Events for 180 days.
- Pollution during Transportation and Scheduled Contractors Pollution is provided on an occurrence basis worldwide.
- Emergency Costs include crisis management costs and are included on a no fault basis.
- All Defense Expense is outside of the limit of insurance.

TRAVEL ACCIDENT

Carrier: Zurich American Ins Co is A.M. Best rated A (Excellent)

Class

- 1 All active full-time salaried employees of the Policyholder, working a minimum of 30 hours per week, domiciled in the United States.
- 2 All active full-time hourly employees of the Policyholder working a minimum of 30 hours per week, domiciled in the United States.

Plan Design

Class	Principal Sum	Hazards	Benefits
1	\$200,000	G-9, G-25, G-27	F-3, F-5, F-18, F-19, F-21
2	\$100,000	G-9, G-25, G-27	F-3, F-5, F-18, F-19, F-21

Hazard Description

G-9	24-Hour All Risk Accident Protection - Business Only	
G-25	Private Passenger Automobile Seat Belt Accident Protection	10% to \$25,000
G-27	Private Passenger Automobile Air Bag Accident Protection	10% to \$25,000

Benefit Description

F-3	Accidental Death, Dismemberment, and Paralysis Benefit	
F-5	Rehabilitation Benefit	\$250 per month for up to 6 months (not contingent upon actual expenses incurred)
F-18	Therapeutic Counseling Benefit	\$250 per month for up to 6 months (not contingent upon actual expenses incurred)
F-19	Adaptive Home and Vehicle Benefit	10% to \$25,000
F-21	Surgical Reattachment Benefit	

Amendments

N-1	Newly Acquired Company or Corporation
N-8	OFAC (Office of Foreign Assets Control) Notice

Aggregate Limit(s) of Indemnity

\$2,000,000 Per Accident

Difference and Conditions (Excess Flood and Earthquake)

Carrier: Arch Specialty Insurance Company Non-Admitted Carrier AM Best Rating A+

Limit of Liability	
100% Program Limit (all layers)	\$15,000,000 (Ground Up – Per Occurrence)
Arch Participation	100.0000% being \$5,000,000 Per Occurrence and Annual Aggregate part of \$5,000,000 excess of \$10,000,000 Per Occurrence and Annual Aggregate and excess of deductibles Per the Schedule of Values and Locations on file with the Company
100% Program Sub-limits	<p>All sub-limits shown below are the 100% program sub-limits which apply on a ground-up basis over all participating layers of insurance. Arch Specialty Insurance Company's participation, if any, in such sub-limits shall be in proportion to Arch Specialty Insurance Company's participation in the overall limits for this account, as detailed in the Participation Section above. Sub-limits are part of and not in addition to the 100% Program Limit shown above and are per occurrence unless otherwise indicated.</p> <p>It is hereby understood and agreed that the following locations on file with the Company are not covered under this policy for the peril of Flood:</p> <p>4580 EAST HENRIETTA ROAD, HENRIETTA, NY 14467 631 EDGEMERE DRIVE, GREECE, NY 14626 639 EDGEMERE DRIVE, GREECE, NY 14626 243 MAIN ROAD, PEMBROKE, NY 14036 90 BARCHAN DUNE RISE, VICTOR, NY 14564 119 FISHER ROAD, VICTOR, NY 14564 1313 STATE ROUTE 444, VICTOR, NY 14564 7683 WALKER ROAD, PAVILION, NY 14525 7980 CLINTON STREET ROAD, BERGEN, NY 14416 0 MOSELEY ROAD (N OF COLONIAL CIRCLE), PERINTON, NY 14450 1332 MAIN ROAD, PEMBROKE, NY 14036 201 BENSON ROAD, VICTOR, NY 14564 131 BAKER ROAD, VICTOR, NY 14564 1535 ROUTE 444, VICTOR, NY 14564 701 HIGH STREET, VICTOR, NY 14564 8100 NEWCO DRIVE, HAMLIN, NY 14464 104 ALLEGHANY ROAD, CORFU, NY 14036</p>
Deductibles	
	\$10,000,000 attachment point, plus underlying deductible(s)
Coverage	
Coverage Territory	The United States of America (Including its territories and possessions) and Puerto Rico
Location(s) Covered	As per schedule on file received on 03/31/2023
Covered Perils	Difference In Conditions Including Flood and Earthquake subject to policy terms, conditions, and exclusions
Covered Property	Real Property Business Personal Property
Valuation	Replacement Cost as respect to Real and Business Personal Property

Difference and Conditions (Excess Flood and Earthquake)

Minimum Earned Premium: 35%

Annual Premium: \$44,660

Surplus Lines Tax: \$1,607.76

Stamping Fee: \$66,99

OCP

Carrier: Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

General Liability

Coverage	Limit
Per Occurrence	\$1,000,000
General Aggregate	\$2,000,000

Cyber

Insurance Company: Houston Casualty Company (Non-admitted – Am Best rating “A++” Superior)

Aggregate Limit of Liability: \$5,000,000

Aggregate Deductible: \$150,000

	Aggregate	Retention
<u>Third Party Liability Insuring Agreements (Claims Made and Reported Coverage)</u>		
Multimedia Liability Coverage	\$5,000,000	\$50,000
Security and Privacy Liability Coverage	\$5,000,000	\$50,000
Privacy Regulatory Defense and Penalties Coverage	\$5,000,000	\$50,000
PCI DSS Liability Coverage	\$5,000,000	\$50,000
Bodily Injury Liability Coverage	\$250,000	\$50,000
Property Damage Liability Coverage	\$50,000	\$50,000
TCPA Defense Coverage	\$50,000	\$50,000
<u>First Party Insuring Agreements (Event Discovered and Reported Coverage)</u>		
Breach Event Costs Coverage	\$5,000,000	\$50,000
Post Breach Remediation Costs Coverage	\$25,000	\$50,000
BrandGuard™ Coverage	\$1,000,000	Waiting Period: 2 weeks Period of Indemnity: 6 months
System Failure Coverage	\$5,000,000	\$50,000
Dependent System Failure Coverage	\$5,000,000	\$50,000
Cyber Extortion Coverage	\$5,000,000	\$50,000
Cyber Crime Coverage		
A. Financial Fraud Sublimit	\$250,000	
B. Telecommunications and Utilities Fraud Sublimit	\$250,000	
C. Phishing Fraud Sublimits		
1. Your Phishing Fraud Loss Sublimit	\$250,000	
2. Client Phishing Fraud Loss Sublimit	\$250,000	
3. Phishing Fraud Aggregate Sublimit (C.1. & C. 2 combined)	\$250,000	
Cyber Crime Aggregate Limit (A., B., & C. combined)	\$250,000	\$50,000
Bricking Loss Coverage	\$5,000,000	\$50,000
Property Damage Loss Coverage	\$50,000	\$50,000
Reward Expenses Coverage	\$50,000	\$50,000
Court Attendance Costs Coverage	\$25,000	\$0
Additional Defense Costs Limit:	NIL	
(Not applicable to Bodily Injury Liability, Property Damage Liability or TCPA Defense Coverage)		
Breach Event Costs Outside the Limit Enhancement:	N/A	

Premium = \$54,403.27 (includes filing taxes and fees)

Premium Summary

Subjectivities

Package Policy:

Need signed:

- SOV
- TRIA
- Spousal
- UM/UIM forms

Property:

- Plans for the roof sections of the Dewey Avenue facility that date to the late 1990's

Equipment Breakdown:

Quote subject to Site Survey:

- 4799 Dewey Avenue, Greece, NY (on site)
- 593 Basket Road, Webster, NY (phone survey)
- Prior agent loss runs with a valuation date of 5.13.2023

Market Results

Cyber:

Marketing Summary:

- 1. Crum & Forster & Corvus – Unable to compete**
- 2. Chubb – declined – Due to class of business: Local governments or municipalities**
- 3. Coalition – declined – Vulnerabilities detected**

Authorization to Bind Coverage

I certify with the below signature that I, as a duly authorized representative of Monroe County Water Authority ("Insured" or "Client"), have requested Arthur J. Gallagher to bind coverages outlined in this proposal effective **7/1/2023**. Please note below any changes/rejections of coverage.

Changes/Rejections

This commercial insurance proposal is being provided as a source of information for your convenience. While it does summarize the policies that M&T Insurance Agency, Inc. deems appropriate given Client's current insurance needs, this document is not intended to serve as a comprehensive record of Client's policies' coverage, terms, or limitations. This document is not an insurance policy, and does not amend or otherwise impact coverage offered by the listed proposed policies. All policies listed in this proposal are subject to the full terms, exclusions, and limitations listed on the policies themselves.

Monroe County Water Authority

Print Name:

Signature: _____ Date: _____

Title: _____

Electronic Delivery

I, as a duly authorized representative of Insured, request that Arthur J. Gallagher provide Insured with electronic copies of insurance records, including but not limited to policies, coverage forms, endorsements, audits, and invoices at the email address specified below.

I further understand Insured will continue to receive electronic copies of insurance records until such time that it requests a change in writing and Arthur J. Gallagher acknowledges the request.

E-mail recipient name _____

Recipient E-mail address _____





**Monroe County
Water Authority**

UPDATED 7/1/2023 Coverage Highlights

General Liability:

- Lead and Asbestos exclusions deleted as it applies to potable water – coverage will be afforded through the \$10MM limit of the Umbrella policy and underlying GL on Follow Form basis
- Failure to Supply (FTS) covered on underlying and \$10MM limit of Umbrella on Follow Form basis
- Affirmative Sexual Abuse and Molestation (SAM) – coverage will be afforded through the \$10MM limit of the Umbrella and underlying GL on Follow Form basis

Auto:

- Replacement Cost on Medium to Heavy Vehicles 10 years or newer versus current on ACV

Professional Liability (Public Officials):

- Public Officials and Employment Liability Practices coverage is on separate limits, each coverage has their own \$10MM limit from underlying and through the \$10MM Umbrella
- No capping of Defense Costs
- Deductible does NOT apply to Defense Costs/Coverage
- \$50,000 deductible for both Public Officials coverage and Employment Liability Practices
- First Dollar Defense coverage included
- Zurich limits of liability are totaling \$22MM limit with underlying and primary excess policy

Property:

- Deductible is \$50,000 - less than most carriers would ask
- \$10MM limits on Flood and Earthquake coverage on all locations except those in high hazard flood zones (A) versus no coverage in current
- Agreed Value on Replacement Cost Basis – waiving any co-insurance clause

Umbrella:

- SILO limits on aggregate basis for underlying coverages, providing separate limit over individual policies on underlying schedule, not shared