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| --- | --- | --- | --- | --- | --- | --- |
| **Package** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| **Property** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| **Locations:** |  |  |  |  |  |  |
| 123 Main Street, Washington, DC |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Coverages:** |  |  |  |  |  |  |
| Business Personal Property – Blanket |  |  |  |  |  |  |
| Business Income & Extra Expense – Blanket |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Deductible: $2,500 Property; 24 Hours BI |  |  |  |  |  |  |
| Replacement Cost, Special Form |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Additional Coverages:** |  |  |  |  |  |  |
| Covered Premises – Blanket Limit: | $500,000 |  |  |  |  |  |
|  Accounts Receivable  |  |  |  |  |  |  |
|  Electronic Data Processing |  |  |  |  |  |  |
|  Fine Arts |  |  |  |  |  |  |
|  Leasehold Interest |  |  |  |  |  |  |
|  Outdoor Trees, Shrubs, Plants |  |  |  |  |  |  |
|  Personal Property of Employees |  |  |  |  |  |  |
|  Research & Development Property |  |  |  |  |  |  |
|  Valuable Papers |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **General Liability** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| General Aggregate | $2,000,000 |  |  |  |  |  |
| Products & Completed Operations | $2,000,000 |  |  |  |  |  |
| Personal & Advertising Injury | $1,000,000 |  |  |  |  |  |
| Each Occurrence | $1,000,000 |  |  |  |  |  |
| Damage to Premises Rented to You | $1,000,000 |  |  |  |  |  |
| Medical Expense Limit | $10,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Stop Gap – ND, OH, WA, WY** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| Aggregate Limit | $1,000,000 |  |  |  |  |  |
| Bodily Injury By Accident | $1,000,000 |  |  |  |  |  |
| Bodily Injury By Disease | $1,000,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Employee Benefits Liability** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| Aggregate Limit | $1,000,000 |  |  |  |  |  |
| Each Claim | $1,000,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Deductible: $1,000 |  |  |  |  |  |  |
| Retroactive Date: 01/01/1990 |  |  |  |  |  |  |
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| **Commercial Auto** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| Liability | $1,000,000 | Symbol 1 |  |  |  |  |
| Personal Injury Protection | Statutory | Symbol 7 |  |  |  |  |
| Uninsured Motorist | $1,000,000 | Symbol 2 |  |  |  |  |
| Physical Damage | ACV | Symbol 2, 8 |  |  |  |  |
| Towing & Labor | $50 | Symbol 3 |  |  |  |  |
| Rental Car Reimbursement | $100 per Day |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Vehicle Schedule:** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Workers Compensation** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| **Covered States:** DC |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Employers Liability Insurance:** |  |  |  |  |  |  |
| Bodily Injury by Accident – Each Accident | $1,000,000 |  |  |  |  |  |
| Bodily Injury by Disease – Policy Limit | $1,000,000 |  |  |  |  |  |
| Bodily Injury by Disease – Each Employee | $1,000,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Experience Modification: 1.00 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Location** | **Classification** | **Payroll** |  |  |  |  |
| Washington, DC | Drivers | $89,300 |  |  |  |  |
|  | Salesperson | $4,710,800 |  |  |  |  |
|  | Clerical | $31,228,900 |  |  |  |  |
|  |  |  |  |  |  |  |
| **Commercial Umbrella** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| Umbrella Coverage – Aggregate Limit | $5,000,000 |  |  |  |  |  |
| Products Completed Operations Aggregate | $5,000,000 |  |  |  |  |  |
| Personal & Advertising Injury | $5,000,000 |  |  |  |  |  |
| Each Occurrence Limit | $5,000,000 |  |  |  |  |  |
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| **Management Liability** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| Combined Maximum Aggregate Limit | $10,000,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Directors & Officers Liability** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Limit: | $10,000,000 |  |  |  |  |  |
| Excess Benefit Transaction Excise Tax: | $100,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Retention: $75,000 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Employment Practices Liability** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Limit: | $10,000,000 |  |  |  |  |  |
| Third Party Claims: | $10,000,000 |  |  |  |  |  |
| Violation of Employee Privacy – Defense | $250,000 |  |  |  |  |  |
| Workplace Violence Expenses | $250,000 |  |  |  |  |  |
| Wage & Hour | $100,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Retention: $75,000 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Fiduciary Liability** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Limit: | $1,000,000 |  |  |  |  |  |
| Voluntary Settlement Program Sublimit: | $100,000 |  |  |  |  |  |
| 502(c) Penalties | $25,000 |  |  |  |  |  |
| PPACA Civil Money Penalties | $50,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Retention: $0 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Crime Coverage** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Employee Theft: | $10,000,000 |  |  |  |  |  |
| Premises – Money or Securities | $10,000,000 |  |  |  |  |  |
| In Transit – Money or Securities: | $10,000,000 |  |  |  |  |  |
| Forgery or Alteration | $10,000,000 |  |  |  |  |  |
| Computer Fraud: | $10,000,000 |  |  |  |  |  |
| Funds Transfer Fraud: | $10,000,000 |  |  |  |  |  |
| Money Orders & Counterfeit Currency: | $5,000,000 |  |  |  |  |  |
| Credit Card Fraud: | $5,000,000 |  |  |  |  |  |
| Client Coverage: | $5,000,000 |  |  |  |  |  |
| Expense Coverage: | $25,000 |  |  |  |  |  |
| Retention: $25,000 |  |  |  |  |  |  |
|   |  |  |  |  |  |  |
| **Kidnap/Ransom and Extortion** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Kidnapping and Extortion: | $10,000,000 |  |  |  |  |  |
| Custody Coverage: | $10,000,000 |  |  |  |  |  |
| Expense Coverage | $10,000,000 |  |  |  |  |  |
| Accidental Loss Coverage: | $1,000,000 |  |  |  |  |  |
| Legal Liability Costs: | $10,000,000 |  |  |  |  |  |
| Emergency Political Repatriation | $250,000 |  |  |  |  |  |
| Threat Response Expense  | $250,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Retention: $0 |  |  |  |  |  |  |
| **Employed Lawyers** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| Limit of Liability (Including Defense) | $2,000,000 |  |  |  |  |  |
| Defense Sublimit | $500,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Retention: $25,000 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Professional Liability**  |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| Limit: | $10,000,000 |  |  |  |  |  |
| Antitrust Sublimit | $1,000,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Insuring Agreements: |  |  |  |  |  |  |
|  Professional Liability |  |  |  |  |  |  |
|  Content Liability |  |  |  |  |  |  |
|  Security & Privacy Liability |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Retention: $250,000 |  |  |  |  |  |  |
| Retroactive Date:  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **International Package** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| **Commercial General Liability** |  |  |  |  |  |  |
| Each Occurrence | $1,000,000 |  |  |  |  |  |
| Products/Completed Operations | $2,000,000 |  |  |  |  |  |
| Personal & Advertising Injury | $1,000,000 |  |  |  |  |  |
| Premises Damage Limit | $1,000,000 |  |  |  |  |  |
| Medical Expense Limit | $25,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Contingent Automobile Liability** |  |  |  |  |  |  |
| Each Accident | $1,000,000 |  |  |  |  |  |
| Hired Auto Physical Damage | $50,000 |  |  |  |  |  |
| Medical Payments | $50,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Employers Responsibility Coverage** |  |  |  |  |  |  |
| Voluntary Compensation | State of Hire |  |  |  |  |  |
| Executive Assistance Services | $1,000,000 |  |  |  |  |  |
| Employers Liability |  |  |  |  |  |  |
|  Bodily Injury by Accident | $1,000,000 |  |  |  |  |  |
|  Bodily Injury by Disease – Employee | $1,000,000 |  |  |  |  |  |
|  Bodily Injury by Disease – Policy Limit | $1,000,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Accidental Death & Dismemberment** |  |  |  |  |  |  |
| Principal Sum: $25,000 |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Local Admitted Policies:** |  |  |  |  |  |  |
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| **Travel Accident** |  | INSURER | POLICY NUMBER | 01/01/15 | 01/01/16 | PREMIUM |
|  |  |  |  |  |  |  |
| Eligible Persons: |  |  |  |  |  |  |
| Class 1: All active full-time Officers whose job titles are scheduled |  |  |  |  |  |  |
| Class 2: All active employees |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Hazards: |  |  |  |  |  |  |
| C-12: 24-Hour Coverage – Business |  |  |  |  |  |  |
| C-12B: Business Trip Spouse & Children |  |  |  |  |  |  |
| C-28: 24-Hour Cov – Business & Pleasure |  |  |  |  |  |  |
| C-41: Commutation Coverage |  |  |  |  |  |  |
| C-46C: Hijacking – Business  |  |  |  |  |  |  |
| C-46D: Hijacking – Business & Pleasure |  |  |  |  |  |  |
| C-55B Relocation Coverage |  |  |  |  |  |  |
| C-57: Personal Deviation – Business Trip |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Benefits: |  |  |  |  |  |  |
| **Class 1:** |  |  |  |  |  |  |
| Accidental Death & Dismemberment |  |  |  |  |  |  |
| C-28 – 5 Times Salary | $1,500,000 |  |  |  |  |  |
| C-46D – 5 Times Salary | $1,500,000 |  |  |  |  |  |
| C-12B – Spouse | $25,000 |  |  |  |  |  |
|  – Child | $10,000 |  |  |  |  |  |
| C-55B – Spouse | $25,000 |  |  |  |  |  |
|  – Child | $10,000 |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **Recommended Coverage:** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Cyber Liability – First Party |  |  |  |  |  |  |
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