

INSURANCE PROPOSAL

FOR

**CITY OF HAMMOND
MAYOR MAYSON FOSTER
HAMMOND CITY COUNCIL**

May 1, 2013

Presented by:

**Speed-Stiel Insurance Services
Donelson Stiel**

COMMERCIAL PACKAGE POLICY

Insuring Companies:

One Beacon America Insurance Company (A Rated)

Southern Insurance Company (A- Rated)

AUTO PHYSICAL DAMAGE

Limit \$7,026,375

Auto Physical Damage Deductible - \$5,000 for Fire Trucks and
\$1,000 for All Other

GENERAL LIABILITY

Aggregate Limit \$ 3,000,000

Products/Completed Operations 3,000,000

Personal & Advertising Injury 1,000,000

Limit of Insurance for Each Occurrence 1,000,000

Damage To Premises Rented to You 1,000,000

Self Insured Retention 100,000

Occurrence Form

Abuse and Molestation 500,000

Failure to Supply 1,000,000

AUTOMOBILE LIABILITY

Limit of Insurance for Each Occurrence \$ 1,000,000

Includes Hired & Non-Owned Liability

Self Insured Retention 100,000

Uninsured Motorist Not Covered

Medical Payments Not Covered

PUBLIC OFFICIALS ERRORS AND OMISSIONS

Aggregate Limit	\$3,000,000
Limit of Insurance for Each Wrongful Act	1,000,000
Includes Sexual Harassment	
Self Insured Retention	100,000
Claims Made Form	
Retroactive Date: 7/1/93	

Employment Practices Liability

Aggregate Limit	\$3,000,000
Limit Each Offense	1,000,000
Self Insured Retention	100,000
Claims Made Form	
Retroactive Date: 7/1/93	

Employee Benefits Liability

Aggregate Limit	\$3,000,000
Limit Each Offense	1,000,000
Self Insured Retention	100,000
Claims Made Form	
Retroactive Date: 7/1/98	

Law Enforcement Liability

Aggregate Limit	\$3,000,000
Limit Each Wrongful Act	1,000,000
Self Insured Retention	100,000
Occurrence Form	

WORKERS' COMPENSATION

Insuring Company: Safety National Casualty Corporation (A Rated)

Statutory Limit

Employers Liability Limit Per Occurrence \$1,000,000

Aggregate Excess Limit 1,000,000

Self Insured Retention Per Occurrence 500,000

AIRPORT LIABILITY

Insuring Company – Old Republic Insurance Company (A Rated)

Bodily Injury and Property Damage Liability

Each Occurrence Limit \$5,000,000

Products-Completed Operations Aggregate 5,000,000

Malpractice Aggregate Limit 5,000,000

Personal/Advertising Injury Aggregate 5,000,000

Fire Damage Limit Any One Fire 50,000

Medical Expense Limit Any One Person 1,000

Medical Expense Limit Any One Occurrence 5,000

Hangar keepers Limit Any One Aircraft 50,000

Hangar keepers Limit Any One Occurrence 250,000

Non-owned Aircraft Liability Not Covered

Terrorism Coverage Excluded

Subject to the insured not taking possession of any aircraft and not engaging in direct operations for moving, taxing, towing or fueling of aircraft that does not belong to the insured.

BLANKET BOND

Insuring Company: Western Surety Company (A Rated)

Public Employee Faithful Performance

Blanket Position \$ 100,000

Mayor, Director of Administration,

Financial Information, Accounting

Supervisor, President of Council

All Others 25,000

REVENUE SUPERVISOR BOND

Insuring Company: Western Surety Company (A Rated)

Revenue Supervisor & Collector \$ 100,000

Jinnie Wilson

COMMERCIAL PROPERTY

Insuring Company: American Casualty Company (A Rated)

Total Property Value \$20,485,067

Deductible 50,000

Schedule Attached

Replacement Cost

80% Coinsurance

Special Form

Terrorism Coverage Included

COMMERCIAL EQUIPMENT

Insuring Company: American Casualty Company (A Rated)

Total Equipment Limit	\$ 517,656
Deductible	2,500
Schedule Attached	
Terrorism Coverage Included	

BOILER & MACHINERY COVERAGE

Insuring Company: Continental Casualty Insurance Company (A Rated)

Limit Per Breakdown	\$20,082,727
Property Damage Deductible	25,000

**2013 INSURANCE RENEWAL
FOR
CITY OF HAMMOND**

ANNUAL PREMIUMS

Commercial Package	\$459,557.00
FARA Claims Administration Fee*	3,500.00
Workers' Compensation	65,842.00
Airport Liability	5,170.00
Blanket Bond **	947.00 (Direct Bill)
Revenue Supervisor Bond	350.00
Property and Equipment	99,422.35
Boiler & Machinery	8,760.00
Workers' Compensation Bond	7,500.00
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TOTAL ANNUAL PREMIUM	\$651,048.35
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*Third Party Claims Administration to be handled by FARA

** This was invoiced incorrectly from Western Surety with \$50,000 limit versus \$100,000 limit. You will receive another invoice with the corrected premium

	2011	2012	2013
Commercial Package	\$483,065.00	\$434,016.00	\$459,557.00
Claims Expense	3,500.00	3,500.00	3,500.00
Workers' Compensation	59,925.00	54,352.00	65,842.00
Airport Liability	5,800.00	5,170.00	5,170.00
Blanket Bond	947.00	947.00	947.00
Revenue Supervisor Bond	175.00	175.00	350.00
Commercial Property	81,069.04	89,179.48	99,422.35
Boiler & Machinery	6,900.00	7,505.00	8,760.00
Workers' Compensation Bond	7,500.00	7,500.00	7,500.00
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Total Premium	\$648,881.04	\$602,344.48	\$651,048.35

OPTIONAL WORKERS' COMPENSATION QUOTES

Workers' Compensation

Statutory Limits

Employers' Liability

Limit Per Accident \$1,000,000

Policy Limit 1,000,000

Limit Per Employee 1,000,000

Insuring Carrier: Louisiana Workers' Compensation Corporation

OPTION 1

No Deductible and No Self Insured Retention

Annual Premium: \$628,079

Payment Option: 25% Down and 9 or 10 Equal Installments

OPTION 2

\$400,000 Deductible for any one claim with a maximum aggregate of \$400,000

Initial Loss Fund Required will be \$61,833

Letter of Credit Requirement will be \$309,167 – Eighteen months after policy inception, collateral will be adjusted to reflect ultimate losses and loss expenses, less losses paid until that date. Subsequent adjustments will be calculated annually thereafter. These adjustments will continue until the City of Hammond and LWCC mutually agree to finalize the program.

Annual Premium: \$362,744

Payment Option: 25% Down and 9 or 10 Equal Installments

CITY OF HAMMOND						
PROPERTY SCHEDULE						
ADDRESS	OCCUPANCY	SQUARE FOOTAGE	CONST.	BLDG VALUE	CONTENTS VALUE	
1 310 E. Charles St.	City Hall	10964	JM	1,041,372	335,951	
2 303 E. Thomas St.	Criminal Justice			1,132,686	383,006	
3 106 N. Cherry St.	City Hall	3018	JM	273,576	136,788	
4 403 S. Oak St.	Storage/Old Jail	800	JM	11,284	0	
5 1511 S. Holly St.	Cemetery Shed	900	FRAME	14,142	0	
6 18104 Hwy 190 E #1	Water Shop	7843	NC	295,462	131,316	
7 18104 Hwy 190 E #2	Front Office & Mapping	5985	NC	295,462	5,472	
8 18104 Hwy 190 E #3	Mechanic Shop	7440	NC	328,291	273,576	
9 18104 Hwy 190 E #4	Electric Shop & Christmas	3216	NC	120,373	191,503	
10 18104 Hwy 190 E #5	Carpenter Shop & Streets	3050	NC	114,902	87,544	
11 18104 Hwy 190 E #7	Equipment Shed	4244	NC	93,016	0	
12 18104 Hwy 190 E #8	Storage	1035	NC	38,301	0	
13 615 S. Morrison	Fire Station #4	2500	MFR	60,345	38,301	
14 405 S. Oak St.	Fire Station - Central	6400	JM	357,950	82,073	
15 1614 N. Oak	Fire Station	2600	MFR	273,576	38,301	
16 104 N. Cherry St.	Evidence Room - PD	1500	JM	27,358	0	
17 2975 Hwy 190 E	Fire Station #5	4800	NC	497,141	43,772	
18 410 S. Oak St.	Pump House	100	JM	10,971	0	
19 403 W. Coleman	Grandstand	100	NC	54,715	5,472	
20 410 S. Oak	Pool House/Storage		JM	29,054	0	
21 600 Judge Leon Ford Dr.	Airport Radio Vault #10		NC	94,742		
22 710 Judge Leon Ford Dr.	Airport Hanger #15	6400	JM	218,860	0	
23 800 Judge Leon Ford Dr.	Airport Hanger #19	4800	NC	207,917	0	
24 512 Judge Leon Ford Dr.	Airport Maint. Bldg #8		FRAME	32,829	0	
25 700 Judge Leon Ford Dr.	Airport Office		NC	54,715	54,715	
26 411 S. Oak St.	Training Building - FD	1352	JM	54,715	0	
27 403 S. Oak St.	Pump House -Water		JM	136,788	54,715	
28 2101 Rue Denise	Storage Tank/Metal Bldg		n/a	246,327	164,145	
29 1401 Phoenix Sq	Pump House	300	MFR	218,860	51,715	
30 500 Pecan St.	Storage	300	NC	32,829	45,698	
31 500 Pecan St.	Well #2	300	NC	723,881	0	
32 1310 E. Hanson	Pump House	500	MNC	27,358	41,346	
33 217 E. Thomas St.	Cultural Center	7000	JM	508,322	98,487	
34 108 S. Pine ST.	Miller Library	3100	JM	333,543	374,251	
35 800 Mooney Ave.	Pool House	300	JM	27,358	0	
36 411 W. Coleman	Social Service Bldg.	5900	JM	454,111	158,127	
37 1693 Hwy. 190 E.	Well #4		n/a	1,247,833	0	
38 600 Judge Leon Ford Dr.	Airport Terminal		NC	218,860	151,014	
39 1400 Fagan Drive	Sewer Trmt./S. Plant	600	NC	43,772	218,860	
40 110 Conrad Anderson	Office	7500	NC	400,405	16,415	
41 203 Westin Oaks Dr.	Well #7		n/a	732,745	43,772	
42 508 E. Thomas	Fire Station	8500	ICM	273,576	43,772	
43 502 SW RR Ave.	Training/Radio Room	1325	JM	120,373	54,715	
44 312 E. Charles St.	Meeting Hall		JM	548,393	109,430	
45 711 Pecan St.	Bldg. Dept.	3000	ICM	131,316	43,772	
46 1200 Judge Leon Ford Dr.	Hanger #24			109,430	0	

47	510 Judge Leon Ford Dr.	Hanger #7			32,829	0
48	480 Judge Leon Ford Dr.	New Electric Vault			102,317	328,291
49	1401 Industrial Park Rd.	"T" Hangers Bldg. #25	1400		383,006	0
50	502 Judge Leon Ford Dr.	Hanger #2			43,772	0
51	506 Judge Leon Ford Dr.	Hanger #5			43,772	0
52	Countryside Lane	Old Landfill	60 Acres		0	0
53	601 W. Coleman	Recreation Center	22770		2,185,000	54,715
54	207 E. Robert St.	Bldg. Dept.	7458	Masonry	553,760	
55	Corner of W Morris & S Magnolia	Parking Lot				
56	700 Martin Luther King (Mobile Bldg)	Safe Haven Building	1680	Frame	89,750	0
57	710 Barnes Street	Vacant Land	10.4 Acres			
58	120 S. Oak St.	Police Dept	10229	Concrete	920,000	
	TOTALS				16,624,040	3,861,027
						20,485,067

**EQUIPMENT FLOATER SECTION -
ADDITIONAL SCHEDULED EQUIPMENT**

CITYO-2

CSR: JL

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#	TYPE	ID # / SERIAL NO.	NEW / USED	CAPACITY	DATE PURCHASED
001	Kubota M4900 Tractorw/ canopy	10955			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
			2000		\$ 14,875
002	Tractor	ACP278402			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	New Holland	Tractor	2006		\$ 35,763
003	Tractor/Mower	255992M			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	New Holland		1998		\$ 35,614
004	Tractor/Mower	10139			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota		1993		\$ 12,688
005	Tractor/Mower	30730			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota		2001		\$ 13,950
006	Tractor/Mower	61351/20199			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota		1999		\$ 15,400
007	Tractor/Mower	10964			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota		1996		\$ 9850
008	Tractor/Mower	L265020239			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota		1994		\$ 13,690
009	Tractor/Mower	14536			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota		1997		\$ 9,950
010	Tractor/Mower	71127			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota		2000		\$ 15,352
011	Tractor/Mower	11567			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota		1998		\$ 13,845
012	Tractor/Mower	L2900B11573			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota	Scag Turf Tiger	1998		\$ 13,445
013	Tractor/Mower	35978			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota		2007		\$ 19,613
014	Tractor	ZD331RP-60R/10251			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
	Kubota				\$ 12,336
015	Zero Turn mower	10169			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE
		ZD331RP-60R		871	\$ 12,336

**EQUIPMENT FLOATER SECTION -
ADDITIONAL SCHEDULED EQUIPMENT**

CITYO-2

CSR: JL

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#	TYPE	ID # / SERIAL NO.	NEW / USED	CAPACITY	DATE PURCHASED
016	Asphalt Roller	35982			
	MANUFACTURER	MODEL	MODEL YEAR	OTHER 450	AMOUNT OF INSURANCE \$ 19,450
017	TYPE	T041GX901495	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER John Deere	MODEL 410GROPS	MODEL YEAR	OTHER 521	AMOUNT OF INSURANCE \$ 57,115
018	TYPE	10251	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER Kubota	MODEL ZD331RP-60R	MODEL YEAR	OTHER 867	AMOUNT OF INSURANCE \$ 12,366
019	TYPE	T0310DA823012	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER John Deere	MODEL 310D	MODEL YEAR	OTHER 392	AMOUNT OF INSURANCE \$ 35,970
020	TYPE	30552	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER Kubota	MODEL	MODEL YEAR	OTHER 512	AMOUNT OF INSURANCE \$ 11,795
021	TYPE	30552	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER Kubota	MODEL	MODEL YEAR	OTHER 512	AMOUNT OF INSURANCE \$ 11,795
022	TYPE	T0310SG901429	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER John Deere	MODEL 310SG	MODEL YEAR	OTHER 520	AMOUNT OF INSURANCE \$ 52600
023	TYPE	B500015B006802X	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER	MODEL	MODEL YEAR	OTHER 143	AMOUNT OF INSURANCE \$ 16,052
024	TYPE	2731707391	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER Scag	MODEL	MODEL YEAR	OTHER 417	AMOUNT OF INSURANCE \$ 8,065
025	TYPE	EDB01142	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER	MODEL	MODEL YEAR	OTHER 440	AMOUNT OF INSURANCE \$ 5,999
026	TYPE	JK1AFBC17KB509823	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER	MODEL	MODEL YEAR	OTHER 453	AMOUNT OF INSURANCE \$ 4,899
027	TYPE	M0HP4GX035907	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE \$ 7,188
028	TYPE	3L115314542	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER Ditch Witch	MODEL	MODEL YEAR	OTHER 336	AMOUNT OF INSURANCE \$ 25,655
#	TYPE	ID # / SERIAL NO.	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE \$
#	TYPE	ID # / SERIAL NO.	NEW / USED	CAPACITY	DATE PURCHASED
	MANUFACTURER	MODEL	MODEL YEAR	OTHER	AMOUNT OF INSURANCE \$