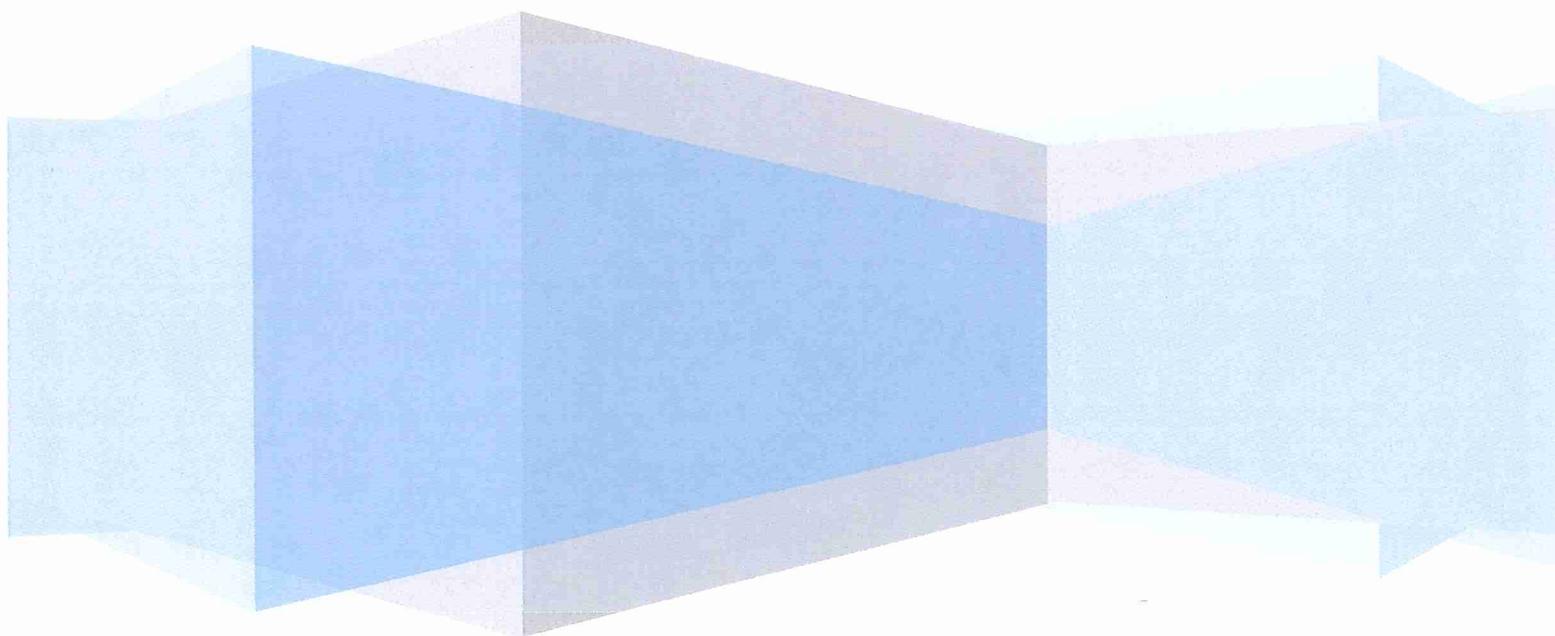




Stiel Insurance Northshore, Inc.,
Speed-Stiel Insurance Services

CITY OF HAMMOND



**CITY OF HAMMOND
MAYOR PETE PANEPINTO
HAMMOND CITY COUNCIL
May 1, 2016**

COMMERCIAL PACKAGE POLICY

Insuring Companies:

One Beacon America Insurance Company (A Rated)

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
Sexual Abuse	500,000
Failure to Supply	1,000,000
Self Insured Retention	100,000
Occurrence Form	

AUTOMOBILE COVERAGE

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

Auto Physical Damage Deductible - \$1,000

Excludes Coverage for Fire Units (Covered Separately through VFIS)

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	

AUTOMOBILE COVERAGE FOR FIRE UNITS ONLY

Insuring Company: American Alternative

Limit of Insurance for Each Occurrence	\$ 1,000,000
Includes Hired & Non-Owned Liability	
Uninsured Motorist	Not Covered
Medical Payments	Not Covered

Auto Physical Damage Deductible - \$1,000

Includes Blanket Portable Equipment Coverage with \$5,000 Deductible

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 Police/Fire	600,000
Self Insured Retention All Others	500,000

AIRPORT LIABILITY

Insuring Company – Old Republic Insurance Company (A Rated)

Bodily Injury and Property Damage Liability

Each Occurrence Limit	\$10,000,000
Products-Completed Operations Aggregate	10,000,000
Malpractice Aggregate Limit	Premises Limit
Personal/Advertising Injury Aggregate	Premises Limit
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	5,000,000
Hangar keepers Limit Any One Occurrence	5,000,000
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 \$25,890,996

Deductible Per Location 50,000

Schedule Attached

Replacement Cost

90% Coinsurance

Special Form

Terrorism Coverage Included

COMMERCIAL EQUIPMENT

Insuring Company: American Casualty Company (A Rated)

Total Equipment Limit \$ 491,808

Deductible 2,500

Schedule Attached

Terrorism Coverage Included

BOILER & MACHINERY COVERAGE

Insuring Company: Continental Casualty Insurance Company (A Rated)

Limit Per Breakdown \$25,890,996

Property Damage Deductible 25,000

**2016 INSURANCE RENEWAL
FOR
CITY OF HAMMOND**

ANNUAL PREMIUMS

Commercial Package	\$372,796.00
FARA Claims Administration Fee *	3,713.15
Automobile Coverage for Fire Units	35,808.68
Workers' Compensation	91,473.00
Airport Liability	8,253.00
Blanket Bond	1,347.64 (Direct Bill)
Revenue Supervisor Bond	350.00
Property and Equipment	123,725.46
Boiler & Machinery	14,103.00
Workers' Compensation Bond	7,500.00

TOTAL ANNUAL PREMIUM	\$659,069.93
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*Third Party Claims Administration to be handled by FARA

**PREMIUM COMPARISON
FOR 2014, 2015 AND 2016 POLICY TERMS**

	2014	2015	2016
Commercial Package	\$441,724.00	\$456,759.00	\$372,796.00
Claims Expense	3,500.00	3,605.00	3,713.15
Automobile Coverage for Fire Units			35,808.68
Workers' Compensation	75,975.00	92,324.00	91,473.00
Airport Liability	5,170.00	8,253.00	8,253.00
Blanket Bond	1,347.64	1,347.64	1,347.64
Revenue Supervisor Bond	350.00	350.00	350.00
Commercial Property	121,733.00	127,304.85	123,725.46
Boiler & Machinery	13,222.00	14,103.00	14,103.00
Workers' Compensation Bond	7,500.00	7,500.00	7,500.00
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Total Premium	\$670,521.64	\$711,546.49	\$659,069.93