

Covered Party:	City of Edgewater
Effective Date:	10/1/2025
Version Date:	8/12/2025



LINE OF COVERAGE	2024/2025			2025/2026			Changes in Exposures	
	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	LIMIT	DEDUCTIBLE/SIR	ANNUAL PREM	2024/2025	2025/2026
Property:								
Preferred Governmental Insurance Trust								
Blanket Buildings & Contents	\$ 56,276,040	\$ 2,500	\$ 392,097	\$ 56,276,040	\$ 2,500	\$ 372,323	Property	
Equipment Breakdown	\$ 56,276,040	\$ 2,500		\$ 56,276,040	\$ 2,500		Exposure Difference	\$ - 0.00%
Flood	\$ 5,000,000	\$ 2,500		\$ 5,000,000	\$ 2,500			
Earthquake	\$ 5,000,000	\$ 2,500		\$ 5,000,000	\$ 2,500			
Terrorism	Not included	N/A		Not included	N/A		Premium Difference	\$ (19,774) -5.04%
Windstorm		5%/\$35,000 minimum			5%/\$35,000 minimum			
Additional Expense	\$ 1,000,000	\$ 2,500		\$ 1,000,000	\$ 2,500			
Business Income	\$ 500,000	\$ 2,500		\$ 500,000	\$ 2,500			
Errors & Omissions	\$ 250,000	\$ 2,500		\$ 250,000	\$ 2,500			
Demolition & Increased Cost of Construction	\$ 500,000	\$ 2,500		\$ 500,000	\$ 2,500			
		Sub-Total	\$ 392,097			Sub-Total	\$ 372,323	
Inland Marine:							Inland Marine	
Mobile Equipment	\$ 3,301,196	\$ 2,500	\$ 34,864	\$ 3,504,923	\$ 2,500	\$ 34,923	\$ 4,518,861	\$ 4,762,588
Communications Equipment	Included in Blanket	\$ 2,500		Included in Blanket	\$ 2,500		Exposure Difference	\$ 243,727 5.39%
Electronic Data Processing	Included in Blanket	\$ 2,500		Included in Blanket	\$ 2,500			
Emergency Services Portable Equip	Included in Blanket	\$ 2,500		\$ 40,000	\$ 2,500			
Fine Arts	Included in Blanket	\$ 2,500		Included in Blanket	\$ 2,500		Premium Difference	\$ 59 0.17%
Other Inland Marine	Included in Blanket	\$ 2,500		Included in Blanket	\$ 2,500			
Rented Borrowed Leased Equipment	\$ 653,845	\$ 2,500		\$ 653,845	\$ 2,500			
Blanket Rented Borrowed Leased	\$ 50,000	\$ 2,500		\$ 50,000	\$ 2,500			
Valuable Papers	Included in Blanket	\$ 2,500		Included in Blanket	\$ 2,500			
Watercraft	\$ 13,820	\$ 2,500		\$ 13,820	\$ 2,500			
Blanket Unscheduled Inland Marine	\$ 500,000	\$ 2,500		\$ 500,000	\$ 2,500			
		Sub-Total	\$ 34,864			Sub-Total	\$ 34,923	
Crime:								
Preferred Governmental Insurance Trust								
Employee Dishonesty	\$ 500,000	\$ 2,500	\$ 2,177	\$ 500,000	\$ 2,500	\$ 2,177		
Theft, Disappearance & Destruction In/Out	\$ 500,000	\$ 2,500		\$ 500,000	\$ 2,500			
Computer Fraud, including Funds Transfer	\$ 500,000	\$ 2,500		\$ 500,000	\$ 2,500			
Forgery/Alterations	\$ 500,000	\$ 2,500		\$ 500,000	\$ 2,500			
		Sub-Total	\$ 2,177			Sub-Total	\$ 2,177	No Change in Premium
General Liability:							Payroll	
Preferred Governmental Insurance Trust							\$ 11,328,097	\$ 12,978,088
General Liability	\$ 1,000,000	\$ -	\$ 109,597	\$ 1,000,000	\$ -	\$ 120,179	Exposure Difference	\$ 1,649,991 14.57%
Employee Benefits	\$ 1,000,000	\$ -	Included	\$ 1,000,000	\$ -	Included		
Law Enforcement Liability	\$1,000,000/\$1,000,000	\$ 10,000	\$ 35,238	\$1,000,000/\$1,000,000	\$ 10,000	\$ 36,964	Premium Difference	\$ 12,308 8.50%
Deadly Weapon Protection	\$ 1,000,000	\$ -	Included	\$ 1,000,000	\$ -	Included		
		Sub-Total	\$ 144,835			Sub-Total	\$ 157,143	

Line of Coverage	2024/2025			2025/2026			Changes in Exposures	
	Limit	Deductible/SIR	Annual Prem	Limit	Deductible/SIR	Annual Prem	2024/2025	2025/2026
Automobile:							Vehicles	
Preferred Governmental Insurance Trust							165	188
Auto Liability	\$ 1,000,000	\$ 25,000	\$ 50,825	\$ 1,000,000	\$ 25,000	\$ 64,063	TIV	
Uninsured Motorist	Not Included			Not Included			\$11,969,944	\$14,775,596
Comprehensive/Collision	Symbol 10,8	\$ 5,000	\$ 61,448	Symbol 10,8	\$ 5,000	\$ 79,562	Exposure Difference	13.94%
Hired Physical Damage	\$ 35,000	\$ 5,000		\$ 35,000	\$ 5,000		Premium Difference	27.92%
			Sub-Total \$ 112,273			Sub-Total \$ 143,625	Physical Damage values increased by 23%	
Public Officials:							Payroll	
Preferred Governmental Insurance Trust							\$14,101,614	\$15,959,661
Public Officials Liability	\$ 1,000,000	\$ 10,000	\$ 74,604	\$ 1,000,000	\$ 10,000	\$ 84,896	Exposure Difference	\$ 1,858,047
Employment Practices Liability	\$ 1,000,000	\$ 10,000	Included	\$ 1,000,000	\$ 10,000	Included	Exposure Difference	13.18%
Cyber Liability	\$2,000,000/\$2,000,000	\$ 25,000	\$ 3,129	\$2,000,000/\$2,000,000	\$ 25,000	\$ 3,442	Premium Difference	\$ 10,605
		Sub-Total \$ 77,733				Sub-Total \$ 88,338	13.64%	
Workers' Compensation:							Payroll	Payroll
Preferred Governmental Insurance Trust							\$14,101,614	\$15,959,661
	Experience Mod 1.48			Experience Mod 1.05			Exposure Difference	\$ 1,858,047
Workers' Compensation	Statutory	\$ -	\$ 388,363	Statutory	\$ -	\$ 374,335	Premium Difference	13.18%
Employers Liability	\$1m/\$1m/\$1m	\$ -	Included	\$1m/\$1m/\$1m	\$ -	Included	Premium Difference	\$ (14,028)
		Sub-Total \$ 388,363				Sub-Total \$ 374,335	-3.61%	
AD&D:	Direct Bill - 2 YR - 2nd Installment			Direct Bill - 2 YR - 1st Installment				
Hartford Life & Accident Ins. Company							Premium Difference	\$ 207
In the Line of Duty	Statutory	\$ -	\$ 4,304	Statutory	\$ -	\$ 4,511	Premium Difference	4.81%
		Sub-Total \$ 4,304				Sub-Total \$ 4,511		
Fiduciary								
Travelers Casualty and Surety Company								
Police (1 Year Term)	\$ 1,000,000	\$ 2,500	\$ 3,749	\$ 1,000,000	\$ 2,500	\$ 3,712		
General EE (1 Year Term)	\$ 1,000,000	\$ 2,500	\$ 4,630	\$ 1,000,000	\$ 2,500	\$ 4,780		\$ 113
Firefighters (3 Year term 10/1/23-10/1/26-Annual Installments)	\$ 1,000,000	\$ 2,500	\$ 2,536	\$ 1,000,000	\$ 2,500	\$ 2,536	Premium Difference	1.04%
		Sub-Total \$ 10,915				Sub-Total \$ 11,029		
Pollution:	3 Year Term - 10/1/24-10/1/27			3 Year Term - 10/1/24-10/1/27				
Illinois Union Insurance Company								
Each Pollution Condition	\$ 2,000,000	\$ 25,000	\$ 42,439	\$ 2,000,000	\$ 25,000	Prepaid		
Policy Aggregate	\$ 5,000,000			\$ 5,000,000			Premium Difference	Prepaid
		Sub-Total \$ 42,439				Sub-Total \$ -		
Firefighter Cancer Benefit:								
ACE American Insurance Co.	21 FT FF >5yrs; 17 FT FF < 5yrs; 5 term FF			21 FT FF >5yrs; 18 FT FF < 5yrs; 4 term FF				
Diagnosis Cancer Benefit	\$ 25,000	\$ -	\$ 6,380	\$ 25,000	\$ -	\$ 6,270		
Cancer Death Benefit	\$ 75,000			\$ 75,000			Premium Difference	\$ (110)
		Sub-Total \$ 6,380				Sub-Total \$ 6,270	-1.72%	
TOTAL PREMIUM	\$ 1,216,380			\$ 1,194,674			Premium Difference	\$ (21,707)
							-1.78%	

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.