

|                 |                 |
|-----------------|-----------------|
| Covered Party:  | City of Margate |
| Effective Date: | 10/1/2016       |



| LINE OF COVERAGE                            | 2015/2016           |                        |             | 2016/2017           |                        |             | Changes in Exposures |                |
|---|---------------------|------------------------|-------------|---------------------|------------------------|-------------|----------------------|----------------|
|   | LIMIT               | DEDUCTIBLE/SIR         | ANNUAL PREM | LIMIT               | DEDUCTIBLE/SIR         | ANNUAL PREM | 2015/2016            | 2016/2017      |
| <b>Property:</b>                            |                     |                        |             |                     |                        |             |                      |                |
| <b>Preferred</b>                            | <b>STATED VALUE</b> |                        |             | <b>BLANKET</b>      |                        |             |                      |                |
| Buildings & Contents                        | \$ 30,496,326       | \$ 5,000               | \$ 165,273  | \$ 30,496,326       | \$ 5,000               | \$ 159,986  | Property             |                |
| Equipment Breakdown                         | \$ -                | \$ -                   |             | \$ -                | \$ -                   |             | Exposure             | \$ -           |
| Flood                                       | \$ 5,000,000        | \$ 5,000               |             | \$ 5,000,000        | \$ 5,000               |             | Difference           | 0.00%          |
| Earthquake                                  | \$ -                | \$ -                   |             | \$ -                | \$ -                   |             |                      |                |
| Terrorism                                   | \$ -                | \$ -                   |             | \$ -                | \$ -                   |             | Premium              | \$ (5,287)     |
| Windstorm                                   |                     | 5% minimum of \$20,000 |             |                     | 5% minimum of \$20,000 |             | Difference           | -3.20%         |
| Accounts Receivable                         | \$ 250,000          | \$ 5,000               |             | \$ 250,000          | \$ 5,000               |             |                      |                |
| Additional Expense                          | \$ 1,000,000        | \$ 5,000               |             | \$ 1,000,000        | \$ 5,000               |             |                      |                |
| Business Income                             | \$ 1,000,000        | \$ 5,000               |             | \$ 1,000,000        | \$ 5,000               |             |                      |                |
| Errors & Omissions                          | \$ 250,000          | \$ 5,000               |             | \$ 250,000          | \$ 5,000               |             |                      |                |
| Demolition & Increased Cost of Construction | \$ 500,000          | \$ 5,000               |             | \$ 500,000          | \$ 5,000               |             |                      |                |
| <b>Inland Marine:</b>                       |                     |                        |             |                     |                        |             |                      |                |
| Communications Equipment                    | Included in Blanket | \$ 1,000               | \$ 13,375   | Included in Blanket | \$ 1,000               | \$ 14,193   |                      | Inland Marine  |
| Mobile Equipment                            | \$ 1,782,331        | \$ 1,000               |             | \$ 1,979,246        | \$ 1,000               |             | Exposure             | \$ 200,292     |
| Electronic Data Processing                  | \$ 431,174          | \$ 1,000               |             | \$ 431,174          | \$ 1,000               |             | Difference           | 5.25%          |
| Emergency Services Portable Equip           | Included in Blanket | \$ 1,000               |             | Included in Blanket | \$ 1,000               |             |                      |                |
| Fine Arts                                   | Included in Blanket | \$ 1,000               |             | Included in Blanket | \$ 1,000               |             | Premium              | \$ 818         |
| Other Inland Marine                         | Included in Blanket | \$ 1,000               |             | Included in Blanket | \$ 1,000               |             | Difference           | 6.12%          |
| Rented Borrowed Leased Equipment            | \$ -                | \$ 1,000               |             | \$ -                | \$ 1,000               |             |                      |                |
| Valuable Papers                             | Included in Blanket | \$ 1,000               |             | Included in Blanket | \$ 1,000               |             |                      |                |
| Watercraft                                  | \$ -                | \$ -                   |             | \$ 2,950            | \$ -                   |             |                      |                |
| Blanket Unscheduled Inland Marine           | \$ 1,599,573        | \$ 1,000               |             | \$ 1,600,000        | \$ 1,000               |             |                      |                |
|   |                     |                        | \$ 178,648  |                     |                        | \$ 174,179  |                      |                |
| <b>General Liability:</b>                   |                     |                        |             |                     |                        |             |                      |                |
| <b>Preferred</b>                            |                     |                        |             |                     |                        |             | <b>Payroll</b>       | <b>Payroll</b> |
| General Liability                           | \$ 1,000,000        | \$ 25,000              | \$ 116,596  | \$ 1,000,000        | \$ 25,000              | \$ 129,805  | \$20,396,764         | \$22,707,323   |
| Employee Benefits                           | \$ 1,000,000        | \$ 25,000              | Included    | \$ 1,000,000        | \$ 25,000              | Included    | Exposure             | \$ 2,310,559   |
|   |                     |                        |             |                     |                        |             | Difference           | 11.33%         |
|   |                     |                        |             |                     |                        |             | Premium              | \$ 13,209      |
|   |                     |                        | \$ 116,596  |                     |                        | \$ 129,805  | Difference           | 11.33%         |
| <b>POL/EPL</b>                              |                     |                        |             |                     |                        |             | <b>Payroll</b>       | <b>Payroll</b> |
| <b>Preferred</b>                            |                     |                        |             |                     |                        |             | \$30,860,764         | \$32,969,555   |
| Public Officials Liability                  | \$ 1,000,000        | \$ 50,000              | \$ 66,674   | \$ 1,000,000        | \$ 50,000              | \$ 68,975   | Exposure             | 2108791        |
| Employment Practices Liability              | \$ 1,000,000        | \$ 50,000              | Included    | \$ 1,000,000        | \$ 50,000              | Included    | Difference           | 6.83%          |
| Cyber Liability                             | \$ 1,000,000        | \$ 50,000              | Included    | \$ 1,000,000        | \$ 50,000              | Included    |                      |                |
|   |                     |                        |             |                     |                        |             | Premium              | \$ 2,301       |
|   |                     |                        |             |                     |                        |             | Difference           | 3.45%          |
|   |                     | <b>Sub-Total</b>       | \$ 66,674   |                     | <b>Sub-Total</b>       | \$ 68,975   |                      |                |
| <b>Equipment Breakdown</b>                  |                     |                        |             |                     |                        |             |                      |                |
| Continental Casualty Ins Co                 |                     |                        |             |                     |                        |             |                      |                |
| Equipment Breakdown                         | \$ 96,257,084       | \$ 5,000               | \$ 12,750   | \$ 96,257,084       | \$ 5,000               | \$ 12,750   |                      |                |
|   |                     |                        |             |                     |                        |             |                      |                |
|   |                     |                        | \$ 12,750   |                     |                        | \$ 12,750   |                      |                |
| <b>TOTAL PREMIUM</b>                        |                     |                        | \$ 374,668  |                     |                        | \$ 385,709  | Difference           | 2.95%          |

General Liability Optional Quote \$50,000 Deductible = \$83,991