

# **POLICE PROFESSIONAL INSURANCE PROPOSAL**

## **PREPARED FOR:**

**CITY OF MARGATE**

## **PRESENTED BY:**

**Account Executive:** Donald Dresback, CIC, ARM, CPCU  
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**Date:** September 23, 2016

This Proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations and conditions refer to the policy document.

## POLICE PROFESSIONAL LIABILITY COVERAGE

Company Name: Allied World Surplus Lines Insurance Company  
Policy Term: 10/31/16 to 10/31/17

Coverage Written On: ☒ Occurrence Form ☐ Claims Made Form

### Limits

\$1,000,000  
\$1,000,000

### Coverage Description

Maximum Limit of Liability - Each Occurrence  
Maximum Aggregate Limit of Liability

### Deductible

\$25,000 each claim including LAE

Features/Enhancements: Punitive Damages – See Retentions Above  
Line of Duty Death Coverage \$50,000/\$100,000

Subjectivities – Receipt of fully completed signed and dated PGU application.

### Reminders:

A written request to bind coverage is required  
No flat cancellation  
Backdating of coverage is not allowed  
See attached Coverage features attachment for additional information  
Minimum Earned Premium is the Greater of \$1,500 or 25% on annual premium  
This proposal contains a brief outline of coverage to be included in any policy that may be issued in the future  
This is only a summary and the terms and conditions of any policy will take precedence over any proposal  
No flat cancellation after inception date of policy  
Engineering Fee is non-refundable

### Applicable Forms:

PN 9052	Florida Policyholder Notice
DRWN PPL-OCC 1005	Police Professional Liability Insurance Policy Declarations Page – Occurrence
SAA-100	Schedule of Policy Forms and Endt's.
DRWN PPL-OCC 1000	Police Professional Liability Insurance Policy -Occurrence
PGU 1043	Schedule of Premises
PGU 1051	Minimum Earned Premium
PGU 1086	Line of Duty Death Coverage – family Expenses & Crisis Management Expenses
PGU 1068	Carveback to Pollution Exclusion – Use of Mace, Teargas
s1006 DSI	Service of Suit
PGU 1029	Punitive & Exemplary Damages Coverage (Occurrence
PGU 1123	Pre-Approved Counsel with Rates

## PREMIUM SUMMARY

COVERAGE OPTION	2015-2016 TERM	2016-2017 TERM
Police Professional	\$135,512.00	\$133,044.00

American Alternative – Declined must write General Liability in conjunction with Professional  
Scottsdale/National Casualty - Declined to offer terms due to loss frequency  
Berkley Assurance Company - Declined to offer terms due to loss frequency