City of Council Bluffs
2023 Proposal

Property Coverage:	Alliant 1-1-23/7-1-23	Alliant 7-1-23/7-1-24
Policy Aggregate Loss Limit	$250,000,000	$250,000,000
Shared Occurrence Aggregate Limit	$1,000,000,000	$1,000,000,000
Sublimits		
Loss of Income	$100,000,000	$100,000,000
Extra Expense	$50,000,000	$50,000,000
Errors and Omissions	$50,000,000	$50,000,000
Property In Transit	$25,000,000	$25,000,000
Off Premises Services Interruption	$25,000,000	$25,000,000
Miscellaneous Unnamed Locations	$10,000,000	$10,000,000
Course of Construction	$15,000,000	$15,000,000
Tax Revenue Interruption	$3,000,000	$3,000,000
Unscheduled Animals (not to exceed $50K per animal)	$2,500,000	$2,500,000
Increased Cost of Construction	$50,000,000	$50,000,000
Vehicle Physical Damage Limit (Replacement cost)	$23,438,782	$23,438,782
Contractors Equipment Limit (Replacement cost)	$8,659,507	$8,659,507
Equipment Breakdown Coverage		
Limit Per Breakdown	$100,000,000	$100,000,000
Pollution Liability Coverage		
Per Pollution Incident Limit	$2,000,000	$2,000,000
Pollution Aggregate Limit	$2,000,000	$2,000,000
Policy Program Aggregate	$25,000,000	$25,000,000
Retro Date	1/1/2008	1/1/2008
Flood Sublimit		
Premises within Flood Zone A or V	$5,000,000	$5,000,000
All other Insured Premises	$20,000,000	$20,000,000
Earthquake Sublimit		
All Insured Premises	$20,000,000	$20,000,000
Terrorism Coverage		
Per Occurrence Limit	$100,000,000	$100,000,000
Aggregate Limit	$200,000,000	$200,000,000
Excess Layer	$600,000,000	$600,000,000
Excess Layer Aggregate	$1,100,000,000	$1,100,000,000

Property Coverage Continued:	Alliant 1-1-23/7-1-23	Alliant 7-1-23/7-1-24
Property Deductibles		
Per Occurrence	$100,000	$100,000
Earthquake	$100,000	$100,000
Flood Zones, all excluding zones A & V	$100,000	$100,000
Flood Zones A & V	$500,000	$500,000
Equipment Breakdown (Deductible increases for objects over 350 hp, 2,500 KW/KVA/Amps or boilers over 10,000 sq.ft. of heating surface)	$25,000	$25,000
Pollution Deductible	$250,000	$250,000
Underground Storage Tanks (less than 25 years old)	$500,000	$500,000
Underground Storage Tanks (more than 25 years old)	$1,000,000	$1,000,000
Per Occurrence for Contractor's Equipment	$25,000	$25,000
Per Occurrence vehicles with RCV < $750,000	$100,000	$100,000
Per Occurrence vehicles with RCV > $750,000	$250,000	$250,000
Terrorism Deductible	$100,000	$100,000
Total Insured Value	$405,772,329	$405,772,329
Property Premium:	**$1,041,429.77** (Annualized)	**$991,736.97**

Excess Liability Coverage:	*States 1-1-23/7-1-23	*States 7-1-23/7-1-24
Maximum Limit of Liability - Public Entity Liability (Auto Liability is not subject to the maximum limit of liability)	$10,000,000	$20,000,000
Limit of Liability - Public Entity Liability (Including General Liability, Automobile Liability, Law Enforcement Liability, and Error or Omission Liability)	$10,000,000	$10,000,000
Self-Insured Retention	$500,000	$1,000,000

Excess Liability Coverage Continued:	*States 1-1-23/7-1-23	*States 7-1-23/7-1-24
Miscellaneous Endorsements:		
Railroad Contractual Liability	Included	Included
Preservation of Governmental Immunity	Included	Included
Employment Related Practices	Included	Included
Unmanned Aircraft	Excluded	Excluded
Terrorism	Included	Included
Co-Payment of all damages excess of self-insured retention	N/A	10%
Excess Liability Premium:	**$316,290.00**	**$309,389.00**
	(Annualized)	

*A Risk Retention Group (RRG) is an alternative risk transfer entity that operates under the Federal Liability Risk Retention Act of 1986 and provides insurance for the common liability risk exposure of eligible group members. Policies issued by RRG"S may not be subject to all the insurance laws and regulations of your state, State Insurance insolvency guaranty funds are not available for risk retention groups. Members of an RRG may be subject to assessments in the event the RRG becomes insolvent. Members of RRG's are also its owners.

This exhibit provides a brief outline of your insurance protection. Please refer to the policies themselves for the actual terms, conditions and limits. In the event of a discrepancy, the insurance policies do take precedence over this exhibit.

Prepared By:

JESTER
INSURANCE SERVICES