

PROPOSAL COMPARISON

COLOR KEY: YELLOW = SAME COVERAGE
 GREEN = "BETTER" COVERAGE
 BLUE = CLAIM DEPENDENT

Property Coverage	FACT/ FMIT	PGIT
Total Real & Personal Property		
Deductible:	\$5,000	\$5,000
Limit:	\$100,000,000	\$97,424,790
Windstorm/Hail Deductible	3% or \$5,000 whichever is greater	3% or \$20,000 whichever is greater
Agreed Amount:	Yes	Yes
Coinsurance:	Waived	Not Applicable
Valuation Basis:	Replacement Cost	Replacement Cost up to 125%
Values:	100%	100%
Coverage Form:	Special	Special
Blanket or Specific	Blanket	Blanket
Extensions of Coverage		
Accounts Receivable	\$50,000 per location/ \$500,000 per occurrence	\$250,000
Additional Expense	\$100,000 / \$1,000,000 per occurrence	\$250,000
Police Dogs and Horses (FACT) / Animals (PGIT)	\$5,000 for Death; no aggregate limit	\$1,000 / \$5,000
Loss of Business Income	\$500,000	\$250,000
Debris Removal	25% of loss plus \$10,000	\$250,000
Demolition, Ordinance and ICC	\$10,000 or 5% of limit, whichever is less	\$250,000
Electronic Data Processing Equipment (Software)	\$250,000 Per Occurrence for Mechanical Break down	Scheduled under Inland Marine
Fire Department Charges	\$1,000 (fire extenquisher recharge after fire for 2010-2011)	\$25,000
Fungus Cleanup and Removal (FACT) / Fungus Cleanup Expense (PGIT)	\$25,000	\$2,500 / \$10,000
Lawns, Plants, Trees and Shrubs	\$250/\$1,000 excluding wind	\$25,000
Newly Acquired or Constructed (FACT) / New Locations (PGIT)	\$2,000,000 Bldg / \$500,000 Personal Prop (contents)	\$1,000,000
Personal Property of Employees	\$2500 per location	\$25,000 / \$50,000
Pollutant Cleanup and Removal (FACT) / Pollution Cleanup Expense (PGIT)	\$100,000	\$50,000 / \$50,000
Recertification	Yes, with 10/1/2010 policy	\$10,000
Off Premises Power Failure (FACT) / Service Interruption Coverage (PGIT)	\$100,000	\$100,000
Transit	\$100,000	\$250,000
Errors and Omissions	Yes, with 10/1/2010 policy for all hazards	\$100,000

Property Coverage	FACT/ FMIT	PGIT
Buildings Under Construction	Yes, \$2,000,000 Bldg / \$500,000 Pers. Prop.	If shown on Property Schedule
Excess Flood (FACT) / Flood Limit (PGIT)	\$4,500,000 Annually (\$250,000 ded. w/o primary)	\$1,000,000
Earthquake Limit	\$2,000,000 (yes, included for Sumter)	Not Included
Terrorism (FACT) / TRIA (PGIT)	Not included	Not Included
Boiler & Machinery	\$50,000,000	\$50,000,000
Outdoor Signs	\$25,000 if not scheduled; may schedule up to value	As scheduled
Inland Marine		
Scheduled		
Deductible:	\$2,500 or 2% for items greater than \$50,000 (whichever is greater)	\$2,500
Limit:	per value on schedule	per value on schedule
Communication Equipment	per value on schedule	\$250,000
Contractor's / Mobile Equipment	per value on schedule	\$3,403,756
Electronic Data Processing Equipment	per value on schedule	\$5,445,757
Emergency Services Portable Equipment	per value on schedule	\$52,400
Antiques and Art (FACT) / Fine Arts	can be scheduled	\$100,000
Other Inland Marine	per value on schedule	\$612,926
Rented, Borrowed, Leased Equipment	can schedule as any other property or Inland Marine	\$100,000
Valuable Papers	\$50,000 per location / \$500,000 per occurrence	\$250,000
Watercraft	must be scheduled	Not Included
Inland Marine-Blanket Coverage	Yes	No (except by location)
Unscheduled		
Deductible:	\$500 (does not need to schedule if under \$15,000 per)	\$2,500
Limit:	\$1,000,000	See Below
Communication Equipment (unscheduled)	\$1,000,000	\$250,000
Contractor's / Mobile Equipment (unscheduled)	\$1,000,000	\$212,590
Emergency Services Portable Equipment (unscheduled)	\$1,000,000	\$50,000
Antiques and Art (FACT) / Fine Arts (unscheduled)	\$15,000 per item/ \$250,000 per occurrence	\$100,000
Other Inland Marine (unscheduled)	\$1,000,000	\$250,000
Rented, Borrowed, Leased Equipment (unscheduled)	\$1,000,000	\$100,000
Valuable Papers (unscheduled)	\$50,000 per location / \$500,000 per occurrence	\$250,000
Crime/Bonds Coverages		
Deductible:	\$1,000	\$1,000

Property Coverage		FACT/ FMIT	PGIT
Money and Securities - Loss Inside		\$100,000	included in Theft, Disappearance or Destruction (\$100,000)
Money and Securities - Loss Outside		\$100,000	included in Theft, Disappearance or Destruction (\$100,000)
Computer Fraud		\$100,000	\$100,000
Depositors' Forgery		\$100,000	\$100,000
Forgery and Altercation		can add if needed	\$100,000
Theft, Disappearance or Destruction		under money and securities if other than employee (\$100,000)	\$100,000
Employee Dishonesty, per loss		under honesty blanket bond (\$100,000)	\$100,000
Honesty Blanket Bond		\$100,000 for Employee Dishonesty	included in Employee Dishonesty (\$100,000)
Faithful Performance Blanket Bond		\$100,000 for Employee Dishonesty for Tax Collector and Finance Director	included in Employee Dishonesty (\$100,000)
Premium			
	Property (12 mth)	\$183,962	\$232,652
	Inland Marine (12 mth)	\$52,772	\$25,537
	Crime (12 mth)	\$4,097	\$1,000
Annual Premium:		\$240,832	\$259,189
	Property (14.5 mth)	(14.5 mth) \$223,330	
	Inland Marine (14.5)	(14.5 mth) \$64,066	
	Crime (14.5)	(14.5 mth) 4,974	
14.5 month term		\$292,370	
Anticipated Additional Premiums			
Properties being remodeled:			
	Building 004-Courthouse	\$5,325	
	Building 005-Detention Center	\$3,036	
	Building 074-Fire Station #32	\$912	
	Building 076-Fire Station #31	\$881	
New locations added in Future:			
	001- Sumter Service Center	\$13,481	
	002-Fire Station #22	\$1,927	
	003-Courthouse Security Vestibule	\$3,611	
	Total:	\$29,173	\$37,646