

**2009 PREMIUM SUMMARY FOR CITY OF RAPID CITY**

COVERAGE	LIMITS	DEDUCTIBLE	2008 PREMIUM	2009 PREMIUM
Property Blanket (1)	\$ 340,282,975	\$ 50,000	\$ 220,710	\$ 264,966
Storybook Island & City/School Admin Bld.	Included	\$ 5,000	Included	Included
Journey Museum	Included	\$ 10,000	Included	Included
Inland Marine				
Contractors Equipment (2)	\$ 6,739,568	\$ 1,000	\$ 7,730	\$ 8,500
Electronic Data Processing Equipment	\$ 1,500,000	\$ 1,000	\$ 3,004	\$ 3,004
Fine Arts (3)	\$ 2,527,791	\$ 1,000	\$ 7,433	\$ 8,434
Signs	\$ 323,000	5%	\$ 1,615	\$ 1,615
Miscellaneous Property	\$ 848,600	\$ 1,000	\$ 3,493	\$ 3,493
Flood (All zones except A) (4)	\$ 10,000,000	\$ 50,000	\$ 5,697	\$ 7,000
Earthquake (4)	\$ 10,000,000	\$ 50,000	Included	Included
General Liability	\$5M/\$5M	\$100K/\$500K	\$ 226,541	\$ 217,384
Premises Damage	\$ 100,000	\$100K/\$500K	Included	Included
Failure to Supply	\$ 250,000	\$100K/\$500K	Included	Included
Sewer Back Up	\$ 1,000,000	\$100K/\$500K	Included	Included
Liquor Liability	\$5M/\$5M	\$100K/\$500K	Included	Included
Health Care Professional	\$5M/\$5M	\$100K/\$500K	Included	Included
Employee Benefit Liability	\$1M/\$3M	\$100K/\$500K	\$ 387	\$ 379
Law Enforcement Liability (5)	\$2M/\$2M	\$100K/\$500K	\$ 141,507	\$ 138,130
Public Entity Management Liability (5)	\$5M/\$5M	\$100K/\$500K	\$ 19,658	\$ 21,241
Employment Practice Liability (5)(6)	\$2M/\$2M	\$ 100,000	\$ 64,364	\$ 71,746
Auto (7)				
Liability	\$ 5,000,000	\$100K/\$500K	\$ 87,991	\$ 97,062
UM/UIIM	\$300K/\$300K	\$100K/\$500K	Included	Included
Comprehensive		\$ 10,000	\$ 13,656	\$ 15,657
Collision		\$ 10,000	Included	Included
Garagekeepers Legal Liability - Comp & Collision	\$ 1,000,000	\$ 10,000	Included	Included
Money & Securities - Inside (Civic Center & Meadowbrook Golf Shop)	\$ 250,000	\$ 1,000	\$ 1,252	\$ 1,250
Money & Securities - Outside (Civic Center & Meadowbrook Golf Shop)	\$ 250,000	\$ 1,000	Included	Included
Terrorism Coverage (Property Only)			\$ 4,049	\$ 4,601
Boiler & Machinery	\$ 50,000,000	\$ 5,000	\$ 24,097	\$ 27,272
Airport Liability	\$ 100,000,000	NIL	\$ 52,900	\$ 40,800
Excess Workers Compensation (8)	Stat/Agg	\$ 500,000	\$ 128,414	\$ 128,414
		<b>TOTAL</b>	<b>\$ 1,014,498</b>	<b>\$ 1,060,948</b>

**\*\*Please see second page for explanation of notations\*\***