2014 PREMIUM SUMMARY FOR CITY OF RAPID CITY

Property Blanket (1)(2)	COVERAGE		LIMITS	. , , 4,411	DEDUCTIBLE	2013 PREMIUM		2014 PREMIUM	
Transport 1,000		ć		ς.		Ś	358,060	\$	420,756
Southern Specific Limits (2) S					· 1		, in the second		
Contructors Equipment Securities - Inside Securities - Insid					1				
Story Box Stands							. 1		
Securities Sec							· ·		
Signa (2) \$ \$0,000 \$ 1,000 \$ 482 \$ 530					· 1			-	
Signet (2) Sig			i						
Securities Sec	Signs (2)	1	·		į.				
Bissness interruption a kerta experies Included	Miscellaneous Property (2)			Ş	· 1				
*Above coverage oil subject to loss limit of Flood (All zones except A & Undetermined zones) Flood (All zones except A & Undet	Business Interruption & Extra Expense	\$		_	i	>	'	ą	
Flood (All zense except & Undetermined zones) \$ 10,000,000 \$ 100,000/250,000 Included Inc				\$	5,000		inciuaea		inciques
Flood (All Cardions excluded above) \$ 1,000,000 \$ 500,000 Included	* Above coverage all subject to loss limit of:	\$	400,000,000						to do tot
Flood All fectations excluded above S	Flood (All zones except A & Undetermined zones)	\$	10,000,000	\$					
Contractors Equipment S	Flood - (All locations excluded above)	\$	1,000,000	\$	` 1				
Money & Securities - Inside \$ 1,000,000 \$ 10,000 \$ 3,499 \$ 3,775	Earthquake	\$	10,000,000	\$	50,000		Included		Included
Maney & Seturities - Instaled S 250,000 S 5,000 Included Includ	Contractors Equipment	\$	8,109,770	\$	5,000	\$	7,973	\$	7,988
Money & Securities - Outside \$ 250,000 \$ 5,000 Included Included	Money & Securities - Inside	\$	1,000,000	\$	10,000	\$	3,499	\$	3,774
Semeral Liability Seme	Money & Securities - Outside	\$	250,000	\$	5,000		Included		Included
Premises Damage	General Liability	s	1,000,000/2,000,000	\$	75,000/400,000	\$	150,290	\$	152,685
Failure to Supply \$ 300,000 \$ 75,000/400,000 Included In		1		\$	75,000/400,000		Included		Included
Sewer Back Up	· -	ł	= "	į .	75,000/400,000		Included		Included
Liquor Liability Health Care Professional Employee Benefit Liability Public Entity Management Liability S 5,000,000/5,000,0000 S 75,000/400,000 S 75,000/400,000 S 32,123 S 31,07. Public Entity Management Liability Cyber Liability Employment Practice Liability S 2,000,000/2,000,000 S 75,000/400,000 S 32,123 S 31,07. Included S 75,000/400,000 S 80,663 S 81,28 Auto Liability S 1,000,000 S 75,000/400,000 S 75,000/400,000 S 80,663 S 81,28 Auto Liability S 1,000,000 S 75,000/400,000 S 75,000/400,000 S 124,270 S 127,33 Auto Liability UM/UIM S 300,000/300,000 S 75,000/150,000 S 10,000/50,000 S 10,000/50,000 S 10,000/50,000 S 10,000/50,000 S 10,000/50,000 S 77,576 Included		1	· ·		75,000/400,000		Included		Included
Health Care Professional Included \$ 75,000/400,000 Included \$ 1,000,000/2,000,000 \$ 75,000/400,000 \$ 1,812 \$ 1,060	· ·	1		!			Included		Included
Employee Benefit Liability \$ 1,000,000/2,000,000 \$ 75,000/400,000 \$ 1,812 \$ 1,066 Public Entity Management Liability \$ 5,000,000/5,000,000 \$ 75,000/400,000 \$ 32,123 \$ 31,076 Included \$ 75,000/400,000 \$ 80,663 \$ 81,28 Law Enforcement Liability \$ 2,000,000/2,000,000 \$ 75,000/400,000 \$ 80,663 \$ 81,28 Law Enforcement Liability \$ 2,000,000/2,000,000 \$ 75,000/400,000 \$ 124,270 \$ 127,33 Auto Liability \$ 1,000,000 \$ 75,000/150,000 \$ 88,452 \$ 156,88 Included \$ 10,000/50,000 \$ 10,000/50,000 \$ 10,0		İ	,				Included		Included
Cyber Liability		\$				\$	1,812	\$	1,061
Cyber Liability			r 000 000/r 000 000	ė.	75 000/400 000	Ś	32.123	\$	31,074
Employment Practice Liability \$ 2,000,000/2,000,000 \$ 75,000/400,000 \$ 80,663 \$ 81,28 Law Enforcement Liability \$ 2,000,000/2,000,000 \$ 75,000/400,000 \$ 124,270 \$ 127,33 Auto		*		i		`	•		Included
Law Enforcement Liability \$ 2,000,000/2,000,000 \$ 75,000/400,000 \$ 124,270 \$ 127,33 Auto Liability \$ 1,000,000 \$ 75,000/150,000 \$ 88,452 \$ 156,88 UM/UIM \$ 300,000/300,000 \$ 75,000/150,000 \$ included included Comprehensive \$ 10,000/50,000 \$ 77,576 \$ 31,75 Collision \$ 1,000,000 \$ 10,000 \$ included included Garagekeepers Legal Liability - Comp & Collision \$ 1,000,000 \$ 10,000 \$ included Umbrella Excess Liability (3) \$ 4,000,000/4,000,000 \$ 74,417 \$ 76,79 Airport Liability \$ 100,000,000 NIL \$ 26,000 \$ 27,30 Excess Workers Compensation Stat/Agg \$ 750,000 \$ 350,497 \$ 309,40	1	1				4		Š	81,287
Auto Liability UM/UIM Comprehensive Collision Garagekeepers Legal Liability - Comp & Collision Umbrella Excess Liability (3) Airport Liability \$ 2,000,000/2,000,000 \$ 75,000/150,000 \$ 10,000/50,000 \$ 10,000/50,000 \$ 10,000 \$	Employment Practice Liability	*	2,000,000/2,000,000	7	73,000/400,000		33,343		
Liability	Law Enforcement Liability	\$	2,000,000/2,000,000	\$	75,000/400,000	\$	124,270	\$	127,330
1	Auto								
Comprehensive	Liability	\$	1,000,000	\$	· · · · · · · · · · · · · · · · · · ·	\$		\$	•
Comprehensive	UM/UIM	\$	300,000/300,000	\$			•		
Collision	Comprehensive			\$		\$		\$	31,752
Umbrella Excess Liability 3 \$ 4,000,000/4,000,000 \$ - \$ 74,417 \$ 76,79	Collision		•	\$	10,000/50,000		Included		Included
Airport Liability \$ 100,000,000 NIL \$ 26,000 \$ 27,30 Excess Workers Compensation \$ Stat/Agg \$ 750,000 \$ 350,497 \$ 309,40	Garagekeepers Legal Liability - Comp & Collision	\$	1,000,000	\$	10,000	\$	· · · · · · · · · · · · · · · · · · ·		Included
Airport Liability \$ 100,000,000 NIL \$ 26,000 \$ 27,300 Excess Workers Compensation Stat/Agg \$ 750,000 \$ 350,497 \$ 309,400			4 000 000/4 000 000	,	-	s	74.417	\$	76,797
Excess Workers Compensation Stat/Agg \$ 750,000 \$ 350,497 \$ 309,40	Umbrella Excess Liability (3)	>	4,000,000/4,000,000			ľ	, ,,		•
Excess workers Compensation Stay Age	Airport Liability	\$	100,000,000		NIL	\$	26,000	\$	27,300
TOTAL \$ 1,413,679 \$ 1,468.59	Excess Workers Compensation	***************************************	Stat/Agg	\$	759,000	\$	350,497	\$	309,407
					TOTAL	\$	1.413.679	ş	1,468,591

The 2014 Proposal for the City of Rapid City contemplates the below:

⁽¹⁾ Property limits include an increase of \$25,161,272 over the 2013 renewal limit.

⁽²⁾ Wind & Hail deductible of 1/2 of a % (with a \$50,000 minimum) applies per building/item and is subject to a \$500,000 loss aggregate.

Previously a \$50,000 deductible applied per building/item with a \$200,000 loss aggregate.

⁽³⁾ Excess Liability applies over General Liability & Auto only (not a change from prior years).