

Property & Casualty Insurance Proposal

Town of West Seneca



Date Prepared: April 9, 2020

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About USI Insurance Services

USI is one of the largest brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 6,000 industry leading professionals across more than 150 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage[®], an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts [best-in-class industry talent](#) with a long history of deep and continuing investment in our [local communities](#). For more information, visit [usi.com](#).

The USI ONE Advantage[®]

What truly distinguishes USI as a leading middle market insurance brokerage and consulting firm is the USI One Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE[™] represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.

Omni – USI's Proprietary Analytics

Omni, which means “all,” is USI's one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 100,000 clients, thousands of professionals and over 100 years of business activity through our acquired agencies into targeted, actionable solutions.

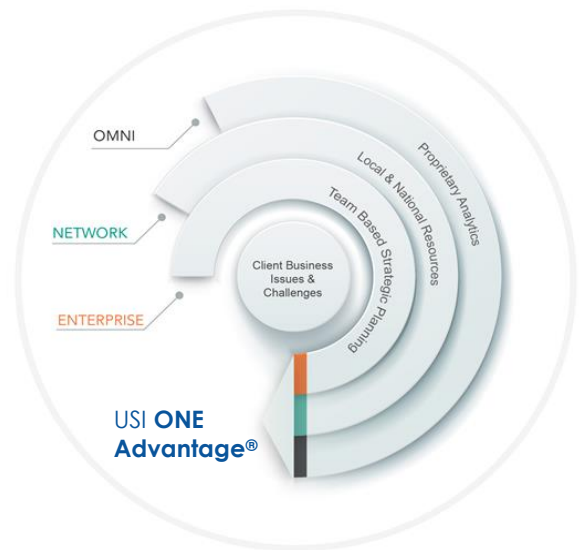
Network – USI's Local and National Resources

USI has made a very large investment in local resources and technical expertise, with more than 6,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

Enterprise – USI's Team Based Strategic Planning

USI's enterprise planning is a disciplined, focused, analysis centered on our client's issues and challenges. Highly consultative meetings integrate USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our **Omni** knowledge engine, with our **Network** of local and national resources, delivered to our clients through our **Enterprise** planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.



Service Team

USI Insurance Services LLC

Choose an item.

Choose an item. www.usi.com

Producer

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Senior Account Executive

Your **Account Executive** is ***Deborah Hatten, CIC AAI AIS***

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Account Manager

Your **Account Manager** is ***Tracy Stevenson***

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Claims Department

Your **Claims Specialist** is ***Patty Geary*** at USI Insurance

USI Phone Number: 716-314-2090

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Marketing Summary

This list represents the carriers that were approached to provide a competitive insurance program for your business.

Coverage	Carrier	Result
All Lines Eff 5-1-2020	Brit Public Risk	Could not be competitive due to Insureds Loss History
All Lines Eff 5-1-2020	Glatfelter Public Practice	Could not be competitive due to Insureds Loss History
All Lines Eff 5-1-2020	Zurich Insurance Co	Could not be competitive due to Insureds Loss History (premium coming in at \$450,000)

Premium Summary

Coverage	Term	Carrier	AM Best Rating	2019-2020 Expiring Term Premium	2020-2021 Proposed Term Premium
General Liability	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$66,603	\$63,321
Data Compromise	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$1,265	\$1,367
Cyber	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$1,651	\$1,783
Public Officials' Liability	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$20,834	\$20,911
Law Enforcement Liability	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$41,087	\$38,761
Commercial Automobile Liability	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$60,196	\$62,999
Commercial Automobile Physical Damage	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$60,060	\$60,926
Commercial Property	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$63,689	\$59,862
Commercial Inland Marine	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$3,454	\$3,174
Commercial Crime	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$4,859	\$4,734
Commercial Excess Liability	5-1-2020 to 5-1-2-21	Argonaut Insurance Co.	A-	\$58,205	\$57,215
TOTAL ESTIMATED ANNUAL PREMIUM EXCLUDING TRIA				\$381,903.00	\$369,707.00
NY Fire and Auto Fees				\$2,188.15	\$2,180.14
TOTAL ESTIMATED ANNUAL PREMIUM INCLUDING TRIA				\$387,494.00	\$375,883.00

Terrorism Option: Due to the Terrorism Risk Insurance Act of 2002, you now have the right to purchase coverage for losses arising out of the Acts of Terrorism, as defined in Section 102 (1) of the act. Under Federal Law you may purchase this terrorism coverage for an additional premium as follows. Please note the additional premium is not included in the above quote. We will require written confirmation at the time of binding if you elect or reject this coverage.

Coverage	Additional Premium
TRIA	\$5,346



Binding Requirements:

- “Client Authorization to Bind” signed by the insured
- Signed Statement of Property Values
- Signed TRIA Acceptance or Rejection Form

Payment Terms:

- Per Expiring-Agency Bill-Annual Pay

(Financing is available upon request)

Note:

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

Schedule of Named Insureds

Insurance Company: Argonaut Insurance Company
Policy Term: 5/1/2020 to 5/1/2021

Named Insureds
Town of West Seneca

Only the Named Insureds shown above are included in this proposal. If any Named Insureds are not shown above and should be included for coverage, please notify us immediately.

Property

Insurance Company: Argonaut Insurance Company
Policy Term: 5/1/2020 to 5/1/2021
Coverage: Property insurance covers your interest against direct physical loss or damage by covered perils to named property that you own or are required to insure. **See attached schedule for covered locations.**

COMMERCIAL PROPERTY (PE-4624042-09) ARGONAUT

<u>Standard Coverage</u>	<u>Limit</u>
Building	42,977,938
Contents	7,234,710
TOTAL INSURED VALUES	50,212,648
Loss Limit	No
Blanket Limit Applies	
Cause of Loss Form	Special
Co-insurance	Agreed Amount%
Deductible	10,000
Valuation	RC

<u>Other Perils</u>	<u>Total Insured Values</u>	<u>Deductible</u>
Causes of Loss - Earthquake Form	2,000,000	50,000
Exclusion Amendment - Flood	2,000,000	50,000
Equipment Breakdown Coverage	50,212,648	10,000

Miscellaneous:

<u>Description</u>	<u>Limit</u>	<u>Deductible</u>
Causes of Loss - Special Form	Included	10,000
Loss Payable Provisions - Real Lease Inc	Included	10,000
360 Increased Limit of Insurance	Included	10,000

Equipment Breakdown

<u>Description</u>	<u>Limit</u>
Limit	50,212,648
Business Income & Extra Expense	Per CP-360 unless otherwise specified
Expediting Expenses	100,000
Hazardous Substances	100,000
CFC Refrigerants	Included
Data Restoration	100,000
Boiler Inspection	Included
Computer Equipment	100,000
Deductible	10,000

360 Increased Limits of Insurance

Commercial Property Features and Benefits

<u>Description</u>	<u>Limit</u>	<u>Revised Limit</u>	<u>Deductible</u>
Accounts Receivable	100,000		
Building Ordinance or Law			
Loss to Undamaged Portion of Building	Building Limit		
Demolition Cost Coverage	100,000		
Increased Cost of Construction	100,000		
Changes in Temperature or Humidity	50,000		
Commandeered Property	100,000		
Common Deductible Provision	Included		
Communications Equipment	50,000		
Computer Equipment	50,000		
Detached Signs	5,000		
Electrical Damage	50,000		
Extra Expense and Business Income	100,000	250,000	10,000
Fairs, Exhibitions, Expositions or Trade Shows	50,000		
Fine Arts	50,000		
Fire Department Service Charge	5,000		
Flagpoles	5,000		
Foundations	Included		
Glass	Included		
Glass Display or Trophy Cases	5,000		
Grounds Maintenance Equipment	50,000		
Lock Replacement	500		
Money and Securities			
Inside Premise	5,000		
Outside Premise	5,000		
Newly Acquired or Constructed Property			
Building	1,000,000		
Personal Property	500,000		
Off Premises Utility Failure	50,000		
Outdoor Property			
Any one Tree, Shrub or Plant	1,000		
Total Limit	50,000		
Personal Effects and Property of Others			
Any one Employee or Volunteer	1,500		
Any One Occurrence	50,000		
Replacement Cost Valuation	Included		
Pollutant Clean up and Removal	25,000		
Premises Boundary Increased Limit	1,000 Feet		
Property in Transit	50,000		
Property Off-Premises	50,000		
Sewer Back-Up	Included		
Spoilage	10,000		
Valuable Papers	100,000		

2020 Statement of Property Values

Loc#	Bldg#	Occupancy	Address	City	Values		Total
					Building	Contents	
1	1	Municipal Building	1250 Union Road		\$ 6,646,434	\$ 1,993,931	\$ 8,640,365
1	2	Garage	1250 Union Road	W.Seneca	\$ 6,682	\$ 26,610	\$ 33,292
1	3	Garage	1250 Union Road	W.Seneca	\$ 6,682	\$ 2,149	\$ 8,831
1	4	Antenna Tower	1250 Union Road	W.Seneca	\$ 190,921	\$ -	\$ 190,921
2	1	Library	1300 Union Rd	W.Seneca	\$ 12,246,000	\$ 424,000	\$ 12,670,000
3	1	Ice Rink	R 1250 Union Rd	W.Seneca	\$ 4,065,421	\$ 181,375	\$ 4,246,796
3	2	Garage	R 1250 Union Rd	W.Seneca	\$ 6,682	\$ 77,561	\$ 84,243
4	1	Senior Center	Rear 4620 Seneca Street	W.Seneca	\$ 3,628,214	\$ 403,320	\$ 4,031,534
5	1	Grounds Building	55 South Ave	W.Seneca	\$ 38,184	\$ 13,484	\$ 51,668
6	1	Bldg.Dept.-Garage	45 South Ave	W.Seneca	\$ 254,164	\$ 328,146	\$ 582,310
7	1	Highway Garage	39 South Ave	W.Seneca	\$ 2,526,123	\$ 1,219,507	\$ 3,745,630
7	2	Garage Addition	39 South Ave	W.Seneca	\$ 1,872,217	\$ 668,223	\$ 2,540,440
7	3	Salt Shed	39 South Ave	W.Seneca	\$ 121,712	\$ -	\$ 121,712
8	1	Garbage	500 Mineral Springs Rd	W.Seneca	\$ 482,075	\$ 78,755	\$ 560,830
9	1	Dog Kennel	582 Mineral Springs Rd	W.Seneca	\$ 465,370	\$ 20,882	\$ 486,252
10	1	Pool	Legion Park	W.Seneca	\$ 1,662,206	\$ 14,319	\$ 1,676,525
10	2	Pool/Building	Legion Park	W.Seneca	\$ 599,015	\$ 13,723	\$ 612,738
10	3	Shelter	Legion Park	W.Seneca	\$ 27,445	\$ -	\$ 27,445
10	4	Spray Pool	Legion Park	W.Seneca	\$ 465,370	\$ 8,352	\$ 473,722
10	5	Band Shell	Legion Park	W.Seneca	\$ 482,075	\$ -	\$ 482,075
11	1	Pump Station	Fairfax/Ashmund TS	W.Seneca	\$ 482,075	\$ -	\$ 482,075
11	2	Storage	Fairfax/Ashmund TS	W.Seneca	\$ 356,783	\$ 109,779	\$ 466,562
12	1	Main	R 698 Mineral Springs Rd	W.Seneca	\$ 1,566,745	\$ 602,594	\$ 2,169,339
12	2	Storage	R 698 Mineral Springs Rd	W.Seneca	\$ 69,209	\$ 28,637	\$ 97,846
13	1	Pump House	Bernadette Terr	W.Seneca	\$ 130,064	\$ 53,696	\$ 183,760
14	1	Pump House	Liberty Lane	W.Seneca	\$ 9,904	\$ 40,570	\$ 50,474
15	1	Pump House	65 Maryon Dr	W.Seneca	\$ 125,292	\$ 47,731	\$ 173,023
16	1	Pump house	Warren Ave	W.Seneca	\$ 7,755	\$ 70,402	\$ 78,157
17	1	Pump House	Leydecker Rd	W.Seneca	\$ 164,669	\$ 226,718	\$ 391,387
18	1	Water Tower	East & West Rd	W.Seneca	\$ 96,653	\$ 62,645	\$ 159,298
18	2	Service	East & West Rd	W.Seneca	\$ 730,272	\$ -	\$ 730,272
19	1	Burchfield Center	2001 Union Road	W.Seneca	\$ 1,993,931	\$ 365,137	\$ 2,359,068
20	1	Restrooms/Storage-	East West Road	W.Seneca	\$ 288,767	\$ 55,366	\$ 344,133
21	1	Restrooms/Storage	Harlem Road	W.Seneca	\$ 295,927	\$ 62,645	\$ 358,572
22	1	Restrooms/Storage-	Seneca Street	W.Seneca	\$ 427,782	\$ 6,445	\$ 434,227
23	1	Pump House	Union Road	W.Seneca	\$ 41,167	\$ -	\$ 41,167
24	1	Office/Storage	Christian Metz House	W.Seneca	\$ 102,024	\$ 563	\$ 102,587
25	1	Historical Building	919 Mill Road E/S	W.Seneca	\$ 295,927	\$ 27,445	\$ 323,372
Totals:					\$ 42,977,938	\$ 7,234,710	\$ 50,212,648

Locations listed reflect addresses that have property values that exceed the \$10,000 deductible

Inland Marine

Insurance Company: Argonaut Insurance Company
Policy Term: 5/1/2020 to 5/1/2021
Coverage: Inland Marine provides coverage to mobile or specialized types of property such as construction equipment, medical diagnostic equipment, fine arts and a wide variety of other types of property.

Schedule Number	Schedule Type	Blanket Limit	Deductible
1	Hired, Leased, Borrowed Equipment	100,000	1,000
2	Miscellaneous Scheduled Equipment	1,575,011	1,000
3	Miscellaneous Unscheduled Subject to Maximum amount of \$2,000 per item	400,000	1,000

Miscellaneous Scheduled Equipment:

Item #	Year	Manufacturer	Model	Description	Serial Number	Limit
0001	1991	Caterpillar	Caterpillar	Cust. No:1059; Cat Roller	02EG00250	\$57,000
0010		MFG ODB	LCT600	Cust. No: 1508 - Leaf Machine	1Z9PL1617AR168107	\$15,665
0025	2017	John Deere		Cust. No: BT-32 - Bunker & Field Rake	1TC1200APHT235306	\$12,814
0002	1993	Caterpillar	Caterpillar	Cust. No:1093; Dozer	7R519	\$87,500
0003	1997	Willibald	Willibald	Cust. No:1087; Yard waste Shredder	1034615	\$146,988
0024	2018	Ferris	5901568	Cust. No: BT-30 - Mower	2018062332	\$9,839
0004	2002	Willibald	Willibald	Cust. No:1082; Yard waste Shredder	8301	\$145,000
0005	2003	Ingersoll Rand	Ingersoll Rand	Cust. No:1164; Vibrating Roller	172847	\$13,718
0006	2006	Asphalt Zipper	Asphalt Zipper AZ2480HD	Cust. No:1450; Milling Machine	48HD0278	\$83,000
0023	2019	Ferris		Cust. No: BT-30 - Mower	4000700016	\$10,577

Item #	Year	Manufacturer	Model	Description	Serial Number	Limit
0007	2010	Vermeer	Vermeer 6000	Cust. No:1088; Horizontal Grinder	1VRY4431X1000358	\$324,000
0022	1999	Zamboni		Cust. No: 873 - Ice Resurfacing Machine	6658	\$50,000
0021	2014	Zamboni	545	Cust. No: 871	9347	\$85,000
0020	2011	Kubota		Cust. No: 858 - 4 WD Burchfiled Tractor	54510	\$11,842
0019	2001	Ford	F0ETC33D4	Cust. No: 831 - 4WD Tractor w/Belly Mower	G029832/A1BD016	\$17,133
0008		Leeboy	Leeboy 8515T-47415	Cust. No:1460; Asphalt Paver	N78027	\$128,688
0009		MFG ODB	MFG ODB LCT600	Cust. No:1507; Leaf Machine	1Z9PL1615AR168107	\$15,665
0018	2011	Jacobsen	HR9016 Turbo	Cust. No: 830 - Gang Mower	7052902079	\$81,968
0011		MFG ODB	MFG ODB LCT600	Cust. No:1509; Leaf Machine	1Z9PL1611AR168105	\$15,665
0012	1992	Skidster	Skidster	Cust. No:1049	3D055780	\$32,152
0013	2013	Caterpillar	Caterpillar	Cust. No:1094; Dozer	CAT0D5K2TKWW00630	\$106,527
0014	2011	TEREX	TEREX	Cust. No:1163; Roller	SLBTOPKOE4CD1459	\$28,631
0015		Carlton	Chipper	Cust. No.1407 Carlton Chipper 7734	1J9P60118E1167734	\$30,565
0016	2013	Carlton	Brush chipper	Cust. No. 1405 Brush Chipper	1J9PF01167374	\$32,537
0017	2013	Carlton	Brush Chipper	Cust.. No. 1406 Brush Chipper 7375	1J9PF0118D1167375	\$32,537

General Liability

Insurance Company: Argonaut Insurance Company
Policy Term: 5/1/2020 to 5/1/2021
Coverage: Provides coverage for claims arising from an insured's liability due to damage or injury to others during performance of their duties or business. The loss can be reported years later, but the key is when it happened.

General Liability Coverage - Occurrence	Limit
Each Occurrence (Includes Sexual Abuse and Molestation Under General Liability and through the Excess Layers)	\$1,000,000
General Aggregate (Includes Sexual Abuse and Molestation Under General Liability and through the Excess Layers)	\$3,000,000
Products and Completed Operations Aggregate	\$3,000,000
Personal and Advertising Injury	\$1,000,000
Employee Benefits \$1,000 Deductible Applies	Included
Damage to Rented Premises (Each Occurrence)	\$100,000
Deductible-Each Occurrence (Expenses not included within the retention)	\$50,000

Miscellaneous:

Description	Limit	Deductible
Coverage A – Limited Coverage For Unmanned Aircraft Under 55 lbs	25,000	None
Liability Insurance Deductible	Included	50,000
Limited Pollution Liability Coverage	Included	50,000
Exclusion - (Limited) - Failure to Supply	Included	50,000

General Liability P.E. 2

	Limit	Deductible
Day Care, Day Camp, Nursery or similar facility	Included	50000
Fire District or Department	Excluded	N/A

General Liability Features and Benefits

Description

Per Location Aggregate Applies
 "Pay on Behalf" Form
 Additional Insureds by Written Agreement, Contract or Permit
 Chartered Aircraft Liability
 Contractual Liability
Defense Costs in Addition to Limit of Liability
 Extended Property Damage
 Host Liquor Liability Non Auditable Policy Premises / Operations
 Products / Completed Operations
 Special Events (subject to company approval) Supplementary Payments - Bail Bonds
 Supplementary Payments - Daily Loss of Earnings Watercraft Liability
 Broadened Definition of Who Is Insured

Public Officials Liability

Insurance Company: Argonaut Insurance Company

Policy Term: 5/1/2020 to 5/1/2021

Claims Made Form

Standard Coverage

	<u>Limit</u>
Per Wrongful Act	1,000,000
Annual Aggregate	3,000,000
Per Employment Related Wrongful Act	1,000,000
Employment Related Wrongful Act Aggregate	3,000,000
Deductible(Applies to Indemnity only-Does not apply to Defense Costs)	25,000

Each Wrongful Act

Prior Acts/Retroactive Date 05/01/2001

Public Officials P.E. 2

	<u>Limit</u>	<u>Deductible</u>
Day Care, Day Camp, Nursery or similar facility	Included	25000
Fire District or Department	Excluded	N/A

Public Officials' Liability Features and Benefits

Description

- "Pay On Behalf" Form
- Broad Form Named Insured
- Civil Rights Violations
- Licensing & Permitting Coverage
- Non Auditable Policy
- Zoning Coverage

Defense Costs are In addition to the Limit of Liability

Law Enforcement Liability

Occurrence Form

Standard Coverage

	<u>Limit</u>
Per Wrongful Act	1,000,000
Annual Aggregate	3,000,000
Deductible (Applies to Indemnity Only-Does not apply to Defense costs)	50,000

Each Wrongful Act

Law Enforcement Liability Features and Benefits

Description

"Pay On Behalf" Form

Broad Form Named Insured

Canine and Equine Exposures

Civil Rights Violations

False Arrest/Wrongful Imprisonment

False or Improper Service or Process

Non Auditable Policy

Property Damage

Defense Costs are In addition to the Limit of Liability

Data Compromise

Claims Made Form

<u>Description</u>	<u>Limit</u>
Data Compromise Response Expense	
Data Compromise Response Expense Annual Aggregate	100,000
<u>Sublimits Per Occurrence</u>	
1 st Party Named Malware	100,000
Forensic IT Review	50,000
Legal Review	50,000
Public Relations	5,000
PCI Fines and Penalties	50,000
Each Response Expense Occurrence Deductible	1,000
Data Compromise Liability	
Data Compromise Liability Annual Aggregate	100,000
<u>Sublimits Per Occurrence</u>	
3 rd Party Named Malware	100,000
Each Liability Occurrence Deductible	1,000

Cyber Liability

Claims Made Form

<u>Description</u>	<u>Limit</u>
Cyber Attack and Cyber Extortion	
Cyber Attack Annual Aggregate	100,000
<u>Sublimits Per Occurrence</u>	
Cyber Extortion	25,000
Each Cyber Attack and Extortion Occurrence Deductible	1,000
Network Security Liability	
Network Security Annual Aggregate	100,000
Deductible Network Security Liability	1,000

Business Auto

Insurance Company: Argonaut Insurance Company
Policy Term: 5/1/2020 to 5/1/2021
Coverage: Covers a business for liability and/or physical damage caused by use of cars, trucks, vans and other vehicles in the course of carrying out its business. Coverage may include vehicles owned or leased by the company, hired by the company, or employee-owned vehicles used for business purposes.

Coverage	Symbols	Limit
Bodily Injury & Property Damage - Combined Single Limit (CSL)	1	\$1,000,000
Personal Injury Protection	5	\$50,000
Supplementary Uninsured-Underinsured Motorists	6	\$1,000,000
Comprehensive - \$1,000 Deductible	10	Actual Cash Value
Collision - \$1,000 Deductible	10	Actual Cash Value

Auto Physical Damage Rate is .59 per 100 of value (ie: an auto with a \$30,000 Cost new will pay \$177 in premium in Physical Damage Coverage)

Automobile Symbols

1 – Any Auto	2 – Owned Autos Only
3 – Owned Private Passenger Autos	4 – Owned Autos Other Than Private Passenger
5 – All Owned Autos Subject to No-fault Coverage	6 – Owned Autos Subject to Compulsory Uninsured Motorists Law
7 – Specifically Described Autos	8 – Hired Autos only
9 – Non-owned Autos Only	

Symbol	Description Of Covered Auto Designation Symbol
10	<p>= Physical damage coverage is automatically provided only for those "autos" you own that meet the requirements listed below:</p> <ol style="list-style-type: none"> 1. "Auto" is shown in the Declarations as having physical damage coverage as of the effective date shown in the Declarations; or 2. <ol style="list-style-type: none"> a. "Auto" you newly acquire after the effective date shown in the Declarations; and b. "Auto" is of similar make, model and departmental usage as any "auto" that is currently covered under this policy for Physical Damage coverage; and c. "Auto" change is reported to us within 30 days after you acquire the "auto"; and d. Vehicle value is less than \$250,000.

Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:

Miscellaneous:

Description	Limit	Deductible
New York Optional Basic Economic Loss Coverage	25,000	
Hired & Non- Owned coverage	Included	50,000
New York Mutual Aid Endorsement	1,000,000	50,000
New York Mobile Equipment	Included	50,000
Additional Personal Injury Protection (New York)	100,000	50,000
Deductible Liability Coverage	Included	50,000
Covered Auto Designation Symbol	Included	50,000

FLEET AUTOMATIC

The premium quoted is the final annual premium. Subject to the conditions described in item #2 below, this coverage will not be audited.

1 - Commercial Automobile Liability

Coverage is automatically provided for Any Auto.

2 - Commercial Automobile Physical Damage

Coverage is provided on a "Fleet Automatic" basis. This means that any auto(s) the entity acquires during the term of the policy will be covered automatically, provided it is an additional new auto or replaces an auto the entity previously owned which had Physical Damage coverage. A premium charge will apply to new and replacement autos with a value of \$250,000 or greater. The entity must inform Trident that they desire Physical Damage coverage for these autos within 30 days after the entity acquires the auto(s). The entity must submit a request for coverage for any auto(s) which do not meet the conditions outlined above. Coverage for these autos will be added by endorsement.

IMPORTANT NOTE: The Insured should continue to submit all change request to their agent and the agent should submit copies of all requests to Trident to insure accurate record keeping and claims verification

Schedule of Business Vehicles

Insurance Company: Argonaut Insurance Company
Policy Term: 5/1/2020 to 5/1/2021

Veh #	Client #	Year	Make	Model	Identification Number	ST	Comp Ded	Coll Ded	Cost New
1	PD2	2014	Ford	Explorer	1FM5K8AR9EGC26088	NY	\$1,000	\$1,000	\$28,284
2	PD9	2014	Ford	Taurus	1FAHP2MK1EG171722	NY	\$1,000	\$1,000	\$20,000
3	PD4	2014	Ford	Fusion	1FA6POH7XE5381427	NY	\$1,000	\$1,000	\$19,014
4	PD5	2011	Ford	Fusion	3FAHP0HGXR304347	NY	\$1,000	\$1,000	\$20,000
5	702	2010	Ford	Fusion	3FAHP0HGXR265368	NY	\$1,000	\$1,000	\$20,000
6	PD7	2014	Ford	Fusion	1FA6POH71E5381428	NY	\$1,000	\$1,000	\$19,014
7	PD10	2008	Chev	Impala	2G1WB58N581229574	NY	\$1,000	\$1,000	\$18,000
8	PD18	2014	Ford	Explorer	1FM5K8AR2EGA70797	NY	\$1,000	\$1,000	\$28,284
9	PDCY	2006	Harley	FLHTPI (Police)	1HD1FMW136Y675523	NY	\$1,000	\$1,000	\$25,000
10	314	2013	Ford	Senior Van	1FTDS3EL6DDA39027	NY	\$1,000	\$1,000	\$25,000
11	317	2013	Ford	E350	1FBNE3BL5DDA43798	NY	\$1,000	\$1,000	\$23,818
12	327	2006	Chev	Senior Van	1GAGG25U261223007	NY	\$1,000	\$1,000	\$20,000
13	330	2013	Ford	E350	1FBNE3BL7DDA43799	NY	\$1,000	\$1,000	\$23,818
14	332	2009	Ford	E350	1FTDS34L19DA09135	NY	\$1,000	\$1,000	\$25,000
15	707	2008	Chev	Trailblazer	1GNDD13S582111484	NY	\$1,000	\$1,000	\$28,000
16	506	2008	Ford	Taurus	1FMDK05W78GA06305	NY	\$1,000	\$1,000	\$18,000
17	508	2004	GMC	Sierra 2500 HD	1GTHK29U04E369058	NY			
18	535	2012	Ford	F250	1FT7X2B6XCEA82415	NY	\$1,000	\$1,000	\$30,000
19	550	1997	GMC	776042	1GDP7C1J3VJ511797	NY	\$1,000	\$1,000	\$60,000
20	551	2001	Chev	Express	1GBJG31R311182050	NY			
21	552	2013	Ford	E-Series	1FTNE2EL4DDA09899	NY	\$1,000	\$1,000	\$25,000
22	557	1987	John Deere	Sewer Backhoe	TD31DCF736749	NY			
23	559	2005	Chev	Silverado 2500 HD	1GCHK29U15E270251	NY			
24	560	1970	Hauli	Red Small Trailer	4K2UF0718WM102814	NY			
25	561	2011	Ford	F350	1FDRF3H60BEB42317	NY	\$1,000	\$1,000	\$30,000
26	562	2012	Kenworth	Sewer Flusher & Vac	2NKBHN8X9CM328989	NY	\$1,000	\$1,000	\$305,987
27	601	2003	Chev	Silverado	1GCEC14V33Z228714	NY			

28	703	2006	Ford	Taurus	1FAFP53U06A192899	NY	\$1,000	\$1,000	\$18,000
29	708	2007	Chev	Impala	2G1WT58K479153381	NY	\$1,000	\$1,000	\$18,000
30	802	2013	Ford	F150	1FTFX1EF4DFB10867	NY	\$1,000	\$1,000	\$25,000
31	803	2002	Chev	Silverado 1500	1GCEC14VX2Z327447	NY			
32	804	2003	Ford	F250	1FTNF21L53EA64471	NY			
33	805	2002	Chev	@Rink(Silver ado1500)	1GCEC14V32Z328486	NY			
34	806	2002	Chev	Silverado 1500	1GCEC14V62Z327607	NY			
35	807	2013	Ford	E350 Box Van	1FDWE3FL8DDB08357	NY	\$1,000	\$1,000	\$28,382
36	808	2009	Ford	F250 P/U w/Plow	1FTNF21589EA93862	NY	\$1,000	\$1,000	\$25,000
37	809	2006	Chev	Silverado 2500 HD	1GCHK24U96E253397	NY	\$1,000	\$1,000	\$22,684
38	810	2005	Chev	Silverado 2500 HD	1GCHK29U35E210634	NY			
39	812	2009	Ford	Truck	1FDAF47Y39EB25687	NY	\$1,000	\$1,000	\$26,614
40	1097	2005	Chev	Express	1GCGG25V751163269	NY			
41	814	2013	Ram	Electric Bucket Truck	3C7WRMBL2DG590091	NY	\$1,000	\$1,000	\$40,000
42	816	1994	Chev	CK2500	1GCFC24Z7RZ246171	NY			
43	817	2005	Chev	4X4	1GCHK29U65E210191	NY			
44	818	2012	Ford	F250 P/U w/Plow	1FTBF2B63CEC70299	NY	\$1,000	\$1,000	\$23,123
45	819	2012	Ford	F250 P/U w/Plow	1FTBF2B61CEC70298	NY	\$1,000	\$1,000	\$23,123
46	1015	2002	Chev	Silverado 1500	1GCEC14V52Z327906	NY			
47	821	1984	Ford	Flail Mower	C721645	NY			
48	823	2009	Kubota	12344	12344	NY	\$1,000	\$1,000	\$18,646
49	1095	2004	Chev	Dump	1GBE4C1214F515267	NY			
50	825	1970	Ford	Tractor	UE03144	NY			
51	827	2001	Chev	Express	1GCFG25W111130525	NY			
52	829	2009	Kubota	mobeq	10548	NY	\$1,000	\$1,000	\$18,646
53	833	2011	Look	Trailer	53BTA0818BA000740	NY			
54	834	2000	MSA	Green Trailer	1G9US1219YB136740	NY			
55	835	2001	Chev	Silverado 2500 HD	1GCGC24U11Z129957	NY			
56	536	2003	Ford	F250	1FTNF21L33EA64470	NY			
57	838	2007	General Welding	Trailer	1F9US12107B136463	NY			
58	841	1987	Eager Beaver	Equipment Trailer	1120AP205HS050107	NY			

59	857	2002	New Holland	Back Hoe	31036425	NY			
60	1014	2009	Ford	E150	1FMNE11W79DA40996	NY	\$1,000	\$1,000	\$25,000
61	1002	2012	Ford	F250 w/plow	1FTBF2B66CEC58762	NY	\$1,000	\$1,000	\$23,123
62	1007	2012	Ford	F250 w/plow	1FTBF2B68CEC58763	NY	\$1,000	\$1,000	\$23,123
63	1004	2012	Ford	F250 w/plow	1FTBF2B6XCEC58764	NY	\$1,000	\$1,000	\$23,123
64	1005	2012	Ford	F250 w/plow	1FTBF2B61CEC58765	NY	\$1,000	\$1,000	\$23,123
65	1006	2012	Ford	F250 w/plow	1FTBF2B64CEC58761	NY	\$1,000	\$1,000	\$23,123
66	1075	2006	Chev	4X4 w/plow	1GCHK24UX63262545	NY	\$1,000	\$1,000	\$22,684
67	1010	2005	Chev	Club Cab p/u	1GCHK29U25E230454	NY			
68	1019	2006	Chev	P/U w/plow	1GCHK24U16E261610	NY	\$1,000	\$1,000	\$22,684
69	1012	2002	Chev	P/U w/plow	1GBGC24U42Z225300	NY			
70	1016	2005	Chev	Club cab P/U	1GCHK29U85E230460	NY			
71	1017	2006	Chev	P/U w/Plow	1GCHK24U36E260572	NY	\$1,000	\$1,000	\$22,684
72	1018	2006	Chev	P/U	1GCHC24U36E262917	NY	\$1,000	\$1,000	\$22,284
73	1020	2009	International	Dump w/plow	1HTWDAAR49J177551	NY	\$1,000	\$1,000	\$83,818
74	1021	2012	International	Dump w/plow	1HTWDAAR0DH338879	NY	\$1,000	\$1,000	\$50,000
75	1022	2005	International	Dump w/plow	1HTWDAAR15J138135	NY	\$1,000	\$1,000	\$99,551
76	1023	2009	International	Dump w/plow	1HTWDAAR69J177549	NY	\$1,000	\$1,000	\$125,612
77	1024	2013	International	Dump w/plow	1HTWDAAR9DH338877	NY	\$1,000	\$1,000	\$136,013
78	1025	2013	International	Dump w/plow	1HTWDAAR9DH338878	NY	\$1,000	\$1,000	\$136,013
79	1026	2007	International	Dump w/plow	1HTWDAAR97J462680	NY	\$1,000	\$1,000	\$107,945
80	1027	2009	International	Dump w/Plow	1HTWDAAR29J177550	NY	\$1,000	\$1,000	\$125,612
81	1031	2005	International	Dump w/plow	1HTWDAARX5J138702	NY	\$1,000	\$1,000	\$100,452
82	1039	2003	International	Dump w/plow	1HTWDAAR13J069976	NY	\$1,000	\$1,000	\$46,693
83	1030	2007	International	Dump w/plow	1HTWDAAR07J462681	NY	\$1,000	\$1,000	\$107,945
84	1037	2003	International	Dump w/plow	1HTWDAARX3J069975	NY	\$1,000	\$1,000	\$43,693
85	1032	2007	International	Dump w/plow	1HTWDAAR27J462682	NY	\$1,000	\$1,000	\$107,945
86	1033	2009	International	Dump w/plow	HTWDAAR69J177552	NY	\$1,000	\$1,000	\$127,901
87	1034	2003	International	Dump w/plow	1HTWDAAR83J069974	NY	\$1,000	\$1,000	\$59,839
88	1035	2007	International	Dump w/plow	1HTWDAAR27J462679	NY	\$1,000	\$1,000	\$107,945

89	1036	2009	International	Dump w/plow	1HTWDAAR89J177553	NY	\$1,000	\$1,000	\$127,901
90	1038	2000	International	Dump w/plow	1HTGBAARXYH262328	NY	\$1,000	\$1,000	\$82,000
91	1042	2000	International	Dump w/plow	1HTGBAAR1YH262332	NY	\$1,000	\$1,000	\$62,155
92	1040	1994	International	Dump w/plow	1HTGBPCR5RH550033	NY	\$1,000	\$1,000	\$54,975
93	1072	1994	International	Dump w/plow	1HTGBAAR1RH601219	NY	\$1,000	\$1,000	\$65,875
94	1043	1990	Mack	MS300P	VG6M112C7LB068523	NY	\$1,000	\$1,000	\$130,680
95	1044	2013	Ford	Cube Van	1FDWE3FL4DDB00479	NY	\$1,000	\$1,000	\$31,392
96	1045	2001	Chev	Cube Van	1GBJG31R811152400	NY			
97	1046	2006	Sterling	Sweeper	49HAADB96DX00083	NY	\$1,000	\$1,000	\$150,000
98	1047	1994	Mack	MS300 PLZ	VG6M118B3RB300980	NY	\$1,000	\$1,000	\$137,000
99	1050	2012	Terex	Mini HiLift	TL08020423	NY	\$1,000	\$1,000	\$61,297
100	1051	1998	John Deere	444 H Wheel Loader	DW444HX564908	NY	\$1,000	\$1,000	\$57,494
101	1052	1991	John Deere	544 E Wheel Loader	DW544ED533737	NY	\$1,000	\$1,000	\$61,467
102	1053	1970	Hyundai	Wheel Loader	HLM01ED0000604	NY	\$1,000	\$1,000	\$151,332
103	1054	2009	Hyundai	HL740-7A Wheel Loader	LF0710319	NY	\$1,000	\$1,000	\$115,000
104	1055	1993	John Deere	544G Wheel Loader	DW544GD541448	NY	\$1,000	\$1,000	\$64,054
105	1056	2003	New Holland	Back Hoe Loader	31040935	NY	\$1,000	\$1,000	\$44,579
106	1057	2012	JCB	3CX14 Back Hoe Loader	2108195	NY	\$1,000	\$1,000	\$75,900
107	1060	1992	Ferguson	Roller	N4719730R3713	NY	\$1,000	\$1,000	\$22,357
108	1061	1972	Huber	Road Grader	FV251805	NY	\$1,000	\$1,000	\$37,775
109	1062	1991	Case	Model Missing	JAK0032562	NY	\$1,000	\$1,000	\$158,089
110	1063	2014	Interstate	Trailer	1JKDGN501EP013568	NY	\$1,000	\$1,000	\$62,030
111	1064	1985	Ford	2910 Tractor	C743487	NY			
112	1065	2010	Chev	Cube Van	1GB6G4BG2A1149520	NY	\$1,000	\$1,000	\$29,169
113	1067	2002	New Holland	Tractor	185629B	NY	\$1,000	\$1,000	\$61,502
114	1068	2008	GMC	NPR cab/chassis Dump	J8DC4W16687003865	NY	\$1,000	\$1,000	\$41,700
115	1069	2008	GMC	NPR cab/chassis Dump	J8DC4W16287003880	NY	\$1,000	\$1,000	\$41,700

116	1070	2008	GMC	NPR cab/chassis Dump	J8DC4W16487003847	NY	\$1,000	\$1,000	\$41,700
117	1071	2008	GMC	NPR cab/chassis Dump	J8DC4W16087003862	NY	\$1,000	\$1,000	\$41,700
118	1074	1992	International	2554	1HTGBPBR9NH391884	NY	\$1,000	\$1,000	\$50,000
119	1076	1988	Freightliner	Tractor	1FUPYSYB9JH316887	NY	\$1,000	\$1,000	\$22,500
120	1077	2012	Kenworth	Grapple Truck	2NKHHM8X5CM313071	NY	\$1,000	\$1,000	\$128,553
121	1078	2005	International	Grapple Truck	1HTWDAAR95J138139	NY	\$1,000	\$1,000	\$98,833
122	1079	2001	Kobelco	SK210LC	YQ07-U0782	NY	\$1,000	\$1,000	\$135,435
123	1080	1993	International	2554	1HTGBPCR7PH495467	NY	\$1,000	\$1,000	\$54,975
124	1081	1994	Ford	Ariel Truck	1FDXK84E3RVA17836	NY			
125	1085	2000	Chev	Flat Bed	1GBHC34R2YF478406	NY			
126	1086	2005	Chev	Flat bed	1GBJC34U95E266707	NY			
127	1089	2000	International	2554	1HTGBAARXYH262331	NY	\$1,000	\$1,000	\$82,000
128	1090	1994	Ford	Dump Body w/Crane	1FDLF47M5REA48035	NY			
129	1091	2003	Chev	Rubbish Truck	1GBC4E1123F505971	NY	\$1,000	\$1,000	\$46,995
130	1092	2009	Chev	Rubbish Truck	1GBE4C1949F411831	NY	\$1,000	\$1,000	\$54,353
131	1098	1993	GMC	Sewer Flusher	4V2JABMD6PR819558	NY	\$1,000	\$1,000	\$142,000
132	1099	2007	American LaFrance	Sanitation	5SXHANCY07RY84695	NY	\$1,000	\$1,000	\$149,750
133	1102	2007	American LaFrance	Sanitation	5SXHANCY27RY84696	NY	\$1,000	\$1,000	\$149,750
134	1104	2003	Volvo	Sanitation	5VDC6UE63N194691	NY	\$1,000	\$1,000	\$126,565
135	1073	2003	Volvo	Sanitation	5VDC6UE83N194692	NY	\$1,000	\$1,000	\$126,565
136	1105	2000	Volvo	Sanitation	4V2DC2UE2YN240270	NY	\$1,000	\$1,000	\$112,000
137	1106	2000	Volvo	Sanitation	4V2DC2UE6YN240269	NY	\$1,000	\$1,000	\$112,000
138	1107	2001	Volvo	Sanitation	4V2DC6UEX1N323975	NY	\$1,000	\$1,000	\$118,500
139	1108	2001	Volvo	Sanitation	4V2DC6UE11N323976	NY	\$1,000	\$1,000	\$118,500
140	1109	2006	Chev	Pickup	1GCHK24U36E261527	NY	\$1,000	\$1,000	\$22,684
141	1110	2010	Freightliner	Sanitation	1FVHC7CV9ADAN8989	NY	\$1,000	\$1,000	\$162,889
142	1111	2010	Freightliner	Sanitation	1FVHC7CV5ADAN8990	NY	\$1,000	\$1,000	\$162,889
143	1112	2013	Freightliner	Sanitation	1FVHG3DV5DHFF0570	NY	\$1,000	\$1,000	\$166,684
144	1113	2013	Freightliner	Sanitation	1FVHG3DV9DHFF0569	NY	\$1,000	\$1,000	\$166,684
145	1114	2014	Freightliner	Sanitation	1FVHG3DV9EHFZ6103	NY	\$1,000	\$1,000	\$172,652
146	1115	2014	Freightliner	Sanitation	1FVHG3DV7EHFZ6102	NY	\$1,000	\$1,000	\$172,652

147	1116	2014	Freightliner	Sanitation	1FVHG3DV0EHFZ6104	NY	\$1,000	\$1,000	\$172,652
148	1117	2014	Freightliner	Sanitation	1FVHG3DV2EHFZ6105	NY	\$1,000	\$1,000	\$172,652
149	1166	2000	Carlton	Stumper	1J9E22116X1167021	NY	\$1,000	\$1,000	\$19,667
150	1440	2006	Obrien	Trailer Mounted Flus	1H9BS20267M511126	NY	\$1,000	\$1,000	\$48,000
151	1659	2011	CAM	Tilt Trailer	5JPBU2329BP027543	NY	\$1,000	\$1,000	\$6,295
152	1660	2003	Cross Country	Tilt bed Roller Trail	431FS081732000633	NY	\$1,000	\$1,000	\$1,786
153	1662	1992	GE/W	Red Trailer	1G95S162XNB136026	NY			
154	1663	1987	Trailer King	White Trailer	1TKC02423HM059299	NY			
155	PD	2005	Wells	Cargo Trailer	1WC200D1551112321	NY			
156	PD31	2007	Humvee	Model Missing	SERIAL #550195	NY	\$1,000	\$1,000	\$62,671
157	706	2011	Ford	Fusion	3FAHP0HA8BR203111	NY	\$1,000	\$1,000	\$20,000
158	PD1	2015	Ford	Explorer	1FM5K8AR8FGC51548	NY	\$1,000	\$1,000	\$25,000
159	PD20	2015	Ford	Explorer	1FM5K8AR9FGC40915	NY	\$1,000	\$1,000	\$25,000
160	PD21	2015	Ford	Explorer	1FM5K8AR7FGC26964	NY	\$1,000	\$1,000	\$25,000
161	PD16	2016	Ford	Explorer	1FM5K8ARXGGB64848	NY	\$1,000	\$1,000	\$25,991
162	801	2016	Ford	F150	1FTFX1EF0GFB44468	NY	\$1,000	\$1,000	\$26,980
163	PD15	2016	Ford	Explorer	1FM5K8AR8GGB64847	NY	\$1,000	\$1,000	\$28,991
164	PD6	2016	Ford	Fusion	3FA6P0H78GR284971	NY	\$1,000	\$1,000	\$20,136
165	PD8	2016	Ford	Fusion	3FA6P0H74GR307937	NY	\$1,000	\$1,000	\$20,136
166	811	2016	Ford	F150	1FTMF1CF2GKD90166	NY	\$1,000	\$1,000	\$21,518
167	815	2016	Ford	F250	1FTBF2B66GEC24777	NY	\$1,000	\$1,000	\$26,379
168	826	2016	Ford	F250	1FTBF2B68GEC24778	NY	\$1,000	\$1,000	\$26,379
169	PD28	2016	Ford	Taurus	1FAHP2MK4GG122289	NY	\$1,000	\$1,000	\$25,890
170	PD24	2016	Ford	Taurus	1FAHP2MK2GG122291	NY	\$1,000	\$1,000	\$25,890
171	PD27	2016	Ford	Taurus	1FAHP2MK0GG122290	NY	\$1,000	\$1,000	\$25,890
172	PD32	2005	Chevrolet	C5500	1GBE5V1E95F513142	NY			
173	1083	2016	Ford	F350	1FDRF3G6XGEC34396	NY	\$1,000	\$1,000	\$33,500
174	1084	2016	Ford	F350	1FDRF3G61GEC34397	NY	\$1,000	\$1,000	\$33,500
175	402	2014	Ford	E-450	1FDEE3FL8EDA34427	NY	\$1,000	\$1,000	\$38,278
176	1028	2017	International	740004x2	3HAWDSTR8HL657868	NY	\$1,000	\$1,000	\$148,466
177	1029	2017	International	740004x2	3HAWDSTR8HL657869	NY	\$1,000	\$1,000	\$148,466
178	PD19	2017	Chevrolet	Silverado	1GCVKNEH4HZ158425	NY	\$1,000	\$1,000	\$27,400
179	PD3	2016	Ford	Explorer	1FM5K8AR0GGC91723	NY	\$1,000	\$1,000	\$23,991
180	1058	2013	Kobelco	Excavator	LF0805574	NY	\$1,000	\$1,000	\$82,699
181	PD25	2017	Ford	Taurus	1FAHP2MK2HG106609	NY	\$1,000	\$1,000	\$22,674

182	PD26	2017	Ford	Taurus	1FAHP2MK0HG106608	NY	\$1,000	\$1,000	\$22,674
183	PD30	2017	Ford	Explorer	1FM5K8AR8HGC24806	NY	\$1,000	\$1,000	\$20,991
184	824	2013	Ford	F150	1FTFX1EF2DFB10866	NY	\$1,000	\$1,000	\$20,123
185	701	2016	Ford	Fusion	3FA6POH72GR325370	NY	\$1,000	\$1,000	\$20,241
186	704	2016	Ford	Fusion	3FA6POH76GR312735	NY	\$1,000	\$1,000	\$20,241
187	502	2016	Ford	Escape	1FMCU0G71GUC37938	NY	\$1,000	\$1,000	\$22,275
188	1001	2016	Ford	Escape	1FMCU9GX3GUC89933	NY	\$1,000	\$1,000	\$23,010
189	1003	2016	Ford	F250	1FTBF2B64GEC33722	NY	\$1,000	\$1,000	\$26,979
190	1011	2016	Ford	F250	1FTBF2B62GEC33721	NY	\$1,000	\$1,000	\$26,979
191	PD29	2017	Ford	Taurus	1FAHP2MK6HG121078	NY	\$1,000	\$1,000	\$23,174
192	813	2017	Chevrolet	Express 2500	1GCWGAFFXH1292317	NY	\$1,000	\$1,000	\$22,374
193	1048	2002	Ford	Model Missing	1FTNE24L02HA47234	NY			
194	507	2018	Chevrolet	Silverado	1GC2KYEG5JZ287839	NY	\$1,000	\$1,000	\$36,626
195	568	2019	Kenworth	T370	2NKHHJ7X8KM243872	NY	\$1,000	\$1,000	\$250,000
196	202	2018	Carry-On	6X8GW2KPT	4YMBU0813JV035031	NY	\$1,000	\$1,000	\$900
197	PD2	2020	Ford	Explorer	1FM5K8AB6LGA20212	NY	\$1,000	\$1,000	\$35,652
198	PD3	2020	Ford	Explorer	1FM5K8AB6LGA41674	NY	\$1,000	\$1,000	\$35,652
199	PD20	2020	Ford	Explorer	1FM5K8AB7LGA18436	NY	\$1,000	\$1,000	\$35,652
200	1100	2020	Freightliner	108SD (Sanitation)	3ALHG5FE8LDLC7952	NY	\$1,000	\$1,000	\$178,713
201	1101	2020	Freightliner	108SD (Sanitation)	3ALHG5FEXLDLC7953	NY	\$1,000	\$1,000	\$178,713
202	532	2020	Chevrolet	Silverado 2500 (Swr)	1GC2YLE76LF195418	NY	\$1,000	\$1,000	\$37,631

Commercial Crime

Insurance Company: Argonaut Insurance Company

Policy Term: 5/1/2020 to 5/1/2021

<u>Standard Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Computer Fraud	100,000	1,000
Forgery and Alteration	100,000	1,000
Public Employees Dishonesty	100,000	1,000
Public Employees Faithful Performance - Agreement 4	100,000	1,000
Robbery and Safe Burglary Inside Limit	25,000	1,000
Robbery and Safe Burglary Outside Limit	25,000	1,000

Miscellaneous:

<u>Description</u>	<u>Limit</u>	<u>Deductible</u>
New York State Change adds Treasurers or Tax Collectors as employees	Included	None
Forgery or Alteration Coverage Form	Included	None
Public Employee Dishonesty Coverage Form O - Per Loss	Included	None
Robbery and Safe Burglary Coverage Form	Included	None
Computer Fraud Coverage Form - Form F	Included	None

Commercial Excess Liability

Insurance Company: Argonaut Insurance Company
Policy Term: 5/1/2020 to 5/1/2021
Coverage: Provides additional liability limits that are in excess of the limits provided on specified underlying liability policies.

Coverage Description	Limit
Limit Per Occurrence	\$10,000,000
General Aggregate	\$10,000,000

Your coverage follows the policies listed below unless otherwise noted

General Liability

Insurance Carrier: Argonaut Insurance C
Policy Term: 5/1/2020 to 5/1/2021

Coverage Description	Limit
Each Occurrence	\$1,000,000
General Aggregate	\$3,000,000
Products-Completed Operations Aggregate	\$3,000,000

Auto Liability

Insurance Carrier: Argonaut Insurance C
Policy Term: 5/1/2020 to 5/1/2021

Coverage Description	Limit
Combined Single Limit	\$1,000,000

Employers Liability

Policy Number: SP4062716

Insurance Carrier: Safety National Casualty

Policy Term: 2/1/2020 to 2/1/2021

Coverage Description	Limit
Employers Liability Per Occurrence	\$1,000,000
Employers Liability – Policy Aggregate	\$1,000,000

Professional Liability

Including Employment Practices Liability

Insurance Carrier: Argonaut Insurance C

Policy Term: 5/1/2020 to 5/1/2021

Coverage Description	Limit
Public Officials Liability Per Wrongful Act	\$1,000,000
Annual Aggregate	\$3,000,000

Insurance Carrier: Argonaut Insurance C

Policy Term: 5/1/2020 to 5/1/2021

Coverage Description	Limit
Law Enforcement Liability Per Wrongful Act	\$1,000,000
Annual Aggregate	\$3,000,000

Excess Limit of Liability applies separately over each of the underlying coverages

USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the “protected information”) that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called “cookies.”

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review, therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

A. M. BEST RATINGS

A++ & A+	Superior	D	Poor
A & A-	Excellent	E	Under Regulatory Supervision
B++ & B+	Good	F	In Liquidation
B & B-	Fair	S	Rating Suspended
C++ & C+	Marginal	NR	Not Rated

FINANCIAL SIZE CATEGORY

(In \$ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000
Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

RATING "NOT ASSIGNED" CLASSIFICATIONS

NR-1 Insufficient Data

NR-3 Rating Procedure Inapplicable

NR-5 Not Formally Followed

NR-2 Insufficient Size and/or Operating Experience

NR-4 Company Request

