

Property & Casualty Insurance Proposal

Town of West Seneca



Date Prepared: April 13, 2021

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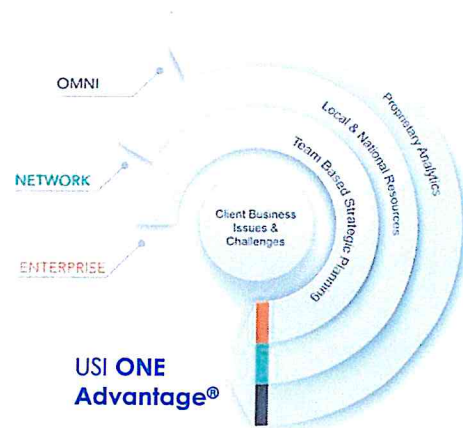
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About USI Insurance Services

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

Producer

Your Sales Executive is **Timothy M. Wroblewski, Vice President**

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Senior Account Executive

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

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Account Manager

Your Client Account Manager is **Tracy Stevenson**

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Account Manager

Your Account Manager is **Lisa Sherman**

Direct Number | 716-314-2067

E-Mail: | lisa.sherman@usi.com

Claims Department

Your Claims Specialist is **Patty Geary**

USI Phone Number: 716-314-2090

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Premium Summary

Coverage	Term	Carrier	AM Best Rating	2021-2022 Proposed Term Premium
General Liability	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$67,075
Data Compromise	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$1,396
Cyber	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$1,821
Public Officials' Liability	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$23,018
Law Enforcement Liability	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$39,367
Commercial Automobile Liability	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$62,144
Commercial Automobile Physical Damage	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$62,219
Commercial Property	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$62,984
Commercial Inland Marine	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$3,121
Commercial Crime	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$4,734
Commercial Excess Liability	5-1-2021 to 5-1-2022	Argonaut Insurance Co.	A-	\$57,274
ESTIMATED ANNUAL PREMIUM EXCLUDING TRIA				\$385,162.00
NY Fire and Auto Fees				\$2,059.06
TOTAL ESTIMATED ANNUAL PREMIUM EXCLUDING TRIA				\$387,221.06
Optional Quote CYBER LIABILITY	5-1-2021 to 5-1-2022	Hudson Excess Ins Co	A	3 Options see attached quote starting on page29

Optional Quote:

Current Property Deductible is \$10,000. To Increase to a \$25,000 Deductible would save \$3,008.00

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-To include TRIA Coverage add \$5,714 to Total Estimated Annual Premium	\$5,714



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-Direct Bill

(Financing is available upon request)

Declining Carriers:

Travelers Insurance Company-Already submitted by another Agent

Selective Insurance Company-Could not compete with current pricing

Zurich Insurance Company-Loss experience is not supported by current premium level

HCC Tokio Marine-Cannot be competitive with current pricing

One Beacon Insurance Company-Cannot compete with current pricing

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: 5/1/2021 to 5/1/2022

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.

2021 Location Schedule

Loc#	Address	City	State
1	1250 Union Road	West Seneca	NY
2	1300 Union Rd	West Seneca	NY
3	R 1250 Union Rd	West Seneca	NY
4	Rear 4620 Seneca Street	West Seneca	NY
5	55 South Ave	West Seneca	NY
6	45 South Ave	West Seneca	NY
7	39 South Ave	West Seneca	NY
8	500 Mineral Springs Rd	West Seneca	NY
9	582 Mineral Springs Rd	West Seneca	NY
10	Legion Park	West Seneca	NY
11	Fairfax/Ashmund TS	West Seneca	NY
12	R 698 Mineral Springs Rd	West Seneca	NY
13	Bernadette Terr	West Seneca	NY
14	Liberty Lane	West Seneca	NY
15	65 Maryon Dr	West Seneca	NY
16	Warren Ave	West Seneca	NY
17	Leydecker Rd	West Seneca	NY
18	East & West Rd	West Seneca	NY
19	2001 Union Road	West Seneca	NY
20	East West Road	West Seneca	NY
21	Harlem Road	West Seneca	NY
22	Seneca Street	West Seneca	NY
23	Union Road	West Seneca	NY
24	Christian Metz House	West Seneca	NY
25	919 Mill Road E/S	West Seneca	NY

Property

Insurance Company: Argonaut Insurance Company
Policy Term: 5/1/2021 to 5/1/2022
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 Location List Above**

COMMERCIAL PROPERTY (PE-4624042-10) 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>
Earthquake	2,000,000	50,000
Flood	2,000,000	50,000

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

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

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		

Inland Marine

Insurance Company: Argonaut Insurance Company
Policy Term: 5/1/2021 to 5/1/2022
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

General Liability

Insurance Company:	Argonaut Insurance Company
Policy Term:	5/1/2021 to 5/1/2022
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:

<u>Description</u>	<u>Limit</u>	<u>Deductible</u>
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

	<u>Limit</u>	<u>Deductible</u>
Day Care, Day Camp, Nursery or similar facility	Included	50,000
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: 5/1/2021 to 5/1/2022

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	25,000
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: 5/1/2021 to 5/1/2022
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

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:

<u>Description</u>	<u>Limit</u>	<u>Deductible</u>
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: 5/1/2021 to 5/1/2022

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	1FA6P0H7XE5381427	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	1FA6P0H71E5381428	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	330	2013	Ford	E350	1FBNE3BL7DDA43799	NY	\$1,000	\$1,000	\$23,818
13	332	2009	Ford	E350	1FTDS34L19DA09135	NY	\$1,000	\$1,000	\$25,000
14	707	2008	Chev	Trailblazer	1GNDT13S582111484	NY	\$1,000	\$1,000	\$28,000
15	506	2008	Ford	Taurus	1FMDK05W78GA06305	NY	\$1,000	\$1,000	\$18,000
16	535	2012	Ford	F250	1FT7X2B6XCEA82415	NY	\$1,000	\$1,000	\$30,000
17	550	1997	GMC	776042	1GDP7C1J3VJ511797	NY	\$1,000	\$1,000	\$60,000
18	551	2001	Chev	Express	1GBJG31R311182050	NY			
19	552	2013	Ford	E-Series	1FTNE2EL4DDA09899	NY	\$1,000	\$1,000	\$25,000
20	557	1987	John Deere	Sewer Backhoe	TD31DCF736749	NY			
21	559	2005	Chev	Silverado 2500 HD	1GCHK29U15E270251	NY			
22	560	1998	Hauli	Red Small Trailer	4K2UF0718WM102814	NY			
23	561	2011	Ford	F350	1FDRF3H60BEB42317	NY	\$1,000	\$1,000	\$30,000
24	562	2012	Kenworth	Sewer Flusher & Vac	2NKBHN8X9CM328989	NY	\$1,000	\$1,000	\$305,987
25	601	2003	Chev	Silverado	1GCEC14V33Z228714	NY			
26	708	2007	Chev	Impala	2G1WT58K479153381	NY	\$1,000	\$1,000	\$18,000
27	802	2013	Ford	F150	1FTFX1EF4DFB10867	NY	\$1,000	\$1,000	\$25,000

28	803	2002	Chev	Silverado 1500	1GCEC14VX2Z327447	NY			
29	804	2003	Ford	F250	1FTNF21L53EA64471	NY			
30	806	2002	Chev	Silverado 1500	1GCEC14V62Z327607	NY			
31	807	2013	Ford	E350 Box Van	1FDWE3FL8DDB08357	NY	\$1,000	\$1,000	\$28,382
32	808	2009	Ford	F250 P/U w/Plow	1FTNF21589EA93862	NY	\$1,000	\$1,000	\$25,000
33	809	2006	Chev	Silverado 2500 HD	1GCHK24U96E253397	NY	\$1,000	\$1,000	\$22,684
34	810	2005	Chev	Silverado 2500 HD	1GCHK29U35E210634	NY			
35	812	2009	Ford	Truck	1FDAF47Y39EB25687	NY	\$1,000	\$1,000	\$26,614
36	814	2013	Ram	Electric Bucket Truck	3C7WRMBL2DG590091	NY	\$1,000	\$1,000	\$40,000
37	816	1994	Chev	CK2500	1GCFC24Z7RZ246171	NY			
38	817	2005	Chev	4X4	1GCHK29U65E210191	NY			
39	818	2012	Ford	F250 P/U w/Plow	1FTBF2B63CEC70299	NY	\$1,000	\$1,000	\$23,123
40	819	2012	Ford	F250 P/U w/Plow	1FTBF2B61CEC70298	NY	\$1,000	\$1,000	\$23,123
41	1015	2002	Chev	Silverado 1500	1GCEC14V52Z327906	NY			
42	821	1984	Ford	Flail Mower	C721645	NY			
43	823	2009	Kubota	12344	12344	NY	\$1,000	\$1,000	\$18,646
44	1095	2004	Chev	Dump	1GBE4C1214F515267	NY			
45	825	1970	Ford	Tractor	UE03144	NY			
46	827	2001	Chev	Express	1GCFG25W111130525	NY			
47	829	2009	Kubota	mobeq	10548	NY	\$1,000	\$1,000	\$18,646
48	833	2011	Look	Trailer	53BTA0818BA000740	NY			
49	834	2000	MSA	Green Trailer	1G9US1219YB136740	NY			
50	835	2001	Chev	Silverado 2500 HD	1GCGC24U11Z129957	NY			
51	838	2007	General Welding	Trailer	1F9US12107B136463	NY			
52	841	1987	Eager Beaver	Equipment Trailer	1120AP205HS050107	NY			
53	857	2002	New Holland	Back Hoe	31036425	NY			
54	1014	2009	Ford	E150	1FMNE11W79DA40996	NY	\$1,000	\$1,000	\$25,000
55	1002	2012	Ford	F250 w/plow	1FTBF2B66CEC58762	NY	\$1,000	\$1,000	\$23,123
56	1007	2012	Ford	F250 w/plow	1FTBF2B68CEC58763	NY	\$1,000	\$1,000	\$23,123

57	1004	2012	Ford	F250 w/plow	1FTBF2B6XCEC58764	NY	\$1,000	\$1,000	\$23,123
58	1005	2012	Ford	F250 w/plow	1FTBF2B61CEC58765	NY	\$1,000	\$1,000	\$23,123
59	1006	2012	Ford	F250 w/plow	1FTBF2B64CEC58761	NY	\$1,000	\$1,000	\$23,123
60	1075	2006	Chev	4X4 w/plow	1GCHK24UX63262545	NY	\$1,000	\$1,000	\$22,684
61	1010	2005	Chev	Club Cab p/u	1GCHK29U25E230454	NY			
62	1019	2006	Chev	P/U w/plow	1GCHK24U16E261610	NY	\$1,000	\$1,000	\$22,684
63	1012	2002	Chev	P/U w/plow	1GBGC24U42Z225300	NY			
64	1017	2006	Chev	P/U w/Plow	1GCHK24U36E260572	NY	\$1,000	\$1,000	\$22,684
65	1020	2009	International	Dump w/plow	1HTWDAAR49J177551	NY	\$1,000	\$1,000	\$83,818
66	1021	2012	International	Dump w/plow	1HTWDAAR0DH338879	NY	\$1,000	\$1,000	\$50,000
67	1022	2005	International	Dump w/plow	1HTWDAAR15J138135	NY	\$1,000	\$1,000	\$99,551
68	1023	2009	International	Dump w/plow	1HTWDAAR69J177549	NY	\$1,000	\$1,000	\$125,612
69	1024	2013	International	Dump w/plow	1HTWDAAR9DH338877	NY	\$1,000	\$1,000	\$136,013
70	1025	2013	International	Dump w/plow	1HTWDAAR9DH338878	NY	\$1,000	\$1,000	\$136,013
71	1026	2007	International	Dump w/plow	1HTWDAAR97J462680	NY	\$1,000	\$1,000	\$107,945
72	1027	2009	International	Dump w/Plow	1HTWDAAR29J177550	NY	\$1,000	\$1,000	\$125,612
73	1031	2005	International	Dump w/plow	1HTWDAARX5J138702	NY	\$1,000	\$1,000	\$100,452
74	1039	2003	International	Dump w/plow	1HTWDAAR13J069976	NY	\$1,000	\$1,000	\$46,693
75	1030	2007	International	Dump w/plow	1HTWDAAR07J462681	NY	\$1,000	\$1,000	\$107,945
76	1037	2003	International	Dump w/plow	1HTWDAARX3J069975	NY	\$1,000	\$1,000	\$43,693
77	1032	2007	International	Dump w/plow	1HTWDAAR27J462682	NY	\$1,000	\$1,000	\$107,945
78	1033	2009	International	Dump w/plow	HTWDAAR69J177552	NY	\$1,000	\$1,000	\$127,901
79	1034	2003	International	Dump w/plow	1HTWDAAR83J069974	NY	\$1,000	\$1,000	\$59,839
80	1035	2007	International	Dump w/plow	1HTWDAAR27J462679	NY	\$1,000	\$1,000	\$107,945
81	1036	2009	International	Dump w/plow	1HTWDAAR89J177553	NY	\$1,000	\$1,000	\$127,901
82	1038	2000	International	Dump w/plow	1HTGBAARXYH262328	NY	\$1,000	\$1,000	\$82,000
83	1042	2000	International	Dump w/plow	1HTGBAAR1YH262332	NY	\$1,000	\$1,000	\$62,155

84	1072	1994	International	Dump w/plow	1HTGBAAR1RH601219	NY	\$1,000	\$1,000	\$65,875
85	1043	1990	Mack	MS300P	VG6M112C7LB068523	NY	\$1,000	\$1,000	\$130,680
86	1044	2013	Ford	Cube Van	1FDWE3FL4DDB00479	NY	\$1,000	\$1,000	\$31,392
87	1045	2001	Chev	Cube Van	1GBJG31R811152400	NY			
88	1046	2006	Sterling	Sweeper	49HAADB96DX00083	NY	\$1,000	\$1,000	\$150,000
89	1047	1994	Mack	MS300 PLZ	VG6M118B3RB300980	NY	\$1,000	\$1,000	\$137,000
90	1050	2012	Terex	Mini HiLift	TL08020423	NY	\$1,000	\$1,000	\$61,297
91	1053	1970	Hyundai	Wheel Loader	HLM01ED0000604	NY	\$1,000	\$1,000	\$151,332
92	1054	2009	Hyundai	HL740-7A Wheel Loader	LF0710319	NY	\$1,000	\$1,000	\$115,000
93	1055	1993	John Deere	544G Wheel Loader	DW544GD541448	NY	\$1,000	\$1,000	\$64,054
94	1057	2012	JCB	3CX14 Back Hoe Loader	2108195	NY	\$1,000	\$1,000	\$75,900
95	1060	1992	Ferguson	Roller	N4719730R3713	NY	\$1,000	\$1,000	\$22,357
96	1061	1972	Huber	Road Grader	FV251805	NY	\$1,000	\$1,000	\$37,775
97	1062	1991	Case	Model Missing	JAK0032562	NY	\$1,000	\$1,000	\$158,089
98	1063	2014	Interstate	Trailer	1JKDGN501EP013568	NY	\$1,000	\$1,000	\$62,030
99	1064	1985	Ford	2910 Tractor	C743487	NY			
100	1065	2010	Chev	Cube Van	1GB6G4BG2A1149520	NY	\$1,000	\$1,000	\$29,169
101	1067	2002	New Holland	Tractor	185629B	NY	\$1,000	\$1,000	\$61,502
102	1068	2008	GMC	NPR cab/chassis Dump	J8DC4W16687003865	NY	\$1,000	\$1,000	\$41,700
103	1069	2008	GMC	NPR cab/chassis Dump	J8DC4W16287003880	NY	\$1,000	\$1,000	\$41,700
104	1070	2008	GMC	NPR cab/chassis Dump	J8DC4W16487003847	NY	\$1,000	\$1,000	\$41,700
105	1071	2008	GMC	NPR cab/chassis Dump	J8DC4W16087003862	NY	\$1,000	\$1,000	\$41,700
106	1074	1992	International	2554	1HTGBPBR9NH391884	NY	\$1,000	\$1,000	\$50,000
107	1076	1988	Freightliner	Tractor	1FUPYSYB9JH316887	NY	\$1,000	\$1,000	\$22,500
108	1077	2012	Kenworth	Grapple Truck	2NKHHM8X5CM313071	NY	\$1,000	\$1,000	\$128,553
109	1078	2005	International	Grapple Truck	1HTWDAAR95J138139	NY	\$1,000	\$1,000	\$98,833
110	1079	2001	Kobelco	SK210LC	YQ07-U0782	NY	\$1,000	\$1,000	\$135,435

111	1086	2005	Chev	Flat bed	1GBJC34U95E266707	NY			
112	1089	2000	International	2554	1HTGBAARXYH262331	NY	\$1,000	\$1,000	\$82,000
113	1091	2003	Chev	Rubbish Truck	1GBC4E1123F505971	NY	\$1,000	\$1,000	\$46,995
114	1092	2009	Chev	Rubbish Truck	1GBE4C1949F411831	NY	\$1,000	\$1,000	\$54,353
115	1098	1993	GMC	Sewer Flusher	4V2JABMD6PR819558	NY	\$1,000	\$1,000	\$142,000
116	1073	2003	Volvo	Sanitation	5VDC6UE83N194692	NY	\$1,000	\$1,000	\$126,565
117	1106	2000	Volvo	Sanitation	4V2DC2UE6YN240269	NY	\$1,000	\$1,000	\$112,000
118	1108	2001	Volvo	Sanitation	4V2DC6UE11N323976	NY	\$1,000	\$1,000	\$118,500
119	1110	2010	Freightliner	Sanitation	1FVHC7CV9ADAN8989	NY	\$1,000	\$1,000	\$162,889
120	1111	2010	Freightliner	Sanitation	1FVHC7CV5ADAN8990	NY	\$1,000	\$1,000	\$162,889
121	1112	2013	Freightliner	Sanitation	1FVHG3DV5DHFF0570	NY	\$1,000	\$1,000	\$166,684
122	1113	2013	Freightliner	Sanitation	1FVHG3DV9DHFF0569	NY	\$1,000	\$1,000	\$166,684
123	1114	2014	Freightliner	Sanitation	1FVHG3DV9EHFZ6103	NY	\$1,000	\$1,000	\$172,652
124	1115	2014	Freightliner	Sanitation	1FVHG3DV7EHFZ6102	NY	\$1,000	\$1,000	\$172,652
125	1116	2014	Freightliner	Sanitation	1FVHG3DV0EHFZ6104	NY	\$1,000	\$1,000	\$172,652
126	1117	2014	Freightliner	Sanitation	1FVHG3DV2EHFZ6105	NY	\$1,000	\$1,000	\$172,652
127	1166	2000	Carlton	Stumper	1J9E22116X1167021	NY	\$1,000	\$1,000	\$19,667
128	1440	2006	O'Brien	Trailer Mounted Flus	1H9BS20267M511126	NY	\$1,000	\$1,000	\$48,000
129	1659	2011	CAM	Tilt Trailer	5JPBU23298P027543	NY	\$1,000	\$1,000	\$6,295
130	1660	2003	Cross Country	Tilt bed Roller Trail	431FS081732000633	NY	\$1,000	\$1,000	\$1,786
131	1662	1992	GE/W	Red Trailer	1G95S162XNB136026	NY			
132	1663	1987	Trailer King	White Trailer	1TKC02423HM059299	NY			
133	PD	2005	Wells	Cargo Trailer	1WC200D1551112321	NY			
134	PD31	2007	Humvee	Model Missing	SERIAL #550195	NY	\$1,000	\$1,000	\$62,671
135	706	2011	Ford	Fusion	3FAHP0HA8BR203111	NY	\$1,000	\$1,000	\$20,000
136	PD1	2015	Ford	Explorer	1FM5K8AR8FGC51548	NY	\$1,000	\$1,000	\$25,000
137	PD20	2015	Ford	Explorer	1FM5K8AR9FGC40915	NY	\$1,000	\$1,000	\$25,000
138	PD21	2015	Ford	Explorer	1FM5K8AR7FGC26964	NY	\$1,000	\$1,000	\$25,000
139	801	2016	Ford	F150	1FTFX1EF0GFB44468	NY	\$1,000	\$1,000	\$26,980
140	PD6	2016	Ford	Fusion	3FA6P0H78GR284971	NY	\$1,000	\$1,000	\$20,136
141	PD8	2016	Ford	Fusion	3FA6P0H74GR307937	NY	\$1,000	\$1,000	\$20,136
142	811	2016	Ford	F150	1FTMF1CF2GKD90166	NY	\$1,000	\$1,000	\$21,518
143	815	2016	Ford	F250	1FTBF2B66GEC24777	NY	\$1,000	\$1,000	\$26,379

144	826	2016	Ford	F250	1FTBF2B68GEC24778	NY	\$1,000	\$1,000	\$26,379
145	PD28	2016	Ford	Taurus	1FAHP2MK4GG122289	NY	\$1,000	\$1,000	\$25,890
146	PD27	2016	Ford	Taurus	1FAHP2MK0GG122290	NY	\$1,000	\$1,000	\$25,890
146	PD32	2005	Chevrolet	C5500	1GBE5V1E95F513142	NY			
148	1083	2016	Ford	F350	1FDRF3G6XGEC34396	NY	\$1,000	\$1,000	\$33,500
149	1084	2016	Ford	F350	1FDRF3G61GEC34397	NY	\$1,000	\$1,000	\$33,500
150	402	2014	Ford	E-450	1FDEE3FL8EDA34427	NY	\$1,000	\$1,000	\$38,278
151	1028	2017	International	740004x2	3HAWDSTR8HL657868	NY	\$1,000	\$1,000	\$148,466
152	1029	2017	International	740004x2	3HAWDSTR8HL657869	NY	\$1,000	\$1,000	\$148,466
153	PD19	2017	Chevrolet	Silverado	1GCVKNEH4HZ158425	NY	\$1,000	\$1,000	\$27,400
154	PD3	2016	Ford	Explorer	1FM5K8AR0GCG91723	NY	\$1,000	\$1,000	\$23,991
155	1058	2013	Kobelco	Excavator	LF0805574	NY	\$1,000	\$1,000	\$82,699
156	PD25	2017	Ford	Taurus	1FAHP2MK2HG106609	NY	\$1,000	\$1,000	\$22,674
157	PD26	2017	Ford	Taurus	1FAHP2MK0HG106608	NY	\$1,000	\$1,000	\$22,674
158	PD30	2017	Ford	Explorer	1FM5K8AR8HGC24806	NY	\$1,000	\$1,000	\$20,991
159	824	2013	Ford	F150	1FTFX1EF2DFB10866	NY	\$1,000	\$1,000	\$20,123
160	701	2016	Ford	Fusion	3FA6P0H72GR325370	NY	\$1,000	\$1,000	\$20,241
161	704	2016	Ford	Fusion	3FA6P0H76GR312735	NY	\$1,000	\$1,000	\$20,241
162	502	2016	Ford	Escape	1FMCU0G71GUC37938	NY	\$1,000	\$1,000	\$22,275
163	1001	2016	Ford	Escape	1FMCU9GX3GUC89933	NY	\$1,000	\$1,000	\$23,010
164	1003	2016	Ford	F250	1FTBF2B64GEC33722	NY	\$1,000	\$1,000	\$26,979
165	1011	2016	Ford	F250	1FTBF2B62GEC33721	NY	\$1,000	\$1,000	\$26,979
166	PD29	2017	Ford	Taurus	1FAHP2MK6HG121078	NY	\$1,000	\$1,000	\$23,174
167	813	2017	Chevrolet	Express 2500	1GCWGAFFXH1292317	NY	\$1,000	\$1,000	\$22,374
168	507	2018	Chevrolet	Silverado	1GC2KYEG5JZ287839	NY	\$1,000	\$1,000	\$36,626
169	568	2019	Kenworth	T370	2NKHHJ7X8KM243872	NY	\$1,000	\$1,000	\$250,000
170	202	2018	Carry-On	6X8GW2KPT	4YMBU0813JV035031	NY	\$1,000	\$1,000	\$900
171	PD2	2020	Ford	Explorer	1FM5K8AB6LGA20212	NY	\$1,000	\$1,000	\$35,652
172	PD3	2020	Ford	Explorer	1FM5K8AB6LGA41674	NY	\$1,000	\$1,000	\$35,652
173	PD20	2020	Ford	Explorer	1FM5K8AB7LGA18436	NY	\$1,000	\$1,000	\$35,652
174	1100	2020	Freightliner	108SD (Sanitation)	3ALHG5FE8DLC7952	NY	\$1,000	\$1,000	\$178,713
175	1101		Freightliner	108SD (Sanitation)	3ALHG5FEXLDC7953	NY	\$1,000	\$1,000	\$178,713
176	532	2020	Chevrolet	Silverado 2500 (Swr)	1GC2YLE76LF195418	NY	\$1,000	\$1,000	\$37,631
177	PD15	2020	Ford	Explorer	1FM5K8AB4LGC13085	NY	\$1,000	\$1,000	\$36,052
178	PD16	2020	Ford	Explorer	1FM5K8AB6LGC13086	NY	\$1,000	\$1,000	\$36,052

179	PD24	2020	Ford	Explorer	1FM5K8AB2LGC13084	NY	\$1,000	\$1,000	\$36,052
180	205	2020	John Deere	524Lwheel Loader	1DW524LZALF707826	NY	\$1,000	\$1,000	\$142,850
181	201	2017	Ford	F550 Dump Truck	1FD0W5HT8HEB85967	NY	\$1,000	\$1,000	\$75,000
182	202	2011	Ford	F450 Dump Truck	1FD0W4HYXBEC12633	NY	\$1,000	\$1,000	\$75,000
183	203	2004	GMC	C4500	1GBE4V1174F510075	NY			
184	204	2021	Hyundai	HL 940 Wheel Loader	HHKHW400HL0001103	NY	\$1,000	\$1,000	\$134,575

Commercial Crime

Insurance Company: Argonaut Insurance Company

Policy Term: 5/1/2021 to 5/1/2022

<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: 5/1/2021 to 5/1/2022
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: 5/1/2021 to 5/1/2022

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 Company
Policy Term: 5/1/2021 to 5/1/2022

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

Professional Liability Including Employment Practices Liability

Insurance Carrier: Argonaut Insurance Company
Policy Term: 5/1/2021 to 5/1/2022

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

Insurance Carrier: Argonaut Insurance Company
Policy Term: 5/1/2021 to 5/1/2022

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

Employers Liability

Policy # SP4064476

Insurance Carrier: Safety National Casualty Company

Policy Term: 2/1/2021 to 2/1/2022

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

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





Town of West Seneca scores in the 93rd percentile

Corvus calculates percentile based on other companies with similar industry class and annual revenue.

Learn more about this DLP Report:
Watch at
www.corvusinsurance.com/dlp

Breakdown of Risk Exposure Groups

In addition to calculating an overall Corvus Score and benchmark percentile, the Corvus Scan also rates **8 types of risk exposure** and provides a score for each group.

The full Dynamic Loss Prevention (DLP) Report has **specific recommendations** to reduce risk exposure for each group, ranked by severity.

Ransomware & Cyber Extortion	98	Phishing & Dark Web Monitoring	100
Disclosure Of Sensitive Information	94	Contingent Business Interruption	98
Network Security & Privacy	100	Hacking, Malware, Unauthorized Access	99
Business Interruption & System Failure	100	Social Engineering & Cyber Crime	86

Preview Recommendations

LOW IMPACT Web Applications : HTTP Security Headers

We observed small gaps in the use of HTTP security headers. Where possible, implement HTTP security headers on all domains to prevent cross-site scripting and other data injection attacks.

Bind with Corvus for additional recommendations on the full DLP Report

Beyond the Report: Risk & Response Services

In addition to receiving your full DLP report at the start of the policy term, and quarterly thereafter, you'll be eligible for Risk and Response Services to help you prevent, prepare for, and respond to any cyber incident.

See our Services Guide to learn more: <https://hubs.ly/HOCFhRM0>



Ransomware Risk Report

You are at lower risk of a ransomware attack based on our cyber risk model.

How does this scan work?

Corvus scans your public web infrastructure looking for known vulnerabilities, then compares your security posture to patterns associated with a higher likelihood of ransomware events.

What Makes Up Your Score

No Risky Open Ports Detected

A high number of open ports across a network is an indicator of a larger attack surface. We focus on remote administration ports as they are targeted at a higher rate.

No Software Vulnerabilities Detected

Our risk model considers critical and high vulnerabilities from the national vulnerability database for relevant software detected on your public infrastructure.

Are all risks covered?

Our score accounts for common risk factors, but not all attempted attacks are part of a recognizable pattern or trend. Organizations should be vigilant and continually follow best practices.

Ransomware by the Numbers

Regardless of how sophisticated your business' IT security infrastructure is, ransomware is always a threat.

\$233,817 Average ransomware payment in Q3 2020 is a 31% increase from Q2 2020, with the increase driven by large ransom demands, some over one million dollars. **(Coveware)**

31% For all businesses with up to \$2bn in annual revenue, ransomware accounts for nearly 1/3 of cyber claims, making it by far the leading cause of loss. **(Net Diligence)**

1 in 10 More than 1 in 10 ransomware attacks in H1 2020 involved the theft of data, increasing the attackers' leverage and potential response costs. **(emisoft)**

Best Practices To Reduce Your Risk

Know your risk: Assess your IT environment for vulnerabilities by reviewing the full DLP report delivered upon binding your policy, and test your employees to identify phishing risk.

Improve resiliency: Maintain & test backup strategy; ensure software is kept up to date; train employees to recognize phishing; use multi-factor authentication for critical systems.

Partner with Corvus

Not sure where to start?

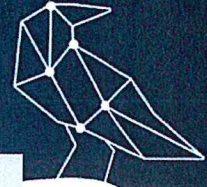
Our Risk and Response Services, available for all policyholders, include hands-on help in reviewing and prioritizing cybersecurity practices.



Monitor your environment: Watch for suspicious behaviors on your network or devices, ensure security technologies are deployed & actively monitored, and check vulnerability alerts from Corvus.

Ransomware/Business Interruption Cost Calculator

Prepared For
Town of West
Seneca



Let's Approximate the Risk

In the event of a ransomware event leading to a shutdown of all operations, what might the approximate cost be?

\$16,436,541

Annual
Revenue

—

40%

Cost of
Goods Sold

=

\$9,861,925

Net Annual Business
Interruption Expenses



\$9,861,925

Over 365 Days



× 100%

Percentage of Revenue Reliant on
Operational Computer Systems

+

\$200,000

Ransom Payment

+

\$50,000

Data Recovery Costs
& Extra Expenses

+

\$350,000

Breach Response Costs

=

Total Estimated Costs:

\$1,005,285

Over 15 Days

\$1,410,569

Over 30 Days

\$2,221,138

Over 60 Days

Total cyber loss estimates may be greater as this calculation does not include: regulatory fines and penalties, PCI-DSS assessment expenses, cyber crime/ financial fraud, and reputational loss.

This calculation is an approximation of the cost of a ransomware event that shuts down the operations of an organization. If the organization does not rely on digital assets and tools for all of its operations then this recommendation may be too high and the recommendations should be discounted accordingly. Cost

of Goods Sold percentages are based on sources including eRiskHub and NYU/Stern (Jan. 2020) and other Corvus data; COGS estimates are recommendations only and should be adjusted for individual company costs. Corvus recommends that each company consult further with their accountants and insurance broker in order to produce a more exact time-based recommendation. The non-Business Interruption numbers are estimates, based on the client's revenue, and may include digital forensics, customer notification, public relations, and other first party breach response expenses.



Smart Cyber Insurance™ Quote

MARCH 11, 2021

NAMED INSURED

Town of West Seneca
State: New York

PRODUCER OF RECORD

USI Insurance Services

726 Exchange Street, Suite 619
Buffalo, NY 14210

Through Corvus Insurance Agency, LLC

POLICY PERIOD

From 05/01/2021 to 05/01/2022

Both dates at 12:01 a.m. Standard Time at the address of the named Insured as stated herein.

RETROACTIVE DATE

None; Full Unknown Prior Acts

INSURER

Hudson Excess Insurance Company (Non-Admitted, AM Best "A" Excellent)

OPTION COMPARISON

	Limit	Retention	Basic Premium	TRIA
Option 1	\$1,000,000	\$10,000	\$13,109	\$131
Option 2	\$2,000,000	\$10,000	\$20,450	\$205
Option 3	\$3,000,000	\$15,000	\$23,618	\$236



Option I

Third Party Insuring Agreements	Limit	Retention
<input checked="" type="checkbox"/> A. Network Security and Privacy Liability	\$1,000,000 Each Claim / Aggregate	\$10,000 Each Claim
<input checked="" type="checkbox"/> B. Regulatory Investigations, Fines and Penalties	\$1,000,000 Each Claim / Aggregate	\$10,000 Each Claim
<input checked="" type="checkbox"/> C. Media Liability	\$1,000,000 Each Claim / Aggregate	\$10,000 Each Claim
<input checked="" type="checkbox"/> D. PCI DSS Assessment Expenses	\$1,000,000 Each Claim / Aggregate	\$10,000 Each Claim
<input checked="" type="checkbox"/> E. Breach Management Expenses	\$1,000,000 Each Claim / Aggregate	\$10,000 Each Claim
First Party Insuring Agreements	Limit	Retention, Waiting Period, & Period of Indemnity
<input checked="" type="checkbox"/> A. Business Interruption See Video: www.corvusinsurance.com/bi	\$1,000,000 Each Loss / Aggregate	Waiting Period: 6 Hours Period of Indemnity: 6 Months
<input checked="" type="checkbox"/> B. Contingent Business Interruption See Video: www.corvusinsurance.com/bi	\$1,000,000 Each Loss / Aggregate	Waiting Period: 6 Hours Period of Indemnity: 6 Months
<input checked="" type="checkbox"/> C. Digital Asset Destruction, Data Retrieval and System Restoration	\$1,000,000 Each Loss / Aggregate	\$10,000 Each Loss
<input checked="" type="checkbox"/> D. System Failure Coverage	\$1,000,000 Each Loss / Aggregate	Waiting Period: 6 Hours Period of Indemnity: 6 Months
<input checked="" type="checkbox"/> E. Social Engineering & Cyber Crime Coverage See Video: www.corvusinsurance.com/1st-party	\$250,000 Each Loss / Aggregate	\$10,000 Each Loss
<input checked="" type="checkbox"/> F. Reputational Loss Coverage	\$1,000,000 Each Loss / Aggregate	Waiting Period: 2 Weeks Period of Indemnity: 6 Months

<input checked="" type="checkbox"/> G. Cyber Extortion and Ransomware Coverage See Video: www.corvusinsurance.com/1st-party	\$1,000,000 Each Loss / Aggregate	\$10,000 Each Loss
<input checked="" type="checkbox"/> H. Breach Response and Remediation Expenses See Video: www.corvusinsurance.com/1st-party	\$1,000,000 Each Loss / Aggregate	\$10,000 Each Loss
<input checked="" type="checkbox"/> I. Court Attendance Costs	\$250,000 Each Loss / Aggregate	\$10,000 Each Loss
Maximum Policy Aggregate Limit: \$1,000,000		

ENDORSEMENTS

	Endorsement Name	Limit
CB-107-002	Bodily Injury Claims	\$100,000
CB-108-001	Breach Response and Remediation Expenses Outside the Limit See Video: www.corvusinsurance.com/1st-party	\$1,000,000
CB-126-002	Bricking	\$1,000,000
CB-194-001	California Consumer Privacy Act	
CB-123-001	Criminal Reward Expenses	\$50,000
CB-155-001	Cryptojacking	
CB-109-001	Defense Expenses Outside the Limit	\$1,000,000
CB-136-001	Forensic Accounting Coverage	\$50,000
CB-111-003	GDPR Coverage	
CB-133-001	Invoice Manipulation Loss	\$250,000
CB-128-001	Loss of Funds Exclusion Carveback	
CB-201-001	New York Coverage for Certified Acts of Terrorism	

	Endorsement Name	Limit
CB-120-001	Solicitation Claims	\$50,000
CB-167-001	War Exclusion Cyber Terrorism Carveback	

PREMIUM, TAXES & FEES

Premium	\$13,109
TRIA	\$131
Policy Fee (Fully Earned)	\$195
Surplus Lines Tax	\$476.64
Stamping Fee	\$22.84
Total	\$13,934.48

Option 2

Third Party Insuring Agreements	Limit	Retention
<input checked="" type="checkbox"/> A. Network Security and Privacy Liability	\$2,000,000 Each Claim / Aggregate	\$10,000 Each Claim
<input checked="" type="checkbox"/> B. Regulatory Investigations, Fines and Penalties	\$2,000,000 Each Claim / Aggregate	\$10,000 Each Claim
<input checked="" type="checkbox"/> C. Media Liability	\$2,000,000 Each Claim / Aggregate	\$10,000 Each Claim
<input checked="" type="checkbox"/> D. PCI DSS Assessment Expenses	\$2,000,000 Each Claim / Aggregate	\$10,000 Each Claim
<input checked="" type="checkbox"/> E. Breach Management Expenses	\$2,000,000 Each Claim / Aggregate	\$10,000 Each Claim
First Party Insuring Agreements	Limit	Retention, Waiting Period, & Period of Indemnity
<input checked="" type="checkbox"/> A. Business Interruption <small>See Video: www.corvusinsurance.com/bi</small>	\$2,000,000 Each Loss / Aggregate	Waiting Period: 6 Hours Period of Indemnity: 6 Months
<input checked="" type="checkbox"/> B. Contingent Business Interruption <small>See Video: www.corvusinsurance.com/bi</small>	\$2,000,000 Each Loss / Aggregate	Waiting Period: 6 Hours Period of Indemnity: 6 Months
<input checked="" type="checkbox"/> C. Digital Asset Destruction, Data Retrieval and System Restoration	\$2,000,000 Each Loss / Aggregate	\$10,000 Each Loss
<input checked="" type="checkbox"/> D. System Failure Coverage	\$2,000,000 Each Loss / Aggregate	Waiting Period: 6 Hours Period of Indemnity: 6 Months
<input checked="" type="checkbox"/> E. Social Engineering & Cyber Crime Coverage <small>See Video: www.corvusinsurance.com/1st-party</small>	\$250,000 Each Loss / Aggregate	\$10,000 Each Loss
<input checked="" type="checkbox"/> F. Reputational Loss Coverage	\$2,000,000 Each Loss / Aggregate	Waiting Period: 2 Weeks Period of Indemnity: 6 Months

<input checked="" type="checkbox"/> G. Cyber Extortion and Ransomware Coverage See Video: www.corvusinsurance.com/1st-party	\$2,000,000 Each Loss / Aggregate	\$10,000 Each Loss
<input checked="" type="checkbox"/> H. Breach Response and Remediation Expenses See Video: www.corvusinsurance.com/1st-party	\$2,000,000 Each Loss / Aggregate	\$10,000 Each Loss
<input checked="" type="checkbox"/> I. Court Attendance Costs	\$250,000 Each Loss / Aggregate	\$10,000 Each Loss

Maximum Policy Aggregate Limit: \$2,000,000

ENDORSEMENTS

	Endorsement Name	Limit
CB-107-002	Bodily Injury Claims	\$100,000
CB-108-001	Breach Response and Remediation Expenses Outside the Limit See Video: www.corvusinsurance.com/1st-party	\$2,000,000
CB-126-002	Bricking	\$2,000,000
CB-194-001	California Consumer Privacy Act	
CB-123-001	Criminal Reward Expenses	\$50,000
CB-155-001	Cryptojacking	
CB-109-001	Defense Expenses Outside the Limit	\$1,000,000
CB-136-001	Forensic Accounting Coverage	\$50,000
CB-111-003	GDPR Coverage	
CB-133-001	Invoice Manipulation Loss	\$250,000
CB-128-001	Loss of Funds Exclusion Carveback	
CB-201-001	New York Coverage for Certified Acts of Terrorism	

	Endorsement Name	Limit
CB-120-001	Solicitation Claims	\$50,000
CB-167-001	War Exclusion Cyber Terrorism Carveback	

PREMIUM, TAXES & FEES

Premium	\$20,450
TRIA	\$205
Policy Fee (Fully Earned)	\$195
Surplus Lines Tax	\$743.58
Stamping Fee	\$35.45
Total	\$21,629.03

Option 3

Third Party Insuring Agreements	Limit	Retention
<input checked="" type="checkbox"/> A. Network Security and Privacy Liability	\$3,000,000 Each Claim / Aggregate	\$15,000 Each Claim
<input checked="" type="checkbox"/> B. Regulatory Investigations, Fines and Penalties	\$3,000,000 Each Claim / Aggregate	\$15,000 Each Claim
<input checked="" type="checkbox"/> C. Media Liability	\$3,000,000 Each Claim / Aggregate	\$15,000 Each Claim
<input checked="" type="checkbox"/> D. PCI DSS Assessment Expenses	\$3,000,000 Each Claim / Aggregate	\$15,000 Each Claim
<input checked="" type="checkbox"/> E. Breach Management Expenses	\$3,000,000 Each Claim / Aggregate	\$15,000 Each Claim
First Party Insuring Agreements	Limit	Retention, Waiting Period, & Period of Indemnity
<input checked="" type="checkbox"/> A. Business Interruption See Video: www.corvusinsurance.com/bi	\$3,000,000 Each Loss / Aggregate	Waiting Period: 6 Hours Period of Indemnity: 6 Months
<input checked="" type="checkbox"/> B. Contingent Business Interruption See Video: www.corvusinsurance.com/bi	\$3,000,000 Each Loss / Aggregate	Waiting Period: 6 Hours Period of Indemnity: 6 Months
<input checked="" type="checkbox"/> C. Digital Asset Destruction, Data Retrieval and System Restoration	\$3,000,000 Each Loss / Aggregate	\$15,000 Each Loss
<input checked="" type="checkbox"/> D. System Failure Coverage	\$3,000,000 Each Loss / Aggregate	Waiting Period: 6 Hours Period of Indemnity: 6 Months
<input checked="" type="checkbox"/> E. Social Engineering & Cyber Crime Coverage See Video: www.corvusinsurance.com/1st-party	\$250,000 Each Loss / Aggregate	\$15,000 Each Loss
<input checked="" type="checkbox"/> F. Reputational Loss Coverage	\$3,000,000 Each Loss / Aggregate	Waiting Period: 2 Weeks Period of Indemnity: 6 Months

<input checked="" type="checkbox"/> G. Cyber Extortion and Ransomware Coverage See Video: www.corvusinsurance.com/1st-party	\$3,000,000 Each Loss / Aggregate	\$15,000 Each Loss
<input checked="" type="checkbox"/> H. Breach Response and Remediation Expenses See Video: www.corvusinsurance.com/1st-party	\$3,000,000 Each Loss / Aggregate	\$15,000 Each Loss
<input checked="" type="checkbox"/> I. Court Attendance Costs	\$250,000 Each Loss / Aggregate	\$15,000 Each Loss

Maximum Policy Aggregate Limit: \$3,000,000

ENDORSEMENTS

	Endorsement Name	Limit
CB-107-002	Bodily Injury Claims	\$100,000
CB-108-001	Breach Response and Remediation Expenses Outside the Limit See Video: www.corvusinsurance.com/1st-party	\$3,000,000
CB-126-002	Bricking	\$3,000,000
CB-194-001	California Consumer Privacy Act	
CB-123-001	Criminal Reward Expenses	\$50,000
CB-155-001	Cryptojacking	
CB-109-001	Defense Expenses Outside the Limit	\$1,000,000
CB-136-001	Forensic Accounting Coverage	\$50,000
CB-111-003	GDPR Coverage	
CB-133-001	Invoice Manipulation Loss	\$250,000
CB-128-001	Loss of Funds Exclusion Carveback	
CB-201-001	New York Coverage for Certified Acts of Terrorism	

	Endorsement Name	Limit
CB-120-001	Solicitation Claims	\$50,000
CB-167-001	War Exclusion Cyber Terrorism Carveback	

PREMIUM, TAXES & FEES

Premium	\$23,618
TRIA	\$236
Policy Fee (Fully Earned)	\$195
Surplus Lines Tax	\$858.74
Stamping Fee	\$40.88
Total	\$24,948.63

THE INSURER(S) NAMED HEREIN IS (ARE) NOT LICENSED BY THE STATE OF NEW YORK, NOT SUBJECT TO ITS SUPERVISION, AND IN THE EVENT OF THE INSOLVENCY OF THE INSURER(S), NOT PROTECTED BY THE NEW YORK STATE SECURITY FUNDS. THE POLICY MAY NOT BE SUBJECT TO ALL OF THE REGULATIONS OF THE DEPARTMENT OF FINANCIAL SERVICES PERTAINING TO POLICY FORMS