

# Attachment A

City of Olathe 12/31/2025 - 2026 Renewal	2024 - 2025 Expiring	2025 - 2026 Incumbent Program
<b>Property</b>	<b>\$657,708</b>	<b>\$581,300</b>
<b>Insurance Company</b>	<b>Chubb</b>	<b>Chubb</b>
<b>Loss Limit</b>	\$200,000,000	\$200,000,000
<b>Average Rate/\$100 TIV</b>	\$0.1446	\$0.1274
<b>Total TIV</b>	\$454,879,473	\$456,440,736
Blanket Building Limit	\$390,439,085	\$390,352,944
Blanket Business Personal Property Limit	\$39,285,973	\$40,857,700
Business Income Limit	\$3,500,000	\$3,500,000
Other (Property in the Open)	Incl. in Building	Included in Building
Extra Expense Limit	Incl. in BI limit	Incl. in BI limit
Building - Actual Cash Value (Ensore Museum)	\$793,442	\$817,245
Contents- Actual Cash Value (Ensore Museum)	\$104,797	\$107,941
Ballfield Lights Values (subject to \$500k sublimit)	\$1,901,300	\$1,950,030
Traffic Signals Values (subject to \$500k sublimit)	\$16,686,588	\$16,686,588
Fine Arts Values	\$1,391,288	\$1,391,288
EDP Property Values	\$777,000	\$777,000
Valuable Papers Values	\$1,000,000	\$1,000,000
 Flood Limit (Varies - Please Reference Quote)	 \$5,000,000	 \$5,000,000
 Earthquake Limit	 \$10,000,000	 \$10,000,000
Neighborhood Stabilization Program & Other Homes Valuation	Outside of Blanket Replacement Cost	Outside of Blanket Replacement Cost
*Actual Cash Value - Neighborhood Stabilization Program & Other Homes	*Clairborne Locations	Neighborhood Stabilization Program & Other Homes
Coinurance	Nil	Nil
Shared Limits (All Risk, Flood, Earthquake, Wind, Hail, Named Storm)	No	No
Roofs Over 20 Years Old	Replacement Cost	Replacement Cost
<b>Deductibles</b>		
All Other Perils (AOP)	\$50,000	\$100,000
Wind/Hail Deductible	1%/\$100K Min	1%/\$100K Min
Wind/Hail Deductible - Ballfield Lights and Poles & Traffic Signals	\$100,000	\$100,000
Wind/Hail Deductible - (Water Plant #2)	1%/\$250K Min	1%/\$250K Min
 Flood Deductible (Varies -Please Reference Quote)	 \$50,000 to \$500,000	 \$100,000 to \$500,000
 Earthquake Deductible	 \$50,000	 \$100,000
Discharge of Water	\$50,000	\$100,000 Per Premises/Per Occurrence
<b>Equipment Breakdown</b>	<b>\$15,815</b>	<b>\$16,522</b>
<b>Insurance Company</b>	<b>Travelers</b>	<b>Travelers</b>
Building + Contents Value	\$436,851,680	\$447,897,232
Blanket Limit - Buildings and Business Personal Property	\$250,000,000	\$250,000,000
Total Limit Per Breakdown	\$250,000,000	\$250,000,000
Dependent Property Coverage Extension	\$10,000,000	\$10,000,000
Off Premises Transportable Equipment Coverage Extension	\$5,000,000	\$5,000,000
Ordinance and Law Coverage A	\$10,000,000	\$10,000,000
Spoilage	\$100,000,000	\$100,000,000
Hazardous Substance	\$10,000,000	\$10,000,000
Shared Limit - Per Occurrence Shared by All Members	No	No
<b>Deductible</b>	\$25,000	\$25,000
<b>Inland Marine</b>	<b>\$36,617</b>	<b>\$38,531</b>
<b>Insurance Company</b>	<b>Chubb</b>	<b>Chubb</b>
<b>Total Limit</b>	<b>\$15,989,685</b>	<b>\$17,756,560</b>
Contractors Equipment	\$15,989,685	\$17,756,560
Fine Arts	Incl. in Property	Incl. in Property
Average Rate/\$100 TIV	\$0.2290	\$0.2170
Auditable	No	No
Any One Item	\$750,000	\$750,000
Unscheduled Equipment - Max Per Item	No sublimit	No sublimit
Unscheduled Equipment - Short Term Rental (Max Per Item \$25K)	No sublimit	No sublimit
Flood Annual Aggregate	\$5,000,000	\$5,000,000
Earthquake Annual Aggregate	\$5,000,000	\$5,000,000
Valuation	Replacement Cost except ACV for items older than 5 years	Replacement Cost except ACV for items older than 5 years
Coinurance	Waived	Waived
<b>Deductibles</b>		
Deductible - Per Occurrence	\$5,000	\$5,000
Items over \$200k Deductible	\$25,000	\$25,000
 Specific Units (Unit Numbers 43330103, 43178258, 43415073) Deductible	 \$50,000	 \$50,000
 Flood Deductible - Per Occurrence	 \$50,000	 \$50,000
Earthquake Deductible - Per Occurrence	\$50,000	\$50,000

City of Olathe 12/31/2025 - 2026 Renewal	2024 - 2025 Expiring	2025 - 2026 Incumbent Program
<b>Casualty</b>	<b>\$615,219</b>	<b>\$724,459</b>
<b>Insurance Company</b>	<b>Old Republic</b>	<b>Old Republic</b>
TRIA - Included in Above	\$1,400	\$3,358
<b>General Liability</b>		
Exposures - Net Operating Expenditures	\$174,418,673	\$196,897,491
Occurrence Limit	\$5,000,000	\$5,000,000
Aggregate Limit	\$5,000,000	\$5,000,000
Damage To Premises Rented to You	Included in Limit	Included in Limit
Sexual Abuse Limit	Included in Limit	Included in Limit
Dam Coverage (Scheduled Dams)	Lake Olathe \$2M sublimit; Cedar Lake excluded	Lake Olathe \$2M sublimit; Cedar Lake excluded
Employee Benefit Limit - Occ/Agg	Included in Limit	Included in Limit
Retention	\$350,000	\$350,000
<b>Law Enforcement Liability</b>		
Exposures - FTE	214	214
Occurrence Limit	\$5,000,000	\$5,000,000
Aggregate Limit	\$5,000,000	\$5,000,000
Retention	\$350,000	\$350,000
<b>Public Officials and Employment Practices Liability</b>		
Occurrence Limit	\$5,000,000	\$5,000,000
Aggregate Limit	\$5,000,000	\$5,000,000
Retention	\$350,000	\$350,000
Retroactive Date	12/31/2001	12/31/2001
<b>Automobile</b>		
Exposures - Total Vehicles	666	711
Liability Limit (Each Occurrence)	\$5,000,000	\$5,000,000
Garagekeeper's Legal Liability (Each Occurrence)	Included	Included
Retention	\$350,000	\$350,000
<b>Automobile (Physical Damage)</b>	<b>\$46,968</b>	<b>\$51,500</b>
<b>Insurance Company</b>	<b>Old Republic</b>	<b>Old Republic</b>
Exposures - Total Vehicles	666	711
Total Value of Insured Vehicles - Cost New Basis	\$55,557,017	\$66,614,545
Automobile Physical Damage (Per Accident)	\$1,000,000	\$1,000,000
Deductible - Per Accident	\$50,000	\$50,000
<b>Above Ground Storage Tank</b>	<b>\$2,731</b>	<b>\$2,664</b>
<b>Insurance Company</b>	<b>Great American</b>	<b>Great American</b>
Third Party Bodily Injury and Property Damage Liability (Each Occurrence/Aggregate)	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000
Corrective Action Costs (Each Occurrence/Aggregate)	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000
Defense Expenses (Each Occurrence/Aggregate)	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000
Policy Aggregate Limit of Liability	\$4,000,000	\$4,000,000
<b>Deductibles</b>		
Coverage A - Third Party Bodily Injury and PD	\$10,000	\$0
Coverage B - Corrective Action Costs	\$10,000	\$10,000
Coverage C - Defense Expenses	\$10,000	\$10,000
<b>Crime</b>	<b>\$4,740</b>	<b>\$4,740</b>
<b>Insurance Company</b>	<b>Travelers</b>	<b>Travelers</b>
Employee Theft	\$1,000,000	\$1,000,000
Forgery	\$1,000,000	\$1,000,000
Theft	\$1,000,000	\$1,000,000
Computer and Funds Transfer Fraud	\$1,000,000	\$1,000,000
Social Engineering	\$100,000	\$100,000
<b>Deductibles</b>		
Employee Theft	\$10,000	\$10,000
Forgery and Theft	\$10,000	\$10,000
Computer and Funds Transfer Fraud	\$10,000	\$10,000
Social Engineering	\$10,000	\$10,000
<b>INSURANCE PROGRAM TOTAL</b>	<b>\$1,379,798</b>	<b>\$1,419,716</b>