

## Police Professional Liability

<b>Carrier Information</b>	<b>Proposed</b>
<b>Policy Term</b>	7/1/2024 - 7/1/2025
Carrier	Indian Harbor Insurance Company
A.M. Best Rating	A+ XV
Admitted/Non-Admitted	Non-Admitted
Payment Plan	Annual, Pre-Paid
Payment Method	Agency Bill

<b>Premium &amp; Exposures</b>	<b>Proposed</b>
Premium	\$76,460.00
Minimum Type	Minimum Earned Premium
Minimum Amount	25.00%
Minimum Amount Text	
Estimated Cost	\$76,460.00

<b>Standard Coverages</b>	<b>Proposed</b>
Maximum Limit of Liability, Each Occurrence	\$3,000,000
Maximum Aggregate Limit of Liability	\$3,000,000

<b>Additional Coverages</b>	<b>Proposed</b>
Line of Duty Death Coverage	\$50,000
Line of Duty Death Coverage	\$100,000
Punitive Damages - Full Coverage (Most Favorable Venue)	Covered

<b>Optional Coverages</b>
Option 1: \$1M Occurrence / \$1M Aggregate - \$50,138.00
Option 1: \$2M Occurrence / \$2M Aggregate - \$67,686

<b>Deductibles/SIR</b>	<b>Proposed</b>
Retention - Police Professional Liability	\$25,000
Retention - Punitive Damages	See Retentions Above

<b>Defense Limitations</b>	<b>Proposed</b>
Police Professional Liability	Defense in Addition to the Limit

<b>Endorsements (including but not limited to)</b>
Line of Duty Death Coverage - Family Expenses and Crisis Management Expenses - PGU PPL 1086 04 17
Punitive Damages - Full Coverage Most Favorable Venue - PGU PPL OCC 1083 04 17
Amend Notice of Claim - Specific Individuals or Titles - PGU PPL OCC 1063 04 17
Non-Monetary Relief Defense Reimbursement - XL-FLSOP 11 10
Florida Notice to Policyholders - PGU 1133 01 22
Service of Process - PN FL 03 10 15
Notice to Policyholders - Fraud Notice - PN CW 01 01 22

Endorsements (including but not limited to)
Notice to Policyholders - Privacy Policy - PN CW 02 01 19
Notice to Policyholders - U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") - PN CW 05 05 19
Minimum Earned Premium - PGU PPL OCC 1051 04 17
Police Professional Liability Occurrence Policy - PGU PPL OCC 2001 04 17
Schedule of Policy Forms and Endorsements - PGU 2002 04 17
In Witness - IL MP 9104 0314 IHIC 03 14
Police Professional Liability Declarations Page - Occurrence - PGU PPL OCC 2000 08 19
Florida Notice to Policyholders - PN FL 10 09 09

Exclusions (including but not limited to)
US Professional Indemnity - Cyber Exclusion - MANU 45 10 17

**Other Significant Terms and Conditions/Restrictions:**

Description
Minimum Earned Premium is the GREATER of \$1,500 or 25% of annual premium