

Essential Coverage Highlights:

	CURRENT COVERAGE	TAC QUOTE	AFFILIATED QUOTE
Premium	\$300,371	\$445,553	\$370,041
Wind and/or Hail	3% of the combined value of the property and annual business interruption value, subject ot a minimum of \$100,000, not to exceed \$10,000,000 per occurrence (per location)	\$50,000 per occurrence (across all locations)	\$100,000 (per occurrence, per location for all coverages provided) applies to all locations except:
			~ \$250,000 for the following locations:
			8585 John Wesley Dr (Justice of the Peace), 4750 Community Ave (Animal Shelter)
			920 East Park Blvd (Healthcare Foundation), 825 N. McDonald (Healthcare Foundation)
			~ \$500,000 for the following locations:
			4600 Community Ave (Facilities), 700 Wilmeth Road (Public Services),
			2300 Bloomdale Road (Admin Building), 900 E Park Blvd (Healthcare Foundation)
			~ \$1,000,000 for the following locations
			4800 Community Ave (Minimum Security), 4690 Community Ave (Juvenile Probation)
			~ \$2,500,000 for the following locations:
			7117 County Road 166 (Myers Park), 4700 Community Ave (Juvenile Detention)
			1180 West Houston (YMCA), 2100 Bloomdale (Courthouse)
			~ \$5,000,000 for the following locations: 4300 Community Ave (Sherriff’s Office)
			\$1,500,000 applies to all Mobile and Contractor's Equipment (per occurrence)
			\$2,500,000 applies to all Motor Vehicles (per occurrence)
Wind/Hail Example: The majority of our buildings are in a single geographic location, making a single major wind/hail event a distinct possibility. If a major event occurred at the locations on Bloomdale/Community, the following deductible costs would total as follows for each of the proposed policies:	\$50,000	\$13,250,000	
Mobile Equipment	\$12,674,710	As scheduled	\$5,000,000; \$10,000 deductible
Catastrophic Coverage	\$2,500,000	Not Offered	\$2,500,000

Enhancements:

Property Valuations	Not offered	Provided at no additional cost	Not offered
Law Enforcement Animal Coverage	Not offered	\$30,000 per occurrence limits included with \$1,000 deductible per occurrence	Not offered
Unmanned Aircraft (Drones)	Not offered	Coverage Included	Can discuss quote options
Towers	Included	Included	Included (carrier suggested they may not covering towers in the future)

Property Insurance Comparison

Training		Risk assessments, consultations, and training sessions are available as needed at no additional change. Monthly webinars, resource catalogs and user-friendly risk control web content are easily accessible. Laser Driven Fire Extinguisher- available to counties participating in property and WC programs. Annual County Management and RISK Conference	Access to 10 modules of your choice from a library of over 100 training and safety shorts. Monthly bulletins are available covering topics such as general and environmental safety, human resources, and wellness Can provide property loss control as an addition service, if requested Gallagher's Safety Essentials Training Webcasts
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*Other deductibles of \$25,000 and \$100,000 are available with TAC

Significant Coverage Difference Highlights:

	CURRENT COVERAGE	TAC QUOTE	GALLAGHER QUOTE
Flood	~ \$50,000,000 aggregate, not to exceed: \$50,000 for Data Service Provider, Errors and Omissions, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined Deductible of \$100,000 Per location for all coverages provided	~ Special Flood Hazard Areas: Member property situated wholly or partially within hazard areas	~ \$50,000,000 aggregate, not to exceed: \$50,000 for Data Service Provider, Errors and Omissions, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined
		\$2,500,000 Annual Aggregate	Deductible of \$100,000 Per location for all coverages provided except:
		Deductible not to exceed \$500,000 per building	Deductible of \$250,000 for the following location: 4300 Community Avenue
		Deductible not to exceed \$500,000 per contents	
		~ Except Special Hazard Areas:	
		\$10,000,000 Annual Aggregate	
		Deductible of \$25,000	
		~ Special Flood Hazard Areas: Member property situated wholly or partially within hazard areas that are ineligible property under the National Flood Insurance Program	
		\$100,000	
Earth Movement	\$50,000,000 aggregate, not to exceed: \$50,000 for data service provider, errors and omissions, off premises service interruption, unnamed property and supply chain combined	\$10,000,000 annual aggregate \$25,000 deductible (earth movement due to earthquake)	\$50,000,000 aggregate, not to exceed: \$50,000 for data service provider, errors and omissions, off premises service interruption, unnamed property and supply chain combined
Fine Arts		\$2,500,000; subject to \$250,000 per item unless scheduled	\$1,000,000 not to exceed: \$10,000 per item for irreplaceable Fine Arts \$25,000 deductible