

SUWANNEE RIVER WATER MANAGEMENT DISTRICT
 INVITATION TO BID NUMBER 18/19-042BCS
 FY2019-20 Insurance Specification Summary Bid Response

PROPOSER: Public Risk Insurance Advisors

	OCCURRENCE COVERAGE	LIABILITY LIMITS	DEDUCTIBLE	PREMIUM	SUBTOTAL	
OPTION 1 - LIABILITY						
	Comprehensive General Liability	\$ 300,000	\$ -	N/A		
	Employee Benefits Liability	\$ 300,000	\$ -			
	Deadly Weapon Protection	\$ 1,000,000	\$ -			
	*Public Officials Liability	\$ 300,000	\$ -			
	*Public Officials Empl. Practices Liability	\$ 300,000	\$ -			
	Media Content, Network, Security, Privacy Liability	\$ 2,000,000	\$ -			
	Crime & Employee Dishonesty Coverage	\$ 100,000	\$ -			
	SUBTOTAL LIABILITY - OPTION 1					N/A
	<i>*(Claims Made)</i>					
OPTION 2 - LIABILITY						
	Comprehensive General Liability	\$ 300,000	\$ 10,000	N/A		
	Employee Benefits Liability	\$ 300,000	\$ 10,000			
	Deadly Weapon Protection	\$ 1,000,000	\$ -			
	*Public Officials Liability	\$ 300,000	\$ -			
	*Public Officials Empl. Practices Liability	\$ 300,000	\$ -			
	Media Content, Network, Security, Privacy Liability	\$ 2,000,000	\$ -			
	Crime - Employee Dishonesty Coverage	\$ 100,000	\$ 1,000			
	SUBTOTAL LIABILITY - OPTION 2					N/A
	<i>*(Claims Made)</i>					
OPTION 3 - LIABILITY						
	Comprehensive General Liability	\$ 1,000,000	\$ -	\$7,668		
	Employee Benefits Liability	\$ 300,000	\$ -	Included		
	Deadly Weapon Protection	\$ 1,000,000	\$ -	Included		
	*Public Officials Liability	\$ 1,000,000	\$ -	\$10,761		
	*Public Officials Empl. Practices Liability	\$ 1,000,000	\$ -	Included		
	Media Content, Network, Security, Privacy Liability	\$ 2,000,000	\$ -	Included		
	Crime - Employee Dishonesty Coverage	\$ 100,000	\$ 1,000	\$500		
	SUBTOTAL LIABILITY - OPTION 3					\$18,929
	<i>*(Claims Made)</i>					
OPTION 4 - LIABILITY						
	Comprehensive General Liability	\$ 1,000,000	\$ 10,000	\$6,901		
	Employee Benefits Liability	\$ 300,000	\$ 10,000	Included		
	Deadly Weapon Protection	\$ 1,000,000	\$ 10,000	Included		
	*Public Officials Liability	\$ 1,000,000	\$ 10,000	\$8,831		
	*Public Officials Empl. Practices Liability	\$ 1,000,000	\$ 10,000	Included		
	Media Content, Network, Security, Privacy Liability	\$ 2,000,000	\$ 10,000	Included		
	Crime - Employee Dishonesty Coverage	\$ 100,000	\$ 1,000	\$500		
	SUBTOTAL LIABILITY - OPTION 4					\$16,232
	<i>*(Claims Made)</i>					
OPTION 5 - LIABILITY						
	Comprehensive General Liability	\$ 2,500,000	\$ 10,000	N/A		
	Employee Benefits Liability	\$ 300,000	\$ 10,000	Included		
	Deadly Weapon Protection	\$ 1,000,000	\$ -	Included		
	*Public Officials Liability	\$ 2,500,000	\$ 10,000	N/A		
	*Public Officials Empl. Practices Liability	\$ 2,500,000	\$ 10,000	Included		
	Media Content, Network, Security, Privacy Liability	\$ 2,000,000	\$ 10,000	Included		
	Crime - Employee Dishonesty Coverage	\$ 100,000	\$ 1,000	\$500		
	SUBTOTAL LIABILITY - OPTION 5					N/A
	<i>*(Claims Made)</i>					
OPTION 6 - LIABILITY						
	Comprehensive General Liability	\$ 2,500,000	\$ 25,000 \$0*	N/A		
	Employee Benefits Liability	\$ 300,000	\$ -	Included		
	Deadly Weapon Protection	\$ 2,500,000	\$ -	Included		
	*Public Officials Liability	\$ 2,500,000	\$ -	N/A		
	*Public Officials Empl. Practices Liability	\$ 1,000,000	\$ -	Included		
	Media Content, Network, Security, Privacy Liability	\$ 2,000,000	\$ -	Included		
	Crime - Employee Dishonesty Coverage	\$ 100,000	\$ 1,000	\$500		
	SUBTOTAL LIABILITY - OPTION 6					N/A
	<i>*(Claims Made)</i>					
OPTION 7 - LIABILITY						
	Comprehensive General Liability	\$ 5,000,000	\$ 10,000	\$8,434		
	Employee Benefits Liability	\$ 300,000	\$ 10,000	Included		
	Deadly Weapon Protection	\$ 1,000,000	\$ -	Included		
	*Public Officials Liability	\$ 5,000,000	\$ 10,000	\$10,014		\$11,943
	*Public Officials Empl. Practices Liability	\$ 5,000,000	\$ 10,000	Included		
	Media Content, Network, Security, Privacy Liability	\$ 2,000,000	\$ 10,000	Included		
	Crime - Employee Dishonesty Coverage	\$ 100,000	\$ 1,000	\$500		\$500
	SUBTOTAL LIABILITY - OPTION 7				\$18,948	\$21,644
	<i>*(Claims Made)</i>					

*ZERO deductible option proposed. \$25K deductible is not available.

Zero Deductible Option \$9,201