


ERIE COUNTY WATER AUTHORITY
INTEROFFICE MEMORANDUM



May 23, 2018

To: Commissioners Schad and Carney

From: Robert J. Lichtenthal, Jr., Deputy Director 
Anthony J. Alessi, Claims Representative / Risk Manager

Subject: 2018 - 2019 Insurance Program Update

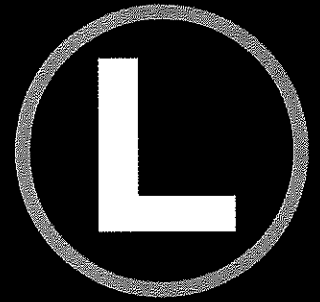
Attached please a copy of the materials that Lawley Insurance will be reviewing with the Commissioners at the May 31, 2018 Board meeting regarding the Authority's 2018-2019 insurance program. We have also included a spreadsheet summarizing responses received by Lawley from various markets with respect to the lines of insurance that the Authority carries.

As you prepare for the meeting please feel free to contact either of us with any questions.

ERIE COUNTY WATER AUTHORITY INSURANCE MARKETING BY LAWLEY FOR THE POLICY PERIOD 07/01/2018 - 07/01/2019

LINE OF INSURANCE	INCUMBENT INSURANCE CARRIER	INCUMBENT INSURANCE CARRIER RENEWAL PREMIUM	PHILADELPHIA	TRAVELERS	TRIDENT PUBLIC RISK	MCKEE RISK MANAGEMENT	ZURICH	NAUTILUS	CINCINNATI	SELECTIVE	Crum & Forster (First Mercury)	GenStar	Indian Harbor Ins. Co
Workers Compensation	NYSIF	\$1,490,296	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage
Workers Compensation Management Fee to Lawley	NYSIF	\$70,900	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage	N/A - Not a market for this line of coverage
General Liability	ARCH	NO LONGER WRITING THIS LINE OF BUSINESS	\$200,845	N/A - Declined	\$420,000	\$360,000	N/A - Not a market for this line of coverage	N/A - Not a Market	\$400,000	Declined	N/A - Not a Market	N/A - Not a Market	N/A - Not a Market
Auto	ARCH	NO LONGER WRITING THIS LINE OF BUSINESS	\$207,694	N/A - Declined	Incl. In General Liability	Incl. In General Liability	N/A - Not a market for this line of coverage	N/A - Not a Market	Incl. In General Liability	Declined	N/A - Not a Market	N/A - Not a Market	N/A - Not a Market
State Surcharge													
Property, Inland Marine and Boiler & Machinery	FM Global	\$315,962	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time	Marketed in 2016 Ongoing Claim - Recommend not marketing at this time
Property, Inland Marine and Boiler & Machinery - Engineering Service Fee	FM Global	\$10,000											
Excess Umbrella - \$10,000,000	Am / Chubb	Pending	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cyber Liability	ACE	\$31,999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Public Officials Liability	Chubb	\$30,846	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Owners Protective - DEC (Smokes Creek)	ARCH	NO LONGER WRITING THIS LINE OF BUSINESS	Included	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Owners Protective - NYSBOT	ARCH	NO LONGER WRITING THIS LINE OF BUSINESS	Included	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dejeu Street Opening Bond (07/01/2017 - 07/01/2019)	MAIN STREET AMERICA ASSURANCE COMPANY	Pre-Paid 2 year Bond	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
China Policy	TRAVELERS	\$3,653	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ECMA Security Officer	MAXIM	\$16,816	New coverage in 2018	New coverage in 2018	New coverage in 2018	New coverage in 2018	New coverage in 2018	New coverage in 2018	New coverage in 2018	New coverage in 2018	New coverage in 2018	New coverage in 2018	New coverage in 2018
TOTALS		\$1,968,522	\$408,539	\$0	\$420,000	\$360,000	\$0	\$0	\$400,000	\$0	\$0	\$0	\$0

INSURANCE PROPOSAL



Erie County Water Authority

July 1, 2018

Lawley

lawleyinsurance.com | 1.844.4LAWLEY

Business Insurance

lawleyinsurance.com/business

Property & Casualty

- General Liability
- Property
- Workers' Compensation Coverage
- Automobile/Commercial Vehicle Fleet Insurance
- Umbrella/Excess Liability Insurance
- Inland Marine/Equipment Coverage
- Business Income/Extra Expense
- Employee Dishonesty
- International Coverages
- Boiler & Machinery/Equipment Breakdown
- Transportation/Ocean Marine
- Owner's and Contractor's Protective Liability
- Builder's Risk
- Surety/Bonding
- Captive Programs
- Alternative Risk Financing
- Flood
- Earthquake

Specialty Products

- Pollution Liability/Environmental
- Professional Liability/Errors & Omissions
- Crime (Fidelity) Insurance
- Cyber Liability
- Director's and Officer's/Management Liability (D&O)
- Employment Practices Liability
- Fiduciary Liability
- Business Travel Accident/Kidnap & Ransom Insurance
- Identity Theft

Employee Benefits

lawleyinsurance.com/benefits

- Medical Insurance
- Prescription Drug Plans
- Private Benefits Exchange - Lawley Marketplace
- Medical Captive Programs
- Consortiums/Trusts
- Dental & Vision Benefits
- Group Life Insurance
- NYS Disability (DBL)
- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Voluntary Insurance
- Executive Benefits
- Retirement Planning and 401k Administration
- Underwriting & Reporting
- Compliance
- Wellness Programs & Health Management Programs
- Lawley Simplifi

Industry Specialties/Practice Groups

lawleyinsurance.com/specialties

- Affordable Housing
- Construction
- Car Dealers
- Healthcare Facilities
- Manufacturing
- Not-for-Profits
- Farms
- Municipalities and Schools

Products/services are subject to state eligibility

Risk Management

lawleyinsurance.com/riskmanagement

Loss Control & Safety Services

- Safety Training & Safety Program Evaluations
- General Liability Loss Control
- Loss Source and Trending Analysis
- Code Rule 59 Consultation
- OSHA Assistance
- Defensive Driving Courses & Vehicle Fleet Loss Control
- Ergonomics Evaluation, Training, & Development
- Captive Loss Control
- Life Safety & Evacuation Plans
- Fire & Protection Systems Assistance
- Site Hazard Analysis
- Return to Work Programs
- Industrial Hygiene - Air, Noise Sampling
- Business Interruption - Contingency & Continuity Planning
- Contractual Liability & Risk Transfer
- Grant Submission & Training
- Accident Investigation

Claims Management

- Claim Trend Analysis
- Claims Reviews (Workers' Compensation and General Liability)
- Claims Consulting Services
- Coverage Analysis Consulting and Monitoring
- Experience Modification Review and Recalculation
- First Aid Claim Program (Workers' Compensation)
- Litigation Management
- Reserve Analysis (Loss Forecaster Software)

Personal Insurance

lawleyinsurance.com/personal

- Automobile Insurance
- Homeowners Insurance
- Vacation or Secondary Home Insurance
- Jewelry, Fine Arts, and Collectibles Insurance
- Renters Insurance
- Condominium Insurance
- Landlord (Rental Properties) Insurance
- Excess/Personal Umbrella Liability
- Flood Coverage, Primary & Excess
- Life Insurance
- Motorcycle Insurance
- Recreational Vehicle Insurance
- Watercraft Insurance
- Co-Ops Insurance
- Identity Theft Insurance
- Trip/Travel/International Medical & Evacuation Coverage
- Workers' Compensation (Domestic Help)
- Earthquake

MyWave

lawleyinsurance.com/mywave

MyWave – A customized portal for your HR needs: thousands of valuable resources, OSHA forms and peer-based forums to keep you informed and in-the-know

Lawley Benefits University

lawleyinsurance.com/lbu

Lawley Benefits University – Resources and events to help keep you informed about changes to healthcare legislation, healthcare reform, compliance issues and more. These tools help you successfully control insurance costs while staying educated on changes to the insurance environment

Products/services are subject to state eligibility

General Liability – Philadelphia

Named Insured

Erie County Water Authority

Coverage	Limit
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	\$3,000,000
Personal/Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises	\$1,000,000
Medical Expenses	\$10,000

Coverage	Deductible
Property Damage	\$15,000

Exposures

Classifications shown below may be subject to audit – please refer to policy.

Loc	Class Code	Classifications	Premium Basis	Rating Exposure
1	99946	Water Mains/Connections Construction Products/Completed Operations included	Payroll	If Any
1	99943	Water Companies Products/Completed Operations included	Payroll	\$15,568,801

Forms & Endorsements

Name	Remarks
General Liability	Non-Auditable
NY Pollution	
Failure to Supply Utility	
Sublimit Terrorism	\$1,000,000
Designated Construction Project Gen Aggregate	NYS Thruway Authority

Named Insured

Erie County Water Authority

Coverage

Limit

Combined Single Limit - Including Hired/Non-Owned Auto Liability	\$1,000,000
Personal Injury Protection (PIP) Coverage - Each Person	\$50,000
Additional PIP Protection (PIP) Coverage - Each Person Each Accident	\$100,000
Uninsured Motorist - Each Accident	\$1,000,000
Underinsured Motorist - Each Accident	\$1,000,000
Medical Payments - Each Person	\$5,000
Physical Damage - Subject to Comprehensive & Collision Deductibles	See Schedule
Hired Automobile Physical Damage - Comprehensive Deductible	\$100
- Collision Deductible	\$1,000

Schedule of Vehicles

Vehicle	Comp Deductible	Collision Deductible	Vehicle Identification #
2000 International Utility	\$500	\$1,000	1HTSCAAR4YH270531
2010 International 7400 Dry Van	\$500	\$1,000	1HTWCAAR1AJ191849
2009 International 7400	\$500	\$1,000	1HTWCAAR09J076395
2004 Ford Econoline	\$500	\$1,000	1FTRE14W44HB13275
2007 Utility Cab CHASSIS	\$500	\$1,000	1HTWCAAR57J460024
2010 Ford F450 4x4	\$500	\$1,000	1FDAF4HY4AEB36720
1998 Vac Trailer	\$500	\$1,000	TLV40098613
2002 Felling Trailer	\$500	\$1,000	5FTTE182821017478
2000 Kaufman Trailer	\$500	\$1,000	15XFD1827Y1002305
2000 Doolittle Trailer	\$500	\$1,000	1DGRS1022YM039708
2000 Doolittle Trailer	N/A	N/A	1DGRS1025YM039718
2011 Felling Trailer	\$500	\$1,000	5FTTA2629B1036397
2011 International Cab & Chassi	\$500	\$1,000	1HTWCAAR6BJ357137
2011 Ford E150	\$500	\$1,000	1FTNE1EW6BDB01601
2011 Ford Dump	\$500	\$1,000	1FDUF4HYXBEC47903
2012 Caterpillar 416E Equipment	N/A	N/A	CAT0416EALMS01817
2012 International Dump	\$500	\$1,000	1HTWCAAR9CJ613286
2012 Ford Econoline	\$500	\$1,000	1FMNE1BW2CDB14248
2012 John Deere Backhoe Equipment	N/A	N/A	1T0310KXCCE231373
2013 Felling Trailer	\$500	\$1,000	5FTFA2628D1042546
2012 Ford F450 4x4	\$500	\$1,000	1FD9X4HY9CEC98636
2013 International 7400	\$500	\$1,000	1HTWCAAR4DH441967
2013 Ford F350	\$500	\$1,000	1FTSE3EL6DDB01864
2013 Ford Escape	\$500 Full Glass	\$1,000	1FMCU0F77DUD76498
2013 Ford E150	\$500	\$1,000	1FTNE1EW4DDB01857
2013 Ford E250	\$500	\$1,000	1FTNE2EW9DDB01861
2013 Ford E250	\$500	\$1,000	1FTNE2EW7DDB01860
2013 Ford E250	\$500	\$1,000	1FMNE1BW8DDB05684
2013 Ford F450 4x4	\$500	\$1,000	1FD9X4GT8DEB47021
2013 Ford F450 4x4	\$500	\$1,000	1FD9X4GTXDEB47022
2013 Ford Transit	\$500	\$1,000	NM0LS6AN9DT166264
2013 Ford Transit	\$500	\$1,000	NM0LS6AN9DT166300
2013 Ford Transit	\$500	\$1,000	NM0LS6AN2DT166302
2013 Ford F550	\$500	\$1,000	1FD0X5HT5DEB47023
2013 Ford Chassis Cab Utility	\$500	\$1,000	1FD9X4GT6DEB47020
2014 International 7400	\$500	\$1,000	1HTWCAAR9EH017203
2014 Caterpillar Backhoe Equipment	N/A	N/A	CAT0416FLKSF01218
2014 Felling FT302T00036	\$500	\$1,000	5FTFA3228E1003615
2014 Ford Escape	\$500 Full Glass	\$1,000	1FMCU0F74EUD59093
2015 Ford F250	\$500	\$1,000	1FTBF2B64FEA58872

2015 Ford F250	\$500 Full Glass	\$1,000	1FTBF2B62FEA58871
2014 Ford F250	\$500	\$1,000	1FTNE2EW6EDB10955
2014 Ford F250	\$500	\$1,000	1FTNE2EW4EDB10954
2014 Ford F250	\$500	\$1,000	1FTNE2EW8EDB10956
2014 Ford E250	\$500	\$1,000	1FTNE2EW5EDA92447
2015 Ford F250	\$500	\$1,000	1FT7X2B66FEA58875
2014 Ford E150	\$500	\$1,000	1FTNE1EW5EDB03151
2014 Ford E150	\$500	\$1,000	1FTNE1EW9EDB10958
2014 Ford Transit Connect	\$500	\$1,000	NMOLS7E73E1162838
2014 Ford Transit Connect	\$500	\$1,000	NMOLS7E77E1162860
2015 Ford F250	\$500	\$1,000	1FTBF2B66FEB32504
2015 Felling Trailer	\$500	\$1,000	5FTEE2529F1002674
2015 Ford F450	\$500	\$1,000	1FDTF4HT3FEB36583
2015 Ford F450	\$500 Full Glass	\$1,000	1FD9X4HT6FEB36584
2015 Ford F450	\$500	\$1,000	1FDTF4HT1FEB36582
2015 International 7400	\$500	\$1,000	3HAWCSTR5FL723115
2015 Caterpillar 420F Equipment	N/A	N/A	CAT0420FHSKR04953
2013 Wachs Valve Maintenance	\$500	\$1,000	1E9PT1510DC297921
2016 Bobcat T590 EQUIP	N/A	N/A	ALJU20684
2015 International 7400	\$500	\$1,000	3HAWCSTR8FL723111
2016 Felling Trailer	\$500	\$1,000	5FTFA3223G1000351
2016 Felling Trailer	\$500	\$1,000	5FTEE2621G1000062
2015 Kubota RTV-X900 EQUIP	N/A	N/A	23490
2016 International 7400	\$500	\$1,000	3HAWCSTR9GL180322
2016 International 7400	\$500	\$1,000	3HAWCSTR0GL180323
2015 Ford F150	\$500	\$1,000	1FTEX1E83FFC15674
2015 Ford F150	\$500	\$1,000	1FTEX1E81FFC15673
2015 Ford F150	\$500	\$1,000	1FTEX1E85FFC15675
2015 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG0FZ546026
2015 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG3FZ546683
2015 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG0FZ546513
2015 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG8FZ546677
2015 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG4FZ546661
2015 Chevrolet Silverado	\$500	\$1,000	1GCVKPEH7FZ379283
2016 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK1G6161135
2016 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK6G6157890
2016 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK1G6161653
2017 Felling Trailer	\$500	\$1,000	5FTFA3228H1000119
2016 Chevrolet Traverse	\$500 Full Glass	\$1,000	1GNKVGKD3GJ307368
2016 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEK4G6298943
2016 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLFEK6G6303856
2016 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEK2G6297791
2016 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEK4G6295783
2016 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEK9G6296752
2016 Ford F150	\$500	\$1,000	1FTEX1E8XGFC00753
2016 Ford F150	\$500	\$1,000	1FTEX1E81GFC00754

2016 Ford F150	\$500	\$1,000	1FTEX1E83GFC00755
2016 Ford F150	\$500	\$1,000	1FTEX1E85GFC00756
2016 Wachs Trailer	\$500	\$1,000	1E9PT1514GC297117
2016 Ford E250	\$500	\$1,000	1FT7X2B63GEC86480
2016 Ford E250	\$500	\$1,000	1FT7X2B65GEC86481
2016 Ford E250	\$500	\$1,000	1FT7X2B69GEC86483
2016 Ford F250	\$500	\$1,000	1FT7X2B67GEC86479
2016 Ford F250	\$500	\$1,000	1FT7X2B67GEC86482
2016 Bobcat E50 T4 Equipment	N/A	N/A	AJ1812769
2015 Caterpillar 416F Equipment	N/A	N/A	CAT0416FPKSF01999
2016 Caterpillar 416F Equipment	N/A	N/A	CAT0416FVHWB00895
2016 Ram 2500 ST	\$500	\$1,000	3C6TR5CT3GG309870
2016 Ram 2500 ST	\$500	\$1,000	3C6TR5CT7GG309869
2016 John Deere Loader	N/A	N/A	1DW524KZHGF676958
2016 Chevrolet Silverado	\$500	\$1,000	1GB4KYC82GF246488
2016 Chevrolet Silverado	\$500	\$1,000	1GB5KYCG3GZ346786
2016 Ram Cargo Van	\$500	\$1,000	3C6TRVNG3GE134290
2016 Ram Cargo Van	\$500	\$1,000	3C6TRVNG5GE134291
2017 Kenworth T370Truck	\$500	\$1,000	2NKHHJ8X8HM159428
2017 Ford Transit Van	\$500	\$1,000 Full Glass	1FTYR2XM5HKA11475
2016 Ram 1500	\$500	\$1,000	3C6TRVNG7GE134292
2017 Felling Trailer	\$500	\$1,000	5FTCF1320H1003549
2017 Kenworth T370Truck	\$500	\$1,000	2NKHHJ8X1HM160226
2018 Felling Trailer	\$500	\$1,000	5FTCE2528J1000074
2017 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEKXH6319098
2017 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEKXH6319294
2017 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEK1H6320172
2017 Chevrolet Express Van	\$500 Full Glass	\$1,000	1GCWGAFF8H1238773
2017 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEK5H6320451
2017 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEK8H6320220
2017 Chevrolet Equinox SUV	\$500 Full Glass	\$1,000	2GNFLEEK5H6320157
2017 Ford F250	\$500	\$1,000	1FT7X2B6XHED45428
2017 Ford F250	\$500	\$1,000	1FT7X2B68HED45427
2017 Ford F450 4x4	\$500	\$1,000	1FDUF4HT9HDA06272
2017 Ram 1500	\$500	\$1,000	3C6JR7DG1GH696375
2017 Ram 1500	\$500	\$1,000	3C6JR7DG3HG696376
2017 JCB Backhoe Equipment	N/A	N/A	JCB3CX4TPH2510967
2017 Chevrolet Traverse SUV	\$500 Full Glass	\$1,000	1GNKVXGKDXHJ240981
2017 Ram Crew Cab	\$500	\$1,000	3C6TR5HT7HG721347
2017 Ram Crew Cab	\$500	\$1,000	3C6TR5HT9HG721348
2017 Ram Crew Cab	\$500	\$1,000	3C6TR5HT7HG721350
2017 Ram Crew Cab	\$500	\$1,000	1C6RR7FGXHS771955
2017 Ram Crew Cab	\$500	\$1,000	1C6RR7FG1HS771956
2017 Caterpillar 930M Equipment	N/A	N/A	CAT0930MCKTG03340
2018 Ford Transit Connect	\$500	\$1,000	NMOLS7E76J1340879
2018 Kenworth T370Truck	\$500	\$1,000	2NKHLJ0X4JM198548

2018 Ford Transit Connect	\$500	\$1,000	NM0LS7E72J1340877
2018 Ford Transit Connect	\$500	\$1,000	NM0LS7E72J1340863
2018 Ford Transit Connect	\$500	\$1,000	NM0LS7E75J1340873
2018 Ford Transit Van	\$500	\$1,000 Full Glass	NM0LS7E76J1340882
2018 Chevrolet Traverse SUV	\$500 Full Glass	\$1,000	1GNEVFKW9JJ213169
2018 Chevrolet Silverado	\$500 Full Glass	\$1,000	1GC2KUEG6JZ285977
2018 Ram Pickup	\$500 Full Glass	\$1,000	1C6RR7GG2JS277982

Driver List

- Per list on file

Named Insured

Erie County Water Authority

Location Schedule

Loc Bldg#	Location Address	Building Description
1-1	3030 Union Road Cheektowaga NY 14227 Service Center	Service Center
1-2	3030 Union Road Cheektowaga NY 14227 Vukelic Booster	Vukelic Booster Station
1-3	3030 Union Road Cheektowaga NY 14227 Substation Tran	Substation Transformer & Switchgear
1-4	3030 Union Road Cheektowaga NY 14227 Five (5) Garage	Five (5) Garage
1-5	3030 Union Road Cheektowaga NY 14227 Warehouse (Barn)	Warehouse (Barn)
2-1	Ledyard Avenue Depew NY 14043 Vacant Land	Vacant Land
3-1	16 Pleasantview Drive (near Transit Road) Lancaster NY 14086 Pleasantview EI	Pleasantview Elevated Water Storage Tank
4-1	California Road near Southwestern Orchard Park NY 14127 Horner Pump Sta	Horner Pump Station
5-1	3476 Pleasant Avenue (& Thruway) Hamburg NY 14075 Guenther Pump	Guenther Pump
5-2	3476 Pleasant Avenue (& Thruway) Hamburg NY 14075 Guenther Pump S	Guenther Pump Stn, Transformer & Switchgear
5-3	3476 Pleasant Avenue (& Thruway) Hamburg NY 14075 Guenther Pump S	Guenther Pump Stn, Ground Water Storage Tank
5-4	3476 Pleasant Avenue (& Thruway) Hamburg NY 14075 Guenther Pump S	Guenther Pump Stn, Ground Water Storage Tank
6-1	1193 Sweet Home Road Amherst NY 14226 RF Ball Pump St	RF Ball Pump Station
6-2	1193 Sweet Home Road Amherst NY 14226 RF Ball Electri	RF Ball Electrical Sub-Station
6-3	1193 Sweet Home Road Amherst NY 14226 RF Ball 2 Groun	RF Ball 2 Ground Water Storage Tanks
6-4	1193 Sweet Home Road Amherst NY 14226 Permanent Stand	Permanent Standby Power
7-1	3300 River Road Tonawanda NY 14150 Raw Water Pump	Raw Water Pump Station

8-1	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150 Raw Water Elec.	Raw Water Elec. Sub-Stn
8-2	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150 Water Treatment	Water Treatment Plant
8-3	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150 Treatment Plant	Treatment Plant Elec. Sub-Stn
8-4	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150 Equalization Ta	Equalization Tanks & Trolley Bldg bet. Tanks (Process Tanks)
8-5	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150 Sludge Tank (Pr	Sludge Tank (Process Tank)
8-6	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150 Alum Sludge Bui	Alum Sludge Building
8-7	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150 Permanent Stand	Permanent Standby Power
9-1	75 Pennock Place Cheektowaga NY 14225 Pine Hill Pump	Pine Hill Pump Station
9-2	75 Pennock Place Cheektowaga NY 14225 Pine Hill Pump	Pine Hill Pump Ground Storage Reservoir
10-1	6007 Lake Avenue Orchard Park NY 14127 Windom Pump Sta	Windom Pump Station
10-2	6007 Lake Avenue Orchard Park NY 14127 Windom - Outsid	Windom - Outside Transformer & Switchgear Sub Stn.
10-3	6007 Lake Avenue Orchard Park NY 14127 Windom Reservo	Windom Reservoir Gatehouse
10-4	6007 Lake Avenue Orchard Park NY 14127 Water Tank	Water Tank
10-5	6007 Lake Avenue Orchard Park NY 14127 Permanent Stand	Permanent Standby Power
10-6	6007 Lake Avenue Orchard Park NY 14127 Pole Barn	Pole Barn
11-1	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Raw Water Pump	Raw Water Pump Station
11-2	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Control & Filte	Control & Filter Building
11-3	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Coagulation Bas	Coagulation Basin Building
11-4	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Coagulation Bas	Coagulation Basin - Control Building

11-5	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Coagulation Bas	Coagulation Basin - Control Building #2
11-6	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Sturgeon Point	Sturgeon Point Treatment Plant
11-7	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	unknown
11-8	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Waste Water Pum	Waste Water Pump Station Addition
11-9	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Waste Water Tre	Waste Water Treatment Trans. Pump Chamber
11-10	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Waste Water Tre	Waste Water Treatment Garage
11-11	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Waste Water Tre	Waste Water Treatment Chemical Building
11-12	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Elevated Washwa	Elevated Washwater Storage (Process Tank)
11-13	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 2 Clearwell Tan	2 Clearwell Tanks
11-14	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Clearwell Pump	Clearwell Pump Station
11-15	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047 Permanent Stand	Permanent Standby Power & Sub Stn. Transformers. S/Gear to area Lighting
12-1	5077 Southwestern Blvd. (& Camp Road) Hamburg NY 14075 Hamburg Pump St	Hamburg Pump Station
13-1	Schultz Road Lakeview NY 14085 Lakeview pump S	Lakeview pump Station
14-1	450 Wehrle Drive Cheektowaga NY 14225 Steel Tank	Steel Tank
15-1	6224 Broadway Lancaster NY 14086 Broadway Pump S	Broadway Pump Station
15-2	6224 Broadway Lancaster NY 14086 Steel Water Tan	Steel Water Tank - 4.4 Million Gallons
16-1	1951 Hamburg Turnpike Lackawanna NY 14218 Brick building	Brick building
17-1	295 Main Street, 350 Ellicott Square Bldg. Buffalo NY 14203 office	office

18-1	Jewett - Holmwood Rd. Orchard Park NY 14127 Pump Station	Pump Station
19-1	4907 Clark Street Hamburg NY 14075 Dwelling - Pump	Dwelling - Pump Station
20-1	4115 Transit Road, East Aurora NY 14052 Steel Tank & Pu	Steel Tank & Pump Station
21-1	7591 East Eden Road Eden NY 14057	Steel Pump Station & Tank
22-1	8660 Main St., Williamsville, Williamsville NY 14221 Harris Hill Pum	Harris Hill Pump Station
23-1	Texas St. & Lang Ave Buffalo NY 14211 Texas & Lang Co	Texas & Lang Connection (City of Buffalo)
24-1	William St. & Penora St. Depew NY 14043 William Street	William Street Pump Station
25-1	Colvin Tank - 225 Frederick Road Tonawanda NY 14150 Colvin Tank	Colvin Tank
26-1	747 Niagara Street Tonawanda NY 14150 Veterans Pump S	Veterans Pump Station and Tank
27-1	Trevett Road near Brown Hill Road Springville NY 14141 Concord Tank &	Concord Tank & Pump Station
28-1	Chestnut Ridge Road South of Newton Road Orchard Park NY 14127 Chestnut Ridge	Chestnut Ridge tank
29-1	Gartman Road West of Scherff Road Orchard Park NY 14127 Gartman rd tank	Gartman rd tank
30-1	Ward Road West of Cole Road Orchard Park NY 14127 Ward Rd Tank	Ward Rd Tank
31-1	Main Street between Cummings Road and Buell Street Akron NY 14001 Main St Tank	Main St Tank
32-1	7701 Wohlheiter Road Boston NY 14025 Generator	Generator
33-1	8971 Zimmerman Road Boston NY 14025 Rice Hill Tank	Rice Hill Tank (Owned by other than the Authority)
34-1	11633 Clinton Street Marilla NY 14102 Marilla Buildin	Marilla Building
35-1	3365 Two Rod Road Buffalo NY 14202 Two Rod Tank	Two Rod Tank

Property Coverage

Loc# Bldg#	Location Street	Subject of Insurance	Limit	Cause of Loss	Ded	Valuation
0-0	Blanket locations	Building and Contents	\$456,000,000	Special (Including theft)	\$250,000	Replacement Cost
		Machinery & Equipment	Covered up to Policy Limit	Special (Including theft)	\$250,000	Replacement Cost
		Flood	\$150,000,000	Special (Including theft)	\$250,000	Replacement Cost
		Earthquake	\$150,000,000	Special (Including theft)	\$250,000	Replacement Cost
		Business Income with Rental Value without Extra Expense	\$6,200,000*	Special (Including theft)	24 hours	Replacement Cost
		Extra Expense	\$2,500,000*	Special (Including theft)	24 hours	Replacement Cost
		EDP Equipment	Covered up to Policy Limit	Special (Including theft)	\$250,000	Replacement Cost
		Accounts Receivable	\$2,500,000	Special (Including theft)	\$250,000	Replacement Cost
		Valuable Papers	\$2,500,000	Special (Including theft)	\$250,000	Replacement Cost
1-1	3030 Union Road	Building	\$10,131,136	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$7,452,171	Special (Including theft)	\$250,000	Replacement Cost
1-2	3030 Union Road	Building	\$1,991,924	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$4,836,759	Special (Including theft)	\$250,000	Replacement Cost
1-3	3030 Union Road	Building	\$672,072	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$178,140	Special (Including theft)	\$250,000	Replacement Cost
1-4	3030 Union Road	Building	\$4,431,896	Special (Including theft)	\$250,000	Replacement Cost
1-4	3030 Union Road	Personal Property	\$213,228	Special (Including theft)	\$250,000	Replacement Cost
1-5	3030 Union Road	Building	\$2,018,915	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,927,146	Special (Including theft)	\$250,000	Replacement Cost
3-1	16 Pleasantview Drive (near Transit Road)	Building	\$4,396,808	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$32,389	Special (Including theft)	\$250,000	Replacement Cost
4-1	California Road near Southwestern	Building	\$641,805	Special (Including theft)	\$250,000	Replacement Cost

		Personal Property	\$1,554,672	Special (Including theft)	\$250,000	Replacement Cost
5-1	3476 Pleasant Avenue	Building	\$1,802,988	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$4,207,872	Special (Including theft)	\$250,000	Replacement Cost
5-2	3476 Pleasant Avenue	Building	\$623,488	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
5-3	3476 Pleasant Avenue	Building	\$4,224,067	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
5-4	3476 Pleasant Avenue	Personal Property	\$10,123	Special (Including theft)	\$250,000	Replacement Cost
6-1	1193 Sweet Home Road	Building	\$5,737,369	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$6,890,762	Special (Including theft)	\$250,000	Replacement Cost
6-2	1193 Sweet Home Road	Building	\$2,526,343	Special (Including theft)	\$250,000	Replacement Cost
6-2	1193 Sweet Home Road	Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
6-3	1193 Sweet Home Road	Building	\$6,010,860	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
6-4	1193 Sweet Home Road	Building	\$1,974,845	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$54,743	Special (Including theft)	\$250,000	Replacement Cost
7-1	3300 River Road	Building	\$8,231,232	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$13,082,461	Special (Including theft)	\$250,000	Replacement Cost
8-1	3750 River Road (Van Dewater treatment Plant)	Building	\$118,760	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
8-2	3750 River Road (Van Dewater treatment Plant)	Building	\$42,580,752	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$62,335,349	Special (Including theft)	\$250,000	Replacement Cost
8-3	3750 River Road (Van Dewater treatment Plant)	Building	\$1,554,672	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
8-4	3750 River Road (Van Dewater treatment Plant)	Building	\$3,697,745	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
8-5	3750 River Road (Van Dewater	Building	\$717,956	Special (Including theft)	\$250,000	Replacement Cost

	treatment Plant)	Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
8-6	3750 River Road (Van Dewater treatment Plant)	Building	\$2,167,365	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
8-7	3750 River Road (Van Dewater treatment Plant)	Building	\$1,743,557	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$56,111	Special (Including theft)	\$250,000	Replacement Cost
9-1	75 Pennock Place	Building	\$1,112,023	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$747,646	Special (Including theft)	\$250,000	Replacement Cost
9-2	75 Pennock Place	Building	\$2,475,060	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
10-1	6007 Lake Avenue	Building	\$1,160,606	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$4,407,604	Special (Including theft)	\$250,000	Replacement Cost
10-2	6007 Lake Avenue	Building	\$445,349	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
10-3	6007 Lake Avenue	Building	\$32,389	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$67,477	Special (Including theft)	\$250,000	Replacement Cost
10-4	6007 Lake Avenue	Building	\$21,662,849	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$2,699	Special (Including theft)	\$250,000	Replacement Cost
10-5	6007 Lake Avenue	Building	\$1,320,669	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$54,743	Special (Including theft)	\$250,000	Replacement Cost
10-6	6007 Lake Avenue	Building	\$414,012	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,567	Special (Including theft)	\$250,000	Replacement Cost
11-1	722 Sturgeon Point Road, (Treatment Plant)	Building	\$2,029,713	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,817,605	Special (Including theft)	\$250,000	Replacement Cost
11-2	722 Sturgeon Point Road, (Treatment Plant)	Building	\$23,600,792	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$32,030,032	Special (Including theft)	\$250,000	Replacement Cost
11-3	722 Sturgeon Point Road, (Treatment Plant)	Building	\$2,558,732	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,560,071	Special (Including theft)	\$250,000	Replacement Cost

Property – Affiliated FM

11-4	722 Sturgeon Point Road, (Treatment Plant)	Building	\$194,334	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$56,681	Special (Including theft)	\$250,000	Replacement Cost
11-5	722 Sturgeon Point Road, (Treatment Plant)	Building	\$272,608	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,832,678	Special (Including theft)	\$250,000	Replacement Cost
11-6	722 Sturgeon Point Road, (Treatment Plant)	Building	\$3,473,721	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$11,185,005	Special (Including theft)	\$250,000	Replacement Cost
11-7	722 Sturgeon Point Road, (Treatment Plant)	Building	\$310,395	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$345,483	Special (Including theft)	\$250,000	Replacement Cost
11-9	722 Sturgeon Point Road, (Treatment Plant)	Building	\$8,325	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$33,301	Special (Including theft)	\$250,000	Replacement Cost
11-10	722 Sturgeon Point Road, (Treatment Plant)	Building	\$83,254	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$8,325	Special (Including theft)	\$250,000	Replacement Cost
11-11	722 Sturgeon Point Road, (Treatment Plant)	Building	\$83,254	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$83,254	Special (Including theft)	\$250,000	Replacement Cost
11-12	722 Sturgeon Point Road, (Treatment Plant)	Building	\$1,149,810	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
11-13	722 Sturgeon Point Road, (Treatment Plant)	Building	\$14,647,930	Special (Including theft)	\$250,000	Replacement Cost
11-14	722 Sturgeon Point Road, (Treatment Plant)	Building	\$34,278,369	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special (Including theft)	\$250,000	Replacement Cost
11-15	722 Sturgeon Point Road, (Treatment Plant)	Building	\$7,903,486	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$102,643	Special (Including theft)	\$250,000	Replacement Cost
12-1	5077 Southwestern Blvd. (& Camp Road)	Building	\$575,440	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$421,057	Special (Including theft)	\$250,000	Replacement Cost
13-1	Schultz Road	Building	\$86,371	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$178,140	Special (Including theft)	\$250,000	Replacement Cost
14-1	450 Wehrle Drive	Building	\$11,387,436	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,398	Special	\$250,000	Replacement Cost

				(Including theft)		
15-1	6224 Broadway	Building	\$4,959,942	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$40,486	Special (Including theft)	\$250,000	Replacement Cost
15-2	6224 Broadway	Building	\$5,247,020	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$2,699	Special (Including theft)	\$250,000	Replacement Cost
17-1	295 Main Street, 350 Ellicott Square Bldg.	Personal Property	\$1,608,654	Special (Including theft)	\$250,000	Replacement Cost
18-1	Jewett - Holmwood Rd.	Building	\$1,875,729	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$2,699	Special (Including theft)	\$250,000	Replacement Cost
19-1	4907 Clark Street	Building	\$2,450,768	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$2,699	Special (Including theft)	\$250,000	Replacement Cost
20-1	4115 Transit Road,	Building	\$3,184,919	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$2,699	Special (Including theft)	\$250,000	Replacement Cost
21-1	7591 East Eden Road	Building	\$2,356,556	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$21,593	Special (Including theft)	\$250,000	Replacement Cost
22-1	8660 Main St., Williamsville,	Building	\$972,403	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,458,604	Special (Including theft)	\$250,000	Replacement Cost
23-1	Texas St. & Lang Ave	Building	\$134,954	Special (Including theft)	\$250,000	Replacement Cost
24-1	William St. & Penora St.	Building	\$1,215,474	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,448,614	Special (Including theft)	\$250,000	Replacement Cost
25-1	Colvin Tank - 225 Frederick Road	Building	\$3,756,406	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$114,890	Special (Including theft)	\$250,000	Replacement Cost
26-1	747 Niagara Street	Building	\$6,004,037	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,332,059	Special (Including theft)	\$250,000	Replacement Cost
27-1	Trevett Road near Brown Hill Road	Building	\$814,409	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$24,976	Special (Including theft)	\$250,000	Replacement Cost
28-1	Chestnut Ridge Road South of Newton Road	Building	\$5,133,464	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,412	Special	\$250,000	Replacement Cost

				(Including theft)		
29-1	Gartman Road West of Scherff Road	Building	\$2,909,260	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,412	Special (Including theft)	\$250,000	Replacement Cost
30-1	Ward Road West of Cole Road	Building	\$1,248,805	Special (Including theft)	\$250,000	Replacement Cost
31-1	Main Street between Cummings Road and Buell Street	Building	\$6,555,394	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$21,646	Special (Including theft)	\$250,000	Replacement Cost
32-1	7701 Wohlheiter Road	Building	\$73,451	Special (Including theft)	\$250,000	Replacement Cost
33-1	8971 Zimmerman Road	Building	\$73,451	Special (Including theft)	\$250,000	Replacement Cost
34-1	11633 Clinton Street	Building	\$244,204	Special (Including theft)	\$250,000	Replacement Cost

Additional Coverages – Policy Level

Description	Remarks
Personal Property of Others	Covered up to Policy Limit
Outdoor Property	Covered up to Policy Limit
Outdoor Property	Covered up to Policy Limit
Personal Effects of Officers & Employees	Covered up to Policy Limit
Unnamed Locations	\$1,000,000
Property In Transit	\$500,000
Land & Water Clean Up	\$100,000
Demolition and Increased Cost of Construction	Covered up to Policy Limit
Boiler & Machinery	Covered up to Policy Limit
Data, Programs & Software	\$500,000
EDP	Covered up to Policy Limit
Mold, mildew & fungus	Covered up to Policy Limit

- * Business Interruption Gross Earnings not to exceed 30 days for ordinary payroll.
- * Business Interruption Gross Profits for 12 months Period of Liability not to exceed 30 days for ordinary payroll.

We strongly recommend that you obtain a professional appraisal of your real property, including an estimate of debris removal (which must be included in the building limit) and the length of time that would be required to rebuild. Any estimate you have been provided from any source other than a professional appraiser is just that – an estimate – and will not guarantee that you have sufficient limits to rebuild your building(s) in the event of a total loss.

Named Insured

Erie County Water Authority

Coverages

Scheduled	Limit	Valuation
Contractor's Equipment Per schedule on file dated 5/2/18	\$2,500,000	Actual Cash Value
Radio Equipment Per schedule on file	\$1,293,817	Actual Cash Value

Named Insured

Erie County Water Authority

Coverage	Limit	Deductible
Employee Theft	\$500,000	\$5,000
Forgery or Alteration	\$500,000	\$5,000
Inside the Premises: Theft of Money and Securities	\$250,000	\$5,000
Outside the Premises: Money and Securities	\$250,000	\$5,000

*Optional quote to add \$500,000 Computer Fraud coverage is approx. \$553 annual premium

Worker's Compensation - NYSIF



Named Insured

FEIN

Erie County Water Authority	16-6000337
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**Workers Compensation Limits - Statutory
Employers Liability Limits
Coverage**

Limit

Each Accident	\$100,000
Policy Limit	\$500,000
Each Employee	\$100,000

Classifications shown below may be subject to audit – please refer to policy.

Loc	State	Street	Code	Classification	Payroll	Rate	Premium
1	NY	295 Main Street Room 350	7520	Water Works Operation & Drivers	\$10,371,404.00	10.01	\$1,038,178.54
			7542	Meter Readers Utility Co	\$60,000.00	9.56	\$5,736.00
			8742	Salespersons, Collectors or Messengers	\$58,055.00	0.46	\$267.05
			8810	Clerical	\$7,174,666.00	0.20	\$14,349.33
Total							\$1,058,529.92

	Factor	Factor Premium
Experience Modification	0.31%	\$328,144.28
Terrorism		\$10,068.55
Domestic Terrorism/Natural Catastrophe		\$1,766.41
Premium Discount	0.05%	(\$69,333.71)
Expense Constant		\$250.00
NY Assessment		\$160,830.23
Total Estimated Annual		\$1,490,255.68

Cyber Liability

Named Insured

Erie County Water Authority

Coverage Information

Term:	7/1/2018 to 7/1/2019
Retroactive Date:	7/1/2015
Policy Type:	Chubb/ACE Cyber Enterprise Risk Management – Claims Made
Carrier:	Chubb/ACE American Insurance Company (Admitted... "A++" A.M. Best Rating)

Privacy and Network Liability

Limit

Deductible

	Limit	Deductible
Privacy Liability	\$5,000,000	\$25,000
Data Breach Fund		
Standard Option	\$1,000,000	\$25,000
ACE Data Breach Team	\$5,000,000	\$25,000
Network Security Liability	\$5,000,000	\$25,000/10 Hours
Network Extortion	\$5,000,000	\$25,000
Policy Aggregate Limit of Liability	\$5,000,000	N/A

Coverage Highlights

- \$2,500,000 Regulatory Proceeding Sublimit
- **Data Breach Fund** – ACE Data Breach Team limit option applies when utilizing vendors on Chubb's Data Breach Team. "Standard" limit applies when using own vendors to respond to a breach.
- **Data Breach Team services:**
 - For computer forensics
 - To comply with privacy regulations (legal, call center and notification expenses)
 - Voluntarily notify individuals
 - For public relations and crisis management
 - Determine indemnification rights with a service provider
 - Credit monitoring services

Increased Coverage Option

- \$5,000,000 Limit for Business Interruption, Digital Data Recovery and Electronic, Social & Printed Media Liability
 - \$3,489 Additional Premium (from expiring)

Required to Bind

- Written order to bind

Extended Reporting Period Option

This coverage form is written on a Claims-made basis. You may have an option to purchase an Extended Reporting Period (ERP) endorsement should your policy be cancelled or non-renewed

Named Insured

Erie County Water Authority

Coverage Information

Term:	7/1/2018 to 7/1/2019
Retroactive Date:	1/1/2006
Policy Type:	Public Officials Liability – Claims Made
Carrier:	Ace American Insurance Company (Admitted... "A++" A.M. Best Rating)

Coverage	Limit	Deductible
Public Officials Liability	\$2,000,000	\$100,000
Employment Practices Liability	\$2,000,000	\$100,000
Policy Aggregate Limit of Liability	\$2,000,000	N/A

Coverage Highlights

- Includes Third Party Employment Practices Liability
- Side A Coverage Included in Limit of Liability
- Defense Costs Outside of Limit up to \$2,000,000

Required to Bind

- Written Request

Extended Reporting Period Option

This coverage form is written on a Claims-made basis. You may have an option to purchase an Extended Reporting Period (ERP) endorsement should your policy be cancelled or non-renewed.

Named Insured

Erie County Water Authority

Coverage	Limit
Each Occurrence	\$10,000,000
Aggregate	\$10,000,000
Self Insured Retention	\$10,000

Schedule of Underlying Insurance

Coverage	Limit
General Liability (Arch Insurance Company - GWPKG0104509)	
- Each Occurrence	\$1,000,000
- General Aggregate	\$3,000,000
- Product & Completed Operations Aggregate	\$3,000,000
- Personal & Advertising Injury	\$1,000,000
Automobile Liability (Arch Insurance Company - GWPKG0104509)	\$1,000,000
Employer's Liability (The State Insurance Fund - B20093274)	
- Per Accident	\$100,000
- Disease Policy Limit	\$500,000
- Disease Each Employee	\$100,000
D&O (Ace American Insurance Co - G46783281001 - 7/1/2017 -7/1/2018)	
\$2,000,000 Aggregate	\$2,000,000
EBL (Arch Insurance Company -GWPKG0104509 -7/1/2017 -7/1/2018	
\$3,000,000 Aggregate	\$1,000,000

**Lawley Agency, LLC
361 Delaware Avenue
Buffalo, NY 14202**

Under Sect. 2119 of the NYS Insurance Law, Lawley Agency, LLC agrees to provide the following fee-based services to Erie County Water Authority under the following terms and conditions.

Period Covered:

1 year July 1, 2018 to July 1, 2019

Services Provided:

- 1.) Loss Control Services- Site Safety Reviews- Safety Program Development
- 2.) Claim Management Services - Claim Reviews - Experience Mod Analysis
- 3.) Policy Administration Services- Policy Review- Certificates of Insurance

**Fee Amount: \$70,000
(Annual and Minimum)**

This fee amount is in addition to commissions.

This fee amount is not in addition to commissions for Workers Compensation Insurance.

Note that all fees are in addition to policy premiums.

Payable: Lawley Agency, LLC

Accepted:

Erie County Water Authority

Lawley Agency, LLC

By Title:

By Title:

Date:

Date:

Risk Management Programs That Save Dollars and Make Sense

Erie County Water Authority - Risk Management Services 7-1-18

Site Contact: Tony Alessi

Client Needs: Risk Management Services – Loss Control & Claims Management aimed at reducing exposures to loss and controlling claim costs through claim management and regular review.

Proposed Services: The following services are being proposed to address the above needs:

CLAIM MANAGEMENT SERVICES	Benefit to Erie County Water Authority	Program Costs
Workers' Compensation Claim Review: Conduct claim reviews with an eye on mitigating your workers' compensation losses.	A review of open claims within your Experience Mod provides an opportunity to manage their value and the impact they have on premium costs.	Included
Annual Experience Mod Analysis: Utilize ModMaster Software to verify the accuracy of the experience modification factor.	A review of the values going into the experience modification factor assures the mod is calculated by the state correctly and provides an early projection allowing Erie County Water Authority to plan for their WC premium costs.	Included
First Aid Claim Program: Process and fee schedule your First Aid Claims (Medical Only per NY WC Section 110).	The NY statute allows for self-pay of minor medical only claims that fall under the provisions of section 110 of the WC law. Paying for these minor claims out-of-pocket, Erie County Water Authority will be able to manage their claims frequency and lower their premium costs. The Lawley First Aid program identifies which claims can be handled this way and evaluates the medical charges against the NY fee schedule allowance to assure there is no overpayment.	Included
	Claim Management Subtotal	\$10,000

LOSS CONTROL SERVICES		
Safety Outsource Consulting – Lawley loss control will compliment your in-house safety department. Services will include site safety reviews, lockout program updates, safety meeting attendance, training, program development/implementation, written safety program updates, safety benchmarking, accident investigation, loss history analysis, grant writing, and other safety resource needs as mutually agreed upon by the ECWA and Lawley.	Hands-on safety consultation services providing professional insight and experience to supplement the ECWA safety efforts.	\$40,000
	Loss Control Subtotal	\$40,000
POLICY ADMINISTRATION SERVICES		
Certificates of Insurance Policy Administration Policy Review	When needed and ongoing policy handling services throughout the year	\$20,000
	Policy Administration Services Subtotal	\$20,000
Your investment is based on the size and scope of work required to implement this risk management program:	Total Investment:	\$70,000

Agreement for the term of 7/1/18-7/1/19

Acceptance: _____ Date _____

Renewal Comparison



Coverage	7/1/2017 - 7/1/2018	7/1/2018 - 7/1/2019
Package		
- General Liability	\$ 189,836	\$ 200,845
- Automobile	\$ 216,297	\$ 207,694
Property	\$ 316,999	\$ 315,962
- Engineering Fee	\$10,000	\$10,000
Crime	\$ 3,653	\$ 3,653
Cyber	\$ 28,500	\$ 31,989
Public Officials Liability	\$ 30,845	\$ 30,846
Worker's Compensation	\$ 1,561,989	\$ 1,490,256
Umbrella	\$ 110,657	Pending
Lawley Service Fees		
Claim Management Services	\$9,375	\$10,000
Loss Control Services	\$40,625	\$40,000
Policy Administration Services	\$20,000	\$20,000

Total Premium \$ 2,538,776 \$ 2,361,245*

*Does not include Umbrella Renewal premium

- Optional Quote- General Liability SIR \$50,000- \$163,980.00
- Optional Quote- General Liability SIR \$100,000- \$156,124.00
- Terrorism premium included in Property premium above is \$7,500
- Cyber Renewal has Additional Coverages
- Defense costs are outside the limit

Carrier	Quote Offered	Premium	Comments
Travelers	No		Declined due to Bulk Water Sales
Trident Public Risk	Yes		Indication offered – Detail provided on next pages
McKee Risk Management	Yes		Indication offered – Detail provided on next pages
Cincinnati	Yes		Non-Binding Indication of \$400k
Selective	No		Declined due to size and loss history
Houston Casualty Company	No		Declined

* Non-Binding- Indication Only

While we are unable to support the \$100k SIR on the AL and GL due to loss activity, we are able to provide an option on the GL only at a \$250k minimum SIR. For AL, the minimum SIR we could provide is \$500k.

The reason for this higher attachment on the Auto is primarily due to four individual losses, which share 2 dates of loss:

- I noted two entries for 2/11/2013 relative to an insured driver that struck the back of a WeCare passenger bus. Summing both losses, the total incurred reflects \$1,283,435. When this is trended and developed, I am showing an occurrence value of \$1.62M.
- Also, I note two entries bearing a date of loss of 10/14/2009 relative to an insured vehicle striking another when their foot slipped off the brake pedal. Summing both of these losses, the total incurred reflects \$474,105. When this is trended and developed, I am showing an occurrence value of \$674k.

Indicated Options:

- \$5M/\$5M limit xs \$500k AL SIR, \$250k GL SIR: In the range of \$395,000 - \$420,000*
- \$5M/\$5M limit xs \$500k AL SIR, \$350k GL SIR: In the range of \$365,000 - \$390,000*
- \$5M/\$5M limit xs \$500k AL SIR, \$500k GL SIR: In the range of \$345,000 - \$375,000*
- Defense costs are outside the limit

*These indications are subject to full underwriting review and are subject to change.

* Non-Binding- Indication Only

The rating was completed with a \$25,000 dollar deductible. We did not pursue a SIR or \$100,000 deductible as requested, because that is outside of our general appetite.

With deductible programs, the deductible can be structured to include or exclude expenses. In this instance, I've modeled the deductible to include expenses.

Indicated premium: \$350,000

- **General Liability:** There is little savings to be found by adding a \$25,000 deductible to the GL. The current loss ratio on the line is approximately 50%. Additionally, there are a lot of open claims that I see increasing and a fair number of losses over \$25,000. I would expect the GL to increase on renewal on a guaranteed cost basis, and decrease slightly if a deductible is added.
- **Automobile:** This is where the bulk of any savings will come from. A \$25,000 Comprehensive and Collision deductible would cover most auto physical damage losses. In our model the large loss was capped, and if the insured has taken a proactive stance on driver training/safety, it could be capped even further. There are savings within this line even on a guaranteed cost basis, adding a deductible only furthers the premium decrease.
- **Defense costs** are outside the limit

*These indications are subject to full underwriting review and are subject to change.

Sun Life Financial Basic Life and AD&D coverages are set to renew 7/1/2018. Sun Life is proposing an extension to the current policy period with no rate change from current in force Life rate of \$0.65 and current AD&D rate of \$0.029. Based on 222 covered employees, current annual premium is \$35,678 and renewal annual premium would remain the same. Sun Life would guarantee these rates for another 2 years, effective to 7/1/2020.

Mutual of Omaha Long Term Disability coverage is set to renew 7/1/2018. Mutual of Omaha is proposing an extension to the current policy period with no rate change from current in force LTD rate of \$0.41. Based on 40 covered employees, current annual premium is \$13,616.52 and renewal annual premium would remain the same. Mutual of Omaha would guarantee these rates for another 2 years, effective to 7/1/2020.

Mutual of Omaha Short Term Disability coverage is set to renew 7/1/2018. Mutual of Omaha is requesting a \$0.02 increase for the current policy period from current in force STD rate of \$0.26 to \$0.28. Based on 40 covered employees, current annual premium is \$11,149.08 and renewal annual premium would increase to \$12,006.60, representing an annual increase of \$857.52. Mutual of Omaha would guarantee these rates for another 2 years, effective to 7/1/2020. The current STD plan is running over 100% loss ratio, which is why Mutual of Omaha is requesting an increase.

VSP Vision coverage is set to renew 9/1/2018. VSP is requesting a \$0.66 increase for the current policy period from current in force composite rate of \$16.39 to \$17.05. Based on 97 covered employees, current annual premium is \$19,077.96 and renewal annual premium would increase to \$19,846.20, representing an annual increase of \$768.24. VSP would guarantee these rates for another 2 years, effective to 9/1/2020. Based on communication from Dan Nemoyer of ECWA, we can market this line of coverage to other insurance carriers due to current contract negotiations. Lawley is willing and ready to go to market on this line of coverage, pending receipt of census of eligible employees from ECWA.

- By my signature below, I certify that I have requested Lawley Service bind coverage as shown in this proposal. All changes from the original proposal are noted and initialed.

- By my signature below, I certify that I have requested Lawley Service bind coverage as shown in this proposal, with no changes from the original proposal

Signed: _____ **Date:** _____

Name: Erie County Water Authority

Term: 7/1/2018 to 7/1/2019

We ask that you do not accept our brief description of the insurance coverages as a complete explanation of the policy terms. The actual policy language will govern the scope and limits of coverage involved.

The following disclosure is provided pursuant to Insurance Department Regulation No. 194 (11 NYCRR 30.1 et seq.):

Lawley Service, Inc. and/or branch offices, ("the producer") is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Erie County Water Authority
Guaranteed Cost vs. Self-Insured Retention Liability Program

2018-2019 Liability Program Grundy/Philadelphia Insurance	Guaranteed Cost - \$15k Property Damage Deductible (Current Program)	Option #1 - \$50k SIR Option (GL only)	Option #2 - \$100k SIR Option (GL only)
Auto Liability	\$ 207,694	\$ 207,694	\$ 207,694
General Liability	\$ 200,845	\$ 163,980	\$ 156,124
TPA Admin Fee	N/A	\$ 50,000	\$ 50,000
Retained Losses (5 year average)*	\$ 16,607	\$ 114,775	\$ 124,931
Total Program Cost	\$ 425,146	\$ 536,449	\$ 538,749

*Deductible Reimbursements for
Guaranteed Cost Program

Other Indications Received (non-binding):

Trident Public Risk \$500k SIR on Auto, \$250k on GL - \$420,000 Premium
 \$500k SIR on Auto, \$350k on GL - \$390,000 Premium
 \$500k SIR on Auto, \$550k on GL - \$375,000 Premium

McKee Risk Management \$25k Deductible on Auto and GL - \$350,000 Premium