

INSURANCE PROPOSAL



Erie County Water Authority

July 1, 2020

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

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- 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

Coverage	7/1/2019 - 7/1/2020	7/1/2020 - 7/1/2021
Package		
• General Liability	\$202,326.00	\$208,397.00
• Automobile Liability	\$168,770.00	\$176,412.00
• Taxes and Fees	\$1,360.00	\$1,460.00
• Terrorism	\$1,820.00	\$1,873.00
OCP – 2 Policies	\$500.00	\$526.00
• Terrorism	\$12.00	\$4.00
Property	\$375,301.05	\$ 443,078.45
Crime	\$5,170.00	\$5,214.00
Cyber Liability	\$43,846.00	\$45,991.00
Excess Cyber Liability	\$21,380.00	\$ 25,423.65
Public Officials Liability	\$32,024.00	\$32,644.00
GL/Professional – Security	\$17,093.78	\$17,112.63
Total Premium (excluding Workers Comp)*	\$869,602.83	\$958,135.73
Workers Compensation	\$1,483,736.43	\$1,778,555.17
Lawley Service Fees		
Claims Management Services	\$10,000	\$10,000
Loss Control Services	\$40,000	\$40,000
Policy Administration Services	\$20,000	\$20,000

Total Premium (including Workers Comp)* **\$2,423,339.26** **2,806,690.90**

***Does not include \$10 Million Umbrella pricing...Still being finalized**

2019-2020 Umbrella Premium - \$128,856

2020-2021 Umbrella Premium – TBD

Notes:

- **Property:**
 - 18% increase driven by market conditions and claim history (\$1.3 Million claim at Sturgeon Point)
 - Shopped out for alternative options and received multiple indications. Other carriers could not compete with Affiliated on pricing and coverage
- **Workers Compensation:**
 - 20% increase driven by Experience Modification increase and Differential charge from the New York State Insurance Fund (NYSIF)
 - Experience Modification factor increased from 1.37 to 1.41.
 - NYSIF adding 20% differential charge to cover anticipated claims exposure based on previous loss experience
- **Umbrella/Excess:** \$10 Million Umbrella pricing still being finalized

Bind Requirements:

Grundy (GL, Auto, OCP-2):

- Terrorism Forms (3) – Completed and Signed
- Signed Acord Application
- Uninsured/Underinsured Motorist Form – Completed and Signed
- Payment due within 10 days of binding

Excess Cyber Liability

- Signed Total Cost Form

Public Officials Liability

- Completed, Signed & Dated Chubb Renewal Application

General Liability Including Errors & Omissions

- Signed Total Cost Form
- Signed Terrorism Form

Carrier	Quote Offered	Premium	Comments
Liberty	No	\$550,000	Indication only. Maximum Flood \$75M for low hazard only. Maximum Earthquake \$50M
Zurich	No		Coverage not comparable. (equipment breakdown exclusion for underground equipment)
Travelers	No		Coverage not comparable. High hazard flood excluded.
McKee	No	\$440,000	Indication only. Would not be able to offer comparable flood limits.
Chubb	No	\$500,000	Indication only. Would not be able to match current flood and earthquake limits.
Sompo	No		Unable to compete with renewal pricing or current flood and earthquake limits.
One Beacon	No		Does not write property one. Asked to consider whole account but declined based on loss history
Great American	No		Submitted by McKee

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	\$9,517,826

Forms & Endorsements

Name	Remarks
General Liability	Non-Auditable
NY Pollution	Limited Coverage/Limited Exclusion
Failure to Supply	
Sublimit Terrorism	\$1,000,000
Defense Costs	In addition to the limits
Designated Construction Project General Aggregate	NYS Thruway Authority Projects
Employee Benefits Liability	\$1,000,000 Per Person \$3,000,000 Aggregate Retro Date: 1/1/2003

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	\$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

Forms & Endorsements

Form Name	Remarks
Hired Auto Physical Damage	Limit: \$35,000 Deductibles: \$100 Comprehensive/\$1,000 Collision
Full Glass on PPT's only	PPT's Only
NY Mobile Equipment	
Composite Rated	
Employees as Insureds	

Schedule of Vehicles – Policy is Composite Rated

Veh #	Vehicle	Comp Deductible	Collision Deductible	Vehicle Identification #
1	2009 International 7400	\$500	\$1,000	1HTWCAAR09J076395
2	2010 International 7400	\$500	\$1,000	1HTWCAAR1AJ191849
3	1998 Vac Trailer	\$500	\$1,000	TLV40098613
4	2000 Doolittle Trailer	\$500	\$1,000	1DGRS1022YM039708
5	2000 Doolittle Trailer			1DGRS1025YM039718
6	2011 Ford E150	\$500	\$1,000	1FTNE1EW6BDB01601
7	2011 Ford Dump	\$500	\$1,000	1FDUF4HYXBEC47903
8	2012 Caterpillar 416E			CAT0416EALMS01817
9	2012 International Dump	\$500	\$1,000	1HTWCAAR9CJ613286
10	2012 Ford Econoline	\$500	\$1,000	1FMNE1BW2CDB14248
11	2012 John Deere Backhoe			1T0310KXCCE 231373
12	2013 Felling Trailer	\$500	\$1,000	5FTFA2628D1042546
13	2013 International 7400	\$500	\$1,000	1HTWCAAR4DH441967
14	2013 Ford F350	\$500	\$1,000	1FTSE3EL6DDB01864
15	2013 Ford E150	\$500	\$1,000	1FTNE1EW4DDB01857
16	2013 Ford E250	\$500	\$1,000	1FTNE2EW9DDB01861
17	2013 Ford E250	\$500	\$1,000	1FTNE2EW7DDB01860
18	2013 Ford E250	\$500	\$1,000	1FMNE1BW8DDB05684
19	2013 Ford F450	\$500	\$1,000	1FD9X4GT8DEB47021
20	2013 Ford F450	\$500	\$1,000	1FD9X4GTXDEB47022
21	2013 Ford F550	\$500	\$1,000	1FD0X5HT5DEB47023
22	2013 Ford Chassis	\$500	\$1,000	1FD9X4GT6DEB47020
23	2014 International 7400	\$500	\$1,000	1HTWCAAR9EH017203
24	2014 Caterpillar Backhoe			CAT0416FLKSF01218
25	2014 Felling FT302T00036	\$500	\$1,000	5FTAA3228E 1003615
26	2014 Ford F250	\$500	\$1,000	1FTNE2EW6EDB10955
27	2014 Ford F250	\$500	\$1,000	1FTNE2EW4EDB10954
28	2014 Ford F250	\$500	\$1,000	1FTNE2EW8EDB10956
29	2014 Ford E250	\$500	\$1,000	1FTNE2EW5EDA92447
30	2015 Ford F250	\$500	\$1,000	1FT7X2B66FEA58875
31	2014 Ford E150	\$500	\$1,000	1FTNE1EW5EDB03151
32	2014 Ford E150	\$500	\$1,000	1FTNE1EW9EDB10958
33	2014 Ford Transit Connect	\$500	\$1,000	NMOLS7E77E1162860
34	2015 Felling Trailer	\$500	\$1,000	5FTTE2529F1002674
35	2015 Ford F450	\$500	\$1,000	1FDTF4HT3FEB36583
36	2015 Ford F450	\$500	\$1,000	1FD9X4HT6FEB36584
37	2015 Ford F450	\$500	\$1,000	1FDTF4HT1FEB36582
38	2015 International 7400	\$500	\$1,000	3HAWCSTR5FL723115
39	2015 Caterpillar 420F			CAT0420FHSKR04953
40	2013 Wachs Valve Maintenance Trailer	\$500	\$1,000	1E9PT1510DC297921

41	2015 International 7400	\$500	\$1,000	3HAWCSTR8FL723111
42	2016 Felling Trailer	\$500	\$1,000	5FTFA3223G1000351
43	2016 Felling Trailer	\$500	\$1,000	5FTEE2621G1000062
44	2015 Kubota RTV-X900			23490
45	2016 International 7400	\$500	\$1,000	3HAWCSTR9GL180322
46	2016 International 7400	\$500	\$1,000	3HAWCSTR0GL180323
47	2015 Ford F150	\$500	\$1,000	1FTEX1E83FFC15674
48	2015 Ford F150	\$500	\$1,000	1FTEX1E81FFC15673
49	2015 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG3FZ546683
50	2016 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK6G6157890
51	2016 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK1G6161653
52	2017 Felling Trailer	\$500	\$1,000	5FTFA3228H1000119
53	2016 Chevrolet Traverse	\$500	\$100	1GNKVGKD3GJ307368
54	2016 Chevrolet Equinox	\$500	\$100	2GNFLEEK4G6298943
55	2016 Chevrolet Equinox	\$500	\$100	2GNFLFEK6G6303856
56	2016 Chevrolet Equinox	\$500	\$100	2GNFLEEK2G6297791
57	2016 Chevrolet Equinox	\$500	\$100	2GNFLEEK4G6295783
58	2016 Chevrolet Equinox	\$500	\$100	2GNFLEEK9G6296752
59	2016 Ford F150	\$500	\$1,000	1FTEX1E8XGFC00753
60	2016 Ford F150	\$500	\$1,000	1FTEX1E81GFC00754
61	2016 Ford F150	\$500	\$1,000	1FTEX1E83GFC00755
62	2016 Ford F150	\$500	\$1,000	1FTEX1E85GFC00756
63	2016 Wachs Trailer	\$500	\$1,000	1E9PT1514GC297117
64	2016 Ford E250	\$500	\$1,000	1FT7X2B63GEC86480
65	2016 Ford F250	\$500	\$1,000	1FT7X2B67GEC86479
66	2016 Ford F250	\$500	\$1,000	1FT7X2B67GEC86482
67	2016 Bobcat E50 T4			AJ1812769
68	2016 Ford E250	\$500	\$1,000	1FT7X2B65GEC86481
69	2016 Ford E250	\$500	\$1,000	1FT7X2B69GEC86483
70	2015 Caterpillar 416F			CAT0416FPKSF01999
71	2016 Caterpillar 416F			CAT0416FVHVB00895
72	2016 Ram 2500 ST	\$500	\$1,000	3C6TR5CT3GG309870
73	2016 Chevrolet Silverado	\$500	\$1,000	1GB4KYC82GF246488
74	2016 Chevrolet Silverado	\$500	\$1,000	1GB5KYCG3GZ346786
75	2016 Ram Cargo Van	\$500	\$1,000	3C6TRVNG3GE134290
76	2016 Ram Cargo Van	\$500	\$1,000	3C6TRVNG5GE134291
77	2017 Kenworth T370Truck	\$500	\$1,000	2NKHHJ8X8HM159428
78	2017 Ford Transit Van	\$500	\$1,000	1FTYR2XM5HKA11475
79	2016 Ram 1500	\$500	\$1,000	3C6TRVNG7GE134292
80	2017 Felling Trailer	\$500	\$1,000	5FTCF1320H1003549
81	2017 Kenworth T370Truck	\$500	\$1,000	2NKHHJ8X1HM160226
82	2018 Felling Trailer	\$500	\$1,000	5FTCE2528J1000074
83	2017 Chevrolet Equinox	\$500	\$100	2GNFLEEKXH6319098
84	2017 Chevrolet Equinox	\$500	\$100	2GNFLEEKXH6319294
85	2017 Chevrolet Equinox	\$500	\$100	2GNFLEEK1H6320172
86	2017 Chevrolet Express Van	\$500	\$1,000	1GCWGAF8H1238773

87	2017 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK5H6320451
88	2017 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK8H6320220
89	2017 Chevrolet Equinox	\$500	\$100	2GNFLEEK5H6320157
90	2017 Ford F250	\$500	\$1,000	1FT7X2B6XHE D45428
91	2017 Ford F250	\$500	\$1,000	1FT7X2B68HED45427
92	2017 Ford F450	\$500	\$1,000	1FDUF4HT9HDA06272
93	2017 Ram 1500	\$500	\$1,000	3C6JR7DG1GH696375
94	2017 Ram 1500	\$500	\$1,000	3C6JR7DG3HG696376
95	2017 JCB Backhoe			JCB3CX4TPH2510967
96	2017 Chevrolet Traverse	\$500	\$100	1GNKVGKDXHJ240981
97	2017 Ram Crew Cab	\$500	\$1,000	3C6TR5HT7HG721347
98	2017 Ram Crew Cab	\$500	\$1,000	3C6TR5HT9HG721348
99	2017 Ram Crew Cab	\$500	\$1,000	3C6TR5HT7HG721350
100	2017 Ram Crew Cab	\$500	\$1,000	1C6RR7FGXHS771955
101	2017 Ram Crew Cab	\$500	\$1,000	1C6RR7FG1HS771956
102	2017 Caterpillar 930M			CAT0930MCKTG03340
103	2018 Kenworth T370Truck	\$500	\$1,000	2NKHLJ0X4JM198548
104	2018 Ford Transit Connect	\$500	\$1,000	NM0LS7E72J1340877
105	2018 Ford Transit Connect	\$500	\$1,000	NM0LS7E72J1340863
106	2018 Ford Transit Connect	\$500	\$1,000	NM0LS7E75J1340873
107	2018 Ford Transit Van	\$500	\$1,000	NM0LS7E76J1340882
108	2018 Chevrolet Traverse	\$500	\$100	1GNEVFKW9JJ213169
109	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG6JZ285977
110	2018 Ram Pickup	\$500	\$1,000	1C6RR7GG2JS277982
111	2018 Ford Transit Van	\$500	\$1,000	NM0LS7E77J1373051
112	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG3JZ290523
113	2018 Ford Transit	\$500	\$1,000	1FTYR2XM4JKA80275
114	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG7JZ307579
115	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG3JZ305800
116	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG4JZ308110
117	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG1JZ304757
118	2018 Ford Transit	\$500	\$1,000	NM0GS9F7XJ1373329
119	2018 Ford Transit	\$500	\$1,000	NM0GS9F71J1373333
120	2018 Chevrolet Silverado	\$500	\$1,000	1GCVKNEHXJZ306728
121	2018 Kenworth Truck	\$500	\$1,000	2NKHHJ8X9JM198549
122	2018 Caterpillar Loader	\$500	\$1,000	CAT0930MJKTG03997
123	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEGXJZ308838
124	2018 Ford Transit	\$500	\$1,000	NM0LS7E71J1372400
125	2018 Ford Transit	\$500	\$1,000	NM0LS7E75J1373050
126	2018 Ford Transit	\$500	\$1,000	NM0LS7E72J1373054
127	2018 Ford Transit	\$500	\$1,000	NM0LS7E76J1373056
128	2018 Ford Transit	\$500	\$1,000	NM0LS7E71J1373059
129	2018 Ford Transit	\$500	\$1,000	NM0LS7E70J1373053
130	2018 Ford Transit	\$500	\$1,000	NM0LS7E78J1373060
131	2018 Ford Transit	\$500	\$1,000	1FTYR2XM6JKA80276
132	2018 Ford Transit	\$500	\$1,000	1FTYR2XM8JKA80277

133	2018 Dodge Ram 1500	\$500	\$1,000	3C6JR7DG3JG323716
134	2018 Dodge Ram 1500	\$500	\$1,000	3C6JR7DG5JG323717
135	2019 Kenworth T370	\$500	\$1,000	2NKHLJ0X9KM258440
136	2019 Ford F450	\$500	\$1,000	1FD0X4HY6KEC44170
137	2017 JCB Forklift			JCBTLT35TH2254095
138	2020 Felling Trailer	\$500	\$1,000	5FTCF3022L1000620
139	2020 Felling Trailer	\$500	\$1,000	5FTCF3329L1001906
140	2020 Kenworth Truck	\$500	\$1,000	2NKHHJ8X7LM394234
141	2019 Ford F150	\$500	\$1,000	1FTEX1E52KKD11416
142	2019 Ford F550	\$500	\$1,000	1FD0W5HT1KEG51214
143	2019 Ford F450	\$500	\$1,000	1FD0W4HY0KEG08425
144	2019 Ford F450	\$500	\$1,000	1FD0W4HY2KEG07857
145	2019 Car Mate Trailer	\$500	\$1,000	5A3C820D5LL001188
146	2020 Komatsu PC88MR-10 Excavator	\$500	\$1,000	KMTPC249KK008945
147	2020 Felling Trailer	\$500	\$1,000	5FTCF3529L1004933
148	2021 Felling Trailer	\$500	\$1,000	5FTCF3323M1000378

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	16 Pleasantview Drive (near Transit Road) Lancaster, NY 14086 Pleasantview EI	Pleasantview Elevated Water Storage Tank
3-1	California Road near Southwestern Orchard Park, NY 14127 Horner Pump Sta	Horner Pump Station
4-1	3476 Pleasant Avenue (& Thruway) Hamburg, NY 14075 Guenther Pump	Guenther Pump
4-2	3476 Pleasant Avenue (& Thruway) Hamburg, NY 14075 Guenther Pump S	Guenther Pump Stn, Transformer & Switchgear
4-3	3476 Pleasant Avenue (& Thruway) Hamburg, NY 14075 Guenther Pump S	Guenther Pump Stn, Ground Water Storage Tank
4-4	3476 Pleasant Avenue (& Thruway) Hamburg, NY 14075 Guenther Pump S	Guenther Pump Stn, Ground Water Storage Tank
5-1	1201 Sweet Home Road Buffalo, NY 14228 RF Ball Pump St	RF Ball Pump Station
5-2	1201 Sweet Home Road Buffalo, NY 14228 RF Ball Electri	RF Ball Electrical Sub-Station
5-3	1201 Sweet Home Road Buffalo, NY 14228 RF Ball 2 Groun	RF Ball 2 Ground Water Storage Tanks
5-4	1201 Sweet Home Road Buffalo, NY 14228 Permanent Stand	Permanent Standby Power
6-1	3300 River Road Tonawanda, NY 14150 Raw Water Pump	Raw Water Pump Station
7-1	3750 River Road (Van Dewater treatment Plant) Tonawanda, NY 14150 Raw Water Elec.	Raw Water Elec. Sub-Stn
7-2	3750 River Road (Van Dewater treatment Plant) Tonawanda, NY 14150 Water Treatment	Water Treatment Plant
7-3	3750 River Road (Van Dewater treatment Plant) Tonawanda, NY 14150 Treatment Plant	Treatment Plant Elec. Sub-Stn

7-4	3750 River Road (Van Dewater treatment Plant) Tonawanda, NY 14150 Equalization Ta	Equalization Tanks & Trolley Bldg bet. Tanks (Process Tanks)
7-5	3750 River Road (Van Dewater treatment Plant) Tonawanda, NY 14150 Sludge Tank (Pr	Sludge Tank (Process Tank)
7-6	3750 River Road (Van Dewater treatment Plant) Tonawanda, NY 14150 Alum Sludge Bui	Alum Sludge Building
7-7	3750 River Road (Van Dewater treatment Plant) Tonawanda, NY 14150 Permanent Stand	Permanent Standby Power
8-1	75 Pennock Place Cheektowaga, NY 14225 Pine Hill Pump	Pine Hill Pump Station
8-2	75 Pennock Place Cheektowaga, NY 14225 Pine Hill Pump	Pine Hill Pump Ground Storage Reservoir
9-1	6007 Lake Avenue Orchard Park, NY 14127 Windom Pump Sta	Windom Pump Station
9-2	6007 Lake Avenue Orchard Park, NY 14127 Windom - Outsid	Windom - Outside Transformer & Switchgear Sub Stn.
9-3	6007 Lake Avenue Orchard Park, NY 14127 Windom Reservo	Windom Reservoir Gatehouse
9-4	6007 Lake Avenue Orchard Park, NY 14127 Water Tank	Water Tank
9-5	6007 Lake Avenue Orchard Park, NY 14127 Permanent Stand	Permanent Standby Power
9-6	6007 Lake Avenue Orchard Park, NY 14127 Pole Barn	Pole Barn
10-1	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Raw Water Pump	Raw Water Pump Station
10-2	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Control & Filte	Control & Filter Building
10-3	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Coagulation Bas	Coagulation Basin Building
10-4	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Coagulation Bas	Coagulation Basin - Control Building
10-5	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Coagulation Bas	Coagulation Basin - Control Building #2
10-6	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Sturgeon Point	Sturgeon Point Treatment Plant
10-7	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047	Unknown
10-8	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Waste Water Pum	Waste Water Pump Station Addition
10-9	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Waste Water Tre	Waste Water Treatment Trans. Pump Chamber
10-10	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Waste Water Tre	Waste Water Treatment Garage
10-11	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Waste Water Tre	Waste Water Treatment Chemical Building
10-12	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Elevated Washwa	Elevated Washwater Storage (Process Tank)
10-13	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 2 Clearwell Tan	2 Clearwell Tanks

10-14	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Clearwell Pump	Clearwell Pump Station
10-15	722 Sturgeon Point Rd (Treatment Plant) Derby, NY 14047 Permanent Stand	Permanent Standby Power & Sub Stn. Transformers. S/Gear to area Lighting
11-1	5077 Southwestern Blvd. (& Camp Road) Hamburg, NY 14075 Hamburg Pump St	Hamburg Pump Station
12-1	Schultz Road Lakeview, NY 14085 Lakeview pump S	Lakeview pump Station
13-1	450 Wehrle Drive Cheektowaga, NY 14225 Steel Tank	Steel Tank
14-1	6224 Broadway Lancaster, NY 14086 Broadway Pump S	Broadway Pump Station
14-2	6224 Broadway Lancaster, NY 14086 Steel Water Tan	Steel Water Tank - 4.4 Million Gallons
15-1	295 Main St 350 Ellicott Square Bldg Buffalo, NY 14203 office	Office
16-1	Jewett - Holmwood Rd. Orchard Park, NY 14127 Pump Station	Pump Station
17-1	4907 Clark Street Hamburg, NY 14075 Dwelling - Pump	Dwelling - Pump Station
18-1	4115 Transit Rd East Aurora, NY 14052 Steel Tank & Pu	Steel Tank & Pump Station
19-1	7591 East Eden Road Eden, NY 14057	Steel Pump Station & Tank
20-1	8660 Main St Williamsville, NY 14221 Harris Hill Pum	Harris Hill Pump Station
21-1	Texas St & Lang Ave Buffalo, NY 14211 Texas & Lang Co	Texas & Lang Connection (City of Buffalo)
22-1	William St & Penora St Depew, NY 14043 William Street	William Street Pump Station
23-1	225 Frederick Road Tonawanda, NY 14150 Colvin Tank	Colvin Tank
24-1	747 Niagara Street Tonawanda, NY 14150 Veterans Pump S	Veterans Pump Station and Tank
25-1	Trevett Road near Brown Hill Road Springville, NY 14141 Concord Tank &	Concord Tank & Pump Station
26-1	Chestnut Ridge Road South of Newton Road Orchard Park, NY 14127 Chestnut Ridge	Chestnut Ridge tank
27-1	Gartman Road West of Scherff Road Orchard Park, NY 14127 Gartman rd tank	Gartman rd tank
28-1	Ward Road West of Cole Road Orchard Park, NY 14127 Ward Rd Tank	Ward Rd Tank
29-1	Main Street between Cummings Road and Buell Street Akron, NY 14001 Main St Tank	Main St Tank
30-1	11633 Clinton Street Marilla, NY 14102 Marilla Buildin	Marilla Building
31-1	3365 Two Rod Road Marilla, NY 14102 Two Rod Tank	Two Rod Tank
32-1	Castle Hill Rd East Aurora, NY 14052 Castle Hill Pump St	Pump Station
33-1	643 Center St East Aurora, NY 14052 Center St Pump St	Pump Station
34-1	Ellis Rd East Aurora, NY 14052 Ellis Pump Station	Pump Station
35-1	1797 Center St East Aurora, NY 14052 Emery Pump Station	Pump Station
35-2	1797 Center St East Aurora, NY 14052 Emery Tank	Tank
36-1	1556 Mill Rd East Aurora, NY 14052 Mill Rd Pump Station	Pump Station
37-1	7004 Center St East Aurora, NY 14052 Townline Pump Stn	Pump Station
37-2	7004 Center St East Aurora, NY 14052 Townline Tank	Tank

Property Coverage

Loc# Bldg#	Location Street	Subject of Insurance	Cause of Loss	Ded	Valuation	
Blanket Locations		Building, Personal Property & Business Income Loss Limit	\$300,000,000	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
		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	\$20,015,780	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$15,191,741	Special (Including theft)	\$250,000	Replacement Cost
1-2	3030 Union Road	Building	Included in 1-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 1-1	Special (Including theft)	\$250,000	Replacement Cost
1-3	3030 Union Road	Building	Included in 1-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 1-1	Special (Including theft)	\$250,000	Replacement Cost
1-4	3030 Union Road	Building	Included in 1-1	Special (Including theft)	\$250,000	Replacement Cost
1-4	3030 Union Road	Personal Property	Included in 1-1	Special (Including theft)	\$250,000	Replacement Cost
1-5	3030 Union Road	Building	Included in 1-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 1-1	Special (Including theft)	\$250,000	Replacement Cost
3-1	16 Pleasantview Drive (near Transit Road)	Building	\$4,572,680	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$33,685	Special (Including theft)	\$250,000	Replacement Cost
4-1	California Road near Southwestern	Building	\$477,198	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,616,859	Special (Including theft)	\$250,000	Replacement Cost
5-1	3476 Pleasant Avenue	Building	\$6,927,092	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$4,397,943	Special (Including theft)	\$250,000	Replacement Cost

5-2	3476 Pleasant Avenue	Building	Included in 5-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 5-1	Special (Including theft)	\$250,000	Replacement Cost
5-3	3476 Pleasant Avenue	Building	Included in 5-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 5-1	Special (Including theft)	\$250,000	Replacement Cost
5-4	3476 Pleasant Avenue	Personal Property	Included in 5-1	Special (Including theft)	\$250,000	Replacement Cost
6-1	1201 Sweet Home Road	Building	\$14,845,554	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$7,234,553	Special (Including theft)	\$250,000	Replacement Cost
6-2	1201 Sweet Home Road	Building	Included in 6-1	Special (Including theft)	\$250,000	Replacement Cost
6-2	1201 Sweet Home Road	Personal Property	Included in 6-1	Special (Including theft)	\$250,000	Replacement Cost
6-3	1201 Sweet Home Road	Building	Included in 6-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 6-1	Special (Including theft)	\$250,000	Replacement Cost
6-4	1201 Sweet Home Road	Building	Included in 6-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 6-1	Special (Including theft)	\$250,000	Replacement Cost
7-1	3300 River Road	Building	\$8,560,481	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$13,605,759	Special (Including theft)	\$250,000	Replacement Cost
8-1	3750 River Road (Van Dewater treatment Plant)	Building	\$54,560,529	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$64,915,189	Special (Including theft)	\$250,000	Replacement Cost
8-2	3750 River Road (Van Dewater treatment Plant)	Building	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
8-3	3750 River Road (Van Dewater treatment Plant)	Building	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
8-4	3750 River Road (Van Dewater treatment Plant)	Building	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
8-5	3750 River Road (Van Dewater treatment Plant)	Building	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
8-6	3750 River Road (Van Dewater treatment Plant)	Building	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost

8-7	3750 River Road (Van Dewater treatment Plant)	Building	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 8-1	Special (Including theft)	\$250,000	Replacement Cost
9-1	75 Pennock Place	Building	\$3,730,566	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$783,166	Special (Including theft)	\$250,000	Replacement Cost
9-2	75 Pennock Place	Building	Included in 9-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 9-1	Special (Including theft)	\$250,000	Replacement Cost
10-1	6007 Lake Avenue	Building	\$26,037,310	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$4,725,229	Special (Including theft)	\$250,000	Replacement Cost
10-2	6007 Lake Avenue	Building	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
10-3	6007 Lake Avenue	Building	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
10-4	6007 Lake Avenue	Building	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
10-5	6007 Lake Avenue	Building	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
10-6	6007 Lake Avenue	Building	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 10-1	Special (Including theft)	\$250,000	Replacement Cost
11-1	722 Sturgeon Point Road, (Treatment Plant)	Building	\$94,218,509	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$55,188,508	Special (Including theft)	\$250,000	Replacement Cost
11-2	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-3	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-4	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-5	722 Sturgeon Point Road, (Treatment	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost

	Plant)	Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-6	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-7	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-9	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-10	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-11	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-12	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-13	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-14	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
11-15	722 Sturgeon Point Road, (Treatment Plant)	Building	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 11-1	Special (Including theft)	\$250,000	Replacement Cost
12-1	5077 Southwestern Blvd. (& Camp Road)	Building	\$395,794	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$437,899	Special (Including theft)	\$250,000	Replacement Cost
13-1	Schultz Road	Building	\$89,825	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$185,265	Special (Including theft)	\$250,000	Replacement Cost
14-1	450 Wehrle Drive	Building	\$11,842,833	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,614	Special (Including theft)	\$250,000	Replacement Cost
15-1	6224 Broadway	Building	\$10,615,240	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$44,913	Special (Including theft)	\$250,000	Replacement Cost

15-2	6224 Broadway	Building	Included in 15-1	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	Included in 15-1	Special (Including theft)	\$250,000	Replacement Cost
17-1	295 Main Street, 350 Ellicott Square Bldg.	Personal Property	\$1,673,000	Special (Including theft)	\$250,000	Replacement Cost
18-1	Jewett - Holmwood Rd.	Building	\$1,734,755	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$2,807	Special (Including theft)	\$250,000	Replacement Cost
19-1	4907 Clark Street	Building	\$2,548,799	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$2,807	Special (Including theft)	\$250,000	Replacement Cost
20-1	4115 Transit Road,	Building	\$3,312,316	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$2,807	Special (Including theft)	\$250,000	Replacement Cost
21-1	7591 East Eden Road	Building	\$2,209,146	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$22,456	Special (Including theft)	\$250,000	Replacement Cost
22-1	8660 Main St., Williamsville,	Building	\$1,011,299	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,516,949	Special (Including theft)	\$250,000	Replacement Cost
23-1	Texas St. & Lang Ave	Building	\$140,352	Special (Including theft)	\$250,000	Replacement Cost
24-1	William St. & Penora St.	Building	\$1,004,372	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,506,558	Special (Including theft)	\$250,000	Replacement Cost
25-1	Colvin Tank - 225 Frederick Road	Building	\$3,906,662	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$119,486	Special (Including theft)	\$250,000	Replacement Cost
26-1	747 Niagara Street	Building	\$6,060,868	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$1,385,341	Special (Including theft)	\$250,000	Replacement Cost
27-1	Trevett Road near Brown Hill Road	Building	\$770,596	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$25,975	Special (Including theft)	\$250,000	Replacement Cost
28-1	Chestnut Ridge Road South of Newton Road	Building	\$5,338,802	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,628	Special (Including theft)	\$250,000	Replacement Cost
29-1	Gartman Road West of Scherff Road	Building	\$3,025,631	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$5,628	Special (Including theft)	\$250,000	Replacement Cost
30-1	Ward Road West of	Building	\$1,298,757	Special	\$250,000	Replacement Cost

	Cole Road			(Including theft)		
31-1	Main Street between Cummings Road and Buell Street	Building	\$6,817,610	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$22,512	Special (Including theft)	\$250,000	Replacement Cost
34-1	11633 Clinton Street	Building	\$253,972	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$28,122	Special (Including theft)	\$250,000	Replacement Cost
35-1	3365 Two Rod Rd	Building	\$743,434	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$33,746	Special (Including theft)	\$250,000	Replacement Cost
36-1	Castle Hill Rd	Building	\$431,198	Special (Including theft)	\$250,000	Replacement Cost
37-1	643 Center St	Building	\$343,631	Special (Including theft)	\$250,000	Replacement Cost
38-1	Ellis Rd	Building	\$305,000	Special (Including theft)	\$250,000	Replacement Cost
39-1	1797 Center St	Building	\$496,773	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$693,942	Special (Including theft)	\$250,000	Replacement Cost
40-1	1556 Mill Road	Building	\$473,908	Special (Including theft)	\$250,000	Replacement Cost
41-1	7004 Center St	Building	\$306,047	Special (Including theft)	\$250,000	Replacement Cost
		Personal Property	\$594,589	Special (Including theft)	\$250,000	Replacement Cost

**** Total TIV \$ 481,631,995**

Additional Coverages – Policy Level

Description	Remarks
Personal Property of Others	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 Restoration	\$500,000
EDP	Covered up to Policy Limit
Mold, Mildew & Fungus	Covered up to Policy Limit

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 4/12/19	\$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 Information

Term:	7/1/2020 – 7/1/2021
Policy Type:	Crime - Occurrence
Carrier:	Travelers Casualty & Surety Company of America (Admitted; "A++" A.M. Best Rating)

Coverage	Limit	Deductible
Employee Theft	\$1,00,000	\$10,000
Forgery or Alteration	\$1,00,000	\$10,000
On Premises	\$1,00,000	\$10,000
In Transit	\$1,00,000	\$10,000
Money Orders & Counterfeit Currency	\$1,00,000	\$10,000
Computer Fraud	\$1,00,000	\$10,000
Computer Program & Electronic Data Restoration Expense	\$10,000	\$1,000
Funds Transfer Fraud	\$1,00,000	\$10,000
Personal Accounts Forgery or Alteration	\$1,00,000	\$10,000
Identity Fraud Expense Reimbursement	\$25,000	\$0
Social Engineering Fraud	\$100,000	\$5,000
Telecommunications Fraud	\$100,000	\$5,000
Claim Expense	\$5,000	\$0

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 St Room 350	7520	Water Works Operation & Drivers	\$10,972,116	8.32	\$912,880.05
			7542	Meter Readers Utility Co	\$30,000	6.34	\$1,902.00
			8742	Salespersons, Collectors or Messengers	\$63,074	0.37	\$233.37
			8810	Clerical	\$8,268,230	0.17	\$14,055.99
Total							\$929,071.41

	Factor	Factor Premium
Experience Modification	1.41	\$380,919.28
Terrorism		\$11,020.05
Domestic Terrorism/Natural Catastrophe		\$1,933.34
NYSIF Charge	0.20	\$261,998.14
Expense Constant		\$250.00
NY Assessment	12.2%	\$193,362.95
Total Estimated Annual		\$1,778,555.17

Cyber Liability

Named Insured

Erie County Water Authority

Coverage Information

Term:	7/1/2020 – 7/1/2021
Policy Type:	Chubb Cyber Enterprise Risk Management Policy– Claims Made
Carrier:	Chubb/ACE American Insurance Company (Admitted; “A++” A.M. Best Rating)

Coverage	Limit	Retention
First Party Coverages		
Cyber Incident Response Team	\$10,000,000	\$100,000
Non-Panel Response Provider	\$2,000,000	\$100,000
Business Interruption Loss and Extra Expense	\$10,000,000	10 hours- \$100,000
Contingent Business Interruption Loss and Extra Expense	\$5,000,000	10 hours- \$100,000
Digital Data Recovery	\$10,000,000	\$100,000
Network Extortion	\$10,000,000	\$100,000
Third Party Coverages		
Cyber Privacy, Network and Security Liability	\$10,000,000	\$100,000
Payment Card Loss	\$1,000,000	\$100,000
Regulatory Proceedings	\$10,000,000	\$100,000
Electronic, Social, and Printed Media Liability	\$10,000,000	\$100,000
Policy Aggregate	\$10,000,000	N/A

Additional Coverage Information

- Cyber Incident Response Fund- Higher limit is applied in the event of a claim, if you chose to use a Chubb approved vendor
- Approved vendors can be used for the following services (including but not limited to):
 - Notification to Individuals
 - Credit Monitoring Services
 - Call Centers
 - Public Relations
 - Legal Assistance
- Third Party Coverages
 - Retroactive Date: 7/1/2015
 - Prior & Pending Litigation Date: 7/1/2015

Extended Reporting Period Option

- 12 months at 100% of the annual premium

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

Excess Cyber Liability

Named Insured

Erie County Water Authority

Coverage Information

Term:	7/1/2020 – 7/1/2021
Retroactive Date:	Full Prior Acts
Policy Type:	Excess Cyber Liability
Carrier:	CFC - Underwriters at Lloyd's (Non-Admitted; "A++" A.M. Best Rating)

Coverage	Limit	Retention
Limit	\$10,000,000	\$10,000,000

*Follows ACE Primary Cyber policy.

Named Insured

Erie County Water Authority

Coverage Information

Term:	7/1/2020 - 7/1/2021
Retroactive Date:	1/1/2006
Policy Type:	ACE Municipal Advantage Public Entity Liability– Claims Made
Carrier:	Chubb/ACE American Insurance Company (Admitted; “A++” A.M. Best Rating)

Coverage	Limit	Retention
Public Officials Liability	\$2,000,000	\$100,000
Employment Practices Liability- Including Third Party	\$2,000,000	\$100,000
Policy Aggregate Limit of Liability	\$2,000,000	N/A

Coverage Highlights

- Side A Coverage Included in Limit of Liability
- Defense Costs Outside of Limit up to \$2,000,000

Extended Reporting Period Option

- 12 Months at 100% of the Annual Premium

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 (Philadelphia)	
- 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 (Philadelphia)	\$1,000,000
Employer's Liability (The State Insurance Fund)	
- Per Accident	\$100,000
- Disease Policy Limit	\$500,000
- Disease Each Employee	\$100,000
Public Officials Incl EPL (Ace American Insurance Co)	
- Each Claim	\$2,000,000
- Aggregate	\$2,000,000
Employee Benefits Liability (Philadelphia)	
- Each Person	\$1,000,000
- Aggregate	\$3,000,000
General Liability – Security Guards (Maxum)	
- Each Occurrence	\$1,000,000
- Aggregate	\$2,000,000

Named Insured

Erie County Water Authority

Policy Term:	7/1/2020 – 7/1/2021
Policy Type:	Commercial General Liability with Errors & Omissions Coverage
Carrier:	Clear Blue Specialty Insurance Company– (Non-Admitted; “A” A.M. Best Rated)

Coverage	Limit
Each Occurrence	\$1,000,000
Personal Injury & Advertising Injury	\$1,000,000
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Fire Damage	\$50,000
Premises/Operations Liability – Lost Key	\$25,000
Employee Benefits Liability – Each Employee	\$1,000,000
Employee Benefits Liability – Aggregate	\$2,000,000
Errors & Omissions Coverage Extension Endorsement	Inclusive of GL coverage

Coverage	Deductible
Per Claim	\$1,000

Additional Coverage Information

- Defense Costs Outside the Limits
- Employee Benefits Liability – Claims Made Coverage – Retroactive Date: Policy Inception
- Errors & Omissions coverage Extension Endorsement – extends coverage to Errors & Omissions claims in relation to security guard patrol operations, and is inclusive within the GL coverage
- Limitation of Coverage to Designated Operations – Security Guard
- 100% minimum earned premium

Extended Reporting Period Option

- 12 Months at 100% of the Annual Premium

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.

**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, 2020 to July 1, 2021

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 7-1-20

Site Contact:

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		
<p>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.</p>	<p>Hands-on safety consultation services providing professional insight and experience to supplement the ECWA safety efforts.</p>	\$40,000
	Loss Control Subtotal	\$40,000
POLICY ADMINISTRATION SERVICES		
<p>Certificates of Insurance Policy Administration Policy Review</p>	<p>When needed and ongoing policy handling services throughout the year</p>	\$20,000
	Policy Administration Services Subtotal	\$20,000
<p>Your investment is based on the size and scope of work required to implement this risk management program:</p>	Total Investment:	\$70,000

Agreement for the term of 7/1/20-7/1/21

Acceptance: _____ Date _____

Sun Life Financial Basic Life and AD&D coverages renewed 7/1/2020 with a 2 year rate guarantee, effective through 6/30/2022. Current policy rates remain unchanged from current in force Life rate of \$0.649 and current AD&D rate of \$0.029.

Mutual of Omaha Long Term Disability coverage renewed 7/1/2020 with a 2 year rate guarantee, effective through 6/30/2022. Current policy rates remain unchanged from current in force LTD rate of \$0.41.

Mutual of Omaha Short Term Disability coverage renewed 7/1/2020 with a 2 year rate guarantee, effective through 6/30/2022. Current policy rates remain unchanged from current in force STD rate of \$0.28.

VSP Vision coverage renewed 9/1/2020 with a 2 year rate guarantee, effective through 8/31/2022. Current policy rates remain unchanged from current in force Vision composite rate of \$17.05.

Erie County Water Authority

295 Main Street, Suite #350

Buffalo, NY 14203-2494

Is the mailing address listed above correct? Yes: _____ No: _____

If you have answered No to the question shown above, please make corrections below:

Please select one of the following by placing an (X) in the appropriate box and sign below:

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: 2020 - 2021

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.