

INSURANCE PROPOSAL



Erie County Water Authority

July 1, 2019

Lawley

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Renewal Comparison

Coverage	7/1/2018 - 7/1/2019	7/1/2019 - 7/1/2020
Property	\$315,962	\$370,980
- Engineering Fee	\$10,000	Included in premium
Package		
- General Liability	\$ 200,845	\$ 202,326
- Automobile	\$ 168,188	\$ 168,770
- 2 OCP Policies	\$500	\$500
- Taxes & Fees	\$ 1,400	\$ 1,450
- Terrorism	\$1,807	\$1,832
Crime	\$ 3,653	\$ 4,080
Cyber	\$ 31,989	\$ 31,989
Public Officials Liability	\$ 30,846	\$ 32,024
Worker's Compensation	\$ 1,490,256	\$ 1,483,844
Umbrella	\$ 111,799	\$128,856
GL/Professional (Security Guard)	\$ 19,952	\$ 16,334
Lawley Service Fees		
Claim Management Services	\$10,000	\$10,000
Loss Control Services	\$40,000	\$40,000
Workers Compensation Policy Administration Services	\$20,000	\$20,000

Total Premium **\$ 2,457,197** **\$ 2,512,985**

Optional Quotes:**Property (Current Deductible \$250k)**

- \$500k Deductible: \$346,853 Premium (\$24,127 savings)
- Premium savings not enough to justify increase in deductible

Umbrella

- Alternative Quote: \$103,534 Premium
 - Excess Coverage NOT provided for Public Officials Liability or Security Guard Professional Liability
 - We would NOT recommend this option due to reduction in coverage

Cyber Liability (currently at \$5 Million Limit, \$25k Retention) \$31,989 Premium

- \$5 Million Limit, \$100k Retention - \$28,616 Premium (\$3,373 Savings)
- \$5 Million Limit, \$250k Retention - \$26,616 Premium (\$5,373 Savings)
- \$5 Million Limit, \$500k Retention - \$24,753 Premium (\$7,236 Savings)
- \$10 Million Limit, \$100k Retention - \$43,846 Premium (\$11,857 Additional Premium)
- \$10 Million Limit, \$250k Retention - \$40,846 Premium (\$8,857 Additional Premium)
- \$10 Million Limit, \$500k Retention - \$38,415 Premium (\$6,426 Additional Premium)

Renewal Comparison

- \$20 Million Limit, \$100k Retention - \$65,226 Premium (\$33,237 Additional Premium)
- \$20 Million Limit, \$250k Retention - \$62,226 Premium (\$30,237 Additional Premium)
- \$20 Million Limit, \$500k Retention - \$59,795 Premium (\$27,806 Additional Premium)

Crime (currently at \$500k Limit)

- \$1 Million Limit, \$10k Deductible - \$5,170 Premium (\$1,090 Additional Premium)

Notes:

- Overall Premium increase of 2.27% due to increases in Property and Umbrella Liability policies
- **Property** – Premium Increase due to Claim History (Sturgeon Point claim) and Increased Property Values
- **Cyber Liability** – Increased Limit Options are available and recommended... Renewal premium listed above is at current limit of \$5 Million
- **Crime** – Coverage enhanced to cover Computer related theft of moneys and/or securities. \$1 Million Limit option is available
- **Umbrella Liability** – Increase due to Auto Liability market rates and current payroll projections of \$9.5 Million for Waterworks payroll. Payroll figures were last updated by carrier in 2016-2017 Policy Term.
- **Security Guard Professional Liability** – Recommending carrier change from Maxum to Lloyd's of London.... Expiring carrier (Maxum) increased premium substantially due to change in underwriting guidelines

Bind Requirements:

Umbrella

- Acord Umbrella Application - Signed on page 4 and page 20
- Terrorism form – Completed and Signed

GL and Auto Package

- Terrorism Form - Completed and Signed
- Uninsured/Underinsured Auto Form - Signed
- Acord GL/Auto Application – Signed on page 4

Property

- Terrorism Form – Completed and Signed

Public Officials

- Application – Signed
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GL/Professional

- Terrorism – Completed and Signed
- Total Cost Form – Signed
- Resume of security guard and length of time at ECWA

Cyber

- Increased Limits Warranty – Completed and Signed if higher limit is purchased
- Signed Terrorism Form

Loss Control and Claim Management

- Lawley Fee Agreement
- Loss Control and Claim Management Proposal
- Lawley Proposal Sign Off

Named Insured

Erie County Water Authority

Location Schedule

Loc Bldg#	Location Address	Building Description
1-1	3030 Union Road Cheektowaga NY 14227	Service Center
1-2	3030 Union Road Cheektowaga NY 14227	Vukelic Booster Station
1-3	3030 Union Road Cheektowaga NY 14227	Substation Transformer & Switchgear
1-4	3030 Union Road Cheektowaga NY 14227	Five (5) Garage
1-5	3030 Union Road Cheektowaga NY 14227	Warehouse (Barn)
2-1	Ledyard Avenue Depew NY 14043	Vacant Land (GL only – no property coverage)
3-1	16 Pleasantview Drive (near Transit Road) Lancaster NY 14086	Pleasantview Elevated Water Storage Tank
4-1	California Road near Southwestern Orchard Park NY 14127	Horner Pump Station
5-1	3476 Pleasant Avenue (& Thruway) Hamburg NY 14075	Guenther Pump
5-2	3476 Pleasant Avenue (& Thruway) Hamburg NY 14075	Guenther Pump Stn, Transformer & Switchgear
5-3	3476 Pleasant Avenue (& Thruway) Hamburg NY 14075	Guenther Pump Stn, Ground Water Storage Tank
5-4	3476 Pleasant Avenue (& Thruway) Hamburg NY 14075	Guenther Pump Stn, Ground Water Storage Tank
6-1	1201 Sweet Home Road Amherst NY 14226	RF Ball Pump Station
6-2	1201 Sweet Home Road Amherst NY 14226	RF Ball Electrical Sub-Station
6-3	1201 Sweet Home Road Amherst NY 14226	RF Ball 2 Ground Water Storage Tanks
6-4	1201 Sweet Home Road Amherst NY 14226	Permanent Standby Power
7-1	3300 River Road Tonawanda NY 14150	Raw Water Pump Station
8-1	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150	Raw Water Elec. Sub-Stn
8-2	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150	Water Treatment Plant
8-3	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150	Treatment Plant Elec. Sub-Stn
8-4	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150	Equalization Tanks & Trolley Bldg bet. Tanks (Process Tanks)
8-5	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150	Sludge Tank (Process Tank)
8-6	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150	Alum Sludge Building
8-7	3750 River Road (Van Dewater treatment Plant) Tonawanda NY 14150	Permanent Standby Power
9-1	75 Pennock Place Cheektowaga NY 14225	Pine Hill Pump Station
9-2	75 Pennock Place Cheektowaga NY 14225	Pine Hill Pump Ground Storage Reservoir

10-1	6007 Lake Avenue Orchard Park NY 14127	Windom Pump Station
10-2	6007 Lake Avenue Orchard Park NY 14127	Windom - Outside Transformer & Switchgear Sub Stn.
10-3	6007 Lake Avenue Orchard Park NY 14127	Windom Reservoir Gatehouse
10-4	6007 Lake Avenue Orchard Park NY 14127	Water Tank
10-5	6007 Lake Avenue Orchard Park NY 14127	Permanent Standby Power
10-6	6007 Lake Avenue Orchard Park NY 14127	Pole Barn
11-1	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Raw Water Pump Station
11-2	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Control & Filter Building
11-3	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Coagulation Basin Building
11-4	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Coagulation Basin - Control Building
11-5	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Coagulation Basin - Control Building #2
11-6	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Sturgeon Point Treatment Plant
11-7	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	
11-8	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Waste Water Pump Station Addition
11-9	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Waste Water Treatment Trans. Pump Chamber
11-10	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Waste Water Treatment Garage
11-11	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Waste Water Treatment Chemical Building
11-12	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Elevated Washwater Storage (Process Tank)
11-13	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	2 Clearwell Tanks
11-14	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Clearwell Pump Station
11-15	722 Sturgeon Point Road, (Treatment Plant) Derby NY 14047	Permanent Standby Power & Sub Stn. Transformers. S/Gear to area Lighting
12-1	5077 Southwestern Blvd. (& Camp Road) Hamburg NY 14075	Hamburg Pump Station
13-1	Schultz Road Lakeview NY 14085	Lakeview pump Station
14-1	450 Wehrle Drive Cheektowaga NY 14225	Steel Tank
15-1	6224 Broadway Lancaster NY 14086	Broadway Pump Station
15-2	6224 Broadway Lancaster NY 14086	Steel Water Tank - 4.4 Million Gallons
16-1	1951 Hamburg Turnpike Lackawanna NY 14218	Brick building
17-1	295 Main Street, 350 Ellicott Square Bldg. Buffalo NY 14203	office
18-1	Jewett - Holmwood Rd. Orchard Park NY 14127	Pump Station

19-1	4907 Clark Street Hamburg NY 14075	Dwelling - Pump Station
20-1	4115 Transit Road, East Aurora NY 14052	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 Pump Station
23-1	Texas St. & Lang Ave Buffalo NY 14211	Texas & Lang Connection (City of Buffalo)
24-1	William St. & Penora St. Depew NY 14043	William Street Pump Station
25-1	Colvin Tank - 225 Frederick Road Tonawanda NY 14150	Colvin Tank
26-1	747 Niagara Street Tonawanda NY 14150	Veterans Pump Station and Tank
27-1	Trevett Road near Brown Hill Road Springville NY 14141	Concord Tank & Pump Station
28-1	Chestnut Ridge Road South of Newton Road Orchard Park NY 14127	Chestnut Ridge tank
29-1	Gartman Road West of Scherff Road Orchard Park NY 14127	Gartman rd tank
30-1	Ward Road West of Cole Road Orchard Park NY 14127	Ward Rd Tank
31-1	Main Street between Cummings Road and Buell Street Akron NY 14001	Main St Tank
32-1	7701 Wohlheiter Road Boston NY 14025	No property coverage
33-1	8971 Zimmerman Road Boston NY 14025	Rice Hill Tank (Owned by other than the Authority – no property coverage)
34-1	11633 Clinton Street Marilla NY 14102	Marilla Building
35-1	3365 Two Rod Road Buffalo NY 14202	Two Rod Tank

Property Coverage

Loc# Bldg#	Location Street	Subject of Insurance	Limit	Cause of Loss	Ded	Valuation
ALL	Blanket	Building and Contents	\$473,650,000	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
All		Generators	\$2,250,050	Special (Including theft)	\$250,000	Replacement Cost

- **Blanket Limit as per Statement of Values on file**
- **Agreed Amount – No Coinsurance Provision**
- **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.**

Optional Quote:

\$500k Deductible - \$346,853 Premium (\$24,127 savings)

Additional Property Coverages

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

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

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

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: Actual Cash Value 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	2000 International Utility	\$500	\$1,000	1HTSCAAR4YH270531
2	2010 International 7400	\$500	\$1,000	1HTWCAAR1AJ191849
3	2009 International 7400	\$500	\$1,000	1HTWCAAR09J076395
4	2010 Ford F450	\$500	\$1,000	1FDAF4HY4AEB36720
5	1998 Vac Trailer	\$500	\$1,000	TLV40098613
6	2002 Felling Trailer	\$500	\$1,000	5FTTE182821017478
7	2000 Kaufman Trailer	\$500	\$1,000	15XFD1827Y1002305
8	2000 Doolittle Trailer	\$500	\$1,000	1DGRS1022YM039708
9	2000 Doolittle Trailer			1DGRS1025YM039718
10	2011 Felling Trailer	\$500	\$1,000	5FTTA2629B1036397
11	2011 International Cab	\$500	\$1,000	1HTWCAAR6BJ357137
12	2011 Ford E150	\$500	\$1,000	1FTNE1EW6BDB01601
13	2011 Ford Dump	\$500	\$1,000	1FDUF4HYXBEC47903
14	2012 Caterpilla 416E			CAT0416EALMS01817
15	2012 International Dump	\$500	\$1,000	1HTWCAAR9CJ613286
16	2012 Ford Econoline	\$500	\$1,000	1FMNE1BW2CDB14248
17	2012 JohnDeere Backhoe			1T0310KXCCE231373
18	2013 Felling Trailer	\$500	\$1,000	5FTFA2628D1042546
19	2012 Ford F450	\$500	\$1,000	1FD9X4HY9CEC98636
20	2013 International 7400	\$500	\$1,000	1HTWCAAR4DH441967
21	2013 Ford F350	\$500	\$1,000	1FTSE3EL6DDB01864
22	2013 Ford E150	\$500	\$1,000	1FTNE1EW4DDB01857
23	2013 Ford E250	\$500	\$1,000	1FTNE2EW9DDB01861
24	2013 Ford E250	\$500	\$1,000	1FTNE2EW7DDB01860
25	2013 Ford E250	\$500	\$1,000	1FMNE1BW8DDB05684
26	2013 Ford F450	\$500	\$1,000	1FD9X4GT8DEB47021
27	2013 Ford F450	\$500	\$1,000	1FD9X4GTXDEB47022
28	2013 Ford F550	\$500	\$1,000	1FD0X5HT5DEB47023
29	2013 Ford Chassis	\$500	\$1,000	1FD9X4GT6DEB47020
30	2014 International 7400	\$500	\$1,000	1HTWCAAR9EH017203
31	2014 Caterpillar Backhoe			CAT0416FLKSF01218
32	2014 Felling FT302T00036	\$500	\$1,000	5FTFA3228E1003615
33	2014 Ford F250	\$500	\$1,000	1FTNE2EW6EDB10955
34	2014 Ford F250	\$500	\$1,000	1FTNE2EW4EDB10954
35	2014 Ford F250	\$500	\$1,000	1FTNE2EW8EDB10956
36	2014 Ford E250	\$500	\$1,000	1FTNE2EW5EDA92447
37	2015 Ford F250	\$500	\$1,000	1FT7X2B66FEA58875
38	2014 Ford E150	\$500	\$1,000	1FTNE1EW5EDB03151
39	2014 Ford E150	\$500	\$1,000	1FTNE1EW9EDB10958
40	2014 Ford Transit Connect	\$500	\$1,000	NMOLS7E77E1162860
41	2015 Felling Trailer	\$500	\$1,000	5FTEE2529F1002674

42	2015 Ford F450	\$500	\$1,000	1FDTF4HT3FEB36583
43	2015 Ford F450	\$500	\$1,000	1FD9X4HT6FEB36584
44	2015 Ford F450	\$500	\$1,000	1FDTF4HT1FEB36582
45	2015 International 7400	\$500	\$1,000	3HAWCSTR5FL723115
46	2015 Caterpillar 420F			CAT0420FHSKR04953
47	2013 Wachs Valve Maintenance Tr	\$500	\$1,000	1E9PT1510DC297921
48	2015 International 7400	\$500	\$1,000	3HAWCSTR8FL723111
49	2016 Felling Trailer	\$500	\$1,000	5FTFA3223G1000351
50	2016 Felling Trailer	\$500	\$1,000	5FTEE2621G1000062
51	2015 Kubota RTV-X900			23490
52	2016 International 7400	\$500	\$1,000	3HAWCSTR9GL180322
53	2016 International 7400	\$500	\$1,000	3HAWCSTR0GL180323
54	2015 Ford F150	\$500	\$1,000	1FTEX1E83FFC15674
55	2015 Ford F150	\$500	\$1,000	1FTEX1E81FFC15673
56	2015 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG3FZ546683
57	2015 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG0FZ546513
58	2016 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK6G6157890
59	2016 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK1G6161653
60	2017 Felling Trailer	\$500	\$1,000	5FTFA3228H1000119
61	2016 Chevrolet Traverse	\$500	\$100	1GNKVGKD3GJ307368
62	2016 Chevrolet Equinox	\$500	\$100	2GNFLEEK4G6298943
63	2016 Chevrolet Equinox	\$500	\$100	2GNFLFEK6G6303856
64	2016 Chevrolet Equinox	\$500	\$100	2GNFLEEK2G6297791
65	2016 Chevrolet Equinox	\$500	\$100	2GNFLEEK4G6295783
66	2016 Chevrolet Equinox	\$500	\$100	2GNFLEEK9G6296752
67	2016 Ford F150	\$500	\$1,000	1FTEX1E8XGFC00753
68	2016 Ford F150	\$500	\$1,000	1FTEX1E81GFC00754
69	2016 Ford F150	\$500	\$1,000	1FTEX1E83GFC00755
70	2016 Ford F150	\$500	\$1,000	1FTEX1E85GFC00756
71	2016 Wachs Trailer	\$500	\$1,000	1E9PT1514GC297117
72	2016 Ford E250	\$500	\$1,000	1FT7X2B63GEC86480
73	2016 Ford E250	\$500	\$1,000	1FT7X2B65GEC86481
74	2016 Ford E250	\$500	\$1,000	1FT7X2B69GEC86483
75	2016 Ford F250	\$500	\$1,000	1FT7X2B67GEC86479
76	2016 Ford F250	\$500	\$1,000	1FT7X2B67GEC86482
77	2016 Bobcat E50 T4			AJ1812769
78	2015 Caterpillar 416F			CAT0416FPKSF01999
79	2016 Caterpillar 416F			CAT0416FVHWB00895
80	2016 Ram 2500 ST	\$500	\$1,000	3C6TR5CT3GG309870
81	2016 Ram 2500 ST	\$500	\$1,000	3C6TR5CT7GG309869
82	2016 Chevrolet Silverado	\$500	\$1,000	1GB4KYC82GF246488
83	2016 Chevrolet Silverado	\$500	\$1,000	1GB5KYCG3GZ346786
84	2016 Ram Cargo Van	\$500	\$1,000	3C6TRVNG3GE134290
85	2016 Ram Cargo Van	\$500	\$1,000	3C6TRVNG5GE134291
86	2017 Kenworth T370Truck	\$500	\$1,000	2NKHJHJ8X8HM159428
87	2017 Ford Transit Van	\$500	\$1,000	1FTYR2XM5HKA11475

88	2016 Ram 1500	\$500	\$1,000	3C6TRVNG7GE134292
89	2017 Felling Trailer	\$500	\$1,000	5FTCF1320H1003549
90	2017 Kenworth T370Truck	\$500	\$1,000	2NKHHJ8X1HM160226
91	2018 Felling Trailer	\$500	\$1,000	5FTCE2528J1000074
92	2017 Chevrolet Equinox	\$500	\$100	2GNFLEEKXH6319098
93	2017 Chevrolet Equinox	\$500	\$100	2GNFLEEKXH6319294
94	2017 Chevrolet Equinox	\$500	\$100	2GNFLEEK1H6320172
95	2017 Chevrolet Express Van	\$500	\$1,000	1GCWGAFF8H1238773
96	2017 Chevrolet Equinox	\$500	\$100	2GNFLEEK5H6320451
97	2017 Chevrolet Equinox	\$500	\$1,000	2GNFLEEK8H6320220
98	2017 Chevrolet Equinox	\$500	\$100	2GNFLEEK5H6320157
99	2017 Ford F250	\$500	\$1,000	1FT7X2B6XHE D45428
100	2017 Ford F250	\$500	\$1,000	1FT7X2B68HED45427
101	2017 Ford F450	\$500	\$1,000	1FDUF4HT9HDA06272
102	2017 Ram 1500	\$500	\$1,000	3C6JR7DG1GH696375
103	2017 Ram 1500	\$500	\$1,000	3C6JR7DG3HG696376
104	2017 JCB Backhoe			JCB3CX4TPH2510967
105	2017 Chevrolet Traverse	\$500	\$100	1GNKVGDHJ240981
106	2017 Ram Crew Cab	\$500	\$1,000	3C6TR5HT7HG721347
107	2017 Ram Crew Cab	\$500	\$1,000	3C6TR5HT9HG721348
108	2017 Ram Crew Cab	\$500	\$1,000	3C6TR5HT7HG721350
109	2017 Ram Crew Cab	\$500	\$1,000	1C6RR7FGXHS771955
110	2017 Ram Crew Cab	\$500	\$1,000	1C6RR7FG1HS771956
111	2017 Caterpillar 930M			CAT0930MCKTG03340
112	2018 Kenworth T370Truck	\$500	\$1,000	2NKHLJ0X4JM198548
113	2018 Ford Transit Connect	\$500	\$1,000	NM0LS7E72J1340877
114	2018 Ford Transit Connect	\$500	\$1,000	NM0LS7E72J1340863
115	2018 Ford Transit Connect	\$500	\$1,000	NM0LS7E75J1340873
116	2018 Ford Transit Van	\$500	\$1,000	NM0LS7E76J1340882
117	2018 Chevrolet Traverse	\$500	\$100	1GNEVFKW9JJ213169
118	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG6JZ285977
119	2018 Ram Pickup	\$500	\$1,000	1C6RR7GG2JS277982
120	2018 Ford Transit Van	\$500	\$1,000	NM0LS7E77J1373051
121	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG3JZ290523
122	2018 Ford Transit	\$500	\$1,000	1FTYR2XM4JKA80275
123	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG7JZ307579
124	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG3JZ305800
125	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG4JZ308110
126	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEG1JZ304757
127	2018 Ford Transit	\$500	\$1,000	NM0GS9F7XJ1373329
128	2018 Ford Transit	\$500	\$1,000	NM0GS9F71J1373333
129	2018 Chevrolet Silverado	\$500	\$1,000	1GCVKNEHJZ306728
130	2018 Kenworth Truck	\$500	\$1,000	2NKHHJ8X9JM198549
131	2018 Caterpillar Loader	\$500	\$1,000	CAT0930MJKTG03997
132	2018 Chevrolet Silverado	\$500	\$1,000	1GC2KUEGXJZ308838
133	2018 Ford Transit	\$500	\$1,000	NM0LS7E71J1372400

134	2018 Ford Transit	\$500	\$1,000	NM0LS7E75J1373050
135	2018 Ford Transit	\$500	\$1,000	NM0LS7E72J1373054
136	2018 Ford Transit	\$500	\$1,000	NM0LS7E76J1373056
137	2018 Ford Transit	\$500	\$1,000	NM0LS7E71J1373059
138	2018 Ford Transit	\$500	\$1,000	NM0LS7E70J1373053
139	2018 Ford Transit	\$500	\$1,000	NM0LS7E78J1373060
140	2018 Ford Transit	\$500	\$1,000	1FTYR2XM6JKA80276
141	2018 Ford Transit	\$500	\$1,000	1FTYR2XM8JKA80277
142	2018 Dodge Ram 1500	\$500	\$1,000	3C6JR7DG3JG323716
143	2018 Dodge Ram 1500	\$500	\$1,000	3C6JR7DG5JG323717
144	2019 Kenworth T370	\$500	\$1,000	2NKHLJ0X9KM258440
145	2019 Ford F450	\$500	\$1,000	1FD0X4HY6KEC44170
146	2017 JCB Forklift	\$500	\$1,000	JCBTLT35TH2254095
147	2020 Felling Trailer	\$500	\$1,000	5FTCF3022L1000620

Driver List

- Per list on file

Named Insured

Erie County Water Authority

Coverages

Scheduled	Limit	Valuation
Contractor's Equipment Per schedule on file	\$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	\$500,000	\$5,000
Outside the Premises: Money and Securities	\$500,000	\$5,000
Computer Fraud	\$500,000	\$5,000
Funds Transfer Fraud	\$500,000	\$5,000
Social Engineering	\$500,000	\$5,000

New Coverage

*Optional quote to Increase all crime insuring agreements to \$1,000,000 Limit (\$10k Deductible) is **\$1,090 Additional Premium**

Named Insured

FEIN

Erie County Water Authority

16-6000337

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	\$10,647,500	9.26	\$985,958.50
			7542	Meter Readers Utility Co	\$30,000	7.80	\$2,340.00
			8742	Salespersons, Collectors or Messengers	\$58,100	0.39	\$226.59
			8810	Clerical	\$7,906,700	0.18	\$14,232.06

Total

\$1,002,757.15

	Factor	Factor Premium
Experience Modification	1.37	\$371,020.15
Terrorism		\$10,626.11
Domestic Terrorism/Natural Catastrophe		\$1,864.23
Premium Discount	0.05%	(\$68,688.87)
Expense Constant		\$250.00
NY Assessment	12.6%	\$166,014.93

Total Estimated Annual

\$1,483,843.70

Cyber Liability

Named Insured

Erie County Water Authority

Coverage Information

Term:	7/1/2019 - 7/1/2020
Policy Type:	Chubb Cyber Enterprise Risk Management Policy– Claims Made
Carrier:	Chubb/ACE American Insurance Company (Admitted... “A++” A.M. Best Rating)
Premium:	\$31,989

First Party Coverage

	Limit	Retention
Cyber Incident Response Team	\$5,000,000	\$25,000
Non-Panel Response Provider	\$1,000,000	\$25,000
Business Interruption Loss and Extra Expense	\$5,000,000	10 hours- \$25,000
Contingent Business Interruption Loss and Extra Expense	\$250,000	10 hours- \$25,000
Digital Data Recovery	\$5,000,000	\$25,000
Network Extortion	\$5,000,000	\$25,000

Third Party Coverage

	Limit	Retention
Cyber Privacy, Network and Security Liability	\$5,000,000	\$25,000
Payment Card Loss	\$1,000,000	\$25,000
Regulatory Proceedings	\$5,000,000	\$25,000
Electronic, Social, and Printed Media Liability	\$5,000,000	\$25,000
Policy Aggregate	\$5,000,000	N/A

Additional Coverage Information

- Third Party Coverages
 - Retroactive Date: 7/1/2015
 - Prior & Pending Litigation Date: 7/1/2015
 - **Increased Limit and Retention Options Available – See Renewal Comparison Page**

Required to Bind

- Chubb Increased Limit Warranty Statement- \$10M option
- Request to bind

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 Information

Term:	7/1/2019 - 7/1/2020
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

Required to Bind

- Completed, signed and dated Chubb Renewal application and all materials requested thereon
- Written request to bind

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 - B20093274)	
- Per Accident	\$100,000
- Disease Policy Limit	\$500,000
- Disease Each Employee	\$100,000
Directors & Officers (Ace American Insurance Co - G46783281001)	
- Per Claim	\$2,000,000
- Aggregate	\$2,000,000
EBL (Philadelphia)	
- Per Claim	\$1,000,000
- Aggregate	\$3,000,000
Security Guard General Liability/Professional Liability (Lloyds of London)	
- Each Occurrence	\$1,000,000
- Aggregate	\$2,000,000

Named Insured

Erie County Water Authority

Policy Term:	7/1/2019 – 7/1/2020
Policy Type:	Commercial General Liability with Errors & Omissions Coverage
Carrier:	Certain Underwriters at Lloyd's – ("A" AM Best Rated...Non Admitted)

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

Required to Bind

- Written request to bind
- Signed Total Cost Form
- Signed Terrorism Form
- Security Guard Resume
- Length of Employment at Water Authority
- Confirmation of Firearms Training and Licensing procedures to carry a Firearm

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, 2019 to July 1, 2020

Services Provided:

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

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

☒ **The Workers Compensation fee amount is not in addition to commissions for Workers Compensation Insurance as The New York State Insurance Fund (NYSIF) does not pay commission.**

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 7-1-19**

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
WORKERS COMPENSATION POLICY ADMINISTRATION SERVICES		
Certificates of Insurance Policy Administration Policy Review	Facilitate relationship with the New York State Insurance Fund and assist in negotiating renewal pricing and other issues that arise	\$20,000
	WC 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 7/1/19-7/1/20

Acceptance: _____ Date _____

Sun Life Financial Basic Life and AD&D coverages renewed 7/1/2018 with a 2 year rate guarantee, effective through 6/30/2020. Current policy rates remain unchanged from current in force Life rate of \$0.65 and current AD&D rate of \$0.029.

Mutual of Omaha Long Term Disability coverage renewed 7/1/2018 with a 2 year rate guarantee, effective through 6/30/2020. Current policy rates remain unchanged from current in force LTD rate of \$0.41.

Mutual of Omaha Short Term Disability current policy is in a renewal rate guarantee period until 6/30/2019. In force rate remains unchanged for 7/1/2019 at \$0.28.

VSP Vision coverage renewed 9/1/2018 with a 2 year rate guarantee, effective through 8/31/2020. Current policy rates remain unchanged from current in force Vision composite rate of \$17.05.

☐ 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: 7/1/2019 to 7/1/2020

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.