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## SBCERA COVERAGE LIMITS AND PREMIUMS

SBCERA COVERAGE	BROKER	CURRENT/ EXPIRING	RENEWAL	CHANGE
POLICY TERM		07/01/2024 - 07/01/2025	07/01/2025 - 07/01/2026	
PROPERTY (CONTENTS & BUSINESS CONTINUITY)	Marsh & McClennan	\$20,263	\$21,478	6.00%
GENERAL LIABILITY	Marsh & McClennan	\$16,295	\$18,739	15.00%
COMMERCIAL AUTOMOBILE	Marsh & McClennan	\$342	\$342	0.00%
UMBRELLA	Marsh & McClennan	\$14,831	\$17,056	15.00%
WORKERS COMPENSATION & EMPLOYER'S LIABILITY*	Marsh & McClennan	\$57,845	\$69,983	20.98%
CYBER	Marsh & McClennan	\$69,250	\$75,000	8.30%
BUSINESS TRAVEL INSURANCE	Marsh & McClennan	\$1,000	\$1,000	0.00%
FIDUCIARY LIABILITY	Alliant	\$131,727	\$137,658	4.50%
FIDUCIARY DISHONESTY	Alliant	\$2,578	\$2,578	0.00%
EMPLOYMENT PRACTICES	Alliant	\$43,754	\$43,754	0.00%
CRIME	Alliant	\$9,500	\$9,500	0.00%
DEADLY WEAPONS	Alliant	\$1,076	\$1,114	3.55%
<b>TOTAL PROGRAM COST \$</b>		<b>\$368,461</b>	<b>\$398,202</b>	<b>8.07%</b>

BUILDING COVERAGE (PREVIOUSLY HOSPITALITY OFFICE, INC.)	BROKER	CURRENT/EXPIRING	RENEWAL	CHANGE
POLICY TERM		07/01/2024 - 07/01/2025	07/01/2025 - 07/01/2026	
COMMERICAL BUILDING (STRUCTURE)	Marsh & McClennan	\$21,710	\$23,266	7.17%
DIRECTORS & OFFICERS - HOSPITALITY OFFICE**	Marsh & McClennan	\$10,834	\$10,834	0.00%
DIFFERENCE IN CONDITIONS (EARTHQUAKE & FLOOD)	Marsh & McClennan	\$60,356	\$65,135	7.92%
<b>TOTAL PROGRAM COST \$</b>		<b>\$92,900</b>	<b>\$99,235</b>	<b>6.82%</b>

\$497,437

### Footnotes

\* Budgeted as part of personnel and salary costs

\*\* This is offered for a one year period to cover any potential claims arising out of the dissolution of Hospitality Office, Inc. and will be discontinued in FY 26-27