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Selected Policies**IRONWOOD**

Coverage	Insurer	Policy Number	Policy Period	Amount	(US Dollars unless noted)	Notable Limits & Deductibles / Retentions	Other Comments & Claims Reporting
Business Owners/Property Pkg	PHOENIX INSURANCE COMPANY	X-630-2926L823-PHX-14	10/01/2014 To 10/01/2015	\$43,123.00	Premium	Policy includes Property, Inland Marine, General Liability and Crime with various limits and deductibles	
Automobile NON-OWNED	TRAVELERS INDEMNITY COMPANY OF AMERICA	BA-5262N691-14-GRP	10/01/2014 To 10/01/2015	\$697.00	Premium	Auto \$1,000,000 per accident Hired and Non owned Auto's only	
Excess Liability	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	XSM-CUP-7067Y050-TIL-14	10/01/2014 To 10/01/2015	\$1,862.00	Premium	Excess \$2,000,000 per occurrence and per event aggregate \$10,000 Retained Limit	

GAINESVILLE REGIONAL UTILITIES

Property/All Risk	ACE AMERICAN INSURANCE COMPANY Accessed through Firm: Starr Technical Risks Agency, Inc.	EUT N091 6465 0	10/01/2014 To 10/01/2015	\$193,281.00	Premium	Property (All Risk) \$350,000,000 Real and Personal Property Limit (Policy Limit) \$2,500,000 Extra Expense- Excludes replacement power purchase \$50,000,000 Flood (annual aggregate) \$50,000,000 Earthquake (annual aggregate) California Earthquake/Earth Movement- EXCLUDED \$5,000,000 Property in Transit (Property Damage only) \$1,000,000 Boiler and Machinery Sublimit \$10,000,000 Newly Acquired Property (120 Day Reporting Requirement) Excludes Gas Turbine Generators Units	Property (All Risk) ACE portion 12.5% that being \$43,750,000 part of the \$350,000,000
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Coverage	Insurer	Policy Number	Policy Period	Amount	(US Dollars unless noted)	Notable Limits & Deductibles / Retentions	Other Comments & Claims Reporting
						Deductible of \$100,000 per occurrence except: \$250,000 for Power Generation and Water Utility Properties \$500,000 Deerhaven Steam Turbine generating unit's no 1 and 2 and 3 "GE" MS7001EA & Kelly Street Unite #CT4 Any/All Transformers Greater of \$1.50 per KVA or \$250,000 \$25,000 Transit – Non –Utility Plant related \$25,000 EDP Named Windstorm: 3% of locations total insurable value at time of loss, subject to a minimum \$250,000. As respects all insured properties combined Flood peril-zone "A" and Subzones: Deductible for Zone A and subzones is the maximum available from the NFIP whether purchased or not, subject to the minimum locations base deductible (above) or \$250,000 minimum, whichever is greater. Flood peril- zone "V" and Subzones: 2% of the total insurable values at risk per location subject to a minimum of \$250,000 or location base deductible (above) whichever is greater, Extra Expense: \$100,000	
Property/All Risk	ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	PO5345602P	10/01/2014 To 10/01/2015	\$309,250.00	Premium	Limits apply as noted above	Property (All Risk) AEGIS portion 20% that being \$70,000,000 part of the \$350,000,000
Property/All Risk	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	65305418	10/01/2014 To 10/01/2015	\$154,625.00	Premium	Limits apply as noted above	Property (All Risk) AIG portion 10% that being \$35,000,000 part of the \$350,000,000
Property/All Risk	LIBERTY MUTUAL INSURANCE COMPANY	4N118471013	10/01/2014 To 10/01/2015	\$154,625.00	Premium	Limits apply as noted above	Property (All Risk) Liberty portion 10% that being \$35,000,000 part of the \$350,000,000

This schedule has been prepared for the convenience of the Insured and is not an exact and binding analysis of the coverages. This schedule is for your use as a **reference only** and is not intended to be inclusive of all policy terms, conditions and exclusions. Even though care has been taken in the preparation of this schedule, in the event there is a discrepancy, the original policies will prevail as the sole binding documents.

Schedule of Insurance
As of: 11/04/2014

Coverage	Insurer	Policy Number	Policy Period	Amount	(US Dollars unless noted)	Notable Limits & Deductibles / Retentions	Other Comments & Claims Reporting
Property/All Risk	LLOYD'S OF LONDON	DG148814	10/01/2014 To 10/01/2015	\$115,969.00	Premium	Property (All Risk) Limits apply as noted above	Property (All Risk) London portion 7.5% that being \$26,250,000 part of the \$350,000,000
Property/All Risk	THE PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY	58-A3-PP-0000091-04	10/01/2014 To 10/01/2015	\$386,562.00	Premium	Limits apply as noted above	Property (All Risk) Princeton portion 25% that being \$87,500,000 part of the \$350,000,000
Property/All Risk	WESTPORT INSURANCE CORPORATION	UTP045328502	10/01/2014 To 10/01/2015	\$231,937.00	Premium	Limits apply as noted above	Property (All Risk) Westport portion 15% that being \$52,500,000 part of the \$350,000,000
General Liability	LEXINGTON INSURANCE COMPANY	082695187	10/31/2014 To 10/01/2015	\$198,020.00	Premium	General Liability \$800,000 each occurrence \$2,000,000 general aggregate \$2,000,000 completed operations and products aggregate \$200,000 Self Insured Retention	General Liability Excess over Self Insurance
Excess Liability	COMMERCE & INDUSTRY INSURANCE COMPANY	BE012493121	10/31/2014 To 10/01/2015	\$140,655.00	Premium 1,829.00 Insurer Fees	Excess \$10,000,000 per occurrence and per event aggregate \$250,000 Crisis Response Limit of Insurance \$50,000 Excess Casualty Crisis Fund Limit of Insurance \$10,000 Self Insured Retention	Excess
Miscellaneous Casualty	LIBERTY SURPLUS INSURANCE CORP.	CTNY403196-2	10/01/2014 To 10/01/2015	\$20,000.00	Premium	\$5,000,000 each occurrence \$10,000,000 general aggregate \$5,000,000 completed operations and products aggregate \$5,000,000 personal injury & advertising injury \$500,000 fire damage \$50,000 Self Insured Retention	Railcar Liability policy Claims made policy Retro active date: 10/1/08
Miscellaneous Property	ESSEX INSURANCE COMPANY	RRP1376-8	10/01/2014 To 10/01/2015	\$14,860.00	Premium	Limit of Liability: \$6,750,000 per occurrence and in the annual aggregate for Earthquake and flood separately \$25,000 Deductible per occurrence Valuation: Replacement Cost or the Gap between the	Owned Railcars policy Essex Terrorism, Mold and Cyber Exclusions

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						amount recovered from a hauling railroad and the insured's replacement cost as per schedule, not to exceed \$70,000 any one railcar Total Insurable Value:\$8,120,000	apply to coverage
Automobile Liability	TRAVELERS INDEMNITY COMPANY	BA6D820204	10/01/2014 To 10/01/2015	\$31,985.00 416.00	Premium Insurer Fees	Auto \$5,000,000 Limit \$50,000 Deductible	Auto Take home Auto policy
CITY OF GAINESVILLE							
Pollution Legal Liability	INDIAN HARBOR INSURANCE CO	PEC00081413	10/01/2014 To 10/01/2015	\$79,000.00	Premium	PLL \$3,000,000 per pollution condition \$6,000,000 Aggregate limit \$100,000 Self Insured Retention	
General Liability	NATIONAL CASUALTY COMPANY	KK04680800	10/01/2014 To 10/01/2015	\$10,151.00	Premium	General Liability \$1,000,000 each occurrence \$5,000,000 completed operations and products aggregate \$1,000,000 personal and advertising injury \$300,000 damage to premises rented to you \$5,000 medical expense \$1,000,000 Legal liability to participants	
Excess Workers Compensation	TRAVELERS INDEMNITY COMPANY	HWXJUB2919B062-14	10/01/2014 To 10/01/2015	\$756,971.00	Premium	Self Insured Retention: \$350,000	
Automobile Liability	THE TRAVELERS INDEMNITY COMPANY	BA-6D747635	10/01/2014 To 10/01/2015	\$94,788.00	Premium	Auto \$500,000 per accident \$5,000 medical payments Deductible: Bodily Injury/Property Damage/UM & UIM – Loss and Loss Expense \$25,000	Auto 41 Auto's Limit is reduced by the deductible
Misc Professional Liability	TRAVELERS INDEMNITY COMPANY	660-6D666190	10/01/2014 To 10/01/2015	\$721,719.00 9,382.00	Premium Insurer Fees	Policy Includes: Inland Marine, Law Enforcement Liability, Public Entity Management Liability and Auto Physical Damage	

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Inland Marine	AXA ART INSURANCE CORPORATION	08-333-09-06-00609	10/01/2014 To 10/01/2015	\$2,237.00	Premium	<i>Fine Art Floater</i> \$596,528 named locations; Earthquake and Terrorism \$100,000 unnamed locations Domestic \$50,000 Transit	Covered Locations: 302 NE 6 th Ave., Gainesville, FL 32601 Gainesville City Hall 200 E University Ave Gainesville, FL 32601
				29.08	Insurer Fees	\$500 Deductible for Property of other on to you or property owned by you.	

Additional Notes

Includes COG, GRU and Ironwood

Fees, taxes and surcharges are not included in the premium figures. If applicable, the premiums may also be subject to audit and retrospective rating.

Surplus lines taxes and fees are not included in the above amount but will be calculated based upon Marsh's understanding of statutory rates, rules and regulations governing surplus lines. Surplus lines taxes and fees are in addition to the premium above and will be payable by you.

[†]SL = Surplus Lines

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