



Property Damage including Windstorm, Flood, Earth Movement, Breakdown & Terrorism	Renewal Program 2025 - 2026	Expiring Program 2024 - 2025
Primary Property Insuring Carriers:	Lexington/Navigators/Core Specialty/Beazley/ Berkshire/Sompo/Lloyds/Ironshore	Lexington/Navigators/Core Specialty/ Berkshire/Sompo/Lloyds/Ironshore/Velocity
Policy Term:	9/1/2025 to 9/1/2026	9/1/2024 to 9/1/2025
Coverage:	"All Risk" including Flood, Earth Movement & Equipment	"All Risk" including Flood, Earth Movement & Equipment Breakdown
Policy Limit - Each Occurrence:	\$100,000,000 Per Occurrence	\$100,000,000 Per Occurrence
	<i>Per occurrence limit unless otherwise noted below under sublimits summarized below</i>	<i>Per occurrence limit unless otherwise noted below under sublimits summarized below</i>
Named Storm Limit (All Covered Perils):	\$ 30,000,000	\$ 30,000,000
Total Insured Values (Per Schedule of Values):	\$ 998,431,401	\$ 941,393,400
Valuation:	Replacement Cost for Property Damage, except: Actual Cash Value for Roofs 15 years or older ACV for Rented Contractor's Equipment & Time Element	Replacement Cost for Property Damage, except: Actual Cash Value for Roofs 15 years or older ACV for Rented Contractor's Equipment & Time Element
Coinsurance:	Waived by Carriers	Waived by Carriers
Total Annual Premium:	\$ 4,055,707	\$ 4,338,630
"Terrorism" Coverage:	<i>Included</i>	<i>Included</i>
Deductibles:	<i>Note: All deductibles noted in this section are applied on a Per Occurrence basis. Highest applicable deductible applied if two of more deductibles apply to a single occurrence.</i>	<i>Note: All deductibles noted in this section are applied on a Per Occurrence basis. Highest applicable deductible applied if two of more deductibles apply to a single occurrence.</i>
All Perils unless otherwise noted	\$100,000	\$100,000
Band and Musical Instruments	\$5,000	\$5,000
Contractors Equipment	\$5,000	\$5,000
Spoilage	\$10,000	\$10,000
Named Storm Perils	5% of TIV Per Location (\$250K Minimum Per Occ.)	5% of TIV Per Location (\$250K Minimum Per Occ.)
High Hazard Hail (Hail Zone 1 & 2)	1% of TIV Per Location (\$250K Minimum Per Occ)	1% of TIV Per Location (\$250K Minimum Per Occ)
All Other Windstorm/Hail	1% of TIV Per Location (\$250K Minimum Per Occ)	1% of TIV Per Location (\$250K Minimum Per Occ)
Wind Driven Precipitation	\$100,000	\$100,000
Earth Movement	\$100,000	\$100,000
Flood, except	\$100,000	\$100,000
- Flood - MFHA (Zones B/Shaded X/X500)	\$250,000	\$250,000
- Flood - SFHA (Zones A & V)	3% of TIV Per Location (\$1M Minimum Per Occ)	3% of TIV Per Location (\$1M Minimum Per Occ)
UtilityService/Ingress-Egress Interruption Waiting Period	72 Hours	72 Hours
Equipment Breakdown	\$50,000	\$50,000
Extra Expense - EB	Included in Combined EB Deductible	Included in Combined EB Deductible
Terrorism & Sabotage	\$25,000	\$25,000
Sublimits:		

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Earth Movement	\$25,000,000 Per Occurrence/Annual Aggregate	\$25,000,000 Per Occurrence/Annual Aggregate
Flood (Including Named Storm) further limited to:	\$25,000,000 Per Occurrence/Annual Aggregate	\$25,000,000 Per Occurrence/Annual Aggregate
- FEMA SFHA Flood (Zones A & V)	\$10,000,000 Per Occurrence/Annual Aggregate	\$10,000,000 Per Occurrence/Annual Aggregate
Named Storm	\$30,000,000	\$30,000,000
Extra Expense	\$5,000,000	\$5,000,000
Ingress/Egress (within 1 statute mile)	30 Days up to \$1,000,000	30 Days up to \$1,000,000
Interruption by Civil/Military Authority (within 1 mile)	30 Days up to \$1,000,000	30 Days up to \$1,000,000
Accounts Receivable	\$1,000,000	\$1,000,000
Debris Removal	25% of the loss not to exceed \$5,000,000	25% of the loss not to exceed \$5,000,000
Demolition and Increased Cost of Construction: Demolition – Coverage A	\$50,000,000	\$50,000,000
Demolition and Increased Cost of Construction: Demolition – Coverage B & C	\$5,000,000	\$5,000,000
Electronic Data and Media	\$1,000,000	\$1,000,000
Errors and Omissions	\$1,000,000	\$1,000,000
Expediting Expenses	\$1,000,000	\$1,000,000
Fine Arts	\$10,000 Per Item, \$250,000 Per Occ	\$10,000 Per Item, \$250,000 Per Occ
Fire Brigade Charges and Extinguishing Expenses	\$100,000	\$100,000
Leasehold Interest	\$1,000,000	\$1,000,000
Limited Pollution Coverage	\$100,000 Per Occurrence/Annual Aggregate	\$100,000 Per Occurrence/Annual Aggregate
Miscellaneous Unnamed Locations	\$1,000,000 except limited to \$250,000 as respects CAT Perils (Named Storm, Flood and Earthquake)	\$1,000,000 except limited to \$250,000 as respects CAT Perils (Named Storm, Flood and Earthquake)
New Construction and Additions	\$5,000,000, limited to \$25,000 Soft Costs	\$5,000,000, limited to \$25,000 Soft Costs
Newly Acquired Property	\$25,000,000 (90 Days Reporting)	\$25,000,000 (90 Days Reporting)
(Quarterly Reporting/Quarterly Billing)		
Outdoor Property	\$100,000	\$100,000
Pairs or Sets	\$100,000	\$100,000
Professional Fees/Loss Adjustment Costs	\$100,000	\$100,000
Property Removed from Insured Locations	\$1,000,000	\$1,000,000
Service Interruption	\$1,000,000	\$1,000,000
Spoilage	\$1,000,000	\$1,000,000
Transit	\$100,000 Per Conveyance/Per Occurrence	\$100,000 Per Conveyance/Per Occurrence
Valuable Papers and Records	\$1,000,000	\$1,000,000
Fungus Mold or Spore	\$100,000 Per Occurrence/Annual Aggregate	\$100,000 Per Occurrence/Annual Aggregate
Backup of Sewers and Drains (Not From Flood)	\$1,000,000	\$1,000,000
Property of others	\$10,000	\$10,000
Underground pipes, flues and drains	\$100,000	\$100,000
Band and Musical Equipment	\$1,000,000 (Max \$10,000 Per Item)	\$1,000,000 (Max \$10,000 Per Item)
Fields, Turfs and Tracks	\$2,500,000 Per Occurrence Scheduled	\$2,500,000 Per Occurrence Scheduled
	Limited to:	Limited to:
	\$1,000,000 Unscheduled/Unnamed	\$1,000,000 Unscheduled/Unnamed
Plans, Blue Prints & Drawings	\$100,000	\$100,000
Wind Driven Precipitation	\$1,000,000	\$1,000,000
Contractor's Equipment	\$1,500,000 (Max \$25,000 Per Item)	\$1,500,000 (Max \$25,000 Per Item)
Equipment Breakdown	\$150,000,000	\$150,000,000
Extended Period Of Restoration	180 Days	180 Days
Spoilage	Included	Included

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