



HUB International Insurance Services Inc.

470 E. Highland Ave., Redlands, CA 92373-0007
Tel (909) 793-2373 • Lic. No. 0757776

June 1, 2015

City of Redlands
P.O. Box 3005
Redlands CA 92373

Re: Renewal of the City's Excess Public Entity Liability Insurance

Dear Sirs:

We are pleased to present the renewal quotation from Argonaut Insurance Company for the City's Excess Public Entity Liability Insurance. Terms are \$239,873 premium and fees for \$10,000,000 per occurrence/\$30,000,000 Aggregate Limit subject to Retained Limit of \$1,000,000. Hub International Insurance Services Inc is hereby authorized to bind and renew coverage.

Sincerely,

A handwritten signature in black ink, appearing to read "Peter M Davis".

Peter M Davis
Account Executive
HUB International Insurance Services Inc

Authorization:

A handwritten signature in black ink, appearing to read "Jon Harrison".

Mayor Pro Tem

6-16-15

Date

Attest:

A handwritten signature in black ink, appearing to be a stylized "S".

City Clerk

6-16-15

Date

REQUEST TO BIND INSURANCE COVERAGE

In accordance with the insurance proposal,

City of Redlands

has accepted coverage with Argonaut Insurance Company

POLICY EFFECTIVE:

July 1, 2015 to July 1, 2016

COVERAGE

GENERAL LIABILITY

EMPLOYEE BENEFITS LIABILITY

PUBLIC OFFICIALS LIABILITY

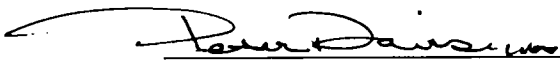
EMPLOYMENT PRACTICES LIABILITY

AUTOMOBILE LIABILITY

LAW ENFORCEMENT LIABILITY

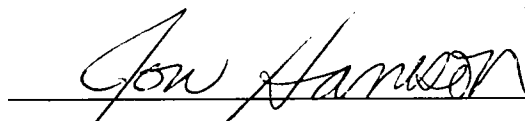
TERRORISM (Optional) ☒ Yes ☐ No

Please check 'Yes' or 'No' for the terrorism coverage option and complete the "Acceptance or Rejection of Terrorism.



AGENT'S SIGNATURE

DATE



6-16-15

CLIENT'S SIGNATURE - Jon Harrison, Mayor Pro Tem

DATE

ATTEST:


Sam Irwin, City Clerk

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM – INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term “act of terrorism” means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

NOTE:

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS EXCLUSION for nuclear events. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

	I hereby elect to purchase terrorism coverage for a prospective premium of <u>\$1,521.</u>
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

ACCEPTANCE OR REJECTION OF TERRORISM – CHECK ONE



Policyholder/Applicant's Signature

Jon Harrison, Mayor Pro Tem, City of Redlands

Print Name

6-16-15

Date

