

**Truckee River Flood Management Authority**  
 Excess Self-Insured Liability Insurance Renewal  
 Expiration: November 15, 2012  
 Revised: November 7, 2012



**Premium Summary**

Coverage	Expiring Lexington Existing	Option 1 Lexington Renewal	Option 2 Houston New Quote
Excess Self-Insured Liability	\$ 50,000	\$ 52,970	\$ 50,000
Certified Terrorism	\$ 500	\$ 530	\$ 1,000
Nevada Surplus Lines Tax	\$ 1,768	\$ 1,873	\$ 1,785
Nevada Surplus Lines Fee	\$ 202	\$ 214	\$ 204
<b>Total Premium</b>	<b>\$ 52,470</b>	<b>\$ 55,587</b>	<b>\$ 52,989</b>
<i>Minimum Earned Premium</i>	<i>\$ 17,675</i>	<i>\$ 18,725</i>	<i>\$ 12,750</i>
<i>Commission (included in premiums above)</i>	<i>10%</i>	<i>10%</i>	<i>10%</i>

**Limits of Insurance**

Bodily Injury, Property Damage and Personal and Advertising Injury (General and Automobile Liability)	Expiring Lexington Existing	Renewal Option 1 Lexington	Option 2 Houston New Quote
Aggregate Limit	\$5,000,000	\$5,000,000	\$5,000,000
Each Occurrence Limit	\$5,000,000	\$5,000,000	\$5,000,000
Automobile Each Occurrence Limit	\$5,000,000	\$5,000,000	\$5,000,000

Errors and Omissions	Expiring Lexington Existing	Renewal Option 1 Lexington	Option 2 Houston New Quote
Aggregate Limit	\$5,000,000	\$5,000,000	\$5,000,000
Each Wrongful Act Limit	\$5,000,000	\$5,000,000	\$5,000,000

Employment Practices Liability	Expiring Lexington Existing	Renewal Option 1 Lexington	Option 2 Houston New Quote
Aggregate Limit	\$5,000,000	\$5,000,000	\$5,000,000
Each Wrongful Act Limit	\$5,000,000	\$5,000,000	\$5,000,000

Employee Benefit Liability	Expiring Lexington Existing	Renewal Option 1 Lexington	Option 2 Houston New Quote
Aggregate Limit	\$5,000,000	\$5,000,000	\$5,000,000
Each Wrongful Act Limit	\$5,000,000	\$5,000,000	\$5,000,000

**Self-Insured Retentions/Retained Limits**

Per Occurrence, Wrongful Act, Employment Practices Wrongful Act, Employee Benefit Wrongful Act	Expiring Lexington Existing	Renewal Option 1 Lexington	Renewal Option 2 Houston
Self-Insured Retention	\$1,000,000	\$1,000,000	\$1,000,000

**Coverage Comparison**

Description	Expiring Lexington Existing	Renewal Option 1 Lexington	Renewal Option 2 Houston
Additional Insureds (City of Reno, City of Sparks, Washoe County)	Included	Included	Included
Architects & Engineers Errors & Omissions	Excluded	Included	Included
Construction Operations	Excluded	Included	Included
Contractual Liability	Included	Included	Limited
Contractual Liability for Fire Damage to Rented Premises	Included	Included	Excluded
Crisis/Response Endorsement	Included	Included	Not Provided
Levee/Floodwall at US395/Glendale	Excluded	Included	Included
Waiver of Subrogation	Not Provided	Included	Included

Wells Fargo Insurance Services, USA, Inc. (Reno, Nevada)  
 Please refer to the policy contract for specific terms, conditions, limitations and exclusions.