

RFP PC11-15 PROPERTY INSURANCE COMPARISON

Insurance Carrier	Key & Piskuran Insurance Agency PO Box 13672 Arlington, TX 76094	Texas Association of Counties PO Box 2131 Austin, TX 78768-2131	Texas Association of Counties PO Box 2131 Austin, TX 78768-2131			
Group / Cooperative	Interlocal Agmt w/Texas Public Entity Group	Texas Association of Counties Risk Management Pool	Texas Association of Counties Risk Management Pool			
Deductibles	\$5,000; \$25,000 wind/hail	\$5,000	\$10,000			
Annual Contribution	\$43,395	\$53,438	\$50,635			
Additional Fees	\$0	\$0	\$0			
Total	\$43,395	\$53,438	\$50,635			
Basis of Coverage	Replacement Cost	Replacement Cost	Replacement Cost			
Valuation / Co-Insurance	90%	Replacement Cost (assumed)	Replacement Cost (assumed)			
Basic Limits	\$43,535,847	\$46,168,537	\$46,168,537			
Newly Acquired/Constructed Property	\$2,000,000	\$2,500,000 90 day limitation	\$2,500,000 90 day limitation			
Buildings	\$2,000,000	Included above	Included above			
Business Personal Property	\$1,000,000	Included above	Included above			
Fine Arts	\$50,000	As scheduled, not to exceed \$1,000,000	As scheduled, not to exceed \$1,000,000			
Personal Property of other's in the member's care, custody, control	\$25,000	Included in Business Personal Property	Included in Business Personal Property			
Property off premises	\$10,000	Included, except \$1,000,000 for Temp Removal for repair/service	Included, except \$1,000,000 for Temp Removal for repair/service			
Property in transit	\$10,000	\$500,000	\$500,000			
Extra Expense + Gross Earnings	\$25,000	\$500,000	\$500,000			
Valuable Papers & Records	\$25,000	\$500,000 incl. EDP & Media; not to exceed \$2,500,00; or as specifically scheduled	\$500,000 incl. EDP & Media; not to exceed \$2,500,00; or as specifically scheduled			
Accounts Receivable	\$25,000	\$250,000	\$250,000			
Demolition Costs & JCC Combined	Included	\$1,000,000	\$1,000,000			
Flood	\$1,000,000 (\$25,000 ded.)	in Special Hazard Zones for flood: \$1,000,000 Annl. Agg; other than SHZF \$5,000,000 Annl Agg.	in Special Hazard Zones for flood: \$1,000,000 Annl. Agg; other than SHZF \$5,000,000 Annl Agg.			
Earthquake	\$1,000,000 (\$25,000 ded.)	\$5,000,000 aggregate	\$5,000,000 aggregate			
Hail/Wind	Included	No separate limit or deductible	No separate limit or deductible			
Comm. Equipment	Included	As scheduled, if any	As scheduled, if any			
Mobile Equipment/Contractors Eq.	Included	None scheduled	None scheduled			
Electronic Data Processing	\$1,348,831; \$1,000 ded.	incl. in property, if scheduled	incl in property, if scheduled			
Electronic Voting Equipment	\$1,130,139; \$1,000 ded.	incl. in property, if scheduled	incl in property, if scheduled			
Equipment Breakdown/Boiler & Machinery	Incl. in Property Limits: \$1,000 ded.	\$10,000,000 aggregate limit	\$10,000,000 aggregate limit			
Additional Comments		2% Worker's Comp Ins. Discount with TAC Property Insurance Coverage = \$9,431 estimated	2% Worker's Comp Ins. Discount with TAC Property Insurance Coverage = \$9,431 estimated			