

City of Albany
Summary of Coverages

As of July 1, 2024

Policy Number	Company	Coverage	Limits	Deductible	Policy Period From	Policy Period To	Annual Premium
23PALB	City/County Insurance Service Trust	All Property Coverage			7/1/2023	7/1/2024	\$384,585
		Buildings	\$269,169,102	\$ 5,000			
		Contents	\$28,861,622	\$ 5,000			
		Property in Open	\$6,835,403	\$ 5,000			
		Mobile Equipment	\$4,258,893	\$ 1,000			
		Earthquake	\$5,000,000	\$25,000 Per Occurrence	7/1/2023	7/1/2024	Included
		Excess Earthquake	\$5,000,000	\$25,000 Per Occurrence	7/1/2023	7/1/2024	\$15,000
		Flood (limits & deductibles vary by flood zone)	\$5,000,000	\$25,000 Per Occurrence	7/1/2023	7/1/2024	Included
		Excess Flood (limits & deductibles vary by flood zone)	\$5,000,000				\$2,500
		Difference in Conditions - Earthquake & Flood	\$10,000,000				\$62,000
23LALB	City / County Ins. Services	Tort Liability	Occurrence \$5,000,000 Aggregate - \$15,000,000	\$10,000 (Per Occurrence)	7/1/2023	7/1/2024	\$565,350
23LALB	City / County Ins. Services	Automobile Liability	Included	Included in Aggregate	7/1/2023	7/1/2024	\$119,622
23APDALB	City / County Ins. Services	Automobile Physical Damage	Actual Cash Value	Per CIS Policy Schedule	7/1/2023	7/1/2024	\$116,901
23CYBALB	City / County Ins. Services	Cyber - Tiers 1 & 2			7/1/2023	7/1/2024	\$10,500
		Coverage Limit	\$250,000	\$5,000			
		Notification Costs	Included				
		Third Party Liability	Included				
		Penalties	Included				
		Extorsion	Included				
		Breach Coaching	Included				
		Public Relations Consulting	Included				
		Credit Monitoring	Included				
23ECYALB	City / County Ins. Services	Excess Cyber - Tier 3			7/1/2023	7/1/2024	\$21,525
		Coverage Limit	\$1,000,000	\$5,000			
		Notification Costs	Included				
		Third Party Liability	Included				
		Penalties	Included				
		Extorsion	Included				
		Breach Coaching	Included				
		Public Relations Consulting	Included				
		Credit Monitoring	Included				
23ECALB	City / County Ins. Services	Excess Crime (over \$50,000 provided in Property policy)					
		Employee Theft	\$1,000,000	\$ 5,000	7/1/2023	7/1/2024	\$2,694
		Forgery or Alteration	Included				
		Inside Premises - Theft of Money & Securities	Included				
		Inside Premises - Robbery, Safe Burglary - Other	Included				
		Outside Premises	Included				
		Computer Fraud	Included				
		Money Orders and Counterfeit Paper Currency	Included				
		Funds Transfer Fraud	Included				
		Impersonation Fraud Coverage	Max. Recovery \$250,000				
		Faithful Performance of Duty	Included				
				CIS Total	\$1,300,677		
				CIS Multi-line Credit	(\$59,323)		
				Risk Management Allowance	(\$130,068)		
				CIS Total	\$1,111,286		

HUB International Northwest, LLC

This document is for summary purposes only. Please refer to policy for details.

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100034322	SAIF	Workers Compensation Employer's Liability	Statutory \$3,000,000	None	7/1/2023	7/1/2024	\$810,206
AAP N1793615 004	ACE Property and Casualty	Airport Liability	Occurrence \$5,000,000 Aggregate - \$5,000,000	None	7/1/2023	7/1/2024	\$7,325
ORALBA6	CIMA / QBE Insurance	Volunteer Accident Coverage	\$50,000 - Any One Accident	None	7/1/2023	7/1/2024	\$4,945
		Agent of Record Fee	Property Insurance Liability Insurance				\$20,000 \$20,000

HUB International Northwest, LLC

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