

	5/4/2025 - 5/4/2026	5/4/2026 - 5/4/2027	5/4/2026 - 5/4/2027	5/4/2026 - 5/4/2027	5/4/2026 - 5/4/2027	5/4/2026 - 5/4/2027
	EXPIRING	OPTION A	OPTION B	OPTION C	OPTION D	OPTION E
TOTAL INSURED VALUES	\$697,790.392	\$711,859.592	\$711,859.592	\$711,859.592	\$711,859.592	\$711,859.592
Change from Expiring	-11.27%	2.02%	2.02%	2.02%	2.02%	2.02%
Property Premium	\$3,152,308.03	\$2,343,783.64	\$2,558,808.14	\$2,729,254.39	\$2,865,611.39	\$2,996,723.89
Equipment Breakdown Premium	\$20,529.00	\$20,944.00	\$20,944.00	\$20,944.00	\$20,944.00	\$20,944.00
TOTAL PREMIUM (incl. SL Tax & Fees)	\$3,172,837.03	\$2,364,727.64	\$2,579,752.14	\$2,750,198.39	\$2,886,555.39	\$3,017,667.89
TOTAL ACCOUNT RATE (Includes Surplus Lines Tax & Fees)	\$0.4547	\$0.3322	\$0.3624	\$0.3863	\$0.4055	\$0.4239
TOTAL LIMIT OF LIABILITY	\$75,000,000	\$75,000,000	\$100,000,000	\$125,000,000	\$150,000,000	\$175,000,000
ALL OTHER PERILS	\$75,000,000	\$75,000,000	\$100,000,000	\$125,000,000	\$150,000,000	\$175,000,000
NAMED STORM	\$75,000,000	\$75,000,000	\$100,000,000	\$125,000,000	\$150,000,000	\$175,000,000
FLOOD	\$75,000,000	\$75,000,000	\$100,000,000	\$125,000,000	\$150,000,000	\$175,000,000
FLOOD (Hazardous Flood Zones)	\$75,000,000	\$75,000,000	\$100,000,000	\$100,000,000	\$100,000,000	\$100,000,000
EARTH MOVEMENT	\$75,000,000	\$75,000,000	\$100,000,000	\$125,000,000	\$150,000,000	\$175,000,000
EQUIPMENT BREAKDOWN	\$100,000,000	\$100,000,000	\$100,000,000	\$100,000,000	\$100,000,000	\$100,000,000
DEDUCTIBLES						
ALL OTHER PERILS (AOP)	\$500,000 Per Occurrence; except	\$500,000 Per Occurrence; except	\$500,000 Per Occurrence; except	\$500,000 Per Occurrence; except	\$500,000 Per Occurrence; except	\$500,000 Per Occurrence; except
WINDSTORM OR HAIL (W/H)	\$500,000 Per Occurrence	\$500,000 Per Occurrence	\$500,000 Per Occurrence	\$500,000 Per Occurrence	\$500,000 Per Occurrence	\$500,000 Per Occurrence
NAMED STORM (NS) & WIND DRIVEN PRECIPITATION (WDP)	3% of Total Insured Values, per building, subject to \$500K min. / NO max. per occ.	3% of Total Insured Values, per building, subject to \$500K min. / NO max. per occ.	3% of Total Insured Values, per building, subject to \$500K min. / NO max. per occ.	3% of Total Insured Values, per building, subject to \$500K min. / NO max. per occ.	3% of Total Insured Values, per building, subject to \$500K min. / NO max. per occ.	3% of Total Insured Values, per building, subject to \$500K min. / NO max. per occ.
FLOOD (includes Storm Surge)	\$500,000 Per Occ., EXCEPT	\$500,000 Per Occ., EXCEPT	\$500,000 Per Occ., EXCEPT	\$500,000 Per Occ., EXCEPT	\$500,000 Per Occ., EXCEPT	\$500,000 Per Occ., EXCEPT
FLOOD (includes Storm Surge) Locations wholly or partially within Special Flood Hazard Areas (SFHA)	\$500,000 each building and \$500,000 for contents in each building, \$500,000 Time Element	\$500,000 each building and \$500,000 for contents in each building, \$500,000 Time Element	\$500,000 each building and \$500,000 for contents in each building, \$500,000 Time Element	\$500,000 each building and \$500,000 for contents in each building, \$500,000 Time Element	\$500,000 each building and \$500,000 for contents in each building, \$500,000 Time Element	\$500,000 each building and \$500,000 for contents in each building, \$500,000 Time Element
EARTH MOVEMENT (EM)	\$500,000 Per Occurrence	\$500,000 Per Occurrence	\$500,000 Per Occurrence	\$500,000 Per Occurrence	\$500,000 Per Occurrence	\$500,000 Per Occurrence
ELECTRONIC DATA & PERSONAL ITEMS	\$10,000 Per Occurrence	\$10,000 Per Occurrence	\$10,000 Per Occurrence	\$10,000 Per Occurrence	\$10,000 Per Occurrence	\$10,000 Per Occurrence
TIME ELEMENT	No Waiting Period	No Waiting Period	No Waiting Period	No Waiting Period	No Waiting Period	No Waiting Period
EQUIPMENT BREAKDOWN	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
RATE CHANGE OVER EXPIRING:		OPTION A	OPTION B	OPTION C		
		-26.94%	-20.30%	-15.03%	-10.82%	-6.77%
PREMIUM CHANGE OVER EXPIRING (\$):		(\$808,109.39)	(\$593,084.89)	(\$422,638.64)	(\$286,281.64)	(\$155,169.14)
PREMIUM CHANGE OVER EXPIRING (%):		-25.47%	-18.69%	-13.32%	-9.02%	-4.89%
DIFFERENCE OVER OPTION A:		-	\$215,024.50	\$385,470.75	\$521,827.75	\$652,940.25
NOTES:		Same terms as expiring; No Change to Deductibles or Limits	Increase Limits to \$100M	Increase Limits to \$125M, except High Hazard Flood Sublimited to \$100M EBD remains \$100M	Increase Limits to \$150M, except High Hazard Flood Sublimited to \$100M EBD remains \$100M	Increase Limits to \$175M, except High Hazard Flood Sublimited to \$100M EBD remains \$100M

