

**LEISURE WORLD OF MARYLAND**  
**AUGUST 1, 2017 TO AUGUST 1, 2018**

Coverage	2015-2016	2016-2017	2017-2018
<b>Name of Company</b>	Travelers	Travelers	<b>Travelers</b>
<b>Replacement Cost</b>	Yes	Yes	<b>Yes</b>
<b>All-In Coverage</b>	Yes	Yes	<b>Yes</b>
<b>Coinsurance Applicable</b>	No	No	<b>No</b>
<b>Agreed Amount<sup>1</sup></b>	Yes	Yes	<b>Yes</b>
<b>Blanket Building Limit</b>	\$1,117,492,482	\$1,153,549,496	<b>\$1,172,292,580</b>
<b>Margin Clause</b>	True blanket limit	True blanket limit	<b>True blanket limit</b>
<b>Blanket Personal Property Limit</b>	\$3,538,102	\$4,393,489	<b>\$4,393,489</b>
<b>Blanket Loss of Income</b>	\$5,000,000	\$5,000,000	<b>\$5,000,000</b>
<b>Deductible</b>	\$5,000	\$5,000	<b>\$5,000</b>
<b>Back-Up of Sewer &amp; Drains</b>	Yes	Yes	<b>Yes</b>
<b>Wind Driven Rain</b>	\$100,000 sublimit	\$100,000 sublimit	<b>\$100,000 sublimit</b>
<b>Increased Cost of Construction &amp; Demolition</b>	\$3,000,000	\$3,000,000	<b>\$3,000,000</b>
<b>Contingent Liability</b>	Yes	Yes	<b>Yes</b>
<b>Earthquake</b>	\$5,000,000	\$5,000,000	<b>\$5,000,000</b>
<b>Deductible</b>	\$25,000	\$25,000	<b>\$25,000</b>
<b>Flood</b>	\$500,000	\$500,000	<b>\$500,000</b>
<b>Deductible</b>	\$25,000	\$25,000	<b>\$25,000</b>
<b>Landscaping</b>	\$5,000/\$200,000	\$5,000/\$200,000	<b>\$5,000/\$200,000</b>
<b>Open or Named Perils</b>	Named	Named	<b>Named<sup>3</sup></b>
<b>Glass</b>	Yes	Yes	<b>Yes</b>
<b>Open or Named Perils</b>	Open	Open	<b>Open</b>
<b>Accounts Receivable</b>	\$50,000	\$50,000	<b>\$50,000</b>
<b>Valuable Papers / Records</b>	\$50,000	\$50,000	<b>\$50,000</b>
<b>Terrorism</b>	Yes	Yes	<b>Yes</b>
<b>Mold</b>	\$250,000 sublimit	\$250,000 sublimit	<b>\$250,000 sublimit</b>

<sup>1</sup>Subject to signed Statement of Values

<sup>2</sup>Expiring building limit was \$1,151,017,256 but Mutual 6B was added to the policy in 2016

<sup>3</sup>Includes wind & weight of snow/sleet/ice at Golf Course

## General Liability

Coverage	2015-2016	2016-2017	2017-2018
<b>Name of Company</b>	<b>Travelers</b>	<b>Travelers</b>	<b>Travelers</b>
<b>Limits:</b>			
<b>Per Occurrence</b>	\$1,000,000	\$1,000,000	<b>\$1,000,000</b>
<b>Annual Aggregate</b>	\$3,000,000	\$3,000,000	<b>\$3,000,000</b>
<b>Medical Payments Limit</b>			
<b>Per Person</b>	\$5,000	\$5,000	<b>\$5,000</b>
<b>Per Accident</b>	None	None	<b>None</b>
<b>Personal Injury</b>	Yes	Yes	<b>Yes</b>
<b>Advertising Injury</b>	Yes	Yes	<b>Yes</b>
<b>Host Liquor</b>	Yes	Yes	<b>Yes</b>
<b>Full Liquor Law Liability</b>	Yes	Yes	<b>Yes</b>
<b>Products</b>	Yes	Yes	<b>Yes</b>
<b>Employee Benefits Liability</b>	Yes	Yes	<b>Yes</b>
<b>Limited Contractual</b>	Yes	Yes	<b>Yes</b>
<b>Independent Contractors</b>	Yes	Yes	<b>Yes</b>
<b>Pollution Liability</b>	Separate Policy	Separate Policy	<b>Separate Policy</b>
<b>Professional Liability</b>	Separate Policy	Separate Policy	<b>Separate Policy</b>
<b>Terrorism</b>	Yes	Yes	<b>Yes</b>
<b>Mold</b>	No	No	<b>No</b>

## Inland Marine

Per current equipment schedule attached

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Travelers	Travelers	Travelers
Electronic Data Processing			
Limit	\$175,000	\$175,000	\$175,000*
Deductible	\$1,000	\$1,000	\$1,000
Contractors Equipment			
Limit	\$855,387	\$855,387	\$855,387**
Deductible	\$1,000	\$5,000	\$5,000

\* Included under the Property Coverage Form, Additional Coverages

\*\* This coverage is now part of the Business Personal Property limit subject to a \$5,000 deductible

## Commercial Automobile

Per current schedule of vehicles and drivers – attached

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Travelers	Travelers	Travelers
Owned Automobile Liability	\$1,000,000	\$1,000,000	\$1,000,000
Non-Owned and Hired Car	\$1,000,000	\$1,000,000	\$1,000,000
Auto Deductibles			
Comprehensive	\$1,000	\$1,000	\$1,000
Collision	\$1,000	\$1,000	\$1,000
Garage Keepers Legal Liability (GKL)	\$50,000	\$50,000	\$50,000
GKL Deductibles			
Comprehensive	\$1,000 Each Auto \$1,000 Max	\$1,000 Each Auto \$1,000 Max	\$1,000 Each Auto \$1,000 Max
Collision	\$500	\$500	\$500

Vehicle Type	2015-2016	2016-2017	2017-2018
Private Passenger	10	9	10
Bus NOC	1	4	4
Light Truck	41	45	47
Medium Truck	8	5	5
Heavy Truck	1	2	2
Total number of vehicles	61	65	68

## Comprehensive Equipment/Boiler and Machinery

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Travelers	Travelers	Travelers
Limit	\$50,000,000	\$50,000,000	\$50,000,000
Deductible	\$5,000	\$5,000	\$5,000
Pressure Driven, Mechanical and Electrical Equipment	Yes	Yes	Yes
Size or Capacity Restrictions	No	No	No

## Commercial Crime – Primary

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Travelers	Travelers	Travelers
Limit	\$50,000	\$50,000	\$50,000
Deductible	\$1,000	\$1,000	\$1,000
Any Criminal Act	Yes	Yes	Yes
Directors and Officers	Yes	Yes	Yes
Board and Committee Members	Yes	Yes	Yes
Employees	Yes	Yes	Yes

## Commercial Crime – Excess

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Travelers	Travelers	Travelers
Limit	\$3,000,000	\$3,000,000	\$3,000,000
Deductible	\$50,000 Satisfied by Primary	\$50,000 Satisfied by Primary	\$50,000 Satisfied by Primary
Any Criminal Acts	Yes	Yes	Yes
Directors and Officers	Yes	Yes	Yes
Board and Committee Members	Yes	Yes	Yes
Employees	Yes	Yes	Yes

## Commercial Fiduciary Liability

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Travelers	Travelers	Travelers
Limit	\$2,000,000	\$2,000,000	\$2,000,000
Deductible	None	None	None
Additional Defense Limit	\$1,000,000	\$1,000,000	\$1,000,000

## Workers' Compensation Policy

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Travelers	Travelers	Travelers
Limit – Each Accident	\$500,000	\$500,000	\$500,000
Limit – Disease per Employee	\$500,000	\$500,000	\$500,000
Limit – Disease Policy Limit	\$500,000	\$500,000	\$500,000
Experience Mod	.74	.94	.97

Payroll Comparison			
Payroll codes	2015-2016	2016-2017	2017-2018
9012 - Clerical, Property Managers, etc	\$5,084,360	\$5,326,487	\$5,326,487
9060 - Golf center Employees	\$380,210	\$490,693	\$490,693
5183 - Plumbing	\$430,056	\$420,162	\$420,162
5190 - Electrical wiring within buildings	\$261,810	\$266,791	\$266,791
5437 - Carpentry Installation of Cabinets/Interior Trim	If any	If any	If any
5537 - HVAC	\$387,816	\$277,366	\$277,366
5645 - Carpentry Detached One/Two Family dwellings	\$233,064	\$242,909	\$242,909
7380 - Drivers & their helpers	\$255,556	\$209,675	\$209,675
8045 - Store drug retail*	if any	if any	if any
8832 - Physician & Medical Clerical*	\$180,426	\$197,535	\$197,535
9015 - Property Management All Other Employees	\$3,189,792	\$2,913,555	\$2,913,555
<b>TOTAL PAYROLL</b>	<b>\$10,403,090</b>	<b>\$10,345,173</b>	<b>\$10,345,173</b>

## Directors and Officers Liability

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Travelers	Travelers	Travelers
Limit	\$2,000,000	\$2,000,000	\$2,000,000
Deductible	\$20,000	\$25,000	\$25,000
Participation Clause	No	No	No
Claims Made	Yes	Yes	Yes
Prior Acts	Yes	Yes	Yes
Non-Money Damages	Yes	Yes	Yes
Appointed Board Members	Yes	Yes	Yes
Employees	Yes	Yes	Yes
Committee Members	Yes	Yes	Yes
Discrimination	Yes	Yes	Yes
Employment Practices Liability	Yes	Yes	Yes
EPL Deductible	\$30,000	\$25,000	\$25,000
Failure to procure/maintain adequate insurance	Yes	Yes	Yes

## Commercial Umbrella

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Fireman's Fund	Fireman's Fund	Fireman's Fund
Limit	\$25,000,000	\$25,000,000	\$25,000,000
Self Insured Retention	None	None	None
Extends over General Liability, Auto Liability, and Employers Liability	Yes	Yes	Yes
Extends over Directors and Officers Liability	Yes	Yes	Yes

## Professional Liability

Coverage	2015-2016	2016-2017	2017-2018
Name of Company	Columbia Casualty	Columbia Casualty	Columbia Casualty
Limit – Per Occurrence	\$1,000,000	\$1,000,000	\$1,000,000
Limit – Aggregate	\$3,000,000	\$3,000,000	\$3,000,000
Deductible	\$10,000	\$10,000	\$10,000

## Pollution Liability

Coverage	2015-2016	2016-2017	2017-2018
<b>Name of Company</b>	<b>Admiral Insurance Company</b>	<b>Admiral Insurance Company</b>	<b>Admiral Insurance Company</b>
<b>Limit – Per Occurrence</b>	\$1,000,000	\$1,000,000	<b>\$1,000,000</b>
<b>Limit – Aggregate</b>	\$2,000,000	\$2,000,000	<b>\$2,000,000</b>
<b>Self Insured Retention</b>	\$10,000	\$10,000	<b>\$10,000</b>
<b>Terrorism coverage</b>	Declined by insured	Available-\$250	<b>Available-\$250</b>

<sup>1</sup>This policy used to be written on a two year policy term but this year the carrier offered to write it on an annual basis due to the age of the tanks.