

**CITY OF HAMILTON
2015 PROPERTY AND LIABILITY INSURANCE RENEWAL
COVERAGES AND LIMITS**

TYPE OF COVERGE	COVERAGE	DEDUCTIBLE
Municipal Liability	*5,000,000	250,000
Errors and Omissions Liability	Included	
Non Owned Automobile	Included	
Excess Liability	Included	
Municipal Conflict of Interest	100,000	
Legal Expense	250,000	
Comprehensive Crime	10,000,000	25,000
Crime Excess	Included	
Property	2.55 Billion Replacement Value	500,000
Boiler	Included	100,000
City Automobile	*5,000,000	500,000
Garage Liability Insurance	*5,000,000	
Environmental Impairment Liability (including WWTP)	10,000,000	500,000
HSR Rolling Stock (Transit)	43,000,000 (Included in Property)	50,000
HSR Automobile Fleet	*5,000,000	100,000
Excess Umbrella* Excess over: General Liability, City Auto Fleet, HSR Auto Fleet, Garage Auto Liability	*45,000,000	NIL
HECFI Directors' and Officers' Liability	3,000,000	35,000

CITY OF HAMILTON 2015 PROPERTY AND LIABILITY INSURANCE RENEWAL INSURANCE PREMIUM COMPARISON		
	2014-2015	2015-2016
Total of all policies (Net of Taxes)	3,719,804	3,783,444
Taxes	148,355	151,075
Grand Total	3,868,159	3,934,519