

**CITY OF HAMILTON
2018 PROPERTY AND LIABILITY INSURANCE RENEWAL
COVERAGES AND LIMITS**

TYPE OF COVERAGE	COVERAGE	DEDUCTIBLE
Municipal Liability	*5,000,000	250,000
Errors & Omissions Liability	Included	
Non-Owned Auto	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	\$3.4 Billion Replacement Value	500,000
Boiler	Included	100,000
City Automobile	*5,000,000	500,000
Garage Liability Insurance	*5,000,000	
WWTP Environmental Impairment Liability	10,000,000	500,000
Terrorism	As per schedule	100,000
Cyber Liability	5,000,000	150,000
HSR Rolling Stock (Transit)	Included in Property	50,000
HSR Auto Fleet	*5,000,000	100,000
Excess Umbrella* Excess over; Municipal Liability, Automobile Liability (City and HSR), Garage Liability	*45,000,000	NIL

**CITY OF HAMILTON
2018 PROPERTY AND LIABILITY INSURANCE RENEWAL
INSURANCE PREMIUM COMPARISON**

	2017-2018	2018-2019
Total of all policies (Net of Taxes)	\$4,345,221	\$4,665,402