

**CITY OF HAMILTON
2020 PROPERTY AND LIABILITY INSURANCE RENEWAL
COVERAGES AND LIMITS**

TYPE OF COVERAGE	COVERAGE \$	DEDUCTIBLE \$
Municipal Liability	*5,000,000	\$1,500,000
Errors & Omissions Liability	Included	
Non-Owned Auto	Included	
Excess Liability	Included	
Municipal Conflict of Interest	100,000	
Legal Expense	250,000	
Medical Malpractice Liability	*5,000,000	250,000
Comprehensive Crime	10,000,000	25,000
Crime Excess	Included	
Property	3.5 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	500,000
Excess Umbrella* Excess over; Municipal Liability, Medical Malpractice Liability, Automobile Liability (City and HSR), Garage Liability	*45,000,000	NIL

CITY OF HAMILTON 2020 PROPERTY AND LIABILITY INSURANCE RENEWAL INSURANCE PREMIUM COMPARISON		
	2019	2020
Total all Policies (Net of Taxes)	\$6,627,835	\$7,748,615
Taxes	\$320,604	\$387,431
Grand Total All	\$6,948,439	\$8,136,046