

QUOTE COMPARISON

Named Insured:		City of Norman and Norman Utilities Authority			
Effective Date:		11/30/2016			
Contact:		Clint Mercer			
PREMIUM					
	2015 to 2016		2016 to 2017		
Coverage	American Home Assurance Company	American Home Assurance Company (note hail deductible change from expiring)	Affiliated FM Insurance Company	Oklahoma Municipal Assurance Group	
Property	\$105,124	\$105,999	\$120,359		\$148,306
Engineering Fees	\$4,000	\$4,000	\$7,000		\$0
Earthquake	Included	Included	Included		n/a
Flood	Included	Included	Included		n/a
Total	\$109,124	\$109,999	\$127,359		\$148,306
Terrorism	N/A	\$5,038	\$5,000		N/A
COVERAGE					
Coverage			Limit		
TIV	113,590,659	114,535,764	114,635,764		114,535,764
Accounts Receivable	1,000,000	1,000,000	1,000,000		25,000 on premises 15,000 off premises
	Included	Included	Included		
Arson of Theft Award	100,000	100,000	100,000		n/a
Brands and Labels	100,000	100,000	Policy Limit		n/a
Building Materials at Off Premises Storage for Property Under Construction	250,000	250,000			n/a
Business Income	1,000,000	1,000,000	1,000,000		25,000
Claim Data Expense	n/a	n/a	n/a		5,000
Crime	n/a	n/a	n/a		5,000 inside 2,500 outside
Deferred Payments	250,000	250,000	100,000		n/a
Demolition and Increased Cost of Construction					
Coverage A	No sublimit applies	No sublimit applies	Policy Limit		250,000
Coverage B	2,500,000	2,500,000	Included		Included
Coverage C	2,500,000	2,500,000	Included		Included
Earth Movement	50,000,000 (Annual Aggregate)	50,000,000 (Annual Aggregate)	50,000,000		1,000,000
Electronic Data Processing	2,000,000 (other than Cyber Perils)	2,000,000 (other than Cyber Perils)	500,000		Included
	500,000 (Cyber Perils)	500,000 (Cyber Perils)	n/a		n/a
Equipment Breakdown	113,590,659	114,535,764	Included		\$114,535,764, not to exceed \$25,000,000 per occurrence
Errors or Omissions	2,500,000	2,500,000	1,000,000		n/a
Expediting Expenses	500,000	500,000	250,000		
Extra Expense	1,000,000	1,000,000	100,000		1,000,000
Fairs or Exhibitions	500,000	500,000	n/a		n/a
Fine Arts	500,000	500,000	250,000		per schedule
Fire Brigade Charges & Extinguishing Expenses	100,000	100,000	n/a		n/a
Flood	50,000,000 (Annual Aggregate)	50,000,000 (Annual Aggregate)	50,000,000		Excluded
	10,000,000 (FEMA)	10,000,000 (FEMA)	n/a		Excluded
	114,535,764 (Named Storm)	114,535,764 (Named Storm)	n/a		Excluded
Fungus, Mold, or Spore	1,000,000	1,000,000	n/a		n/a
Installation Coverage	500,000	500,000	n/a		n/a
Land and Water Clean-Up	100,000	100,000	n/a		n/a
Locks & Keys	100,000	100,000	100,000		n/a
Machinery or Equipment Startup Option	1,000,000 (Applicable to a separate occurrence only)	1,000,000 (Applicable to a separate occurrence only)	n/a		n/a
Miscellaneous Unnamed Locations	2,500,000	2,500,000	1,000,000		n/a
Money & Securities	100,000	100,000	100,000		5,000
Newly Acquired Property	5,000,000	5,000,000	2,500,000		1,000,000
Outdoor Property	250,000	250,000	Included		n/a
Outdoor Property including Debris Removal	2,500,000 (or 25% of direct physical loss or damage to all covered property, whichever is less)	2,500,000 (or 25% of direct physical loss or damage to all covered property, whichever is less)	Included		50,000
Pairs or Sets	No Sublimit Applies	No Sublimit Applies	n/a		n/a
Personal Effects of Officers and Employees of the insured	n/a	n/a	n/a		5,000 per employee
Personal Effects of Officers and Employees of the insured	n/a	n/a	n/a		100,000 any one occurrence
Personal Property Not at a Covered Location	1,000,000	1,000,000	Policy Limit		n/a
Pollutant Cleanup and Removal	n/a	n/a	Policy Limit		10,000
Preservation of Property	500,000	500,000	Policy Limit		n/a
Professional Fees	100,000	100,000	100,000		n/a
Property Removed From a Covered Location	250,000	250,000	Policy Limit		n/a
Railroad Rolling Stock	100,000	100,000	n/a		n/a
Salesperson Samples	100,000	100,000	n/a		n/a
Service Interruption	1,000,000	1,000,000	500,000		n/a
Spoilage	250,000	250,000	n/a		n/a
Transit	500,000	500,000	500,000		10,000
Upgrade to Green	25% of the amount payable for direct physical loss or damage, subject to a maximum of \$500,000. This includes any time element loss attributed to Upgrade to Green	25% of the amount payable for direct physical loss or damage, subject to a maximum of \$500,000. This includes any time element loss attributed to Upgrade to Green	50,000		n/a
Valuable Papers and Records	1,000,000	1,000,000	500,000		25,000 on premises 15,000 off premises
Valuation	Included	Included	Included		n/a
	Replacement Cost	Replacement Cost	Replacement Cost		Replacement Cost
DEDUCTIBLE					
Coverage			Limit		
All Other Perils	10,000	10,000	10,000		10,000
Service Interruption	24 Hours	24 Hours	24 Hours		24 Hours
Earth Movement	50,000	50,000	100,000		10,000
Flood	100,000	100,000	100,000		Excluded
Named Storm	1% of TIV at the time of loss at each covered location involved in the loss, subject to a minimum of \$100,000 any one occurrence	1% of TIV at the time of loss at each covered location involved in the loss, subject to a minimum of \$100,000 any one occurrence	N/A		Excluded
Hail	Subject to a minimum of \$100,000 any one occurrence	1% of TIV at the time of loss at each covered location involved in the loss, subject to a minimum of \$100,000 any one occurrence	25,000 any one location subject to a \$100,000 minimum per occurrence		Excluded