

# Kansas City Area Transit Authority

## Policy Digest

Coverage	Policy Number	Carrier	Limits		Deductible		Premium
<b>General Liability</b> 8/1/2015-2016	HGL0038988	Burlington Insurance Company	General Aggregate: Prod/Comp Opps Aggregate: Personal/Advertising Injury: Each Occurrence: Damages to Premises Rented to You: Medical Expense: Employee Benefits Liability:	\$ 2,000,000 Included in Agg \$ 1,000,000 \$ 1,000,000 \$ 1,000,000 \$ 50,000 Excluded \$ 1,000,000	Deductible  Employee Benefits Liab. (ea. employee):	\$ 10,000  \$ 1,000	\$ 49,800
<b>Cyber Liability</b> 8/1/2015-2016	01-423-37-00	National Union Fire Insurance Company of Pittsburgh, Pa.	Aggregate:  Sublimit: Security & Privacy Sublimit: Crisis Management	\$ 1,000,000  \$ 1,000,000 \$ 50,000	Self Insured Retention:	\$ 25,000	\$ 6,566
<b>EPL/POL</b> 8/1/2015-2016	01-424-03-08	National Union Fire Ins Co. (Chartis)	Limit of Liability Aggregate:	\$ 1,000,000	Each Wrongful Act other than an EPL violation Each Employment Practices Violation	\$ 100,000 \$ 100,000	\$ 47,997
<b>Law Enforcement Liability</b> 8/1/2014-15	LEI9517069	Indian Harbor Insurance Company	Each Occurrence: Aggregate:	\$ 1,000,000 \$ 1,000,000	Deductible	\$ 50,000	\$ 14,133
<b>Excess Liability</b> 8/1/2015-2016	N1-A3-RL-0000083-02	The Princeton Excess & Surplus Lines	Each Occurrence: General Aggregate:	\$ 10,000,000 \$ 10,000,000	EPLI/Public Officials: Auto/General Liability:	\$ 1,000,000 \$ 1,000,000	\$ 293,500
<b>Missouri Excess Work Comp</b> 2/1/2014-16	AGC4050481	Safety National Casualty Corp.	Coverage A: Work Comp: Coverage B: Bodily Injury by Accident: Bodily Injury by Disease (policy limit): Bodily Injury by Disease (each employee): Coverage C: Other States:	Statutory  \$ 1,000,000 \$ 1,000,000 \$ 1,000,000 Covered	Self-Insured Retention: Each Accident: Each Employee For Disease:	\$ 600,000 \$ 600,000	\$ 140,583 2015-2016 Premium
<b>Crime</b> 8/1/2015-2016	37FA0251446-13	The Hartford	Employee Theft: Depositors Forgery or Alteration: Theft, Dissapearance or Destruction: Computer Funds Transfer Fraud: Robbery & Safe Burglary:	\$ 500,000 \$ 500,000 \$ 500,000 \$ 500,000 N/A	Employee Theft Deductible: Depositors Forgery or Alteration Ded: Theft, Dissapear. Or Destruction Ded: Computer and Funds Transfer Ded: N/A	\$ 5,000 \$ 5,000 \$ 5,000 \$ 5,000	\$ 7,609
<b>Felonious Assault</b> 11/1/2013-16	6403-92-41	Federal Insurance Company (Chubb)	Aggregate: Each Occurrence:	\$ 1,000,000 \$ 50,000	N/A		\$ 4,050
<b>Fiduciary</b> 8/1/2015-2016	8212-0905	Federal Insurance Company (Chubb)	Each Loss: Each Policy Period:	\$ 2,000,000 \$ 2,000,000	Deductible (per claim)	\$ 10,000	\$ 9,179
<b>Property</b> 05/01/2015-16	H-630-7348X719-IND-14	Travelers Indemnity Company	Building: BPP: Stock: Extra Expense: Please refer to policy for additional limits.	\$ 66,748,661 Included Included \$ 1,000,000	BPP Deductible: Please refer to policy for additional deductibles.	\$ 25,000	\$ 64,704
<b>Inland Marine</b> 05/01/2015-2016	4546-57-79KCO	Federal Insurance Company (Chubb)	Scheduled Inland Marine Property: Please refer to policy for additional limits.	\$ 57,737,856	Standard Deductible: Please refer to policy for additional deductibles.	\$ 25,000	\$ 76,070
<b>Pollution Legal</b> 8/1/2015-2016	TVE-NY-104880-114	Liberty Surplus Lines Insurance Corporation	Clean-costs Resulting from New Conditions BI/PD from Pollution Conditions	\$ 1,000,000 \$ 1,000,000	Deductible: Underground Storage Tanks Ded:	\$ 25,000 \$ 150,000.00	\$ 26,007