

**SUMMARY OF COVERAGE  
CITY OF PALO ALTO  
7/1/2024 – 7/1/2025**

<b>POLICY NUMBER</b>	<b>TYPE OF COVERAGE</b>	<b>INSURANCE COMPANY</b>	<b>LIMITS AND DEDUCTIBLE</b>	<b>PREMIUM</b>
<b>LIABILITY</b>				
ACC2425PAL171	Pooled Liability	ACCEL - Authority for California Cities Excess Liability	\$9,000,000 Excess of \$1,000,000 Member SIR \$27,000,000 Per Member Aggregate	Pooled: \$2,610,459 Based on \$151,261,534 Est. Payroll
0312-4087	Excess Liability	Allied World National Assurance Company	\$5,000,000 Excess of \$10,000,000	\$575,077
1827326-09	Special Excess Liability for Public Entities	Great American E&S Insurance Company (ANML Program)	\$8,800,000 of \$10,000,000 Excess of \$15,000,000 \$40,000,000 Aggregate	\$666,660
APEICS1827326-09	Special Excess Liability for Public Entities	StarStone Specialty Insurance Company (ANML Program)	\$1,200,000 of \$10,000,000 Excess of \$15,000,000 \$40,000,000 Aggregate	\$88,770
CEX09600358-11	Excess Liability	Gemini Insurance Company	\$10,000,000 Excess of \$25,000,000 \$40,000,000 Aggregate	\$479,870
FC10049109-2024	Reinsurance	Everest Reinsurance Company	\$5,000,000 Excess of \$35,000,000 \$20,000,000 Aggregate	\$169,091
FJCI23NPX-01050-04	Reinsurance	Applied - Continental Indemnity Company	\$2,500,000 Excess of \$40,000,000 \$10,000,000 Aggregate	\$66,495
USXPE0386224	Reinsurance	Upland Specialty Insurance Company	\$2,000,000 Excess of \$42,500,000 \$8,000,000 Aggregate	\$42,788
PEF-172343050-01	Reinsurance	Bowhead - Midvale Indemnity Company	\$2,500,000 Excess of \$44,500,000 \$10,000,000 Aggregate	\$37,317
0306-8014	Excess Liability	Allied World National Assurance Company	\$5,500,000 Excess of \$47,000,000 \$22,000,000 Aggregate	\$61,050
CSX00103068P-00	Excess Liability	StarStone Specialty Insurance Company	\$5,000,000 Excess of \$52,500,000 \$20,000,000 Aggregate	\$35,087

PEX-218734000-01	Excess Liability	Bowhead - Homesite Insurance Company	\$2,500,000 Excess of \$57,500,000 \$10,000,000 Aggregate	\$12,554
AESIR-151-AEFF-ACCEL-01-2024	Excess Liability	Trisura Specialty Insurance Company	\$5,000,000 Excess of \$60,000,000 \$20,000,000 Aggregate	\$21,744

**TOTAL LIAB. LIMITS:** \$65,000,000      **TOTAL LIAB. PREMIUM:** \$4,866,962

<b>STANDALONE TERRORISM</b>				
W2BB81230401	Standalone Terrorism	Beazley Syndicate 2623/623 at Underwriters at Lloyd's of London	\$50,000,000 Each Occurrence \$100,000,000 Aggregate \$25,000 Deductible	\$9,300

<b>SUPPLEMENTAL LIABILITY</b>				
PJ23000500002	Alliant Deadly Weapon Response Program (ADWRP) <sup>1</sup>	Underwriters at Lloyd's of London	\$500,000 Per Claim \$2,500,000 Aggregate (shared by members of ACCEL) \$10,000 Deductible	\$3,500

<sup>1</sup> Third Party Liability, Property Damage, Business Interruption & Crisis Management for events occurring at a location appearing on your Schedule of Values on file with APIP.

<b>FOREIGN TRAVEL (10/13/2024 – 7/1/2025)</b>				
PHFD01602512 002	Foreign Travel Liability	ACE American Insurance Company	\$1,000,000 GL Each Occurrence \$2,000,000 GL Aggregate \$1,000,000 AL Combined Limit \$1,000,000 Contingent Employers Liability Coverage \$1,000,000 Medical Assistance Services \$1,500,000 AD&D Aggregate	\$684

<b>WORKERS' COMPENSATION</b>				
PRISM-PE 24 EWC-04	Excess Workers' Compensation	PRISM Reinsured through Various Carriers	\$750,000 SIR Statutory Limits	\$717,287 Based on \$137,686,655 Est. Payroll

*Please note this is a summary only and is a matter of information only. Please refer to actual policy documents.*

