

**SUMMARY OF COVERAGE  
CITY OF PALO ALTO  
7/1/2025 – 7/1/2026**

<b>POLICY NUMBER</b>	<b>TYPE OF COVERAGE</b>	<b>INSURANCE COMPANY</b>	<b>LIMITS AND DEDUCTIBLE</b>	<b>PREMIUM</b>
<b>LIABILITY</b>				
ACC2526PAL171	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: \$3,588,081 Based on \$188,260,756 Est. Payroll
0312-4087	Excess Liability	Allied World National Assurance Company	\$5,000,000 Excess of \$10,000,000	\$760,438
1827326-10	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	\$782,713
APEICS1827326-10	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	\$104,605
CEX09600358-12	Excess Liability	Gemini Insurance Company	\$10,000,000 Excess of \$25,000,000 \$40,000,000 Aggregate	\$563,451
PEF-172343050-02	Reinsurance	Bowhead Reinsurance Company	\$5,000,000 Excess of \$35,000,000 \$20,000,000 Aggregate	\$198,732
JCI25NPX-01050-05	Reinsurance	Applied - Continental Indemnity Company	\$2,500,000 Excess of \$40,000,000 \$10,000,000 Aggregate	\$78,203
USXPE1009425	Reinsurance	Upland Specialty Insurance Company	\$2,000,000 Excess of \$42,500,000 \$8,000,000 Aggregate	\$52,694
AUR-PE-002073-00	Excess Liability	Aurenity - Vantage Risk Specialty Insurance Company	\$2,500,000 Excess of \$44,500,000 \$10,000,000 Aggregate	\$54,520
0306-8014	Excess Liability	Allied World National Assurance Company	\$5,500,000 Excess of \$47,000,000 \$22,000,000 Aggregate	\$80,696
CSX00103068P-01	Excess Liability	StarStone Specialty Insurance Company	\$5,000,000 Excess of \$52,500,000 \$20,000,000 Aggregate	\$49,381
AESIR-275-AEFF3	Excess Liability	Sutton Specialty Insurance Company	\$5,000,000 Excess of \$57,500,000 \$10,000,000 Aggregate	\$34,388
10168K25	Excess Liability	Group Ark Insurance Limited	\$2,500,000 Excess of \$62,500,000 \$5,000,000 Aggregate	\$16,705

**TOTAL LIAB. LIMITS: \$65,000,000      TOTAL LIAB. PREMIUM: \$6,364,607**

<b>STANDALONE TERRORISM</b>				
D2BB81250601	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	\$8,421
<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	\$4,250
<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</b>				
PHF D01602512 003	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	\$1,282
<b>WORKERS' COMPENSATION</b>				
PRISM-PE 25 EWC-04	Excess Workers' Compensation	PRISM Reinsured through Various Carriers	\$750,000 SIR Statutory Limits	\$868,518 Based on \$160,453,882 Est. Payroll

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

