

SUMMARY OF COVERAGE
CITY OF BAKERSFIELD
7/1/2025 – 7/1/2026

POLICY NUMBER	TYPE OF COVERAGE	INSURANCE COMPANY	LIMITS AND DEDUCTIBLE	PREMIUM
LIABILITY				
ACC2526BAK71	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: \$3,835,718 Based on \$168,907,589 Est. Payroll
0312-4087	Excess Liability	Allied World National Assurance Company	\$5,000,000 Excess of \$10,000,000	\$682,265
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	\$702,250
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	\$93,852
CEX09600358-12	Excess Liability	Gemini Insurance Company	\$10,000,000 Excess of \$25,000,000 \$40,000,000 Aggregate	\$505,528
PEF-172343050-02	Reinsurance	Bowhead Reinsurance Company	\$5,000,000 Excess of \$35,000,000 \$20,000,000 Aggregate	\$178,303
JCI25NPX-01050-05	Reinsurance	Applied - Continental Indemnity Company	\$2,500,000 Excess of \$40,000,000 \$10,000,000 Aggregate	\$70,163
USXPE1009425	Reinsurance	Upland Specialty Insurance Company	\$2,000,000 Excess of \$42,500,000 \$8,000,000 Aggregate	\$47,277
AUR-PE-002073-00	Excess Liability	Aurenity - Vantage Risk Specialty Insurance Company	\$2,500,000 Excess of \$44,500,000 \$10,000,000 Aggregate	\$48,915
0306-8014	Excess Liability	Allied World National Assurance Company	\$5,500,000 Excess of \$47,000,000 \$22,000,000 Aggregate	\$72,400
CSX00103068P-01	Excess Liability	StarStone Specialty Insurance Company	\$5,000,000 Excess of \$52,500,000 \$20,000,000 Aggregate	\$44,305
AESIR-275-AEFF3	Excess Liability	Sutton Specialty Insurance Company	\$5,000,000 Excess of \$57,500,000 \$10,000,000 Aggregate	\$30,853
10168K25	Excess Liability	Group Ark Insurance Limited	\$2,500,000 Excess of \$62,500,000 \$5,000,000 Aggregate	\$14,988

TOTAL LIAB. LIMITS: \$65,000,000 TOTAL LIAB. PREMIUM: \$6,326,817

STANDALONE TERRORISM				
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	\$7,555
SUPPLEMENTAL LIABILITY				
PJ23000500002	Alliant Deadly Weapon Response Program (ADWRP) ¹	Underwriters at Lloyd's of London	\$500,000 Per Claim \$2,500,000 Aggregate (shared by members of ACCEL) \$10,000 Deductible	\$4,000
¹ 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.				
FOREIGN TRAVEL				
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	\$1,150
WORKERS' COMPENSATION				
PRISM-PE 25 EWC-04	Excess Workers' Compensation	PRISM Reinsured through Various Carriers	\$500,000 SIR Statutory Limits	\$2,441,609 Based on \$203,612,636 Est. Payroll
PARAMETRIC				
PSP00079-01	Parametric	K2 Parametric Insurance Services LLC	\$10,000,000 Limit Per Member \$30,000,000 per Covered Event \$30,000,000 Shared Aggregate Limit	\$131,443

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

