

**SUMMARY OF COVERAGE**  
**CITY OF MONTEREY**  
**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>     |  |  |   |   |
| ACC2425MON71         | Pooled Liability                             | ACCEL - Authority for California Cities Excess Liability | \$9,000,000 Excess of \$1,000,000 Member SIR<br>\$27,000,000 Per Member Aggregate | Pooled: \$689,076<br>Based on \$43,182,785 Est. Payroll |
| 0312-4087            | Excess Liability                             | Allied World National Assurance Company                  | \$5,000,000 Excess of \$10,000,000  | \$164,175   |
| 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         | \$190,321   |
| 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         | \$25,342  |
| CEX09600358-11       | Excess Liability                             | Gemini Insurance Company                                 | \$10,000,000 Excess of \$25,000,000 \$40,000,000 Aggregate                        | \$136,995   |
| FC10049109-2024      | Reinsurance                                  | Everest Reinsurance Company                              | \$5,000,000 Excess of \$35,000,000 \$20,000,000 Aggregate                         | \$48,273  |
| FJCI23NPX-01050-04   | Reinsurance                                  | Applied - Continental Indemnity Company                  | \$2,500,000 Excess of \$40,000,000 \$10,000,000 Aggregate                         | \$18,983  |
| USXPE0386224         | Reinsurance                                  | Upland Specialty Insurance Company                       | \$2,000,000 Excess of \$42,500,000 \$8,000,000 Aggregate                          | \$12,215  |
| PEF-172343050-01     | Reinsurance                                  | Bowhead - Midvale Indemnity Company                      | \$2,500,000 Excess of \$44,500,000 \$10,000,000 Aggregate                         | \$10,653  |
| 0306-8014            | Excess Liability                             | Allied World National Assurance Company                  | \$5,500,000 Excess of \$47,000,000 \$22,000,000 Aggregate                         | \$17,429  |
| CSX00103068P-00      | Excess Liability                             | StarStone Specialty Insurance Company                    | \$5,000,000 Excess of \$52,500,000 \$20,000,000 Aggregate                         | \$10,017  |

|                  |                  |                                      |   |         |
|------------------|------------------|--------------------------------------|---|---------|
| PEX-218734000-01 | Excess Liability | Bowhead - Homesite Insurance Company | \$2,500,000 Excess of<br>\$57,500,000<br>\$10,000,000 Aggregate | \$3,584 |
|------------------|------------------|--------------------------------------|---|---------|

**TOTAL LIAB. LIMITS:** \$60,000,000      **TOTAL LIAB. PREMIUM:** \$1,327,063

|                             |                      |   |  |         |
|-----------------------------|----------------------|---|--|---------|
| <b>STANDALONE TERRORISM</b> |                      |   |  |         |
| W2BB81230401                | Standalone Terrorism | Beazley Syndicate 2623/623 at Underwriters at Lloyd's of London | \$50,000,000 Each Occurrence<br>\$100,000,000 Aggregate<br>\$25,000 Deductible | \$2,655 |

|                               |   |                                   |   |         |
|-------------------------------|---|-----------------------------------|---|---------|
| <b>SUPPLEMENTAL LIABILITY</b> |   |                                   |   |         |
| PJ23000500002                 | Alliant Deadly Weapon Response Program (ADWRP) <sup>1</sup> | Underwriters at Lloyd's of London | \$500,000 Per Claim<br>\$2,500,000 Aggregate<br>(shared by members of ACCEL)<br>\$10,000 Deductible | \$2,600 |

<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<br>\$2,000,000 GL Aggregate<br>\$1,000,000 AL Combined Limit<br>\$1,000,000 Contingent Employers Liability Coverage<br>\$1,000,000 Medical Assistance Services<br>\$1,500,000 AD&D Aggregate | \$195 |

|                              |                              |  |                                   |   |
|------------------------------|------------------------------|--|-----------------------------------|---|
| <b>WORKERS' COMPENSATION</b> |                              |  |                                   |   |
| PRISM-PE 24 EWC-04           | Excess Workers' Compensation | PRISM Reinsured through Various Carriers | \$500,000 SIR<br>Statutory Limits | \$407,762<br>Based on<br>\$46,102,607<br>Est. Payroll |

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

