

Roots Recovery Center - 2024 Casualty Insurance RFP - Best and Final

	USI				USI	
		Premium	Line of Coverage			Premium
Carrier	Current Program 8-1-2023/2024			Carrier	Proposed Renewal 8-1-2024/2025	
Ironshore	\$1,000,000 per occurrence, \$3,000,000 annual aggregate, including products and completed operations. Personal injury is included. \$50,000 fire damage; \$50,000 HIPPA violation each claim and in the aggregate. \$25,000 deductible each claim. Occurrence form.	\$ 5,373.47	General Liability	Ironshore	\$1,000,000 per occurrence, \$3,000,000 annual aggregate, including products and completed operations. Personal injury is included. \$50,000 fire damage; \$50,000 HIPPA violation each claim and in the aggregate. \$25,000 deductible each claim. Occurrence form.	\$ 73,685.23
Ironshore	\$1,000,000 each claim, \$3,000,000 annual aggregate; \$500,000 sexual misconduct. \$25,000 deductible each claim. Claims made form. Retroactive date 8-1-2023.	\$ 57,843.85	Professional Liability	Ironshore	\$1,000,000 each claim, \$3,000,000 annual aggregate; \$500,000 sexual misconduct. \$25,000 deductible each claim. Claims made form. Retroactive date 8-1-2023.	Included
Bridgeway	\$2,000,000 loss limit in excess of General Liability and Professional Liability, \$2,000,000 combined annual aggregate. \$50,000 deductible.. Retroactive date 8-1-2023.	\$ 42,756.94	Primary Umbrella	Bridgeway	\$2,000,000 loss limit in excess of General Liability and Professional Liability, \$2,000,000 combined annual aggregate. \$50,000 deductible.. Retroactive date 8-1-2023.	\$ 52,707.23
Lloyd's of London	\$3,000,000 per claim and in the aggregate, over General Liability and Professional Liability but in excess of primary umbrella. Retroactive date 8-1-2023.	\$ 23,608.13	First Excess Umbrella	Lloyd's of London	\$3,000,000 per claim and in the aggregate, over General Liability and Professional Liability but in excess of primary umbrella. Retroactive date 8-1-2023.	\$ 29,285.29
Landmark American	\$5,000,000 each claim and in the aggregate. Over General Liability and Professional Liability, but in excess of primary and first excess umbrellas. Retroactive date 8-1-2023.	\$ 31,739.82	Second Excess Umbrella	Landmark American	\$5,000,000 each claim and in the aggregate. Over General Liability and Professional Liability, but in excess of primary and first excess umbrellas. Retroactive date 8-1-2023.	\$ 38,022.63
Lloyd's of London	\$1,000,000 per occurrence, subject to \$5,000 deductible per accident.	\$ 6,138.12	Primary Non-owned & Hired Auto Liability *	Lloyd's of London	\$1,000,000 per occurrence, subject to \$5,000 deductible per accident.	\$ 6,136.07
Lloyd's of London	\$1,000,000 per occurrence excess of primary Non-owned and Hired Auto Liability	\$ 6,138.12	First Excess Non-owned and Hired Auto Liability *	Lloyd's of London	\$1,000,000 per occurrence excess of primary Non-owned and Hired Auto Liability	\$ 6,136.07
General Star	\$1,000,000 excess of primary and first excess Non-owned and Hired Auto Liability	\$ 5,770.88	Second Excess Non-owned and Hired Auto Liability *	General Star	\$1,000,000 excess of primary and first excess Non-owned and Hired Auto Liability	\$ 8,391.20
			* Auto based on a total of 8 drivers.			
	Program Total	\$ 179,369.33				\$ 214,363.72