

The City of Coral Gables
Summary of Insurance
As of May 1, 2009

Coverage	Insurance Company	Policy Number	Policy Period	Limit and Deductibles		Annual Premium	Notes
Property (Primary)	Lexington Insurance	25412772	5/1/2009-5/1/2010	\$ 25,000,000	Policy Limit- Primary any one occurrence for all perils, coverages and locations combined and subject to various sublimits	\$ 978,144.00	Taxes & Surcharges not included
				\$ 25,000,000	Named Storm		
				\$ 25,000,000	Equipment Breakdown subject to sublimits		
				\$ 25,000,000	Vehicle Physical Damage while parked but not more than \$1,000,000 any one vehicle		
				\$ 5,000,000	Earth Movement (except Cal) Annual Aggregate		
				\$ 5,000,000	Flood- Annual Aggregate		
				\$5,285,000	Time Element		
				Perils:	"All Risk" of direct physical loss subject to Lexington Policy Form		
				TIV:	\$210,138,597		
				Deductibles			
				5%	Named Windstorm subject to \$250,000 minimum		
				\$100,000	All other Windstorms		
				\$50,000	All other Perils - 72 Hours waiting period for Time Element		
				5%	Flood - 5% of total values at the time of the loss at each location involved in the loss subject to a minimum of \$1,000,000 - areas of 100 year flooding		
				5%	Flood - 5% of total values per building at the time of the loss at each location involved in the loss with a \$25k minimum and \$100,000 maximum as respects all other flood not mentioned		
				Valuation	Functional Replacement Cost for Real Property		
					Replacement Cost for Contents		
					Actual Loss Sustained for Time Element and Extra Expense		
					Actual Cash Values for Autos & Mobile Equipment		
					Historical Replacement cost for Real Property at the following locations : 405 Biltmore Way 907 Coral Way 2701 Desoto Blvd 997 N Greenway Drive		

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Excess Property	Landmark American	LHD362072	5/1/2009-5/1/2010	Perils:	"All Risk" of direct physical loss excluding Flood, Earthquake and excluding Named Windstorm	\$ 65,000	
				Valuation:	Replacement cost valuation except historical replacement cost, to follow Lexington wording, at: 405 Biltmore Way 907 Coral Way 2701 Desoto Blvd 997 N Greeway Drive		
					Actual cash value as respects auto physical damage		
					Actual loss sustained as respects business income/extra		
GL/Sports Liability	National Casualty	KKO0000000620100	5/1/2009-5/1/2010	Covered Activities	Sanctioned events and/or activities that are scheduled, organized and supervised by the named insured. Youth soccer, baseball, softball, flag football, basketball, lacrosse, smart start, adult basketball and adult softball.	\$ 19,554.61	Taxes & Surcharges not included
				Definition of Participants	Includes players, coaches, managers, staff members, team workers, referees, officials, VIP, and all other personnel including but not limited to media personnel permitted to enter any restricted areas which are defined as those areas restricting access to general public spectators		
				General Aggregate Each Occurrence	None		
				Products Completed Operations Aggregate	\$1,000,000		
				Personal Injury Advertising	\$1,000,000		
				Athletic Participants Legal Liability	\$1,000,000		
				Damage to Premises Rented to you (Fire)	\$300,000		
				Medical Expense (Non-Athlete)	\$5,000		
				Sexual Abuse & Molestation each occurrence	\$1,000,000		
				Sexual Abuse & Molestation aggregate	\$1,000,000		

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Sports Medical	Nationwide Life	SPX0000003646800	5/1/2009-2010	Covered Activities	Athletic and recreational activities with the exception of tennis and/or swimming that are conducted, scheduled, approved, organized and supervised by the plan sponsor. Coverage also includes group or team travel directly to and/or from a covered activity under the supervision of the plan sponsor or its designated representative	\$18,084.00	Taxes & Surcharges not included
				Eligible Persons	Participants, including volunteers and staff, performing their normal duties at a covered activity		
				Maximum	\$100,000		
				Incurring Period	156 weeks		
				Disappearing deductible	\$250		
				Death & Specific Loss	\$10,000		
				Accidental Dismemberment Benefit	\$10,000		