

3-year Term.

New Insurance

Coverage Type	NJIF Deductible	GSMJIF Deductible	NJIF Coverage Limit	GSMJIF Coverage Limit
Premium	\$684,803	\$754,160		
General Liability	\$50,000	\$100,000	\$16M per occurrence	\$15.75M per occurrence
Auto Liability	\$50,000	\$100,000	\$16M combined single limit	\$15.75M per occurrence
Workers Compensation	\$50,000	\$100,000	NJ Statutory	NJ Statutory
Public Officials / EPLI	\$100,000	\$100,000 + 20% coinsurance on next \$900,000	\$16M per occurrence	\$15.75M per claim
Law Enforcement	\$100,000	\$100,000 + 20% coinsurance on next \$900,000	\$16M per occurrence	\$15.75M per occurrence
Cyber Liability	\$50,000 (can reduce to \$35,000 with training)	\$25,000 (with Shield) or \$75,000 (without Shield)	\$5M aggregate	\$3M aggregate
Property	\$5,000	\$10,000	\$500M blanket building limit	\$250M per occurrence
Auto Physical Damage	\$5,000 (Fire Trucks/Ambulance \$10,000)	\$10,000	\$10M newly acquired	\$10M newly acquired
Environmental	\$25,000	\$25,000	\$1M per loss	\$1M per loss
Crime	\$1,000	\$1,000	\$1.5M various crime coverages	\$1M various crime coverages

• Annual Premium Savings: \$ 69,357.00/year x 3 years = \$ 208,071.00 (over 3 years, Approx.)

• 50% Reduction on Most Deductibles

• \$ 3.75 million in Additional Coverage.