

# Schedule of Insurance

(Intended as a synopsis, only, and does not contain all terms / conditions of policies)

**Arthur J. Gallagher Risk Management Services**  
**A Division of Arthur J. Gallagher & Co. (Florida)**  
 8200 N.W. 41<sup>st</sup> Street, Suite 200  
 Miami, FL 33166  
 Phone: 305-592-6080 / Fax: 305-592-4049



<b>Named Insured:</b>	City of Hialeah
<b>As Of:</b>	March 10, 2010
<b>Agent:</b>	Arthur J. Gallagher Risk Management Services
<b>Producer:</b>	Lisa Rodriguez
<b>Account Manager</b>	Debra Aronson
<b>TIV:</b>	\$208,921,635

Type of Policy	Company and Policy Number	Effective Dates	Annual Premiums	Description of Property, Limits, Coverages & Deductibles
Primary Property	Lexington Insurance Policy No. 037068822	03/10/10 03/10/11	\$547,375	<p><b>Coverage Description:</b>                      Property insurance covers your interest against direct physical loss or damage by covered perils to named property that you own or are required to insure.</p> <p><b>Property Covered:</b>                      Buildings, Contents, Extra Expense, Auto Physical Damage, Valuable Papers, Accounts Receivable, Demolition &amp; Increased Cost of Construction, Newly Acquired Property, Debris Removal, and Service Interruption.</p> <p><b>Perils Insured:</b>                      All Risk of Direct Physical Loss Or Damage including Flood &amp; Earthquake and excluding Equipment Breakdown and Terrorism.</p> <p><b>Deductible:</b>                      All perils except named windstorm:                      \$ 100,000 per occurrence</p> <p><b>Windstorm :</b>                      5% of TIV at the time of the loss at each location involved in the loss ,subject to a \$250,000 minimum per occurrence                      (Hurricane and Tropical Storm Deductible LX9409 applies)</p>

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				<u>Layer:</u>	<p>\$10,000,000 (100%) any one occurrence for all perils, coverages and locations combined and subject to the following sublimits....</p> <p>The following sublimits are part of and not in addition to the policy limit of liability and are per occurrence unless otherwise noted:</p>

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				<ul style="list-style-type: none"> <li>• \$10,000,000 Builder Risk</li> <li>• \$10,000,000 Per Occ and annual aggregate as respects flood, except:</li> <li>• \$10,000,000 Per Occ and annual aggregate in 100-year Flood Zones</li> <li>• \$10,000,000 Per Occ &amp; annual aggregate as respects earthquake</li> <li>• \$5,000,000 Extra Expense</li> <li>• \$5,000,000 Demolition and Increased Cost of Construction</li> <li>• \$5,000,000 Newly Acquired Property</li> <li>• \$1,000,000 Errors and Omissions</li> <li>• \$500,000 Valuable Papers</li> <li>• \$500,000 Account Receivables</li> <li>• \$200,000 Fine Arts</li> <li>• \$100,000 Property in Transit</li> <li>• \$100,000 Offsite Storage Locations</li> <li>• \$100,000 Personal Property of the Insured's Office &amp; Employees while on the premises of the Insured</li> </ul>

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				Deductible: \$100,000 per occurrence except  <u>Flood:</u> Excess of all available NFIP as respects locations partially or wholly within Special Flood Hazard Areas (SFHA), areas of 100 year flooding as defined by the Federal Emergency Management Agency (FEMA).  \$100,000 any one occurrence as respects all other flood not mentioned.  <u>Earth Movement:</u> \$100,000 per occurrence.

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				<u>Named Storm:</u> 5% of Total Insurable Values per building at the time of the loss at each Location involved in the loss or damage arising out of a Named Storm (a storm that has been declared by the National Weather Service to be a Hurricane, Typhoon, Tropical Cyclone, Tropical Storm, or Tropical Depression), regardless of the number of Coverages, <b>Locations</b> or Perils involved (including, but not limited to, all <b>Flood</b> , wind, wind gusts, storm surges, tornados, cyclones, hail, or rain) and subject to a minimum deductible of \$250,000 any one <b>Occurrence</b> .	
Excess Property	Aspen Insurance UK Limited Policy No. PX5709510	03/10/10- 03/10/11	\$56,324	First Excess Layer	\$5,000,000 p/o \$15,000,000 excess of \$10,000,000  Scheduled not Blanket, Excluding Flood and Earthquake
	Max Specialty Insurance Company Policy No. MAX3XP00047458	03/10/10- 03/10/11	\$56,478	Second Excess Layer	\$5,000,000 p/o \$15,000,000 excess of \$10,000,000  Scheduled not Blanket, Excluding Flood and Earthquake

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	Endurance American Specialty Policy No. CPN10001972500	03/10/10- 03/10/11	\$56,478	Third Excess Layer	\$5,000,000 p/o \$15,000,000 excess of \$10,000,000  Scheduled not Blanket, Excluding Flood and Earthquake
Terrorism	Lloyds of London Policy No. 015802212	03/10/10- 03/10/11	\$19,710	<p><u>Perils Insured:</u> Terrorism Only</p> <p><u>Property Covered:</u> All real &amp; personal property of the Insured including buildings in the course of construction, vehicles</p> <p><u>Limits of Liability:</u> \$25,000,000 per occ and in the aggregate</p>	

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Boiler and Machinery	Zurich-American Insurance Company	03/10/10-03/10/11	\$4,379	<p><b>Coverages and Limits:</b></p> <ul style="list-style-type: none"> <li>• Property Damage: \$100,000,000</li> <li>• Expediting Expense: Included</li> <li>• Business Income and Extra Expense: Included</li> <li>• Extra Expense Only: Included within Business Income Coverage</li> <li>• Extended Period of Restoration: 90 days</li> <li>• Data or Media: \$2,500,000 30 days</li> <li>• Spoilage Damage: Included</li> <li>• Utility Interruption: Included Coverage applies only if the interruption of services last at least 4 hours.</li> <li>• Newly Acquired Premises: Included 365 days</li> <li>• Ordinance or Law Coverage: \$2,500,000</li> <li>• Errors and Omissions: Included</li> <li>• Brands and Labels: Included</li> </ul>

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				<ul style="list-style-type: none"> <li>Contingent Business Income and Extra Expense: \$250,000</li> <li>Contingent Extra Expense Only: \$250,000</li> </ul> <p><b>Coverage Limitations:</b> Unless a higher limit or Included is shown, the most we will pay direct damage to covered property is \$25,000 (\$15,000 for Fungus, Wet Rot and Dry Rot) for each of the following. These limits are part of, not in addition to the Property Damage Limit per Breakdown.</p> <p>Coverages and Limits:</p> <ul style="list-style-type: none"> <li>Fungus, Wet Rot and Dry Rot: \$15,000</li> <li>Fungus, Wet Rot and Dry Rot- Business Incomer and Extra Expense or Extra Expense Only: 30 days</li> <li>Ammonia Contamination: Included</li> <li>Consequential Loss: Included</li> <li>Data and Media: Included</li> <li>Hazardous Substances: Included</li> </ul>

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				<ul style="list-style-type: none"> <li>• Water Damage: Included</li> </ul> <p><u>Conditions and Optional Coverages:</u></p> <ul style="list-style-type: none"> <li>• Business Income Report Date: 03/10/2010</li> <li>• Business Income Annual Value: On File with the Company</li> <li>• Business Income Coinsurance Percentage: Coinsurance does not apply</li> <li>• Diagnostic Equipment: Included</li> <li>• Omnibus Location Endorsement: Included</li> <li>• Buried Vessels and Piping: Included</li> </ul>

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