

Kenton County Fiscal Court

Limits summary:

General Liability	\$6,000,000
Law Enforcement Liability	\$6,000,000
Automobile Liability	\$6,000,000
Auto Physical Damage	\$2,000,000
Errors and Omissions Liability	\$6,000,000
Workers' Compensation	Statutory
Employers' Liability	\$1,500,000
Employee Benefits Liability	\$6,000,000
Crime - KACO - \$150,000/Great American \$850,000 excess	\$1,000,000
Aggregate Excess	\$1,000,000
Cyber Liability	\$2,000,000
Property	\$205,246,313

2022-2023	2023-2024
\$6,000,000	\$6,000,000
\$6,000,000	\$6,000,000
\$6,000,000	\$6,000,000
\$2,000,000	\$2,000,000
\$6,000,000	\$6,000,000
Statutory	Statutory
\$1,500,000	\$1,500,000
\$6,000,000	\$6,000,000
\$1,000,000	\$1,000,000
\$1,000,000	\$1,000,000
\$2,000,000	\$2,000,000
\$205,246,313	\$214,520,819

Option including all lines of coverage with KACO

2023-2024	Notes:
\$5,000,000	\$5,000,000
\$5,000,000	\$5,000,000
\$5,000,000	\$5,000,000
\$7,511,551	\$7,511,551
\$5,000,000	\$5,000,000
Statutory	Statutory
\$2,500,000	\$2,500,000
\$5,000,000	\$5,000,000
\$1,000,000	\$1,000,000
Not Applicable	Not Applicable
\$1,000,000	\$1,000,000
\$214,520,819	\$214,520,819

SIR/Deductible summary:

General Liability	\$100,000	
Law Enforcement Liability - see note	\$100,000	Jail - \$150,000
Automobile Liability	\$100,000	
Auto Physical Damage	\$50,000	
Errors and Omissions Liability	\$100,000	
Workers' Compensation - see note	\$350,000	7720 - \$500,000
Employers' Liability - see note	\$350,000	7720 - \$500,000
Employee Benefits Liability	\$100,000	
Crime	\$5,000	
Loss Fund	\$1,216,008	
Cyber Liability	\$50,000	
Property	\$10,000	

\$100,000	\$100,000
\$250,000	\$250,000
\$100,000	\$100,000
\$50,000	\$50,000
\$100,000	\$100,000
\$250,000	\$250,000
\$100,000	\$100,000
\$5,000	\$5,000
\$1,223,298	\$1,223,298
\$50,000	\$50,000
\$10,000	\$10,000

\$0	\$0
\$1,000	\$1,000
\$0	\$0
\$1,000	\$1,000
\$1,000	\$1,000
\$0	\$0
\$0	\$0
\$1,000	\$1,000
\$5,000	\$5,000
Not Applicable	Not Applicable
\$2,500	\$2,500
\$10,000	\$10,000

Cost Summary:

Princeton Package Premium	\$661,640
Causality Premium Surcharge @ 1.8%	\$10,515
Surplus Lines Tax @ 3%	\$19,849
MEC Excess Workers' Compensation Premium	\$124,985
Fortegra Excess Workers Compensation Premium	\$0
Property, Equipment & Crime - KACO	\$194,137
Earthquake - Great American	\$70,819
Excess Crime - Great American	\$3,999
TPA - Davies	\$32,276
Cyber Liability - \$2,000,000 limits	\$32,001

\$690,823	\$690,823
\$10,541	\$10,541
\$20,725	\$20,725
\$131,162	\$131,162
\$28,669	\$28,669
\$213,513	\$213,513
\$84,170	\$84,170
\$3,999	\$3,999
\$35,042	\$35,042
\$32,558	\$32,558

Total **\$1,150,221**

\$1,251,202

8.7% Increase

\$1,918,651 Limited Prior Acts coverage is included
 Dam Coverage is excluded
 See additional limitations in proposal

\$1,154,276 GL, POL, EPLI, Law, Auto
 \$462,693 Workers' Comp - NO SIRDEDUCTIBLE