

## *Precision Premier® Finalize Quote Proposal*

### **ATTENTION DENVER AGENCY COMPANY**

Thank you for the opportunity to provide your quote. This quote is based on the underwriting and rating information, including deductibles and retention, provided to date and may be subject to additional rating, pricing or underwriting considerations. Also, acceptability may be subject to an Engineering and Safety Services survey and compliance with its recommendations.

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**If you want to learn more about the compensation Zurich pays agents and brokers visit:  
<http://www.zurichnaproducercompensation.com> or call the following toll-free number: (866) 903-1192.  
This Notice is provided on behalf of Zurich American Insurance Company and its underwriting subsidiaries.**

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OURAY COUNTY MULTI-JURISDICTIONAL Quote Number - Q04302665-1  
March 05, 2010 Quote

Proposed Policy Effective 03/10/2010  
Zurich in North America Small Business

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## **INSTITUTIONAL PROGRAM**

### **CULTURAL INSTITUTIONS**

Zurich North America Small Business specializes in providing insurance solutions for Cultural Institutions. We are an industry leader in the use of automation and conduct much of our business through our eZSB web application, which enhances our efficiency and economy. Our Precision Premier® product offers a wide spectrum of coverage that is available under a single portfolio policy. Our one-stop shopping approach makes life easier for you. Our comprehensive product portfolio gives you the ability to combine broad property, liability, commercial auto and umbrella coverage. Here are few highlights of the coverage offered in our Precision® series:

**Business Income Loss and Extra Expense** – offers protection against loss of income from business interruption for up to 12 months and pays extra expenses necessary to keep you in business.

**Employee Dishonesty** – covers losses resulting from dishonest acts of employees (available in amounts ranging from \$10,000 to \$250,000).

**Event Sponsorship**

**Coverage for Club Members** as additional insureds

**Public Auto** – provides coverage for public automobiles including organization autos, buses or vans

Are you properly covered? What if...

..an employee makes false bookkeeping entries and pockets the money from your store? *The Employee Dishonesty coverage provides a base protection of up to \$10,000, with an option to increase protection up to \$250,000.*

..water from a broken pipe severely damages your computer equipment? *Our Precision® Policy offers protection up to the blanket or schedule limit under the EDP coverage.*

..fire destroys your office and a number of important documents? *The Precision® Policy provides coverage for the cost to recreate valuable papers and records.*

Strong, reliable insurance protection is available from Zurich North America Small Business, an integral part of Zurich North America.

Zurich Financial Services ([www.zurich.com](http://www.zurich.com)) is an insurance-based financial services provider with a global network that focuses its activities on its key markets in North America and Europe. Founded in 1872, Zurich is headquartered in Zurich, Switzerland. Through its offices in more than 50 countries, 57,000 Zurich employees serve clients in more than 120 countries. In North America, Zurich ([www.zurichna.com](http://www.zurichna.com)) is a leading commercial property-casualty insurance provider serving the global corporate, large corporate, middle market, small business (not offered in Canada), specialties and programs sectors.

# Zurich North America Small Business Precision Premier® Finalize Quote Proposal



## Premium Summary

**Prepared For** OURAY COUNTY MULTI-JURISDICTIONAL HOUSING  
AUTHORITY  
PO BO 10  
TELLURIDE, CO 81435

**Presented By** DENVER AGENCY COMPANY  
410 17TH ST STE 1650  
DENVER, CO 802024452

**Quotation Number** Q04302665

**Underwritten By** MARYLAND CASUALTY COMPANY

**Proposed Policy Period** From 03/10/2010 To 03/10/2011  
(12:01 a.m. Standard Time at your address as stated herein)

### Coverage and premium information

Type of Coverage	Total Premium
Package Policy (Property & GL)	
Property	\$197
Liability	\$544
Total Package	\$741
Terrorism Premium	\$9
Total Proposed Policy Premium *	\$750

\* Premium quotation valid for 30 days from print date.

OURAY COUNTY MULTI-JURISDICTIONAL  
March 05, 2010

Quote No. Q04302665-1  
Quote

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## Commercial Property Coverage

### Customer and agent information

**Named insured:** OURAY COUNTY MULTI-JURISDICTIONAL HOUSING  
**Agent name:** DENVER AGENCY COMPANY

The following summarizes the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made below.

Primary Property Coverages	Deductible	Proposed Total Limit
PEAK SEASON PERSONAL PROPERTY INCREASE	NONE	50% OF LIMIT
SCHEDULED PERSONAL PROPERTY	\$250	SEE SCHEDULE

Additional Property Coverages	Deductible	Amount Included	Additional Amount Increase	Proposed Total Limit
ACCOUNTS RECEIVABLE*	NONE	\$25,000	-	\$25,000
ANTENNAE AND SATELLITES*	\$250	\$1,000	-	\$1,000
BI & EE - DEPENDENT PROPERTIES - 30 DAYS	NONE	N/A	N/A	ACTUAL LOSS SUSTAINED
BI & EE - NEWLY ACQUIRED PROPERTIES - 180 DAYS	NONE	N/A	N/A	\$250,000
DEBRIS REMOVAL - EACH LOCATION	NONE	\$10,000	-	\$10,000
DEFERRED PAYMENTS	NONE	\$5,000	-	\$5,000
EDP EQUIPMENT AND MEDIA - BLANKET*	\$250	\$10,000	-	\$10,000
EMPLOYEE DISHONESTY*	NONE	\$10,000	-	\$10,000
FINE ARTS - BLANKET*	\$250	\$10,000	-	\$10,000
FIRE DEPARTMENT SERVICE CHARGE	NONE	\$10,000	-	\$10,000
FIRE EXTINGUISHING EQUIPMENT RECHARGE	NONE	\$1,000	-	\$1,000
FORGERY OR ALTERATION*	NONE	\$10,000	-	\$10,000
FREE-STANDING FENCES & WALLS*	\$250	\$2,500	-	\$2,500
INSTALLATION*	\$1,000	\$2,500	-	\$2,500
INVENTORY AND APPRAISAL	NONE	\$5,000	-	\$5,000
LEASEHOLD INTEREST*	NONE	\$10,000	-	\$10,000
LOCK AND KEY REPLACEMENT	NONE	\$1,000	-	\$1,000
LOSS OF BUSINESS INCOME (BI) AND EXTRA EXPENSE (EE) - 12 MOS	NONE	N/A	N/A	ACTUAL LOSS SUSTAINED
MONEY & SECURITIES - INSIDE THE PREMISES/OUTSIDE THE PREMISES*	NONE	\$10,000	-	\$10,000 / \$2,500
MONEY ORDERS & COUNTERFEIT CURRENCY - \$1,000 MAX. EACH ITEM	NONE	\$5,000	-	\$5,000
OFF-PREMISES POWER OR WATER FAILURE*	\$1,000	\$10,000	-	\$10,000
PATTERNS, DIES & MOLDS*	\$250	\$5,000	-	\$5,000

\* The basic limits (amount included) for these coverages may be increased. Contact your Agent.

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## Commercial Property Coverage (continued)

Additional Property Coverages	Deductible	Amount Included	Additional Amount Increase	Proposed Total Limit
PERSONAL EFFECTS AND PERSONAL PROPERTY OF EMPLOYEES	\$250	\$2,500	-	\$2,500
PERSONAL PROPERTY AT NEWLY ACQUIRED OR CONST. BLDGS. - 180 DAYS	\$250	\$250,000	N/A	\$250,000
PERSONAL PROPERTY AT OTHER LOCATIONS (INCLUDING EXHIBITIONS)	\$250	\$25,000	-	\$25,000
PERSONAL PROPERTY IN TRANSIT*	\$1,000	\$2,500	-	\$2,500
POLLUTION CLEAN-UP AND REMOVAL - EACH LOCATION	\$250	\$10,000	-	\$10,000
SALESPERSONS SAMPLES - \$2,500 MAX. EACH EMPLOYEE	\$1,000	\$10,000	-	\$10,000
SIGNS*	\$250	\$5,000	-	\$5,000
SPOILAGE*	\$1,000	\$5,000	-	\$5,000
TOOLS & EQUIPMENT INCLUDING COMMUNICATION DEVICES - BLANKET*	\$250	\$5,000	-	\$5,000
TREES, SHRUBS, PLANTS AND LAWNS - \$1,000 MAX. EACH ITEM	\$250	\$10,000	-	\$10,000
UNAUTHORIZED BUSINESS CARD USE - \$1,000 MAX. PER OCCURRENCE	NONE	\$5,000	-	\$5,000
VALUABLE PAPERS & RECORDS*	NONE	\$25,000	-	\$25,000

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## Commercial Building and Personal Property Schedule

### Customer and agent information

**Named insured:** OURAY COUNTY MULTI-JURISDICTIONAL HOUSING  
**Agent name:** DENVER AGENCY COMPANY

The following summarizes the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made below.

### Customer location information

<b>Location Number:</b> 1	<b>Location Address:</b>
<b>Building Number:</b> 1	123 MAIN STREET
<b>Insured Interest:</b> TENANT	RIDGWAY, CO
<b>Construction:</b> JOISTED MASONRY	
<b>Primary Occupancy:</b> NON-PROFIT ORGANIZATION - NOC - OFFICE RISK - WITHOUT EVENT SPONSORSHIP	<b>Mortgagee:</b> <b>Loss Payee:</b>

Valuation	Deductible	Limit
BACK-UP OF SEWERS & DRAINS	\$1,000	\$25,000
EQUIPMENT BREAKDOWN	\$250	Included
SCHEDULED PERSONAL PROPERTY - REPLACEMENT COST	\$250	\$30,000
THEFT OF PERSONAL PROPERTY	\$250	Included

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## Commercial General Liability

### Customer and agent information

**Named insured:** OURAY COUNTY MULTI-JURISDICTIONAL HOUSING

**Agent name:** DENVER AGENCY COMPANY

The following summarizes the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made below.

### Coverage

### Limits

GENERAL AGGREGATE	\$4,000,000
PRODUCTS AND COMPLETED OPERATIONS	\$4,000,000
EACH OCCURRENCE	\$2,000,000
TENANTS LEGAL LIABILITY	\$2,000,000
MEDICAL EXPENSES - EACH PERSON	\$10,000
HIRED AND NON-OWNED AUTOMOBILE LIABILITY	\$1,000,000
PERSONAL & ADVERTISING INJURY	\$2,000,000

### Exclusions and limitations that apply

ABSOLUTE ASBESTOS EXCLUSION

FUNGUS EXCLUSION

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## Commercial General Liability Schedule

### Customer and agent information

**Named insured:** OURAY COUNTY MULTI-JURISDICTIONAL HOUSING  
**Agent name:** DENVER AGENCY COMPANY

The following summarizes the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made below.

Location Number	Class Code	Location Address (If Applicable) Classification Name	Rating Basis	Annual Exposure
1		123 MAIN STREET RIDGWAY CO 81432-0000 NON-PROFIT ORGANIZATION - NOC - OFFICE RISK - WITHOUT EVENT SPONSORSHIP	PERS. PROP	\$30,000

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**Insured Name:** OURAY COUNTY  
MULTI-JURISDICTIONAL HOUSING  
**Reference Number:** Q04302665  
**Effective Date:** 3/10/2010



**THIS DISCLOSURE DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER ANY POLICY.**

**DISCLOSURE OF IMPORTANT INFORMATION  
RELATING TO TERRORISM RISK INSURANCE ACT  
SCHEDULE \***

Premium attributable to risk of loss from certified acts of terrorism for lines of insurance subject to TRIA: \$9
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\*Any information required to complete this Schedule, if not shown above, will be shown in the quote or proposal.

**A. Disclosure of Premium**

In accordance with the federal Terrorism Risk Insurance Act ("TRIA"), as amended, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the risk of loss from terrorist acts certified under that Act for lines subject to TRIA. That portion of premium attributable is shown in the Schedule above. The premium shown in the Schedule above is subject to adjustment upon premium audit, if applicable.

**B. Disclosure of Federal Participation in Payment of Terrorism Losses**

The United States Government may pay a share of insured losses resulting from an act of terrorism. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the insurer retention. The insurer retention equals 20% of the insurer's prior calendar year direct earned premium associated with lines of insurance subject to TRIA. TRIA is scheduled to expire on December 31, 2014.

**C. Disclosure of \$100 Billion Cap on All Insurer and Federal Obligations**

If aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) and an insurer has met its deductible under the program, that insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

**D. Availability**

As required by TRIA, we have made available to you for lines subject to TRIA coverage for losses resulting from acts of terrorism certified under TRIA with terms, amounts and limitations that do not differ materially from those for losses arising from events other than acts of terrorism.

**E. Definition of Act of Terrorism under TRIA**

TRIA defines "act of terrorism" as any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:

1. to be an act of terrorism;
2. to be a violent act or an act that is dangerous to human life, property or infrastructure;
3. to have resulted in damage within the United States, or outside of the United States in the case of an air carrier (as defined in section 40102 of Title 49, United States Code) or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), or the premises of a United States mission; and
4. to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

No act may be certified as an "act of terrorism" if the act is committed as part of the course of a war declared by Congress (except for workers' compensation) or if losses resulting from the act, in the aggregate for insurance subject to TRIA, do not exceed \$5,000,000.