



EXPERIENCE 360° OF PROTECTION

## **Luzerne County Transportation Authority**

PREPARED BY:

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9 N. Main St., Pittston, PA 18640

Effective Date: 1/1/2015-2016

| Property                     |             |             |            |
|------------------------------|-------------|-------------|------------|
| Coverage                     | Limit       | Coinsurance | Deductible |
| Building                     | \$8,084,576 | 90%         | \$1,000    |
| Business Personal Property   | \$827,790   | 90%         | \$1,000    |
| Equipment Breakdown Coverage | Included    |             | \$1,000    |

**Schedule of Locations**

|   |          |             |
|---|----------|-------------|
| 1.1 Storage Building, 315 Northampton Street, Kingston, PA 18704              | Building |             |
|   |          | \$53,880    |
|   | Contents |             |
|   |          | \$23,092    |
| 1.2 New Office/Maintenance Garage, 315 Northampton Street, Kingston, PA 18704 | Building |             |
|   |          | \$7,841,506 |
|   | Contents |             |
|   |          | \$640,413   |
| 1.3 New Fuel Shed, 315 Northampton Street, Kingston, PA 18704                 | Building |             |
|   |          | \$119,900   |
|   | Contents |             |
|   |          | \$22,204    |
| 1.4 Tire & Battery Building, 315 Northampton Street, Kingston, PA 18704       | Building |             |
|   |          | \$51,815    |
|   | Contents |             |
|   |          | \$29,605    |
| 2.1 Bus Shelter, Wyoming & Price Streets, Wilkes-Barre, PA 18702              | Building |             |
|   |          | \$5,825     |
| 3.1 Bus Shelter, Market & Page Streets, Wilkes-Barre, PA 18702                | Building |             |
|   |          | \$5,825     |
| 4.1 Bus Shelter, Shoemaker & Main Streets, Wilkes-Barre, PA 18702             | Building |             |
|   |          | \$5,825     |
| 5.1 Leased Office Space, 2009 Wyoming Avenue, Forty-Fort, PA 18704            | Contents |             |
|   |          | \$112,486   |

| Equipment Floater |  |  |  |
|-------------------|--|--|--|
|-------------------|--|--|--|

| Year | Serial           | Description  | Value     |
|------|------------------|--|-----------|
|      |                  | Computer Equipment   | \$64,938  |
|      |                  | Employees Tools  | \$15,000  |
|      |                  | Jet Lathe, Model #BD-1340T                                 | \$5,737   |
|      | 2296             | 1974 OTC Hydraulic Press, Model A                          | \$1,810   |
|      |                  | 2001 Transmission Jack MDL. #902-00179                     | \$5,110   |
|      | 59-40544-000     | 2001 Engine Transmission Dolly                             | \$4,246   |
|      | 000354           | 2002 Robinair Refrigerant Recycling Machine MDL. #178008   | \$5,200   |
|      | G5-18            | 2003 Farley's Pressure Washer MDL. #45155-SS               | \$2,799   |
|      | 31T61456         | TMC Forklift   | \$12,000  |
|      | 069334-030035802 | JLG Articulating Boom                                      | \$6,000   |
|      | 250008276        | Toro Snowblower  | \$925     |
|      | 10209734         | Job Pro Pressure Washer                                    | \$726     |
|      | 0105             | Econoline Sand Blast Cabinet                               | \$1,942   |
|      | 6W281G           | Dayton Drill Press   | \$1,466   |
|      | 04421AO111       | Snap-on Battery Charger                                    | \$476     |
|      | 1872             | OTC 55 Ton Electric Hydraulic Press                        | \$4,378   |
|      | 3BB82            | Dayton Sump Pump   | \$251     |
|      | 13515            | Airflow Salt Spreader                                      | \$1,750   |
|      | 13521            | Airflow Salt Spreader                                      | \$2,500   |
|      |                  | 2007 Sweeper/Scrubber, Clark American Lincoln MDL. #SC7750 | \$36,996  |
|      |                  | (4) Sets of Rotary Lifts                                   | \$154,000 |
|      |                  | Miscellaneous Shop Tools                                   | \$18,000  |
|      |                  | Cameras on Busses  | \$115,770 |
|      |                  | Mailing Machine  | \$3,809   |
|      |                  | <b>Deductible = \$500</b>                                  |           |

**Crime Coverage**

|                         | <b>Limit</b> | <b>Deductible</b> |
|-------------------------|--------------|-------------------|
| Employee Dishonesty     | \$50,000     | \$0               |
| Loss of Money – Inside  | \$15,000     | \$0               |
| Loss of Money – Outside | \$10,000     | \$0               |

**General Liability**

|   |             |
|---|-------------|
| General Aggregate                         | \$2,000,000 |
| Products & Completed Operations Aggregate | \$2,000,000 |
| Each Occurrence                           | \$1,000,000 |
| Personal & Advertising Injury             | \$1,000,000 |
| Damage to Premises rented                 | \$500,000   |
| Medical Expense                           | \$5,000     |
| Deductible                                | \$250 ✱     |

**Premium Determination**

**Classification**

Buss Station or Terminal

**Auditable Exposure**

**Liability-Covered Auto Symbols**

|                              |          |
|------------------------------|----------|
| <b>Liability</b>             | <b>1</b> |
| <b>First Party Benefits</b>  | <b>5</b> |
| <b>Uninsured Motorist</b>    | <b>2</b> |
| <b>Underinsured Motorist</b> | <b>2</b> |
| <b>Comprehensive</b>         | <b>7</b> |
| <b>Collision</b>             | <b>7</b> |

- (1) Any Auto
- (2) All Owned Autos
- (3) Owned Private Passenger Autos
- (4) Owned Autos Other Than Private Passenger
- (5) All Owned Autos Which Require No-Fault Coverage
- (6) Owned Autos Subject To Compulsory U.M. Law
- (7) Autos Specified On Schedule
- (8) Hired Autos
- (9) Non-Owned Autos

**Endorsements, Forms, Conditions**

**Automobile Limits**

| Coverage              | Limits      | Deductible |
|-----------------------|-------------|------------|
| Combined single limit | \$1,000,000 |            |
| First Party Benefits  | \$5,000     |            |
| Uninsured Motorist    | \$35,000    |            |
| Underinsured Motorist | \$35,000    |            |
| Comprehensive – Bus   |             | \$10,000   |
| Collision – Bus       |             | \$10,000   |
| Comprehensive – Van   |             | \$1,000    |
| Collision – Van       |             | \$1,000    |

**Vehicle Schedule**

| Auto # | Year | Make   | Model      | VIN #             |
|--------|------|--------|------------|-------------------|
| 1      | 2002 | Chance | Coach AH28 | 1C9S2HSS32W535267 |
| 2      | 2004 | Gillig | Phantom    | 15GCB201941111635 |
| 3      | 2004 | Gillig | Phantom    | 15GCB201041111636 |
| 4      | 2004 | Gillig | Phantom    | 15GCB201241111637 |
| 5      | 2004 | Gillig | Phantom    | 15GCB201441111638 |
| 6      | 2004 | Gillig | Phantom    | 15GCB201641111639 |
| 7      | 2004 | Gillig | Phantom    | 15GCB201241111640 |
| 8      | 2004 | Gillig | Phantom    | 15GCB201441111641 |
| 9      | 2005 | Gillig | Phantom    | 15GCB211551112782 |
| 10     | 2006 | GMC    | Savana     | 1GKFH15T061185864 |
| 11     | 2006 | GMC    | Savana     | 1GKFH15T161187574 |
| 12     | 2006 | Gillig | Phantom    | 15GCB211961112788 |
| 13     | 2006 | Gillig | Phantom    | 15GCB211961112787 |
| 14     | 2005 | Gillig | Phantom    | 15GCB211551112779 |
| 15     | 2005 | Gillig | Phantom    | 15GCB211551112780 |
| 16     | 2005 | Gillig | Phantom    | 15GCB211551112781 |
| 17     | 2006 | Gillig | Phantom    | 15GCB211961112785 |
| 18     | 2006 | Gillig | Phantom    | 15GCB211961112786 |
| 19     | 2005 | Gillig | Phantom    | 15GCB211551112783 |
| 20     | 2006 | Gillig | Phantom    | 15GCB211961112784 |
| 21     | 2004 | Gillig | Phantom    | 15GCB201841111643 |
| 22     | 2004 | Gillig | Phantom    | 15GCB201X41111644 |

|    |      |                  |                     |                   |
|----|------|------------------|---------------------|-------------------|
| 23 | 2005 | Chevy            | Trailblazer         | 1GNDT13S452124240 |
| 24 | 1995 | Ford             | Taurus              | 227316            |
| 25 | 2005 | Chevy            | Trailblazer         | 1GNDT13S752175067 |
| 26 | 2004 | Gillig           | Phantom             | 15GCB201641111642 |
| 27 | 2009 | Ford             | F-250 Pick Up       | 1FTSF21R79EB26078 |
| 28 | 2009 | Ford             | F-350 Dump          | 1FDWF37R79EA66829 |
| 29 | 2009 | Gillig           | Convention Diesel   | 15GGB271991176624 |
| 30 | 2009 | Gillig           | Convention Diesel   | 15GGB271791176623 |
| 31 | 2009 | Gillig G30B102N4 | Diesel Electric     | 15GGB301391176625 |
| 32 | 2009 | Gillig G30B102N4 | Diesel Electric     | 15GGB301591176626 |
| 33 | 2009 | Gillig G30B102N4 | Diesel Electric     | 15GGB301791176627 |
| 34 | 2010 | Gillig Low Floor | Hybrid Electric Bus | 15GGB301XA1178408 |
| 35 | 2010 | Gillig Low Floor | Hybrid Electric Bus | 15GGB3011A1178409 |
| 36 | 2010 | Gillig Low Floor | Hybrid Electric Bus | 15GGB3018A1178410 |
| 37 | 2010 | Gillig Low Floor | Hybrid Electric Bus | 15GGE3013A1092090 |
| 38 | 2010 | Gillig Low Floor | Hybrid Electric Bus | 15GGE3015A1092091 |
| 39 | 2008 | Ford             | Van                 | 1FD3E35L98DB28756 |
| 40 | 2010 | Ford             | Van                 | 1FD4E4FS4ADB02225 |
| 41 | 2011 | Ford             | Van                 | 1FDEE3FL5BDA63032 |
| 42 | 2010 | Ford             | Van                 | 1FD4E4FS2ADB02224 |
| 43 | 2011 | Ford             | Van                 | 1FDEE3FLXBDA71533 |
| 44 | 2008 | Ford             | Van                 | 1FD3E35L28DB28758 |
| 45 | 2009 | Ford             | Van                 | 1FBNE31LX9DA85487 |
| 46 | 2010 | Ford             | Van                 | 1FD4E4FS6ADB02226 |
| 47 | 2009 | Ford             | Van                 | 1FDEE35L39DA88006 |
| 48 | 2010 | Ford             | Van                 | 1FD4E4FS8ADB02227 |
| 49 | 2009 | Ford             | Van                 | 1FDEE35L89DA88003 |
| 50 | 2009 | Ford             | Van                 | 1FDEE35LX9DA88004 |
| 51 | 2008 | Ford             | Van                 | 1FD3E35L08DB28757 |
| 52 | 2009 | Ford             | Van                 | 1FDEE35L19DA88005 |
| 53 | 2011 | Ford             | Van                 | 1FDEE3FLXBDA71532 |
| 54 | 2011 | Ford             | Van                 | 1FDEE3FL0BDA68493 |
| 55 | 2008 | Ford             | Van                 | 1FD3E35L78DB28755 |
| 56 | 2008 | Ford             | Van                 | 1FD3E35L58DB28754 |
| 57 | 2008 | Ford             | Van                 | 1FD3E35L38DB28753 |
| 58 | 2009 | Ford             | Van                 | 1FDEE35L69DA88002 |
| 59 | 2009 | Ford             | Van                 | 1FBNE31L89DA85486 |

Joyce Insurance Group

|    |      |        |             |                   |
|----|------|--------|-------------|-------------------|
| 60 | 2010 | Dodge  | Van         | 2D4RN4DE7AR205914 |
| 61 | 2010 | Dodge  | Van         | 2D4RN4DE0AR205916 |
| 62 | 2010 | Dodge  | Van         | 2D4RN4DE9AR205915 |
| 63 | 2012 | Ford   | Van         | 1FDFE4FL5CDA19110 |
| 64 | 2012 | Ford   | Van         | 1FDFE4FL7CDA19111 |
| 65 | 2012 | Ford   | Van         | 1FDFE4FL5CDA19107 |
| 66 | 2012 | Ford   | Van         | 1FDFE4FL7CDA19108 |
| 67 | 2012 | Ford   | Van         | 1FDFE4FL9CDA19109 |
| 68 | 2012 | Ford   | Bus         | 1FDFE4FL2CDB33808 |
| 69 | 2012 | Ford   | Bus         | 1FDFE4FL4CDB33809 |
| 70 | 2012 | Ford   | Bus         | 1FDFE4FL0CDB33810 |
| 71 | 2012 | Ford   | Bus         | 1FDFE4FL2CDB33811 |
| 72 | 2012 | Ford   | Bus         | 1FDFE4FL4CDB33812 |
| 73 | 2012 | Ford   | Bus         | 1FDFE4FL6CDB33813 |
| 74 | 2012 | Ford   | Bus         | 1FDFE4FL8CDB33814 |
| 75 | 2012 | Ford   | Bus         | 1FDFE4FLXCDB33815 |
| 76 | 2012 | Ford   | Bus         | 1FDFE4FL0CDB33807 |
| 77 | 2012 | Ford   | Bus         | 1FDFE4FL1CDB33816 |
| 78 | 2012 | Ford   | Bus         | 1FDFE4FL3CDB33817 |
| 79 | 2012 | Ford   | Bus         | 1FDFE4FL5CDB33818 |
| 80 | 2012 | Ford   | Bus         | 1FDFE4FL7CDB33819 |
| 81 | 2012 | Ford   | Bus         | 1FDFE4FL3CDB33820 |
| 82 | 2012 | Ford   | Bus         | 1FDFE4FL5CDB33821 |
| 83 | 2012 | Gillig | Transit Bus | 15GGB301XC1181294 |
| 84 | 2012 | Gillig | Transit Bus | 15GGB3011C1181295 |
| 85 | 2012 | Gillig | Transit Bus | 15GGB3013C1181296 |
| 86 | 2012 | Gillig | Transit Bus | 15GGB3015C1181297 |
| 87 | 2012 | Gillig | Transit Bus | 15GGB3017C1181298 |
| 88 | 2012 | Gillig | Transit Bus | 15GGB3019C1181299 |
| 89 | 2012 | Gillig | Transit Bus | 15GGB3011C1181300 |
| 90 | 2008 | Ford   | Van         | 1FD3E35L88DA15803 |
| 91 | 2013 | Ford   | E-450       | 1FDFE4FL6DDA89040 |
| 92 | 2013 | Ford   | E-450       | 1FDFE4FL8DDA89041 |
| 93 | 2013 | Ford   | E-450       | 1FDFE4FLXDDA89042 |
| 94 | 2013 | Ford   | E-450       | 1FDFE4FL0DDB00064 |
| 95 | 2013 | Ford   | E-450       | 1FDFE4FL9DDB00063 |
| 96 | 2013 | Ford   | E-450       | 1FDFE4FL7DDB00062 |

This proposal is provided as an overview of your policy. You must refer to the provisions found in your policy for the details of your coverage, terms, conditions and exclusions that apply.



**Public Officials Liability**

|                   | <b>Limit</b> | <b>Deductible</b> |
|-------------------|--------------|-------------------|
| General Aggregate | \$1,000,000  | \$250,000         |
| Each Occurrence   | \$1,000,000  | \$250,000         |

**Employment Practices Liability**

|                   | <b>Limit</b> | <b>Deductible</b> |
|-------------------|--------------|-------------------|
| General Aggregate | \$1,000,000  | \$250,000         |
| Each Occurrence   | \$1,000,000  | \$250,000         |

| Premium Summary                 |                  |                  |
|---------------------------------|------------------|------------------|
| Coverage                        | Renewal Premium  | Expiring Premium |
| Property                        | \$14,737         | \$13,424         |
| Inland Marine                   | \$3,228          | \$3,261          |
| Equipment Breakdown             | \$934            | \$898            |
| General Liability               | \$8,000          | \$8,000          |
| Business Auto                   | \$215,065        | \$215,949        |
| Fidelity Bond                   | \$425            | \$405            |
| Crime                           | \$495            | \$475            |
| Public Officials Liability/EPLI | \$39,130         | \$14,231         |
| <b>TOTAL PREMIUM</b>            | <b>\$282,014</b> | <b>\$256,643</b> |
| Terrorism Charge – Accept       | \$1,298          | \$1,234          |
| Terrorism Charge – Reject       | \$295            | \$268            |

**Notes**

- ✓ The Public Officials/EPLI policy with **Darwin** was non-renewed due to loss history.
- ✓ The Public Officials/EPLI quote is from **RSUI**.
  - They would only offer terms with a \$250K deductible due to the Strelish/Henderson litigation. Expiring had deductibles of \$5K/\$15K.
- ✓ We approached the following carriers for quotes and were declined due to loss history:
  - Indian Harbor
  - Western World
  - Iron Shore
- ✓ The Package quote is from **HARIE** (Housing & Redevelopment Insurance Exchange).
- ✓ We also approached the following carriers for quotes on the remainder of the lines of business for the LCTA and received the feedback below:
  - The Hartford: not a market for transit authorities
  - Liberty Mutual: not a market for transit authorities
  - Motorists Mutual: not a market for transit authorities
  - AllRisks Ltd: not a market for transit authorities
  - Travelers: high hazard class of business with a loss ratio over 70%
  - Apex Insurance Services: high loss ratio
  - McKee Risk Management: cannot compete with current premium
  - Trident: high loss ratio
  - Insurance Innovators: not a market for transit authorities