

# Rates

Coverage Category	Old Rate 2013 - 16	New Rate 2016 – Present	% Change
<b>Property (per \$100 of value)</b>			
Building & Contents	\$ 0.0400	\$ 0.0400	-%
Builder's Risk	0.0400	0.0400	-%
Business Interruption	0.0300	0.0400	33.3%
<b>Liability/Fidelity (per payroll \$)</b>	0.0013	0.0019	46.2%
<b>Auto Programs (per vehicle)</b>			
Liability	\$ 192	\$ 360	87.5%
Comprehensive	12	48	300.0%
Collision	60	96	60.0%
Total Auto Premium	264	504	90.9%

# Deductibles

Coverage		Deductible
<b>Property</b>		
<i>Theft, Vandalism, negligence<sup>1</sup></i>		\$2,500
<i>Builder's Risk – Contractor Deductible</i>		10,000
<i>All Other Losses</i>		1,000
<b>Liability &amp; Fidelity</b>		
<i>Employee Crime</i>		\$1,000
<i>Discrimination, Harassment and other Employment-related claim</i>		20% of claim <sup>2</sup> , with \$1,000 min, \$100,000 max
<b>Auto<sup>3</sup></b>		
Liability		\$500
Collision		500
Comprehensive		500
Rental Vehicle Damage		500
Negligence <sup>1</sup>		2,500

<sup>1</sup> Negligence is the failure to exercise care expected of an ordinarily prudent person in protecting property from foreseeable and unreasonable harm. Questions about the application of this deductible should be directed to the Office of Risk Management.

<sup>2</sup> Claim costs includes settlement and legal expenses.

<sup>3</sup> A deductible will be charged for each claim type resulting from an accident ( i.e., an accident that results in a collision and liability claim will incur two deductibles.