

Rates

Coverage Category	Old Rate 2016 - 2022	New Rate 2022 – Present	% Change
Property (per \$100 of value)			
Building & Contents	\$ 0.0400	\$ 0.0931	132.8%
Builder's Risk	0.0400	0.0931	132.8%
Business Interruption	0.0400	0.0931	132.8%
Boats	\$ 2.00	\$ 2.00	0.0%
Liability/Fidelity (per payroll \$)	0.0019	0.0043	126.3%
Auto Programs (per vehicle)			
Liability	\$ 360.00	\$ 468.00	30.0%
Comprehensive	48.00	60.00	25.0%
Collision	96.00	156.00	62.5%
Total Auto Premium	504.00	684.00	35.7%

Deductibles

Coverage		Deductible
Property		
<i>Theft, Vandalism, negligence¹</i>		\$2,500
<i>Builder's Risk – Contractor Deductible</i>		500,000
<i>All Other Losses</i>		1,000
Liability & Fidelity		
<i>Employee Crime</i>		\$1,000
<i>Discrimination, Harassment and other Employment-related claim</i>		20% of claim ² , with \$1,000 min, \$100,000 max
Auto³		
Liability		\$500
Collision		500
Comprehensive		500
Rental Vehicle Damage		500
Negligence ¹		2,500

¹ 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.

² Claim costs includes settlement and legal expenses.

³ 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.