

**Metrorail Safety Commission  
Estimated Premiums – Policy Year One**

**From**

**Foy Insurance Group**



**Via**



**Draft  
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**MSC ESTIMATED INSURANCE PREMIUMS – (Policy Year one)**

<u>Line of Coverage</u>	<u>Premium</u> (Including taxes and fees)
1. Public Officials Liability & Employment Practices	\$12,766.32
2. Excess Public Officials Liability	\$15,550.00
3. Professional Errors And Omissions	\$25,595.88
4. Workers’ Compensation and Employers Liability	\$ 7,210.00
5. General Liability Insurance <i>(see notes below)</i>	\$25,000.00
6. Commercial Auto Insurance <i>(Based on 1 vehicle)</i>	\$ 1,500.00
7. Commercial Umbrella Coverage	<u>\$ 15,000.00</u>
<i>Estimated Total Year One – All lines.....</i>	<b>\$102,622.20</b>

<u>Line of Coverage</u>	<u>Limit</u>
1. Public Officials Liability & Employment Practices	\$3,000,000
2. Excess Public Officials Liability	\$2,000,000
3. Professional Errors And Omissions	\$1,000,000
4. Workers’ Compensation and Employers Liability	(Statutory)
5. General Liability Insurance	\$1,000,000
6. Commercial Auto Insurance - (Liability and Phys. Dam.)	\$1,000,000 CSL
7. Commercial Umbrella Coverage <i>(Excess over 4, 5, and 6 above)</i>	\$3,000,000

## MSC ESTIMATED INSURANCE PREMIUMS – (Cont.)

### Notes:

- The estimated total includes already quoted premiums for lines 1, 2, 3 and 4
- **General Liability Insurance** (5) - Estimate based on an initial indication from AIG and is subject to final underwriting approval.
  - *Coverage may be written as a Package Policy, in which case it would include Property coverage. If liability coverage is ultimately written standalone, a separate Property policy with an estimated premium of \$500.00 would be necessary.*
- **Commercial Auto Insurance** (6) is based on one owned or leased vehicle.
- **Commercial Umbrella** - Estimate based on an initial indication from AIG and is subject to underwriting approval including final placement and review of MSC's General Liability, Employers Liability and Commercial Auto coverages.
- The MSC legal team is currently working to determine if the MSC is entitled to any limitation on tort liability which in turn could affect the liability limits selection.
- **Railroad Protective Liability** – (RPL) Insurance coverage protecting a railroad from liability it incurs because of the work of contractors on or near the railroad right-of-way. This coverage is readily available but it is not clear at this point if CSX will require it from the MSC.