

Fort Bend County 2019 Excess Property Coverage Summary

Chubb/ACE Renewal Option	
Term:	05.01.19 to 04.01.20
Total Insured Values:	\$722,088,715
Covered Perils:	Direct Physical Loss including Flood, Earthquake & Named Storm; Separate Coverage Policy in place for Equipment Breakdown
Loss Limit:	\$250,000,000
Per Occurrence Sub-Limits:	Sub-Limits are part of and not in addition to limit of liability
Named Storm:	\$50,000,000
SFHA Flood *:	\$5,000,000
All Other Flood *:	\$25,000,000
Earth Movement *:	\$25,000,000
Wind Driven Rain *:	\$2,500,000
Equipment Breakdown:	\$50,000,000
	* Subject to Per Occurrence/Annual Aggregates
Per Occurrence Deductibles:	
Named Storm/Wind Driven Rain:	2% Per Item of the Sum of all Values that have sustained damage, subject to \$1m Minimum Per Occurrence
All Other Wind:	\$1,000,000
SFHA Flood Zones:	Excess of Maximum NFIP Limits Whether Purchased or Not
All Other Flood:	\$1,000,000
Earth Movement:	\$1,000,000
Equipment Breakdown:	\$10,000
All Other Perils:	\$1,000,000
Property Premium:	\$1,293,384
Equipment Breakdown:	\$30,255
Risk Engineering Premium:	\$0
Total Premium:	\$1,323,639
Premium Rate:	0.2000

Above summary is meant for illustrative purposes and does not replace, amend or modify the actual insurance policies.