

ENHANCED POLLUTION COVERAGE (EXPIRING CHUBB VS. 3 CHUBB FY 22 PROPOSALS VS. IRONSHORE FY 22 PROPOSAL)						
	Expiring (Chubb)		Renewal Quote #1 (Chubb) 3 year	Renewal Quote #2 (Chubb) 3 year	Renewal Quote #3 (Chubb) 1 year	Renewal Quote #4 (Ironshore) 1 year
Carrier	Illinois Union Insurance Company		Illinois Union Insurance Company	Illinois Union Insurance Company	Illinois Union Insurance Company	Ironshore Specialty Insurance Company
AM Best	A++ (Superior), Financial Size Category XV (\$2 Billion or Greater) as of October 5, 2017		A++ (Superior), Financial Size Category XV (\$2 Billion or Greater) as of December 17, 2020	A++ (Superior), Financial Size Category XV (\$2 Billion or Greater) as of December 17, 2020	A++ (Superior), Financial Size Category XV (\$2 Billion or Greater) as of December 17, 2020	A (Excellent), Financial Size Category XV (\$2 Billion or Greater) as of June 26, 2020
S&P	AA (Very Strong) as of May 19, 2014		AA (Very Strong) as of May 19, 2014	AA (Very Strong) as of May 19, 2014	AA (Very Strong) as of May 19, 2014	AA (Very Strong) as of November 25, 2020
Policy Term	7/1/18 - 7/1/21		7/1/21 - 7/1/24	7/1/21 - 7/1/24 Three Year Term	7/1/21 - 7/1/22 Annual Policy	7/1/21 - 7/1/22 Annual Policy
Named Insured	City of Corona		City of Corona	City of Corona	City of Corona	City of Corona
Address	400 S. Vicentia Ave. Corona, CA 92882-2187		400 S. Vicentia Ave. Corona, CA 92882-2187	400 S. Vicentia Ave. Corona, CA 92882-2187	400 S. Vicentia Ave. Corona, CA 92882-2187	400 S. Vicentia Ave. Corona, CA 92882-2187
Add'l Ins	n/a		n/a	n/a	n/a	<p>To the extent required by written contract, provided that such contract was entered into prior to the discovery of the Pollution Incident giving rise to Loss, Business Interruption Expenses or Extra Expenses, any entity is (are) included as additional insured(s). Coverage for such additional insured(s) applies under this Endorsement:</p> <p>1. Solely to the additional insured's liability arising out of the Named Insured's ownership, operation, maintenance or use of the Covered Property(ies); and</p> <p>2. Only if the additional insured is named in a suit as a co-defendant with the Named Insured, alleging the additional insured is liable on the basis described in paragraph 1. above.</p>
Limits	\$10M / \$10M		\$10M / \$10M	\$10M / \$10M	\$10M / \$10M	\$10M / \$10M
Policy Aggregate	\$10,000,000		\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Dedicated Defense	\$1,000,000		\$1,000,000	\$1,000,000	\$1,000,000	25% Outside the limits
Sublimits	\$500,000 Catastrophe Management Coverage		\$500,000 Catastrophe Management Coverage	\$500,000 Catastrophe Management Coverage	\$500,000 Catastrophe Management Coverage	\$250,000/\$250,000 Image Restoration Expenses Sublimit
	Aggregate Sublimit		Aggregate Sublimit	Aggregate Sublimit	Aggregate Sublimit	\$100,000 / \$100,000 Disinfection Event Expenses Sublimit
	n/a		n/a	n/a	n/a	\$1,000,000 Mold Matter Restoration Costs Aggregate Sublimit
	n/a		n/a	n/a	n/a	\$1,000,000 Legionella Per Incident Sublimit
	n/a		n/a	n/a	n/a	\$1,000,000 Sewer Backup or Overcharge per incident Sublimit

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	n/a		n/a	n/a	n/a	\$1,000,000 / \$2,000,000 Contractors Pollution Sublimit for herbicide, pesticide, insecticide application operations No Contractors Sublimit for all other operations
	n/a		n/a	n/a	n/a	\$250,000 per claim sublimit for punitive, exemplary and multiplied damages and civil fines, penalties and assessments
Deductible / SIR	\$25,000 Per Pollution Condition or IEC SIR		\$50,000 Per Pollution Condition	\$100,000 Per Pollution Condition SIR	\$50,000 Per Pollution Condition	\$250,000 Deductible
	\$75,000 Aggregate SIR \$12,500 Maintenance SIR \$50,000 SIR for fungi/legionella - Corona PD		n/a	\$300,000 Aggregate SIR \$50,000 Maintenance SIR	n/a	n/a
			\$100,000 SIR for fungi/legionella - all locations	\$100,000 SIR for fungi/legionella - all locations	\$100,000 SIR for fungi/legionella - all locations	\$250,000 (or \$25,000 per room impacted, with 250sq ft of floor space equal to a room, whichever is greater) Mold Matter Deductible - healthcare or hospitality locations only \$250,000 mold matter deductible - all other locations n/a \$500,000 deductible for pollution incidents prior to 7/1/21
	N/A		\$50,000 SIR for Covered Ops	\$50,000 SIR for Covered Ops	\$50,000 SIR for Covered Ops	3 day waiting period (Business Interruption)
	n/a 3 day waiting period (Business Interruption)		n/a 3 day waiting period (Business Interruption)	n/a 3 day waiting period (Business Interruption)	n/a 3 day waiting period (Business Interruption)	
Coverages	1st and 3rd party claims on and off-site (including mold & legionella on-site) Business Interruption Products Pollution Catastrophe Management Coverage Covered Operations Transportation - 1st & 3rd party, including loading and unloading NODS Emergency Response Costs not covered		1st and 3rd party claims on and off-site (including mold & legionella on-site) Business Interruption N/A Catastrophe Management Coverage Covered Operations Transportation - 1st & 3rd party, including loading and unloading NODS Emergency Response Costs not covered	1st and 3rd party claims on and off-site (including mold & legionella on-site) Business Interruption N/A Catastrophe Management Coverage Covered Operations Transportation - 1st & 3rd party, including loading and unloading NODS Emergency Response Costs not covered	1st and 3rd party claims on and off-site (including mold & legionella on-site) Business Interruption N/A Catastrophe Management Coverage Covered Operations Transportation - 1st & 3rd party, including loading and unloading NODS Emergency Response Costs not covered	1st and 3rd party claims on and off-site new & pre- existing Business Interruption new & pre-existing Products Pollution Image Restoration Expenses Contractors Pollution Transportation Covered new & pre-existing NODS Emergency Response Expenses Disinfection Event Expenses

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Covered Locations	1. Any location owned, operated, managed, leased or maintained by the “first named insured”, any “named insured” upon the inception date identified in Item 2. of the Declarations to the Policy; 2. Any location that meets the prerequisites to coverage identified in the Automatic Acquisition and Due Diligence Endorsement attached to this Policy, if any; and 3. Any other location specifically scheduled as a “covered location” by endorsement attached to this Policy, if any 4. Underground pipes located within 1,000 ft. of a covered location 5. 654 miles of water pipeline 6. 400 miles of sewer pipeline 7. 100 miles of reclaimed water pipeline 8. 25/30 miles of electrical conduit 9. Electrical Substations (5)		1. Any location owned, operated, managed, leased or maintained by the “first named insured”, any “named insured” upon the inception date identified in Item 2. of the Declarations to the Policy; 2. Any location that meets the prerequisites to coverage identified in the Automatic Acquisition and Due Diligence Endorsement attached to this Policy, if any; and 3. Any other location specifically scheduled as a “covered location” by endorsement attached to this Policy, if any 4. Underground pipes located within 1,000 ft. of a covered location 5. 654 miles of water pipeline 6. 400 miles of sewer pipeline 7. 100 miles of reclaimed water pipeline 8. 25/30 miles of electrical conduit 9. Electrical Substations (5)	1. Any location owned, operated, managed, leased or maintained by the “first named insured”, any “named insured” upon the inception date identified in Item 2. of the Declarations to the Policy; 2. Any location that meets the prerequisites to coverage identified in the Automatic Acquisition and Due Diligence Endorsement attached to this Policy, if any; and 3. Any other location specifically scheduled as a “covered location” by endorsement attached to this Policy, if any 4. Underground pipes located within 1,000 ft. of a covered location 5. 654 miles of water pipeline 6. 400 miles of sewer pipeline 7. 100 miles of reclaimed water pipeline 8. 25/30 miles of electrical conduit 9. Electrical Substations (5)	1. Any location owned, operated, managed, leased or maintained by the “first named insured”, any “named insured” upon the inception date identified in Item 2. of the Declarations to the Policy; 2. Any location that meets the prerequisites to coverage identified in the Automatic Acquisition and Due Diligence Endorsement attached to this Policy, if any; and 3. Any other location specifically scheduled as a “covered location” by endorsement attached to this Policy, if any 4. Underground pipes located within 1,000 ft. of a covered location 5. 654 miles of water pipeline 6. 400 miles of sewer pipeline 7. 100 miles of reclaimed water pipeline 8. 25/30 miles of electrical conduit 9. Electrical Substations (5)	Any location owned, managed, maintained, rented, operated or occupied by a Named Insured as of Inception Date, including, but not limited to, any subsurface potable water, wastewater or storm water pipelines to or from a Covered Property
TIV at Binding	\$ 616,785,008.00	\$ 645,614,476.00	\$ 645,614,476.00	\$ 645,614,476.00	\$ 645,614,476.00	\$ 645,614,476.00
Auto Acquisition	90 days reporting window Phase I required Phase II required if RECs found \$0.6099/Sq ft rate (\$0 minimum)	90 days reporting window Phase I required Phase II required if RECs found \$0.6099/Sq ft rate (\$0 minimum)	90 days reporting window Phase I required Phase II required if RECs found \$0.6099/Sq ft rate (\$0 minimum)	90 days reporting window Phase I required Phase II required if RECs found \$0.6099/Sq ft rate (\$0 minimum)	90 days reporting window Phase I required Phase II required if RECs found \$0.6099/Sq ft rate (\$0 minimum)	180 Day Reporting Window Less than \$25M in TIV = \$0 AP More than \$25M in TIV = \$0.00013 rate, \$435 minimum
Covered Operations Definition	“Covered operations” means any operations specifically identified in the Application and any supporting documentation provided to the Insurer by the “first named insured” prior to the inception date identified in Item 2. of the Declarations to this Policy, and any operations that are performed within the capacity of a public entity, which are performed by or on behalf of a “named insured” outside of the physical boundaries of a “covered location”.	“Covered operations” means any operations specifically identified in the Application and any supporting documentation provided to the Insurer by the “first named insured” prior to the inception date identified in Item 2. of the Declarations to this Policy, which are performed by or on behalf of a “named insured” outside of the physical boundaries of a “covered location”. “Covered operations” does not mean “transportation”.	“Covered operations” means any operations specifically identified in the Application and any supporting documentation provided to the Insurer by the “first named insured” prior to the inception date identified in Item 2. of the Declarations to this Policy, which are performed by or on behalf of a “named insured” outside of the physical boundaries of a “covered location”. “Covered operations” does not mean “transportation”.	“Covered operations” means any operations specifically identified in the Application and any supporting documentation provided to the Insurer by the “first named insured” prior to the inception date identified in Item 2. of the Declarations to this Policy, which are performed by or on behalf of a “named insured” outside of the physical boundaries of a “covered location”. “Covered operations” does not mean “transportation”.	“Covered operations” means any operations specifically identified in the Application and any supporting documentation provided to the Insurer by the “first named insured” prior to the inception date identified in Item 2. of the Declarations to this Policy, which are performed by or on behalf of a “named insured” outside of the physical boundaries of a “covered location”. “Covered operations” does not mean “transportation”.	Your Work means: i. Land-based pesticide/herbicide spraying, household hazardous waste collection events, weatherization assistance programs; ii. Any operations within the capacity of a public entity which are performed by or on behalf of the Insured outside the physical boundaries of a Covered Property. Your Work shall not include any major construction projects including, but not limited to, constructing highways, bridges, tunnels or new buildings. iii. Materials, parts or equipment furnished by the Insured or a subcontractor working on its behalf in connection with such work or operations.
Premium	\$141,325.00	\$213,530.00	\$203,735.00	\$78,840.00	\$110,843.00	
Taxes	\$4,239.75	\$6,405.90	\$6,112.05	\$2,365.20	\$3,325.29	
Fees	\$282.65	\$533.83	\$509.34	\$197.10	\$277.11	
Total Cost	\$145,847.40	\$220,469.73	\$210,356.39	\$81,402.30	\$114,445.40	
TRIA Premium:	n/a	\$10,676.00	\$10,187.00	\$3,942.00	\$3,325.00	
Total Cost w/TRIA	n/a	\$231,492.70	\$220,874.47	\$85,472.42	\$117,878.46	
Minimum Earned Premium:	100%	25%	25%	25%	25%	

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Retro Dates	10/22/15 - Products Pollution 10/22/15 - Covered Ops FULL RETRO - All Other Coverages		10/22/15 - Covered Ops FULL RETRO - All Other Coverages	10/22/15 - Covered Ops FULL RETRO - All Other Coverages	10/22/15 - Covered Ops FULL RETRO - All Other Coverages	10/22/15 - Waste Disposal 7/1/21 - mold matter 7/1/21 - products pollution 7/1/21 - contractors pollution FULL RETRO - all other coverages
Defense Inside / Outside the Limits	Outside the limits, until the dedicated defense aggregate is eroded, then inside the limits		Outside the limits, until the dedicated defense aggregate is eroded, then inside the limits	Outside the limits, until the dedicated defense aggregate is eroded, then inside the limits	Outside the limits, until the dedicated defense aggregate is eroded, then inside the limits	Outside the limits, until the dedicated defense aggregate is eroded, then inside the limits
Duty to Defend	Insurer		Insurer	Insurer	Insurer	
Exclusions	Asbestos Lead-Based Paint Known Conditions Lead Contaminated Water Pollution Remediation Costs and Interruption - Corona PD, shooting range (lead - on, at, under or migrating from)		Asbestos Lead-Based Paint Known Conditions Lead Contaminated Water N/A	Asbestos Lead-Based Paint Known Conditions Lead Contaminated Water N/A	Asbestos Lead-Based Paint Known Conditions Lead Contaminated Water N/A	Asbestos & Lead-Based Paint (includes coverage for inadvertent displacement) <i>see above</i> Known Pollution Incident n/a n/a Capital Improvement - removal, repair replacement or upgrade of any UST, or: 1. Auto Repair Facility 2. Airport 3. Golf Course 4. Fuel Depot 5. Fuel Storage 6. Shooting Ranges Material Change in Use Landfills and/or Recycling Facilities (including fill material) Oil and/or Gas Producing or Refining Facilities n/a Insured's Non-Compliance n/a n/a Contractual Liability Criminal Punishments n/a Employer Liability
	Maintenance, Upgrades, Improvements or Installations Material Change in Risk Landfills, Recycling Facilities or Oil and/or Gas Producing or Refining Facilities <i>see above</i>		N/A Material Change in Risk Landfills, Recycling Facilities or Oil and/or Gas Producing or Refining Facilities <i>see above</i>	N/A Material Change in Risk Landfills, Recycling Facilities or Oil and/or Gas Producing or Refining Facilities <i>see above</i>	N/A Material Change in Risk Landfills, Recycling Facilities or Oil and/or Gas Producing or Refining Facilities <i>see above</i>	
	Professional Liability Regulatory Compliance Sewage Backup Work Product Contractual Liability Criminal Fines and Criminal Penalties Divested Property Employers Liability		Professional Liability Regulatory Compliance Sewage Backup Work Product Contractual Liability Criminal Fines and Criminal Penalties Divested Property Employers Liability	Professional Liability Regulatory Compliance Sewage Backup Work Product Contractual Liability Criminal Fines and Criminal Penalties Divested Property Employers Liability	Professional Liability Regulatory Compliance Sewage Backup Work Product Contractual Liability Criminal Fines and Criminal Penalties Divested Property Employers Liability	
	First Party Property Damage Fraud or Misrepresentation Insured's Internal Expenses Insured vs. Insured Intentional Non-Compliance Known Conditions Owned Disposal Sites USTs Vehicle Damage War or Terrorism Workers' Compensation		First Party Property Damage Fraud or Misrepresentation Insured's Internal Expenses Insured vs. Insured Intentional Non-Compliance Known Conditions Owned Disposal Sites USTs Vehicle Damage War or Terrorism Workers' Compensation	First Party Property Damage Fraud or Misrepresentation Insured's Internal Expenses Insured vs. Insured Intentional Non-Compliance Known Conditions Owned Disposal Sites USTs Vehicle Damage War or Terrorism Workers' Compensation	First Party Property Damage Fraud or Misrepresentation Insured's Internal Expenses Insured vs. Insured Intentional Non-Compliance Known Conditions Owned Disposal Sites USTs Vehicle Damage War or Terrorism Workers' Compensation	Damage to Property (Contractors Pollution Only) n/a Insured's Internal Expenses Insured vs. Insured Insured's Non-Compliance Non-Disclosure n/a USTs Property Damage to Conveyances War Workers' Compensation, Unemployment, Social Security, Disability and Similar Laws

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	N/A		Failure to Follow Asbestos and/or Lead-Based Paint Management Plans	Failure to Follow Asbestos and/or Lead-Based Paint Management Plans	Failure to Follow Asbestos and/or Lead-Based Paint Management Plans	n/a
	N/A		Failure to Follow Fungi and/or Legionella Management Plans	Failure to Follow Fungi and/or Legionella Management Plans	Failure to Follow Fungi and/or Legionella Management Plans	n/a
	N/A		Fluorinated Compounds	Fluorinated Compounds	Fluorinated Compounds	PFAS
	N/A		Lead at Shooting Ranges	Lead at Shooting Ranges	Lead at Shooting Ranges	Firing Ranges
	N/A		Odors and Atmospheric Migration	Odors and Atmospheric Migration	Odors and Atmospheric Migration	Odor
	N/A		Prisons, Detention Facilities or Jails	Prisons, Detention Facilities or Jails	Prisons, Detention Facilities or Jails	n/a
	N/A		Products Liability	Products Liability	Products Liability	n/a
	N/A		N/A	N/A	N/A	Airport
	Not Excluded		COVID-19	COVID-19	COVID-19	COVID-19
	N/A		N/A	N/A	N/A	Prior Claims
	N/A		N/A	N/A	N/A	Activity Use Limitation
	N/A		N/A	N/A	N/A	Landfill Closure, Post Closure and Reclamation Costs
	N/A		N/A	N/A	N/A	Discharge Control
	N/A		N/A	N/A	N/A	Engineering Controls / Operation & Maintenance (O&M) Costs
	N/A		N/A	N/A	N/A	Impoundments
	N/A		N/A	N/A	N/A	Upgrades (water or wastewater treatment)
	N/A		N/A	N/A	N/A	Voluntary Site Investigation: 1. Auto Repair Facility 2. Airport 3. Golf Course 4. Fuel Depot 5. Fuel Storage 6. Shooting Ranges
	N/A		N/A	N/A	N/A	Non-Owned Disposal Sites - BKK landfill in West Covina is specifically excluded
	N/A		N/A	N/A	N/A	
	N/A		N/A	N/A	N/A	Damage to Your Product (product pollution only)
	N/A		N/A	N/A	N/A	Expected or Intended Injury or Damage (product pollution and contractors pollution only)
	N/A		N/A	N/A	N/A	Known Injury or Damage (product pollution only)
	N/A		N/A	N/A	N/A	Nuclear or Radiological Material
	N/A		N/A	N/A	N/A	Product Disposal (product pollution only)
	N/A		N/A	N/A	N/A	Products as Waste (product pollution only)
	N/A		N/A	N/A	N/A	Transportation (product pollution and contractors pollution only)
	N/A		N/A	N/A	N/A	
	N/A		N/A	N/A	N/A	Business Interruption (Contractors Pollution Only)
	N/A		N/A	N/A	N/A	
	N/A		N/A	N/A	N/A	Damage to Property (Contractors Pollution Only)
	N/A		N/A	N/A	N/A	Damage to Your Work (Contractors Pollution Only)
	N/A		N/A	N/A	N/A	Products (Contractors Pollution Only)
	N/A		N/A	N/A	N/A	Waste Processing, Treatment or Disposal (Contractors Pollution Only)
End'ts	Aggregated SIR		N/A	N/A	N/A	
	Asbestos and/or Lead-Based Paint Coverage (Inadvertent Disturbance)		Asbestos and/or Lead-Based Paint Coverage (Inadvertent Disturbance)	Asbestos and/or Lead-Based Paint Coverage (Inadvertent Disturbance)	Asbestos and/or Lead-Based Paint Coverage (Inadvertent Disturbance)	Asbestos and Lead-Based Paint Exclusion Amendatory
	Automatic Acquisition and Due Diligence (Known Conditions)		Automatic Acquisition and Due Diligence (Known Conditions)	Automatic Acquisition and Due Diligence (Known Conditions)	Automatic Acquisition and Due Diligence (Known Conditions)	Covered Property Definition Amendatory

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	Dedicated Defense Aggregate Limit Known Conditions Exclusion Amendatory Lead Exclusionary (Potable Water) Notice of Cancellation Amendatory (Generic Time Frame) Other Insurance (Primary) Products Pollution Coverage (Public Entity) Remediation Costs Exclusionary (Premises Pollution) SIR Amendatory (IECs) Sudden and Accidental Coverage Limitation - Water Wells (23 locations) Catastrophe Management Coverage Amendatory Maintenance/Upgrade Exclusionary Public Entity Coverage Amendatory SIR Credit Confirmation <i>Not Excluded</i> N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A		Dedicated Defense Aggregate Limit Known Conditions Exclusion Amendatory N/A Notice of Cancellation Amendatory (Generic Time Frame) N/A N/A N/A N/A SIR Amendatory (IECs) Sudden and Accidental Coverage Limitation - Water Wells (23 locations) Catastrophe Management Coverage Limitations N/A Public Entity Coverage Amendatory N/A <i>Included in Policy Form</i> N/A N/A N/A N/A N/A N/A N/A	Dedicated Defense Aggregate Limit Known Conditions Exclusion Amendatory N/A Notice of Cancellation Amendatory (Generic Time Frame) N/A N/A N/A N/A SIR Amendatory (IECs) Sudden and Accidental Coverage Limitation - Water Wells (23 locations) Catastrophe Management Coverage Limitations N/A Public Entity Coverage Amendatory N/A <i>Included in Policy Form</i> N/A N/A N/A N/A N/A N/A N/A	Dedicated Defense Aggregate Limit Known Conditions Exclusion Amendatory N/A Notice of Cancellation Amendatory (Generic Time Frame) N/A N/A N/A N/A SIR Amendatory (IECs) Sudden and Accidental Coverage Limitation - Water Wells (23 locations) Catastrophe Management Coverage Limitations N/A Public Entity Coverage Amendatory N/A <i>Included in Policy Form</i> N/A N/A N/A N/A N/A N/A N/A	Defense Costs - 25% Outside the Limits Products Pollution and Exposure Liability Coverage Amendatory (sudden and Accidental coverage for water wells, plus historical or current airports) Contractors Environmental Legal Liability (CELL) Disinfection Event Expenses COVID-19 Exclusion Additional Insured (blanket - as required by contract) Waiver of Subrogation (blanket - as required by contract) Prior Claims Exclusion Exclusions Limits of Liability and Deductible Amendatory Choice of forum/law deletion Capital Improvement Exclusion Voluntary Site Investigation Exclusion Non-Owned Disposal Sites Definition Amendatory Loss Definition Amendatory Image Restoration Expenses yes 90 days (10 for non-payment) Deleted; policy is silent if entitled by law If other valid and collectible insurance is available to the “insured” covering any exposure also covered by this Policy, the insurance afforded by this Policy shall apply as primary insurance, except for mold matter, legionella, products pollution, or a disinfection event, where it shall act as excess.
Auditable	yes		yes	yes	yes	yes
Cancellation	90 days (15 for non-payment)		90 days (15 for non-payment)	90 days (15 for non-payment)	90 days (15 for non-payment)	90 days (10 for non-payment)
Choice of Law	policy is silent if entitled by law		policy is silent if entitled by law	policy is silent if entitled by law	policy is silent if entitled by law	Deleted; policy is silent if entitled by law
Independent Counsel						
Other Ins	If other valid and collectible insurance is available to the “insured” covering any exposure also covered by this Policy, the insurance afforded by this Policy shall apply as primary insurance.		If other valid and collectible insurance is available to the “insured” covering any exposure also covered by this Policy, the insurance afforded by this Policy shall apply as primary insurance, except for IECs, Business Interruption or Transportation, where it shall act as excess.	If other valid and collectible insurance is available to the “insured” covering any exposure also covered by this Policy, the insurance afforded by this Policy shall apply as primary insurance, except for IECs, Business Interruption or Transportation, where it shall act as excess.	If other valid and collectible insurance is available to the “insured” covering any exposure also covered by this Policy, the insurance afforded by this Policy shall apply as primary insurance, except for IECs, Business Interruption or Transportation, where it shall act as excess.	If other valid and collectible insurance is available to the “insured” covering any exposure also covered by this Policy, the insurance afforded by this Policy shall apply as primary insurance, except for mold matter, legionella, products pollution, or a disinfection event, where it shall act as excess.

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Extended Reporting Period	90 days automatic 33 months optional for no more than 200% of premium		90 days automatic 33 months optional for no more than 200% of premium	90 days automatic 33 months optional for no more than 200% of premium	90 days automatic 33 months optional for no more than 200% of premium	90 days automatic 48 months optional for no more than 200% of premium
Quote Valid Until	n/a		7/1/2021	7/1/2021	7/1/2021	7/1/2021
Binding Conditions	n/a		Written request to bind Signed TRIA form	Written request to bind Signed TRIA form	Written request to bind Signed TRIA form	Written request to bind Signed Ironshore Application and TRIA form