

**2021-2022 SCHEDULE OF INSURANCE  
Forecast for Renewal**

Coverage	Carrier	Limits	Self Insured Retention/ Deductibles	Coverage Highlights	2019-2020 Final	2020-2021 Renewal Premium & Applicable tax and fees	2021-2022 estimated renewal premium forecast with all applicable tax and fees
Commercial Liability	Granite States	\$1,000,000/ \$5,000,000 Aggregate; \$1MM/\$1MM Liquor Liability	\$15,000 per occurrence \$75,000 aggregate	ISO 2013 - Broad Form	\$ 135,567	\$ 154,955	\$ 201,441.50
Prime Umbrella Liability Policy	National Union	19-20: \$10,000,000 Each Occ/\$20,000,000 Aggregate X of \$1MM; 20-21 \$5MM/\$5MM X of \$1MM GL	\$10,000	Following ISO Form; includes abuse/molestation to 5MM; 20-21 Excludes abuse/molestation	\$ 98,019	\$ 130,307	\$ 169,399.10
Excess Liability Policy	19-20 Markel 20-21 Berkley Custom Ins Co	\$15,000,000 X of \$10MM Occ/\$20MM Agg 20-21 \$5MM Each X of \$5MM	Not Applicable	Excess liability - Following Form	\$ 46,305	\$ 73,108	\$ 95,040.40
Excess Liability Policy	19-20 StarStone 20-21 Markel	\$10,000,000 X of \$25MM 20-21 \$10MM X \$10MM	Not Applicable	Excess liability - Following Form	\$ 20,733	\$ 77,466	\$ 100,706
Excess Liability Policy **New layer**	20-21 Starstone	\$10MM X of \$20MM	Not Applicable	Excess Liability- following form		\$ 34,226	\$ 44,494
Excess Liability Policy	North River Insurance	\$15,000,000 X of \$30MM	Not Applicable	Excess liability - Following Form	\$ 27,420	\$ 45,000	\$ 58,500
Excess Liability Policy **New layer**	Associated Industries Insurance Company	\$5MM X of \$45M	Not applicable	Excess Liability		\$ 25,813	\$ 33,556
Property/Inland Marine/Boat	Granite States	Blanket Limit \$57,849,701 \$48,061,162 Bldg & BPP \$9,788,539 Lifts & Mobile Equip, Detached sign, Fixed Snowmaking Equipment, Golf Equipment; \$2,000,000 Business Income 20-21 Blanket Limit \$58,150,373	\$25,000;\$100,000/5% for EQ;\$50,000 Flood Ded	Created Especially for Ski areas and their exposures - Special Form - Includes Mechanical Breakdown, Earthquake \$3MM & Flood \$3MM; Business Interruption \$2MM	\$ 115,675	\$ 154,199	\$ 200,459
Sabotage, Terrorism and Active Shooter	Lloyds of London	\$49,711,162 T&S limit, 1MM Active shooter/Malicious Attack limit + various sublimits under ea coverage	\$5,000		\$ 8,153	\$ 7,837	\$ 10,188
Pollution	Evanston Insurance	\$1MM/2MM	SIR \$10,000		\$ 16,730	\$ 17,274	\$ 22,456
Crime	Granite States	\$500,000 EE Theft; Forgery, Computer Fraud and Fund transfer fraud to \$250,000; Theft Inside/Outside Premises \$25,000	\$5,000	Employee Theft, Premises, Transit, Forgery, Computer Fraud, Expense	\$ 1,409	\$ 1,500	\$ 1,950
Excess Crime	Travelers	\$5,000,000 X of \$500,000 (increasing limit from \$15MM to \$20MM for renewal)		follow-form to Travelers Excess Crime	\$ 9,553	\$ 13,921	\$ 18,097
Excess Crime	Great American	\$20,000,000 X of \$5,500,000 (increasing limit from \$20MM to \$25MM for renewal)		follow-form to Travelers Excess Crime	\$ 22,025	\$ 32,230	\$ 41,899
D&O / EPLI / Fiduciary	Navigators Insurance	\$5,000,000/\$5,000,000/ \$1,000,000 Shared limit	\$50,000	\$100K defense only sublimit for Wage & Hour	\$ 55,118	\$ 70,692	\$ 91,900
Excess D&O	RSUI	\$5,000,000 X of \$5,000,000	\$5,000,000	Excess liability - Following Form to D&O	\$ 13,592	\$ 20,000	\$ 26,000
Excess D&O	Ironshore	\$10,000,000 X of \$10,000,000	\$5,000,000	Excess liability - Following Form to D&O	\$ 29,967	\$ 48,063	\$ 62,482
Excess D&O	RSUI	\$5,000,000 X of \$20,000,000	\$5,000,000	Excess liability - Following Form to D&O	\$ 12,686	\$ 20,650	\$ 26,845
Excess D&O	Houston Specialty	\$5,000,000 X of \$25,000,000	\$5,000,000	Excess liability - Following Form to D&O	\$ 10,918	\$ 13,939	\$ 18,120
Business Auto	Granite States	\$1,000,000	\$1,000/\$3,000/\$5,000 per vehicle list on file	Liability/UM/UIM Med Pay - Comp/Collision per vehicle on file - Auto Extra Endorsement, Hired & Non-owned Auto	\$ 51,577	\$ 60,115	\$ 78,150
Cyber	Hiscox/Lloyds of London	\$1,000,000 / \$250,000	\$5,000	includes coverage for Social Engineering \$100,000 sublimit	\$ 3,804	\$ 4,949	\$ 6,439
Property/Casualty Subtotal					\$ 679,251	\$ 1,006,243	\$ 1,308,115
Increase from prior year						33%	30%