



Proposal For: City of Crete

Effective Date: 10/1/2026

COVERAGE	LIMITS AND APPLICABLE DEDUCTIBLES	CONTRIBUTION
Worker's Compensation	Statutory Limits \$500,000 Employer Liability	\$217,969
General Liability	\$5,000,000/\$5,000,000 Per Occurrence/Aggregate \$0 Deductible	\$67,375
Errors & Omissions	\$5,000,000/\$5,000,000 Per Occurrence/Aggregate \$2,500 Deductible	\$7,227
Law Enforcement Liability	\$5,000,000/\$5,000,000 Per Occurrence/Aggregate \$2,500 Deductible	\$9,104
Auto Liability	\$5,000,000 Combined Single Limit \$0 Deductible	\$13,318
Auto Physical Damage	73 x Vehicles \$ Varies on Deductible	\$52,079
Commercial Property	\$91,389,164 \$5,000 Deductible	\$308,847
TOTAL ANNUAL CONTRIBUTION:		\$675,919

Contribution Credit Options

	180 Day Notice, 3 Year Commitment	180 Day Notice, 2 Year Commitment	180 Day Notice Only	90 Day Notice, 3 Year Commitment	90 Day Notice, 2 Year Commitment	90 Day Notice Only
Commitment Discount:	5%	4%	2%	2%	1%	0%
Property & Liability:	\$435,052	\$439,631	\$448,790	\$448,790	\$453,370	\$457,949
Workers' Compensation:	\$207,071	\$209,250	\$213,610	\$213,610	\$215,789	\$217,969
Total Contribution:	\$642,122	\$648,881	\$662,400	\$662,400	\$669,159	\$675,918