

# Allen Thorley DeLloyd, Inc

FOR ALL YOUR INSURANCE NEEDS

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May 6, 2013

Rick Novak  
c/o Lorain Port Authority  
611 Broadway  
Lorain, Oh 44052

Re: Insurance Proposal

Dear Rick,

After our meeting with Steve Tobler, Risk Control Consultant with Travelers, the underwriter has revised our proposal to include law enforcement liability or as you know it, Patrol Security. The new annual premium for all coverages included in the seven policies you now have is \$57,080.00.

Along with this cost advantage, by placing all the policies with one insurer we have closed some coverage gaps in the current program.

1. Presently the general liability policy excludes the events of the Farmers Market, Jazz Concerts and Perch and Walleye Festival. Travelers does not exclude these activities.
2. Your excess policy only extends coverage over the general liability and non owned auto policies. The Travelers umbrella provides excess limits of \$5,000,000 over the general liability, auto, employment practices and D&O, public officials management liability coverages.

Please let me know if you have any questions.



Larry B. Kerr, CPCU, CIC ARM  
c/c Brad Mullins  
391 Fresh Water Dr.  
Lorain, Oh 44052



Auto-Owners – Grange – Hartford – Ohio Casualty – Safeco – Progressive  
Selective – State Auto – Travelers – Westfield – Westbend – Anthem – Medical Mutual

