

## HARBOR DEPARTMENT SCHEDULE OF INSURANCE

INSURANCE COVERAGE	DESCRIPTION	POLICY PERIOD	LIMITS
GENERAL LIABILITY	Self-Insured	NOT APPLICABLE	\$1,000,000
CRIME	Insurance providing coverage for theft, fraud, or embezzlement.	7/1/2014 - 7/1/2015	\$1,000,000
PILOT LICENSE	Liability insurance covering Port Pilots for legal liability and loss of income as agreed to in their MOU.	7/1/2014 - 7/1/2015	\$1,000,000
GENERAL LIABILITY (SITE-SPECIFIC)	Site specific liability insurance for third party claims that occur at specific locations.	8/25/2014 - 8/25/2015	\$1,000,000
COMPREHENSIVE RAILROAD (W/FELA)	Liability insurance for the operations of the Red Car Line. Includes Federal Employers Liability Act coverage, a federal law that protects and compensates railroaders injured on the job.	10/1/2014 - 10/1/2015	\$25,000,000
EXCESS RAILROAD LIABILITY	Provides limits in excess of the underlying railroad liability policy.	10/1/2014 - 10/1/2015	\$25,000,000
PUBLIC OFFICIALS & EMPLOYMENT PRACTICES LIABILITY	Liability insurance providing coverage for the errors and omissions of public officials and for wrongful acts arising from the employment process.	10/1/2014 - 10/1/2015	\$10,000,000
EXCESS LIABILITY	Provides limits in excess of an underlying liability policy or policies.	10/1/2014 - 10/1/2015	\$150,000,000
POLICE PROFESSIONAL LIABILITY	Liability coverage for police officers and police departments, in conjunction with acts, errors, and omissions while performing professional duties.	10/1/2014 - 10/1/2015	\$10,000,000
ALL RISK PROPERTY	First-party insurance that indemnifies the owner or user of property for its loss, or the loss of its income-producing ability, when the loss or damage is caused by a covered peril, such as fire or explosion.	10/1/2014 - 10/1/2015	\$1,500,000,000
PROTECTION & INDEMNITY	Liability insurance for practically all maritime liability risks associated with the operation of a vessel, other than that covered under a workers compensation policy and under the collision clause in a hull policy.	10/1/2014 - 10/1/2015	\$1,000,000
HULL & MACHINERY	Marine insurance covering damage sustained to an insured vessel.	10/1/2014 - 10/1/2015	\$9,000,000
AUTO LIABILITY	Insurance that protects the insured against financial loss because of legal liability for automobile-related injuries to others or damage to their property by an auto.	11/1/2014 - 11/1/2015	\$1,000,000
PILOTAGE LEGAL LIABILITY	Insurance providing property and liability coverage for bodily injury and/or property damage caused by an accident or occurrence arising out of pilotage of vessels.	11/1/2013 - 11/1/2016	\$1,000,000
PILOTAGE TRIP	Insurance providing property and liability coverage when ordered by vessel owner/operator prior to boarding by Port pilot.	11/1/2013 - 11/1/2016	\$1,000,000
TRAVEL	Provides indemnification for (1) trip cancellation or interruption; (2) theft of, or loss to, property such as jewelry, cameras, baggage, or passports while on the trip; and (3) emergency medical and dental expenses during the trip.	2/13/2014 - 2/13/2017	\$500,000
EMERGENCY FUND	Self-Insured	NOT APPLICABLE	\$47,500,000