

**Eastern Panhandle Regional Planning and  
Development Council**

**July 1, 2019 · June 30, 2020 - SUMMARY**

COVERAGE DESCRIPTION		COVERAGES
<b><u>I Property</u></b>		
<b>I</b>	<b><u>Property</u></b>	COVERAGES MINIMUM LIMITS/ DEDUCTIBLES
	Building and Contents, Building and Contents, <i>deductible</i> Business Income, <i>limit</i>	
<b>11</b>	<b><u>Equipment Breakdown</u></b>	
	Limit Per Breakdown	\$50,000,000
	Per Occurrence Deductible	\$1,000
<b>III</b>	<b><u>General Liability</u></b>	
	Bodily Injury & Property Damage	\$1,000,000
	General Liability Deductible	\$0
<b>IV</b>	<b><u>Automobile</u></b>	
	Bodily Injury & Property Damage - Owned & Hired Autos	\$1,000,000
	Medical Payments	\$2,000
	Non-Owned Liability	\$1,000,000
	Uninsured Motorists	
	Underinsured Motorists	\$250,000
	Liability Deductible	\$0
	Hired Car Physical Damage Comprehensive Deductible	\$1,000
	Hired Car Physical Damage Collision Deductible	\$1,000
	Comp/Collision deductible	\$1,000
<b>VI</b>	<b><u>Public Officials Liability</u></b>	
	Per Occurrence	\$1,000,000
	Per Occurrence Deductible	\$2,500
<b>VII</b>	<b><u>Crime</u></b>	
	Employee Dishonesty, Faithful Performance	\$250,000
	Per Occurrence Deductible	\$250
<b>VIII</b>	<b><u>Cyber Risk</u></b>	
	Limit of Liability	\$250,000
	Per Occurrence Deductible	\$0
<b>IX</b>	<b><u>Workers' Compensation</u></b>	
	Employers' Liability (Coverage B)	\$1,000,000
	Coverage A	\$0
	Per Occurrence Deductible	\$0