



**Property-Liability Trust, Inc. (PLT)
 Summary of Amounts of Protection
 FY 2016
 Town of Seabrook**

Where the term "Applicable Agreement" appears below, it means the Member Agreement (MA) or Educators' Member Agreement (EMA) to which the above Member or School Member subscribes.

Where the term "Applicable Member" appears below, it means the Member or School Member subscribing to the "Applicable Agreement."

Unless otherwise defined in this Summary of Amounts of Protection, all terms used herein that are defined in the Applicable Agreement have the same definition as set forth in the Applicable Agreement.

SECTION I - PROPERTY

The "Schedule(s)" as used in this Summary of Amounts of Protection means the schedule(s) of values of property on file with PLT and which may be attached to this Summary of Amounts of Protection. This Summary of Amounts of Protection only addresses limits of protection and is not intended to address terms of protection. Please refer to the Applicable Agreement to determine the extent of available protection.

SCHEDULED AUTOMOBILE/SCHOOL BUSES (MA and EMA at paragraph A.1)	Per Applicable Agreements; see specific terms of paragraph A.1
SCHEDULED FIRE AND OTHER EMERGENCY VEHICLES (MA at paragraph A.2)	Per Applicable Agreement; see specific terms of paragraph A.2
SCHEDULED MOBILE EQUIPMENT (MA at paragraph A.3) (EMA at paragraph A.2)	Per Applicable Agreements; see specific terms of MA paragraph A.3 and EMA paragraph A.2
SCHEDULED FINE ARTS AND RARE PROPERTY (MA at paragraph A.4) (EMA at paragraph A.3)	Per Applicable Agreements; see specific terms of MA paragraph A.4 and EMA paragraph A.3
OTHER SCHEDULED PROTECTED PROPERTY (MA at paragraph A.5) (EMA at paragraph A.4)	Per Applicable Agreements; see specific terms of MA paragraph A.5 and EMA paragraph A.4
CERTAIN UNSCHEDULED PROTECTED PROPERTY (MA and EMA at paragraph B)	Per Applicable Agreements; see specific terms of paragraph B
VALUABLE PAPERS (MA and EMA at paragraph E.10)	\$250,000 per Occurrence; see specific terms of paragraph E.10 of Applicable Agreements
REMOVAL OF CERTAIN PROTECTED PROPERTY (MA and EMA at paragraph F.1)	Per Applicable Agreements; see specific terms of paragraph F.1
DEBRIS REMOVAL (MA and EMA at paragraph F.2)	Per Applicable Agreements; see specific terms of paragraph F.2
ARCHITECT/ENGINEER FEES (MA and EMA at paragraph F.3)	Per Applicable Agreements; see specific terms of paragraphs F.3
NECESSARY EXPENSE FOR REDUCTION OR PREVENTION OF FURTHER PROTECTED LOSS (MA and EMA at paragraph F.4)	Per Applicable Agreements; see specific terms of paragraph F.4

SECTION I - PROPERTY (continued)

EXTRA EXPENSE TO REPAIR, REBUILD, OR REPLACE REAL PROPERTY OR THE CONTENTS OF REAL PROPERTY THAT IS PROTECTED PROPERTY (MA and EMA at paragraph F.5)	Per Applicable Agreements; see specific terms of paragraph F.5
CODE ENFORCEMENT ADDITIONAL EXPENSE (MA and EMA at paragraph F.6)	Per Applicable Agreements; see specific terms of paragraphs F.6
BUSINESS INTERRUPTION (MA and EMA at paragraph F.7)	\$100,000 per Occurrence; see specific terms of paragraph F.7 of Applicable Agreements
LOSS OF PROPERTY OF OTHERS (MA and EMA at paragraph F.8)	\$50,000 Annual Aggregate Limits per Applicable Agreements; see specific terms of paragraph F.8 of Applicable Agreements
LOSS OF PERSONAL MOTOR VEHICLES USED BY AN EMPLOYEE OR VOLUNTEER OF APPLICABLE MEMBER IN THE COURSE OF ACTIVITY FOR THE APPLICABLE MEMBER (MA and EMA at paragraph F.9)	\$500 per Occurrence; see specific provisions of paragraph F.9 of Applicable Agreements
AUTOMOBILE, MOBILE EQUIPMENT, SCHOOL BUS RENTAL (MA and EMA at paragraph F.10)	Per Applicable Agreements; see specific terms of paragraph F.10
ACCOUNTS RECEIVABLE (MA and EMA at paragraph F.11)	\$250,000 per Occurrence; see specific terms of paragraph F.11 of Applicable Agreements
DEDUCTIBLE APPLICABLE TO ALL SECTION I PROPERTY LOSSES	\$1000 per Occurrence per Applicable Member or School Member
AGGREGATE PER TERM LIMITS FOR ALL MEMBERS COMBINED FOR FLOOD, EARTHQUAKE, VOLCANIC ERUPTION	
TOTAL ANNUAL LIMITS FOR ALL PROPERTY LOSSES IN THE AGGREGATE FOR ALL MEMBERS AND SCHOOL MEMBERS COMBINED REGARDLESS OF THE NUMBER OF OCCURRENCES	
-FLOOD LIMITS	\$100,000,000 (including Flood Zones A & V)
-FLOOD LIMITS IN ZONES A & V	\$25,000,000 (within Flood Limits)
-EARTHQUAKE AND VOLCANIC ERUPTION COMBINED	\$100,000,000
SUBJECT TO THE ANNUAL LIMITS FOR FLOOD, EARTHQUAKE, AND VOLCANIC ERUPTION SET FORTH ABOVE, THE LIMIT UNDER SECTION I FOR ALL PROPERTY LOSSES IN THE AGGREGATE FOR ALL MEMBERS AND SCHOOL MEMBERS COMBINED CAUSED BY AN OCCURRENCE	\$250,000,000

SECTION II - CRIME

PROTECTION UNDER PARAGRAPHS (A) THROUGH (E) INCLUSIVE ARE SUBJECT TO (i) A COMBINED SINGLE LIMIT OF \$500,000 PER LOSS (A LOSS IS DETERMINED AS DESCRIBED IN EACH PARAGRAPH OF SECTION II), (ii) THE APPLICABLE SUBLIMITS BELOW, AND (iii) THE OFFSET FOR PAYMENTS MADE UNDER THE PUBLIC OFFICIALS SCHEDULE BOND (AS SET FORTH IN THE APPLICABLE AGREEMENTS):

MONEY AND SECURITIES..... (reference paragraph A)	\$50,000 per loss.
BLANKET BOND PROTECTION..... (reference paragraph B)	\$500,000 per loss.
PROTECTION FOR FAITHFUL PERFORMANCE..... (reference paragraph C)	\$500,000 per loss.
DEPOSITOR'S FORGERY..... (reference paragraph D)	\$100,000 per loss.
COUNTERFEIT PAPERS..... (reference paragraph E)	\$100,000 per loss.
DEDUCTIBLE.....	\$1,000 per loss.
PUBLIC OFFICIALS SCHEDULED BOND.....	Per Bond Schedule.

SECTION III - THIRD PARTY LIABILITY CLAIMS

PROTECTION UNDER SECTIONS III.A, III.B, III.C, III.D, IV AND V IS SUBJECT TO A COMBINED SINGLE LIMIT OF \$5,000,000* IF PROTECTION IS AVAILABLE UNDER MORE THAN ONE OF THESE SECTIONS FOR AN OCCURRENCE OR WRONGFUL ACT ARISING OUT OF THE SAME ALLEGED CONDUCT.

SECTION III LIMITS ARE AS INDICATED IN THE SUMMARY OF AMOUNTS OF PROTECTION UNLESS OTHERWISE SET FORTH IN THE APPLICABLE AGREEMENTS.

SECTION III.A (BODILY INJURY AND PROPERTY DAMAGE) (with no-fault sewer and water main protection included at \$3,500 per claim and an annual aggregate of \$52,500)	\$5,000,000 per Occurrence*
SECTION III.B (WRONGFUL ACTS)	\$5,000,000 per Wrongful Act*
SECTION III.C (EMPLOYEE BENEFITS)	\$5,000,000 per Occurrence
SECTION III.D (LEGAL FEES)	Per Applicable Agreements; see specific provisions of Section III.D

***Limits are subject to reduction per applicable statutory limits under RSA 507-B.**

NO DEDUCTIBLE AND NO ANNUAL AGGREGATE UNLESS OTHERWISE INDICATED IN APPLICABLE AGREEMENT [Sections III, IV & V]

SECTION IV - UNINSURED/UNDERINSURED MOTORIST BENEFITS

PROTECTION UNDER SECTIONS III.A, III.B, III.C, III.D, IV AND V IS SUBJECT TO A COMBINED SINGLE LIMIT OF \$5,000,000 IF PROTECTION IS AVAILABLE UNDER MORE THAN ONE OF THESE SECTIONS FOR AN OCCURRENCE OR WRONGFUL ACT ARISING OUT OF THE SAME ALLEGED CONDUCT.

UNINSURED/UNDERINSURED MOTORIST BENEFITS \$150,000 per person and
\$500,000 per Occurrence

NO DEDUCTIBLE AND NO ANNUAL AGGREGATE UNLESS OTHERWISE INDICATED IN APPLICABLE AGREEMENT
[Sections III, IV & V]

SECTION V - MEDICAL EXPENSES

(MEDICAL EXPENSES) Per Applicable Agreements,
see specific provisions of
Section V.*

***Limits are subject to reduction per applicable statutory limits under RSA 507-B.**

NO DEDUCTIBLE AND NO ANNUAL AGGREGATE UNLESS OTHERWISE INDICATED IN APPLICABLE AGREEMENT
[Sections III, IV & V]

EXCESS LIMITS

IF EXCESS LIMITS ARE PURCHASED, THE COMBINED SINGLE LIMIT OF PROTECTION UNDER SECTIONS III.A, III.B, III.C, III.D, IV AND V IS INCREASED BY THE AMOUNT OF THESE STATED EXCESS LIMITS.

EXCESS (ADDITIONAL) LIMITS \$0 Million per Occurrence or Wrongful Act