

**VTA Operations Insurance
FY 2008-09 Cost Projections**

Coverage	2007-08	2008-09	
EXCESS LIABILITY	Premium	Premium	
\$2mm xs \$3mm	136,837		161,292
\$20mm xs \$5mm	768,262		905,565
Total	905,099		1,066,857
PROPERTY / BOILER & MACHINERY	Premium	Premium	
\$70,000,000 limit			
\$100,000 deductible			
Total	106,171		101,874
LIGHT RAIL VEHICLES	Premium	Premium	
\$20,000,000 limit			
\$250,000 deductible - KI cars	186,000		232,500
\$100k / \$25k deductible - Trolleys	2,500		2,500
\$25,000 deductible - spare parts	2,500		2,500
Total	191,000		237,500
ROAD VEHICLES	Premium	Premium	
\$20,000,000 limit			
\$100,000 deductible - buses			
\$25,000 deductible - mobile equipment			
Standard Buses: 420; \$315,000 ea.	327,789		319,662
Articulated Buses: 40; \$497,000 ea.	42,742		42,742
Mini Buses: 10; \$166,605 ea.	3,569		17,845
Paratransit Vans	0		0
Mobile Equipment	4,276		4,298
Total	378,376		384,547
FLOOD	Premium	Premium	
\$500,000 limit max.	35,746		39,321
TOTAL (FY 2006-07 coverage level)	\$1,616,392		\$1,830,099
Dividend (estimated)	-68,183		0
NET COST	\$1,548,209	11.2 % Increase	\$1,830,099