

## Minette M. Genuchi

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**Subject:** FW: Deductible amounts

**From:** Pamela L. Dingman  
**Sent:** Thursday, April 4, 2019 1:55 PM  
**To:** Sue L. Eckley <[seckley@lancaster.ne.gov](mailto:seckley@lancaster.ne.gov)>  
**Subject:** RE: Deductible amounts

I would like to go with the higher deductible.

**Pam Dingman, PE, F.SWE**  
Lancaster County Engineer  
Lancaster County  
444 Cherrycreek Dr, Bldg C  
Lincoln, NE 68528  
402-441-8332 (Direct)  
402-441-7681 (Main)

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**From:** Sue L. Eckley  
**Sent:** Thursday, April 4, 2019 1:30 PM  
**To:** Kerry P. Eagan <[KEagan@lancaster.ne.gov](mailto:KEagan@lancaster.ne.gov)>; Ann E. Ames <[AAmes@lancaster.ne.gov](mailto:AAmes@lancaster.ne.gov)>  
**Cc:** Jenifer T. Holloway <[JHolloway@lancaster.ne.gov](mailto:JHolloway@lancaster.ne.gov)>; Pamela L. Dingman <[PDingman@lancaster.ne.gov](mailto:PDingman@lancaster.ne.gov)>; Ron L. Bohaty <[RBohaty@lancaster.ne.gov](mailto:RBohaty@lancaster.ne.gov)>; Dennis M. Meyer <[DMMeyer@lancaster.ne.gov](mailto:DMMeyer@lancaster.ne.gov)>; Sue L. Eckley <[seckley@lancaster.ne.gov](mailto:seckley@lancaster.ne.gov)>  
**Subject:** Deductible amounts

Good Afternoon –

Commissioner Amundson asked about the pricing for various deductible options for the insurance coverage for leased and rented equipment. I wanted to get these numbers over to the Board as I know this is a time sensitive issue and the Board can decide which option they wish to pursue.

\$1M coverage with a \$1,000 deductible – annual premium \$4,500  
\$1M coverage with a \$2,500 deductible – annual premium \$3,500  
\$1M coverage with a \$5,000 deductible – annual premium \$2,500

This would be insurance for any damage that we do to the actual equipment.

The liability coverage would be under Lancaster County's general liability policy. That policy carries a \$250,000 deductible. So in the event of a loss involving damage to the equipment and also damages or injury to someone else, the County would have a \$250,000 pay out plus the deductible amount of the equipment policy.

Please let me know which coverage level the board decides and we can bind coverage.

Thanks,

Sue