

## Professional Services Agreement

UTA Contract #23-03774

### Insurance Brokerage Services

This Professional Services Agreement is entered into and made effective as of the date of last signature below (the “Effective Date”) by and between UTAH TRANSIT AUTHORITY, a public transit district organized under the laws of the State of Utah (“UTA”), and ALLIANT INSURANCE SERVICES, INC., a California Corporation, with a place of business located at 401 Union St., 31<sup>st</sup> Floor, Seattle, WA 98101 (“Contractor”), .

#### RECITALS

WHEREAS, UTA desires to hire professional services for providing Insurance Brokerage Services.

WHEREAS, On 2023 September 5, UTA issued Request for Proposal Package Number 23-03774 (“RFP”) encouraging interested parties to submit proposals to perform the services described in the RFP.

WHEREAS, Upon evaluation of the proposals submitted in response to the RFP, UTA selected Contractor as the preferred entity with whom to negotiate a contract to perform the Work.

WHEREAS, Contractor is qualified and willing to perform the Work as set forth in the Scope of Services.

#### AGREEMENT

NOW, THEREFORE, in accordance with the foregoing Recitals, which are incorporated herein by reference, and for and in consideration of the mutual covenants and agreements hereafter set forth, the mutual benefits to the parties to be derived here from, and for other valuable consideration, the receipt and sufficiency of which the parties acknowledge, it is hereby agreed as follows:

#### 1. SERVICES TO BE PROVIDED

- a. Contractor shall perform all Work as set forth in the Scope of Services (Exhibit A) . Except for items (if any) which this Contract specifically states will be UTA-provided, Contractor shall furnish all the labor, material and incidentals necessary for the Work.

- b. Contractor shall perform all Work under this Contract in a professional manner, using at least that standard of care, skill and judgment which can reasonably be expected from similarly situated professionals.
- c. All Work shall conform to generally accepted standards in the transit industry. Contractor shall perform all Work in compliance with applicable laws, regulations, rules, ordinances, permit constraints and other legal requirements including, without limitation, those related to safety and environmental protection.
- d. Contractor shall furnish only qualified personnel and materials necessary for the performance of the Work.
- e. When performing Work on UTA property, Contractor shall comply with all UTA work site rules including, without limitation, those related to safety and environmental protection.

2. **MANAGEMENT OF WORK**

- a. Contractor's Project Manager will be the day-to-day contact person for Contractor and will be responsible for all Work, as well as the coordination of such Work with UTA.
- b. UTA's Project Manager will be the day-to-day contact person for UTA, and shall act as the liaison between UTA and Contractor with respect to the Work. UTA's Project Manager shall also coordinate any design reviews, approvals or other direction required from UTA with respect to the Work.

3. **PROGRESS OF WORK**

- a. Contractor shall prosecute the Work in a diligent and continuous manner and in accordance with all applicable notice to proceed, critical path schedule and guaranteed completion date requirements set forth in (or developed and agreed by the parties in accordance with) the Scope of Services.
- b. Contractor shall conduct regular meetings to update UTA's Project Manager regarding the progress of the Work including, but not limited to, any unusual conditions or critical path schedule items that could affect or delay the Work. Such meetings shall be held at intervals mutually agreed to between the parties.
- c. Contractor shall deliver monthly progress reports and provide all Contract submittals and other deliverables as specified in the Scope of Services.
- d. Any drawing or other submittal reviews to be performed by UTA in accordance with the Scope of Services are for the sole benefit of UTA, and shall not relieve Contractor of its responsibility to comply with the Contract requirements.

- e. UTA will have the right to inspect, monitor and review any Work performed by Contractor hereunder as deemed necessary by UTA to verify that such Work conforms to the Contract requirements. Any such inspection, monitoring and review performed by UTA is for the sole benefit of UTA, and shall not relieve Contractor of its responsibility to comply with the Contract requirements.
- f. UTA shall have the right to reject Work which fails to conform to the requirements of this Contract. Upon receipt of notice of rejection from UTA, Contractor shall (at its sole expense and without entitlement to equitable schedule relief) promptly re-perform, replace or re-execute the Work so as to conform to the Contract requirements.
- g. If Contractor fails to promptly remedy rejected Work as provided in Section 4.6, UTA may (without limiting or waiving any rights or remedies it may have) perform necessary corrective action using other Contractor s or UTA's own forces. Any costs reasonably incurred by UTA in such corrective action shall be chargeable to Contractor .

#### 4. **PERIOD OF PERFORMANCE**

This Contract shall commence as of the Effective Date. This Contract shall remain in full force and effect for an initial three (3) year period expiring 2026 December 31. UTA may, at its sole election and in its sole discretion, extend the initial term for up to two (2) additional one-year option periods, for a total Contract period not to exceed five (5) years. Extension options may be exercised by UTA upon providing Contractor with notice of such election at least thirty (30) days prior to the expiration of the initial term or then-expiring option period (as applicable). This Contract may be further extended if the Contractor and UTA mutually agree to an extension evidenced in writing. The rights and obligations of UTA and Contractor under this Contract shall at all times be subject to and conditioned upon the provisions of this Contract.

#### 5. **COMPENSATION**

- a. For the performance of the Work, UTA shall pay Contractor in accordance with the payments provisons described in Exhibit B. Payments shall be made in accordance with the milestones or other payment provisions detailed in Exhibit B. If Exhibit B does not specify any milestones or other payment provisions, then payment shall be made upon completion of all Work and final acceptance thereof by UTA.
- b. To the extent that Exhibit B or another provision of this Contract calls for any portion of the consideration to be paid on a cost-reimbursement basis, such costs shall only be reimbursable to the extent allowed under 2 CFR Part 200 Subpart E. Compliance with federal cost principles shall apply regardless of funding source for this Contract.
- c. To the extent that Exhibit B or another provision of this Contract calls for any portion of the consideration to be paid on a time and materials or labor hour basis, then Contractor must refer to the not-to-exceed amount, maximum Contract amount, Contract budget amount or similar designation (any of these generically referred to as the "Not to Exceed Amount") specified in Exhibit B (as applicable). Unless and until UTA has notified

Contractor by written instrument designated or indicated to be a Change Order that the Not to Exceed Amount has been increased (which notice shall specify a revised Not to Exceed Amount): (i) Contractor shall not be obligated to perform services or incur costs which would cause its total compensation under this Contract to exceed the Not to Exceed Amount; and (ii) UTA shall not be obligated to make payments which would cause the total compensation paid to Contractor to exceed the Not to Exceed Amount.

- d. UTA may withhold and/or offset from payment any amounts reasonably reflecting: (i) items of Work that have been rejected by UTA in accordance with this Contract; (ii) invoiced items that are not payable under this Contract; or (iii) amounts Contractor owes to UTA under this Contract.

## 6. **INCORPORATED DOCUMENTS**

- a. The following documents hereinafter listed in chronological order, with most recent document taking precedence over any conflicting provisions contained in prior documents (where applicable), are hereby incorporated into the Contract by reference and made a part hereof:
  - 1. The terms and conditions of this Professional Services Supply Agreement (including any exhibits and attachments hereto).
  - 2. UTA's RFP including, without limitation, all attached or incorporated terms, conditions, federal clauses (as applicable), drawings, plans, specifications and standards and other descriptions of the Professional Services;
  - 3. Contractor's Proposal including, without limitation, all federal certifications (as applicable).
- b. The above-referenced documents are made as fully a part of the Contract as if hereto.

## 7. **ORDER OF PRECEDENCE**

The Order of Precedence for this contract is as follows:

- 1. UTA Contract including all attachments
- 2. UTA Terms and Conditions
- 3. UTA Solicitation Terms
- 4. Contractor's Bid or Proposal including proposed terms or conditions

Any Contractor/subcontractor proposed term or condition which is in conflict with a UTA contract or solicitation term or condition will be deemed null and void.

## 8. **CHANGES**

- a. UTA's Project Manager or designee may, at any time, by written order designated or indicated to be a Change Order, direct changes in the Work including, but not limited to, changes:

1. In the Scope of Services;
2. In the method or manner of performance of the Work; or
3. In the schedule or completion dates applicable to the Work.

To the extent that any change in Work directed by UTA causes an actual and demonstrable impact to: (i) Contractor's cost of performing the work; or (ii) the time required for the Work, then (in either case) the Change Order shall include an equitable adjustment to this Contract to make Contractor whole with respect to the impacts of such change.

- b. A change in the Work may only be directed by UTA through a written Change Order or (alternatively) UTA's expressed, written authorization directing Contractor to proceed pending negotiation of a Change Order. Any changes to this Contract undertaken by Contractor without such written authority shall be at Contractor's sole risk. Contractor shall not be entitled to rely on any other manner or method of direction.
- c. Contractor shall also be entitled to an equitable adjustment to address the actual and demonstrable impacts of "constructive" changes in the Work if: (i) subsequent to the Effective Date of this Contract, there is a material change with respect to any requirement set forth in this Contract; or (ii) other conditions exist or actions are taken by UTA which materially modify the magnitude, character or complexity of the Work from what should have been reasonably assumed by Contractor based on the information included in (or referenced by) this Contract. In order to be eligible for equitable relief for "constructive" changes in Work, Contractor must give UTA's Project Manager or designee written notice stating:
- A. The date, circumstances, and source of the change; and
  - B. That Contractor regards the identified item as a change in Work giving rise to an adjustment in this Contract.

Contractor must provide notice of a "constructive" change and assert its right to an equitable adjustment under this Section within ten (10) days after Contractor becomes aware (or reasonably should have become aware) of the facts and circumstances giving rise to the "constructive" change. Contractor's failure to provide timely written notice as provided above shall constitute a waiver of Contractor's rights with respect to such claim.

- d. As soon as practicable, but in no event longer than 30 days after providing notice, Contractor must provide UTA with information and documentation reasonably demonstrating the actual cost and schedule impacts associated with any change in Work.

Equitable adjustments will be made via Change Order. Any dispute regarding the Contractor's entitlement to an equitable adjustment (or the extent of any such equitable adjustment) shall be resolved in accordance with Article 21 of this Contract.

## 9. **INVOICING PROCEDURES**

- a. Contractor shall invoice UTA after achievement of contractual milestones or delivery of all Goods and satisfactory performance of all Services or in accordance with an approved progress or periodic billing schedule. Contractor shall submit invoices to [ap@rideuta.com](mailto:ap@rideuta.com) for processing and payment. In order to timely process invoices, Contractor shall include the following information on each invoice:
  - i. Contractor Name
  - ii. Unique Invoice Number
  - iii. PO Number
  - iv. Invoice Date
  - v. Detailed Description of Charges
  - vi. Total Dollar Amount Due
- b. UTA shall have the right to disapprove (and withhold from payment) specific line items of each invoice to address non-conforming Software or Services. Approval by UTA shall not be unreasonably withheld. UTA shall also have the right to offset (against payments) amounts reasonably reflecting the value of any claim which UTA has against Contractor under the Contract. Payment for all invoice amounts not specifically disapproved or offset by UTA shall be provided to Contractor within thirty (30) calendar days of invoice submittal to [ap@rideuta.com](mailto:ap@rideuta.com). Invoice not submitted electronically will be paid thirty (30) calendar days from the date of receipt by UTA's accounting department.
- c. Invoices must include a unique invoice number, UTA's Purchase Order number, a description of the Good or Service provided, line-item pricing, total amount due, and must be submitted electronically to [ap@rideuta.com](mailto:ap@rideuta.com).

## 10. **OWNERSHIP OF DESIGNS, DRAWINGS, AND WORK PRODUCT**

Any deliverables prepared or developed pursuant to the Contract including without limitation drawings, specifications, manuals, calculations, maps, sketches, designs, tracings, notes, reports, data, computer programs, models and samples, shall become the property of UTA when prepared, and, together with any documents or information furnished to Contractor and its employees or agents by UTA hereunder, shall be delivered to UTA upon request, and, in any event, upon termination or final acceptance of the Professional Services. UTA shall have full rights and privileges to use and reproduce said items. To the extent that any deliverables include or incorporate preexisting intellectual property of Contractor, Contractor hereby grants UTA a fully paid, perpetual license to use such intellectual property for UTA's operation, maintenance, modification, improvement and replacement of UTA's assets. The

scope of the license shall be to the fullest extent necessary to accomplish those purposes, including the right to share same with UTA's Contractor s, agent, officers, directors, employees, joint owners, affiliates and contractors.

#### 11. **USE OF SUBCONTRACTORS**

- a. Contractor shall give advance written notification to UTA of any proposed subcontract (not indicated in Contractor 's Proposal) negotiated with respect to the Work. UTA shall have the right to approve all subContractor s, such approval not to be withheld unreasonably.
- b. No subsequent change, removal or substitution shall be made with respect to any such subcontractor without the prior written approval of UTA.
- c. Contractor shall be solely responsible for making payments to subContractor s, and such payments shall be made within thirty (30) days after Contractor receives corresponding payments from UTA.
- d. Contractor shall be responsible for and direct all Work performed by subContractors.
- e. Contractor agrees that no subcontracts shall provide for payment on a cost-plus-percentage-of-cost basis. Contractor further agrees that all subcontracts shall comply with all applicable laws.

#### 12. **KEY PERSONNEL**

Contractor shall provide the key personnel as indicated in Contractor's Proposal (or other applicable provisions of this Contract), and shall not change any of said key personnel without the express written consent of UTA. The following individuals are considered to be key personnel under this contract.

Brian White, Sr. Vice President  
Robert Lowe, Sr. Vice President  
Anne Shackelford, First Vice President  
Jamie Arnoldi, Account Manager

If Contractor changed key personnel without the express written permission of UTA, it shall be in default of the contract and liable for default damages .

#### 13. **SUSPENSION OF WORK**

- a. UTA may, at any time, by written order to Contractor , require Contractor to suspend, delay, or interrupt all or any part of the Work called for by this Contract. Any such order shall be specifically identified as a "Suspension of Work Order" issued pursuant to this Article. Upon receipt of such an order, Contractor shall immediately comply with its terms and take all reasonable steps to minimize the incurrence of further costs allocable to the Work covered by the order during the period of Work stoppage.



- b. If a Suspension of Work Order issued under this Article is canceled, Contractor shall resume Work as mutually agreed to in writing by the parties hereto.
- c. If a Suspension of Work Order is not canceled and the Work covered by such order is terminated for the convenience of UTA, reasonable costs incurred as a result of the Suspension of Work Order shall be considered in negotiating the termination settlement.
- d. If the Suspension of Work causes an increase in Contractor's cost or time to perform the Work, UTA's Project Manager or designee shall make an equitable adjustment to compensate Contractor for the additional costs or time, and modify this Contract by Change Order.

#### 14. **TERMINATION**

##### a. **FOR CONVENIENCE:**

UTA shall have the right to terminate the Contract at any time by providing written notice to Contractor. If the Contract is terminated for convenience, UTA shall pay Contractor: (i) in full for Goods delivered and Services fully performed prior to the effective date of termination; and (ii) an equitable amount to reflect costs incurred (including Contract close-out and subcontractor termination costs that cannot be reasonably mitigated) and profit on work-in-progress as of to the effective date of the termination notice. UTA shall not be responsible for anticipated profits based on the terminated portion of the Contract. Contractor shall promptly submit a termination claim to UTA. If Contractor has any property in its possession belonging to UTA, Contractor will account for the same, and dispose of it in the manner UTA directs.

##### b. **FOR DEFAULT:**

If Contractor (a) becomes insolvent; (b) files a petition under any chapter of the bankruptcy laws or is the subject of an involuntary petition; (c) makes a general assignment for the benefit of its creditors; (d) has a receiver appointed; (e) should fail to make prompt payment to any subcontractors or suppliers; or (f) fails to comply with any of its material obligations under the Contract, UTA may, in its discretion, after first giving Contractor seven (7) days written notice to cure such default:

1. Terminate the Contract (in whole or in part) for default and obtain the Professional Services using other Contractor s or UTA's own forces, in which event Contractor shall be liable for all incremental costs so incurred by UTA;
2. Pursue other remedies available under the Contract (regardless of whether the termination remedy is invoked); and/or
3. Except to the extent limited by the Contract, pursue other remedies available at law.



**CONTRACTOR 'S POST TERMINATION OBLIGATIONS:**

Upon receipt of a termination notice as provided above, Contractor shall (i) immediately discontinue all work affected (unless the notice directs otherwise); and (ii) deliver to UTA all data, drawings and other deliverables, whether completed or in process. Contractor shall also remit a final invoice for all services performed and expenses incurred in full accordance with the terms and conditions of the Contract up to the effective date of termination. UTA shall calculate termination damages payable under the Contract, shall offset such damages against Contractor 's final invoice, and shall invoice Contractor for any additional amounts payable by Contractor (to the extent termination damages exceed the invoice). All rights and remedies provided in this Article are cumulative and not exclusive. If UTA terminates the Contract for any reason, Contractor shall remain available, for a period not exceeding 90 days, to UTA to respond to any questions or concerns that UTA may have regarding the Professional Services furnished by Contractor prior to termination.

**15. INFORMATION, RECORDS and REPORTS; AUDIT RIGHTS**

Contractor shall retain all books, papers, documents, accounting records and other evidence to support any cost-based billings allowable under Exhibit B (or any other provision of this Contract). Such records shall include, without limitation, time sheets and other cost documentation related to the performance of labor services, as well as subcontracts, purchase orders, other contract documents, invoices, receipts or other documentation supporting non-labor costs. Contractor shall also retain other books and records related to the performance, quality or management of this Contract and/or Contractor 's compliance with this Contract. Records shall be retained by Contractor for a period of at least six (6) years after completion of the Work, or until any audit initiated within that six-year period has been completed (whichever is later). During this six-year period, such records shall be made available at all reasonable times for audit and inspection by UTA and other authorized auditing parties including, but not limited to, the Federal Transit Administration. Copies of requested records shall be furnished to UTA or designated audit parties upon request. Contractor agrees that it shall flow-down (as a matter of written contract) these records requirements to all subContractor s utilized in the performance of the Work at any tier.

**16. FINDINGS CONFIDENTIAL**

Any documents, reports, information, or other data and materials delivered or made available to or prepared or assembled by Contractor or subcontractor under this Contract are considered confidential and shall not be made available to any person, organization, or entity by Contractor without consent in writing from UTA. If confidential information is released to any third party without UTA's written consent as described above, contractor shall notify UTA of the data breach within 10 days and provide its plan for immediate mitigation of the breach for review and approval by UTA.

- a. It is hereby agreed that the following information is not considered to be confidential:
  - A. Information already in the public domain.
  - B. Information disclosed to Contractor by a third party who is not under a confidentiality obligation.

- C. Information developed by or in the custody of Contractor before entering into this Contract.
- D. Information developed by Contractor through its work with other clients; and
- E. Information required to be disclosed by law or regulation including, but not limited to, subpoena, court order or administrative order.

#### 17. **PUBLIC INFORMATION**

Contractor acknowledges that the Contract and related materials (invoices, orders, etc.) will be public documents under the Utah Government Records Access and Management Act (GRAMA). Contractor's response to the solicitation for the Contract will also be a public document subject to GRAMA, except for legitimate trade secrets, so long as such trade secrets were properly designated in accordance with terms of the solicitation.

#### 18. **GENERAL INDEMNIFICATION**

Contractor shall indemnify, hold harmless and defend UTA, its officers, trustees, agents, and employees (hereinafter collectively referred to as "Indemnitees") from and against all liabilities, claims, actions, damages, losses, and expenses including without limitation reasonable attorneys' fees and costs (hereinafter referred to collectively as "claims") related to bodily injury, including death, or loss or damage to tangible or intangible property caused, or alleged to be caused, in whole or in part, by the acts or omissions of Contractor or any of its owners, officers, directors, agents, employees or subContractors. This indemnity includes any claim or amount arising out of the failure of such Contractor to conform to federal, state, and local laws and regulations. If an employee of Contractor, a subContractor, anyone employed directly or indirectly by any of them or anyone for whose acts any of them may be liable brings a claim against UTA or another Indemnatee, Contractor's indemnity obligation set forth above will not be limited by any limitation on the amount of damages, compensation or benefits payable under any employee benefit acts, including workers' compensation or disability acts. The indemnity obligations of Contractor shall not apply to the extent that claims arise out of the sole negligence of UTA or the Indemnitees.

#### 19. **INSURANCE REQUIREMENTS**

The insurance requirements herein are minimum requirements for this Contract and in no way limit the indemnity covenants contained in this Contract. The Utah Transit Authority in no way warrants that the minimum limits contained herein are sufficient to protect the Contractor from liabilities that might arise out of the performance of the work under this contract by the Contractor, its agents, representatives, employees or subContractors and Contractor is free to purchase additional insurance as may be determined necessary.

- A. **MINIMUM SCOPE AND LIMITS OF INSURANCE:** Contractor shall provide coverage with limits of liability not less than those Stated below. An excess liability policy or umbrella liability policy may be used to meet the minimum liability requirements provided that the coverage is written on a "following form" basis.

### 1. Commercial General Liability – Occurrence Form

Policy shall include bodily injury, property damage and broad form contractual liability coverage.

- General Aggregate \$4,000,000
- Each Occurrence \$2,000,000

- a. The policy shall be endorsed to include the following additional insured language: "The Utah Transit Authority shall be named as an additional insured with respect to liability arising out of the activities performed by, or on behalf of the Contractor ".

### 2. Automobile Liability

Bodily Injury and Property Damage for any owned, hired, and non-owned vehicles used in the performance of this Contract.

Combined Single Limit (CSL) \$1,000,000

- a. The policy shall be endorsed to include the following additional insured language: "The Utah Transit Authority shall be named as an additional insured with respect to liability arising out of the activities performed by, or on behalf of the Contractor , including automobiles owned, leased, hired or borrowed by the Contractor."

### 3. Worker's Compensation and Employers' Liability

Workers' Compensation Statutory

Employers' Liability

Each Accident	\$500,000
Disease – Each Employee	\$100,000
Disease – Policy Limit	\$500,000

- a. Policy shall contain a waiver of subrogation against the Utah Transit Authority.
- b. This requirement shall not apply when a Contractor or subContractor is exempt under UCA, AND when such Contractor or subContractor executes the appropriate waiver form.

### 4. Professional Liability (Errors and Omissions Liability)

The policy shall cover professional misconduct or lack of ordinary skill for those positions defined in the Scope of Services of this Contract.

Each Claim	\$2,000,000
Annual Aggregate	\$4,000,000

- a. In the event that the professional liability insurance required by this Contract is written on a claims-made basis, Contractor warrants that any retroactive date under the policy shall precede the effective date of this Contract; and that either continuous coverage will be maintained or an extended discovery period will be exercised for a period of three (3) years beginning at the time work under this Contract is completed.
- B. **ADDITIONAL INSURANCE REQUIREMENTS:** The policies shall include, or be endorsed to include the following provisions:
1. On insurance policies where the Utah Transit Authority is named as an additional insured, the Utah Transit Authority shall be an additional insured to the full limits of liability purchased by the Contractor . Insurance limits indicated in this agreement are minimum limits. Larger limits may be indicated after the Contractor 's assessment of the exposure for this contract; for their own protection and the protection of UTA.
  2. The Contractor's insurance coverage shall be primary insurance and non-contributory with respect to all other available sources.
  3. Contractor and their insurers shall endorse the required insurance policy(ies) to waive their right of subrogation against UTA. Contractor's insurance shall be primary with respect to any insurance carried by UTA. Contractor will furnish UTA at least thirty (30) days advance written notice of any cancellation or non-renewal of any required coverage that is not replaced.
- C. **NOTICE OF CANCELLATION:** Each insurance policy required by the insurance provisions of this Contract shall provide the required coverage and shall not be suspended, voided, or canceled except after thirty (30) days prior written notice has been given to the Utah Transit Authority, except when cancellation is for non-payment of premium, then ten (10) days prior notice may be given. Such notice shall be sent directly to (Utah Transit Authority agency Representative's Name & Address).
- D. **ACCEPTABILITY OF INSURERS:** Insurance is to be placed with insurers duly licensed or authorized to do business in the State and with an "A.M. Best" rating of not less than A-VII. The Utah Transit Authority in no way warrants that the above-required minimum insurer rating is sufficient to protect the Contractor from potential insurer insolvency.
- E. **VERIFICATION OF COVERAGE:** Contractor shall furnish the Utah Transit Authority with certificates of insurance (on standard ACORD form) as required by this Contract. The certificates for each insurance policy are to be signed by a person authorized by that insurer to bind coverage on its behalf.

All certificates and any required endorsements are to be sent to [utahta@ebix.com](mailto:utahta@ebix.com) and received and approved by the Utah Transit Authority before work commences. Each insurance policy required by this Contract must be in effect at or prior to commencement of work under this Contract and remain in effect for the duration of the project. Failure to maintain the insurance

policies as required by this Contract or to provide evidence of renewal is a material breach of contract.

All certificates required by this Contract shall be emailed directly to Utah Transit Authority's insurance email address at [utahta@ebix.com](mailto:utahta@ebix.com). The Utah Transit Authority project/contract number and project description shall be noted on the certificate of insurance. The Utah Transit Authority reserves the right to require complete, certified copies of all insurance policies required by this Contract at any time. DO NOT SEND CERTIFICATES OF INSURANCE TO THE UTAH TRANSIT AUTHORITY'S CLAIMS AND INSURANCE DEPARTMENT.

- F. SUBCONTRACTORS: Contractor's certificate(s) shall include all subContractors as additional insureds under its policies or subContractors shall maintain separate insurance as determined by the Contractor; however, subContractor's limits of liability shall not be less than \$1,000,000 per occurrence / \$2,000,000 aggregate. Sub-Contractors maintaining separate insurance shall name Utah Transit Authority as an additional insured on their policy. Blanket additional insured endorsements are not acceptable from sub-Contractors. Utah Transit Authority must be scheduled as an additional insured on any sub-Contractor policies.
- G. APPROVAL: Any modification or variation from the insurance requirements in this Contract shall be made by Claims and Insurance Department or the Office of General Counsel, whose decision shall be final. Such action will not require a formal Contract amendment, but may be made by administrative action.

## 20. **OTHER INDEMNITIES**

- a. Contractor shall protect, release, defend, indemnify and hold harmless UTA and the other Indemnitees against and from any and all Claims of any kind or nature whatsoever on account of infringement relating to Contractor's performance under this Contract. If notified promptly in writing and given authority, information and assistance, Contractor shall defend, or may settle at its expense, any suit or proceeding against UTA so far as based on a claimed infringement and Contractor shall pay all damages and costs awarded therein against UTA due to such breach. In case any portion of the Work is in such suit held to constitute such an infringement or an injunction is filed that interferes with UTA's rights under this Contract, Contractor shall, at its expense and through mutual agreement between the UTA and Contractor, either procure for UTA any necessary intellectual property rights, or modify Contractor's services or deliverables such that the claimed infringement is eliminated.
- b. Contractor shall: (i) protect, release, defend, indemnify and hold harmless UTA and the other Indemnitees against and from any and all liens or Claims made or filed against UTA or upon the Work or the property on which the Work is located on account of any labor performed or labor, services, and equipment furnished by subContractors of any tier; and (ii) keep the Work and said property free and clear of all liens or claims arising from the performance of any Work covered by this Contract by Contractor or its subContractors of any tier. If any lien arising out of this Contract is filed, before or after Work is completed, Contractor, within ten (10) calendar days after receiving from UTA written notice of such lien, shall obtain a release of or otherwise satisfy such lien. If Contractor fails to do so,

UTA may take such steps and make such expenditures as in its discretion it deems advisable to obtain a release of or otherwise satisfy any such lien or liens, and Contractor shall upon demand reimburse UTA for all costs incurred and expenditures made by UTA in obtaining such release or satisfaction. If any non-payment claim is made directly against UTA arising out of non-payment to any subContractor, Contractor shall assume the defense of such claim within ten (10) calendar days after receiving from UTA written notice of such claim. If Contractor fails to do so, Contractor shall upon demand reimburse UTA for all costs incurred and expenditures made by UTA to satisfy such claim.

21. **INDEPENDENT CONTRACTOR**

Contract is an independent contractor and agrees that its personnel will not represent themselves as, nor claim to be, an officer or employee of UTA by reason of this Contract. Contractor is responsible to provide and pay the cost of all its employees' benefits.

22. **PROHIBITED INTEREST**

No member, officer, agent, or employee of UTA during his or her tenure or for one year thereafter shall have any interest, direct or indirect, including prospective employment by Contractor in this Contract or the proceeds thereof without specific written authorization by UTA.

23. **CLAIMS/DISPUTE RESOLUTION**

- a. "Claim" means any disputes between UTA and the Contractor arising out of or relating to the Contract Documents including any disputed claims for Contract adjustments that cannot be resolved in accordance with the Change Order negotiation process set forth in Article 6. Claims must be made by written notice. The responsibility to substantiate claims rests with the party making the claim.
- b. Unless otherwise directed by UTA in writing, Contractor shall proceed diligently with performance of the Work pending final resolution of a Claim, including litigation. UTA shall continue to pay any undisputed payments related to such Claim.
- c. The parties shall attempt to informally resolve all claims, counterclaims and other disputes through the escalation process described below. No party may bring a legal action to enforce any term of this Contract without first having exhausted such process.
- d. The time schedule for escalation of disputes, including disputed requests for change order, shall be as follows:

<b>Level of Authority</b>	<b>Time Limit</b>
UTA's Risk Manager/Contractor's Account Manager	Five calendar days
UTA's Chief Financial Officer/Contractor's Sr Vice President	Five calendar days



Unless otherwise directed by UTA's Project Manager, Contractor shall diligently continue performance under this Contract while matters in dispute are being resolved.

If the dispute cannot be resolved informally in accordance with the escalation procedures set forth above, then either party may commence formal mediation under the Juris Arbitration and Mediation (JAMS) process using a mutually agreed upon JAMS mediator. If resolution does not occur through Mediation, then legal action may be commenced in accordance the venue and governing law provisions of this contract.

24. **GOVERNING LAW**

This Contract shall be interpreted in accordance with the substantive and procedural laws of the State of Utah. Any litigation between the parties arising out of or relating to this Contract will be conducted exclusively in federal or state courts in the State of Utah and Contractor consents to the jurisdiction of such courts.

25. **ASSIGNMENT OF CONTRACT**

Contractor shall not assign, sublet, sell, transfer, or otherwise dispose of any interest in this Contract without prior written approval of UTA, and any attempted transfer in violation of this restriction shall be void.

26. **NONWAIVER**

No failure or waiver or successive failures or waivers on the part of either party in the enforcement of any condition, covenant, or article of this Contract shall operate as a discharge of any such condition, covenant, or article nor render the same invalid, nor impair the right of either party to enforce the same in the event of any subsequent breaches by the other party.

27. **NOTICES OR DEMANDS**

- a. Any formal notice or demand to be given by one party to the other shall be given in writing by one of the following methods: (i) hand delivered; (ii) deposited in the mail, properly stamped with the required postage; (iii) sent via registered or certified mail; or (iv) sent via recognized overnight courier service. All such notices shall be addressed as follows:

If to UTA:  
Utah Transit Authority  
ATTN: Jimi Rider  
669 West 200 South  
Salt Lake City, UT 84101

with a required copy to:  
Utah Transit Authority  
ATTN: Legal Counsel  
669 West 200 South  
Salt Lake City, UT 84101



If to Contractor :

Alliant Insurance Services, Inc.

ATTN: Brian White

401 Union St., 31<sup>st</sup> Floor

Seattle, WA 98101

- b. Any such notice shall be deemed to have been given, and shall be effective, on delivery to the notice address then applicable for the party to which the notice is directed; provided, however, that refusal to accept delivery of a notice or the inability to deliver a notice because of an address change which was not properly communicated shall not defeat or delay the giving of a notice. Either party may change the address at which such party desires to receive written notice by providing written notice of such change to any other party.
- c. Notwithstanding Section 27, the parties may, through mutual agreement, develop alternative communication protocols to address change notices, requests for information and similar categories of communications. Communications provided pursuant to such agreed means shall be recognized as valid notices under this Contract.

28. **CONTRACT ADMINISTRATOR**

UTA's Contract Administrator for this Contract is Jimi Rider, or designee. All questions and correspondence relating to the contractual aspects of this Contract should be directed to said Contract Administrator, or designee.

29. **INSURANCE COVERAGE REQUIREMENTS FOR CONTRACTOR EMPLOYEES AND SUBCONTRACTORS UNDER DESIGN AND CONSTRUCTION CONTRACTS**

- a. The following requirements apply to the extent that the Contractor is providing design or constructin services and (i) the initial value of this Contract is equal to or in excess of \$2 million; (ii) this Contract, with subsequent modifications, is reasonably anticipated to equal or exceed \$2 million; (iii) Contractor has a subcontract at any tier that involves a sub-contractor that has an initial subcontract equal to or in excess of \$1 million; or (iv) any subcontract, with subsequent modifications, is reasonably anticipated to equal or exceed \$1 million.
- b. Contractor shall, prior to the effective date of this Contract, demonstrate to UTA that Contractor has and will maintain an offer of qualified health insurance coverage (as defined by Utah Code Ann. § 17B-2a-818.5) for the Contractor's employees and the employee's dependents during the duration of this Contract.
- c. Contractor shall also demonstrate to UTA that subContractor s meeting the above-described subcontract value threshold have and will maintain an offer of qualified health insurance coverage (as defined by Utah Code Ann. § 17B-2a-818.5for the subContractor 's employees and the employee's dependents during the duration of the subcontract.

30. **COSTS AND ATTORNEY'S FEES**

If any party to this Agreement brings an action to enforce or defend its rights or obligations hereunder, the prevailing party shall be entitled to recover its costs and expenses, including mediation, arbitration, litigation, court costs and attorneys' fees, if any, incurred in connection with such suit, including on appeal

31. **NO THIRD PARTY BENEFICIARY**

The parties enter in to this Contract for the sole benefit of the parties, in exclusion of any third party, and no third party beneficiary is intended or created by the execution of this Contract.

32. **FORCE MAJEURE**

Neither party to the Contract will be held responsible for delay or default caused by fire, riot, acts of God and/or war which are beyond that party's reasonable control. UTA may terminate the Contract after determining such delay or default will reasonably prevent successful performance of the Contract.

33. **UTAH ANTI-BOYCOTT OF ISRAEL ACT**

Contractor agrees it will not engage in a boycott of the State of Israel for the duration of this contract.

34. **TRAVEL COSTS**

Any travel costs charged against this contract and paid for with contract funds must be in compliance with UTA's Travel Policy (UTA .02.XX) and the U.S. General Services Administration (GSA) per diem rates.

35. **SEVERABILITY**

Any provision of this Contract prohibited or rendered unenforceable by operation of law shall be ineffective only to the extent of such prohibition or unenforceability without invalidating the remaining provisions of this Contract.

36. **ENTIRE AGREEMENT**

This Contract shall constitute the entire agreement and understanding of the parties with respect to the subject matter hereof, and shall supersede all offers, negotiations and other agreements with respect thereto. The terms of the Contract supersede any additional or conflicting terms or provisions that may be preprinted on Vendor's work plans, cost estimate forms, receiving tickets, invoices, or any other related standard forms or documents of Vendor that may subsequently be used to implement, record, or invoice Goods and/or Services hereunder from time to time, even if such standard forms or documents have been signed or initialed by a representative of UTA. The

terms of the Contract prevail in any dispute between the terms of the Contract and the terms printed on any such standard forms or documents, and such standard forms or documents will not be considered written amendments of the Contract.

37. **AMENDMENTS**

Any amendment to this Contract must be in writing and executed by the authorized representatives of each party.

38. **COUNTERPARTS**

This Contract may be executed in any number of counterparts and by each of the parties hereto on separate counterparts, each of which when so executed and delivered shall be an original, but all such counterparts shall together constitute but one and the same instrument. Any signature page of the Contract may be detached from any counterpart and reattached to any other counterpart hereof. The electronic transmission of a signed original of the Contract or any counterpart hereof and the electronic retransmission of any signed copy hereof shall be the same as delivery of an original.

39. **SURVIVAL**

Provisions of this Contract intended by their nature and content to survive termination of this Contract shall so survive including, but not limited to, Articles 5, 7, 8, 10, 14, 15, 17, 18, 19, 20, 23, 29 and 30.

*[Remainder of this page left intentionally blank. Additional page(s) follow.]*

IN WITNESS WHEREOF, the parties have made and executed this Contract as of the day, month and year of the last signature contained below.

**UTAH TRANSIT AUTHORITY:**

**ALLIANT INSURANCE SERVICES, INC.:**

By\_\_\_\_\_ Date:

Jay Fox  
UTA Executive Director

DocuSigned by:  
*Daniel Howell* 11/7/2023  
By\_7FADCF83CB584A3... - Date:

Daniel J. Howell  
Sr. Executive Vice President

By\_\_\_\_\_ Date:

Viola Miller  
Chief Financial Officer

Approved as to Content & Form

DocuSigned by:  
*Mike Bell* 11/8/2023  
By\_70E33A415BA44F6... - Date:

Mike Bell  
UTA Legal Counsel

Reviewed & Recommend

By\_\_\_\_\_ Date:

David Pitcher  
Claims & Insurance Manager

*UTA Contract No. 23-03774*  
*Insurance Brokerage Services*

## Exhibit A

### Project Scope of Work

#### SCOPE OF WORK

It is necessary that the Brokerage Services be comprehensive and provide strong support of UTA's mission in developing regional mass transit in a cost-effective manner. UTA is committed to obtaining the most cost-effective method of financing its loss exposures. Insurance is an important part of this financing program. The following services/responsibilities may be included in this scope:

1. Insurance Needs Assessment: Broker will conduct an analysis of UTA's operations, assets, liabilities, and potential risks and collaborate with the Claims and Insurance Manager to identify insurance requirements and coverage gaps.

Broker will provide resources to assist UTA in development and maintenance of a comprehensive risk financing program that will grow with the activation of new work projects including, but not limited to, regional commuter rail, light rail, and bus transportation systems.

Broker will coordinate with actuarial efforts, as necessary. Broker will also provide comprehensive information on market conditions and trends, and support innovative design f and alternatives for most cost-effective risk financing methods.

2. Marketing: In coordination with UTA staff, Broker will organize, develop, and present to underwriters all necessary data for marketing of UTA's risk finance plans. Broker will review the marketing plan documents with UTA staff for approval to proceed prior to going to market. Broker will negotiate and present to UTA the best risk finance/insurance policy terms, conditions, and premium rates. Broker will evaluate underwriter(s) and report to UTA underwriter(s) financial stability and service commitments to clients. Broker will review and advise on policy language for proper application to risk.

For each policy renewal process, Broker will meet with UTA staff to present marketing results no later than two (2) weeks, or 14 days, prior to renewal of coverage. The marketing report for each renewal will include summaries of current program versus renewal options including all terms, conditions, premium rates, markets quoting and/or denying to quote (and reason(s) why), underwriter(s) ratings, and Broker's recommendation(s). At the direction of the UTA Claims and Insurance Manager, Broker will negotiate any refinements on terms and/or conditions to obtain the most beneficial and cost-effective coverage available. Broker will place additional related insurance coverage when necessary.

3. Placement of Coverage: Broker will recommend and place coverage upon UTA's approval. Broker will submit insurance binders to UTA's Claims and Insurance Manager; however, prior to submission, each binder's coverage must be reviewed for appropriate terms, conditions, limits,

deductibles, premiums, and carrier participation. Broker will provide an insurance coverage summary and coverage chart which includes, but is not limited to, effective dates, policy limits, insuring agreements, exclusions, annual premium, and exposure basis (see Attachment 1 – Insurance Summary and Coverage Chart Example for an example).

Broker will prepare a presentation for UTA's Board of Trustees on the resulting renewal of the insurance program for the Claims and Insurance Manager and will assist in the presentation of the renewal to the Board, if necessary.

4. Risk Finance Invoicing: Broker is responsible for invoicing of premiums and/or loss fund premiums, all of which will be net of Broker commissions and/or override volume commissions. All invoices will be billed to UTA on a net thirty (30) day basis. All invoices from Broker will be processed for payment by UTA within the fiscal year for which premium payment(s) is due.
5. Insurance / Contract Policy Audit: Broker will be responsible for verification of policy terms, conditions, language, form, compliance with regulatory requirements, and consistency with expiring policy(s), as necessary. Broker will submit all original policies and endorsements to UTA within sixty (60) days of the effective dates. A written report outlining errors, discrepancies, and any other inconsistencies in the final proposal and/or binders must be submitted for each policy where such exists. Any deviation from this deadline must be pre-approved by UTA's Claims and Insurance Manager and must include a written statement explaining the reason for the delay and a revised timeline for receipt of the outstanding policies. All policy changes and/or corrections must be processed within thirty (30) days.
6. Annual Report: Broker is responsible for producing an annual report within thirty (30) days of the end of UTA's fiscal year. This report is to include, but not be limited to, a schedule of policies in force, respective policy premiums, losses, fees earned or waived, development and trends in the markets addressing each coverage and recommendations for change or enhancement of UTA's risk finance program.
7. Availability and Consultation: The account executive and account team assigned to service UTA is expected to be available on a standard daily basis (8 AM – 5 PM MST) to address daily activities associated with this account including consultation, as necessary. Consultation may include, but is not limited to, recommendations regarding UTA's insurance needs and requirements. Consultation may also include recommendations regarding the insurance requirements UTA should enforce against third-party contractors, licensees, and suppliers.
8. Claims Assistance (as needed): Broker will receive, coordinate, process, and monitor all property and liability claims related to the insurance procured and outlined herein. Broker will transmit all supporting documentation to insurers and assist UTA's Claims and Insurance Department with settlement and payment of claims, as needed. Broker will establish claim reporting procedures including contact personnel names and phone numbers. Broker will identify a claim coordinator and provide appropriate forms and instructions for use. The forms must contain the reprinted mailing address of the primary recipient(s). Unless otherwise agreed to by UTA, Broker must submit quarterly reports of the number of claims open, closed, and total incurred values.

9. Insurance Renewal Applications, Policy Review, and Policy Delivery: Broker is required to deliver to UTA at least 120 days prior to each policy(s) expiration or anniversary date, underwriter's applications for review and completion. Broker will be available to provide consultation and assistance in completion of renewal applications. Broker will review all new policies and endorsements to ensure/confirm accuracy of policy terms and conditions prior to delivery of policies for review and acceptance by UTA.
10. Other Services (as needed): When necessary, Broker will issue certificates of insurance. Broker will be available to consult on UTA contract(s) for appropriateness of insurance requirements, when requested by UTA's Claims and Insurance Manager.

**Notification of Financial Interest**

Broker will be required to disclose in writing to UTA the nature and extent of its financial interest in all intermediaries it utilizes in the placement of UTA insurance. If Broker should utilize an intermediary in whom it has a financial interest, Broker may be required, at the discretion of UTA, to submit written justification for approval with UTA of its allocation of negotiated commission with the intermediary.

**Notwithstanding overseas placements, all insurance will be marketed and placed on a net of commission basis.**



## Exhibit B

### Project Pricing

As payment for services in accordance with this Contract, Alliant Insurance Services shall be compensated an annual lump sum fee of \$69,950. No additional transitionary costs are associated with this Contract.

<i>Year</i>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<i>2027 (Option 1)</i>	<i>2028 (Option 2)</i>
<i>Fee</i>	\$69,950.00	\$69,950.00	\$69,950.00	\$69,950.00	\$69,950.00

*+Neither Broker nor any proprietor, affiliate, related entity, subsidiary, or parent of Broker, or joint venture partner (if Broker is a JV) will be allowed to accept other compensation for services (including, but not limited to, profit commissions, gifts, bonuses, profit sharing amounts, commissions, and fees) related to this Contract unless authorized to do so explicitly by UTA. Broker shall agree to submit to audits to ensure that Broker has accepted no other sources of income related to the services awarded under this Contract. In those cases where it may be advantageous to UTA; however, Broker may receive commissions and profit commissions from insurers and credit the full amount against fees due from UTA.*

#### **Disclosures:**

**Surplus Lines Fees and Taxes.** *In certain circumstances, placement of insurance services made by Alliant Insurance Services, Inc. (Alliant) on behalf of a client, with the prior approval of that client, may require the payment of surplus lines assessments, taxes, and/or fees to state regulators, boards, and associations. Such assessments, taxes, and/or fees will be charged to the client and identified separately on invoices covering these placements. The client shall be responsible for all such assessments, taxes, and fees, whether or not separately invoiced. Alliant shall not be responsible for the payment of any such fees, taxes, or assessments, except to the extent such fees, taxes or assessments have already been collected from the client.*

**Third Party Brokers.** *Alliant may determine from time to time that it is necessary or appropriate to utilize the services of third party brokers (such as surplus lines brokers, underwriting managers, London market brokers, and reinsurance brokers) to assist in marketing the insurance programs of a client. These third-party brokers may be affiliates of Alliant (e.g., other companies of Alliant that provide services other than those included within the scope of services covered in this proposal), or may be unrelated third-party brokers. Compensation to such third-party brokers will not be part of Alliant's fee.*

**Indirect Income.** “Indirect Income” means insurance carrier contingency arrangements. Alliant will accept these compensation incentives from insurers, if any, including contingent commissions, market service agreements (MSA), volume-based commission incentives and rebates on business placed on behalf of a client. Alliant producers who solicit, negotiate, or place insurance products, or services for clients, do not negotiate indirect income agreements with the carriers, nor do they receive any portion of the indirect income paid to Alliant. Nonetheless, the client may opt-out of having its premiums included in the calculation of indirect income by accessing the “opt-out” form from the link on Alliant’s website: <http://alliantinsurance.com/Legal-Notices/Pages/Disclosure-Policy.aspx>. The “opt-out” provision applies only to those accounts served directly by Alliant as a retail agent or broker. It does not apply to account placements for which Alliant’s role is that of a wholesaler, MGA, or program administrator working with non-Alliant brokers who represent the client. Indirect Income, if any, is determined by insurance carriers, and if the client does not opt-out, it remains the carriers’ exclusive decision to include or exclude certain premiums in any calculation. The availability of information regarding the make-up of any indirect income payment is at the carrier’s discretion.

**Alliant Specialty Insurance Services (ASIS).** In addition to the compensation that Alliant receives for providing services to a client, its related entity, Alliant Specialty Insurance Services (ASIS) and its underwriting operations, Alliant Underwriting Services (AUS), may receive compensation from Alliant and/or carriers for providing underwriting services. The financial impact of the compensation received by ASIS is a cost included in the premium. Compensation received by ASIS will be disclosed in writing to a client. Alliant and ASIS maintain an arm’s length relationship. While Alliant represents a client as an individual entity, ASIS independently administers its program as a whole and not on behalf of any particular member.

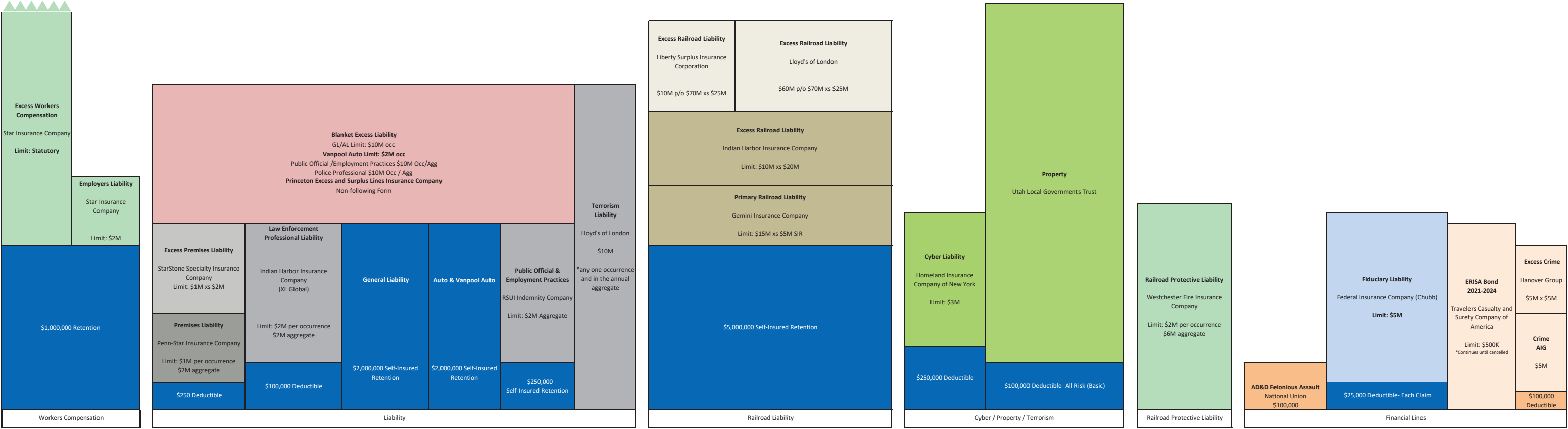
Attachment 1 - Insurance Summary & Coverage Chart Example

Utah Transit Authority Summary of Insurance Policies Effective: 9/1/2022 - 9/1/2023					
Policy	Policy Term	Insurer	Limits	Deductible/SIR	Premium
Excess Workers' Compensation WCE-0953431-22	9/1/2022-9/1/2023	Star Insurance Company	Statutory Workers' Compensation \$2,000,000 Employers' Liability - Each Accident \$2,000,000 Employers' Liability - Aggregate  0.0611 Rate Per \$100 of Payroll \$153,281,112 Exposure - Estimated Payroll	\$1,000,000 SIR	\$63,655.00  *Includes Terrorism
Premises General Liability PAV0298773	9/1/2022-9/1/2023	Penn-Star Insurance Company (AmWINS)	\$1,000,000 Each Occurrence Limit \$2,000,000 General Aggregate Included Products/Completed Operations Agg. \$1,000,000 Personal & Advertising Injury \$100,000 Fire Legal Liability \$5,000 Medical Payments  130.8390 Rate Per One Family Dwellings (3) 76.7810 Rate Per Sq Feet Commercial Buildings (116,351) 51.413 Rate Per Bus Station/Terminal (97) 3.238 Rate Per Acre of Vacant Land (264) 26.6820 Rate Per Sq Feet Vacant Buildings (13,305) 50.00 Rate Per Additional Insured Endorsement (6) 62.626 Rate Per Sq Feet - Warehouse (35,280) 28.7740 Rate Per Area Public Parking - Shopping Centers (392,340)	\$250 BI/PD Per Claim	\$27,812.00 (Premium) \$250.00 (Broker Fee) \$1,243.15 (Surplus Lines Taxes & Fees)  *Terrorism excluded  \$29,305
Premises Umbrella P76916220ALI	9/1/2022-9/1/2023	StarStone Specialty Insurance Company	\$1,000,000 Each Occurrence Limit \$1,000,000 General Aggregate  Coverage applies to schedule of locations on file		\$5,100.00 (Premium) \$250.00 (Broker Fee) \$237.01 (Surplus Lines Taxes & Fees) *Terrorism Excluded \$5,587.01
Total Premises Liability Premium for \$2 million					\$34,892.16
Railroad Protective Liability G71826193 003	9/1/2022-9/1/2023	Westchester Fire Insurance Company	\$2,000,000 Limit of Insurance - Any One Occurrence \$6,000,000 Policy Aggregate  Description of Operations: Right of Entries, Explorations, Pot Holing, Survey Work to build overpasses and pipe/wireline crossings.  Quarterly reporting is required for jobs and must include the following: Specific job location Period of job Job description Contract value		\$28,000.00 (Premium)  *Terrorism excluded
Cyber and Technology Liability CYB100353600	9/1/2022-9/1/2023	Homeland Insurance Company	\$3,000,000 Limit of Insurance	\$250,000Retention	\$70,000.00 (Premium) \$3,101.00 (Surplus Lines Taxes & Fees) \$73,101
Police Officer Professional Liability PPL095097904	9/1/2022-9/1/2023	Indian Harbor Insurance Company (XL Catlin)	\$2,000,000 Maximum Limit of Liability - Each Claimant \$2,000,000 Maximum Limit of Liability - Each Occurrence \$2,000,000 Maximum Aggregate Limit of Liability \$100,000/\$200,000 Line of Duty Death Coverage	\$100,000 Deductible	\$60,364.00 (Premium) \$2,674.13 (Surplus Lines Taxes & Fees) \$63,038
Terrorism Liability B128418671W20	9/1/2022-9/1/2023	AEGIS 50% Hiscox 50% (Lloyds)	10,000,000 Any One Occurrence and in the Annual Aggregate	\$0 Deductible	\$13,650.00 (Premium) \$604.70 (Surplus Lines Taxes & Fees) \$14,254.70
Fiduciary Liability 81668820	9/1/2022-9/1/2023	Federal Insurance Co. (Chubb)	\$5,000,000 Limit of Liability Including Defense	\$25,000	\$18,785.85
ERISA 106312329 9/1/2000 - Until Cancelled	9/1/2021-9/1/2024	Travelers Casualty & Surety Co. of America	\$500,000 Limit of Liability	\$0	\$452 DAC \$100 (3-yr Premium) 9/1/18-9/1/21 \$452

Utah Transit Authority Summary of Insurance Policies Effective: 9/1/2022 - 9/1/2023					
Policy	Policy Term	Insurer	Limits	Deductible/SIR	Premium
Rail Liability (\$15M) GRR800004904	9/1/2022-9/1/2023	Gemini Insurance Company	\$15,000,000 Any One Occurrence \$30,000,000 Policy Aggregate Excluded Terrorism Coverage	\$5,000,000 SIR	\$323,105.00 (Premium) \$14,313.55 (Surplus Lines Taxes & Fees) *Terrorism excluded \$337,419
Excess Rail Liability (\$10M xs \$20M) US00094112LI22A	9/1/2022-9/1/2023	Indian Harbor Insurance Company AXA / XL Insurance	\$10,000,000 Each Occurrence \$20,000,000 Policy Aggregate Excluded Terrorism Coverage		\$161,553.00 (Premium) \$7,156.80 (Surplus Lines Taxes & Fees) *Terrorism excluded \$168,710
Excess Rail Liability (\$10M p/o \$70M xs \$25M) XSHV780032-5	9/1/2022-9/1/2023	Liberty Surplus Insurance Corp	\$70,000,000 Each Occurrence \$70,000,000 Policy Aggregate		\$101,588.00 (Premium) \$4,500.35 (Surplus Lines Taxes & Fees) *Terrorism excluded \$106,088
Excess Rail Liability (\$10M p/o \$70M xs \$25M) UC2201318 32.14%	9/1/2022-9/1/2023	Lloyd's of London Apollo Syndicate Management Ltd XL Catlin			\$228,571.71 (Premium) \$10,125.73 (Surplus Lines Taxes & Fees) *Terrorism excluded \$238,697
Excess Rail Liability (\$47.5M p/o \$70Mxs \$25M) UC2202209 50.00%	9/1/2022-9/1/2023	Lloyd's of London London - Canopius 7.5 p/o 70 x 25 London - AXA XL 5p/o 70 x 25 London - Hannover Re 5 p/o 70 x 25 London - Hiscox 10 p/o 70 x 25 London - Ascot 5 p/o 70 x 25 London - Convex 5 p/o 70 x 25 London - Argo Re 10 p/o 70 x 25			\$355,556.00 (Premium) \$15,751.13 (Surplus Lines Taxes & Fees) *Terrorism excluded  \$371,307.13
Excess Rail Liability (\$2.5Mp/o \$70Mxs \$25M) UC2202723 3.57%	9/1/2022-9/1/2023	Lloyd's of London Inigo			\$25,396.86 (Premium) \$1,125.08 (Surplus Lines Taxes & Fees) *Terrorism excluded  \$26,522
Total Rail Liability Premium for \$100 million					\$1,248,743
Property Policy 20040-Property	7/1/2022-6/30/2023	Utah Local Government Trust	Property coverages will be updated upon receipt of the policy	\$100,000	\$620,295.00
Blanket Excess Liability Including Vanpool (\$10m xs \$2M) N1A3RL000010307	9/1/2022-9/1/2023	The Princeton Excess & Surplus Lines Insurance Company	\$10,000,000 Limit of Insurance Underlying retention: \$2,000,000 Auto \$2,000,000 General Liability \$2,000,000 Law Enforcement Liability \$2,000,000 Wrongful Act Liability \$2,000,000 Employment Practices Liability  \$2,000,000 Specific Limit Per Accident Vanpool		\$803,943.91 (Premium) \$34,103.91 (Surplus Lines Taxes & Fees)  Excludes Terrorism  \$838,048

Utah Transit Authority Summary of Insurance Policies Effective: 9/1/2022 - 9/1/2023					
Policy	Policy Term	Insurer	Limits	Deductible/SIR	Premium
AD&D Felonious Assault GTP0009152068B	9/1/2022-9/1/2025	National Union Fire Insurance Company of Pittsburgh	\$300,000 Aggregate Limit per accident \$100,000 Principal Sum Percent of Principal Sum 100% Both Hands or Both Feet 100% Sight of Both Eyes 100% One Hand and One Foot 100% One Hand and the Sight of One Eye 100% One Foot and the Sight of One Eye 100% Speech and Hearing in Both Ears 50% One Hand or One Foot 50% Sight of One Eye 50% Speech and Hearing in Both Ears 25% Thumb and Index finger of Same Hand		\$2,700.00
Public Official Liability / Employment Practice Liability NPP701535	9/1/2022-9/1/2023	RSUI Indemnity Company	\$2,000,000 Policy Maximum Aggregate Limit of Liability Prior Acts Included except prior known (schedule on file)	\$250,000 Public Official Liability Retention \$250,000 Employment Practices Liability Retention	\$135,240.00 (Premium)
ACIP Crime 15051438	9/1/2022-9/1/2023	National Union Fire Insurance	\$5,000,000 Employee Theft-Per Loss Coverage  \$5,000,000 Forgery or Alteration \$5,000,000 Inside Premises-Theft of Money & Securities \$5,000,000 Inside Premises-Robbery, Safe Burglary-Other Property \$5,000,000 Outside the Premises \$5,000,000 Computer Fraud \$5,000,000 Funds Transfer Fraud \$5,000,000 Money Orders and Counterfeit Paper	\$100,000.00	\$32,531.00
Excess Crime BD3-H083525	9/1/2022-9/1/2023	Hanover Ins Group	\$5,000,000 Limit of Insurance		\$16,291.00
Total Crime Coverage Premium for \$10 million					\$48,822.00
Drone Liability Q00561947	3/15/2022- 3/15/2023	USAIG	\$2,000,000 Limit of Insurance		\$1,118.00
Total Premiums					\$3,191,144.87

Utah Transit Authority  
Insurance Program Coverage Chart  
Effective 9/1/2021 to 9/1/2022



\*Graph not drawn to scale