**Section 903.100 Insurance**

a) Include:

1) Fidelity or surety bonds covering employees and agents.

2) Burglary, and robbery insurance premiums.

3) Public liability insurance premiums (Excl. owned Real Estate).

4) Premiums for insurance on office contents.

5) Cost of insurance on automobiles.

6) All other insurance premiums not specifically provided for in other operating accounts.

b) Exclude:

1) Items includible in Employee Relations and Welfare.

2) Items includible in Real Estate expenses.