

Summary of Insurance

Coverages as of: 7/21/2020

Prepared: 7/21/2020

For: Southeast & West Daviess County Water
District
3400 Bittel Road
Owensboro KY 42301

By: Houchens Insurance Group
2009 Frederica Street
Owensboro KY 42301

Coverage	Company	Policy Number	Eff Date	Exp Date
Commercial Automobile	Travelers Indemnity Company	BA-2L929721-19-PUB	10/1/2019	10/1/2020

Coverage Detail

Description	Coverage Symbol	Limit
Liability	1	CSL – Each Accident: \$1,000,000
Personal Injury Protection	5	Limit: \$10,000
Uninsured Motorist	2	CSL – Each Accident: \$60,000
Underinsured Motorist	2	CSL – Each Accident: \$60,000
Comprehensive	7	Physical Damage – See Schedule
Collision	7	Physical Damage – See Schedule

Covered Auto Symbols					
1	Any auto	4	Owned autos other than private passenger	7	Autos specified on schedule
2	All owned autos	5	All owned autos which require no-fault coverage	8	Hired autos
3	Owned private passenger autos	6	Owned autos subject to compulsory U.M. law	9	Non-owned autos

Vehicle Schedule

Veh#	Year	Make and Model	Vehicle ID	Comp Ded	Coll Ded
1	2006	Chevrolet C-1500	1GCEC14Z96Z247081	\$1,000	\$1,000
2	2013	Chevrolet Silverado	1GCNCPEA1DZ160591	\$1,000	\$1,000
3	2013	Chevrolet Silverado	1GCNCPEA9DZ160645	\$1,000	\$1,000
4	2015	Toyota Tacoma	5TFTX4CN5FX051226	\$1,000	\$1,000
5	2015	GMC Sierra	1GTN1TEHXFZ177789	\$1,000	\$1,000
6	2015	GMC Sierra	1GTN1TEH7FZ177930	\$1,000	\$1,000
7	2013	GMC Sierra	1GCNCPEA5DZ161453	\$1,000	\$1,000
8	2017	GMC Sierra 1500	1GTN1MEC8HZ171504	\$1,000	\$1,000
9	2005	Toyota Tundra	5TBJU32115S453671		
10	2019	GMC Sierra	1GTR8AEH7KZ198711	\$1,000	\$1,000

Driver Schedule

Driver#	Name	Lic State
1	William G. Higdon	KY
2	Perry S. Higdon	KY
3	Adam Mills	KY
4	Thomas E. Cecil	KY
5	Jeffrey L. Johnson	KY
6	Chris Hagan	KY
7	Patricia Anderson	KY
8	Nicholas Horsman	KY
9	Joe M Lane	

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Coverage	Company	Policy Number	Eff Date	Exp Date
Crime	Travelers Property Casualty Company of America	H-630-2L929721-TIL-19	10/1/2019	10/1/2020

Coverage Detail

Coverage Form	Limit	Deductible
Employee Theft	\$250,000	\$2,500
ERISA		
Forgery or Alteration	\$25,000	\$1,000
Inside premises: Theft of money and securities	\$25,000	\$1,000
Inside premises: Robbery or burglary of other property		
Outside premises: Money and securities	\$25,000	\$1,000
Outside premises: Other property		
Computer fraud		
Funds transfer fraud		
Money orders and counterfeit paper currency	\$25,000	\$1,000

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Coverage	Company	Policy Number	Eff Date	Exp Date
Cyberspace Privacy	Travelers Indemnity Company	ZPL-71N03429-19-PB	10/1/2019	10/1/2020

Coverage Detail

Description	Limits
Policy Subject to Maximum / Shared Limit:	\$25,000
Coverage Form:	CLAIMS MADE
Limit:	\$25,000
Aggregate Limit:	\$25,000
Pending and Prior Litigation Date:	10/1/2018
Extended Reporting Period 12 Month Annualized Premium:	%
Retention Per Claim	\$1,000
Defense (In/Out):	Inside
Defense Limit:	Subject to Pol Agg. /

NOTE: Higher liability limits may be available. Defense Coverage **is included** in the limits shown above, not in addition to them. Please let us know if you would like a quote for higher limits.

Claims/Reporting Provisions: Note that your coverage may have very strict claim reporting requirements. If you are aware of **any** written or verbal incident or claim, including EEOC or any other federal or state regulatory agency complaints or notices, please call our office **immediately** to discuss the next steps in making your carrier aware of the circumstances. If you have a preference of attorney to be used in the event of a claim, please let us know as soon as possible so we can work on getting them approved with the carrier.

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Coverage	Company	Policy Number	Eff Date	Exp Date
Employment Practices Liability Insurance (EPLI)	Charter Oak Fire Insurance Company	ZLP-91N04587-19-PB	10/1/2019	10/1/2020

Coverage Detail

Description	Limits
Policy Subject to Maximum / Shared Limit - Not Specified	
Coverage Form:	Claims Made
Limit:	\$2,000,000
Aggregate Limit:	\$2,000,000
Third Party Liability:	Not Specified
Retention Per Claim:	\$2,500
Retention for Third Party Liability:	
Immigration Coverage Sublimit-Defense Only:	
Wage and Hour Coverage Sublimit-Defense Only:	
Workplace Violence Coverage Sublimit-Defense Only:	\$250,000
Violation of Employee Privacy Sublimit-Defense Only:	
Pending and Prior Litigation Date:	
Retroactive Date:	7/1/2010 (Full Prior Acts Not Specified)
Continuity Date:	
Extended Reporting Period 12 Month Annualized Premium:	75 %
Duty of Defend:	
Hammer Clause (Carrier/Insured):	
Defense(In/Out):	Inside
Defense Limit:	IN

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Coverage	Company	Policy Number	Eff Date	Exp Date
Property	Travelers Property Casualty Company of America	H-630-2L929721-TIL-19	10/1/2019	10/1/2020

Coverage Detail

Subject	Amount	Coins %	Deduct	Val	Cause of Loss
Prem#: 0 Bldg#: 0 ; Description:					
Blanket	\$12,243,773		2,500	R	Special (Including theft)
Prem#: 1 Bldg#: 1 Pleasant Grove Road; Owensboro KY Description: Water Tank #1					
Building	\$385,332		2,500	R	Special (Including theft)
Business Personal Property	\$8,489		2,500	R	Special (Including theft)
Prem#: 1 Bldg#: 2 Pleasant Grove Road; Owensboro KY Description: Water Tank #2					
Building	\$385,332		2,500	R	Special (Including theft)
Business Personal Property	\$8,489		2,500	R	Special (Including theft)
Prem#: 2 Bldg#: 1 3400 Bittel Road; Owensboro KY Description: Backhoe Storage Building					
Building	\$17,982		2,500	R	Special (Including theft)
Prem#: 2 Bldg#: 2 3400 Bittel Road; Owensboro KY Description: Office					
Building	\$391,070		2,500	R	Special (Including theft)
Business Personal Property	\$181,572		2,500	R	Special (Including theft)
Business Income with Extra Expense	\$500,000		72 Hours		Special (Including theft)
Prem#: 2 Bldg#: 3 3400 Bittel Road; Owensboro KY Description: Daviess Co Airport Storage					
Building	\$27,578		2,500	R	Special (Including theft)
Business Personal Property	\$39,795		2,500	R	Special (Including theft)
Prem#: 3 Bldg#: 1 Wing Avenue; Owensboro KY Description: Wing Avenue Pump Station- Storage Bldg					
Building	\$16,548		2,500	R	Special (Including theft)
Business Personal Property	\$5,306		2,500	R	Special (Including theft)
Prem#: 3 Bldg#: 2 Wing Avenue; Owensboro KY Description: Pump House					

Building	\$439,692		2,500	R	Special (Including theft)
Prem#: 4	Bldg#: 1	Highway 142; Philpot KY Description: Philpot Pump Station			
Building	\$282,000		2,500	R	Special (Including theft)
Prem#: 5	Bldg#: 1	Daniels Lane; Owensboro KY Description: Pump Station			
Building	\$200,000		2,500	R	Special (Including theft)
Prem#: 6	Bldg#: 1	Millers Mill Road; Philpot KY Description: Habit Hill Water tank			
Building	\$675,573		2,500	R	Special (Including theft)
Business Personal Property	\$7,323		2,500	R	Special (Including theft)
Prem#: 7	Bldg#: 1	Jones Road; Owensboro KY Description: Jones Rd Water Tank			
Building	\$1,124,668		2,500	R	Special (Including theft)
Business Personal Property	\$57,747		2,500	R	Special (Including theft)
Prem#: 8	Bldg#: 1	Settles Road; Owensboro KY Description: Settles Rd Water Tank			
Building	\$1,137,906		2,500	R	Special (Including theft)
Business Personal Property	\$56,630		2,500	R	Special (Including theft)
Prem#: 9	Bldg#: 1	Highway 60 East; Owensboro KY Description: Reid Rd Pump Station			
Building	\$240,130		2,500	R	Special (Including theft)
Prem#: 10	Bldg#: 1	2060 Hill Bridge Road; Utica KY Description: Masonville Water Tank			
Building	\$1,700,185		2,500	R	Special (Including theft)
Business Personal Property	\$8,596		2,500	R	Special (Including theft)
Prem#: 11	Bldg#: 1	9989 Highway 56; Owensboro KY Description: West Louisville Water Tank			
Building	\$1,583,581		2,500	R	Special (Including theft)
Business Personal Property	\$57,853		2,500	R	Special (Including theft)
Prem#: 12	Bldg#: 1	Parrish Avenue; Owensboro KY Description: Parrish Ave Pump Station			
Building	\$380,000		2,500	R	Special (Including theft)
Prem#: 13	Bldg#: 1	Highway 431; Owensboro KY Description: Hwy 431 Pump Station			
Building	\$87,150		2,500	R	Special (Including theft)
Business Personal Property	\$96,463		2,500	R	Special (Including theft)
Prem#: 14	Bldg#: 1	Bon Harbor Hills; Owensboro KY Description: Bon Harbor Water Tank			
Building	\$577,834		2,500	R	Special (Including theft)
Business Personal Property	\$54,457		2,500	R	Special (Including theft)
Prem#: 15	Bldg#: 1	Panther Hill Road; Owensboro KY Description: Panther Hill Water Tank			
Building	\$1,304,703		2,500	R	Special (Including theft)
Business Personal Property	\$57,429		2,500	R	Special (Including theft)

Prem#: 16	Bldg#: 1	Orick Road; Utica KY			
Description: Orick Water Tank					
Building	\$385,332		2,500	R	Special (Including theft)
Business Personal Property	\$56,528		2,500	R	Special (Including theft)
Prem#: 17	Bldg#: 1	4620 Carter Road; Owensboro KY			
Description: Carter Rd Pump Station					
Building	\$120,134		2,500	R	Special (Including theft)
Business Personal Property	\$84,366		2,500	R	Special (Including theft)

Remarks

Description	Notes
Utility Service:	<p>Direct Damage - in any one occurrence Limit \$50,000</p> <p>Coverage is provided for the following: Water Supply Communication Supply Power Supply</p> <p>Coverage for Overhead Transmission Lines is EXCLUDED</p> <p>Direct Damage Deductible is \$2,500, any one occurrence</p>
Flood Insurance	<p>Sublimit \$5,000,000 Bldg 3-5,14,15 -\$25,000 Deductible</p> <p>Sublimit \$1,000,000 Bldg 21 - \$100,000 Deductible</p>
Earthquake Coverage	<p>Earthquake \$5,000,000 \$100,000 Deductible</p>

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	Company	Policy Number	Eff Date	Exp Date
General Liability	Charter Oak Fire Insurance Company	ZLP-91N04587-19-PB	10/1/2019	10/1/2020

Coverage Detail

Coverage Written On: Occurrence

Description	Limit
General Aggregate	\$2,000,000
Products and Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Rented Premises (Each Occurrence)	\$100,000
Medical Expense (Any One Person)	\$10,000
Employee Benefits	\$3,000,000

Location Schedule

Loc #	Address
1	3400 Bittel Road Owensboro KY 42301

Schedule of Hazards

Loc #	Classification & Code	Prem Basis	Prem Exposure
1	99943: Water Utility Company	Per \$1,000/Payroll	\$730,000

Remarks

Description	Notes
Employee Benefits Liability	Based on 14 employees
GL Coverages	Failure to Supply - Limited Coverage - Limit \$250,000 Each Occurrence Public Entites Xtend Endorsement: (includes but not limited to the following - see endt for full list of coverages

	<ul style="list-style-type: none">-Who is an Insured -Employees and Volunteer Workers-Blanket Additional Insured - Owners, Managers, or Lessors of Premises-Blanket Additional Insured - Lessors of Leased Equipment-Blanket Additional Insured - Ongoing Ops - when required by a written contract (NO Primary/NonContributory listed)-Contractual Liability -Railroads-Blanket Waiver of Subrogation
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Coverage	Company	Policy Number	Eff Date	Exp Date
Equipment Floater / Inland Marine	Travelers Property Casualty Company of America	H-630-2L929721-TIL-19	10/1/2019	10/1/2020

Coverage/Deductible/Coinsurance: Actual cash value/1,000 deductible/80%

Scheduled Equipment

Item#	Manufacturer – Model Type – Description	Year	ID/Serial#	Amt of Insurance
1	Kubota - - - Tractor/Backhoe	2013	13460	\$17,000
2	Cummins - 42LW - - Natural Gas Generator	2009	H090027595	\$15,500
3	Jerry Jones - 6x16 - Maintenance - Double Axle Trailer	2004	4BXUE16244S306290	\$1,100
4	John Deere - - Maintenance - 310 G	2005	T031GX947359	\$64,000
5	Carry On - 5X10 - Maintenance - Single Axle Trailer	2006	5X10GW2K	\$1,100
6	Generac - 4.5L (125kw) - Maintenance - Diesel Generator	2009	182420059	\$40,000
7	Generac - 20KW - Office - Generator	2009	5261943	\$10,000
8	Cummins - 60 KW - - Generator	2014	130598606	\$35,000
9	Cummins - 60KW - - Generator	2014	130598604	\$35,000
10	Cummins - 100KW - - Generator	2014	130598594	\$65,000
11	Cummins - 60KW - - Generator	2014	130598603	\$35,000
12	Cummins - 60KW - - Generator	2014	130598605	\$35,000
13	Generac - 4.5L 125KW - - Generator	2009	TBD	\$40,000
14	Hustler - X-One 60' - - Mower	2018	18057960	\$7,500
15	Stihl - TS400 - - Chop Saw	2003	4223-967-3402 C S	\$1,200
16	Mueller - D-5 - - Tapping Machine	2000		\$2,000
17	Mueller - D-5 - - Tapping Machine	2012	BO91400/036758	\$2,000
18	Pipehorn - - - Pipe Locator	2004	8405987	\$1,200
19	Metrotech - Loc3-5Tx - - Pipe Locator Base	2020	21905152488	\$2,400

20	Metrotech - VLocPro2 - - Pipe Locator Hand Help		20401130883	\$2,000
21	Briggs & Stratton - 030426 - - 8000 W Generator	2009	1016698131	\$1,200
22	Sensus - M4600 - - Drive by reading unit	2019	PCSM460019090012	\$30,000
23	Trimble Nomad - Ranger/TSC3WN2 - - Data Collector	2018	VS1UC12240	\$2,600
24	Trimble Nomad - Ranger/TSC3WN2 - - Data Collector	2018	VS1UC12227	\$2,600
25	Trimble Geo 7x - TRM.88180-01 - - GIS Handheld	2016	5445447080	\$8,200
26	Dynasonics - DXNP-ABS-NN - - Ultrasonic Flow Meter	2018	135555	\$6,000
27	Waterpoint PLD - - - Listening Device	2018	PLD10689	\$3,000

Remarks

Description	Notes
Limits of Insurance - per Travelers IM form	<p>Contractors Equipment: \$81,000</p> <p>Coverage Extensions: Newly Acquired "Contractors Equipment" 250,000 Replacement Items - Rental Cost - \$5,000 per item Loss to any one "Replacement Item" - \$100,000 per item</p> <p>Scheduled Property: \$320,200</p> <p>Deductible \$1,000</p>

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Coverage	Company	Policy Number	Eff Date	Exp Date
Commercial Umbrella	Travelers Indemnity Company	ZUP-51N0530A-19-PB	10/1/2019	10/1/2020

Coverage Provided

This type of liability insurance is an extra layer of blanket catastrophe excess liability protection and accomplishes this purpose for your business:

- Excess coverage over the other liability insurance carried by you which is called the 'underlying insurance'.

Coverage Detail

Limit	Description
\$5,000,000	Per Occurrence
\$5,000,000	Annual Aggregate Limit
\$10,000	Self-Insured Retention

Underlying Coverages

This policy is excess over the underlying coverage(s) as indicated below:

Policy Type	Coverage	Limit
Automobile Liability	CSL each accident Bodily Injury each accident Bodily Injury each person Property Damage each accident	\$1,000,000
General Liability	Each Occurrence General Aggregate Products & Comp Operations Aggregate Personal & Advertising Injury	\$1,000,000 \$2,000,000 \$2,000,000 \$1,000,000
Employers Liability	Each Accident Disease Each Employee Disease Policy Limit	\$1,000,000 \$1,000,000 \$1,000,000
Other	EBL EPLI	

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Coverage	Company	Policy Number	Eff Date	Exp Date
Workers Compensation	Bridgefield Casualty Insurance Company	196-39721	10/1/2019	10/1/2020

Coverage Detail

Coverage (A) Workers' Compensation States: KY

Coverage (B) Description	Limit
Employers Liability: Each Accident	\$1,000,000
Employers Liability: Disease – Policy Limit	\$1,000,000
Employers Liability: Disease – Each Employee	\$1,000,000
Workers Compensation	Statutory Benefit

Coverage (C) Limited Incidental Other States: No Coverage Applies

Locations & Classifications

Loc#	Address	City State Zip
1		KY

Loc#	Classification	Code/State	Payroll
1	Waterworks operations& drivers	7520 / KY	\$404,087
1	Professional Employees-Utility Mgr	8742 / KY	\$105,698
1	Clerical office employees	8810 / KY	\$240,279

Remarks

Description	Notes
FEIN #'s	Southeast 61-0657114 West 61-0673806
Directors/Officers	West Daviess: Janet Murphy Paula Crabtree James Scott Kuegel

	Southeast Daviess: Hugh Bittel Christina O'Bryan John Bell
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Included/Excluded Officers

Name	Title	Duties	Incl/Excl
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COMMENTS: Special Note for officers who choose to exclude themselves from Workers' Compensation coverage – many health insurance plans exclude on the job injuries. Please contact your agent to confirm your health insurance.