

Summary of Insurance

Coverages as of: 10/1/2017

Prepared: 8/7/2020

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
Property	Cincinnati Insurance Company	UPP 0003373	10/1/2016	10/1/2018

Coverage Detail

Subject	Amount	Coins %	Deduct	Val	Cause of Loss
Prem#: 0 Bldg#: 0	Description:				
Building	\$10,779,446	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$1,065,345	90%	\$1,000	R	Special (Including theft)
Prem#: 1 Bldg#: 1	Pleasant Grove Road; Owensboro KY				
	Description: Water Tank #1				
Building	\$385,332	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$8,489	90%	\$1,000	R	Special (Including theft)
Prem#: 1 Bldg#: 2	Pleasant Grove Road; Owensboro KY				
	Description: Water Tank #2				
Building	\$385,332	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$8,489	90%	\$1,000	R	Special (Including theft)
Prem#: 2 Bldg#: 1	3400 Bittel Road; Owensboro KY				
	Description: Backhoe Storage Building				
Building	\$17,982	90%	\$1,000	R	Special (Including theft)
Prem#: 2 Bldg#: 2	3400 Bittel Road; Owensboro KY				
	Description: Office				
Building	\$391,070	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$181,572	90%	\$1,000	R	Special (Including theft)
Business Income with Extra Expense	\$500,000	90%	24 Hours		Special (Including theft)
Prem#: 2 Bldg#: 3	3400 Bittel Road; Owensboro KY				
	Description: Daviess Co Airport Storage				
Building	\$27,578	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$39,795	90%	\$1,000	R	Special (Including theft)
Prem#: 3 Bldg#: 1	Wing Avenue; Owensboro KY				
	Description: Wing Avenue Pump Station- Storage Bldg				
Building	\$16,548	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$5,306	90%	\$1,000	R	Special (Including theft)
Prem#: 3 Bldg#: 2	Wing Avenue; Owensboro KY				
	Description: Pump House				
Building	\$282,739	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$156,953	90%	\$1,000	R	Special (Including theft)
Prem#: 4 Bldg#: 1	Highway 142; Philpot KY				
	Description: Philpot Pump Station				
Building	\$120,134	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$108,137	90%	\$1,000	R	Special (Including theft)

Prem#: 5	Bldg#: 1	Daniels Lane; Owensboro KY			
		Description: Pump Station			
Building	\$65,749	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$96,782	90%	\$1,000	R	Special (Including theft)
Prem#: 6	Bldg#: 1	Millers Mill Road; Philpot KY			
		Description: Habit Hill Water tank			
Building	\$675,573	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$7,323	90%	\$1,000	R	Special (Including theft)
Prem#: 7	Bldg#: 1	Jones Road; Owensboro KY			
		Description: Jones Rd Water Tank			
Building	\$1,124,668	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$7,747	90%	\$1,000	R	Special (Including theft)
Prem#: 8	Bldg#: 1	Settles Road; Owensboro KY			
		Description: Settles Rd Water Tank			
Building	\$1,137,906	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$6,630	90%	\$1,000	R	Special (Including theft)
Prem#: 9	Bldg#: 1	Highway 60 East; Owensboro KY			
		Description: Reid Rd Pump Station			
Building	\$145,286	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$97,844	90%	\$1,000	R	Special (Including theft)
Prem#: 10	Bldg#: 1	2060 Hill Bridge Road; Utica KY			
		Description: Masonville Water Tank			
Building	\$1,700,185	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$8,596	90%	\$1,000	R	Special (Including theft)
Prem#: 11	Bldg#: 1	9989 Highway 56; Owensboro KY			
		Description: West Louisville Water Tank			
Building	\$1,583,581	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$7,853	90%	\$1,000	R	Special (Including theft)
Prem#: 12	Bldg#: 1	Parrish Avenue; Owensboro KY			
		Description: Parrish Ave Pump Station			
Building	\$244,680	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$124,586	90%	\$1,000	R	Special (Including theft)
Prem#: 13	Bldg#: 1	Highway 431; Owensboro KY			
		Description: Hwy 431 Pump Station			
Building	\$87,150	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$96,463	90%	\$1,000	R	Special (Including theft)
Prem#: 14	Bldg#: 1	Bon Harbor Hills; Owensboro KY			
		Description: Bon Harbor Water Tank			
Building	\$577,834	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$4,457	90%	\$1,000	R	Special (Including theft)
Prem#: 15	Bldg#: 1	Panther Hill Road; Owensboro KY			
		Description: Panther Hill Water Tank			
Building	\$1,304,703	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$7,429	90%	\$1,000	R	Special (Including theft)
Prem#: 16	Bldg#: 1	Orick Road; Utica KY			
		Description: Orick Water Tank			
Building	\$385,332	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$6,528	90%	\$1,000	R	Special (Including theft)
Prem#: 17	Bldg#: 1	4620 Carter Road; Owensboro KY			
		Description: Carter Rd Pump Station			
Building	\$120,134	90%	\$1,000	R	Special (Including theft)
Business Personal Property	\$84,366	90%	\$1,000	R	Special (Including theft)

Remarks

Description	Notes
Blanket Flood Insurance	Sublimit \$1,000,000 Excludes Location \$5, #6, #13 and #17 as they are in Flood Zones
Equipment Breakdown	Full property limit included
Endorsements	Property Expanded Coverage XC Data Compromise Identity Recovery Expense
Earthquake Included	Earthquake \$5,000,000 10% Deductible

Summary of Insurance
Coverages as of: 10/1/2017
Prepared: 8/7/2020

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
Equipment Floater / Inland Marine	Cincinnati Insurance Company	UPP 0003373	10/1/2016	10/1/2018

Coverage/Deductible/Coinsurance: Actual cash value/500 deductible/90%

Unscheduled Equipment

Description	Maximum Item	Amt of Insurance	Coinsurance
-------------	--------------	------------------	-------------

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	Hustler - Mini Z - Maintenance - Lawn Mower	2010	06060493	\$7,200
8	Generac - 20KW - Office - Generator	2009	5261943	\$10,000
9	Cummins - 60 KW - - Generator	2014	130598606	\$35,000
10	Cummins - 60KW - - Generator	2014	130598604	\$35,000
11	Cummins - 100KW - - Generator	2014	130598594	\$65,000
12	Cummins - 60KW - - Generator	2014	130598603	\$35,000
13	Cummins - 60KW - - Generator	2014	130598605	\$35,000
14	Generac - 4.5L 125KW - - Generator	2009	TBD	\$40,000

Summary of Insurance
Coverages as of: 10/1/2017
Prepared: 8/7/2020

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
Boiler & Machinery	Cincinnati Insurance Company	UPP 0003373	10/1/2016	10/1/2018

Coverage Detail

Coverage	Limit	Deductible
Equipment breakdown	\$15,000,000	\$1,000
Pressure or vacuum equipment		
Mechanical and electrical breakdown		
Production machinery		
Diagnostic equipment		
Expediting expense		
Business Income/Extra Expense		
Extra expense only	Days	
Extended period of restoration	Days	
Data or media		
Spoilage/perishable goods		
Utility/service interruption	Hours	
Newly acquired premises	Days	
Ordinance or Law		
Errors and omissions		
Brands and labels		
Contingent bus inc/extra expense		
Covered premises		
Sales, service, materials		
Demolition		
Off premises property damage		

Summary of Insurance
Coverages as of: 10/1/2017
Prepared: 8/7/2020

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
Crime	Cincinnati Insurance Company	UPP 0003373	10/1/2016	10/1/2018

Coverage Detail

Coverage Form	Limit	Deductible
Employee Theft	\$150,000	\$500
ERISA		
Forgery or Alteration	\$150,000	\$500
Inside premises: Theft of money and securities	\$150,000	\$500
Inside premises: Robbery or burglary of other property		
Outside premises: Money and securities	\$150,000	\$500
Outside premises: Other property		
Computer fraud	\$150,000	\$500
Funds transfer fraud		
Money orders and counterfeit paper currency	\$150,000	\$500

Summary of Insurance

Coverages as of: 10/1/2017
Prepared: 8/7/2020

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

By: Houchens Insurance Group

2009 Frederica Street
Owensboro KY 42301

	Company	Policy Number	Eff Date	Exp Date
General Liability	Cincinnati Insurance Company	UPP 0003373	10/1/2016	10/1/2018

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	\$1,000,000

Location Schedule

Loc #	Address
0	
1	Pleasant Grove Road Owensboro KY 42303
2	3400 Bittel Road Owensboro KY 42301
3	Wing Avenue Owensboro KY 42303
4	Highway 142 Philpot KY 42366
5	Daniels Lane Owensboro KY 42303
6	Millers Mill Road Philpot KY 42366
7	Jones Road Owensboro KY 42303
8	Settles Road Owensboro KY 42303
9	Highway 60 East Owensboro KY 42303
10	2060 Hill Bridge Road Utica KY 42376
11	9989 Highway 56 Owensboro KY 42301

12	Parrish Avenue Owensboro KY 42303
13	Highway 431 Owensboro KY 42303
14	Bon Harbor Hills Owensboro KY 42303
15	Panther Hill Road Owensboro KY 42303
16	Orick Road Utica KY 42303
17	4620 Carter Road Owensboro KY 42301

Schedule of Hazards

Loc #	Classification & Code	Prem Basis	Prem Exposure
0	99943: Water Utility Company	Per \$1,000/Payroll	\$646,000

Remarks

Description	Notes
Endorsements	<p>Contractors Broadened Endorsement</p> <p>Automatic Additional Insured</p> <p>Waiver of Subrogation</p> <p>E&O Coverage Included: Water Utilities Professional Extension- within GL limits</p> <ul style="list-style-type: none"> o Definition of Water utility professional incident: <ul style="list-style-type: none"> A. an act, error or omission which arises from your operations as a water or wastewater district, water utility, or any other entity whose primary duty is the treatment and distribution of potable water or the collection and treatment of wastewater. B. Shall include all related professional incidents arising out of the rendering or failure to render services to any one person or organization as one professional incident, regardless of the time frame over which such professional incidents occur.

Summary of Insurance

Coverages as of: 10/1/2017
Prepared: 8/7/2020

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
Employment Practices Liability Insurance (EPLI)	Cincinnati Insurance Company	UPP 0003373	10/1/2016	10/1/2018

Coverage Detail

Description	Limits
Policy Subject to Maximum / Shared Limit - Not Specified	
Coverage Form:	
Limit:	
Aggregate Limit:	
Third Party Liability:	Not Specified
Retention Per Claim:	
Retention for Third Party Liability:	
Immigration Coverage Sublimit-Defense Only:	
Wage and Hour Coverage Sublimit-Defense Only:	
Workplace Violence Coverage Sublimit-Defense Only:	
Violation of Employee Privacy Sublimit-Defense Only:	
Pending and Prior Litigation Date:	
Retroactive Date:	(Full Prior Acts Not Specified)
Continuity Date:	
Extended Reporting Period 12 Month Annualized Premium:	%
Duty of Defend:	
Hammer Clause (Carrier/Insured):	
Defense(In/Out):	
Defense Limit:	
Incident Sensitive Trigger?:	
Knowledge of Claim:	
Pre-Approved Counsel:	
Definition of Claim:	
Reporting Provisions:	

Remarks

Description	Notes
EPLI Remarks / Notes:	

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.

Endorsements included but are not limited to:

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.

Summary of Insurance

Coverages as of: 10/1/2017
Prepared: 8/7/2020

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	Cincinnati Insurance Company	UPP 0003373	10/1/2017	10/1/2018

Coverage Detail

Description	Coverage Symbol	Limit
Liability	1	CSL – Each Accident: \$1,000,000 Bodily Injury - Each Person: Bodily Injury - Each Accident: Property Damage – Each Accident:
Personal Injury Protection	5	Limit: \$10,000
Additional Personal Injury Protection		Limit:
Medical Payments		Each Person:
Uninsured Motorist	2	CSL – Each Accident: \$60,000 Bodily Injury - Each Person: Bodily Injury - Each Accident: Property Damage – Each Accident:
Underinsured Motorist	2	CSL – Each Accident: \$60,000 Bodily Injury - Each Person: Bodily Injury - Each Accident: Property Damage – Each Accident:
Combined Uninsured/Underinsured Motorist	1	CSL – Each Accident: Bodily Injury - Each Person: Bodily Injury - Each Accident: Property Damage – Each Accident:
Towing and Labor		Each Accident:
Specified Causes of Loss		
Comprehensive	2	Physical Damage – See Schedule
Collision	2	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	Valuation Type
1	2006	Chevrolet C-1500	1GCEC14Z96Z247081	\$500	\$500	Stated Amount \$19,400
3	2013	Chevrolet Silverado	1GCNCPEA1DZ160591	\$500	\$500	Stated Amount \$19,350
4	2013	Chevrolet Silverado	1GCNCPEA9DZ160645	\$500	\$500	Stated Amount \$19,350
6	2015	Toyota Tacoma	5TFTX4CN5FX051226	\$500	\$500	Stated Amount \$19,808
7	2015	GMC Sierra	1GTN1TEHXFZ177789	\$500	\$500	Stated Amount \$20,438
8	2015	GMC Sierra	1GTN1TEH7FZ177930	\$500	\$500	Stated Amount \$20,438
9	2013	GMC Sierra	1GCNCPEA5DZ161453	\$500	\$500	Stated Amount \$19,350
10	2017	GMC Sierra 1500	1GTN1MEC8HZ171504	\$500	\$500	Stated Amount \$20,438

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
9	Nicholas Horsman	KY

Remarks

Description	Notes
Endorsements	Business Auto Expanded Coverage XC Hired Physical Damage Included

Summary of Insurance
Coverages as of: 10/1/2017
Prepared: 8/7/2020

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 Umbrella	Cincinnati Insurance Company	UPP 0003373	10/1/2016	10/1/2018

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
\$0	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		

Summary of Insurance
Coverages as of: 10/1/2017
Prepared: 8/7/2020

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

By: Houchens Insurance Group
2009 Frederica Street

Owensboro KY 42301

Owensboro KY 42301

Coverage	Company	Policy Number	Eff Date	Exp Date
Workers Compensation	Bridgefield Casualty Insurance Company	196-39721	10/1/2017	10/1/2018

Coverage Detail

Coverage (A) Workers' Compensation States:

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
Deductible	

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	\$317,000
1	Professional Employees-Utility Mgr	8742 / KY	\$100,700
1	Clerical office employees	8810 / KY	\$202,000

Remarks

Description	Notes
FEIN #'s	Southeast 61-0657114 West 61-0673806
Directors/Officers	West Daviess: Janet Murphy Paula Crabtree James Scott Kuegel Southeast Daviess: Joseph T. Elliott Christina O'Bryan John Bell

Included/Excluded Officers

Name	Title	Duties	Incl/Excl
------	-------	--------	-----------

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.

