

# Summary of Insurance

## Coverages as of: 10/1/2019

### Prepared: 8/6/2020

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	Travelers Property Casualty Company of America	H-630-2L929721- TIL-18	10/1/2018	10/1/2019

#### Coverage Detail

Subject	Amount	Coins %	Deduct	Val	Cause of Loss
<b>Prem#: 0 Bldg#: 0</b>	<b>Description:</b>				
Blanket	\$12,243,773		2,500	R	Special (Including theft)
<b>Prem#: 1 Bldg#: 1</b>	<b>Pleasant Grove Road; Owensboro KY</b>				
	<b>Description: Water Tank #1</b>				
Business Personal Property	\$8,489		2,500	R	Special (Including theft)
Building	\$385,332		2,500	R	Special (Including theft)
<b>Prem#: 1 Bldg#: 2</b>	<b>Pleasant Grove Road; Owensboro KY</b>				
	<b>Description: Water Tank #2</b>				
Business Personal Property	\$8,489		2,500	R	Special (Including theft)
Building	\$385,332		2,500	R	Special (Including theft)
<b>Prem#: 2 Bldg#: 1</b>	<b>3400 Bittel Road; Owensboro KY</b>				
	<b>Description: Backhoe Storage Building</b>				
Building	\$17,982		2,500	R	Special (Including theft)
<b>Prem#: 2 Bldg#: 2</b>	<b>3400 Bittel Road; Owensboro KY</b>				
	<b>Description: Office</b>				
Business Income with Extra Expense	\$500,000		72 Hours		Special (Including theft)
Business Personal Property	\$181,572		2,500	R	Special (Including theft)
Building	\$391,070		2,500	R	Special (Including theft)
<b>Prem#: 2 Bldg#: 3</b>	<b>3400 Bittel Road; Owensboro KY</b>				
	<b>Description: Daviess Co Airport Storage</b>				
Business Personal Property	\$39,795		2,500	R	Special (Including theft)
Building	\$27,578		2,500	R	Special (Including theft)
<b>Prem#: 3 Bldg#: 1</b>	<b>Wing Avenue; Owensboro KY</b>				
	<b>Description: Wing Avenue Pump Station- Storage Bldg</b>				
Business Personal Property	\$5,306		2,500	R	Special (Including theft)
Building	\$16,548		2,500	R	Special (Including theft)
<b>Prem#: 3 Bldg#: 2</b>	<b>Wing Avenue; Owensboro KY</b>				
	<b>Description: Pump House</b>				
Building	\$439,692		2,500	R	Special (Including theft)
<b>Prem#: 4 Bldg#: 1</b>	<b>Highway 142; Philpot KY</b>				
	<b>Description: Philpot Pump Station</b>				
Building	\$282,000		2,500	R	Special (Including theft)
<b>Prem#: 5 Bldg#: 1</b>	<b>Daniels Lane; Owensboro KY</b>				
	<b>Description: Pump Station</b>				

Building	\$200,000		2,500	R	Special (Including theft)
<b>Prem#: 6</b>	<b>Bldg#: 1</b>	<b>Millers Mill Road; Philpot KY Description: Habit Hill Water tank</b>			
Business Personal Property	\$7,323		2,500	R	Special (Including theft)
Building	\$675,573		2,500	R	Special (Including theft)
<b>Prem#: 7</b>	<b>Bldg#: 1</b>	<b>Jones Road; Owensboro KY Description: Jones Rd Water Tank</b>			
Business Personal Property	\$57,747		2,500	R	Special (Including theft)
Building	\$1,124,668		2,500	R	Special (Including theft)
<b>Prem#: 8</b>	<b>Bldg#: 1</b>	<b>Settles Road; Owensboro KY Description: Settles Rd Water Tank</b>			
Business Personal Property	\$56,630		2,500	R	Special (Including theft)
Building	\$1,137,906		2,500	R	Special (Including theft)
<b>Prem#: 9</b>	<b>Bldg#: 1</b>	<b>Highway 60 East; Owensboro KY Description: Reid Rd Pump Station</b>			
Building	\$240,130		2,500	R	Special (Including theft)
<b>Prem#: 10</b>	<b>Bldg#: 1</b>	<b>2060 Hill Bridge Road; Utica KY Description: Masonville Water Tank</b>			
Business Personal Property	\$8,596		2,500	R	Special (Including theft)
Building	\$1,700,185		2,500	R	Special (Including theft)
<b>Prem#: 11</b>	<b>Bldg#: 1</b>	<b>9989 Highway 56; Owensboro KY Description: West Louisville Water Tank</b>			
Building	\$1,583,581		2,500	R	Special (Including theft)
Business Personal Property	\$57,853		2,500	R	Special (Including theft)
<b>Prem#: 12</b>	<b>Bldg#: 1</b>	<b>Parrish Avenue; Owensboro KY Description: Parrish Ave Pump Station</b>			
Building	\$380,000		2,500	R	Special (Including theft)
<b>Prem#: 13</b>	<b>Bldg#: 1</b>	<b>Highway 431; Owensboro KY Description: Hwy 431 Pump Station</b>			
Building	\$87,150		2,500	R	Special (Including theft)
Business Personal Property	\$96,463		2,500	R	Special (Including theft)
<b>Prem#: 14</b>	<b>Bldg#: 1</b>	<b>Bon Harbor Hills; Owensboro KY Description: Bon Harbor Water Tank</b>			
Building	\$577,834		2,500	R	Special (Including theft)
Business Personal Property	\$54,457		2,500	R	Special (Including theft)
<b>Prem#: 15</b>	<b>Bldg#: 1</b>	<b>Panther Hill Road; Owensboro KY Description: Panther Hill Water Tank</b>			
Building	\$1,304,703		2,500	R	Special (Including theft)
Business Personal Property	\$57,429		2,500	R	Special (Including theft)
<b>Prem#: 16</b>	<b>Bldg#: 1</b>	<b>Orick Road; Utica KY Description: Orick Water Tank</b>			
Building	\$385,332		2,500	R	Special (Including theft)
Business Personal Property	\$56,528		2,500	R	Special (Including theft)
<b>Prem#: 17</b>	<b>Bldg#: 1</b>	<b>4620 Carter Road; Owensboro KY Description: Carter Rd Pump Station</b>			
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:	Direct Damage - in any one occurrence Limit \$50,000 Coverage is provided for the following:

	<p>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>
Rating Basis:	<p>Blanket Limit \$12,743,773 Rate: .084849  Premium: \$14,674</p> <p>Includes premium for Equipment Breakdown</p>
Flood Insurance	<p>Sublimit \$5,000,000 Bldg 3-5,14,15  Sublimit \$1,000,000 Bldg 21</p> <p>\$25,000 Deductible</p>
Earthquake Coverage	<p>Earthquake \$5,000,000  \$100,000 Deductible</p>

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 District  
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Coverage	Company	Policy Number	Eff Date	Exp Date
Crime	Travelers Property Casualty Company of America	H-630-2L929721- TIL-18	10/1/2018	10/1/2019

**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
<b>Cyberspace Privacy</b>	Travelers Indemnity Company	ZPL 71N03429- 18-PB	10/1/2018	10/1/2019

## Coverage Detail

Description	Limits
Policy Subject to Maximum / Shared Limit:	\$25,000
Coverage Form:	CLAIMS MADE
Limit:	\$25,000
Aggregate Limit:	\$25,000
PR/Crisis Management Event Expenses:	
Reward Expenses	
Privacy Notification Expenses	
Cyber Extortion/E-Threat:	
E-Vandalism:	
E-Business Interruption:	
Dependent Business Interruption	
Legal/Regulatory Coverage:	
PCI Fines and Penalties:	
HIPAA:	
Consequential Reputational Harm:	
Media Liability:	
Intellectual Infringement:	
Hardware Replacement:	
Contingent BI/PD:	
Fraudulent Instruction:	
Computer Fraud:	
Funds Transfer Fraud:	
Telecom Fraud	
Invoice Manipulation:	
Pending and Prior Litigation Date:	10/1/2018
Retroactive Date:	
Continuity Date:	
Extended Reporting Period 12 Month Annualized Premium:	%
Retention Per Claim	\$1,000
Duty to Defend:	
Hammer Clause (Carrier or Insured):	
Defense (In/Out):	Inside
Defense Limit:	Subject to Pol Agg. /
Incident Sensitive Trigger?	
Knowledge of Claim:	
Pre-Approved Counsel:	
Definition of Claim:	
Reporting Provisions:	

**Remarks**

Description	Notes
Cyberspace 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.

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Coverage	Company	Policy Number	Eff Date	Exp Date
<b>Equipment Floater / Inland Marine</b>	Travelers Property Casualty Company of America	H-630-2L929721-TIL-18	10/1/2018	10/1/2019

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

### Unscheduled Equipment

Description	Maximum Item	Amt of Insurance	Coinsurance
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### 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
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
15	Hustler - X-One 60' - - Mower	2018	18057960	\$7,500

### Remarks

Description	Notes
Limits of Insurance - per Travelers IM form	Contractors Equipment: \$81,000  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

	Scheduled Property: \$320,200 Deductible \$1,000
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	Company	Policy Number	Eff Date	Exp Date
<b>General Liability</b>	Charter Oak Fire Insurance Company	ZLP-91N04587-18-PB	10/1/2018	10/1/2019

### 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	\$653,000

### Remarks

Description	Notes
Employee Benefits Liability	Based on 13 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 -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 -Contractual Liability -Railroads -Blanket Waiver of Subrogation
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Owensboro KY 42301

Coverage	Company	Policy Number	Eff Date	Exp Date
<b>Employment Practices Liability Insurance (EPLI)</b>	Charter Oak Fire Insurance Company	ZLP-91N04587-18-PB	10/1/2018	10/1/2019

## 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:	
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
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.

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2009 Frederica Street  
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Coverage	Company	Policy Number	Eff Date	Exp Date
<b>Commercial Automobile</b>	Travelers Indemnity Company	BA-2L929721-18-PUB	10/1/2018	10/1/2019

### 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:
Towing and Labor		Each Accident:
Specified Causes of Loss		
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**

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

## **Driver Schedule**

<b>Driver#</b>	<b>Name</b>	<b>Lic State</b>
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
<b>Commercial Umbrella</b>	Travelers Indemnity Company	ZUP-51N0530A-18-PB	10/1/2018	10/1/2019

### 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	\$1,000,000 \$1,000,000

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Coverage	Company	Policy Number	Eff Date	Exp Date
<b>Workers Compensation</b>	Bridgefield Casualty Insurance Company	196-39721	10/1/2018	10/1/2019

**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
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: Hugh Bittel Christina O'Bryan John Bell



**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.