

July 1, 2019

Received  
 JUL 10 2019  
 Allen Co. Water District



Allen County Water District  
 330 New Gallatin Rd  
 Scottsville, KY 42164

INFORMATION PAGES  
 FOR POLICY NUMBER – **386836**  
 KEMI 007

**1. Policyholder:**

Allen County Water District  
 330 New Gallatin Rd

Scottsville, KY 42164

Federal ID: 610997995  
 Entity type: Municipality

**2. Policy Period:**

Effective: 12:01 AM 07/01/2019      Expires: 12:01 AM 07/01/2020

**3. Coverage, Limits and Endorsements:**

- A. Part One of this policy applies only to the Workers' Compensation Laws of the Commonwealth of Kentucky.
- B. Part Two of this policy (Employers' Liability Insurance) is subject to the limits of our liability listed below:

Bodily Injury by Accident	\$1,000,000	each accident
Bodily Injury by Disease	\$1,000,000	policy limit
Bodily Injury by Disease	\$1,000,000	each employee

This policy includes these endorsements:

ENDORSEMENT CODE	ENDORSEMENT DESCRIPTION
KEMI_001_02	Special Fund Assessment
KEMI_002_03	Schedule of Additional Locations
KEMI_012_02	Premium Discount Endorsement
KEMI_014_04	Experience Modification Endorsement
KEMI_044_05	Terrorism Risk Insurance Program reauthorization Act Disclosure Endorsement
KEMI_045_02	Catastrophe (Other than Certified Acts of Terrorism)Endorsement
KEMI_053	Application of Premium Payments Endorsement

#### 4. Classifications

7520-000	Waterworks Operation & Drivers
8810-000	Clerical Office Employees NOC

CLASS RATING AND MANUAL PREMIUM DETAIL	EXPOSURE	RATE	PREMIUM
Allen County Water District			
07/01/2019 - 07/01/2020			
7520-000	335,270	2.36	\$7,912.00
8810-000	181,834	.15	\$273.00

**Total Manual Premium:**  
\$8,185.00

PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
07/01/2019 - 07/01/2020	Total Manual Premium		\$8,185.00
	Employers Liability Limits	.011	\$90.00
	Employers Liability Increased Limits Balance to Minimum Premium		\$30.00
	Total Subject Premium		\$8,305.00
	Experience Modification Premium	1.020	\$166.00
	Total Modified Premium		\$8,471.00
	Schedule Rating Premium	.900	-\$847.00
Final Estimate	Total Standard Premium		\$7,624.00
	Premium Discount		-\$286.00
	Expense Constant		\$260.00
	Terrorism Charge		\$52.00
	Estimated Annual Premium		\$7,650.00
	Kentucky Special Fund Assessment		\$490.37
	Total Amount Due		\$8,140.37



**ZURICH**<sup>®</sup>

*Justin*

**MUNIPLUS™ PROPOSAL  
PACKAGE/PROFESSIONAL/UMBRELLA  
ALLEN COUNTY WATER DISTRICT**

**ISSUE DATE:** 5/3/2019  
**VALID THROUGH:** 6/30/2019  
**INSURED:** Allen County Water District  
**TERM:** 7/1/2019 to 7/1/2020

**UNDERWRITING COMPANY:**

Primary Package (Property, Crime, Inland Marine, General Liability, Auto) Zurich American Insurance Company (Admitted Paper) AM Best Rating A+ XV

Primary Professional Liability (Public Officials, Law Enforcement, EPL, Cyber): Zurich American Insurance Company (Admitted Paper) AM Best Rating: A+ XV

Umbrella: American Guarantee and Liability Insurance Company (Admitted Paper) AM Best Rating: A+ XV

**PREMIUM AND PAYMENT TERMS\*\*:**

Package Premium: **	\$13,709.00
Professional Premium:	\$2,000.00
Umbrella Premium:	\$1,000.00
Subtotal Premium without TRIA:	\$16,709.00

Property TRIA Premium:	\$55.00
Liability TRIA Premium:	\$135.00
Umbrella TRIA Premium:	\$10.00

KY Surcharges - Package	\$178.62
KY Surcharges - Professional	\$36.00
KY Surcharges - Umbrella	\$18.18
Electronic Data Management Fee	\$250.00

<b>TOTAL PREMIUM (incl. TRIA/Fees)</b>	<b>\$17,391.80</b>
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**LIMITS and DEDUCTIBLES:** See attached schedules

*\*\*Premium is due at inception, payable in 20 days. Any state surcharges and fees are in addition to and not considered premium.*

**COVERAGE SUMMARY OF LIMITS, DEDUCTIBLES & RETENTIONS:**

<b>LINES OF BUSINESS (Sublines/Sublimits)</b>	<b>LIMIT</b>	<b>AGGREGATE</b>	<b>DEDUCTIBLE/ RETENTIONS</b>	<b>COVERAGE TRIGGER</b>
<b>Property (Valuation—RCV)</b>	\$4,137,001	Blanket	See Exhibit A	Occurrence
<b>See Exhibit A</b>				
<b>Equipment Breakdown</b>				
Property Damage (PD)	\$4,137,001	N/A	See Property Deductible	Occurrence
Spoilage	\$100,000 per Occurrence	N/A	See Property Deductible	Occurrence
Expediting Expense	Included in Property Extra Expense Limit	N/A	See Property Deductible	Occurrence
Pollutant Clean Up & Removal	Included in Property	\$250,000	See Property Deductible	Occurrence
Service Interruption	Included in Property Business Interruption /Extra Expense	N/A	See Property Deductible	Occurrence
<b>Inland Marine (Valuation—RCV)</b>	See Exhibit A	See Exhibit A	See Exhibit A	See Exhibit A
<b>See Exhibit A</b>				
<b>Crime</b>				
Employee Theft—Per Loss	\$100,000	Included	\$1,000	Occurrence
Forgery or Alteration	\$25,000	Included	\$1,000	Occurrence
Theft, Disappearance & Destruction				
Inside	\$25,000	Included	\$1,000	Occurrence
Outside	\$25,000	Included	\$1,000	Occurrence
Robbery & Safe Burglary				
Inside	\$25,000	Included	\$1,000	Occurrence
Outside	\$25,000	Included	\$1,000	Occurrence
Computer Fraud	\$100,000	Included	\$1,000	Occurrence
Funds Transfer	\$25,000	Included	\$1,000	Occurrence
Faithful Performance	Included	Included	\$1,000	Occurrence
<b>Auto Liability</b>	\$1,000,000	CSL	None	Accident
<b>See Exhibit B</b>				
Personal Injury Protection (KY, NY, PA)	Included	N/A	N/A	Accident
Uninsured Motorist	\$100,000	N/A	N/A	Accident
Underinsured Motorist	\$100,000	N/A	N/A	Accident
Hired Auto Liability	Included	N/A	N/A	Accident
Non-Owned Auto Liability	Included	N/A	N/A	Accident

<b>LINES OF BUSINESS (Sublines/Sublimits)</b>	<b>LIMIT</b>	<b>AGGREGATE</b>	<b>DEDUCTIBLE/ RETENTIONS</b>	<b>COVERAGE TRIGGER</b>
<b>Auto Physical Damage</b> ACV unless otherwise noted				
Comprehensive	As per schedule	N/A	As per Schedule	Accident
Collision	As per schedule	N/A	As per Schedule	Accident
Hired Auto Physical Damage Comp	N/A	N/A	N/A	Accident
Hired Auto Physical Damage -Collision	N/A	N/A	N/A	Accident
Rental Reimbursement	Not Included	N/A	N/A	Accident
<b>General Liability</b>	\$1,000,000	\$3,000,000	None	Occurrence
<b>See Exhibit B</b>				
Damage to Property Rented to You	\$1,000,000 (any one premises)	Included	None	Occurrence
Medical Benefits	\$10,000 (any one person)	Included	N/A	Occurrence
Personal & Advertising Injury	\$1,000,000 (any one person or organization)	Included	None	Occurrence
Products Completed Operations	\$1,000,000	\$1,000,000	None	Occurrence
Employee Benefits Liability	\$1,000,000	\$3,000,000	\$1,000	Claims Made
<b>Public Officials Liability</b>				
Retroactive Date: 7/1/1999	\$1,000,000	\$3,000,000	\$2,500	Claims Made
<b>See Exhibit C</b>				
Non-Monetary	\$25,000	\$25,000	\$2,500	Claims Made
Crisis Management	\$5,000	\$5,000	\$2,500	Claims Made
<b>Employment Practices Liability</b>				
Retroactive Date: 7/1/1999	\$1,000,000	\$3,000,000	\$2,500	Claims Made
<b>Security and Privacy ProPlus</b>	SUBJECT TO SIGNED SECURITY AND PRIVACY APPLICATION			
Retroactive Period 7/1/2018 12:00:00 AM				
<b>Liability Coverages</b>				
Security and Privacy Coverage	\$250,000	\$250,000	\$2,500	Claims Made
Regulatory Proceedings Coverage	\$250,000	\$250,000	\$2,500	Claims Made
<b>Non-Liability Coverages</b>				
Privacy Breach Costs	\$250,000	\$250,000	\$2,500	Claims Made
<b>Supplemental Payments Extensions</b>				
E-Discovery Expense	\$5,000	\$5,000	N/A	Claims Made
Public Relations Expenses	\$5,000	\$5,000	N/A	Claims Made
<b>Umbrella</b>	\$1,000,000	\$1,000,000	\$25,000 SIR	Follows Underlying

**ALLIED PUBLIC RISK**  
**EXHIBIT A – PROPERTY AND INLAND MARINE COVERAGE PARTS**  
**PROPOSED INSURED: Allen County Water District**

PROPERTY COVERAGE PART			
<b>Insured:</b>	<b>Allen County Water District</b>	<b>State:</b>	<b>KY</b>
<b>Covered Locations:</b>	<b>Per Statement of Values: Blanket coverage applies unless otherwise noted</b>		
<b>Coinsurance:</b>	<b>90%</b>		
<b>Valuation:</b>	<b>Replacement Cost</b>	<b>Form:</b>	<b>Special Form (including theft)</b>

LIMITS	DEDUCTIBLE	COVERAGES (All coverage listed below applies per occurrence.)
\$4,137,001	\$1,000	<b>Buildings</b>
Included	Per Policy Deductible	<b>Business Personal Property</b>
Included in Building Limit	\$1,000	<b>Pump and Lift Stations</b>
\$1,000,000	5.00%	<b>Earthquake</b>
Not Quoted	N/A	<b>Flood (Only available for Zone C and unshaded X)</b>
Included in Building Limit	Per Policy Deductible	<b>Equipment Breakdown</b>
Not Included	N/A	<b>Mine Subsidence</b>

PUBLIC ENTITY ADDITIONAL COVERAGES AND COVERAGE EXTENSIONS			
LIMITS	DEDUCTIBLE	ADDITIONAL COVERAGE	
Included in Building Limit	Per Policy Deductible	<b>Collapse</b> -Abrupt collapse of a building or covered property. ISO Causes of Loss – Special Form	
25% of direct physical loss of or damage to covered property plus the deductible in the policy applicable to that loss or damage.	Per Policy Deductible	<b>Debris Removal</b> - We will pay for your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within <b>180 days</b> .	
\$300,000 Per Location/Per Occurrence	Per Policy Deductible	<b>Additional Debris Removal Expense</b> – eligible if one or both of the explained circumstances apply.	
\$50,000	No Deductible	<b>Fire Department Service Charge</b> - Provides coverage for your liability for fire department service charges when the fire department is called to save or protect your covered property.	
\$250,000	Per Policy Deductible	<b>Pollutant Clean up and Removal</b> - During each separate 12 month period	
LIMITS	DEDUCTIBLE	COVERAGE EXTENSIONS	
\$250,000 Per Occurrence	\$500 Deductible	<b>Accounts Receivable</b> (Per Occurrence Premises Limit)	
\$15,000 per animal	\$500 Deductible	<b>Animal Mortality</b>	Coverage is provided for loss caused by the death or destruction of your animals used for police department canine or equestrian patrol. \$100,000 annual aggregate
Included in Business Personal Property Limit	Per Policy Deductible	<b>Building Glass - Tenant</b>	
Included in the Building Limit	Per Policy Deductible	<b>Building Ordinance or Law Coverage</b>	Coverage A (Demolition)
\$1,000,000 per building/per loss	Per Policy Deductible		Coverage B (Undamaged Building Coverage)
	Per Policy Deductible		Coverage C (Increased Cost of Construction)

**ALLIED PUBLIC RISK**  
**EXHIBIT A – PROPERTY AND INLAND MARINE COVERAGE PARTS**  
**PROPOSED INSURED: Allen County Water District**

<b>LIMITS</b>	<b>DEDUCTIBLE</b>	<b>COVERAGE EXTENSIONS</b>
• \$100,000 per location/per occurrence	Per Policy Deductible	<b>Damage to Building from Theft – Tenants</b>
\$500,000 per occurrence	Per Policy Deductible	<b>Business Income and Extra Expense</b> – Including Relocation Expenses and Costs to Equip and Operate the Replacement or Temporary Location, Civil Authority, Alterations and New Buildings, Extended Business Income up to 60 days, Interruption of Computer Operations and Food Contamination.
<b>\$100,000</b>	Per Policy Deductible	<b>Food Contamination</b> (Annual Aggregate Limit of Insurance)
<b>\$100,000</b>		<b>Newly Acquired Location</b> (Limit of Insurance Per Occurrence)
<b>\$100,000</b>		<b>Utility Services Time Element</b> (Limit of Insurance Per Occurrence)
<b>\$100,000</b>		<b>Sales Tax Revenue Loss</b> (Limit of Insurance Per Occurrence)
Increased Period to Comply with Ordinance or Law	No Deductible	<b>Period of Restoration</b>
\$50,000 any one occurrence	Per Policy Deductible	<b>Electrical Utility Service Interruption – Direct Damage</b>
\$10,000 Per Item \$100,000 Per Loss	\$500 Deductible	<b>Fine Arts</b> - Per Item and Per Loss Limit
\$25,000 annual aggregate	Per Policy Deductible	<b>Fire Protective Device Recharge</b>
Included in Building Limit	Per Policy Deductible	<b>Foundations, Underground Pipes, Flues or Drains</b> within 1,000 feet of described premises
\$100,000 any one occurrence \$5,000 maximum per item	\$500 Deductible	<b>Grounds Maintenance Equipment</b>
\$25,000 per occurrence	No Deductible	<b>Inventory Costs, Preparation of Claim</b>
\$2,000,000 each building \$1,000,000 contents	Per Policy Deductible	<b>Newly Acquired or Constructed Property</b> - Each Building Limit/Contents Limit
\$20,000	Per Policy Deductible	<b>Non-Owned Detached Trailers</b>
\$250,000 per location per occurrence	Per Policy Deductible	<b>Outdoor Property (specific perils)</b> - includes but not limited to Fences, Park Benches, Flagpoles, Communication Towers, Golf Course Greens, etc.
\$100,000 per loss	Per Policy Deductible	<b>Paved Surfaces (limited perils)</b>
\$25,000 each described premises	Per Policy Deductible	<b>Personal Effects and Property of Others</b>
\$100,000 per occurrence	\$500 Deductible	<b>Portable Audio Visual and Communications Equipment</b>
\$100,000	\$500 Deductible	<b>Portable Emergency Response Equipment</b>
\$100,000 per occurrence	\$500 Deductible	<b>Portable Equipment Used in Your Law Enforcement Operations and Your Public Safety Operations</b>
1,000 Ft.	Per Policy Deductible	<b>Premises Boundary Increase Distance</b>
\$100,000 per Occurrence	Per Policy Deductible	<b>Property Off-Premises Including Transit</b> (including property at fairs, trade shows and exhibitions)
\$100,000 per occurrence	Per Policy Deductible	<b>Sewer Backup</b>
\$100,000 each described premises	Per Policy Deductible	<b>Theft of Building Materials and Supplies</b>
\$100,000 per occurrence	\$500 Deductible	<b>Traffic Lights, Traffic Signs, Parking Meters, Fire Hydrants, Guard Rails, Bus Shelters</b>
\$250,000 each described premises	\$500 Deductible	<b>Valuable Papers and Records</b> (Other than Electronic Data) 1,000 feet of described premises

**ALLIED PUBLIC RISK**  
**EXHIBIT A – PROPERTY AND INLAND MARINE COVERAGE PARTS**  
**PROPOSED INSURED: Allen County Water District**

INLAND MARINE COVERAGE PART		
Insured:	Allen County Water District	State: KY
(REPLACEMENT COST VALUATION)		
LIMIT	DEDUCTIBLE	Coverage
<b>Contractor's Equipment</b> - Provides coverage for Contractors' Equipment and machinery that you own and for property of others for which you are liable.		
\$306,770	\$1,000	Scheduled Limit
Not Quoted	N/A	Unscheduled Limit
Not Quoted	N/A	Employee Tools
\$0	N/A	Contractor's Equipment - Leased or Rented From Others
<b>Electronic Data Processing Equipment</b>		
Not Quoted	N/A	Scheduled Limit
No Quoted	N/A	Unscheduled Limit
<b>Portable Emergency Response Equipment</b>		
Not Quoted	N/A	Scheduled Limit
Not Quoted	N/A	Unscheduled Limit
<b>Special Floater</b>		
Not Quoted	N/A	Scheduled Limit
Not Quoted	N/A	Unscheduled Limit: Miscellaneous Property & Equipment- \$5,000 Maximum Any One Item



**ALLIED PUBLIC RISK (KY)**  
**EXHIBIT B –GENERAL LIABILITY AND COMMERCIAL AUTOMOBILE COVERAGE PARTS**  
**PROPOSED INSURED: Allen County Water District**

<b>General Liability Coverage Part</b>	
<b>Limits</b>	<b>Coverage Enhancement</b>
\$1,000,000	Cemetery Liability
\$250,000	Sexual Abuse/Molestation Limit
\$500,000	Sexual Abuse/Molestation Aggregate
Included	Broad Governmental-Specific Definition of Insured
Included	Employees/Volunteers as Insureds
Included	Watercraft Liability (up to 51 feet)
Included	EMT, Paramedic & Nurses Liability
Included	Herbicide / Pesticide Application
Included	Host Liquor Liability
Included	Broadened Contractual Liability
Included	Limited Contractual Liability for Personal Injury
Included	Broadened Property Damage Liability
Included	Broadened Pollution for Municipal Exposures (including herbicides/pesticides, swimming pool maintenance, water and sewer operations, salt)

For water related entities, the following may also be provided (if purchased):

<b>Limits</b>	<b>Coverage Enhancement</b>
\$1,000,000	Failure to Supply
Included	Pollution exceptions for Potable Water Operations
Included	Use of Chemicals, Gas or Propane in your Water Operations
Included	Escape or Back-up from the Treatment Facility or Insured's Piping
Included	Elimination of Asbestos and Lead Exclusion wording relating to Potable Water

**ALLIED PUBLIC RISK (KY)**  
**EXHIBIT B –GENERAL LIABILITY AND COMMERCIAL AUTOMOBILE COVERAGE PARTS**  
**PROPOSED INSURED: Allen County Water District**

<b>Commercial Automobile</b> <b>See Schedule of Vehicles</b>		<b>Number of Vehicle Units Quoted</b> <b>15</b>
<b>Limits</b>	<b>Coverage</b>	
Included	Employees and Volunteers as Insureds	
Included	Fleet Coverage	

**ALLIED PUBLIC RISK**  
**EXHIBIT C – PROFESSIONAL LIABILITY COVERAGES, ENHANCEMENTS and EXTENSIONS**  
**PROPOSED INSURED: Allen County Water District**

<b>Public Officials Liability</b>
<b>Coverage Features:</b>
Claims Made and Reported Form
Defense in Addition to Limit
Sublimit for Defense for Non-Monetary claims
Modified Consent to Settle Clause with hammer clause at only 50% participation
Includes a broad definition of Loss including: <b>Punitive Damages, Exemplary Damages or Multiple Damages</b> , where insurable under applicable law. Most favorable jurisdiction wording applies.
Civil Rights coverage is provided.
Crisis Event coverage for public officials is provided.

**ALLIED PUBLIC RISK**  
**EXHIBIT C – PROFESSIONAL LIABILITY COVERAGES, ENHANCEMENTS and EXTENSIONS**  
**PROPOSED INSURED: Allen County Water District**

<b>Employment Practices Liability</b>
<b>Coverage Features:</b>
Claims Made and Reported Form
Defense in Addition to Limit
Third Party Discrimination Liability is included (harassment provided)
Civil Right coverage is provided
Crisis Event Coverage is provided
Business invitee (Third Party) Liability covering Emotional Distress, Sexual Harassment, Discrimination and other allegations
Broad definition of Claim including coverage for regulatory proceedings, arbitration hearings and EEOC hearings, subject to exclusions
Includes a broad definition of Loss including: <b>Punitive Damages, Exemplary Damages or Multiple Damages</b> , where insurable under applicable law. Most favorable jurisdiction wording applies.

**ALLIED PUBLIC RISK**  
**EXHIBIT C -- PROFESSIONAL LIABILITY COVERAGES, ENHANCEMENTS and EXTENSIONS**  
**PROPOSED INSURED: Allen County Water District**

<b>Security and Privacy Coverage</b>
<b>Coverage Features:</b>
Claims Made and Reported Form
Defense Included in the Limit of Insurance
Liability Coverage(s) Available for Purchase: Security Wrongful Act and/or Privacy Wrongful Act, Regulatory Proceeding for a Security and/or Privacy Wrongful Acts.
Non-Liability Coverage(s) Available for Purchase: Privacy Breach Costs directly resulting from a Privacy Event, Digital Asset Replacement Expense Coverage, Cyber Extortion Threat and Reward Payments Coverage
Includes a broad definition of Loss including: <b>Punitive Damages, Exemplary Damages or Multiple Damages</b> , where insurable under applicable law. Most favorable jurisdiction wording applies.
Claim: A written demand, civil proceeding, arbitration or alternative dispute against the insured for monetary damages, non-monetary or injunctive relief.
Minimum Limits Available: \$50,000/\$50,000
Maximum Limits Available: \$2,000,000/\$2,000,000
No Excess or Umbrella Coverage Available