



**ZURICH**<sup>®</sup>

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

**ISSUE DATE:** 6/22/2020  
**VALID THROUGH:** 6/30/2020  
**INSURED:** Allen County Water District  
**TERM:** 7/1/2020 to 7/1/2021

**UNDERWRITING COMPANY:**

Primary Package (Property, Crime, Inland Marine, General Liability, Auto) American Zurich Insurance Company (Admitted Paper) AM Best Rating A+ XV  
Primary Professional Liability (Public Officials, 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: \*\* \$14,995.00  
Professional Premium: \$2,096.00  
Umbrella Premium: \$1,026.00  
Subtotal Premium without TRIA: \$18,117.00

Property TRIA Premium: \$67.00  
Inland Marine TRIA Premium: \$4.00  
Liability TRIA Premium: \$109.00  
Umbrella TRIA Premium: \$10.00

KY Surcharges - Package \$156.98  
KY Surcharges - Professional \$37.73  
KY Surcharges - Umbrella \$18.65  
Electronic Data Management Fee \$250.00

**TOTAL PREMIUM (incl. TRIA/Fees)** \$18,770.36

**LIMITS and DEDUCTIBLES:** See attached schedules

**RECEIVED**  
JUN 23 2020  
BY: *[Signature]*

*\*\*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:

LINES OF BUSINESS (Sublines/Sublimits)	LIMIT	AGGREGATE	DEDUCTIBLE/ RETENTIONS	COVERAGE TRIGGER
<b>Property (Valuation—RCV)</b>	\$5,637,001	Blanket	See Exhibit A	Occurrence
<b>See Exhibit A</b>				
<b>Equipment Breakdown</b>				
Property Damage (PD)	\$5,637,001	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
Robbery & Safe Burglary				
Inside	\$25,000	Included	\$1,000	Occurrence
Outside the Premises	\$25,000	Included	\$1,000	Occurrence
Computer Fraud & Funds Transfer	\$100,000	Included	\$1,000	Occurrence
Money Orders/Counterfeit	Not Covered	N/A	N/A	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	\$1,000,000	N/A	N/A	Accident
Non-Owned Auto Liability	\$1,000,000	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	Not Covered	N/A	N/A	Accident
Hired Auto Physical Damage -Collision	Not Covered	N/A	N/A	Accident
Rental Reimbursement	Not Covered	N/A	N/A	Accident
Towing (Private Passenger)	\$50	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	\$5,000 (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	\$3,000,000	None	Occurrence
Employee Benefits Liability	\$1,000,000	\$3,000,000	\$1,000	Claims Made
Retroactive Date: 7/1/2018				
<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>See Exhibit C</b>				
<b>Security and Privacy ProPlus</b>	<b>SUBJECT TO SIGNED SECURITY AND PRIVACY APPLICATION</b>			
Retroactive Period 7/1/2018				
<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	None	Follows Underlying

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

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

LIMITS	DEDUCTIBLE	COVERAGES (All coverage listed below applies per occurrence.)
\$5,637,001	\$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	\$50,000	<b>Earthquake</b>
Not Covered	N/A	<b>Flood (Only available for Zone C and X (Unshaded))</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 <b>12 month period</b>	
\$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 (Undamaged Building Coverage)
\$1,000,000 per building/per loss	Per Policy Deductible		Coverage B (Demolition)
	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.
\$100,000	Per Policy Deductible	<b>Food Contamination</b> (Annual Aggregate Limit of Insurance)
\$100,000		<b>Newly Acquired Location</b> (Limit of Insurance Per Occurrence)
\$100,000		<b>Utility Services Time Element</b> (Limit of Insurance Per Occurrence)
\$100,000		<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**  
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**PROPOSED INSURED: Allen County Water District**

INLAND MARINE COVERAGE PART		
Insured:	<b>Allen County Water District</b>	State: <b>KY</b>
VALUATION: SEE ATTACHED INLAND MARINE SCHEDULE		
LIMITS	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.		
\$166,400	\$1,000	<b>Scheduled Limit</b>
Not Covered	N/A	<b>Unscheduled Limit</b>
Not Covered	N/A	<b>Rental Reimbursement (Rental Expense)</b>
Not Covered	N/A	<b>Employee Tools</b>
Not Covered	N/A	<b>Contractor's Equipment - Leased or Rented From Others</b>
Not Covered	N/A	<b>Contractor's Equipment - Borrowed</b>

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

General Liability Coverage Part	
Limits	Coverage Enhancement
\$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	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):

Limits	Coverage Enhancement
\$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

July 1, 2020



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:**

<u>Effective:</u>		<u>Expires:</u>	
12:01 AM	07/01/2020	12:01 AM	07/01/2021

**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 03	Catastrophe (Other than Certified Acts of Terrorism)Endorsement
KEMI 053	Application of Premium Payments Endorsement
KEMI_061	Audit NonCompliance Charge 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 07/01/2020 - 07/01/2021			
7520-000	344,385	2.36	\$8,127.00
8810-000	186,777	.14	\$261.00

**Total Manual Premium:**  
\$8,388.00

PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
07/01/2020 - 07/01/2021	Total Manual Premium		\$8,388.00
	Employers Liability Limits	.011	\$92.00
	Employers Liability Increased Limits Balance to Minimum Premium		\$28.00
	Total Subject Premium		\$8,508.00
	Experience Modification Premium	.820	-\$1,531.00
	Total Modified Premium		\$6,977.00
	Schedule Rating Premium	.900	-\$698.00
Final Estimate	Total Standard Premium		\$6,279.00
	Premium Discount		-\$139.00
	Expense Constant		\$260.00
	Terrorism Charge		\$53.00
	Catastrophe Charge		\$53.00
	Estimated Annual Premium		\$6,506.00
	Kentucky Special Fund		\$417.03



00176300  
00176

PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
	Assessment		
	Total Amount Due		\$6,923.03

The INFORMATION PAGES and all the forms and endorsements and included with it, along with the policy document, complete this policy. Insurance under this policy is provided to the policyholder(s) listed in section 1 of the INFORMATION PAGES. In witness whereof the undersigned executed and attested this policy.

*Jon Stewart*